



# How do social safety nets contribute to social inclusion in Bangladesh?

## Evidence from the Chars Livelihoods Programme and the Vulnerable Group Development programme

Omar Faruque Siddiki<sup>1</sup>, Rebecca Holmes<sup>2</sup>, Ferdous Jahan<sup>1</sup>, Fahim Subhan Chowdhury<sup>1</sup> and Jessica Hagen-Zanker<sup>2</sup>

<sup>1</sup>BRAC Development Institute, <sup>2</sup>ODI

### Abstract

This study uses a social exclusion lens to analyse the effects of the Chars Livelihoods Programme in the chars and the Vulnerable Group Development in the Chittagong Hill Tracts in Bangladesh. It tests assumptions about the role social protection can play in contributing to social inclusion and poverty reduction. The study used mixed methods and employed a quasi-experimental impact evaluation. The findings show that both the programmes have some positive effects on the immediate outcomes of social exclusion and poverty, particularly in terms of strengthening livelihood opportunities, improving food security, and strengthening social participation. However, limitations to the impact of these programmes on tackling the structural causes of exclusion and poverty are evident.

---

# Preface

This report is part of a wider research project that assessed the effectiveness and relevance of social protection and labour programmes in promoting social inclusion in South Asia. The research was undertaken in collaboration with partner organisations in four countries, examining BRAC's life skills education and livelihoods trainings for young women in Afghanistan, the Chars Livelihoods Programme and the Vulnerable Group Development Programme in Bangladesh, India's National Health Insurance Programme (RSBY) in Maharashtra and Uttar Pradesh and the Child Grant in the Karnali region of Nepal. Reports and briefings for each country and a paper providing cross-country analysis and drawing out lessons of relevance for regional and international policy can be found at: [www.odi.org/sp-inclusion](http://www.odi.org/sp-inclusion).

## **International policy paper, briefing and background note**

- Babajanian, B., Hagen-Zanker, J., and Holmes, R. (2014) How do social protection and labour programmes contribute to social inclusion? Evidence from Afghanistan, Bangladesh, India and Nepal. ODI Report. London: ODI.
- Babajanian, B., Hagen-Zanker, J., and Holmes, R. (2014) Can social protection and labour programmes contribute to social inclusion? Evidence from Afghanistan, Bangladesh, India and Nepal. ODI Briefing. London: ODI.
- Babajanian, B., and Hagen-Zanker, J. (2012) Social protection and social exclusion: an analytical framework to assess the links. ODI Background Note. London: ODI.

## **Country reports**

- Adhikari, T.P., Thapa, F.B., Tamrakar, S., Magar, P.B., Hagen-Zanker, J., and Babajanian, B. (2014) How does social protection contribute to social inclusion in Nepal? Evidence from the Child Grant in the Karnali Region. ODI Report. London: ODI.
- Echavez, C., Babajanian, B., Hagen-Zanker, J., Akter, S., and Bagaporo, J.L. (2014) How do labour programmes contribute to social inclusion in Afghanistan? Evidence from BRAC's life skills education and livelihoods trainings for young women. ODI Report. London: ODI.
- Sabharwal, N.S., Mishra, V.K., Naik, A.K., Holmes, R., and Hagen-Zanker, J. (2014) How does social protection contribute to social inclusion in India? Evidence from the National Health Insurance Programme (RSBY) in Maharashtra and Uttar Pradesh. ODI Report. London: ODI.
- Siddiki, O.F., Holmes, R., Jahan, F., Chowdhury, F.S., and Hagen-Zanker, J. (2014) How do safety nets contribute to social inclusion in Bangladesh? Evidence from the Chars Livelihoods Programme and the Vulnerable Group Development programme. ODI Report. London: ODI.

## **Country briefings**

- Adhikari, T.P., Hagen-Zanker, J., and Babajanian, B. (2014) The contribution of Nepal's Child Grant to social inclusion in the Karnali region. Country briefing. London: ODI.
- Echavez, C., Babajanian, B., and Hagen-Zanker, J., (2014) The contribution of BRAC's life skills education and livelihoods trainings to social inclusion in Afghanistan. Country Briefing. London: ODI.
- Sabharwal, N.S., Mishra, V.K., Naik, A.K., Holmes, R., and Hagen-Zanker, J. (2014) The contribution of India's National Health Insurance Programme (RSBY) to social inclusion in Maharashtra and Uttar Pradesh. Country Briefing. London: ODI.
- Siddiki, O.F., Holmes, R., Jahan, F., Chowdhury, F.S., and Hagen-Zanker, J. (2014) The contribution of the Chars Livelihoods Programme and the Vulnerable Group Development programme to social inclusion in Bangladesh. Country Briefing. London: ODI.

---

# Acknowledgements

Many thanks to all the team members who worked on this report, including Shamal Chandra Karmaker for previous quantitative data analysis; Khobair Hossain for support in the qualitative data entry in MAXQDA and in assisting the analysis; and all field supervisors and enumerators.

The authors are also grateful to members of the stakeholder network, who provided valuable inputs throughout the project including Shamoli Samaj Kollan Sangstha (SSKS), Mohidev Jubo Samaj Kollan Samiti (MJSKS), Gono Unnayan Kendra (GUK), Pratay, WASPA and the Chars Livelihoods Programme.

Thanks also go to Dharini Bhuvanendra for research support; Munshi Sulaiman (BRAC Africa Programme), Lucy Scott (ODI), Rachel Slater (ODI) and Babken Babajanian (ODI) for their insightful peer review comments on an earlier draft of this paper; to Roo Griffiths and Aaron Griffiths for providing editorial support; and to Nicholas Mathers and Franziska Schwarz for project management, editing and formatting support.

We would also like to thank all the respondents and key informants who took the time to make this research possible.

This document has been produced with the financial assistance of the European Union and the Australian Government. The contents of this document are the sole responsibility of ODI and can under no circumstances be regarded as reflecting the position of the European Union or the Australian Government.

---

# Table of contents

<b>Abbreviations</b>	<b>iii</b>
<b>Executive summary</b>	<b>iv</b>
<b>1 Introduction</b>	<b>1</b>
1.1 Overview of the research	1
1.2 Rationale for the research	2
1.3 Structure of the paper	3
<b>2 Analytical and research approach</b>	<b>4</b>
2.1 Analytical approach	4
2.2 Research approach	5
2.2.1 Research questions	5
2.2.2 Research hypothesis	6
2.2.3 Research methodology	8
2.2.4 Description of the sample	9
<b>3 Case study 1: the Chars Livelihoods Programme</b>	<b>12</b>
3.1 Social exclusion and poverty in the <i>chars</i> : an overview	12
3.2 The Chars Livelihoods Programme	13
3.3 Key findings on CLP's contribution to social inclusion	14
3.3.1 Effects of CLP on economic livelihood opportunities in the <i>chars</i>	14
3.3.2 Effect on household food security	18
3.3.3 Effects of CLP on community participation and social relations	20
3.3.4 Effect of CLP on state–society relations in the <i>chars</i>	23
<b>4 Case study 2: the Vulnerable Group Development programme in the Chittagong Hill Tracts</b>	<b>26</b>
4.1 Social exclusion and poverty in the Chittagong Hill Tracts: an overview	26
4.2 The Vulnerable Group Development Programme	28
4.3 Findings on VGD's contribution to social inclusion	29
4.3.1 Effects of VGD on economic livelihood opportunities in CHT	29
4.3.2 Effect on household food security	33
4.3.3 Effects of VGD on community participation and social relations	35
4.3.4 Effect of VGD on state–society relations in CHT	38
<b>5 Discussion of key findings: social safety nets' contribution to social inclusion</b>	<b>43</b>
5.1 Impacts of CLP and VGD on social inclusion	43
5.2 Contribution to addressing the drivers of social exclusion	44
<b>6 Conclusions and policy implications</b>	<b>46</b>
<b>References</b>	<b>49</b>
<b>Annex 1: Research Methodology</b>	<b>53</b>
<b>Annex 2: Propensity score matching results for CLP and VGD</b>	<b>70</b>
<b>Annex 3: CLP descriptive statistics additional tables</b>	<b>75</b>
<b>Annex 4: VGD descriptive statistics additional tables</b>	<b>83</b>

---

## Figures

Figure 1: Map of Bangladesh (research areas)	2
Figure 2: Responses to the question: Has receiving CLP helped you with financing one or more of the following? (% of beneficiaries)	17
Figure 3: CLP beneficiaries' perceptions on changes in food consumption patterns (% of beneficiaries)	18
Figure 4: Change in CLP beneficiaries' perceived participation in social activities as a result of receiving CLP transfer (% of beneficiaries of who reported a positive change)	21
Figure 5: Changes in confidence levels interacting with community members and officials after receiving CLP benefits (% of beneficiaries)	22
Figure 6: How important is the village or neighbourhood welfare for the local / central government (% of respondents)?	23
Figure 7: Beneficiaries perceptions on the government after the introduction of CLP	24
Figure 8: VGD beneficiaries' perceptions on changes in food consumption patterns (% of respondents)	35
Figure 9: Change in VGD beneficiaries' participation in social activities as a result of receiving VGD transfer (% of respondents)	36
Figure 10: Changes in confidence levels interacting with community members and official after receiving VGD benefits (% of beneficiaries)	38
Figure 11: How important is the village or neighbourhood welfare for the local/central government (% of respondents)	39
Figure 12: Beneficiaries perceptions on the government after the introduction of VGD (% of beneficiaries)	41

## Tables

Table 1: Direct and indirect outcomes of safety net interventions (CLP and VGD)	6
Table 2: Outcome dimensions and indicators	8
Table 3: An overview of the research methodology	9
Table 4: Description of the sample	11
Table 5: Income poverty indicators in the chars	12
Table 6: Impact (ATT) of CLP on income sources	15
Table 7: Income poverty indicators in CHT	27
Table 8: Types of livelihoods activities beneficiaries and non-beneficiaries engaged in	30
Table 9: Impact (ATT) of VGD on livelihood activities and income sources	31

---

# Abbreviations

ATT	Average treatment effect on the treated
CBO	Community-based organisation
CHT	Chittagong Hill Tracts
CLP	Chars Livelihood Programme
FGD	Focus Group Discussion
GoB	Government of Bangladesh
IDI	In-depth interview
IGVGD	Income Generating Vulnerable Group Development
KII	Key informant interview
NGO	Non-governmental organisation
PRSP	Poverty Reduction Strategy Paper
PSM	Propensity score matching
UN	United Nations
VGd	Vulnerable Group Development

---

# Executive summary

Social safety nets are well-established poverty reduction tools in Bangladesh, and attention has recently turned to their role in addressing gender and social inclusion aspects of development (GoB, 2013). The aim of this study was to examine the ways in which social protection can contribute to social inclusion in Bangladesh, drawing on two case studies which target poor and socially excluded households: the Chars Livelihoods Programme (CLP) targeting women in the geographically remote *char* areas; and the Income Generating Vulnerable Group Development (IGVGD – referred to as VGD in the remainder of the report) programme, targeting ethnic minority women in the Chittagong Hill Tracts.

The study focused on the following four research questions:

1. What is the potential for social safety net programmes to enhance livelihood opportunities for socially excluded individuals?
2. To what extent can safety net programmes improve socially excluded households' food security?
3. Do social safety net programmes strengthen participation in the community and social relations for the socially excluded?
4. What is the role of social safety nets in strengthening state–society relations for the excluded, including changes in participation in decision-making forums and perceptions of the government?

The study used a mixed methods research approach including a quasi-experimental impact evaluation (propensity score matching). The CLP research was conducted in two districts in the *chars* area – Gaibandha and Kurigram – with beneficiaries from two CLP cohorts from 2007 and 2009. The VGD research was conducted in two districts in the CHT area – Bandarban and Rangamati – with beneficiaries from 2011 and 2012. The quantitative study consisted of 1,200 households in total for the CLP case study (600 beneficiary households and 600 non-beneficiary households); and 800 households in total for the VGD case study (400 beneficiary households and 400 non-beneficiary households). Qualitative interviews (focus group discussions, in-depth interviews, and key informant interviews) were also carried out. Because both interventions targeted women, with the exception of KIIs all the programme beneficiary and non-beneficiary respondents in the research sample were women.

## **Poverty and social exclusion in the *chars* and Chittagong Hill Tracts**

There are strong links between social exclusion and poverty in both the *chars* and the Chittagong Hill Tracts. In the riverine islands of the *chars* in the north-west of Bangladesh, geographic isolation restricts household economic and social engagement with mainland Bangladesh. The area has been largely excluded from development interventions and investment despite the need to tackle high poverty rates, food insecurity, and vulnerability to river erosion and shocks, including flooding and predictable seasonal poverty and hunger known as *monga*.

The Chittagong Hill Tracts in the south-east of the country have been affected by conflict and unrest over the last few decades, and it is where most of Bangladesh's indigenous population is concentrated. CHT has high rates of poverty and food insecurity: the indigenous population face exclusion from economic and social opportunities which are dominated by Bengali settlers to the area.

---

In both areas, poor men and women rely on daily wage labour in agriculture or domestic work. Women receive lower wages than men and have fewer livelihood options, as sociocultural norms and mobility constraints restrict their opportunities to migrate and access land or other productive assets and markets.

In a context of weak institutions and governance, the provision of state services is poor in both areas. Households in the *chars* have limited communication channels and economic opportunities linking them to the mainland. In CHT, differences in ethnicity, language and culture are key contributing factors to economic and social inequalities. Poor women have very few opportunities to participate actively or voice their opinions in community forums or to access mechanisms to hold the government to account in either formal or informal institutions.

### **Research findings**

**Livelihoods and economic opportunities:** Our findings show that CLP treated households have a more diversified livelihood portfolio, with more income sources, than non-beneficiaries. While the programme has had no positive impact on overall household income, there are important positive impacts on treated households' ability to earn an income through agriculture-related activities: in particular from animals and related products and as a result of investing in agricultural inputs and increased access to cultivated land. Moreover, in some cases, women indicate that CLP has resulted in a shift in the casual and unreliable livelihood activities that they and their families undertake. Women reported gaining skills for developing longer-term livelihood opportunities and reducing their dependence on daily wage labour. Key factors which have enabled these positive outcomes include the integrated approach of CLP which combines the transfer of physical assets and income with strengthening women's knowledge and social networks.

In the case of the VGD programme in CHT, the research findings suggest that treated households are benefiting economically, particularly from income from cash crops and non-agricultural sources. However, the qualitative findings indicate the programme benefits may not be sustainable given that many beneficiaries report selling their rice and/or investing it in income-generating activities, such as wine making, or as feed for small livestock and poultry. Moreover, the economic training component was reported by the majority of women to be insufficient and inappropriate to women's livelihood opportunities in the area, failing to address the key constraints women face, such as access to land.

**Food security:** Both CLP and VGD have helped to improve food security for excluded households as measured by a number of indicators. Importantly, CLP beneficiaries note that knowledge gained in terms of food nutrition and coping with seasonal crises, as well as opportunities created in homestead gardening, have had an important and perceived longer-term effect on food consumption and diversification. For VGD beneficiaries, the effects are more indirect, even though the programme directly transfers food. Beneficiary households are more likely to report that they have enough to eat and the qualitative research shows women are able to eat more nutritious food and more regularly while participating in the programme. However, many women report that this is achieved by selling some of the rice provided and buying more locally appropriate rice or other food, or investing the small amount in their income-generating activities. This suggests it is unlikely that the food security gains will be sustainable after the programme ends.

**Participation in social events and social networks:** Looking into the broader and more indirect outcomes of the programmes on socially excluded households, the research finds that both programmes strengthen social networks and support women's greater participation in social events – an important finding given the sociocultural mobility constraints and limited opportunities for interaction beyond the household that women in both areas face. For instance, participation in CLP and VGD strengthens women's participation in community activities: women feel they have increased capacity to join in family celebrations, go on social visits and attend community-wide traditional or ceremonial events and religious celebrations. The majority of beneficiary households said financial



---

capacity, ability to give gifts, mix with educated people and better clothing were the main reasons for their improved ability in this regard.

There are also perceived changes in terms of women's social interactions as a result of participation in CLP and VGD. Women report increased confidence in interacting with community members within their own social groups and local government officials. The qualitative research revealed that this was partly to do with their increased economic and income-generating activities as well as connections to programme officials as a result of training. In both programmes, women meet with service providers, local officials or NGOs to receive transfers or receive training.

Not all the findings are positive, however: our research from CLP also indicates that programme participation may increase perceived conflict over land and resources, which may be a result of underlying social inequalities and high pressure on limited resources in the community.

**State-society relations and decision-making:** Finally, our findings do not show that either of the programmes facilitates any significant changes in relation to women's exclusion from local community decision-making forums or their ability to hold the local government to account.

There is also a generally poor perception of the local government among beneficiaries and non-beneficiaries alike (as a result of, for example, perceived corruption, and lack of commitment to resolving poverty issues in the area). However, VGD beneficiaries are slightly more likely than non-beneficiaries to voice their opinions to local leaders about service delivery or to appeal to the local government to solve a problem. CLP beneficiaries, however, are less likely to voice their opinions or appeal to the local government in the *chars* than non-beneficiaries. CLP respondents reported not having the confidence to ask for help: they feel that, as CLP participants are seen as being supported by NGOs, they will be ignored in relation to any other social support available from the local government and that officials do not accept their views.

At the central level we find that beneficiaries have more positive perceptions of the central government than non-beneficiaries in both programmes. Beneficiaries report that participation in the programme participation has improved their perceptions of the government. Although CLP is funded by an international donor and implemented through NGOs, this seems to suggest that receiving social protection, no matter who provides it, contributes to a more positive attitude among poor citizens towards central government.

### **Policy implications**

Overall, this research shows that, if appropriately designed and implemented, social safety nets in Bangladesh can address some of the structural drivers of social exclusion, for example by overcoming barriers to accessing and owning productive assets, providing opportunities for increasing skills and knowledge, and strengthening social networks. However, the findings also demonstrate that there are limitations to the role safety nets play in addressing the structural causes of exclusion and poverty.

The final section of this report discusses the policy implications of these findings, and suggests that attention to the following policy areas could strengthen the role of social protection in supporting social inclusion: ensuring that safety net programmes are appropriately designed and implemented to meet context-specific needs; creating linkages to services and programmes to reduce the multiple dimensions of social exclusion and poverty; strengthening the capacity of government agencies to deliver safety net programmes; and integrating regular monitoring and evaluation to capture the direct effects of the programme but also to monitor and evaluate its indirect or unintentional effects.

---

# 1 Introduction

## 1.1 Overview of the research

The objective of this paper is to report on the findings from a quasi-experimental research study which examined how social safety nets in Bangladesh contribute to social inclusion. It draws on two case studies in areas where the population experiences multiple dimensions of social exclusion (e.g. based on gender, geography, ethnicity) contributing to persistently high rates of poverty (see the highlighted areas in the map of Bangladesh in Figure 1).

The first case study is on *the riverine islands (the chars) in the north-west of Bangladesh*, a remote area where geographic isolation restricts household economic and social engagement with mainland Bangladesh and an area which has been largely excluded from development interventions and investment despite the need to tackle high poverty rates, food insecurity, and vulnerability to river erosion, floods and seasonal shocks (agricultural seasonal poverty and hunger known as *monga*).

The second case study focuses on the *Chittagong Hill Tracts (CHT) in the south-east of the country*, an area affected by conflict and unrest and where most of Bangladesh's indigenous population is concentrated. CHT has high rates of poverty and food insecurity: the indigenous population face exclusion from economic and social opportunities which are dominated by Bengali settlers to the area.

The research assessed the impacts of two social safety net programmes<sup>1</sup> on female beneficiaries and their households – the Chars Livelihoods Programme (CLP) in the *chars* and the Income Generating Vulnerable Group Development (IGVGD – referred to as VGD in the remainder of the report) programme in CHT. CLP is an asset transfer programme targeted at women which also combines a range of complementary interventions such as economic training, market linkages, and awareness on social and wellbeing issues. VGD is a food transfer programme again targeted at women, which also combines livelihood training and facilitates savings and access to credit. Four overarching and related research areas were examined:

- the potential for social safety net programmes to enhance livelihood opportunities for socially excluded individuals
- how safety net programmes can improve socially excluded households' food security
- how social safety net programmes can strengthen participation in the community and social relations
- the role of social safety nets in strengthening state–society relations for the excluded, including changes in participation in decision-making forums and changes in perceptions of the government among citizens receiving safety net programmes.

---

<sup>1</sup> Social protection is referred to as social safety nets in this paper, consistent with the terms used in Bangladesh.

**Figure 1: Map of Bangladesh (research areas)**



## 1.2 Rationale for the research

Social exclusion refers to the exclusion or marginalisation of groups or individuals from aspects of society based on their identity, such as their gender, caste, ethnicity, religion. Social exclusion does not necessarily equate to poverty, but in many contexts there is a strong correlation between socially excluded groups and high poverty levels. This is because social exclusion can lead to lower social standing, which often results in lower outcomes in terms of income, human capital endowments, restricted access to employment and services, and limited participation and voice in the community and in decision-making (Bordia Das, 2013: 5). Analysing poverty from a social exclusion lens has the benefit of explaining certain poverty-related *outcomes* for certain groups beyond income-focused indicators and, importantly, of uncovering the *drivers* of these outcomes.

In Bangladesh, evidence suggests that social exclusion is strongly related to poverty, where ethnic minorities, people living in disadvantaged geographical areas and women in particular face social exclusion, resulting in fewer economic prospects and higher levels of poverty (GSDRC, 2008; Sen and Hulme, 2004). Indeed, despite Bangladesh's impressive reductions in poverty over the past decade – the incidence of poverty declined from 49% in 2000 to 31.5% in 2010 – poverty and inequality continue to remain high and persistent in particular geographic areas and for particular groups, notably ethnic minorities and women (Sen and Hulme, 2004; UNDP, 2013; World Bank).

In recognition that socially excluded groups are likely to be left out of growth processes, and building on a long history of social safety net provision in the country, the Government of Bangladesh's most recent national Poverty Reduction Strategy Paper (PRSP) (2011-2015) claims 'social protection strategies underlying the Plan will place particular emphasis on gender and social inclusion aspects of development' (GoB, 2013). The strategy aims to design and implement a range of social protection programmes to meet the needs of these groups with an emphasis on programmes that create assets and employment opportunities. At the same time it recognises the need to strengthen underlying institutions and governance so as to be able to provide better services and to improve the transparency and accountability of public service agencies (ibid.).

---

In this context, this research aims to draw from the two case studies to help fill an important empirical knowledge gap on the role that social safety nets can play in contributing to social inclusion. In particular, it examines the effects that the CLP and VGD programmes have on *outcome dimensions* of social exclusion for female beneficiaries and their families, and whether such programmes can address the *drivers* of social exclusion which contribute to poverty. Recent international literature on social protection has argued that social safety nets have the potential to sustain impacts beyond the economic sphere, to include empowerment, social inclusion, cohesion and state legitimacy (such as ERD, 2010; Hickey, 2010; Hickey and du Toit, 2007; McConnell, 2010; OECD, 2009; UNESCAP, 2011). However, we know very little about the pathways through which these outcomes may occur in practice, or the extent to which social protection can tackle the structural causes of poverty. As such, this research aims to generate evidence from a focus on four outcome areas of social inclusion – economic opportunities, food security, community participation and social relations, and state-society relations – and to interrogate the extent to which safety net programmes are able to tackle the driving forces behind the high rates of poverty and exclusion.

### 1.3 Structure of the paper

The paper is organised as follows. Section 2 presents details about the research approach taken in this study: first, it discusses the social exclusion analytical framework, how it has been applied to assessing the contribution of social safety nets to goals of social inclusion, and how social exclusion is understood in the Bangladeshi context; then it presents the objectives of the research and the research questions, the research hypothesis underpinning the study and a brief description of the research methodology including a description of the sample. Section 3 presents the first case study: the Chars Livelihoods Programme. It discusses some of the key dimensions of social exclusion in the *chars* and the intersections between social exclusion and poverty; it presents the CLP case study programme details; and finally it discusses the research findings around the four main research questions. Section 4 presents the second case study – the Vulnerable Group Development Programme in the CHT – following the same structure as the CLP case study. Section 5 discusses the key findings from the two case studies, and section 6 provides some concluding remarks and implications for policy.

---

## 2 Analytical and research approach

This section first starts with an overview of the theoretical framework of social exclusion and its contribution to understanding poverty dynamics. It then discusses some of the key drivers of social exclusion in Bangladesh and the outcomes in terms of poverty, before briefly looking at the role of social safety nets in Bangladesh in addressing dimensions of social inclusion. The rest of the section presents information on the research objectives, hypothesis and methodology used in this study.

### 2.1 Analytical approach

The term ‘social exclusion’ originated in European social policy literature in the 1970s and, as a framework, it offers an alternative lens for conceptualising and measuring poverty and inequality beyond income indicators.

The concept of social exclusion refers to the multiple forms of economic and social disadvantage caused by various factors, including social, cultural and religious identity and gender (Burchardt et al., 2002). As Silver (2007: 1) states, social exclusion is a dynamic process that ‘precludes full participation in the normatively prescribed activities of a given society and denies access to information, resources, sociability, recognition, and identity, eroding self-respect and reducing capabilities to achieve personal goals’. Social exclusion affects both the quality of life of individuals and the equity, cohesion and stability of society as a whole (Levitas et al., 2007, in Islam and Nath, 2012; UNRISD, 2010).

The key analytical strength of the social exclusion framework is its focus on both the *outcomes* of social exclusion, and its *processes or drivers* (de Haan, 1999; Paugam, 1996). While not all socially excluded people are poor, in many contexts there is a strong link between social exclusion and high rates of poverty. Focusing on *outcomes* exposes the extent and type of social exclusion and poverty people may experience. It denotes that people may be excluded from employment, productive resources and economic opportunities, but also have limited access to education and health care, public utilities and decent housing, social and cultural participation, security, political rights, voice and representation (Köhler, 2009; Ruggeri Laderchi et al., 2003). The focus on the *processes or drivers* of social exclusion also helps us to understand the broader, structural factors that cause exclusion and which can result in higher rates of poverty. It ‘drives attention away from attributing poverty to personal failings and directs attention towards societal structures’ (Gore and Figueiredo, 1997: 43). Indeed, the sources of social exclusion are often structural in nature: exclusionary behaviours and practices are underpinned by social norms, values and beliefs that produce and reproduce forms of social exclusion at different levels (e.g. intra-household, community, institutions and national levels). Such practices are translated into exclusion by formal and informal institutions and policies and upheld by, for example, ideologies and rules (Bordia Das, 2013).

In Bangladesh, while the concept of social exclusion has not been commonly applied to debates on poverty, it has recently been receiving more policy attention (see, for example, the most recent PRSP). Discriminatory beliefs and social norms, the patriarchal social structure, social institutions such as the caste system and dominant cultural values are some of the key drivers of social exclusion in Bangladesh (GSDRC, 2008). In particular, this affects ethnic minorities, people living in disadvantaged/remote geographical areas and women, as discriminatory

---

behaviours and practices are translated into exclusion by formal and informal institutions and policies (Bordia Das, 2013). In practice this results in a strong correlation between social exclusion and poverty, resulting in fewer economic prospects, unequal access to resources, political exclusion and higher levels of poverty for these groups (GSDRC, 2008; Sen and Hulme, 2004). Inadequate policy design or implementation to redress these drivers of exclusion is exacerbated by weak institutions and a weak governance environment. This can result in maintaining the political, economic and social privileges of the elite, effectively locking the poor into poverty traps from which it is difficult to escape (UNRISD, 2010).

