



Guidance Note

Promoting Social Protection for the Extreme Poor



shiree

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The Purpose of this Guidance Note

Shiree's ongoing experience from its Change Monitoring System (CMS) and operational support has identified that partner NGOs are reporting low access to social protection and safety net mechanisms like VGD, Widows Allowance, or Old Age Allowance. Some findings have even shown that some BHHs have had safety net entitlements *removed* since participation in the shiree intervention.

Given that these social security mechanisms have proved to be crucial in aiding the survival and graduation of some beneficiaries (particularly elderly, disabled and widowed beneficiaries), shiree is aware of the importance of not only maintaining, but increasing access of these beneficiary groups of government entitlements. NGOs across the board have requested support from shiree in guiding interaction with local government institutions (LGs) to achieve this, so this 'Advocacy-in-a-box' Guidance Note provides a step-by-step guide to achieving impact in this area.

Background to social protection in Bangladesh

Social protection and safety nets have a valuable role both in **protecting** the extreme poor from falling into further levels of deprivation, but also in **promoting** graduation by ensuring that primary needs can be guaranteed, even in times of hardship.

According to the Bangladesh Bureau of Statistics, 13% of households had access to one of the social protection programmes in 2007. Only 2% of these beneficiaries, however, are old aged, and there is an estimated leakage of 11-12% due to bribes, mis-targeting, and disbursements below the agreed amounts (HelpAge International-Bangladesh, 2010, 'A Desk Research on Social Protection Situation in Bangladesh').

Programme (Ministry)	Coverage FY2009/10 (Million people/month)	Budget FY 2009/10 (Million Taka)
VGF (Vulnerable Group Feeding)	36.70	14102.30
Test Relief Food (MoFDM)	3.33	9931.90
Food for Work (FfW)	3.13	9388.20
Old age allowance (MoSW)	2.25	8100.00
VGD (Vulnerable Group Development)	8.83	6580.70
Primary Education Stipend Project (PESP)	5.5	4875.20
Stipend for secondary & higher secondary students	2.8	3390.00
Allowance for widowed, deserted & destitute Women (MoWCA)	0.92	3312.00
Honorarium for insolvent & injured freedom fighters (MoFWA)	0.14	2814.00
Allowance for financially insolvent disabled (MoSW)	0.26	936.00
Maternity allowance for poor lactating mothers (MoWCA)	0.08	336.00

Adapted from HelpAge International-Bangladesh (2010)

Background to social protection with shiree BHHs

While shiree interventions can significantly increase the income of beneficiary households (BHHs), the role of the state in protecting these gains is essential. The entitlements listed above can assist in the development of income-generating activities (IGAs) through the consumption guarantees they provide (particularly with elderly and disabled BHHs).

Despite this, access to social security and safety nets amongst shiree BHHs is low (shiree's CMS1 baseline showed that only 7% had access, and CMS2 data for October 2011 shows an increase to 13%). The main reasons for this are:

- Absolute resource constraint (more need than funds available).
- BHHs not deemed worthy as they now have assets from shiree interventions.
- Corruption and poor targeting by LGIs.
- Lack of awareness and ability of BHHs to claim their entitlements.

Shiree's Approach

Shiree **focuses its social protection advocacy efforts on people with disabilities and the elderly**, as they are deemed the most in need of this support. Moreover, the eligibility of these people for schemes like Old Age Allowance is very clear, and cannot be disputed by providers.

Shiree is working on **national/policy-level advocacy on an ongoing basis**, and will increase its efforts to **target MPs specifically**. Nevertheless, shiree believes that a great deal can be achieved by NGOs and BHHs at the local level. A research investigation with 18 partner NGOs (6 Scale Fund, 6 IF Round 1 and 6 IF Round 2), found that although most LGIs were involved in some level of corruption regarding distribution of social security payments, most NGOs believed that the LGIs were, as a rule, supportive of shiree initiatives. They explained that a closer working relationship could improve responsiveness to extreme poor BHHs.

shiree's Advocacy-in-a-box toolkit therefore supports NGOs to work at BHH- and LGI-level, to increase demand from BHHs to claim their entitlements, and improve targeting of LGIs.