Social safety nets in Bangladesh have been implemented since the 1970s, and a range of programmes (mainly based on food or cash transfers) provide relief after disasters and aim to reduce poverty and vulnerability. This approach faces challenges, including low transfer values, problems with leakage and corruption, and low coverage. Grosh et al. (2011), for example, report that social safety nets cover only about 10% of the poor in the country. The government and international partners have made strides in improving the coverage and targeting of safety nets in recent years so that now the allocation of safety nets is positively correlated with division-level poverty rates, bringing coverage more in line with need. However, beyond coverage of certain excluded groups (such as women and those residing in geographically remote areas), little attention has been paid to how social safety nets may address the dimensions of exclusion and poverty which individuals and households face.

It is here that this study makes an important contribution to the knowledge base by applying the social exclusion framework to analyse the effects of social safety net interventions. In particular, the framework's application to the assessment of social safety nets allows greater emphasis on the local context and the integration of indepth contextual analyses of exclusion and poverty. The framework suggests social safety nets be assessed not only according to their *contribution*<sup>2</sup> to addressing the outcomes and drivers of social exclusion, but also as a way of understanding the *limitations* of social protection intervention outcomes (Babajanian and Hagen-Zanker, 2012).

## 2.2 Research approach

### 2.2.1 Research questions

Four key research questions and a working research hypothesis were developed to test explicit and implicit theoretical assumptions about the role of safety nets in contributing to social inclusion. These underlying assumptions are about why and through which causal pathways the intervention is expected to result in desired outcomes.

The research questions are grouped around four areas of inclusion: economic opportunities, food security, community participation and social relations, and state–society relations:

1. What is the potential for social safety net programmes to enhance livelihood opportunities for socially excluded individuals?
2. To what extent can safety net programmes improve socially excluded households' food security?
3. Do social safety net programmes strengthen participation in the community and social relations for the socially excluded?
4. What is the role of social safety nets in strengthening state–society relations for the excluded, including changes in participation in decision-making forums and in perceptions of the government among citizens receiving safety net interventions?

---

<sup>2</sup> It is important to note at this point the emphasis on contribution, as opposed to treating outcomes in a categorical manner in terms of success or failure in achieving full inclusion.

### 2.2.2 Research hypothesis

The study developed a theory of change of the case study programmes based on both their explicit, stated programme objectives (direct outcomes) as well as their unarticulated implicit objectives (indirect outcomes) (Table 1). These implicit objectives were derived using assertions from the literature about the potential effects of social safety net interventions on social inclusion, which include changes in social relations and networks and improved state–society relations. Given that both programmes target women, the findings represent the outcomes on women, women’s perceptions of individual changes and impacts on their households.

**Table 1: Direct and indirect outcomes of safety net interventions (CLP and VGD)**

Direct outcomes (explicit objectives)	Indirect outcomes (implicit objectives)
Enhance livelihoods and earn income	Strengthen community participation and social relations
Improve food security	Improved state–society relations (participation and voice, perceptions of the government)

The first research question examines the effects of the programmes on beneficiaries’ livelihood opportunities and ability to earn an income. Both programmes have an explicit focus on livelihoods and target women in recognition of the lower rates of labour market participation and the barriers that women face to earning an income – including socio-cultural norms inhibiting their mobility and prohibiting them from selling produce in the market, as well as their lower literacy, skills and knowledge. The CLP has an integrated approach which transfers a relatively large amount of start-up capital in the form of an asset as well as economic and social training and support of market linkages. For VGD, the assumption is that women attend livelihood-focused training which will increase their knowledge and provide opportunities for engaging in livelihood activities.

The second research question aims to assess the contribution of the interventions to increasing households’ food security. Both CLP and VGD focus on household food security as an explicit objective. In both areas where the programmes are implemented, food insecurity is high as a result of vulnerability to the agricultural season (seasonal unemployment and food insecurity known as *monga* in the *chars*) as well as poor access to food due to poverty and poor utilisation which is determined by, for example, care and feeding practices, gender inequality, unequal intra-household resource allocations and health status. VGD aims to overcome this by transferring rice directly to beneficiary households, whereas the CLP provides training on nutrition and homestead gardening and, coupled with the asset transfer, aims to increase domestic production and consumption of food.

The third research question asks whether participation in the programme can indirectly lead to a change in participation in community events and social relations. The hypothesis here is that participation in programmes can affect beneficiaries’ relationships with the rest of the household and/or community members. This may be positive or negative. On the one hand participation in programme group activities can expose beneficiaries to new networks – not only among beneficiaries but also between beneficiaries and service providers. Improvements in economic opportunities may also lead to a change in social status and ability to contribute to social activities in the community, promoting attitude and behaviour changes among other community members. On the other hand, in a context where patriarchal structures and patron-client relations dictate social norms such as restricted mobility or access to resources, participation in programmes and the benefits this may bring may challenge existing social convention and stir social tensions.

The fourth research question focuses on whether social safety nets can facilitate changes in state–society relations. In other words, a) does the delivery of the programme increase the state’s legitimacy perceived by its citizens? And b) does participation in the programme build confidence and strengthen voice and agency, enabling

---

beneficiaries to engage in community decision making forums or appeal to local authorities? Recent literature suggests that social protection programme beneficiaries are more likely to have a positive perception of the state and that participation in programmes can enhance beneficiaries' confidence and ability to act collectively to appeal to local authorities and voice their needs and preferences (e.g. ERD, 2010; ILO, 2011).

In operationalising the research, a number of indicators were defined to assess how the assumptions and research hypotheses were met in practice (Table 2). In addition to analysing the outcomes of the programmes, the research solicited information about (1) women's views and experiences about the factors that affect their ability to engage in economic activities, improve food security and participate in community and public life, and (2) the appropriateness of programme design and implementation. This allowed a better understanding of the extent to which programmes can address the *drivers* of social exclusion and helped assess the extent to which programme design and delivery, including content, duration and quality of the programme benefits, may have affected outcomes.



---

**Table 2: Outcome dimensions and indicators**

Outcome dimensions	Indicators (quantitative/qualitative)
<b>Enhanced livelihoods and ability to earn income</b> <i>Hypotheses:</i> Ability to start or expand existing economic activity enables women to generate an income Increased skills, knowledge and awareness improve access to economic opportunities (such as farming and entrepreneurial activity)	Ability to earn income from agriculture and business Ability to invest in productive assets Beneficiary perceptions of usefulness of training for income-generating opportunities
<b>Food security</b> <i>Hypotheses:</i> Increased knowledge and awareness on nutrition leads to change in consumption and food practices Food transfer increases consumption and saved income is spent on other food stuffs Homestead gardening is established and increases own production	Household and individual consumption patterns (quantity and quality/diversity of food) Beneficiary perceptions of usefulness of training and putting it into practice
<b>Strengthen community participation and social relations</b> <i>Hypotheses:</i> Programme affects beneficiaries' ability to participate in social events/activities Participation in programme affects relations (positively and/or negatively) with household and/or community members	Beneficiary perceptions of changes in participation in social activities Beneficiary perceptions of how programme participation affected their relationship with their family and community members
<b>Improve state-society relations</b> <i>Hypothesis:</i> Programme participation can change perceptions of the local/central government Programme participation can build confidence and increase knowledge and encourage women to participate in community decision-making forums and appeal to local authorities and express their voice	Extent to which women participated in decision-making forums Extent to which households appealed to local authorities Beneficiary perceptions of the local and central government

### 2.2.3 Research methodology

This research was designed as a quasi-experimental mixed-methods study, combining quantitative and qualitative research tools to undertake the primary empirical research (see Table 3 for an overview). More detailed information on the sampling strategy, quantitative and qualitative data collection and analysis can be found in Annex 1.

The CLP research was conducted in two districts in the *chars* area (northern Bangladesh) – Gaibandha and Kurigram – with beneficiaries from two CLP cohorts from 2007 and 2009.

The VGD research was conducted in two districts in the CHT area – Bandarban and Rangamati – with beneficiaries from 2011 and 2012 (some respondents were still participating in the programme in 2012 when the research was carried out).

The sample size of the quantitative study consisted of 1,200 households in total for the CLP case study (600 beneficiary households and 600 non-beneficiary households); and 800 households in total for the VGD case study (400 beneficiary households and 400 non-beneficiary households). A total of 48 qualitative interviews were carried out in the CLP area and 32 in the VGD area. These encompassed focus group discussions (FGDs), in-depth interviews (IDIs) and key informant interviews (KIIs). Because both interventions target women on the

basis of their poverty and vulnerability profiles, *all the programme beneficiary and non-beneficiary respondents in the research sample were women.*

The quantitative assessment used a comparison between the treatment (beneficiary) households and control (non-beneficiary) households to establish the impacts of the intervention, using *ex-post* quasi-experimental methods: propensity score matching (PSM). In this method, data are collected after treatment has taken place, and, as we have neither baseline nor panel data, we have employed PSM, which is a well-regarded quasi-experimental research method, to measure impact. Impact in this context can be defined as the difference between specific outcome indicators on improving social inclusion for the beneficiary and non-beneficiary groups, in terms of the direct and indirect outcome indicators presented in section 2.2.2. The non-beneficiary group (control group) is taken as a proxy for an actual counterfactual and was carefully selected to be similar to the beneficiary group (treatment group), apart from not receiving the treatment. When comparing outcomes for the control and the treatment group, the results will be biased as there may be observed (i.e. ‘measurable’) and unobserved differences between the groups that we have not controlled for. The PSM approach (Rosenbaum and Rubin, 1983; Rubin, 1974) seeks to eliminate the observed bias by comparing each beneficiary household to a very similar non-beneficiary counterpart based on characteristics that do not influence the outcome variable: these are called pre-treatment factors and they result in a ‘propensity score’. Beneficiary and non-beneficiary households are ‘matched’ on the basis of their propensity score and their outcomes are compared. The difference in outcomes can then be attributed to the intervention – to the extent that there are no unobservable differences across groups.

The quantitative data were also used to create descriptive statistics on the perception and experience of the two safety net interventions by beneficiaries and differences between the groups. This was complemented by the qualitative fieldwork (FGDs, IDIs and KIIs). Through the combination of the quantitative and qualitative tools we collected detailed information on the direct and indirect effects of the interventions at the individual and household level, implementation details of both programmes, and broader contextual data pertinent to our research focus on poverty and social exclusion.

**Table 3: An overview of the research methodology**

Case study	Sampling strategy	Quantitative survey	Qualitative survey	Sampling locations
CLP ( <i>chars</i> )	Purposive selection of sampling locations Beneficiaries randomly selected from beneficiary list Control households using fixed-interval selection of households	Total households surveyed: 1,200 Treatment group: 600 Control group: 600	18 IDIs with individuals 18 FGDs with beneficiaries 12 KIIs with programme officials and stakeholders	Gaibandha and Kurigram districts Three <i>upazilas</i> from each district One or two unions from each <i>upazila</i> (seven in total)
VGD (CHT)	Purposive selection of sampling locations Household list created using participatory rural appraisal method, then random selection of control households	Total households surveyed: 800 Treatment group: 400 Control group: 400	12 IDIs with individuals 12 FGDs with beneficiaries 8 KIIs with programme officials and stakeholders	Rangamati and Bandarban districts Two <i>upazilas</i> from each district Two unions from each <i>upazila</i> (eight in total)

## 2.2.4 Description of the sample

Here we report on some basic social-demographic and economic statistics on beneficiaries and non-beneficiaries. In general, the two groups are fairly similar.

---

In terms of beneficiary characteristics, the selected *chars* include different religions but the majority are Muslims. Among 1200 surveyed respondents in *chars*, more than 99% were Muslim. This was the case for both beneficiary and non-beneficiary households.

The Chittagong Hill Tracts are populated by ethnic minority people who are Buddhist. In both groups, the majority of households were Buddhist. The sample included 97.4% Buddhists for beneficiaries and 99.5% Buddhists for non-beneficiary households.

Looking at demographic composition, there were some differences between the beneficiary and non-beneficiary groups (see Table 4). Beneficiary households were significantly larger on average but there was no statistically significant difference in the number of children in either CLP or VGD samples. The majority of households were male-headed households. A higher proportion of non-beneficiary households in the CLP case study were male-headed households, while a higher proportion of beneficiary households in the VGD case study were female-headed households. These differences were significant in each case study.

In terms of household living standards, there were few differences between groups. Approximately half of households in the *chars* lived in a house with walls of grass/straw/jute stick/palm leaf/plastic (49% of beneficiaries and 47% of non-beneficiaries). Significantly more beneficiary households have a sanitary latrine in the *chars*, but this is likely to be a result of the CLP programme (48% of beneficiary households compared to 15% of non-beneficiary households). There is no significant difference in the proportion of households using a tube well as their water source (58% of households). In CHT, over 80% of households lived in houses with walls made of bamboo (81% of beneficiary households and 86% of non-beneficiary households), and an average of 14% of households have a sanitary latrine and either use their own or their neighbours' water source. There is no significant statistical difference between beneficiary and non-beneficiary groups in the latter two indicators.

Coming to livelihood activities, in both areas income from wage labour (agricultural and non-agricultural) and paddy/rice is reported by the majority of households with households, on average earning about five times as much from wage labour as from paddy/ rice. In the *chars*, there is no difference in the average share of households reporting earning income from wage labour (85%) and households reporting earning income from paddy/rice (45%). However, there is a statistical difference in the amount earned from these two sources between beneficiaries and non-beneficiaries, with the latter earning more.

In CHT, income from wage labour (agricultural and non-agricultural) was reported by the majority of households (an average of 90%) with a small but statistically significant difference between beneficiary and non-beneficiary households. Approximately 60% of households also reported engaging in paddy/rice farming – here the difference between beneficiaries (55%) and non-beneficiaries (66%) is also statistically significant. The income earned from both these sources however, is not statistically significant.

**Table 4: Description of the sample**

	CLP		VGD	
	Beneficiary	Non-Beneficiary	Beneficiary	Non-Beneficiary
Household size***	4.79	4.50	5.14	4.53
Number of children	1.69	1.66	1.53	1.51
Male-headed households*** (% households)	79	89	93	85
Share of households engaged in wage labour (agricultural and non-agricultural) in the <i>chars</i>	86	84		
Average annual per capita household income earned from wage labour in the <i>chars</i> *** (Tk)	30,446	34,147		
Share of households engaged in paddy/rice in the <i>chars</i>	46	44		
Average annual per capita household income earned from paddy/rice in the <i>chars</i> *** (Tk)	4,860	6,718		
Share of households engaged in wage labour (agricultural and non-agricultural) in CHT**			87	92
Average annual per capita household income earned from wage labour in CHT (Tk)			45,387	44,350
Share of households engaged in paddy/rice in CHT***			66	55
Average annual per capita household income earned from paddy/rice in CHT (Tk)			7,407	7,240

Note: Asterisks indicate whether the mean for each group is statistically different from the sampled population as a whole (\* significant at 10%; \*\* significant at 5%; \*\*\* significant at 1%).

# 3 Case study 1: the Chars Livelihoods Programme

## 3.1 Social exclusion and poverty in the *chars*: an overview

The *chars* of north-western Bangladesh are among the most impoverished and isolated areas in the country (CLP, 2011). The *chars* are riverine islands created and destroyed by erosion and deposition of silt. The erosion of *chars* can be catastrophic to the livelihoods of the poor, where households lose their land, their shelter, and other assets (Schmuck-Widmann, 2000; Sultan, 2002 cited in Brocklesby and Hobley, 2003). Seasonal floods on the other hand, which can partially or completely submerge many *chars*, are part of a predictable annual cycle of monsoon and drought, and households adopt a range of strategies to cope with this seasonal variation (CLP, 2011). Overall, the *chars* are an extremely vulnerable place to live.

The geographical remoteness of the *chars* is a key driver of social exclusion which also contributes to the high poverty rates seen in the area. Poor transport and communications links mean that communities are largely excluded from mainland services and infrastructure, and isolated from government services, markets, non-governmental organisation (NGO) support and one another (Brocklesby and Hobley, 2003). The government has not prioritised investment in the *chars*, and this has resulted in a non-diversified rural economy with limited livelihood opportunities for the poor (Brocklesby and Hobley, 2003; World Bank, 2013). Indeed, while income poverty gaps in the last five years between regions in Bangladesh have been closing, high rates of income poverty continue to persist in disadvantaged geographical areas including the *chars*<sup>3</sup> (see Table 5 below). In Rangpur district, for example, in the north of the country which includes the *chars* areas, over 42% of the population live below the upper poverty line and 28% below the extreme poverty line (compared with a national average of approximately 30% and 22%, respectively) (World Bank, 2013).

**Table 5: Income poverty indicators in the *chars***

Indicator	National	Chars
Poverty rate	31.5 (2010)	80 (2007)
Population in extreme poverty 2010	17.6	31.4 (2009)

Sources: Barkat et al. (2007); Scott and Islam (2007); World Bank (2013).

Unequal social relations are also a key driver of exclusion and help to explain the highly unequal land ownership seen in the *chars*. More broadly, the accumulation of land and assets by the elite is key to understanding poverty in Bangladesh and the mechanisms by which the poor are locked into patron-client relationships across the country (Aminuzzaman, 2007). In the context of the *chars*, access to productive land is highly vulnerable to the effects of erosion and flooding as land changes with the movement of water (Brocklesby and Hobley, 2003). Land

<sup>3</sup> Poverty patterns have also been changing and improving regionally. With the exception of Rangpur, between 2005 and 2010 the western divisions (Barisal, Khulna and Rajshahi) experienced large reductions in poverty, closing the gaps in rates of poverty, which are now closer to those of their eastern counterparts (Chittagong, Dhaka and Sylhet) (World Bank, 2013).

---

grabbing is particularly problematic in the southern coastal *chars* where poor and vulnerable members of communities often lose formal or informal control of their re-emerging land to wealthier and more powerful neighbours – issues over which they have little access to justice (see Sultan, 2002 cited in Brocklesby and Hobley, 2003). As Barkat et al. (2007) state, the long history of grabbing *char* land has resulted in inequality in land and assets, making millions of *char* people landless and leaving them in poverty. In spite of their inborn rights on *Khas* lands<sup>4</sup> *char* people have not been rehabilitated.

Women face an additional dimension of social exclusion because of their gender, making them more vulnerable than men in the *chars*. The patriarchal social structure in the majority of Muslim communities in Bangladesh, including the *chars*, is reinforced by religious, economic and political norms. Typically, women's roles are associated with the family, and their responsibilities lie within the domestic domain. Many women lack decision-making power in the household and are highly vulnerable to domestic violence (Brocklesby and Hobley, 2003). In the community, social norms limit women's mobility, access to economic resources<sup>5</sup> and reproduce inequalities in the labour market (ADB, 2010). Women have lower levels of literacy, skills and knowledge, receive lower wages than men, and generally own no assets or homestead (ADB, 2010; Brocklesby and Hobley, 2003; OECD, 2012). These inequalities are exacerbated by the absence of men who often migrate during the lean seasons (Brocklesby and Hobley, 2003). Early marriage, dowry, abuse of women, and maternal deaths are also very common in the *chars* (Brocklesby and Hobley, 2003).

There are few opportunities for the poor to challenge such unequal social relations or hold the government accountable for delivering services to the area. Bird et al. (2002) note that the *chars* are remote from social change, and an active civil society capable of challenging historic power holders has been absent. The geographic isolation of the *chars* results in a significant gap for the poor in terms of access to information, opportunities and relationships to improve their situation (cited in Brocklesby and Hobley, 2003). Moreover, where the state is weak, the role of informal institutions gains importance. However, these are often exclusionary institutions dominated by elite men. In the context of the *chars*, while community cohesion along kinship lines is strong, it is also vulnerable to conflict and violence. The *samaj* (an indigenous local institution which maintains social control, settles disputes and deals with the outside world on behalf of its members) plays an important role in *char* areas – especially as few formal institutions exist in such places. The *samaj* acts as an important mechanism to settle disputes among community members, providing decisions, and, along with kinship, determining which households help one another when homesteads are eroded by flood waters. However, few poor people participate in decision making in the community, including in the highly patriarchal *samaj*.

### 3.2 The Chars Livelihoods Programme

CLP was initiated in 1999 to halve extreme poverty in the *chars* by 2015. It was to specifically target up to 2 million of the poorest *char* dwellers. The programme's budget was initially set at £40 million but has since increased to £78 million. In order to improve employment opportunities for *char* people, CLP provides assets (usually livestock to the value of Tk 16,000, (approximately US\$200) to 67,000 poor households through a core participant in each household. Women are viewed as central participants in the development process, and are targeted to receive the asset transfer. This transfer is supplemented with a monthly household cash stipend for 18 months to support household consumption and the cost of undertaking their income-generating activity.

---

<sup>4</sup> Khas land is state-owned land.

<sup>5</sup> The laws regarding inheritance vary by religion: whereas Christian men and women have an equal share, under Islamic law daughters inherit half as much as sons. Despite progressive national policies on these issues (such as the National Women Development Policy of 2011 which provides rights to wealth and resources earned through income, inheritance, loans, credit and land management to enhance women's economic empowerment), existing sociocultural norms mean that women tend not to claim their share of family property and surrender their right to property in order to have a right to visit the parental home and obtain their brothers' assistance (OECD, 2012).

---

Participating households are further supported with a range of complementary interventions, including: support to reduce environmental and economic risk (for instance, raising households on plinths above the highest known flood levels, providing access to clean water and sanitary latrines to reduce disease, establishing social safety nets to assist vulnerable households and creating employment during *monga*); assistance to households to establish small businesses and creating markets that work for the poor; access to a village savings and loans groups; free health care during programme participation; and group learning on both economic activities and wider social and wellbeing issues (including awareness of civil rights and laws and enhancing knowledge of health, hygiene and disaster preparedness) (CLP, 2011). To be eligible, households must have been living on the island *chars* for at least six months, have no ownership or access to land, not have productive assets worth more than Tk 5,000 (approximately US\$60), not own more than two goats/sheep or 10 fowl or one shared cow, not be receiving cash/asset grants from other programmes and have no regular source of income.<sup>6</sup>

### 3.3 Key findings on CLP's contribution to social inclusion

This section presents the key findings on how CLP contributes to social inclusion. The discussion is drawn from the results of the quantitative PSM impact analysis, the quantitative descriptive statistics and qualitative analysis. Table A2.1 in Annex 2 presents the full PSM results for treatment and control households using the nearest neighbour matching method and the kernel matching method. The PSM findings discussed in the text here use the nearest neighbour matching method. All PSM results referred to in this section are significant at the 1% significance level. The findings are grouped into four areas:

- economic livelihood opportunities and ability to earn an income
- household food security
- community participation and social networks, and
- state–society relations.

It is worth noting here the effectiveness of CLP implementation (see Table A3.2 in Annex 3). All beneficiaries reported receiving the three main components of the programme: cash, training and assets. The descriptive statistics also show that all CLP beneficiaries in the sample reported receiving the full CLP payment each time during the past 12 months. No beneficiaries reported incurring any monetary costs applying for the programme and only 2% reported incurring non-monetary costs while applying for CLP, which mainly included queuing and waiting.

#### 3.3.1 Effects of CLP on economic livelihood opportunities in the *chars*

We first start by looking at whether CLP has had an impact on economic livelihood opportunities for women and their households in the *chars*. Surprisingly, we find that treated households have a slightly lower total household income than the control group. However, our research shows that there are important positive impacts of CLP in the way in which programme benefits are providing a foundation for treated households to build securer livelihoods and to generate increased income in the future. We now discuss this in more detail.

The descriptive statistics show that there is no statistically significant difference in average annual per capita income between beneficiary and non-beneficiary households. The average total income is reported at Tk 49,100 (approximately US\$630). The research findings from the PSM impact analysis however, show that there is a negative impact of CLP on treated households' total per capita annual income on average, in comparison with that of control households. The results show that treated households' total per capita annual income is lower than that of the control group by an average of Tk 2,680 (approximately US\$30), and that this difference is significant. This

---

<sup>6</sup> <http://www.clp-bangladesh.org>



difference represents a 5% share of beneficiaries' total household income,<sup>7</sup> indicating that although there is a negative impact of CLP, the impact is small.

There are a number of explanations for this result. As mentioned in the research methodology section above, the PSM impact analysis tool can tell us that the treatment groups' lower income can be attributed to the intervention because beneficiary and non-beneficiary households are 'matched' on their observable differences to eliminate other characteristics which might influence the outcome variable. However, it is possible that *unobservable* differences across groups – such as social networks or inclination to take risks - may introduce bias.

Another explanation is that it takes time for CLP beneficiaries to generate income from the assets and the training. As Table 6 shows, by looking at the income sources where a negative impact is found, the largest difference is from wage labour (agricultural and non-agricultural). Given that the majority of the respondents across beneficiary and non-beneficiary households (85%) reported earning an income from this source, the fact that treated households earn less from this source is a notable finding and suggests that they instead focused on other livelihood activities – that may be more profitable in the medium or long-term.

**Table 6: Impact (ATT) of CLP on income sources**

Income sources from different livelihood activities and their impact on CLP on treated households	
Average annual per capita income from wage labour (agriculture and non-agriculture)	Treated households earn Tk 2496.98*** (approx. US\$30) less than control households
Average annual per capita income from cash crops (fruits, spices, and others)	Treated households earn Tk 680.25*** (approx.. US\$9) less than control households
Average annual per capita income from paddy/rice	Treated households earn Tk 113.29*** (approx.. US\$1.5) less than control households
Average annual per capita income from animals and animal-related products	Treated households earn Tk 2,538*** (approx. US\$30) more than control households

Source: Based on PSM Nearest Neighbour Matching, see Table in Annex 2. Note: \*\*\* significant at 1%.

Importantly, our findings tell us that dependence on wage labour is reducing for CLP beneficiary households. This is evident as our analysis shows us that treated households are (1) diversifying their livelihood activities, and (2) earning more income than the control group from other income sources: livestock and land.

*Livelihood diversification* is an important indicator of reducing household vulnerability (World Bank, 2008). Creating additional income-generating opportunities is particularly important for women, whose livelihoods strategies are limited by socio-cultural norms which restrict their mobility and options for engaging in particular livelihood activities, as discussed above. Livelihood diversification is often referred to as having two main components, which are usually related. The first is the *multiplicity* of livelihood activities, and the second is a *change or transformation* of types of livelihoods activities (Start and Johnson, 2004). The evidence from our quantitative impact analysis confirms that CLP has had an impact on the former, and evidence from our qualitative findings suggests CLP has had a positive effect on the latter.

The PSM analysis shows that treated households have a more diversified livelihood portfolio than the control group. Treated households have 1.21 more income sources than control households, suggesting that CLP has had a positive impact on increasing the *multiplicity of livelihood activities* that treated households are engaged in. This

<sup>7</sup> This is calculated by taking the difference in income calculated by the PSM analysis result (Tk 2,680) as a proportion of beneficiaries total household average annual per capita income (Tk 49,950)



---

also helps to confirm our hypothesis that the negative impact of CLP on income from wage labour is seen because treated households are reducing their reliance on wage labour as a main income source. This is also a finding consistent with other studies on CLP (see Blackie and Alam, 2012).

The qualitative findings indicate that CLP beneficiaries are *changing the types of livelihood activities* they are engaged in. Beneficiaries interviewed in FGDs and IDIs reported that CLP has changed household members' livelihood activities, including reducing men's dependence on rickshaw pulling, daily wage labouring and migration, and women's involvement in non-homestead based work, such as harvesting crops and earth digging (IDI in Gaibandha, Sundarganj, beneficiary, female, CLP-2; FGD in Kurigram, Vogobotir char Jatrapur, non-beneficiaries, female).