How to use this Guidance Note

This document provides a step-by-step guide on how best to engage LGIs for the benefit of shiree BHHs (including **Union Parishads (UP)**, **Upazila Offices**, and UP members at the **ward level**). Effective work with LGIs depends heavily on the personalities involved so it may be significantly harder to achieve impact in some unions than others. **Activities may need to be adapted according to the local area and individuals concerned.**

This is not a prescriptive instruction, but a guideline for use by NGOs at their own discretion; we hope and expect NGOs to build on this document, feedback, and contribute to future improved versions of it.

Step 1 - Engage the Union Parishad and Ward members from project inception

It is essential to develop relationships with LGIs at the earliest possible stages of project activities. The Union and Ward level have been proven to be the best 'entry points' to effective change. Possible opportunities during project inception include:

1. Project briefing meetings

It is important that the LGIs understand what projects are going on in their working areas. It is also important to emphasise that **the LGIs benefit from shiree** projects, as they will see increased development in their areas. With time, they will also see less demands on their minimal resources, but **this will take time**. Project briefings should make clear the following information:

1. Working areas and quantity of BHHs.
2. Project activities and graduation pathway.
3. Emphasise that **shiree is a Government of Bangladesh programme**. Distribute the letter to LGIs provided by shiree's PD (**Annexe 1**).
4. Emphasise that this project should be seen as a 'helper' to existing LGI activities, and that UP functionaries should be seen as the project's partners in reducing extreme poverty. In this way, emphasise that existing safety nets and social protection entitlements should not be taken away from BHHs (at least in the short-term) after becoming involved in the project (see point 3 on Memorandums of Responsibility).

2. Beneficiary selection

It can be useful to engage LGIs during beneficiary selection activities. This exhibits the transparency of the process, and the effort of the NGO to reach the extreme poor. LGIs should only be engaged as **observers** rather than letting them influence which BHHs are selected.

This activity will increase the likelihood that LGIs will respond to efforts to link BHHs with social security and safety net activities. It can also **build the capacity of the LGIs** in their own targeting activities.

Submit full BHH lists to LGIs, so they are aware of the most needy in their working areas.

3. Memorandums of responsibility

This is an option, to highlight the shared responsibility and shared benefit (a **win-win**) between NGO and LGI. It is important to emphasise that while the project will bring great benefit to the community and LGI, it is **not an alternative to government support**. A memorandum *could* be developed, to outline the role of the NGO and LGIs. This should include notes on:

- Inputs provided to the community by the shiree intervention.
- Responsibility of LGI to provide social security/safety nets to those most in need (people with disabilities, widows, the elderly). These supports should not be taken away from BHHs

immediately once project support is received. They are essential (at least in the short term) to support the BHH in graduating.

- UP/UNO services required by BHHs to ensure project success, and corresponding support from the project.
 - o Does Khas/Kanda land need to be transferred with LGI approval?
 - o Are vaccinations required from the livestock extension officers?
 - o Is support from the agriculture officer needed?
 - o Can UP land be used by project BHHs?

You could use a table to emphasise the role of both parties in supporting the extreme poor, and how the NGO project and LGI can achieve most success when they work together (you can also ask the LGIs what opportunities they see for collaboration).

Task	Role of shiree project	Role of LGI
Beneficiaries use land for cultivation	Provide capital inputs and training of BHHs for crop production. Raise awareness of agricultural extension workers regarding characteristics of the extreme poor.	Ensure timely processing of applications for Khas land.
Beneficiaries develop long-term food security.	Develop local vegetable gardens for rural communities using project inputs and training.	Ensure that safety nets are guaranteed in the short-run, so BHHs have time to work on their vegetable plots.

4. Project launching workshops

Most projects have launching workshops. Inviting LGIs can help encourage them to take some responsibility for the BHHs involved.

5. LGI Training on Extreme Poverty

In addition to the project briefing workshops, it could be valuable to provide briefing/training sessions to LGIs about extreme poverty. This could look at the causes of extreme poverty, the needs of the extreme poor, land laws, disaster risk reduction, social protection/safety nets laws, or a range of different topics.