We also find that CLP has had a *positive impact on treated households' income from their engagement in livestock and land*, suggesting that CLP is resulting in more secure access to land and unlocking barriers to investment in productive agricultural activities.

In terms of livestock, the descriptive statistics show us that a total of 94% of CLP beneficiary households owned some livestock, compared with 71% of non-beneficiary households. The PSM analysis shows that CLP has had a positive impact on ownership of, and income earned from, animals. Treated households are 19% more likely to own livestock than control households. This is not a surprising finding given that assets (usually livestock) are transferred through the programme. However, importantly, treated households are 17% more likely to earn income through animals and related products: the treatment group earn Tk 2,538 (approximately US\$30) more per capita annually from animal-related income than the control group. This is an important finding demonstrating that CLP beneficiary households are able to use livestock to generate income.

In terms of land, our findings demonstrate that CLP has had a positive impact on ownership or lease of cultivable land. The descriptive statistics shows that a total of 65% of CLP beneficiaries compared with 57% of non-beneficiaries were found to have either owned or leased cultivable land. The PSM results show that CLP has a positive impact as treated households are 11% more likely to have owned or leased cultivable land. The descriptive statistics give us more detail on the amount of land owned or leased. They show that CLP beneficiary households *own* a statistically significant smaller amount of land (see Table A3.3 in Annex 3). However, the amount of land that CLP beneficiaries have *leased* is similar to non-beneficiaries, and the difference is not statistically significant (see Table A3.4 in Annex 3). These findings suggest that CLP has had important effects on access to land, and this was highlighted in the FGDs with beneficiaries who revealed that they felt access to land in particular was an important and positive change in their livelihood activities<sup>8</sup>. Given the inequalities in access to land that poor households in the *chars* typically face, beneficiaries reported that this is a livelihood source that was previously not an option for poor households, given financial constraints. As one interviewee reported, 'They knew farming but did not have access to agricultural cultivation; so when they could manage some amount of money selling cattle, they took lease of agricultural land and started farming.' (KII in Kurigram, Vogobotir char, Jatrapur, UP Member).

Linked to the finding on the impact on access to land, the PSM results also show that CLP has had an impact on treated households' ability to generate income from the land by financing investment in agricultural activities. The PSM results show that treated households are 12% more likely than control households to report that they were able to purchase the required amount of seeds, fertiliser and pesticides for farming and 20% less likely to have encountered difficulties in generating income through farming (such as difficulties related to agricultural inputs, irrigation water or poor land quality). Moreover, the PSM results also show that treated households are 13% more likely to have applied for credit. The descriptive statistics show that from the total household sample, the second

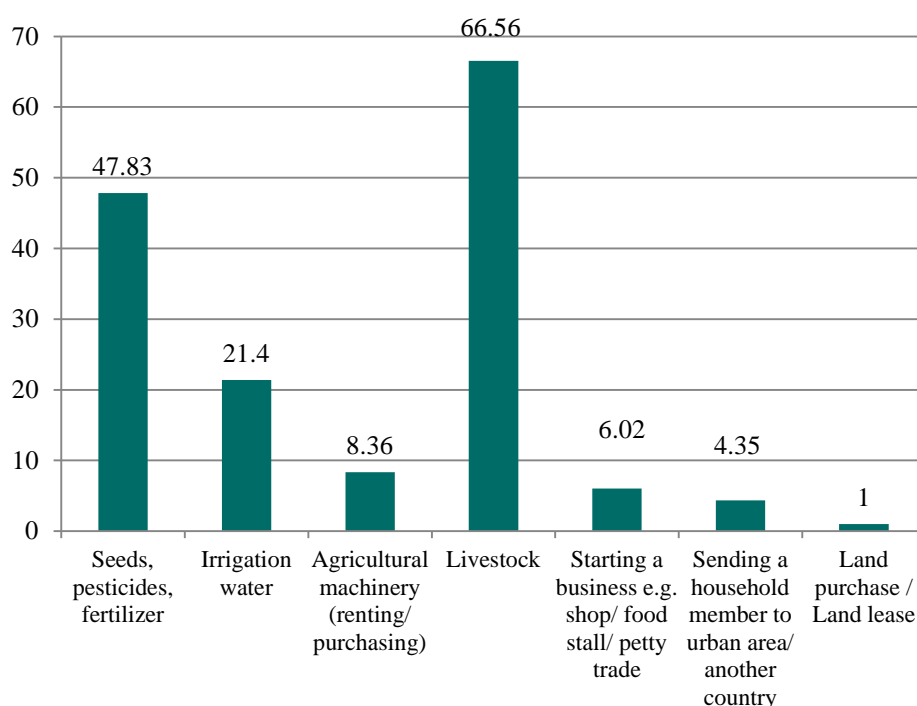
---

<sup>8</sup> IDI in Kurigram, Vogobotir char, Jatrapur beneficiary of CLP-1; IDI in Kurigram, Ulipur, beneficiary of CLP-2; FGD in Kurigram, Astomir char, Ulipur, beneficiary of CLP-2; IDI in Gaibandha, Sundarganj, beneficiary of CLP-2; FGD in Gaibandha, Sundarganj, beneficiary of CLP-2

most important reason for taking a loan (after to meet household needs) for both beneficiary and non-beneficiary households was to purchase agricultural inputs.

Consistent with the findings reported above, the quantitative descriptive statistics show that beneficiaries reported that CLP has had multiple uses in financing productive activities. As Figure 2 shows, the most frequent responses are buying livestock and agricultural inputs, while only a very small proportion of beneficiaries report using CLP to finance land purchase or lease. A possible explanation for this is that beneficiaries use the credit they have obtained as a result of CLP to access land, and so have not reported it directly here.

**Figure 2: Responses to the question: Has receiving CLP helped you with financing one or more of the following? (% of beneficiaries)**



*Note: This question was only asked to CLP beneficiaries*

It is important to note that while the evidence demonstrates that CLP has had positive impacts on overcoming some of the key financial barriers to engaging in agricultural activities and has supported a change in livelihood activities, women still remain largely dependent on men to generate income from CLP. A key gender consideration of the programme is that the provision of assets and training to women enables them to carry out economic activities they can do within their homestead (and which are therefore culturally acceptable), namely asset rearing and homestead gardening. However, the broader socio-cultural context in which the programme operates continues to constrain women's independent engagement in some economic activities. FGDs and IDIs with beneficiaries highlighted that women running businesses or going to market to sell goods remains incompatible with the local culture, and land leases continue to be taken in men's names<sup>9</sup>.

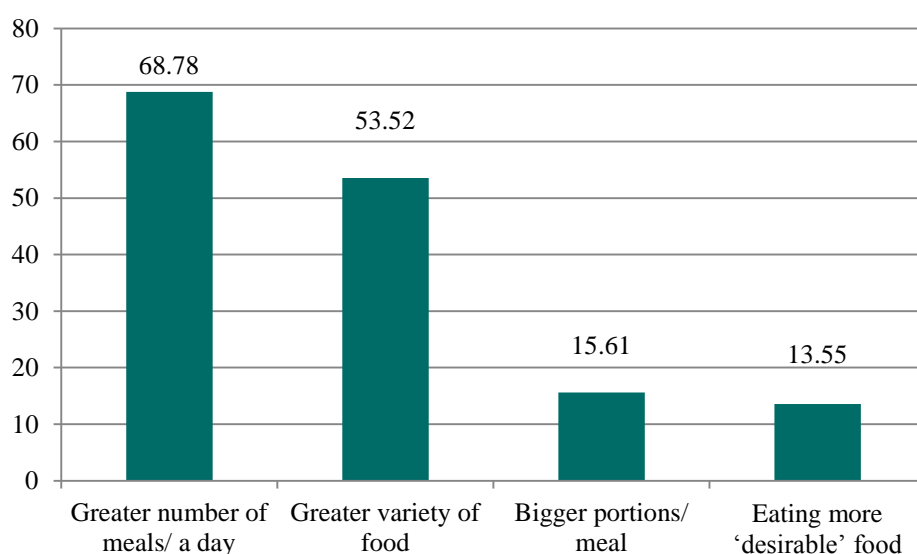
<sup>9</sup> KII in Kurigram, Birahim, Chilmari, beneficiary UP Member; FGD in Gaibandha, Shundorgonj beneficiaries, female, CLP-2; IDI in Kurigram, Austomir char, Ulipur, beneficiary, female CLP-2.

### 3.3.2 Effect on household food security

This study did not have sufficient scope to incorporate anthropometric measures of nutritional status. Instead, to measure the impact of CLP on household food security, we focused on household indicators of consumption and diversity of diet, including number of meals, number of meals that included meat and subjective assessments of food security.

Overall, when asked whether they think that CLP has changed their food consumption patterns, 97% of beneficiaries answered ‘yes’. Figure 3 shows the multiple responses that the beneficiaries gave, indicating that the most common perceived change is the greater number of meals a day, followed by a greater variety of food.

**Figure 3: CLP beneficiaries’ perceptions on changes in food consumption patterns (% of beneficiaries)**



*Note: this question was only asked to beneficiaries*

Our research findings from the PSM analysis also show that CLP has had a positive impact on treated households' food security. This impact however is only marginal in terms of the number of meals eaten a day, but there is a greater positive impact on the dietary diversity for treated households. Qualitative discussions also reveal that women report improvements in nutritional knowledge and food practices which help households to cope better during crisis. These are now discussed in more detail.

In terms of *the number of meals eaten a day* (with a recall period of one month) the descriptive statistics show that the majority of households (96% on average) reported eating three main meals a day (see Table A3.5 in Annex 3). The data show a statistically significant difference between beneficiary and non-beneficiary households in the number of main meals that households eat a day – but this is only a small difference with 95% of non-beneficiaries reporting that they eat three main meals a day compared to just over 97% for beneficiaries. The PSM impact analysis also only shows a marginal impact on treated households' in comparison to control households: the treated group eat less than a tenth of a meal more than the control group (see PSM table in Annex 2).

While the proportion of households that reported not being able to consume three meals a day is small, discussions with some CLP beneficiaries revealed that they continue to face food insecurity and highlighted the challenges that they face. For example, Dulali (28) lives in a household of six members in Purarchar, Kurigram. She sold her asset and gave some money to her husband so he could start a business, keeping the rest for family expenditures. Her husband is the only earner of the family and, consequently, his income is not sufficient to fulfil

---

the family demands. When her husband falls sick, it affects their food availability at home. Dulali says, ‘When my husband gets sick, I borrow rice and other materials from neighbours. Neighbours can help for two to three days at best but after those days there remains no way other than less consumption.’ (FGD in Kurigram, Purar char, Jatrapur, beneficiary, female of CLP 1). Jamila (40) from Birahim char also says, ‘I got a cow from CLP. But I had to pay for the marriage of my daughter so I sold it as my husband has passed away’ (FGD in Kurigram, Berahim char, Chilmari, beneficiary, female, CLP-2).

Looking at whether there are any gender differences in consumption patterns, the descriptive statistics show that approximately 60% of beneficiary and non-beneficiary households report that everybody eats at the same time, and approximately one-third of beneficiary and non-beneficiary households report that men and boys eat first – and there is no statistical significance difference between the beneficiary and non-beneficiary group (see Tables A3.6a,b,c in Annex 3). This reflects cultural and social norms where women and girls often eat last. However, there is no indication from the descriptive statistics that girls eat *less*. Across all respondent households, it is reported that the majority of girls eat three main meals a day, and there is no statistically significance difference between beneficiary and non-beneficiary groups (see Tables A3.7a,b in Annex 3).

Other indicators of food security reveal more substantial and positive impacts of CLP on treated groups at the household level. For instance, improvements in the *diversity of diet and consumption of meat* are seen. The PSM results show that treated households are 13% more likely to eat meat a couple of times a year, and 12% less likely to have meat *only* during Eid than the control group. FGDs and IDIs also revealed that beneficiaries reported eating more nutritious meals now, such as regularly eating a variety of vegetables, fish and meat with their rice, whereas non-beneficiaries reported that little meat and fish was included in their diets as their meals depend on any given day’s income (IDI in Kurigram, Herahim char, female beneficiary CLP 2; FGD in Kurigram, Vogobotir char, Jatrapur, non-beneficiary female). More specifically, beneficiaries reported that they could afford to buy meat and poultry once in a while, whereas many non-beneficiaries said they could hardly afford meat other than once a year during Eid, confirming the results from the impact analysis.

FGDs and IDIs revealed that these positive programme effects have been realised by strengthening women’s access to productive agricultural activities and improvements in knowledge. This is a particularly important finding given the persistence of malnutrition and gender inequality in Bangladesh and the proven links between women’s empowerment and nutritional improvements. A number of women in the FGDs and IDIs report that they feel improvements in their access to homestead gardening (and improved access to agricultural inputs as discussed above), rearing poultry, and knowledge through economic and health-related skills training. For example, FGDs with beneficiaries reported that cultivating paddy and vegetables at their homestead ensured their food security, and women were more confident about their family food security (FGD with CLP-1 beneficiaries, Purarchar, Jatrapur, Kurigram). Women who have poultry reported being able to sell them when in need of income, and consuming their poultry occasionally, especially when guests visit their house (FGD in kurigram, Austomir char, Ulipur, female beneficiary of CLP 2; IDI in Gaibandha, Fulchari, female beneficiary of CLP-2). Women also reported improvements in knowledge from training and feel that as a result they are now better able to take care of their family. They highlighted improved knowledge on gardening (such as preparing seed beds and cultivating vegetables), nutrition (the importance of vegetable and fish consumption) and health and sanitation (the use of sanitary latrines) (IDI in Gaibandha, Fulchari, female beneficiary of CLP-2; FGD in Kurigram, Jatrapur, female beneficiary of CLP 2).

Another important finding from the qualitative data analysis is that beneficiaries reported a greater ability to *smooth consumption* during natural disasters (FGD in Kurigram, Purar char, Jatrapur, beneficiary, female, CLP-2). Given the vulnerability to seasonal floods and droughts in the area, and the negative short-term coping strategies which poor households in the *chars* have to employ, this is an important and positive finding. For instance, in an FGD with non-beneficiaries in Gaibandha, it was reported that during a flood most non-

---

beneficiaries have food twice a day, whereas most CLP beneficiaries reported eating three meals a day (FGD in Gaibandha, Fulchari, beneficiary, female of CLP2). Many non-beneficiaries also reported consuming less than normal during a drought, especially parents who prioritise giving children food first and eating less themselves. A large number of people, mostly men, also often migrate to other cities during this period. Few alternative opportunities are available to women. CLP beneficiaries cited in several FGDs, however, that they are now better able to cope with floods and drought because of the assets gained from the programme (e.g. land, livestock), which enable them to buy household goods and food in bulk (FGD with CLP-2 beneficiaries, Purarchar, Jatrapur, Kurigram). CLP beneficiaries also noted that disaster management training provided by CLP has created awareness about flood preparedness, such as learning to keep the mud-built extra oven, keeping clothes and utensils in a packet and storing dry food if possible (FGD with CLP-2 beneficiaries, Purarchar, Jatrapur, Kurigram). As such, households can save rice and other dry food for when they need to cope with natural disasters. In an FGD with CLP beneficiaries in Austomir Char, Kurigram, some reported they had been able to purchase paddy for their rice consumption from the stipend (those who did not have agricultural land), which can provide security of rice consumption for 15-20 days. Non-beneficiaries however, reported living off their daily income, which stops them buying food in bulk during seasonal fluctuations (FGD in Kurigram, Austomir char, Ulipur, non-beneficiary, female).

### **3.3.3 Effects of CLP on community participation and social relations**

In this section, we have analysed whether beneficiaries' perceive any changes in their social interaction and participation at the community level, and whether the programme has had any impact or effect on social relations at the household and community level.

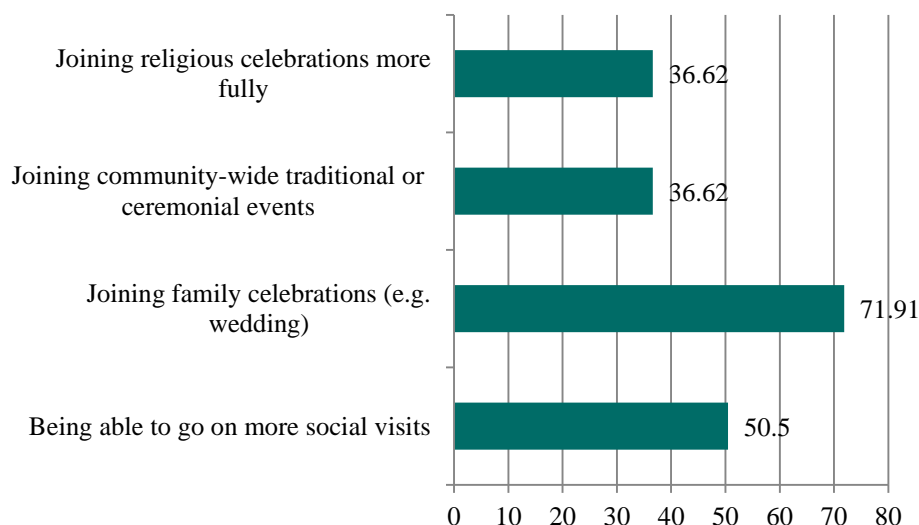
#### **Participation in social events and activities**

Starting with participation in social events and activities, it is important to note that these questions were asked only to CLP beneficiaries and the findings discussed in this sub-section indicate the *changes perceived* by women, rather than *impacts* of CLP per se. Moreover, it is also important to note here that beneficiaries have reported receiving other social safety nets in the last 36 months (for example, 61% of beneficiaries have received the Primary Education Stipend). Hence although the questions referred to here specifically asked about perceived changes as a result of CLP, it may be difficult for beneficiaries to isolate this programme from other social safety net benefits they may have received.

With these caveats in mind, the descriptive quantitative data analysis indicates that 80% of beneficiaries report that receiving CLP has increased their ability to participate in social activities (Table A3.8 in Annex 3). The majority of these beneficiaries (over 85%) reported that financial capacity, ability to give gifts, ability to mix with educated people, and better clothing were all key reasons explaining their improved ability to participate in social activities (see Table A3.9 in Annex 3).

Over two-thirds of the beneficiaries who reported a positive change in participation in social activities felt that they were better able to join family celebrations, such as weddings, and over half felt that they were better able to go on more social visits. Over a third of beneficiaries felt that they were able to join community-wide traditional or ceremonial and religious events more fully (see Figure 4 below). These findings are particularly notable given the mobility constraints women typically face in the community, indicating that beneficiaries feel that benefitting from CLP has changed their ability to participate in a range of social activities.

**Figure 4: Change in CLP beneficiaries' perceived participation in social activities as a result of receiving CLP transfer (% of beneficiaries of who reported a positive change)**



*Note that this question was only asked to CLP beneficiaries*

### Social relations

Has CLP had any effect on relationships between men and women in the household or on community relations?<sup>10</sup>

First, we find indications that CLP has improved social relations between men and women in the household. Descriptive statistics show that out of our sample as a whole, 10% of the respondents felt that violence against women had decreased (see Table A3.10 in Annex 3). The PSM impact analysis goes on to show that CLP treated households are 8% more likely to perceive a reduction in violence against women than control households. It is likely that the perceived reduction in violence against women is influenced by women's empowerment and improved status in the household and community as a result of their increased economic contribution to the household and improved economic and social knowledge and skills, as well as their greater interaction with other community members (the latter is discussed more in the paragraph below).

FGDs and IDIs with beneficiaries reveal, for example, that women's increased financial contribution to the household in male-headed households means some women reported making household and economic decisions in consultation with their husbands and women reported being treated with more respect because of the assets and knowledge acquired through CLP.<sup>11</sup>

Similar results have been shown in another study on CLP (McIntosh et al., 2012), which found that women's 'empowerment score'<sup>12</sup> and the percentage of women empowered show large improvements in CLP households compared to non-CLP households. At the household level, the findings from McIntosh et al. (2012) show that CLP has a large impact on joint decision-making and influence over investment decisions and a large impact on cash keeping (but a smaller impact on women's economic independence, e.g. having their own savings and having independent income sources as we also discussed in our own findings in section 3.3.1 above). Like our study,

<sup>10</sup> It is important to recall here that we only interviewed female beneficiaries and non-beneficiaries in our research sample.

<sup>11</sup> IDI beneficiary, Vogobotipur, Jatrapur, Kurigram; IDI in Gaibandha, Sadar, female beneficiary of CLP 2; FGD with CLP-2 beneficiaries, Sadar, Gaibandha; FGD in Gaibandha, Sadar, beneficiary, female, CLP1; FGD in Kurigram, Austomir char, Ulipur, female beneficiary of CLP-1.

<sup>12</sup> The empowerment scorecard referred to in McIntosh et al. (2012) was developed through a participatory research process using the communities' perceptions to select criteria for women's empowerment closely tied to the local context. This process resulted in a list of around twenty indicators, which were assessed and synthesised into a final list of 10. These are: making decisions in the household jointly with male household members; having an independent income; keeping the family's cash; influencing decisions regarding investments; having her own savings; membership of a committee; the ability to resolve conflict in the community; attending meetings; being asked for advice by other community members; being invited to social occasions.

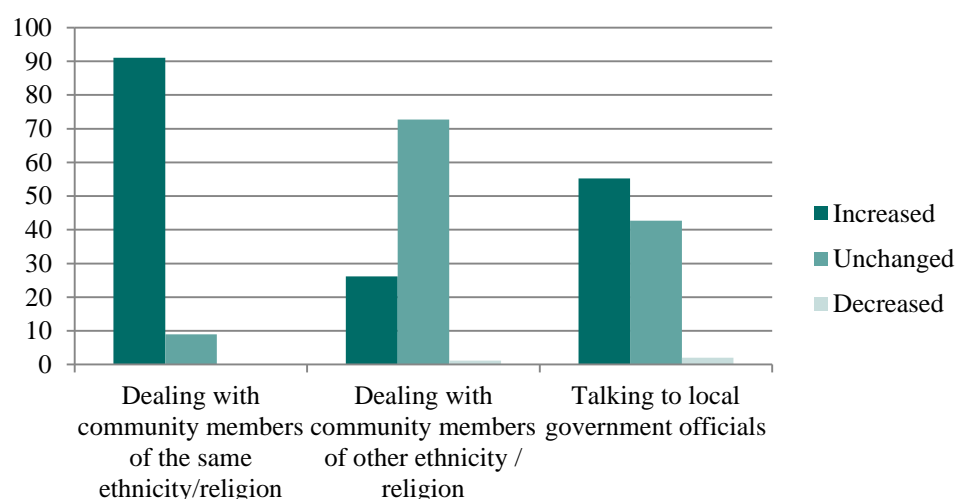
McIntosh et al. (2012) found that this impact is driven by the combination of increased knowledge (social development and livelihoods training) and increased wealth (asset transfer).

At the community level, our research indicates that CLP has also had positive effects on women's empowerment through increasing women's confidence in interacting with other community members. As Figure 5 shows, the majority of women feel that their confidence has increased in interacting at the community level *within* their own social groups but not in dealing with other members of the community. However, over half of the beneficiaries reported an increase in confidence in talking to local government officials.

Women report that the changes in confidence can be explained in part by increased income and women's engagement in work, which has also changed beneficiaries' food, dress, work and attitudes. Moreover, although communication with elite people in the community is still low, women have become more connected to NGO officials because of the training programme (IDI with beneficiary, Vogobotipur, Jatrapur, Kurigram; FGD in Kurigram, Austomir char, Ulipur, beneficiary, female of CLP-1).

Again, these results are in line with other studies' findings on changes in women's empowerment at the community level (McIntosh et al., 2012).

**Figure 5: Changes in confidence levels interacting with community members and officials after receiving CLP benefits (% of beneficiaries)**



*Note this question was only asked to beneficiaries*

However, our findings also suggest that CLP-treated households perceive increased tensions and conflict in the community. The descriptive statistics show that, out of the total sample population, 18% of households think that conflict on land has increased and 14% think that conflict over resources has increased (see Table A3.11 in Annex 3). The PSM findings show that treated households are 12% more likely to perceive an *increase* in conflict on land, and 15% more likely to perceive an *increase* in conflict on resources than control households. It is not entirely clear why these changes have occurred, but changes in conflict over land and resources could be a result of increased pressure on such (limited) resources if CLP participants now have access to land and resources they did not previously have. It could also be a result of change in power relations between the poor and elites, as the poor are more able to access productive assets previously only available to the elite<sup>13</sup>.

<sup>13</sup> As CLP beneficiaries are now taking leases of land, they might face dispute regarding land. Another reason could be that, previously, landless/assetless households were allowed to reside on the land 'owned' by the rich for free; now they are wealthier, the land 'owners' want to charge them rent and

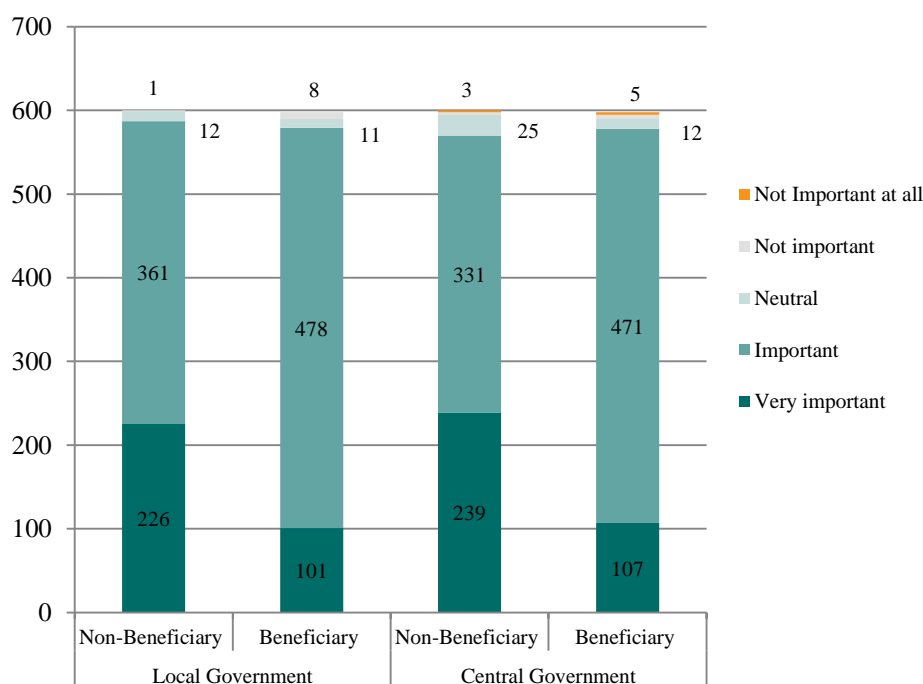
### 3.3.4 Effect of CLP on state–society relations in the chars

As discussed above, the *chars* have historically been politically marginalised in Bangladesh. Government investment in the area in terms of basic social and economic service provision is limited (World Bank, 2013). Non-state actors have had a higher presence in delivering basic services, responding to disasters and supporting income-generating activities for the poor. In this research we are interested to know whether participation in CLP has an effect on state–society relations, even if not directly delivered by the government. Here, we look at whether the programme has an effect on (1) beneficiaries’ perceptions of local and central government, and (2) beneficiaries’ ability (or perceived ability) to voice their opinions and hold the government accountable.

#### Perceptions of local and central government

Based on the descriptive statistics from our sample as a whole, Figure 6 shows that the majority of beneficiaries and non-beneficiaries alike feel that their village or neighbourhood’s welfare is important (or very important) for the local and the central government. For both perceptions of the local and central government the difference between beneficiaries and non-beneficiaries is statistically significant at 1%<sup>14</sup>.