Step 2 - Increase Beneficiaries' Awareness of Social Security and Safety Net Entitlements through Project Sessions

BHHs should be briefed on the roles and responsibilities of the LGIs, as well as their roles and responsibilities as citizens. BHHs must be clear of their entitlements, and methods of claiming for these entitlements, as after the project cycle, they will be the ones facilitating this process.

Shiree has designed a 2-hour module (**Annexe 2**) for increasing awareness of beneficiaries of their entitlements, and protocols for claiming from these schemes. Use this in one of the group meetings with beneficiaries. Make sure you make multiple photocopies of **Annexe 3**, which outlines the entitlements available to extreme poor BHHs, the eligibility criteria, and methods of claiming.

We recommend that NGOs **should focus their follow-up and mobilization efforts on less physically capable BHHs** (elderly BHHs and BHHs with disabilities), who have clearer eligibility for these programmes, and who are most in need. All BHHs can however benefit from understanding their entitlements, so this session can be facilitated with all.

Step 3 - Support BHHs to open bank accounts where required

Some government social security and safety net programmes pay directly into beneficiaries' bank accounts, including 'Allowance for financially insolvent disabled', 'Old Age Allowance', 'Maternity Allowance for Poor Lactating Mothers' and others (see Annexe 3).

Shiree BHHs are unlikely to have existing bank accounts. **LGIs should make arrangements for this, but it is important to check with LGIs that they will arrange this.** In theory (for most transfers), LGIs should issue payment books/cards for recipients of these transfers, with photographs sent to respective local banks. Beneficiaries should collect allowances from the banks against the payment books.

If LGIs are not doing this, **encourage them to do so**, or you may need to **support BHHs to establish bank accounts**. In general, Grameen Bank, Bangladesh Krishi Bank, and Rajshahi Krishi Unnayan Bank are the easiest banks for extreme poor BHHs to open accounts with. These banks only require a 10Tk deposit to open an account.

Step 4 - Increase community and LGI awareness of responsibility to the extreme poor, particularly those with disabilities and the elderly

It is essential that the broader community (including rich people within communities and the LGIs responsible for them) are clearly aware of the entitlements of the less physically capable extreme poor, and their responsibilities to support them.

To increase this awareness, there are a number of options:

1. Invite the wider community to participate in the session facilitated with BHHs (Step 2).
2. Conduct awareness sessions with the community during project inception, about the need to support the less physically capable BHHs.
3. Consider setting up support groups at the Ward or village level.

Step 5 - Submit lists of BHHs who are eligible for different safety nets during Ward Planning Session (NB: not all wards host these) or to Union Parishad members

In roughly **April/May** each year (60 days before the UP's annual budgeting), there is supposed to be a Ward Planning Session (or pre-Open Budget meeting). Bear in mind that not all wards are involved in this process, but it is worth enquiring/urging LGIs to do so.

If Ward Planning Sessions are hosted in project working areas, lists of elderly and disabled BHHs should be submitted to the Ward Members during this period. **If there are no Ward Planning Sessions, submit the lists in this period to the local UP members directly.**

We would recommend submitting a **comprehensive list** of all those eligible elderly and disabled households in the ward, even if they are not project BHHs. This will show less favouritism (although may not always be possible).

Step 5 is a **major step**, as decisions made at this time can immediately be incorporated into the budget.

Step 6 - Participate in UP Open Budget Meeting and sharing of approved budget (NB: not all UPs host these)

In roughly **May/June** each year (60 days after the Ward Planning Sessions), the UP should arrange an Open Budget Meeting (note that this is a legal requirement, but not all unions actually conduct them). The **NGO should attend**, along with a **sizeable representation of BHHs**, particularly including elderly and disabled BHHs. Both NGO and BHH should be encouraged to seek assurance that those included on the list should be included under safety net/social protection schemes. **If the UP does not host an Open Budget Meeting, lists should be submitted to the relevant UP members**, and follow-up should be carried out with the UP chairs to see that lists are being passed on.