**Figure 6: How important is the village or neighbourhood welfare for the local / central government (% of respondents)?**



However, the qualitative findings reveal that there is discontent among beneficiaries and non-beneficiaries with the *performance* of the local government in responding to their needs. The descriptive statistics show that out of the total sample, approximately 70% of respondents suspected that the local government might have mismanaged public funds (see Table A3.12 in Annex 3). Discussions with beneficiaries and non-beneficiaries in FGDs in Kurigram and Gaibandha also reveal this dissatisfaction, as these two excerpts illustrate: ‘Government is not for people like us, rather it listens to those who have a lot of money. And if government sends help, we cannot get it since local representatives keep it for their own people and relatives’ (FGD in Gaibandha, Mollar char, non-

beneficiaries resent this (which can result in violence). In worst cases, beneficiaries are being evicted from the homestead (personal correspondence with Lucy Scott, 2014).

<sup>14</sup> Note that statistical significance here is based on the Fisher's exact test which is used instead of a chi-square test when one or more of the cells has an expected frequency of five or less.



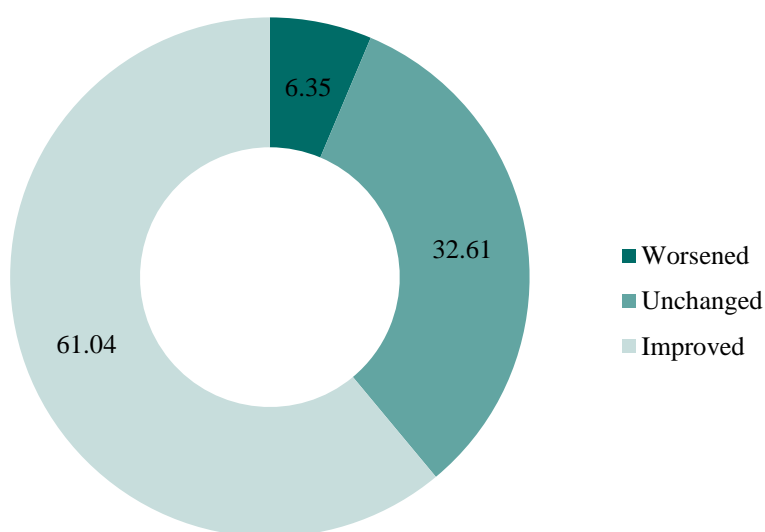
beneficiary female). ‘Being a CLP beneficiary has not changed government officials’ attitude towards us, they do not care for us’ (FGD in Kurigram, Austomir char, beneficiary, female of CLP-1)).

In contrast, our findings indicate that CLP has had a more positive impact on perceptions about the central government. The descriptive statistics show that around 50% of beneficiary households compared to 20% of non-beneficiaries feel that the central government has a reasonable understanding of their socioeconomic situation and that the central government has attempted to address their needs in the past three years. This difference is statistically significant (see Table A3.13 and A3.14 in Annex 3). Indeed, the PSM analysis confirms that CLP has had an impact on both these perceptions as the treated group are 30% more likely to agree with the statement that the central government has reasonable understanding of their situation and the treated group are 25% more likely to think that the central government has attempted to address their needs in the past three years than the control group.

As highlighted in the section above, caution does need to be taken when interpreting these results as many CLP beneficiaries receive other social transfer benefits from government, although the value of these benefits would be lower than those received from CLP. With this in mind, however, it is clear that receiving social protection contributes to a more positive attitude towards the government, no matter who provides it (CLP is implemented through NGOs).<sup>15</sup> Similar findings have also been reported in other contexts (e.g. Milliano et al., 2014).

The descriptive statistics show that out of the total sample of beneficiary respondents, over 60% feel that the introduction of CLP is an indication that the Government of Bangladesh cares about their socioeconomic situation and reported that the introduction of CLP had improved their opinion of the government (see Figure 7).

**Figure 7: Beneficiaries perceptions on the government after the introduction of CLP**



*Note this question was asked to beneficiary households only*

<sup>15</sup> Descriptive statistics show that approximately 76% of beneficiary households think that NGOs are running CLP (see Table A3.15 in Annex 3).

---

### **Voice, agency and accountability**

Finally, we are interested to see whether programme participation can build confidence and increase knowledge among women, which may encourage women to participate more actively in community decision-making forums and / or strengthen their agency and voice to appeal to local authorities or hold the local government to account. The descriptive statistics show that only a small proportion (20%) of the sample population (beneficiaries and non-beneficiaries) took part in community or public events where decisions are made about the community in the 12 months preceding the survey. This is despite the fact that over 85% of all respondents reported being aware of these events (see Tables A3.16 and A3.17 in Annex 3).

Perhaps somewhat surprisingly, looking in more detail to see whether CLP has had any impact on women's voice, agency or accountability in relation to the community or public sphere reveals that there is a negative impact on treated groups in this respect. For the small proportion of respondents who reported taking part in decision-making forums in the community or public events (20%), the PSM impact analysis shows that CLP treated groups are 17% less likely to have voiced an opinion compared to control households. Descriptive statistics also show that less than half of respondents have appealed to the local government to solve a problem in the village/neighbourhood (e.g. with public infrastructures/services) (see Table A3.18 in Annex 3). And the PSM analysis shows that treated groups are 10% less likely than control groups to have appealed to the local government to solve a problem in the village.

There are a number of factors which help explain these findings. First, it is important to note once again that the PSM analysis can attribute outcomes to the intervention where observable differences between the beneficiary and non-beneficiary groups are controlled for. Unobservable differences, however, such as connections with local elites, may influence the outcome variables.

Second, findings from the qualitative research suggest that women feel that, as beneficiaries of CLP and therefore seen as supported by an NGO, they are ignored in terms of being able to receive any other social support from the lower-tiered union council. They feel council officials will not accept their views (FGD with CLP-2 beneficiaries, Austomir char, Ulipur, Kurigram). 'We do not enjoy any benefit from the government. If we ask our ward member [elected representative of local government] for relief or work, he would say that as we are getting benefit from CLP we should not get help' (FGD in Kurigram, berahim char. Chilmari, beneficiaries, female of CLP 2).

A third reason is that despite the findings discussed in section 3.3.3 above showing increased participation in social activities, there is little evidence to suggest programme participation results in enhanced social status or breaking down social structures that exclude the poor from important community activities, such as decision-making processes. The majority of CLP beneficiaries reported that they did not participate in such meetings mainly because of a lack of interest, but also because they were excluded as women (see Table A3.19 in Annex 3). In most instances, powerful local elites continue to take decisions on behalf of the poor – a common feature of Bangladeshi society – and poor women remain excluded from participation in community-level decision making.

---

# 4 Case study 2: the Vulnerable Group Development programme in the Chittagong Hill Tracts

## 4.1 Social exclusion and poverty in the Chittagong Hill Tracts: an overview

Bangladesh's indigenous population represents approximately 5% of the total population of Bangladesh. Most reside in the Chittagong Hill Tracts (CHT) in the south-eastern part of the country in three administrative districts: Bandarban, Khagrachari and Rangamati (Khalequzzaman, 1998).

There are 11 indigenous tribes living in CHT: Bawn, Chak, Chakma, Khami, Kheyang, Lushai, Marma, Mrung, Pankho, Tanchangya and Tripura. Most of them are Buddhists and have a family structure similar to the Hindus. They are significantly distinct from the Bengali-speaking majority in appearance, language, and cultural traditions. The indigenous people of CHT are often identified as *Jumma* people, derived from the word 'jhum' meaning shifting cultivation, which used to be their main livelihood. They are officially recognised as 'Hillmen', 'Tribal', or 'Jumiya' (Swidden cultivator).

The indigenous population in CHT faces many unique challenges as a consequence of a history of suppression, tensions and violence in the area. From 1948 under Pakistani rule to Bangladesh's independence in 1971, political decisions adversely affected indigenous groups. The first Constitution of Pakistan in 1956 recognised the special status of the CHT, and in 1962 CHT was recognised as a 'Tribal area' and provided with relevant constitutional guarantees. This recognition was revoked in 1964, however, ending specific legal or constitutional safeguards.<sup>16</sup> In the same period the Kaptai dam was developed, which resulted in the loss of 40% of cultivable land. Following a declaration that forest land would be reserved and the subsequent ban on shifting cultivation, farmers fell into deep economic crisis.

In 1971 Bangladesh gained independence from Pakistan but indigenous communities were excluded in the new constitution, despite the submission of a memorandum for regional autonomy by the pro-liberation ethnic leaders. This led to violence between the hill people and the Bangladeshi state, and the state tried to regain authority by encouraging Bengali-speaking people to settle in CHT in the mid-1970s, resulting in a significant increase in the non-indigenous population over time (Adnan, 2004). Many indigenous families were uprooted, which further intensified the armed struggle until the early 1990s.<sup>17</sup> Badiuzzaman et al. (2013) note that while the insurgency aimed at regional autonomy rather than independence, 'the principal local grievance was against officially sponsored land encroachment and grabbing by outsiders who pose a threat not only to local livelihoods, but potentially also to a distinct local way of life' (Badiuzzaman et al., 2013: 1).

A peace agreement (the Chittagong Hill Tracts Accord) was agreed between the Bangladesh Awami League and the United People's Party of CHT on 2 December 1997. However, a splinter group (the United People's

---

<sup>16</sup> <http://www.chtcommission.org/information/brief-history>

<sup>17</sup> <http://www.chtcommission.org/information/brief-history>

Democratic Front) continued the struggle for full autonomy (Mohsin, 2003). Increasing land disputes, the non-restitution of land to indigenous peoples, poor rehabilitation of refugees and internally displaced persons and the non-withdrawal of the Bangladeshi army, along with opposition to the peace accord by the ethnic rebels, have made the post-conflict situation of CHT extremely fragile and led to various types of low-intensity violence like arson, abduction, extortion, harassment of women and children, and restricted mobility (Barkat et al., 2009). A recent Amnesty International report (2013) documented the ongoing tensions in the region, reporting that tens of thousands of indigenous people are landless and trapped in a cycle of violent clashes with Bengali settlers over land use.<sup>18</sup>

This context is important for understanding the dimensions of social exclusion and poverty that the indigenous people experience. While the Chittagong division as a whole has a relatively low rate of poverty – the second lowest poverty headcount in the country – in the CHT districts where the majority of the indigenous population resides, the poverty rates and percentage of the population living in extreme poverty are much higher than the national average (see Table 7).

**Table 7: Income poverty indicators in CHT**

Indicator	National	CHT
Poverty rate	31.5 (2010)	62 (2009)
Population in extreme poverty 2010	17.6	26.2

Sources: Chittagong Hill Tracts Development Facility (2009); World Bank (2013).

Although the population density in CHT is relatively low compared to the rest of Bangladesh, the CHT region is land-scarce in terms land available for cultivation: in 1974 there were about 0.45 hectares of arable land per capita, declining to about 0.24 hectares in 1991 (Badiuzzaman et al., 2013). Only approximately 23% of the land is arable; the majority is either uninhabitable because of its topography or its usage is restricted by law (reserve or protected forests). The pressure on land as a result of the Bengali settlers and land ownership patterns contributes to the exclusion of the indigenous population from land ownership – pushing the indigenous population into livelihoods based on cultivation, horticulture, animal husbandry, fishing, weaving and daily labour. Land ownership issues are complex in CHT, with customary (common) ownership of land existing alongside private property rights (Barkat et al. 2009; Roy 2000). Despite the fact that there is a degree of recognition of customary land rights under the CHT Regulation and subsequent legislation, major problems remain with regard to the enjoyment of these rights (Roy et al., 2007).

The domination of the Bengali population over the indigenous population is a key driving force of poverty and exclusion in the area. Lack of business capacity and market linkages for indigenous people are also major obstacles in terms of producing and marketing agricultural goods. Agricultural marketing channels and transportation are controlled by a few traders (Bengali settlers or traders based outside the region) mainly because of the government policy of allowing local organisations such as the Hill District Council, municipalities and union councils to collect taxes from farm products and the additional costs of bribing officials to transport products (Rasul and Thapa, 2007).

Women face intensified and different experiences of exclusion and discrimination because of their gender, despite the fact that in a number of the indigenous community traditions, such as the Chakma society, women enjoy more mobility and freedom than in mainstream Bengali culture (Roy et al., 2007). A United Nations Development

<sup>18</sup> <https://www.amnesty.org/en/news/bangladesh-indigenous-peoples-engulfed-chittagong-hill-tracts-land-conflict-2013-06-12>

---

Programme baseline survey report noted that 94% of women in the CHT were living below the absolute poverty line (cited in ICIP-CHT, 2013). The shifts in environmental degradation and population pressure are also changing women's roles in CHT. While under the traditional agricultural system of the CHT, women of different ethnic groups enjoyed a more or less equal position with men in terms of work distribution (a source of their empowerment), with the loss of traditional forest resources women in some communities such as the Kheyang have to perform both private and public chores to sustain their families (Mohsin, 2003). Many women also report changes in their occupations, including working as day labourers in agricultural farms or migrating outside of the region (ICIP-CHT, 2013). Women face discriminatory wage rates: they are paid on average half of what men earn for casual/day labour (World Bank, 2008b). Moreover, recent reports also highlight the specific vulnerabilities that women in the area face in terms of mobility and violence. ICIP-CHT (2013) state that rural women are losing their freedom of movement – essential for going to and from work, tending cattle, and collecting food and firewood from the forest – because of an increase in sexual violence connected to the increased mobility of settlers in the post-Accord CHT.

Factors such as a lack of indigenous administrative power, infrastructural capability, government patronage and an absence of community capacity contribute to exclusion and poverty in CHT. With high rates of illiteracy and lack of knowledge and communication, there are few channels by which the indigenous community can hold the government accountable or demand resources for the area. For instance, the indigenous community lacks effective participation in or representation at various levels of elected office, including the most local level of government, the *Union Parishad* (Roy et al., 2007). The exceptions are the traditional institutions – such as the Headman, Karbari and Circle Chiefs – in the area where the indigenous population are highly represented and in the Hill District Councils and Regional Council (ibid). However, there is very limited (if any) representation of women at higher levels of decision making within the formal, regional and traditional systems (ibid.).

## 4.2 The Vulnerable Group Development Programme

The Vulnerable Group Development programme is a national government-run safety net programme supported by the World Food Programme (WFP). It provides food support and a development package to poor and vulnerable women in Bangladesh with the aim of improving beneficiaries' nutrition and enhancing their livelihoods and self-reliance. Nationally, to date, VGD has provided a monthly food ration and a package of development services to over 8 million women participants from ultra-poor households (those living below the lower poverty line) across Bangladesh (Ministry of Finance, 2013). It is a large and established programme, and was identified as a high priority sector in the GoB's recent budget statement.

There are two different forms of VGD: Income Generating Vulnerable Group Development (IGVGD) and the Food Security Vulnerable Group Development (FSVGD). This research focused on IGVGD participants in the Chittagong Hill Tracts, who were entitled to a monthly rice transfer of 30kg. Beneficiaries receive the VGD package over 24 months and it includes training (e.g. in health and nutrition, civil and legal rights, literacy and numeracy and income-generating activities) and enrolment in personal savings programmes in addition to the food transfer and stipend (WFP, 2006).

To be selected for the programme, women must fulfil at least four of the following five criteria: consume less than two full meals per day; be from a landless household or one owning less than 15 decimals (0.15 acres) of land; have very poor housing conditions; have an income of less than Tk 300 (approximately US\$4) per capita per month from daily or casual labour; and be from a female-headed household with no adult male earner. Women must be aged between 18 and 49, physically and mentally fit, able to develop their economic and social condition, and interested in working in a group and participating in training and other activities. A vulnerability analysis and mapping exercise is carried out to identify the number of beneficiaries to be selected in each *upazila* (sub-district).

---

A VGD Women Selection Committee establishes the final list of beneficiaries, to be approved by the authorities at *upazila* and district level.

### 4.3 Findings on VGD's contribution to social inclusion

This section presents the key findings on how VGD contributes to social inclusion. The discussion is drawn from the results of the quantitative PSM impact analysis, the quantitative descriptive statistics and qualitative analysis. Table A2.2 in Annex 2 present the full PSM results for treatment and control households using the nearest neighbour matching method and the kernel matching method. The PSM findings discussed in the text here use the nearest neighbour matching method. All PSM results referred to in this section are significant at the 1% significance level. The findings are grouped into four areas:

- economic livelihood opportunities and ability to earn an income
- household food security
- community participation and social networks
- state–society relations.

#### 4.3.1 Effects of VGD on economic livelihood opportunities in CHT

In this section, we examine the evidence on how VGD supports livelihood opportunities for beneficiaries. We assessed beneficiaries' ability to generate income from a variety of sources, and examined the extent to which the programme enhanced skills and knowledge on income generating activities, as perceived by the beneficiaries.

Our findings indicate that the VGD programme has a positive impact on annual per capita income on treated households in comparison to control households. Other studies have also found positive effects of VGD on household income (see, for instance, Ahmed et al., 2009; WFP, 2007). For instance, the descriptive statistics show that there is a statistically significant difference between beneficiary and non-beneficiary average annual household per capital income (Tk 71,648 (approximately US\$900) and Tk 55,633 (approximately US\$700) respectively) and the PSM impact analysis shows us that some of that difference can be attributed to the VGD programme: VGD treated households have on average Tk 11,295 (approximately US\$150) more in annual income than control groups. This difference represents a 16% share of beneficiaries' total household income.<sup>19</sup>

So, what can our quantitative analysis tell us about which sources of income explain the impact on income for the treatment group? First, we look at the proportion of households (beneficiaries and non-beneficiaries) who are engaged in particular livelihood activities, breaking this down into land, crop production, livestock and non-agricultural activities. Table 8 shows the proportion of households engaged in different types of livelihood activities. This data is drawn from the descriptive statistics and reports on activities for which a minimum of 10% of beneficiaries or non-beneficiaries reported being involved in (for full table see A4.1 and A4.2a,b in Annex 4).<sup>20</sup>

---

<sup>19</sup> This is calculated by taking the difference in income calculated by the PSM analysis result (Tk 11,295) as a proportion of beneficiaries' total household average annual per capita income (Tk 71,648).

<sup>20</sup> Note that activities reported here are those that a minimum of 10% of beneficiaries or non-beneficiaries reported being involved in.

**Table 8: Types of livelihoods activities beneficiaries and non-beneficiaries engaged in**

Type of livelihood activity	Non-Beneficiary %	Beneficiary %
<b>Land</b>		
Ownership or lease of cultivated land***	68	83
<b>Crop production</b>		
Paddy/Rice***	55	66
Pulses and beans***	14	22
Cash Crops*** (fruits, spices, and others)	40	52
<b>Livestock</b>		
Poultry/fowls	20	23
<b>Wage labour</b>		
Wage labour** (agriculture and non-agriculture)	92	87
<b>Non-agricultural source</b>		
Trade and business**	7	12

Notes: Results from descriptive statistics \*\*\* indicates significance level of 1 percent; \*\* indicates significance level of 5 percent; \* indicates significance level of 10%

The table shows us that large proportions of all households are engaged in agricultural activities such as paddy/rice and cash crop cultivation and also earn income from wage labour (agricultural and non-agricultural). Except for wage labour, the share of beneficiary households engaged in these activities is higher than for non-beneficiaries, and for some, this difference is statistically significant (Table 8).

Turning now to the impact analysis of VGD on the range of livelihood activities and income sources between treated and control households, Table 9 presents an overview of the PSM impact analysis results.



**Table 9: Impact (ATT) of VGD on livelihood activities and income sources**

Livelihood activity	Impact of VGD on treated households
<b>Land</b>	
Owner or leaseholder of cultivated land	13%*** more likely to own or lease cultivated land
Total land owned (decimal <sup>21</sup> )	Own 3.80*** decimals less than control groups on average
Total leased land (decimal)	Own 4.33*** decimals less than control groups on average
<b>Crop production<sup>22</sup></b>	
Per capita income from crop production	Earn on average Tk 1200** (approx. US\$15) annual per capita more than control group
<b>Livestock<sup>23</sup></b>	
Ownership of livestock	1%*** more likely to own livestock
Animal and animal-related income	6%*** more likely to earn income from animals and animal related products
Income from animal and animal-related source	Earn on average Tk 572*** (approx. US\$7) annual per capita more than control group
<b>Non-agricultural activities<sup>24</sup></b>	
Income from non-agricultural source (total)	Earn on average Tk 1789*** (approx. US\$20) annual per capita more than control group
Per capita income from wage labour (agriculture and non-agriculture) <sup>25</sup>	Earn on average TK 2361.94*** (approx. US\$30) annual per capita less than control group

Notes: Results from PSM impact analysis \*\*\* indicates significance level of 1 percent; \*\* indicates significance level of 5 percent; \* indicates significance level of 10%

As the table shows, VGD has had a positive impact on land ownership or leasing, with treated households more likely to own or lease a small amount of cultivated land. However, the actual amount of land owned or leased by treated households is smaller compared to the control group.

In terms of crop production, VGD has had a positive impact on income earned from crops. Treated households earn on average approximately Tk 1200 (approximately US\$15) per capita a year than the control group.

In terms of livestock, less than a quarter of households are engaged in this activity, as Table 8 above shows. VGD has had a positive but small impact on livestock ownership, as treated households are 1% more likely to own livestock. They are 6% more likely to earn income from animals and animal-related products, and this amounts on average to approximately Tk 572 (approximately US\$7) per capita per year more than the control group.

VGD appears to have had the biggest impact in terms of *total income* earned from non-agricultural activities, as VGD treated households earn on average Tk 1789 (approximately US\$20) per year per capita more income than the control group. Importantly, however, there is a *negative impact* on treated households' income from wage labour, suggesting that VGD treated groups are less dependent on income from this source as a result of the intervention.

<sup>21</sup> Approximately equal to 1/100 acre (40.46 m<sup>2</sup>)

<sup>22</sup> Crop production includes income from: paddy/rice; maize; wheat/barley; millet/buckwheat; other food grain; pulses and beans; oil seeds (mustard, sunflower, and others); cash crops (fruits, spices, and others).

<sup>23</sup> Livestock includes: poultry/fowls; sheep/goat/piggery; milk animals (milk and dairy products); other animals (products, services or sale).

<sup>24</sup> Non-agricultural activities include: wage labour (agriculture and non-agriculture); wage labour in public works (cash/food for work, TR, 100 day employment programme); salaried employment; trade and business; remittances; rent income (house, land, equipment and others); government transfers (safety net).

<sup>25</sup> We recognise that there is an overlap here between the agricultural and non-agricultural categories here.



---

In sum, the quantitative findings suggest that VGD has a positive impact on the likelihood of treated households owning or leasing land. Further, VGD treated households are able to generate more income from crop production than the control group, and rely less on income from wage labour.

Our qualitative findings provide some explanations for why we might see some of these differences in income. FGDs with beneficiaries suggest some of the increased income we see may be a result of turning the food transfer into cash or a small investment (FGD in Bandarban, Rowangchari, female beneficiaries). Many VGD beneficiaries interviewed reported selling their rice, consuming only a little (if any). A key reason for this is that CHT people are used to eating sunned rice,<sup>26</sup> but are given boiled rice through VGD. In Bandarban, people sell the rice and use the money to meet other expenses. FGDs and interviews with beneficiaries suggested four categories of beneficiary in terms of how they use the distributed rice:

- Beneficiaries who consume a certain portion of the rice.
- Beneficiaries who sell the rice, purchasing sunned rice instead for consumption. Boiled rice is sold at Tk 12 (approximately US\$ 0.15) per kg while sunned rice costs Tk 25 (approximately US\$ 0.30) per kg; so by selling their monthly allowance of 30 kg of boiled rice they can buy 14.5 kg of sunned rice.
- Beneficiaries who feed the boiled rice to their pigs and poultry, and sell the rest of the rice. These beneficiaries also purchase sunned rice from the market.
- Beneficiaries who produce wine with the rice. They may make a profit as the wine produced from 1 kg of rice is worth Tk 40 (approximately US\$0.50). However, wine is usually sold on credit and sometimes the seller does not get a fair price.

As such, our findings suggest the food transfer has an important *indirect* effect on beneficiaries' income and economic activities.

Other studies on the impact of VGD find that the positive impacts on household income are a result of the increased income-generating activities that women are engaged in (Ahmed et al., 2009; Mannan and Ahmed, 2012; WFP, 2007). Ahmed et al. (2009) find that IGVGD in particular resulted in improvements in beneficiary income, lasting at least 18 months. A key factor of this is that the programme design incorporates graduation steps, including built-in provision of microcredit. Indeed, the mandatory savings procedures and IGAs (such as micro-credit) are reported to help facilitate investment to increase income (Ahmed et al., 2009; WFP, 2007). However, Ahmed et al. (2009) also note that size of transfers and multiplier effects on income are not enough for most beneficiaries to move out of extreme poverty, and Hossain (2007) shows that the positive effects are not always sustainable. Our research finds that many beneficiaries report feeling that the livelihoods training has not been useful and that they continue to face financial barriers to starting or expanding IGAs. It should be remembered that our sample included recent or current VGD beneficiaries, which may also help to explain the limitations found among our sample.

In terms of the IGA training, findings from the descriptive statistics show that 77% of beneficiaries reported receiving training (see Table A4.3 in Annex 4). A number of beneficiaries reported that they did not attend training because they would lose income for a day (FGD in Bandarban, Suhalog, female beneficiaries). Moreover, the qualitative findings suggest that many beneficiaries felt that the training is largely inadequate and inappropriate to women's livelihood opportunities in CHT. Beneficiaries are trained to cultivate vegetables on their homesteads and to rear poultry and cattle, even though most indigenous people in our sample do not have space for gardening or rearing. VGD beneficiaries also reported that they could not engage in income-generating activities owing to a lack of capital to buy a cow or poultry: they may be able to purchase one or two hens or ducks but this is not enough to generate a significant income. The descriptive statistics also confirm this as they

---

<sup>26</sup> Sunned rice is produced when the paddy is dried in the sun and husked for rice.

---

show that almost 90% of beneficiaries said they wanted to start a new or expand an existing economic activity but were unable to do so (compared with 77% of non-beneficiaries, and the difference is statistically significant) (see Table A4.4 in Annex 4). Almost all respondents (beneficiaries and non-beneficiaries) stated that having insufficient funds was the main reason (see Table A4.5 in Annex 4). Moreover, only a small proportion of respondent households are currently in debt (an average of 33%, with no statistical significance between beneficiary and non-beneficiary households).

In sum, the findings on income and livelihoods paint a mixed picture. On the one hand, VGD has had important positive impacts on aspects of treated groups' livelihoods – most notably the findings suggest that treated groups rely less on income from wage labour, have better access to land, and higher income from agriculture (specifically cash crops) and non-agricultural sources. However, it is not clear exactly *how* treated households are gaining from the programme. For instance, the qualitative findings do suggest that beneficiaries are either turning the food transfer into cash, or investing the saved income from the food transfer into productive activities. However, the programme does not appear to have relieved financial capital constraints for beneficiaries to any large extent, and interviews with a number of beneficiaries suggest that the training received has not been useful or appropriate for facilitating a considerable change in their livelihood activities.

#### 4.3.2 Effect on household food security

As mentioned above in relation to the CLP findings, this study did not have the scope to incorporate anthropometric measures of nutritional status. Instead, we used other indicators to measure the impact of VGD on household consumption and diversity of diet, including number of meals, number of meals that included meat and subjective assessments of dietary intake.