Shortly after the Open Budget Meeting, the Union Parishad will openly share the approved budget. This is the last opportunity to make comments. NGOs should ensure that their elderly and disabled BHHs have been included on the lists for the schemes they are entitled to, and explanation sought if not.¹

Step 7 - Engage LGs in project activities on an ongoing basis

Relationships with LGs should continue in a collaborative manner throughout the project period. There are many possible methods of achieving this including:

1. Submit Quarterly/Annual Progress Reports to LGs

As an ongoing example of good practice, NGOs are advised to submit progress reports to LGs. Try and meet the UP/UNO on a regular basis to discuss progress and challenges faced.

¹ There is a legal Right to Information act in Bangladesh, which has clear procedures for implementation. Right to Information (RTI) can be used to increase transparency of LGs, which can improve targeting of safety nets and honesty of LGs. More specifically, BHHs can use their RTI to demand public display of lists of recipients for various safety nets. If deemed useful, feel free to use the Right to Information training module developed by the NGO, Intercooperation (which is included as **Annexe 4**). This can increase BHH's ability to negotiate with LGs, and increase LG's responsiveness to BHH's needs.

2. Invite LGI Representatives to Workshops, Advocacy Meetings and/or Asset Transfer or other Ceremonies

This can help to increase awareness of project activities, and ownership from LGIs.

3. Briefing of Newly Elected UP Members and Chairmen

If members are replaced or newly elected during the project cycle, make sure that the replacements are well briefed. This is an opportunity for a 'new beginning'.

4. Organise BHH-LGI consultations and Field Visits

Invite the LGI representatives on periodic field visits, to see the status of beneficiary households, as well as the impact of shiree interventions. Use these visits to emphasise the necessary role of LGIs in providing support such as social security/safety nets and extension services etc.

You can also arrange consultations where the LGI representative can sit down with the BHHs and find out about what they need.

5. Encourage UPs to include extreme poor BHHs as standing committee members

LGIs are supposed to include representatives of a number of groups (including poor people, women etc.) in their standing committees. Encourage them to include BHHs in these committees are representatives of the extreme poor.

Annexe 2 – BHH Training Module

Training Title	Me and my Union Parishad
Duration	3 hours
Materials	Flipchat, marker pen.

Step 1 – Introduction

Welcome all participants, and explain that today we will be speaking about how to work with the Union Parishad.

Step 2 – Who is in my UP?

Ask beneficiaries who is in the local UP.

Who is the UP Chairman? Who are the UP members? Who is the local ward member?

Step 3 – Understanding the role of LGIs and citizens

Ask BHHs to split into two groups. One represents the Union Parishad, and one the normal community people.

Each group should discuss what the responsibilities of the other group are. I.e. The community people discuss the responsibilities of the Union Parishad, and the Union Parishad discusses the responsibilities of the community people. Give the groups at least 15 minutes] for discussion.

Ask one representative from each group to explain the responsibilities of the other group. Write them on a flip chat. Possible responsibilities will include:

Local Government Institutions	Community People
Selecting beneficiaries for safety net programmes	Voting
Distributing safety net	Helping to inform the LGIs of community needs
Identifying participants for cash-for-work	Maintaining community assets where possible
Consulting with community members about their needs	Respecting each other
Coordinating activities of NGOs and government bodies, for the benefit of community people.	Working hard to make the most of the opportunities make available by LGIs
Conducting mediation sessions	Submit plaint to get justice through the village court
Carry out responsibility of The Village Court	Giving tax
Assist to distribute khas land	Monitoring role of local government and ensuring accountability of LGI through making continuous claim re justice, khas land, khas water bodies, law and order, assistance for poorest people, security etc.
Maintenance of road/culvert	

Write down all the things that beneficiaries say.

Step 4 – Discussion

Ask: What have we learned from this?

Response: That LGIs and community people both have responsibilities. Poor people have rights which the UPs have a responsibility to respond to. Poor people should respect each other, respect their communities, claim their rights, and have a responsibility to monitor the government's activities.

Step 5 – Story

Narrate the following story to beneficiaries. If there are literate group members, give a photocopy of the written case study for them to read and discuss.

Helena Begum is a 32-year old widowed woman with 2 children living in Ward 6. She moved to Ward 6 from a neighbouring Upazila when she became married, but her husband died last year. She has no other family in the ward other than her in-laws. With two young children to raise, the only income she can make comes from day labour. She received no safety net support, and did not know what she was entitled to.

Md. Alam was recently elected as Union Parishad Chairman. This is his first major role in local politics, and he is not familiar with all of the wards in his union. His bari is in Ward 3, and he has never visited the more remote wards such as Ward 6 and Ward 7.

Soon after becoming elected, Md. Alam very enthusiastically worked hard to develop a list of widows and deserted women to enlist them for the Allowance for Widowed, Deserted, and Destitute Women. This programme provides 300Tk/month for the widowed, deserted and destitute women in the area. The UP and Ward Members spoke with community members and developed lists, but forgot about Helena Begum as she was not originally from that area, and lived in a remote part of the ward. Helena Begum did not know that she was entitled to Widows Allowance, so never spoke with the local UP member to be added to the list. This meant that she never received widow's allowance, and was short of cash on an ongoing basis. Although she received a cow from the shiree project, she didn't have time to collect feed for it, as she had to work to feed her children.

Step 6 – Explanation

Ask: What did we learn from this story?

What was the role of UP in this case?

What was the role of NGO?

Response:

- 1- People may be accidentally left off lists.
- 2- It is important that we know what we are entitled to.
- 3- Community people can work with NGOs to provide LGIs with lists of eligible people for the schemes.
- 4- Community people can approach UP directly to claim their entitlements.

Step 7 – Entitlements

Distribute photocopies of the list of entitlements matrix (in Bangla):

- Go through the list on entitlements one-by-one.
- Explain each of the schemes, and the size of the entitlements.

- Explain the eligibility criteria of each of the schemes.
- Ask beneficiaries to raise their hands if they are entitled to that specific entitlement.
- Explain the method of claiming the entitlements.

Ask beneficiaries what they will do now and How?

Step 8 – Story

Joshim Alamin is a 71 year old man living with his wife, Rohima. He comes from the same Union as Helena Begum, but from Ward 7. This is the other ward which the newly elected UP Chairman, Md. Alam was unfamiliar with. The only source of income for the household was a daily labour for him and his wife, but they could only manage one or two days a week because of physical frailty. Joshim and Rohima recently received a cow from a NGO project, which requires collecting feed from nearby areas. This means they have less time and energy for daily labour, but still require cash for food until their cow has fattened.

Despite being entitled to 300Tk/month as Old Age Allowance, Joshim and his wife had never been included on any lists for Old Age Allowance. This was because they lived in remote Ward 7. Md. Alam did not know them as he was newly elected and unfamiliar with local politics, so was not able to include them on his list.

In response to this, Joshim’s beneficiary group spoke with their NGO, who helped them to develop a list of all the elderly people in the group. One delegate from the group went to the UP Chair to submit the list. Joshim and Rohima followed up regularly with the UP member responsible for Ward 7, asking him what had happened about the list they submitted. Respective NGO staff also followed up with the UP Chair.

When the UP Chairman, Md. Alam, received the list, he was very happy, as he now had a clear picture of which people should be included on his list for the Old Age Allowance. Joshim and Rohima’s household was added to the list, as well as other people from the group. Receiving 300Tk each month, Joshim and Rohima could spend necessary time collecting feed for their cow, while having enough cash for food. This meant that their cow became big and strong, and they sold it at a high price.

Step 9 – Conclusions

Ask: What have we learned?

What was the role of UP in this case?

What was the role of NGO?

Response: 4 things:

- 1- Understand what we are entitled to.
- 2- Work together to claim entitlements.
- 3- Prepare lists for the UP where possible.
- 4- Follow up with local ward members and UP members.

Step 10 – Preparing Lists

If and as required, help beneficiaries to make lists of eligible people for each of the schemes. Submit the lists to UPs, and help beneficiaries to understand how best to follow up.