Given the primary focus of VGD on food security through the transfer of rice to beneficiary households, we would expect to see positive outcomes in terms of household consumption. Indeed, the descriptive statistics show statistically significant differences between beneficiary and non-beneficiary households in terms of *having enough to eat* and *the number of main meals eaten a day* (with a recall period of one month). For instance, there is a small difference in the number of meals eaten a day, where 91% of beneficiaries compared to 88% of non-beneficiaries report eating three main meals a day (see Table A4.6 in Annex 4). However, there is a larger difference in respondents' perception that members of their household have had enough to eat: just over 90% of beneficiary households compared to 76% of non-beneficiary households report that everyone in the household has had enough to eat (with a recall period of one month) (see Table A4.7 in Annex 4).

The PSM impact analysis on these two indicators confirms that VGD has had a positive impact on these aspects of food security. Results show that the VGD treatment households are 16% more likely to have enough to eat and that treated households eat only a very small proportion (a seventh of a main meal) more per day than the control group (see PSM Table in Annex 2).<sup>27</sup>

The qualitative data highlighted the importance of VGD for improving the consumption of single-member households in particular. In Bandarban,<sup>28</sup> for instance, an interview with Moyintupru Marma (76), who has lived alone since her husband died in 1992, highlights the vulnerability that she faces as a widow and how VGD rice means she has fewer worries over food: 'Do I have a son or husband who will bring meat and fish for me? But I can eat regularly since I have rice in my house' (interview in Semidulupara, Bandarban).

Looking at whether there are any gender differences in consumption patterns, we do not find much difference between boys and girls, or men and women. The descriptive statistics show that approximately 95% of beneficiary households and 91% of non-beneficiary households report that everybody in the household eats at the same time

---

<sup>27</sup> Note that our qualitative findings suggest that, in the lean season (February-April), food security worsened for all.

<sup>28</sup> Nine female-headed households identified in Bandarban and Rangamati.

---

(and this difference is statistically significant at 1% - see Table A4.8 in Annex 4). This reflects the more egalitarian cultural and social norms relating to men and women in the household in indigenous culture. There is also no indication from the descriptive statistics that girls eat *less frequently*. Approximately 90% of respondents reported that girls ate three main meals a day in the month preceding the survey (see Tables A4.9 in Annex 4).

Other indicators of food security from the quantitative data, such as the *consumption of meat*, do not reveal such positive changes. The PSM impact analysis shows that treated households are 10% *less likely* than control households to have meat a couple of times a year (see Annex 2). However, the qualitative data, which sought to understand the effects of VGD from a longer-term perspective (rather than over the month preceding the survey) reveals that beneficiaries report that they are now able to eat more meat and fish with income from selling the rice or income saved from the food transfer. Beneficiaries in Rangamati, for instance, reported that they would previously eat meat only rarely but could now purchase meat and fish more often<sup>29</sup> (FGD with beneficiaries, Rangamati). Green vegetables have also been added to daily meals, bought with the proceeds of the rice sold.

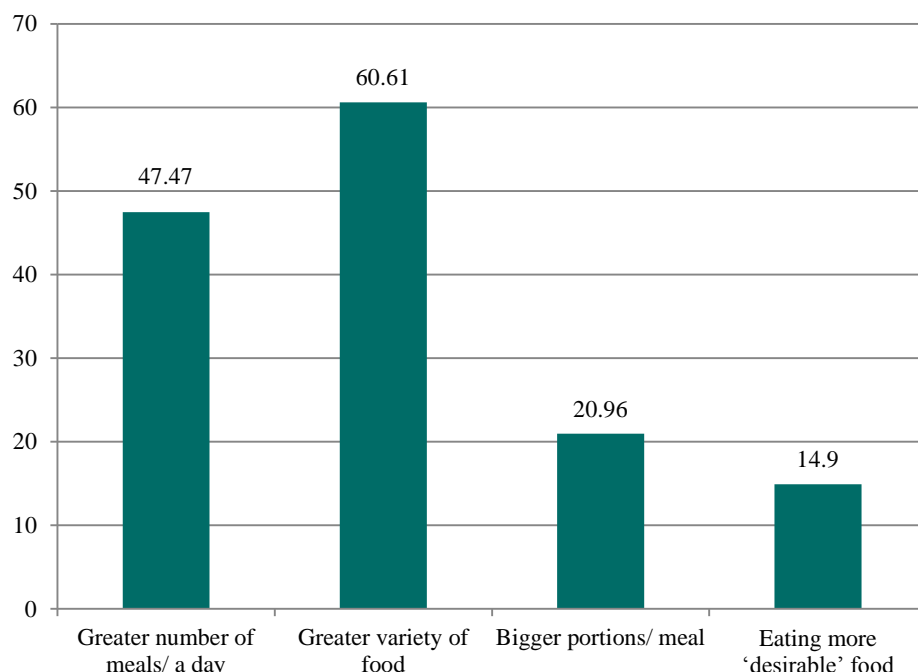
However, overall, when asked whether they think that VGD has changed their food consumption patterns, the descriptive statistics show that 99% of beneficiaries answered ‘yes’. Figure 8 shows the multiple responses that the beneficiaries gave, indicating the most common perceived change is the greater variety of food, followed by a greater number of meals a day.

It is important to note from the qualitative data that although food is transferred directly to beneficiaries, for many beneficiaries the effects on changes in the quantity of food consumed and the diversity of diet are actually indirect (and possibly reduced/diluted). As discussed in section 4.3.1 above, VGD beneficiaries report selling their rice and only consuming a little (if any). Moreover, in addition to the direct transfer of rice, while VGD offers training to participants on homestead gardening; our qualitative findings reveal that they cannot use their training well as they tend not to have a suitable space at home to cultivate land. This raises questions about the sustainability of the improved food security status of households after the programme ends, which has also been discussed in other impact studies. For instance, a study by WFP (2007) found that VGD beneficiaries’ food consumption reached a peak during their enrolment in the programme.

---

<sup>29</sup> Eating meat once or twice a month and fish twice or three times a week.

**Figure 8: VGD beneficiaries' perceptions on changes in food consumption patterns (% of respondents)**



*Note: this question was only asked to beneficiaries*

#### 4.3.3 Effects of VGD on community participation and social relations

In this section, we analyse whether beneficiaries' perceive any changes in their social interaction and participation at the community level, and whether the programme has had any effect on social relations at the community level.

##### Participation in social events and activities

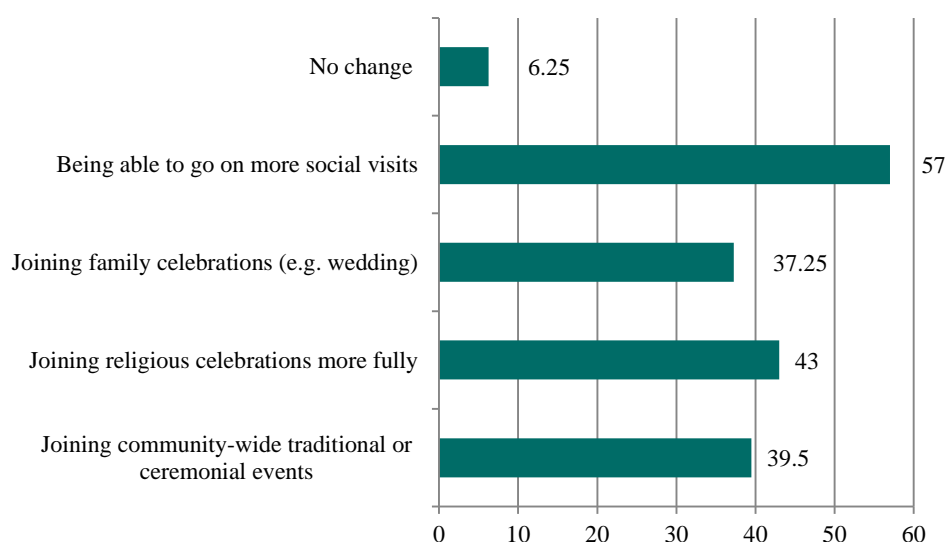
Starting with participation in social events and activities, it is important to note that these questions were only asked to VGD beneficiaries (hence it is not possible to conduct a PSM analysis) and the findings discussed in this sub-section indicate the *changes perceived* by women, rather than *impacts* of VGD. Moreover, it is also important to note that a number of beneficiary respondents have reported receiving other social safety nets in the last 36 months (for example, 55% have received the Primary Education Stipend). So, although the questions referred to here specifically asked about perceived changes as a result of VGD, it may be difficult for beneficiaries to isolate this programme from other social safety net benefits they may have received.

Keeping these caveats in mind, our findings indicate that VGD has had a positive effect on beneficiaries' participation in social events. The descriptive quantitative data analysis shows that almost 95% of beneficiaries report that receiving VGD has increased their ability to participate in social activities (see Table A4.10 in Annex 4). The majority of these beneficiaries (approximately 85%) reported that financial capacity and ability to mix with educated people were some of the reasons explaining their improved ability to participate in social activities. Approximately 60% reported that better clothing and the ability to give gifts were key reasons for this increased participation (see Table A4.11 in Annex 4).

Almost two-thirds of beneficiaries who reported this positive change in participation in social activities reported that they were able to go on more social visits (see Figure 9). A smaller proportion of beneficiaries reported being more able to join religious or family celebrations, or community-wide traditional or ceremonial events. These findings are notable given the prevailing gender inequality norms which restrict women's mobility, even allowing

for the fact that women in CHT already have more autonomy over their movement than in other parts of Bangladesh.

**Figure 9: Change in VGD beneficiaries' participation in social activities as a result of receiving VGD transfer (% of respondents)**



*Note that this question was only asked to CLP beneficiaries; multiple response possible*

### Social relations

CHT is an area which has experienced high tensions resulting in conflict and violence in the community (between indigenous communities and Bengali settlers, and the indigenous community and that state).

Both our quantitative and qualitative research tried to capture a picture of the social relations in the research areas. Remembering that we only interviewed female beneficiaries and non-beneficiaries in our sample, the quantitative data indicates that approximately one-third of beneficiaries identified differences in wealth/material possessions, in landholdings and in social status as a cause of divisions in the village/neighbourhood. An even higher proportion of beneficiaries – over 60% – reported that differences between men and women divided people in the area (see Table A4.12 in Annex 4). However, only 10% of the total sample reported that these differences resulted in tensions in the community between these groups (see Table A4.13 in Annex ).

FGDs and IDIs also suggest that community relations are mainly peaceful and supportive. For instance, FGD participants said the relationship between ethnic groups and the Bengali community was peaceful (FGD with VGD beneficiaries, Kuhalong, Bandarban). As one respondent noted: ‘If I need something, I borrow that from Zorna [a rich woman] and Zorna has never said no to me if she had what I needed. I return whatever I borrow when I can’ (FGD in Bandarban, suhalog, female beneficiaries). Similarly, poor households help each other when they are in need. Respondents repeatedly said they did not perceive any discrimination in the community between Hindus and Muslims, Bengalis and Adibasi and rich and poor. One respondent reported: ‘All Marmas live together and they never differentiate between rich and poor. They also have a good relationship with the Bengali community and don’t have any conflict’ (FGD in Rangamati, Ghilachari, female beneficiaries). Respondents also reported on their inter-group interactions. For example, respondents noted that people belonging to the Marma tribe help people from the Chakma tribe and vice versa. One beneficiary said she received economic help from her Muslim neighbour and invited the same neighbour to family feasts (FGD in Bandarban, Kuhalong, Sadar, female beneficiaries).

---

Moreover, the respondent who reported not receiving any assistance blamed difficult communication in CHT for not being able to receive assistance when in need. The remote villages of CHT are centred around a headman, who usually tries to maintain social harmony, and societal relationships are often seen as less coercive than in other parts of the country. This might be a reason for the reports of peaceful relationships discussed with the research team.

There are, however, exceptions to this: a number of respondents did mention problems between ethnic minorities and Bengali populations. For example, one Chakma respondent mentioned that some Bengali families living in the same village had no relationship with them, and that some Bengali families who are newly settled in the area try to encroach on ethnic people's land. As a result, there is a hostility and tension between the two groups. Bengali Muslims do not drink alcohol, and so some people mentioned that this makes it difficult to develop social relationships with the Chakma people (FGD with VGD beneficiaries, Kutukchari, Rangamati).

Looking to see whether VGD has had any effect on social relations in the community, we asked respondents what types of tensions they perceive in the community, and looked to see whether there were differences in the answers between beneficiaries and non-beneficiaries. The quantitative descriptive statistics show a relatively similar picture of perceptions between these two groups, including perceptions about violence against women. However, two exceptions stand out. Marginally more beneficiaries reported an increase in conflict over using resources (4% compared to 2%) and increased fighting over the use of resources (3% compared to 2%). However, these perceptions are not widespread, given the small proportion of respondents who reported them.<sup>30</sup>

Looking from another angle at the effect that VGD may have on social relations, we asked beneficiaries whether they perceived any changes in their confidence levels in dealing with community members after receiving VGD. The descriptive quantitative data reveals some positive findings here. As Figure 10 shows, the majority of women feel that their confidence in interacting at the community level *within* their own social groups has increased. In terms of confidence levels in dealing with community members of another ethnicity/religion, almost half of the respondents felt that there was no change, and just over half reported an increase.

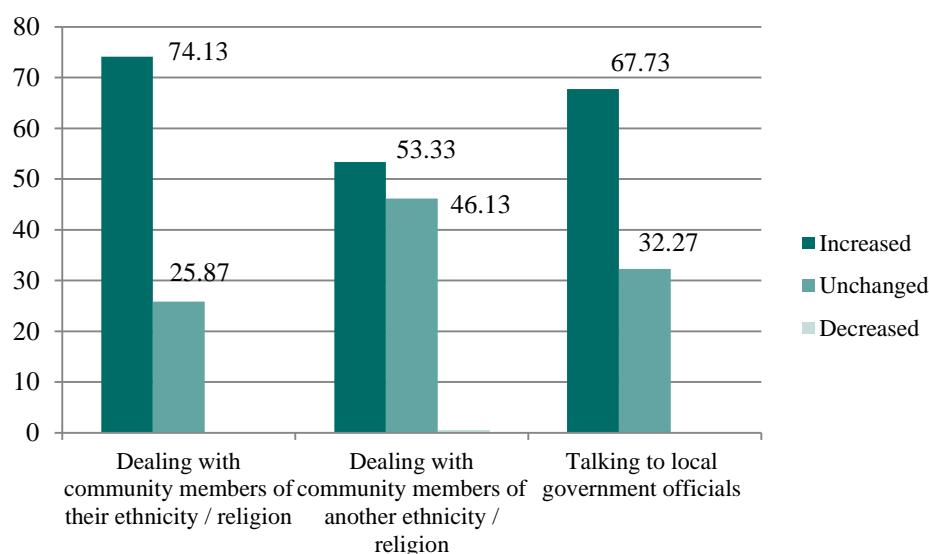
Changes in confidence are also reported in relation to contact with government officials – with almost 70% of respondents confirming that after receiving VGD their confidence in relation to talking to local government officials increased.

Many women report that the increase in confidence can be explained by their financial capacity and ability to mix with educated people (e.g. as a result of programme participation and interaction with programme staff). Ability to give gifts and better clothing were also reported by almost 60% of beneficiaries.

---

<sup>30</sup> Because of the low proportion of respondents we did not conduct PSM impact analysis on these findings.

**Figure 10: Changes in confidence levels interacting with community members and official after receiving VGD benefits (% of beneficiaries)**



*Note this question was only asked to beneficiaries*

#### 4.3.4 Effect of VGD on state–society relations in CHT

As discussed above, the CHT region has a history of conflict and unrest. In the years since the 1997 peace accord the area has continued to be prone to political discontent. Although the Chittagong Division as a whole is one of the least poor areas of Bangladesh, the CHT (the area where the majority of the ethnic population live) has been politically marginalised and poverty rates are much higher than the national average. Like the *chars* areas, government investment in terms of the provision of basic services (social and economic) has been limited, which contributes to high poverty rates.

In this context we are interested to know whether participation in VGD has an effect on state–society relations. To understand this, we look at whether the programme has had an effect on (1) beneficiaries’ perceptions of local and central government, and (2) beneficiaries’ ability (or perceived ability) to voice their opinions and hold the government accountable.

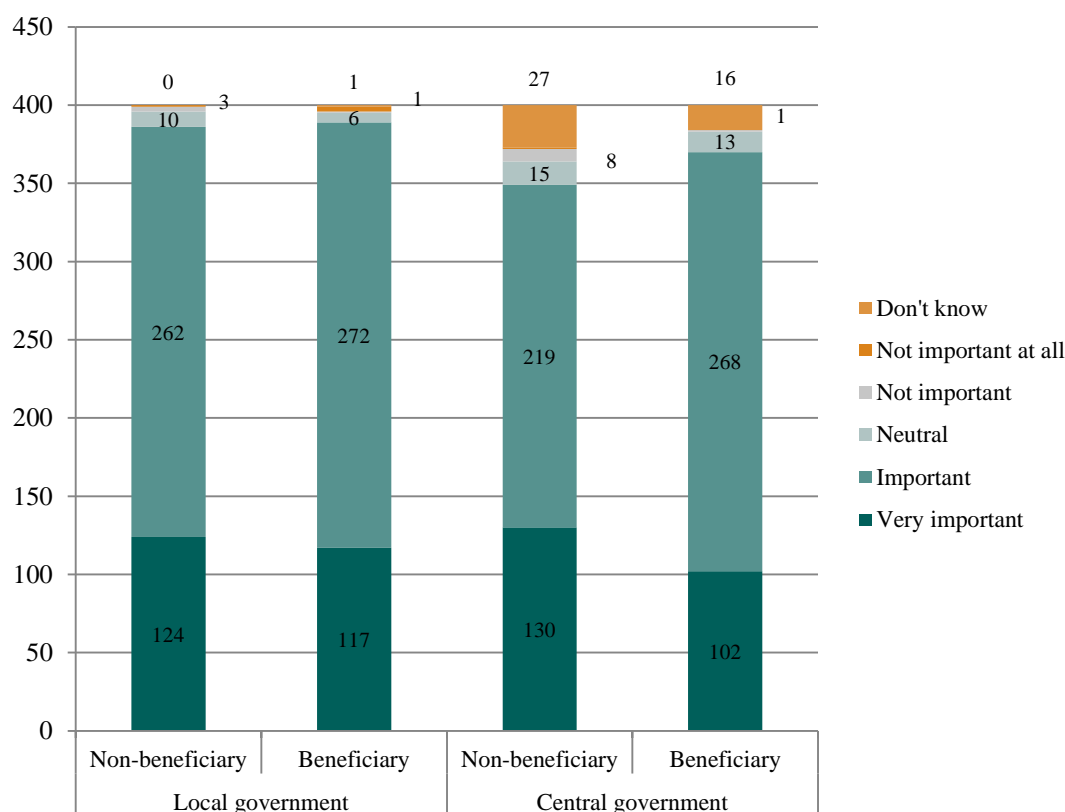
Our research findings on perceptions of government among VGD beneficiaries are somewhat mixed: there appear to be more positive perceptions towards central government than towards local government. This is not a surprising finding, given overall challenges to local governance in the area (section 4.1 above) as well as the programme implementation challenges discussed below. Interestingly, however, our results also suggest VGD beneficiaries are more likely to participate in community decision-making forums and to voice their opinions and make demands on the local government. These are discussed in more detail below.

#### Perceptions of local and central government

Based on the descriptive statistics from our sample as a whole, Figure 11 shows that the majority of beneficiaries and non-beneficiaries alike feel that the village/neighbourhood welfare is important or very important for the local and the central government. There is only a statistically significant difference between beneficiaries and non-beneficiaries with regards to their perceptions of the *central* government. However, as shown in the graph below,

there is only a small difference in the proportion of beneficiaries reporting that the central government is very important or important compared to non-beneficiaries<sup>31</sup>.

**Figure 11: How important is the village or neighbourhood welfare for the local/central government (% of respondents)**



Findings from the qualitative research however, which is able to elicit more detail on people's perceptions and thoughts on the government, revealed that there is a considerable amount of discontent with the *performance* of the local government. Both beneficiaries and non-beneficiaries thought government was not committed to ensuring the necessary services for them and that they were neglected because they were poor, resulting in a lack of service provision, including disaster relief goods. Respondents reported that elected MPs did not visit their villages after elections and felt members of parliament did not care about them, suggesting that not all respondents distinguished between the local and central levels of the government. In an FGD with non-beneficiaries in Sapchari, Rangamiti, for instance, one respondent said: 'We are the jungle people, why would they [elected representatives of GoB] come to us? They live in urban areas so they foster the wellbeing of urban people' (FGD in Rangamati, sapchari, with female non-beneficiaries). The same group said that their member of parliament came only when campaigning in 2008; after the election no politician visited their area.

To put these findings into context, our research also shows that the majority of respondents identified that a lack of resources is the top obstacle to a better-quality life, with perceived corruption and ineffective local and central government the second and third main obstacles (see Table A4.14 in Annex 4). Implementation of VGD is no exception, with respondents reporting significant problems in the delivery of the programme's benefits.

<sup>31</sup> Note that statistical significance here is based on the Fisher's exact test which is used instead of a chi-square test when one or more of the cells has an expected frequency of five or less.



---

For instance, only 48% of beneficiaries reported receiving the full VGD benefit each time the transfer had been made during the past 12 months. A number of beneficiaries reported in the qualitative interviews that, although they are supposed to receive a 30 kg of rice every month, they actually receive 25/26 kg. The rest is used by Union Parishad officials. The quantitative descriptive analysis also finds that over a quarter of beneficiaries said they had to pay to apply for the programme (on average Tk 350 (US\$ 4.5) towards paperwork, bribes and transport). And, as mentioned previously, only 77% reported attending the training provided.

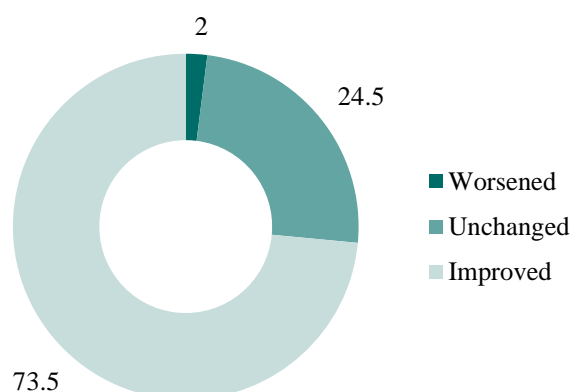
In an FGD in Suhalog, Bandarban, beneficiaries reported that they had to hand over Tk 40 (US\$ 0.5) for the mandatory VGD savings every month, but NGO staff write Tk 20 on the savings book. As one beneficiary stated “We deposit 40 taka in each month but the official write 20 taka on the receipt. When we asked them they said it was for transportation cost” (FGD in Bandarban, Kuhalong, female beneficiary of VGD). Beneficiaries report that they do not ask why there is a difference as they fear that asking such questions could lead to exclusion from the programme. One NGO worker commented that many beneficiaries think the Union Parishad and NGO officials keep this extra money for themselves (KII with NGO staff, Bandarban).

In one union in Bandarban, beneficiaries also reported that the Union Parishad secretary behaved rudely with beneficiaries; and some beneficiary women indicated that this is because of ethnic divisions (they report that ‘he is not friendly towards them’ as he is a Chakma, whereas they are from the Kheyang community). Nonetheless, beneficiaries felt the VGD programme was ‘better than nothing’.

Looking now at perceptions of the central government, our findings indicate a more positive impression from beneficiaries in comparison to non-beneficiaries. The descriptive statistics show that around 60% of beneficiary households compared to 30% of non-beneficiaries feel that ‘the central government has a reasonable understanding of their socioeconomic situation’ and that 70% of beneficiaries feel that the central government has ‘attempted to address their needs in the past three years’ in comparison to 25% of non-beneficiaries. These differences are statistically significant (see Table A4.15 and A4.16 in Annex 4). We also find that VGD has had an impact on these perceptions, as the PSM analysis confirms. The treated group are 15% more likely to agree with the statement that the central government has a reasonable understanding of their situation, and the treated group are 46% more likely to think that the central government has attempted to address their needs in the past three years than the control group.

Overall, the descriptive statistics show that out of the total sample of beneficiary respondents over 84% feel that the introduction of VGD is an indication that the government of Bangladesh cares about their socioeconomic situation and 74% reported that the introduction of VGD had improved their opinion of the government (see Figure 12).

**Figure 12: Beneficiaries perceptions on the government after the introduction of VGD (% of beneficiaries)**



*Note this question was asked to beneficiary households only*

#### **Voice, agency and accountability**

As mentioned previously, programme participation can build beneficiaries' confidence and increase knowledge, which may, in turn, encourage women to participate more actively in community decision-making forums and / or strengthen their agency and voice to appeal to local authorities or hold the local government to account. In CHT, community decision-making committees include forums such as para committees (community-based committees consisting of the headman, teachers and other elite actors that work to resolve social problems and disputes) and school committees. *Keyang* committees (temple management committees usually comprising local elite actors) are usually made up of rich people from the locality who provide help and support to poor people.

The descriptive statistics show that approximately 40% of our total sample reported taking part in community or public events where decisions are made about the community in the 12 months preceding the survey. Almost 90% of the sample respondents, however, reported being aware of these events (see Tables A4.17 and A4.18 in Annex 4).<sup>32</sup> The main reasons for not participating included not being interested, but also being excluded because of being a woman and/or being poor (see Table A4.19 in Annex 4).

While there is no statistical difference between beneficiaries and non-beneficiaries in these two indicators from the descriptive statistics, the PSM impact analysis *does* show some small but significant programme impacts on aspects of women's voice and agency in relation to the community or public spheres (in decision-making forums and holding the government accountable). The PSM impact analysis shows that the treatment group are 5% more likely to take part in a community or public event where decisions are made about the community, and 11% more likely to voice their opinion on decisions about the community.

Also of interest is the finding that VGD beneficiaries are more likely to feel they can voice their opinions to hold the government accountable for its performance. This could be a result of increased confidence in dealing with government officials, which women identified as being a result of the programme. Descriptive statistics also show that just over half of all respondents have appealed to the local government to solve a problem in the village/neighbourhood (e.g. with public infrastructure/services) (see Table A4.20 in Annex 4) and over 60% of

<sup>32</sup> There is no statistical significance between beneficiaries and non-beneficiaries in these two findings.

---

beneficiaries (compared to 47% of non-beneficiaries)<sup>33</sup> report that if people in the village/neighbourhood are dissatisfied with services provided, or the way money is being used by the local government, they feel that they can approach local leaders and voice their opinion (see Table A4.21 in Annex 4). The PSM analysis confirms that there is a positive impact of VGD on these two indicators. Treated groups are 7% more likely to appeal to the local government to solve a problem in the village/neighbourhood and 17% more likely to approach local leaders and voice their opinion than control groups if they are dissatisfied with services or the way money is used.

These findings are interesting given that the qualitative data analysis indicated that respondents perceive that the Union Parishad chairman provides benefits to his associates, and there is a fear of revenge in protesting against the chairman as he is responsible for holding *shalish* (an indigenous judicial system that settles disputes through minor sanctions in the *samaj*).