Annexe 3 – Entitlements Matrix

Name of the Program	Purpose	Targeting Criteria	Nature of Benefit	Delivery Mechanism	How to claim
Allowance for financially insolvent disabled	To provide subsistence allowance to disabled people.	<ol style="list-style-type: none"> 1. People who are mentally or physically challenged or handicapped 2. Person with disability & yearly income less than Tk.24,000. 3. Age above 6 years 4. Poor children (age limit can be relaxed) with mental disability and fully visual impaired individual should be prioritized for treatment purpose. 5. Permanent resident of the area 6. Women, landless, houseless, persons with disabilities and multiple disabilities get priority <p><u>Exclusion Criteria</u></p> <ol style="list-style-type: none"> 1. Service holder or retired persons (receiving pension) with disabilities. 2. Beneficiaries of other government sachems (e.g. Old Age Allowance). 	Tk.300 per month per household with disabled person. Until death or migration, he or she is entitled to receive this allowance.	Bank account. Frequency can vary (normally every 6 months)	<ul style="list-style-type: none"> -Prepare a list of disabled BHHs -Prepare a memorandum -Submit the memo to UP Chair and copy to Social Welfare Officer and UNO with the list (BHHs will submit the list) -Regular persuasion through sending delegates and individual contacts or -Invite Social Welfare Officer in the project events and make claim through the disabled BHHs with the list and memo
Old Age Allowance	Livelihood support to the elderly poor.	<ol style="list-style-type: none"> 1. At least 65 years of age 2. Household income less than Tk.3000 per annum 	Tk.300 per month per household	Bank account. Frequency can vary (normally every 6 months)	<ul style="list-style-type: none"> -Prepare a list of old age BHHs -Prepare a memorandum -Submit the memo to UP Chair and copy

		<p>3. Priority for those physically and mentally incapable, freedom fighter, abandoned, landless</p> <p>Exclusion Criteria:</p> <ul style="list-style-type: none"> - VGD Card Holder - Government employee/family member - Pension allowance beneficiary - Recipients of regular grants from other institutions - Day labourers, domestic servants and professional beggars 	with elderly person. Entitled to receive this benefit until death.	months)	to Social Welfare Officer and UNO with the list (BHHs will submit the list) -Regular persuasion through sending delegates and individual contacts or -Invite Social Welfare Officer in the project events and make claim through the BHHs with the list and memo
Allowance for widowed, deserted and destitute women	Minimizing the problems faced by distressed women	<p>1. Women either widowed, deserted or destitute</p> <p>2. Priority for elderly and/or disabled, destitute.</p> <p>3. Poor, landless with 2 children (age below 16 years) get priority</p> <p>4. Sick women and women with disabilities also get preference</p> <p>Exclusion Criteria:</p> <ul style="list-style-type: none"> - VGD Card Holder - Government employee/family member - Pension allowance beneficiary - Recipients of regular grants from other institutions. - If beneficiary remarried to 	Tk.300 per month per household as long she fulfills eligibility criteria	Bank account. Frequency can vary (normally every 6 months)	-Prepare a list of most vulnerable widows, deserted and destitute women -Prepare a memorandum -Submit the memo to UP and copy to UNO, Women Affairs Officers and Social Welfare Officer with the list (BHHs will submit the list) -Regular persuasion through sending delegates and individual contacts or -Invite UP Chair/Women Affairs Officer/Social Welfare Officer in the project events and make claim through the BHHs with the list and memo