As we discussed in the CLP section above, the PSM findings need to be interpreted carefully, especially on subjective indicators such as these, where non-observable differences in beneficiary and non-beneficiary groups (such as connections with local government officials or elites) may influence outcomes. While the PSM analysis findings do suggest that VGD has an important impact of these aspects of women's voice and agency, our qualitative findings suggest that we should interpret these impacts cautiously. FGDs and IDIs indicate that the avenues through which beneficiaries (and non-beneficiaries) can influence local government service delivery or planning are still limited. Local people are not invited to local government decision-making meetings, believing this is because they are poor and illiterate.<sup>34</sup> Indeed, the *karbari* (the traditional chief system) makes important social and political decisions. In most cases, powerful people make the decisions on community development and activities. In one FGD, a participant said: 'In any type of development work in the community/village, the Union Parishad member or the government official never asked us about any matters, even we were never informed'.

---

<sup>33</sup> The difference is statistically significant.

<sup>34</sup> All poor people (irrespective of VGD membership) think themselves less important, since they are not incorporated in decision-making panels.

---

# 5 Discussion of key findings: social safety nets' contribution to social inclusion

In this section we recall the key headline messages on the impacts of the two programmes on dimensions of social inclusion discussed in section 4 above, and ask what these findings mean in terms of addressing the drivers of social exclusion.

To recap, the aim of this paper was not to compare the CLP and VGD case studies, but to draw lessons from the findings of each programme on their contribution to social inclusion. Indeed, while the two contexts and the two programmes have some similarities, they are also very distinct. These specific contextual factors, and the ways in which programmes aim to address poverty in these contexts, are critical to understanding the impacts of interventions on social inclusion.

## 5.1 Impacts of CLP and VGD on social inclusion

First, the research analysis has shown that **both CLP and VGD have had positive impacts on treated groups' livelihood activities**. CLP, for instance, demonstrates important positive impacts in the way in which beneficiaries are able to start building securer livelihoods through increased livelihood diversification, and gaining assets, such as livestock and land, which will generate income in the future. VGD also shows positive impacts: reducing income from wage labour, securing better access to land, and generating higher income from agricultural and non-agricultural activities for treated households.

Second, our analysis demonstrates that **both programmes have positive impacts on food security**. The impact is greater for some indicators of household food security than others. For instance, in the case of CLP, larger programme impacts are found in relation to improvements in the diversity of diet than the quantity eaten. Important effects of CLP also include a greater ability to cope with seasonal food insecurity during droughts or floods. In VGD however, we find that the largest positive impact is reported in terms of treated households having enough to eat, but that treated households are less likely to eat meat a couple of times a year than control households.

Third, we find that **both CLP and VGD mainly have positive effects on social relations**. In both case studies, women report that participation in the programme has increased their ability to participate in social activities (such as joining family celebrations), and we also see evidence of women's increased confidence in dealing with community members and local government officials. However, there is also some indication from the research in CLP that treated groups perceive an increase in conflict in the community around resources and land.

Finally, our findings reveal that the **impacts of the programmes of state-society relations are mixed**. While we find similar perceptions between CLP and VGD beneficiaries in terms of their perceptions of local and central government, the impacts of the interventions on women's voice and agency in the public sphere are quite different. The majority of CLP and VGD beneficiaries felt that their welfare is important for the central and local

---

government. However, beneficiaries from both programmes revealed that they have more positive perceptions of the central government, and are dissatisfied with the performance of the local government.

We find that CLP has not had a positive impact on the likelihood of treated groups to voice an opinion in public or appeal to the local government to solve a problem in the village. On the other hand, we find that VGD has a positive impact on both these indicators.

## 5.2 Contribution to addressing the drivers of social exclusion

What do these findings tell us about how the two social safety nets can address the *drivers* of social exclusion? As discussed in section 2.1, exclusionary behaviours and practices are underpinned by social norms, values and beliefs that produce and reproduce forms of social exclusion at multiple levels. While such practices are translated into exclusion by formal and informal institutions and policies and upheld by ideologies and rules (Bordia Das, 2013), policies and institutions are also key to reversing discrimination and exclusion.

In Bangladesh, spatial exclusion from economic and social services, unequal social relations, including unequal gender relations and ethnic discrimination, and a weak governance environment are key (and overlapping) drivers of exclusion.

The targeting of geographically excluded groups, and of indigenous groups or women within these areas, as CLP and VGD both do, is a necessary step towards addressing the intersections between exclusion and poverty faced by groups living in lagging and disadvantaged areas. However, as our research shows, simply targeting these groups with short-term social safety net programmes is not sufficient given the multiple dimensions of social exclusion and their effects on poverty.

Here, our research suggests specific design features can help tackle the structural causes of poverty and social exclusion in a number of ways if they are explicit in programme objectives. Evidence from CLP, for example, suggests that context-specific benefits and adequate transfer levels are important factors. In recognition of both the social and the economic barriers women face in generating income, CLP transfers a large-value asset (e.g. a cow), which is culturally appropriate for women to generate an income from (as it can be done from their homestead), while simultaneously investing in training women to enhance their economic and social skills, which has long-term effects. These programme benefits appear to have been sufficient to overcome some of the key sociocultural barriers women face in accessing and owning productive assets. However, in the case of VGD in CHT, programme outcomes are more likely to be short term. While the programme demonstrates positive impacts on alleviating immediate income and consumption deficits, there is little evidence to show structural changes occurring for the beneficiary group, for example in women's skills and knowledge or access/ownership of productive assets, given the inappropriateness of benefits (boiled rice, which is mainly sold) and the lack of cultural and context-appropriate training.

Tackling deeply embedded social norms and inequalities, is not an easy task, however, nor is it one social safety programmes can tackle alone. While CLP demonstrates some evidence supporting women's greater engagement in economic opportunities, it does not (and perhaps cannot) address the sociocultural barriers that exclude most women from going to the market to sell their produce or leasing land in their own name. In CHT, there is no evidence that VGD tackles deep-rooted inequalities between minority indigenous groups who continue to be excluded from land rights and the majority Bengali group who dominate the market and business linkages. Addressing such structural and entrenched barriers of social exclusion requires a long-term and coordinated approach, with legal frameworks, progressive policies, awareness and institutional reforms.

Finally, our research findings suggest some important indirect effects of the two programmes from a governance perspective. Weak governance and institutions often reflect and reinforce the social norms, practices and rules that

---

exclude groups and keep them poor. Our findings indicate delivery of social safety nets to excluded groups can help improve perceptions of the government at central level, whether the programme is implemented by NGOs or by the state; and that programme participation increases women's confidence in interacting with local government officials where there is contact with officials or service providers through programme implementation. While these are important findings in terms of identifying mechanisms through which the relationship between the state and citizens can be strengthened for typically excluded groups, particularly women, overall we find that the two social safety net programmes can facilitate very little change in terms of the structural inequalities and weaknesses in the governance system, particularly at the local level. Poor implementation of the VGD programme also compounds mistrust and poor perceptions of the local government in CHT, and participation in CLP reduces the likelihood that women think that they can demand services or accountability from union officials, because they are receiving benefits from the programme. With no formal programme mechanisms to hold the government to account in its delivery of services or avenues that explicitly aim to facilitate participants' voice and agency, political exclusion based on gender, caste and poverty continues, and elites or the well-connected continue to dominate decision-making processes.

---

# 6 Conclusions and policy implications

This paper has aimed to fill an empirical research gap on how social safety nets can contribute to social inclusion in Bangladesh. It draws on primary research conducted in two case studies: the CLP in the north-western *chars* and the VGD programme in CHT in the south-east of the country. We applied a social exclusion framework lens to analyse the impacts and effects of the two case study programmes, specifically focusing on groups who experience often-overlapping dimensions of exclusion on the basis of their ethnicity, gender and/or geographical remoteness. The relationship between poverty and exclusion for these groups is strong: income poverty remains high in the *chars* and CHT compared with the national average; and unequal social relations and poor governance exclude the poor – particularly women – from resources and decision making.

Bangladesh has a long history of implementing social safety nets to reduce poverty. In recent years, the welfare responsibilities of the state have come into sharper focus and safety net programmes have increasingly become an important source of political capital. There is a growing realisation that safety nets are crucial to a sustainable anti-poverty strategy (Rahman and Choudhury, 2012). Moreover, the latest PRSP (2011-2015) (GoB, 2013) emphasises the importance of social safety nets in relation to strengthening programmes to better focus on gender and social inclusion aspects of development in the broader context of governance and institutions.

Our research has shown that social safety nets can make an important contribution in reducing the social exclusion faced by specific groups, especially in terms of supporting livelihood activities, strengthening food security, strengthening community participation and social relations, and improving some dimensions of state-society relations. However, on the basis of our two case studies, there are also limitations to the role safety nets currently play in addressing the structural causes of exclusion and poverty. Tackling embedded sociocultural norms that drive inequality and exclusion and opportunities for enhancing citizen voice and accountability, for example, remain weakly integrated into safety net policy and programmes.

In light of these findings, we conclude with a number of policy implications with a view to strengthening the contribution of social safety nets to sustainable poverty reduction and achieving greater social inclusion in Bangladesh.

## **Ensure safety net programmes are appropriately designed and implemented to meet context-specific needs**

Targeting safety net programmes to socially excluded groups on the basis of geographic location, ethnicity or gender is an important first step to addressing the higher poverty rates they face. However, given the multiple dimensions and sources of social exclusion that excluded groups face, and the interconnections these have with poverty, policy and programme design need to respond to context-specific needs. Ways this can be better achieved include the following:

- **Ensure benefits are culturally and socially appropriate:** CLP demonstrates a good practice example of identifying local needs and designing an appropriate programme in response. One of the key constraints identified by women about VGD was that the training provided was not appropriate to the economic opportunities available to them, and also that most of the food transfer was sold, partly because boiled rice is

---

not eaten in the region. As such, a key lesson is that interventions need not only to consider the nutritional value of the food they give to their beneficiaries but also to ensure benefits are socio-culturally appropriate. Indeed, more generally there is a need to ensure that policy instruments are informed by an analysis of factors that affect people's access to resources, services and social and economic opportunities and thus influence exclusion/inclusion outcomes.

- **Invest in relevant and appropriate training and support:** Regular training and counselling is a key consideration for inclusion in social protection policy design, and was identified as an important programme component by many programme participants. Training opportunities should be considered not only on economic activities and the benefits of education and health, but also on rights and political and social participation. To be effective, training needs to be regular and to ensure that beneficiaries can attend. In addition, frequent counselling is necessary, from both social protection workers and government agencies. This can allow social protection providers to analyse the needs and desires of the community. Delivering counselling sessions to non-beneficiaries should be considered as well to maximise the benefits at community level.
- **Develop strong linkages between the interventions and target groups:** Our research shows that an important effect of both the programmes has been the exposure of beneficiaries to social networks within and outside of their existing social groups. Linkages between formed social groups and social protection providers would allow beneficiaries greater opportunity to interact with programme officials, which could be used as a key mechanism to provide awareness and information, as well as messages around participation in community decision making.
- **Provide programme accountability mechanisms:** Programmes should provide opportunities to encourage participant feedback and avenues for greater programme accountability. Enhancing local community participation – for example in programme governance or in the processes for planning and overseeing the selection and distribution by ward level committees – is important (e.g. Maniruzzaman, 2009). Programmes could establish one or two components through which beneficiaries could give their opinion on the role of the intervention. This would allow beneficiaries to evaluate the programme and help the designers in formulating an appropriate pro-poor implementation strategy.

#### **Create linkages to services and programmes to reduce the multiple dimensions of social exclusion and poverty**

A key finding in this study is that social exclusion and poverty are interconnected in Bangladesh. Poor households often face multiple layers of exclusion, which are driven as much by embedded sociocultural norms and practices as by poor institutional capacity, policy and governance. As such, safety net programmes need to be part of a broader coordinated policy response to tackle the structural causes of social exclusion.

It is important to promote and harmonise linkages with other programmes and services, such as market opportunities and basic services such as health and education. Market creation is a much-needed concern in interventions that aim to create longer-term economic and livelihood changes.

Such services and linkages could also be used to strengthen advancements in policies on gender equality and indigenous rights. While our research suggests that targeting women with increased skills, economic resources and social opportunities contributes to greater confidence and empowerment, women still face significant constraints in terms of mobility, vulnerability to violence, access to education and health, and access to and ownership of productive assets and financial resources. Promoting and strengthening gender equality in terms of women's access to markets and ability to take a lease in their name, for instance, is important.

#### **Strengthen capacity of government agencies to deliver safety net programmes**

Strengthening local governance for better service delivery and better interaction with communities is necessary (see also Maniruzzaman, 2009). The government is an important stakeholder in social protection activities, and building the capacity of the local government to play this role has been identified in our research as an important component to improve delivery mechanisms. Building capacity also requires greater liaison and coordination between non-government social protection providers (i.e. NGOs and community-based organisations) and government institutions at the local and central level.



---

**Ensure regular monitoring and evaluation which captures social exclusion dimensions**

Finally, it is important not only to capture the direct effects of the programme but also to have the ability to monitor and evaluate its indirect or unintentional effects. The social exclusion framework can help in designing impact evaluation or assessments that pay specific attention to contextual factors. It is important, for instance, to ensure programmes do not create or exacerbate conflict where resources are scarce, to be able to capture intra-household dynamics and issues around gender equality, and to understand the socio-cultural constraints to income-generating activities.

---

# References

- Abadie, A. and Imbens, G.W. (2006) 'On the Failure of the Bootstrap for Matching Estimators'. Technical Working Paper 0325. Cambridge, MA: NBER.
- Abadie, A., Drukker, D., Herr, J.L. and Imbens, G.W. (2004) 'Implementing Matching Estimators for Average Treatment Effects in Stata'. *The Stata Journal* 4(3) 290-311.
- ADB (Asian Development Bank) (2010) 'Country gender assessment: Bangladesh'. Mandaluyong City: ADB.
- Adnan, S. (2004) 'Migration, land alienation and ethnic conflict: causes of poverty in the Chittagong Hill Tracts of Bangladesh'. Dhaka: Research and Advisory Services.
- Ahmed, A.U., Quisumbing, A.R., Nasreen, M., Hoddinott, J.F. and Bryan, E. (2009) 'Comparing food and cash transfers to the ultra poor in Bangladesh'. Washington, DC: International Food Policy Research Institute.
- Aminuzzaman, M. (2007) 'Poverty and governance – a quest alternative focus: in a Bangladesh test case'. *Journal of Administration and Governance* 2(1): 11-20.
- Babajanian, B. and Hagen-Zanker, J. (2012) 'Social protection and social exclusion: an analytical framework to assess the links'. Background Note. London: ODI.
- Badiuzzaman, M., Cameron, J. and Murshed, S.Y. (2013) 'Livelihood decisions under the shadow of conflict in the Chittagong Hill Tracts of Bangladesh'. Working Paper 2013/006. Helsinki: UNU WIDER.
- Barkat, A., S. Halim, A. Poddar, Md. Badiuzzaman, A. Osman, Md. Shahnewaz Khan, M. Rahman, M. Majid, G. Mahiyuddin, S. Chakma, and S. Bashir (2009) 'Socio-economic baseline survey of Chittagong Hill Tract'. Dhaka: Chittagong Hill Tracts Development Facility-UNDP.
- Barkat, A., Roy, P.K. and Khan, M.S. (2007) 'Charland in Bangladesh: political economy of ignored resource'. Dhaka: Pathak Samabesh.
- Bird K, Hulme D, Moore K, Shepherd A. (2002) 'Chronic poverty and remote rural areas'. CPRC Working Paper 13. Institute of Development Policy and Management, University of Manchester and International Development Department, University of Birmingham
- Blackie, R. and Alam, Z. (2012) 'Review of income and expenditure among CLP core participant households'. Chars Livelihoods Programme.
- Bordia Das, M. (2013) 'Inclusion matters: the foundation for shared prosperity – overview'. Washington, DC: World Bank.
- Brocklesby, M.A. and Hobley, M. (2003) 'The Practice of design: developing the Chars Livelihoods Programme in Bangladesh'. *Journal of International Development* 15(7): 893-909.
- Burchardt T., Le Grand J. and Piachaud, D. (2002) 'Introduction', in J. Hills, J. Le Grand and D. Piachaud (eds) *Understanding social exclusion*. Oxford: Oxford University Press.
- Chittagong Hill Tracts Development Facility (2009) 'Socio-economic Baseline Survey of Chittagong Hill Tracts' UNDP, Dhaka Bangladesh
- CLP (Chars Livelihoods Programme) (2011) 'Background to the Chars Livelihoods Programme'. CLP, Bangladesh.

- 
- de Haan, A. (1999) 'Social Exclusion: Towards an holistic understanding of deprivation'. London: DFID.
- ERD (European Report on Development) (2010) 'European Report on Development 2011-2012. Social protection for inclusive development – A new perspective in EU co-operation with Africa'. Vienna: ERD.
- GoB (Government of Bangladesh) (2013) 'Sixth five-year plan fy2011-fy2015: accelerating growth and reducing poverty. Part 1-strategic directions and policy framework'. Dhaka: Planning Commission, Ministry of Planning, GoB.
- Gore, C. and Figueiredo, J.B. (1997) 'Social exclusion and anti-poverty policy: a debate'. Research Paper 110. Geneva: ILO and UNDP.
- Grosh, M., Andrews, C., Quintana, R., Rodriguez-Alas, C. (2011) Assessing safety net readiness in response to food price volatility. SP Discussion Paper 1118. Social Protection and Labour. Washington DC: The World Bank.
- GSDRC (Governance and Social Development Resource Centre) (2008) 'Social exclusion in Bangladesh'. Helpdesk Research Report. London: GSDRC.
- Hickey, S. (2010) 'The politics of social protection in Africa: what do we get from a "social contract" approach?' ERD Conference, Paris, 17-18 June.
- Hickey, S. and du Toit, A. (2007) 'Adverse incorporation, social exclusion and chronic poverty'. Working Paper 81. Manchester: CPRC.
- Hossain, N. (2007) 'The politics of what works: the case of the Vulnerable Group Development Programme in Bangladesh'. CPRC Working Paper 92
- ICIP-CHT (International Council for the Indigenous Peoples of CHT) (2013) 'A submission on Jumma indigenous rural women of the Chittagong Hill Tracts (CHT), Bangladesh, regarding General Discussion on Rural Women, under Article 14 of CEDAW, to the United Nations Committee on the Elimination of Discrimination against Women' ([http://www.ohchr.org/Documents/HRBodies/CEDAW/RuralWomen/InternationalCouncilfortheIndigenousPeoplesofCHT\\_ICIP-CHT.pdf](http://www.ohchr.org/Documents/HRBodies/CEDAW/RuralWomen/InternationalCouncilfortheIndigenousPeoplesofCHT_ICIP-CHT.pdf)).
- ILO (International Labour Organization) (2011) 'Social protection floor for a fair and inclusive globalization'. Geneva: ILO.
- Islam, R.M. and Nath, B. (2012) 'Socially-excluded people in Bangladesh: causes and processes'. *American Journal of Social Issues and Humanities* 2(5): 355-367.
- Khalequzzaman (1998) 'Parbatya Chukti Prosange'. Dhaka: Bangladesh Samajtantrik Dal.
- Köhler, G., Cali, M. and Stirbu, M. (2009) 'Social protection in South Asia: a review'. New Delhi: UNICEF Regional Office for South Asia.
- McIntosh, R.A., Kenward, S., Islam, R. and Alam, Z. (2012) 'The CLP's impact on women's empowerment'. Chars Livelihoods Programme.
- Mannan, M.A. and Ahmed, B.N. (2012) Impact evaluation of vulnerable group development (VGD) program in Bangladesh. Dhaka: Bangladesh Institute of Development Studies.
- Maniruzzaman, M. (2009) 'Management of Selected social safety net programmes in the vulnerable charlands of Bangladesh'. Dhaka: Center for Agriresearch and Sustainable Environment & Entrepreneurship Development and Cinishpur Dipsikha Mohila Somiti.
- McConnell, J. (2010) 'Social protection in a context of fragility'. Paper prepared for ERD 2010.
- Milliano, C.W.J., Ferf, A., Groeniger, O. and Mashanda, M. (2014) 'Baseline report of SLRC livelihoods and perceptions DRC study'. Secure Livelihoods Research Consortium. London: Overseas Development Institute.
- Ministry of Finance (2013) 'Ministry of Women and Children Affairs: medium term expenditure'. Dhaka: Ministry of Finance, Government of Bangladesh.

- 
- Mohsin, A. (2003) *The CHT, Bangladesh: On the Difficult Road to Peace*. Boulder and London: Lynne Rienner Publisher
- OECD (Organisation for Economic Co-operation and Development) (2009) 'Promoting pro-poor growth. Social protection'. Paris: OECD.
- OECD (2012) '2012 Social Institutions and Gender Index: Bangladesh Country Profile'. Paris: OECD.
- Paugam, S. (1996) 'The spiral of precariousness: a multidimensional approach to the process of social disqualification in France', in G. Room (ed) *Beyond the threshold: the measurement and analysis of social exclusion*. Bath: Policy Press.
- Rahman, H.Z. and Choudhury, L.A. (2012) *Social safety nets in Bangladesh. Volume 2: ground realities and policy challenges*. Dhaka: Power and Participation Research Centre and UNDP.
- Rasul, G. and Thapa, G. (2007) 'The impact of policy and institutional environment on costs and benefits of sustainable agricultural land uses: the case of the Chittagong Hill Tracts, Bangladesh'. *Journal of Environmental Management* (2007) 40: 272–283
- Rosenbaum, R. and Rubin, D. (1983) 'The central role of the propensity score in observational studies for causal effects'. *Biometrika* 70(1): 41-55.
- Roy, R.C. (2000). Land rights of the indigenous peoples of the Chittagong Hill Tracts, Bangladesh. Copenhagen: IWGIA.
- Roy, R.D., Hossain, S. and M. Guhathakurta (2007) 'Access to justice for indigenous peoples: a case study of Bangladesh' in UNDP (2007) *Towards inclusive governance: promoting the participation of disadvantaged groups in Asia-Pacific*. UNDP Regional Centre in Bangkok.
- Rubin, D.B. (1974) 'Estimating causal effects of treatments in randomised and non-randomised studies'. *Journal of Educational Psychology* 66(5): 688-701.
- Ruggeri Laderchi, C., Saith, R. and Stewart, D. (2003) 'Does it matter that we don't agree on the definition of poverty? A comparison of four approaches'. QEH Working Paper 107. Oxford: University of Oxford.
- Scott, L. and Islam, R. (2007) 'Chars Livelihood Programme: socio-demographic characteristics of extreme poor households living on the island chars of the Northern Jamuna'. Dhaka: CLP.
- Sen, B. and Hulme, D. (2004) 'The state of the poorest in Bangladesh: tales of ascent, descent, marginality and persistence'. Dhaka and Manchester: BIDS, CPRC and IDPM.
- Silver, H. (2007) 'The process of social exclusion: the dynamics of an evolving concept'. Working Paper 95. Manchester: CPRC.
- Start, D. and Johnson, C. (2004) 'Transformation, well-being and the state: rural livelihood diversification in south Asia'. ODI Working Paper in draft.
- UNDP (UN Development Programme) (2013) *The rise of the south: human progress in a diverse world. Human Development Report*. New York: UNDP.
- UNESCAP (UN Economic and Social Commission for Asia and the Pacific) (2010) 'Local governance and basic service delivery in conflict-affected areas'. Bangkok: UNESCAP.
- UNESCAP (2011) 'The Promise of Social Protection. Social Protection and Development in Asia and the Pacific'. Bangkok: Social Development Division, UNESCAP.
- UNRISD (UN Research Institute for Social Development) (2010) *Combating poverty and inequality: structural change, social policy and politics*. Geneva: UNRISD.
- World Bank (2008) 'Gender in agriculture sourcebook'. Washington D.C: The World Bank, FAO and IFAD.
- World Bank (2008b) 'Whispers to voices: gender and social transformation in Bangladesh' Bangladesh Development Series, Paper no. 22. The World Bank South Asia Region.

---

World Bank (2013) 'Bangladesh poverty assessment: assessing a decade of progress in reducing poverty 2000-2010'. Washington, DC: World Bank.

WFP (World Food Programme) (2006) Country Programme Bangladesh (2007-2010). WFP.

WFP (2007) Making a difference to the extreme poor women in Bangladesh through a social safety net programme: Programme outcome report. Dhaka: WFP.

---

# Annex 1: Research Methodology

This research was designed as a mixed-methods study, combining quantitative and qualitative research tools to undertake the primary empirical research. The CLP research was conducted in two districts in the chars area (northern Bangladesh) – Gaibandha and Kurigram – with beneficiaries from two CLP cohorts from 2007 and 2009. The VGD research was conducted in two districts in the CHT area – Bandarban and Rangamati – with beneficiaries from 2011 and 2012 (some respondents were still participating in the programme in 2012 when the research was carried out). The sample size of the quantitative study consisted of 1,200 households in total for the CLP case study (600 beneficiary households and 600 non-beneficiary households); and 800 households in total for the VGD case study (400 beneficiary households and 400 non-beneficiary households). A total of 48 qualitative interviews were carried out in the CLP area and 32 in the VGD area (encompassing focus group discussions (FGDs), in-depth interviews (IDIs) and key informant interviews (KIIs)).

The quantitative assessment used a comparison between the treatment (beneficiary) households and control (non-beneficiary) households to establish the impacts of the intervention, using quasi-experimental methods (propensity score matching (PSM)). The quantitative data were also used to create description statistics on the perception and experience of the two safety net interventions by beneficiaries and differences between the groups. This was complemented by the qualitative fieldwork. For this, we conducted FGDs, IDIs and KIIs. Through the combination of the quantitative and qualitative tools we collected detailed information on the direct and indirect effects of the interventions at the household level, implementation details of both programmes and broader contextual data pertinent to our research focus on poverty and social exclusion.

## Sampling

The sampling strategy was designed to cover two districts in each case study location. A randomised process was employed at different stages of sampling to ensure the findings gave a broad picture of the effects of the interventions.

The sampling strategy included three distinct steps:

1. Selection of districts and *upazilas*;
2. Selection of enumeration areas (unions);
3. Selection of households.

The sampling frames for the case studies were based on programme beneficiary lists and household mappings conducted by the research team.

In the CLP case study, the research focused on beneficiaries from both CLP-1 and CLP-2 (cohort CLP-1.3 participating from October 2007 to May 2008 and cohort CLP 2.1 participating from May 2009 to July 2010). There are eight districts in the Rangpur division. Only two districts have both CLP-1 and CLP-2 beneficiaries<sup>35</sup>. Thus, these two districts were purposely selected.

Three *upazilas* from each district were then purposely selected. As travelling to many small chars was logistically challenging, we purposely selected *upazilas* with bigger chars with higher number of beneficiaries.

---

<sup>35</sup> Other districts have either only 1.3 or only 2.1. (see [http://www.clp-bangladesh.org/progress\\_map.php](http://www.clp-bangladesh.org/progress_map.php))

---

One or two unions from each *upazilla* were selected, based on size and population/number of beneficiaries, based on information provided by the CLP office.

Survey participants were then randomly selected for the household survey. Beneficiary households were chosen from the list of beneficiaries provided by CLP (50 from CLP-1 and 50 from CLP-2 from each union were selected randomly). In the case of two selected unions from one *upazila*, we selected 25 households from CLP-1 and 25 from CLP-2. An important part of sample design was sampling a comparable control group. Non-beneficiaries were selected from the same chars from where CLP beneficiaries were selected. According to CLP officials, the programme covers all extreme-poor people who meet CLP criteria during the time of selection. However, many new poor households have migrated to these chars since CLP selection, and many have missed out on eligibility because of one exclusion criterion (out of seven). The most frequent exclusion criterion was having migrated. Consequently, many households living in the same char are from a similar socioeconomic background and non-beneficiaries are very similar to beneficiaries, but are excluded as they have only moved there recently. To select non-beneficiaries, a method of random sampling was used: starting from the north-west corner of a village, the first household was selected and we then continued with every fifth household (anti-clockwise). As is shown in section 2.2.4 in the main report, the two groups are generally quite similar in terms of wealth and demographics.

In sum, in each of the three *upazilas* 200 households were interviewed for the survey, totalling 1,200 households (600 beneficiaries and 600 non-beneficiaries).

In terms of the qualitative sampling, FGD and IDI participants (CLP participants and non-beneficiaries) were purposively selected based on interesting and unusual characteristics identified from the survey results and based on households' availability. A total of 18 FGDs were held, 18 IDIs and 12 KIIs evenly divided across the two districts (see Table A1.1). Because of the targeting of the CLP programme, all respondents for the survey, FGDs and IDIs were women.

## A1.1: Overview of research sample in the *char* area

District	Upazila	Union	Quantitative		Qualitative		
			CLP	Control (female)	FGDs (female )	IDIs (female)	KIIs
Gaibandha	Fulchhari	Erendabari	100	100	3	3	2
	Gaibandha Sadar	Kamarjani and Mollarchar	100	100	3	3	2
	Sundarganj	Belka	100	100	3	3	2
Kurigram	Chilmari	Ashtamir Char	100	100	3	3	2
	Kurigram Sadar	Jatrapur	100	100	3	3	2
	Ulipur	Bozra	100	100	3	3	2
Total			600	600	18	18	12

For the VGD case study, two districts were purposively selected out of the three districts where ethnic minority people are concentrated in CHT on the basis of remoteness and geographical exclusion criteria, as well as logistic and security concerns. Rangamati and Bandarban were selected as the third district in CHT, Khagrachori, is very remote with additional security risks (due to insurgency). The terrain in Bandarban district is rougher than in other parts of the hill tracts, so it is difficult for ethnic groups to access services. Rangamati district is mostly covered with water, which also causes problems of access. These two districts were thus also selected as they offered a chance to understand the social inclusion and exclusion of ethnic people in the hill tracts region.

Two *upazilas* from each district were then selected. Of these, one was the district headquarters and thus the most accessible and the other a more remote *upazila*. Remote *upazilas* were selected by focusing on the number of VGD beneficiaries, to enable us to compare differences between the services received according to remoteness. Moreover, the more urban *upazilas* have a mix of ethnic minority people and majority Bengali people; remote *upazilas* have fewer Bengali people. Two unions with the highest number of VGD beneficiaries were selected from each *upazila*.

Survey participants were then randomly selected for the household survey. To select VGD beneficiaries, a union-based list was collected from the District Council Office and cross-checked with the list collected from the respective Union Council. The list was then reorganised for the selected union. Finally, from each union beneficiary list 50 households were selected randomly for the survey.

Selection of a comparable control group was given careful consideration. As the communities are scattered and the poverty situation varies between households within the community, PRA was used to select control households from the union level. Several PRAs were conducted in each union, with lists of poor people created from each PRA and the VGD selection criteria used for wealth ranking in the PRA.<sup>36</sup> As a result, the socioeconomic conditions of the poor households identified were similar to those of VGD beneficiaries (as is

<sup>36</sup> PRA is an approach used by NGOs and other agencies that aims to incorporate the knowledge and opinions of rural people in the planning and management of development project and programmes. The process includes, in discussion with the local community, i) preparing a list of all households in the area; ii) preparing resources and social maps; and iii) wealth ranking of that particular PRA area. After preparing the map, wealth ranking helps identify extreme-poor households in the area, and those households are listed in a register book. For our PRAs, those listed as poor, excluding safety net beneficiaries, were interviewed as control household. The poorest part of a union was selected in discussions with the local elite and NGOs, with three or four communities selected for one PRA. As each community in the area consists of 30–40 households, each PRA consisted of 100–120 households; among these, 30–40 poor households were identified. In some unions one PRA was enough for the selection of 50 non-beneficiaries; in some unions two PRAs were needed.



shown in Section 2.2.4 in the main report, the two groups are generally quite similar in terms of wealth and demographics). In each union, after producing the list, 50 comparable households were randomly selected for the survey.

In sum, in each of the two *upazilas* 200 households were interviewed for the survey, totalling 800 households (400 beneficiaries and 400 non-beneficiaries). Section 3.4 below describes the sample in more detail.

In terms of the qualitative sampling, interviews were conducted at union level. For the qualitative methodology, FGD and IDI participants (VGD beneficiaries and non-beneficiaries) were selected purposively, based on nearby groups of beneficiary households for FGD as well as interesting cases found during the survey. Twelve FGDs were held in total, as well as twelve IDIs and eight KIIs, evenly divided across the two districts (see Table A1.2). Because of the targeting of the VGD programme, all respondents for the survey, FGDs and IDIs were women.

## A1.2 Overview of research sample in CHT

District	Upazila	Union	Quantitative		Qualitative		
			VGD (female)	Control (female)	FGDs (female)	IDIs (female)	KII
Rangamati	Rangamati Sadar	Sapchari	50	50	3	3	2
		Kutubchari	50	50			
	Nanar Char	Nanar Char	50	50	3	3	2
		Ghilachari	50	50			
Bandarban	Bandarban Sadar	2 no. Kuhalong	50	50	3	3	2
		4 no. Shualuk	50	50			
	Rowangchari	Rowangchari	50	50	3	3	2
		2 no. Tagacha	50	50			
	Total		400	400	12	12	8

### Quantitative research methodology

The objective of the household survey was to obtain a clear picture of the experience of poverty and social exclusion that households and their individual members face. The survey included questions on livelihoods, living conditions, expenditure, use of services, experiences of discrimination and exclusion and perceptions of government, as well as assessing the contribution of the case study interventions to reducing poverty and social exclusion. Before the main survey, pilot studies were conducted in the Char areas and in the two districts of CHT.

As this was neither a panel nor a randomised control study, the research design explicitly included a control group in the survey in order to enable a quasi-experimental assessment of impact.

The quantitative analysis involved two distinct stages. In the first stage, detailed descriptive statistics were produced, measuring statistical significance of differences between the control and the treatment groups. The results were grouped around the outcome dimensions, as described in the analytical framework in Section 2 in the main report. The findings from the descriptive statistics were then used as a basis for the next stage. Those outcome variables that showed differences between the groups were included in the further econometric analysis.

---

The objective of the econometric analysis was to discern whether the interventions had had an impact on improving social inclusion, in terms of the direct and indirect outcome indicators presented in Section 2. Impact in this context can be defined as the difference between specific outcome indicators for the beneficiary and non-beneficiary groups. The non-beneficiary group is taken as a proxy for an actual counterfactual and was carefully selected to be similar to the beneficiary group, apart from not receiving the treatment. As highlighted above, our design is *ex-post* quasi-experimental: data are collected after treatment has taken place, and we have neither baseline nor panel data. Hence, we have employed PSM, which is a well-regarded quasi-experimental research method, to measure impact.

When comparing outcomes for the control and the treatment group, the results will be biased as there may be observed (i.e. ‘measurable’) and unobserved differences between the groups that we have not controlled for. The PSM approach (Rosenbaum and Rubin, 1983; Rubin, 1974) seeks to eliminate the observed bias by comparing each beneficiary household to a very similar non-beneficiary counterpart based on characteristics that do not influence the outcome variable – called pre-treatment factors (resulting in a so-called propensity score). Beneficiary and non-beneficiary households are ‘matched’ on the basis of their propensity score and their outcomes are compared. The difference in outcomes can then be attributed to the intervention – to the extent that there are not unobservable differences across groups.

Propensity scores are defined as the probability that a person would participate in the programme given a set of pre-treatment variables. The objective of the pre-treatment variable is to measure the likelihood of receiving treatment – which in this case are indicators correlated with the eligibility criteria. In doing so, it is important to consider what factors may make control households distinct from treated units aside from receipt of the programme itself. One obvious set of factors to include in PSM estimation are explicit criteria used in determining participation in the intervention, such as a project or programme’s eligibility or admission criteria (factors associated with both self-selection as well as administrative selection). See Table A1.3 and A1.4 below for the full list of pre-treatment variables used.

### A1.3 List of pre-treatment variables in CLP

Pre-treatment variables for PSM											
	Age of household head	Wall material	Roof material	Water source	Sanitary type of latrine	Years lived (dummy 2)	Years lived (dummy 3)	Member per room	Household head has no education	Household head has primary education	Cultivated land
How many main meals per day	√	√	√	√	√	√	√	√	√	√	
Total income		√	√		√	√	√				
Animal and animal-related income		√	√	√							√
Were you able to purchase seeds, fertiliser and pesticides for farming in amount required	√	√	√	√	√	√	√	√	√	√	√
Household have any of own livestock	√	√	√	√	√	√	√	√	√	√	√
Kind of medical facilities	√	√	√	√	√	√	√	√	√	√	√
Frequency of attendance in past six months	√	√	√	√	√	√	√	√			√
Household member part of the NGO other than microcredit	√	√	√	√	√	√	√	√	√	√	√
Can express your views on politics and social issues openly in public without feeling threatened?	√	√	√	√	√	√	√	√	√	√	√
Household member got support from relative	√	√	√	√	√	√	√	√	√	√	√
Household member got support from	√	√	√	√	√	√	√	√	√	√	√

neighbours/friends												
Appealed to local government to solve a problem in village	√	√	√	√	√	√	√	√	√	√	√	√
Central government has reasonable understanding of socioeconomic situation	√	√	√	√	√	√	√	√	√	√	√	√
Central government attempted to address your needs in the past years	√	√	√	√	√	√	√	√	√	√	√	√
Animal-related income (Tk per capita)		√	√		√	√	√					
Total income source		√	√		√	√	√					
Difficulties in generating income		√	√		√	√	√					
Wanted but failed economic activity		√	√		√	√	√					
Applied for credit		√	√		√	√	√					
Cultivated land (owned or leased)		√	√		√	√	√					
Have meat a couple of times a year	√	√	√	√	√	√	√	√	√	√		
Have meat during Eid only	√	√	√	√	√	√	√	√	√	√		
Member of NGO microcredit group	√	√	√	√	√	√	√	√	√	√	√	√
Took part in community or public event and voiced opinion	√	√	√	√	√	√	√	√	√	√	√	√
Voicing opinion influenced decision	√	√	√	√	√	√	√	√	√	√	√	√
Easy or very easy to obtain documents from local government	√	√	√	√	√	√	√	√	√	√	√	√

Increased conflict on land	√	√	√	√	√	√	√	√	√	√	√
Increased conflict on resources	√	√	√	√	√	√	√	√	√	√	√
Decreased violence against woman	√	√	√	√	√	√	√	√	√	√	√
Informal/traditional medical consultant		√	√		√	√	√				
Informal/traditional medical consultant – male members		√	√		√	√	√				
Informal/traditional medical consultant – female members		√	√		√	√	√				
Medical consultation at hospital		√	√		√	√	√				
Consultation at hospital – male		√	√		√	√	√				
Consultation at hospital – female		√	√		√	√	√				

#### A1.4 List of pre-treatment variables in VGD

Pre-treatment variables for PSM								
Outcome variable	Age of household head	Water source	Wall material	Roof material	Total member	Casual labour	Cultivated land	
Everyone in household has had enough to eat	√	√	√			√	√	
How many main meals do you have per day	√	√	√			√	√	
Total income		√	√	√		√	√	
Animal and animal-related income		√	√	√				
Ability to generate any income from business		√	√	√	√			√

Household have any of own livestock	√	√	√	√	√	√	√
Kind of medical facilities	√	√	√	√	√	√	√
Frequency of attendance in past six months	√	√	√	√	√	√	√
Household member part of the local club/ <i>samity</i> /CBO	√	√	√	√	√	√	√
Household member part of NGO other than microcredit	√	√	√	√	√	√	√
Feel can express their views on politics and social issues openly in public without feeling threatened	√	√	√	√	√	√	√
Household member got support from relative	√	√	√	√	√	√	√
Household member got support from neighbours/friends	√	√	√	√	√	√	√
If people in village are dissatisfied with services provided or the way money is being used by local government, can you approach local leaders and voice your opinion?	√	√	√	√	√	√	√
Central government has a reasonable understanding of socioeconomic situation	√	√	√	√	√	√	√
Central government attempted to address your needs in the past years	√	√	√	√	√	√	√
Own or lease cultivated land		√	√	√	√		
Total land owned (decimal)		√	√	√	√		
Total leased land (decimal)		√	√	√	√		
Per capita income from crop production		√	√	√		√	
Per capita income from animal and animal-related source		√	√	√		√	

<b>Per capita income from non-agricultural source</b>	√	√	√	√	√	√	√
<b>Have meat a couple of times per year</b>	√	√	√	√	√	√	√
<b>Have meat during Eid festival only</b>	√	√	√	√	√	√	√
<b>Member of mosque/other religious community</b>	√	√	√	√	√	√	√
<b>Take part in community or public events where decisions are made about community</b>	√	√	√	√	√	√	√
<b>Voice opinion for decisions about community</b>	√	√	√	√	√	√	√
<b>Opinion influenced actual decision</b>	√	√	√	√	√	√	√
<b>Approach local leaders and voice opinion if dissatisfied with services provided or the way money is used</b>	√	√	√	√	√	√	√
<b>Appealed to local government to solve a problem in the village/neighbourhood</b>	√	√	√	√	√	√	√

---

Some pre-treatment variables were excluded in the analysis of a particular outcome variable, because they either are not different between the treatment and the control groups or affect the outcome. We also included dummies for some of the continuous variables to ensure a better match.

The pre-treatment variables used to calculate the propensity score have to meet a number of assumptions, all of which have been considered here. First, they have to satisfy the conditional independence assumption (CIA). This means the pre-treatment variables should not affect the outcomes we are estimating. The pre-treatment variables were carefully selected in order to meet this condition. Some of these always remain fixed (e.g. religion, ethnicity). In order to obtain a balanced group, we used the higher-order terms of the continuous covariates and cross products of the pre-treatment variables.

Second, PSM also requires so-called ‘common support’, which means treatment and control households have a similar distribution of propensity scores. We decided to exclude observations that are ‘off’ common support, thereby strengthening the analysis.

Third, we passed the balancing property with our choice of pre-treatment variables, according to which households with the same propensity score must show the same distribution of pre-treatment variables. In other words, the balancing property is satisfied when the pre-treatment variables are all statistically the same between the beneficiary and the non-beneficiary groups. We examined this by comparing the differences (called standardised percentage bias) across pre-treatment variables, before and after matching. These show that, for the majority of pre-treatment variables, which were dissimilar (majority of the mean values are significantly different between the beneficiary and the non-beneficiary groups) before matching but more similar after matching (mean values are statistically the same between the beneficiary and the non-beneficiary groups).

As the above tests showed that the results were valid, we could then match households and calculate impact. Different matching algorithms are available to match treated and control observation with the estimated propensity scores. We employed nearest neighbour matching and kernel matching. The former selects households in the control group as matching partners for beneficiaries, on the basis of the closest propensity scores (Abadie and Imbens, 2006; Abadie et al., 2004). In order to ensure robustness of the findings, we applied kernel matching as a second matching method.

Once households were matched, average treatment effect on the treated (ATT) was calculated. This is a measure of the impact the interventions have had on the specified outcomes for the treatment group. The results were also tested for statistical significance. The PSM results are presented in Annex 2.

The data collected were entered using CSPro data entry software. For the data analysis, Stata was used.

### **Qualitative research methodology**

The qualitative fieldwork collected detailed information on the implementation of the two interventions, as well as effects of programmes at the individual, household and community level. For the CLP case study, the qualitative research was conducted in all seven unions (across six *upazilas* in the two districts). As discussed above, it included 18 FGDs with beneficiaries, 18 IDIs and 12 KIIs, divided equally between the two districts. For VGD, the qualitative research was conducted in all eight unions (across four *upazilas* in the two districts). It included 12 FGDs with beneficiaries, 12 IDIs and 8 KIIs.

The FGDs and IDIs collected information on the perceptions of women beneficiaries on the use of CLP or VGD and its direct and indirect effects (on economic/livelihood opportunities, access and utilisation of services, social participation and networks and political participation and perceptions of the government) as well as suggestions on government action to reduce social exclusion and discrimination. The FGDs involved between 8-15 respondents. For the CLP case study, most participants were Muslim. In CHT most participants were Buddhist.



The KIIs collected information on the objective and implementation of the interventions, challenges faced in programme implementation and perceived changes as a result of the programme.

In analysing the qualitative data, the research team used MaxQDA software. Information from FGDs and KIIs was analysed using a tailor-made coding process related to the objectives of the research. The qualitative data analysis steps were i) organising coding by software in order to systematically analyse and obtain the meaning of the data, by assigning a code/key to section to identify themes or categories within the text; ii) ensuring reliability and validity in the data analysis and in representing the findings through several steps, including testing emergent findings and hypothesis, checking for research effects and validating /confirming findings; and iii) identifying the findings and describing possible and plausible explanations of the findings.

Reference	Type	Location	Date	Participant
FGD1	FGD	Parakendro, headmanpara. Kutuksori, Rangamati Sadar, Bangladesh	16/10/2012	10 F
FGD2	FGD	At santimala's house, kutukchori, Rangamati sadar, Bangladesh	16/10/2012	08 F
FGD3	FGD	FGD with non- beneficiary, Ghilachari, Rangamati, Bangladesh	19/10/2012	08 F
FGD4	FGD	FGD with beneficiary, Ghilachari, Rangamati, Bangladesh	19/10/2012	07 F
FGD5	FGD	At Nishidhan Chakma's House, Naraichari, Sapchari, Rangamati	18/10/2012	08 F
FDG6	FGD	Ghunru mukh para, Kuhalong Union, Bandarban Sadar, Bangladesh	10/01/2012	09 F
FGD7	FGD	Infront of chaimaprue's tea stall, Rangamati, Bangladesh	10/12/2012	09 F
FGD8	FGD	Para Kendro, Hangshama Para, Rowangchori, Bandarban.	10/03/2012	09 F
FGD9	FGD	Kuhalong, sadar, Bandarban, Bangladesh	10/10/2012	12 F
FGD10	FGD	Suhalog, Sadar, Bandarban, Bangladesh	10/12/2012	10 F
FGD11	FGD	Headmanpara, Sadar, Bandarban, Bangladesh	14/10/2012	12 F
FGD12	FGD	Majherpara, sadar, Bandarban, Bangladesh	10/09/2012	08 F
FGD13	FGD	Joshmot's House, Vill: Shidhai, UP: Mollar Char, Gaibandha Sadar, Gaibandha, Bangladesh.	14/5/2012	7 F
FGD14	FGD	Sheuly apa's house, Vill: Magura Ghat, UP: Erendabari, Fulchhori, Gaibandha, Bangladesh.	15/5/2012	9 F

FGD15	FGD	Asma apa's House, Vill: Magura Ghat, UP: Erendabari, Fulchhori, Gaibandha, Bangladesh.	16/5/2012	9 F
FGD16	FGD	Shidhai, UP: Mollar Char, Gaibandha Sadar, Gaibandha, Bangladesh.	17/5/2012	8 F
FGD17	FGD	Shidhai, UP: Mollar Char, Gaibandha Sadar, Gaibandha, Bangladesh.	15/5/2012	7 F
FGD18	FGD	Kisamoth Sadar, UP: Belka, Sundargonj, Gaibandha, Bangladesh	23/5/2012	8 F
FGD19	FGD	Asma apa's House, Vill: Magura Ghat, UP: Erendabari, Fulchhori, Gaibandha, Bangladesh.	05/04/2012	8 F
FGD20	FGD	Rahima apas' house, Fulchari, Gaibandha, Bangladesh	05/04/2012	7 F
FGD21	FGD	Kisamoth Sadar, UP: Belka, Sundargonj, Gaibandha, Bangladesh	25/5/2012	8 F
FGD22	FGD	Uttor para, berhim, Ulipur, Kurigram, Bangladesh	18/5/2012	6 F
FGD23	FGD	Master para, Ostomir Chor, Chilmari, Kurigram, Bangladesh	05/07/2012	8F
FGD24	FGD	Mudafath Kalikhapur, Oustomir Chor, Chilmari, Bangladesh	16/5/2012	7F
FGD25	FGD	Vogbotipur, Jatra pur, Kurigram shodor, Kurigram, Bangladesh	13/5/2012	7F
FGD26	FGD	Porar chor, Union: Jatrappur, Kurigram, Bangladesh	20/5/2012	6F
FGD27	FGD	Birihim Gram, Chor Bojra, Chilmari, Kurigram, Bangladesh	05/12/2012	8F
FGD28	FGD	Purar chor, Jatrapur, Kurigram, Bangladesh	25/5/2012	8F
FGD29	FGD	Birihim , Chor Bojra, Chilmari, Kurigram, Bangladesh	14/5/2012	6F
FGD30	FGD	Master para, Ostomir Chor, Chilmari, Kurigram, Bangladesh	05/06/2012	11F

Reference	Type	Location	Date	Participant
KII 1	KII	Notun para, Rowanchhori, Bandarban, Bangladesh	10/05/2012	Mong Throy Mroy, 35, Male
KII 2	KII	Chemi Dholu para, Koyalong Union, Bandarban, Bangladesh.	10/10/2012	sumeki marma, 35, female
KII3	KII	Bandarban sadar, Bandarban, Bangladesh	10/11/2012	Niva Haque, 46, Female
KII4	KII	NGO Office - ÔPROTTOYÔ, Bandarban, Bangladesh	20/10/2012	Juli Marma, 26, Female
KII5	KII	Upazilla: Fulchhori, Gaibandha, Bangladesh	05/02/2012	Md. Zakir, Male
KII6	KII	Belka, Sundargonj, Gaibandha, Bangladesh.	05/07/2012	Md. Mojibor Rahman Khokon, Male
KII7	KII	Erendabari Up, Fulchhori, Gabandha, Bangladesh	05/09/2012	Abdul motin Mondol, UP Chairman, Male
KII8	KII	Kamarjani Union, Gaibandha sadar, Gaibandha, Bangladesh	12/52012	Miajan Ali, UP Member, Male
KII9	KII	Gaibandha Sadar Upazilla, Gaibandha, Bangladesh.	05/06/2012	Md. Razzak Mondol, Male
KII10	KII	Sundargonj Upazilla, Gaibandha, Bangladesh	18/5/2012	Golzar Hossain, UP Member, Male
KII11	KII	Ulipur, Mohideb NGO office, Chilmary, Kurigram, Bangladesh	16/5/2012	Ponkhoj Kumar Roy, 40, Male
KII12	KII	Zibika NGO office, Kurigram Shodor, Kurigram, Bangladesh	23/5/2012	MD. Halal Uddin, 36, Male
KII13	KII	Birihim, chor bojra, Chilmari, Kurigram, Bangladesh	147/5/2012	Shalanur Begum, 42, Female
KII14	KII	Master para, Ostomir chor, Chilmary, Kurigram, Bangladesh	05/07/2012	Monoara, 24, Male
KII15	KII	Jatrapur Union Porishod, Kurigram Shodor, Kurigram	05/07/2012	Md. Manik Mondol, Male
KII16	KII	No. 5, Khamar Damar Hat, Bozra Union Porishod, Ulipur, Kurigram	20/5/2012	Mohubor Rahman, UP Member, Male

KII17	KII	Latif Chakma's House, Rangamati, Bangladesh	10/04/2012	Ma Cha Kheang,42, Male
KII18	KII	Ratan chakmas' House, Rangamati, Bangladesh	23/10/2012	Ratan Chakma, 32, Male
KII19	KII	Sadar, Rangamati, Bangladesh	20/10/2012	Farhan Ahmed, 27, Male
KII20	KII	Niru Chakma's house, Rangamati, Bangladesh	10/05/2012	Niru Chakma,36, Male
Reference	Type	Location	Date	Participant
IDI 1	IDI	Rowanchori, tarasa, Bandarban, Bangladesh	10/06/2012	Ukranu Marma, 22, Female
IDI 2	IDI	Kuhalong, sadar, Bandarban, Bangladesh	10/05/2012	Chai mey Pru, 21, Female
IDI 3	IDI	Ghilachari, Rangamati, Bangladesh	10/09/2012	Nu Nu Ching Marma, 30 , Female
IDI 4	IDI	Notun para, Rowanchhori, Bandarban, Bangladesh	10/12/2012	Indrobala Chakma, 23 ,Female
IDI 5	IDI	Nu Nu Ching Marma's house, Bandarban, Bangladesh.	20/10/12	Namita Chakma , 42 , Female
IDI 6	IDI	Indrobala Chakma's house, Rangamati,Bangladesh.	10/09/2012	Pai Wang Marma, 27, Female
IDI 7	IDI	Namita Chakma's house, Rangamati, Bangladesh	10/12/2012	Thupi Chakma, 27 , Female
IDI 8	IDI	Pai Wang Marma's house, Bandarban, Bangladesh	20/10/12	Brojomala Chakma, 35, Female
IDI 9	IDI	Semidulupara, Bandarban sadar, Bandarban, Bangladesh	10/01/2012	Thui Bai Aung Marma, 31, Female
IDI10	IDI	Ma Cha Kheang's house, Bandarban, Bangladesh	16/10/2012	Suchana Chakma,26, Female
IDI11	IDI	At Basundhara Chakma's House, Ramhoripara, Union- 4 no. Ghilachari, Naraichari,	10/02/2012	koai May Pru Marma,31,

Rangamati				Female
IDI12	IDI	At BRAC Adolescence Center, Uion: Kutukchari, Sadar, Rangamati	10/03/2012	Kra Ching Pru Marma, Non-beneficiary
IDI13	IDI	Kishmot Sadar, UP- Belka, Upazilla - Shundargonj, Gaibandha, Bangladesh.	10/05/2012	Rokhshana Begum, 22, Non beneficiary.
IDI14	IDI	Poshchim Batika Mari, UP- Kamarjani, Gaibandha, Bangladesh	05/06/2012	Majeda Beowa, 60, Beneficiary
IDI15	IDI	Kisamoth Sadar, UP: Belka, Sundargonj, Gaibandha, Bangladesh	18/5/2012	Mst. Noor Banu, 30, Beneficiary
IDI16	IDI	Tin thopa, Fulchhori, Gaibandha, Bangladesh	05/03/2012	Mst. Koto Banu, 60, Beneficiary
IDI17	IDI	Tin thopa, Fulchhori, Gaibandha, Bangladesh	29-04-2012	Alichea Begum, 45, Beneficiary
IDI18	IDI	Tin thopa, Fulchhori, Gaibandha, Bangladesh	27/4/2012	Mst. Hasina Begum, 23, Non-Beneficiary
IDI19	IDI	Poshchim Batika Mari, UP- Kamarjani, Gaibandha, Bangladesh	05/09/2012	Moha Rani, 22, Non-Beneficiary
IDI20	IDI	Poshchim Batika Mari, UP- Kamarjani, Gaibandha, Bangladesh	05/10/2012	Morjina Begum, 26, Beneficiary
IDI21	IDI	Kisamoth Sadar, UP: Belka, Sundargonj, Gaibandha, Bangladesh	05/12/2012	Morzina Begun, 35, Beneficiary
IDI22	IDI	Vogbotipur, Jatra pur, Kurigram shodor, Kurigram, Bangladesh	05/10/2012	Aleya Begum, age-45,
IDI23	IDI	Master para, Ostomir Chor, Kurigram, Bangladesh.	05/07/2012	Mrs. Nilufa Begum,
IDI24	IDI	Uttorpara, Berhim, Bojra, Ulipur, Kurigram, Bangladesh.	05/05/2012	Arafa, Age-23
IDI25	IDI	Austomir Char Union Parishod(1,2 and 3 no. word), Chilmari, Kurigram Bangladesh	05/05/2012	Woahida Aktar Swapna (VC)
IDI26	IDI	Chilmari, Kurigram, Bangladesh.	05/04/2012	MD. Abul Fazal (RDRS)
IDI27	IDI	Vogbotipur, Jatra pur Union, Kurigram shodor, Kurigram, Bangladesh	05/04/2012	Mrs. Rajia Khatun, Age-40

IDI28	IDI	Uttorpara, Berhim, Bojra, Ulipur, Kurigram, Bangladesh.	05/06/2012	Maheer Nager Khatun, age-55
IDI29	IDI	Purar Chor, Jatra pur, Kurigram	21/6/2012	Aimana Begum, Age, 36
IDI30	IDI	Master para, Ostomir Chor, Kurigram, Bangladesh.	05/05/2012	Fatama Begum, Age-40

---

# Annex 2: Propensity score matching results for CLP and VGD

## A2.1 PSM results for CLP

Dependent variable	Nearest Neighboring Method			Kernel Method			
	Average Treatment on the Treated (ATT)	Average Treatment on the Untreated (ATU)	Average Treatment Effect (ATE)	Average Treatment on the Treated (ATT)	Average Treatment on the Untreated (ATU)	Average Treatment Effect (ATE)	Number of observations (treated, untreated)
How many main meals do you have per day	0.007***	0.020	0.014	0.000***	0.022	0.011	597 , 600
Have meat a couple of times a year	0.13***	0.12	0.12	0.13***	0.13	0.13	597, 600
Have meat during eid festivals only	-0.12***	-0.11	-0.11	-0.11***	-0.10	-0.10	597, 600
Total income (annual per capita BDT)	-2680.614***	218.488	-1228.643	-31506.582***	9399.482	-11019.405	598 , 600
Total Income Source	1.21***	0.88	1.04	0.78***	-0.08	0.35	598, 600
Earn income from animal and animal related income	0.173***	0.136	0.155	0.332***	-0.130	0.101	2392 , 2400
Animal related income (annual per capita in BDT)	2538.43***	1622.46	2079.68	2907.28***	1255.03	2079.77	598, 600
Per capita annual income from Paddy/Rice	-113.29***	-400.26	-254.65	138.80***	-81.68	25.36	247, 266
Per Capita annual income from Cash Crops (fruits, spices, and others)	-680.25***	-478.71	-585.35	-1669.74***	-277.01	-1013.94	220 , 194
Per Capita annual income from Wage Labour (agriculture and non-agriculture)	-2496.98***	-3148.76	-2818.38	-1955.32***	-2803.83	-2373.73	515 , 501
Per Capita annual income from Government Transfers (safety net)	428.67***	516.20	463.01	562.13***	373.53	488.13	448 , 288
Were you able to purchase seeds, fertilizer & pesticides for farming in amount required	0.120***	0.095	0.109	0.122***	0.072	0.097	390 , 339
Household own any livestock	0.192***	0.238	0.215	0.204***	0.226	0.215	597 , 600
Difficulties in generating income	-0.20***	-0.07	-0.14	-0.16***	-0.12	-0.14	350, 310



<b>Applied for credit</b>	0.13***	0.16	0.15	0.14***	0.20	0.17	598,600
<b>Cultivated land (owned or leased)</b>	0.11***	0.11	0.11	-0.10***	-0.05	-0.08	598,600
<b>Central government has a reasonable understanding of socio-economic situation</b>	0.298***	0.267	0.283	0.285***	0.288	0.287	597,600
<b>Central government attempted to address your needs in the past years</b>	0.253***	0.226	0.240	0.236***	0.229	0.232	597,600
<b>Took part in community or public event and voiced opinion</b>	-0.17***	-0.08	-0.13	-0.08**	-0.13	-0.10	114,111
<b>Increased conflict on land</b>	0.12***	0.19	0.16	0.08***	0.13	0.10	154,153
<b>Increased conflict on resources</b>	0.15***	0.20	0.17	0.13***	0.20	0.16	154,153
<b>Decreased violence against woman</b>	0.08***	0.03	0.05	0.05***	0.00	0.02	154,153

Notes:

\*\*\* indicates significance level of 1 percent  
 \*\* indicates significance level of 5 percent  
 \* indicates significance level of 10 percent

## A2.2 PSM results for VGD

Dependent variable	Nearest neighbour method			Kernel method			Number of observations (treated, untreated)
	Average treatment on the treated (ATT)	Average treatment on the untreated (ATU)	Average treatment effect (ATE)	Average treatment on the treated (ATT)	Average treatment on the untreated (ATU)	Average treatment effect (ATE)	
Everyone in household has had enough to eat	0.156***	0.164	0.160	0.196***	0.139	0.169	400 , 400
How many main meals do you have per day	0.067***	0.064	0.065	0.059***	0.071	0.065	400 , 400
Have meat a couple of times per year	-0.10***	-0.09	-0.10	-0.06***	-0.12	-0.09	400, 400
Total income	11295.088***	14340.679	12802.305	10497.031***	6096.500	8328.486	400 , 400
Animal and animal-related income	0.057***	0.098	0.077	0.093***	-0.016	0.039	1600 , 1600
Ability to generate any income from business	-0.347***	-0.743	-0.543	-0.591***	-0.411	-0.501	400 , 400
Household own any livestock	0.011***	0.013	0.012	0.027***	0.050	0.038	400 , 400
Own or leased cultivated land	0.13***	0.09	0.11	-0.03***	0.15	0.06	400, 400
Total land owned (decimal)	-3.80***	2.98	-0.74	5.02***	8.33	6.53	333, 270
Total leased land (decimal)	-4.33***	0.61	-2.10	-12.02***	-3.40	-8.09	333, 270
Any household member indebted	0.06***	-0.01	0.03	0.08***	-0.02	0.03	400, 400
Per capita income from crop production	1200.02**	1294.29	1241.80	518.29***	-751.09	-45.16	328, 263
Per capita income from animal and animal-related source	571.84	733.35	641.78	291.05	-180.03	93.50	127, 97
Per capita income from non-agricultural source	1789.22***	1595.39	1692.80	3764.49***	667.45	2225.73	400, 398

<b>Central government has a reasonable understanding of socioeconomic situation</b>	0.148***	0.317	0.231	0.202***	0.075	0.139	400 , 400
<b>Central government attempted to address your needs in the past years</b>	0.46***	0.45	0.45	0.49***	0.46	0.48	400, 400
<b>Take part in community or public events where decisions are made about the community</b>	0.05***	0.04	0.04	0.01***	0.08	0.04	347, 358
<b>Voice opinion for decisions about community</b>	0.11***	0.07	0.09	0.04**	0.02	0.03	146, 131
<b>Approach local leaders and voice opinion if dissatisfied with services provided or the way money is used</b>	0.17***	0.15	0.16	0.19***	0.12	0.16	400, 400
<b>Appealed to local government to solve a problem in the village/neighbourhood</b>	0.07***	0.02	0.05	0.05***	-0.01	0.02	400, 400

# Annex 3: CLP descriptive statistics additional tables

## A3.1 What Type of Benefit You Received From This Program (Only Beneficiary Households - Total: 598)

Support Type	Obs	Percentage
Cash	598	100
Training	598	100
Asset	597	99.83
Support for food	7	1.17
Planting	264	44.15
Vegetable gardening equipment	118	19.73
Sanitary latrine	23	3.85

## A3.2 Implementation of CLP

	Obs	Mean	Std. Dev	Min	Max
Did you receive the full payment each time the payment was made to you during past 12 months of the program?	598	1.00	0.04	0	1
Did you have to spend money to apply for this program?	598	0.00	0.04	0	1
Did you incur any non-monetary costs when applying for the CLP/VGD?	598	0.02	0.15	0	1

### A3.3 Amount of owned land (decimal)

	Non-Beneficiary (339)	Beneficiary (390)	Total (729)	p-value
Irrigated	25.88	7.94	16.28	0.000
Un-irrigated	2.71	0.57	1.57	0.148
Housing Plot	0.83	0.23	0.51	0.008
Grazing Land	0.53	0.00	0.24	0.086
Land left fallow	0.53	0.00	0.24	0.000
Total Land	37.15	9.98	22.62	0.000

### A3.4 Amount of leased land (decimal)

	Non-Beneficiary (339)	Beneficiary (390)	Total (729)	p-value
Irrigated	35.82	33.60	34.63	0.377
Un-irrigated	0.60	0.47	0.53	0.718
Housing Plot	0.11	0.26	0.19	0.161
Grazing Land	0.00	0.31	0.16	0.352
Land left fallow	0.09	0.08	0.09	0.847
Total Land	36.63	34.55	35.52	0.414

### A3.5 How many main meals do you have per day?

	Non-Beneficiary		Beneficiary		Total		p-value
	Obs	Percentage	Obs	Percentage	Obs	Percentage	
Two meals	30	5	16	2.68	46	3.84	0.036
Three meals	570	95	582	97.32	1,152	96.16	
Total	600	100	598	100	1,198	100	

### A3.6a: Who generally eats first at mealtime?

	Non-Beneficiary	Beneficiary	Total
Father	3	2	5
Parents	1	0	1
Men and boys	201	172	373
Girls and women	5	5	10
Sick people	1	0	1
Everybody eats at the same time	366	363	729
No common trends	23	56	79
Total	600	598	1,198

### A3.6b: Men and boys eat first at mealtime

	Obs	Mean	p-value
Non Beneficiary	600	0.34	0.077
Beneficiary	598	0.29	
Total	1198	0.31	

### A3.6c: Everybody eats at the same time

	Obs	Mean	p-value
Non Beneficiary	600	0.61	0.916
Beneficiary	598	0.61	
Total	1198	0.61	

### A3.7a: How many times do girls in the household eat per day?

	Non-Beneficiary	Beneficiary	Total
One	1	0	1
Two	42	27	69
Three	557	570	1,127
Four	0	1	1
Total	600	598	1,198

### A3.7b: Girls of the household have three meals per day

	Obs	Mean	p-value
Non Beneficiary	600	0.93	0.069
Beneficiary	598	0.95	
Total	1198	0.94	

### A3.8: Do you think that having received a transfer VGD/CLP changed your ability to participate in social activities? If yes, what kind of social activities?

Variable	Obs	Percentage (out of 598)
Joining community-wide traditional or ceremonial events	219	36.62
Joining religious celebrations more fully	219	36.62
Joining family celebrations (e.g. wedding)	430	71.91
Being able to go on more social visits	302	50.50
Other (specify)	-	-
No hasn't changed my ability	20	3.34

**A3.9: If yes (Do you think that having received a transfer VGD/CLP changed your ability to participate in social activities?), what are the reasons for your improved ability to participate in social activities?**

Variable	Obs	Percentage	Std. deviation
I18B: Financial capacity	578	0.97	0.16
I18B: Ability to give gift/s	578	0.87	0.34
I18C: Ability to mix with educated people	578	0.87	0.33
I18D: Better clothing	578	0.85	0.36
I18E: Others	578	0.01	0.07

**A3.10: If response to L.5 is yes (If there are differences, are there tensions in the community between these groups?) what kind of tensions?**

Violence against women			
	Non-beneficiary	Beneficiary	Total
Increased	8	15	23
Unchanged	28	43	71
Decreased	56	62	118
Never happened	61	34	95



**A3.11: If response to L.5 is yes (If there are differences, are there tensions in the community between these groups?), what kind of tensions?**

Conflict on land			
	Non-beneficiary	Beneficiary	Total
Increased	94	119	213
Unchanged	32	17	49
Decreased	23	12	35
Never happened	4	6	10

Conflict on using resources			
	Non-beneficiary	Beneficiary	Total
Increased	68	98	166
Unchanged	54	36	90
Decreased	24	11	35
Never happened	7	9	16

**A3.12: Have you ever suspected that your local government may have mismanaged public funds?**

	Obs	Mean	p-value
Non-Beneficiary	600	0.74	0.114
Beneficiary	598	0.70	
Total	1198	0.72	

**A3.13: Do you feel that the central government has a reasonable understanding of your socio-economic situation here?**

	Obs	Mean	p-value
Non-Beneficiary	600	0.22	0.000
Beneficiary	598	0.51	
Total	1198	0.36	

**A3.14: Has the central government attempted to address your needs in the past three years?**

	Obs	Mean	p-value
Non-Beneficiary	600	0.22	0.000
Beneficiary	598	0.48	
Total	1198	0.35	

**A3.15: If response to I.20 (Do you know who is running the VGD/CLP program?) is yes, who?**

	Obs	Percentage
Government	35	5.86
NGO	456	76.38
Both Government and NGO	106	17.76
Total	597	100

**A3.16: Are you aware of community and public events where decisions are made about the village/neighbourhood (e.g. land/ marriage disputes / communal and agricultural works/ decisions about infrastructure and services in the village/neighbourhood)?**

	Obs	Mean	p-value
Non-Beneficiary	600	0.89	0.133
Beneficiary	598	0.86	
Total	1198	0.87	

**A3.17: Did you take part in any community or public event where decisions are made about the community in the past 12 months?**

	Obs	Mean	p-value
Non-Beneficiary	533	0.21	0.594
Beneficiary	514	0.22	
Total	1047	0.21	

**A3.18: Have you/others in the village/neighbourhood appealed to the local government to solve a problem in the village/neighbourhood (e.g. with public infrastructures/services)?**

	Obs	Mean	p-value
Non-Beneficiary	600	0.49	0.020
Beneficiary	598	0.42	
Total	1198	0.45	

**A3.19: If response to M.8 (Did you take part in any community or public event where decisions are made about the community in the past 12 months? ) is No, why did you not take part?**

	Non-beneficiary (422)		Non-beneficiary (400)		Total (822)		p-value
Variable	Obs	Percentage	Obs	Percentage	Obs	Percentage	
Not interested	294	69.67	313	78.25	607	73.84	0.011
Not welcome because of my ethnicity/ religion	2	0.47	0	0.00	2	0.24	0.168
Excluded because of my gender	176	41.71	193	48.25	369	44.89	0.060
Excluded because I am poor	115	27.25	76	19.00	191	23.24	0.005
Our local government officials make the decision	11	2.61	14	3.50	25	3.04	0.460
Other	0	0.00	1	0.25	1	0.12	0.305

# Annex 4: VGD descriptive statistics additional tables

## A4.1: Earn Income from the source in the last 12 months

	Non-Beneficiary (400)	Beneficiary (400)	Total (800)	p-value
Paddy/Rice	0.55	0.66	0.60	0.002
Maize	0.02	0.02	0.02	1.000
Wheat/Barley	-	-	-	-
Millet/Buckwheat	-	-	-	-
Other Food Grain	0.04	0.07	0.05	0.057
Pulses and beans	0.14	0.22	0.18	0.003
Oil Seeds (Mustard, sunflower, and others)	0.03	0.03	0.03	0.526
Cash Crops (fruits, spices, and others)	0.40	0.52	0.46	0.001
Poultry/fowls	0.20	0.23	0.22	0.302
Sheep/goat/piggery	0.03	0.07	0.05	0.020
Milk animals (milk and dairy products)	0.02	0.07	0.04	0.002
Other animals (products, services or sale)	0.02	0.01	0.02	0.561
Wage labor (agriculture and non-agriculture)	0.92	0.87	0.90	0.038
Wage labor in public works (cash/food for work, TR, 100 day employment program)	0.04	0.02	0.03	0.122
Salaried employment	0.05	0.06	0.05	0.639
Trade & Business	0.07	0.12	0.09	0.015
Remittances	0.0025	0.00	0.00125	0.318

Rents income (house, land, equipment and others)	0.01	0.02	0.01	0.363
Government transfers (safety net)	0.71	0.99	0.85	0.000
Others	0.09	0.06	0.07	0.173

#### A4.2a: Did any member of your household receive a safety net (SSN) benefit from any government or non-government institution during the last 36 months?

VGD		
	Obs	Percentage
No	94	11.75
Yes	706	88.25

#### A4.2b Type social safety net received

VGD		
	Obs	Percentage (Total:706)
VGD (Vulnerable Group Development)	400	56.66
Vulnerable Group Feeding	200	28.33
100-day Employment Generation	5	0.71
Test Relief	27	3.82
FFW (The Food For Work)	4	0.57
Cash for work	7	0.99
Widow allowance	26	3.68
Old age allowance	50	7.08
Chars Livelihoods Program (CLP)	-	-
Disability allowance	9	1.27
Freedom Fighter Allowance	-	-
Gratuitous Relief	-	-
FFE (Food for Education)	71	10.06

PESP (Primary Education Stipend Project)	227	32.15
FSSAP (Female Secondary School Education Assistance Project)	58	8.22
SHOUHARDO	1	0.14
Humanitarian foundation	3	0.42
Rural Maintenance Programme	2	0.28
Others	-	-

#### A4.3: What type of benefit you received from this program?

Variable	Obs	Percentage
Cash	1	0.25
Training	308	77
Asset	-	-
Support for food	400	100
Others	-	-

#### A4.4: Have you ever wishes to start a new or expand an existing economic activity but failed? (e.g. business; trade, farming)

	Obs	Mean	p-value
Non-Beneficiary	400	0.77	0.000
Beneficiary	400	0.88	
Total	800	0.83	

#### A4.5: If response to C23 is yes, why have you not been able to do this?

	Non-Beneficiary (309)		Beneficiary (353)		Total (662)		p-value
Variable	Obs	Percentage	Obs	Percentage	Obs	Percentage	
Insufficient funds	308	99.68	348	98.58	656	99.09	0.139
Difficulty to get permits	-	-	1	0.28	1	0.15	-
Negative attitude of others because of my ethnicity/religion	2	0.65	1	0.28	3	0.45	0.487

Don't know how to do this	8	2.59	4	1.13	12	1.81	0.162
I am currently in process of doing this	6	1.94	17	4.82	23	3.47	0.044
No time	1	0.32	1	0.28	2	0.30	0.925
I did it	3	0.97	-	-	3	0.45	-
Others	-	-	-	-	-	-	-

#### A4.6: How many main meals do you have per day? (1 meal and 2 meal = 0; 3 meal =1)

	Obs	Mean	p-value
Non-Beneficiary	400	0.88	0.001
Beneficiary	400	0.95	
Total	800	0.91	

#### A4.7: In the past month, would you say everyone in the household has had enough to eat?

	Obs	Mean	p-value
Non-Beneficiary	400	0.76	0.000
Beneficiary	400	0.92	
Total	800	0.84	

#### A4.8: Who generally eats first at mealtime?

	Non-Beneficiary	Beneficiary	Total
Father	3	3	6
Parents	2	-	2
Men and boys	19	12	31
Girls and women	3	1	4
Everybody eats at the same time	362	381	743
No common trend	11	3	14
Total	400	400	800

### A4.8.1 Everybody eats at the same time

	Obs	Mean	p-value
Non Beneficiary	400	0.91	0.009
Beneficiary	400	0.95	
Total	800	0.93	

### A4.9: How many times do girls in the household eat per day?

	Non-Beneficiary	Beneficiary	Total
Have no daughter	1	-	1
Two times	47	21	68
Three times	352	379	731
Total	400	400	800

#### A4.9.1 Girls eat three times

	Mean	p-value
Non Beneficiary	0.88	0.001
Beneficiary	0.95	
Total	0.91	

### A4.10: Do you think that having received a transfer VGD/CLP changed your ability to participate in social activities? If yes, what kind of social activities?

Variable	Obs	Percentage
Joining community-wide traditional or ceremonial events	158	39.5
Joining religious celebrations more fully	172	43
Joining family celebrations (e.g. wedding)	149	37.25
Being able to go on more social visits	228	57
Other	1	0.25
No hasn't changed my ability	25	6.25



**A4.11 If yes (Do you think that having received a transfer VGD/CLP changed your ability to participate in social activities?), what are the reasons for your improved ability to participate in social activities?**

Variable	Obs	Mean	Std. Dev.	Min	Max
Financial capacity	375	0.84	0.365	0	1
Ability to give gift/s	375	0.59	0.493	0	1
Ability to mix with educated people	375	0.85	0.360	0	1
Better clothing	375	0.57	0.495	0	1
Others	375	0.02	0.136	0	1

**A4.12: There are often differences that exist between people living in the same village/neighbourhood. To what extent do differences such as the following tend to divide people in your village/ neighbourhood?**

		Non-Beneficiary		Beneficiary	
		Obs	Percentage	Obs	Percentage
Differences in education	No	310	77.5	308	77
	Yes	82	20.5	84	21
	Don't Know	8	2	8	2
	Total	400	100	400	100
Differences in wealth/material possessions	No	275	68.75	284	71
	Yes	119	29.75	110	27.5
	Don't Know	6	1.5	6	1.5
	Total	400	100	400	100
Differences in land holdings	No	267	66.75	268	67
	Yes	121	30.25	120	30
	Don't Know	12	3	12	3
	Total	400	100	400	100
Differences in social status (well respected/obey decision etc)	No	272	68	273	68.25

	Yes	113	28.25	111	27.75
	Don't Know	15	3.75	16	4
	Total	400	100	400	100
<b>Differences between men and women</b>	No	150	37.5	115	28.75
	Yes	246	61.5	280	70
	Don't Know	4	1	5	1.25
	Total	400	100	400	100
<b>Differences between younger and older generations</b>	No	348	87	349	87.25
	Yes	17	4.25	23	5.75
	Don't Know	35	8.75	28	7
	Total	400	100	400	100
<b>Difference between old inhabitants and new settlers</b>	No	349	87.25	338	84.5
	Yes	23	5.75	44	11
	Don't Know	28	7	18	4.5
	Total	400	100	400	100
<b>Difference in political party affiliations</b>	No	268	67	273	68.25
	Yes	74	18.5	82	20.5
	Don't Know	58	14.5	45	11.25
	Total	400	100	400	100
<b>Differences in ethnic background/ religion</b>	No	316	79	315	78.75
	Yes	36	9	50	12.5
	Don't Know	48	12	35	8.75
	Total	400	100	400	100
<b>Others</b>	No	391	97.75	394	98.5
	Yes	1	0.25	2	0.5
	Don't Know	8	2	4	1

	Total	400	100	400	100
--	-------	-----	-----	-----	-----

#### A4.13: If there are differences, are there tensions in the community between these groups?

Group	Obs	Mean	p-value
Non-Beneficiary	318	0.12	0.373
Beneficiary	347	0.10	
Total	665	0.11	

#### A4.14: In your opinion, what are the main obstacles to a better quality of life in your village/neighbourhood?

		Non-Beneficiary		Beneficiary		Total	
		Obs	Percentage	Obs	Percentage	Obs	Percentage
Lack of resources	Top obstacle	372	93.00	343	85.75	715	89.38
	Second Obstacle	108	27.00	181	45.25	289	36.13
	Third obstacle	47	11.75	41	10.25	88	11.00
Corruption	Top obstacle	33	8.25	15	3.75	48	6.00
	Second Obstacle	107	26.75	84	21.00	191	23.88
	Third obstacle	78	19.50	88	22.00	166	20.75
Ineffective central government	Top obstacle	1	0.25	2	0.50	3	0.38
	Second Obstacle	33	8.25	51	12.75	84	10.50
	Third obstacle	110	27.50	85	21.25	195	24.38
Ineffective local government	Top obstacle	29	7.25	10	2.50	39	4.88
	Second Obstacle	105	26.25	94	23.50	199	24.88
	Third obstacle	147	36.75	179	44.75	326	40.75
Negative attitude and behaviour of public officials towards people of my ethnicity/caste/religion	Top obstacle	1	0.25	1	0.25	2	0.25
	Second Obstacle	2	0.50	1	0.25	3	0.38
	Third obstacle	1	0.25	3	0.75	4	0.50

<b>Communication system</b>	Top obstacle	22	5.50	18	4.50	40	5.00
	Second Obstacle	47	11.75	26	6.50	73	9.13
	Third obstacle	14	3.50	11	2.75	25	3.13
<b>Lack of education</b>	Top obstacle	142	35.50	207	51.75	349	43.63
	Second Obstacle	154	38.50	141	35.25	295	36.88
	Third obstacle	47	11.75	58	14.50	105	13.13

**A4.15: Do you feel that the central government has a reasonable understanding of your socio-economic situation here?**

	Obs	Mean	p-value
<b>Non-Beneficiary</b>	400	0.27	0.000
<b>Beneficiary</b>	400	0.61	
<b>Total</b>	800	0.44	

**A4.16: Has the central government attempted to address your needs in the past three years?**

	Obs	Mean	p-value
<b>Non-Beneficiary</b>	400	0.25	0.000
<b>Beneficiary</b>	400	0.70	
<b>Total</b>	800	0.47	

**A4.17: Are you aware of community and public events where decisions are made about the village/neighbourhood (e.g. land/ marriage disputes / communal and agricultural works/ decisions about infrastructure and services in the village/neighbourhood)?**

	Obs	Mean	p-value
<b>Non-Beneficiary</b>	400	0.90	0.230
<b>Beneficiary</b>	400	0.87	
<b>Total</b>	800	0.88	

**A4.18: Did you take part in any community or public event where decisions are made about the community in the past 12 months?**

	Obs	Mean	p-value
Non-Beneficiary	358	0.37	0.137
Beneficiary	347	0.42	
Total	705	0.39	

**A4.19: If response to M.8 is No (Did you take part in any community or public event where decisions are made about the community in the past 12 months?), why did you not take part?**

	Non-Beneficiary (227)		Beneficiary (201)		Total (428)		p-value
Variable	Obs	Percentage	Obs	Percentage	Obs	Percentage	
Not interested	153	67.40	134	66.67	287	67.06	0.975
not welcome because of my ethnicity/ religion	-	-	1	0.50	1	0.23	0.288
excluded because of my gender	68	29.96	71	35.32	139	32.48	0.238
Excluded because I am poor	69	30.40	41	20.40	110	25.70	0.018
Our local government officials make the decision	16	7.05	18	8.96	34	7.94	0.468
Others	1	0.44	-	-	1	0.23	0.347

**A4.20: Have you/others in the village/neighbourhood appealed to the local government to solve a problem in the village/neighbourhood (e.g. with public infrastructures/services)?**

	Obs	Mean	p-value
Non-Beneficiary	400	0.53	0.136
Beneficiary	400	0.58	
Total	800	0.55	

**A4.21: If people in the village/neighbourhood are dissatisfied with services provided, or the way money is being used by the local government, can you approach local leaders and voice your opinion?**

	Obs	Mean	p-value
Non-Beneficiary	400	0.47	0.000
Beneficiary	400	0.62	
Total	800	0.55	



ODI is the UK's leading independent think tank on international development and humanitarian issues.

Our mission is to inspire and inform policy and practice which lead to the reduction of poverty, the alleviation of suffering and the achievement of sustainable livelihoods.

We do this by locking together high-quality applied research, practical policy advice and policy-focused dissemination and debate.

We work with partners in the public and private sectors, in both developing and developed countries.

---

Readers are encouraged to reproduce material from ODI Reports for their own publications, as long as they are not being sold commercially. As copyright holder, ODI requests due acknowledgement and a copy of the publication. For online use, we ask readers to link to the original resource on the ODI website. The views presented in this paper are those of the author(s) and do not necessarily represent the views of ODI.

© Overseas Development Institute 2014. This work is licensed under a Creative Commons Attribution-NonCommercial Licence (CC BY-NC 3.0).

ISSN: 2052-7209

**Overseas Development Institute**  
203 Blackfriars Road  
London SE1 8NJ  
Tel +44 (0)20 7922 0300  
Fax +44 (0)20 7922 0399



Project funded by the European Union