		someone else.			
Vulnerable Group Feeding (VGF)	To provide food and other emergency assistance to disaster victims	<ol style="list-style-type: none"> 1. Day labourer whose income is low or irregular. 2. Landless or those who have less than 15 decimal of land. 3. Autistic persons or wife of physically disabled person. 4. Destitute poor women/men affected by natural disaster. <p><u>Exclusion Criteria</u> - Male /female included in other food assistance programme.</p>	10-20 kg food grain (wheat or rice) per household each delivery. VGF is not regular or fixed programme. It depends on the requirements of the poor as per the government assessments and decisions. Generally this grants is distributed three to four times a year.	Distributed by Union Parishad (UP) Chairman from UP Office	<ul style="list-style-type: none"> -Prepare a list of most vulnerable BHHs -Prepare a memorandum -Submit the memo to UP and copy to UNO and PIO with the list (BHHs will submit the list) -Regular persuasion through sending delegates and individual contacts or -Invite UP Chair/PIO in the project events and make claim through the BHHs with the list and memo
Vulnerable Group Development (VGD)	<ol style="list-style-type: none"> 1. Developing life skills for women through training, motivating savings and providing scope for availing credit 2. Build social awareness on disaster management and nutrition through 	<p>Women aged between 18 and 49 years-must be physically and mentally sound. Beneficiary households must meet at least four criteria of following five criteria-</p> <ol style="list-style-type: none"> 1. Women from the most vulnerable and poor households 2. Women exposed to chronic food insecurity. 3. Households with no land or 	30 Kg rice or wheat or 25 Kg micronutrient-fortified flour (atta) in each month for 24 month. A beneficiary can be considered only for one cycle.	Distributed by UP Chairman from UP Office	<ul style="list-style-type: none"> -Prepare a list of most vulnerable BHHs -Prepare a memorandum -Submit the memo to UP and copy to UNO and Women Affairs Officer with the list (BHHs will submit the list to them) -Regular persuasion through sending delegates and individual contacts or -Invite UP Chair/Women Affairs Officer in the project events and make claim through the BHHs with the list and memo

	training in groups	<p>less than 15 decimal of land</p> <p>4. Households with low income or no regular sources of earning.</p> <p>5. Female headed households get preference.</p> <p><u>Exclusion Criteria</u> Male /female included in other food assistance programme</p>			
Test Relief (Rural Infrastructure Maintenance Programme)	<p>1.Rural infrastructure maintenance program during rainy season.</p> <p>2.Creating employment in the lean period to ensure food security.</p> <p>3.Implemented during July-Nov every year.</p>	<p>1. Disaster Victim</p> <p>2. Priority for poorest but include who want to work usually</p>	6-8 Kg of rice per day for at least 7 hours of work or cutting 56 cubic feet/fixed amount of soil.	Implemented by UP and Upazila parsihad	<p>-Prepare a list of unemployed people among the BHHs</p> <p>-Prepare memo and submit the list to UP Chair and PIO</p> <p>- Regular persuasion through sending delegates and individual contacts</p>
Gratuitous Relief	To provide food and other short term emergency assistance to disaster victims	<p>1. Disaster Victim</p> <p>2. Priority for poorest</p>	10 kg food grain per house hold per month	Distributed by UP Chairman from UP Office	<p>Prepare a list of disaster victims using D Forms (need to collect this form from PIO office)</p> <p>-Prepare memo and submit the list to UP Chair and PIO</p> <p>- Regular persuasion through sending delegates and individual contacts</p>
Food For Work (FfW) or Cash For Work	<p>1. Employment generation for the poor in lean season</p> <p>2. Developing</p>	<p>Any one who is poor, willing, and available to do mainly earth work for food wage.</p> <p><u>Exclusion Criteria</u></p>	8 Kg rice or Tk.100-120 for at least 7 hours working (or cutting 56 cubic	Implemented by UP and Upazila parsihad. Cash distributed on completion of work (either from work	<p>-Prepare a list of most vulnerable BHHs</p> <p>-Prepare a memorandum</p> <p>-Submit the memo to UP and copy to UNO and PIO with the list (BHHs will submit the list)</p>

	and maintaining rural infrastructure	Beneficiary of other public safety net programme.	feet amount of soil for maintenance work). If cash distribution called cash for work.	location or UP office)	-Regular persuasion through sending delegates and individual contacts or -Invite UP Chair/PIO in the project events and make claim through the BHHs with the list and memo
Primary Education Stipend Project (PESP)	<ol style="list-style-type: none"> 1. Increasing number of primary school enrolments from poor families 2. Increasing school attendance and reducing dropouts 3. Increasing primary school completion rate 4. Reducing child labor and poverty 	<ol style="list-style-type: none"> 1. Children from female headed households where head of the household is widowed, deserted and destitute; or 2. Children from households where head of the households are day labors; or 3. Family of low income professionals (like: fishing, pottery, blacksmith, weaving, and cobbling); or 4. Landless households or those that own not more than .5 acres of land. 5. At least 85% attendance, but relaxed for hilly area and students with disabilities 6. Passed in annual examination at least 40% marks, but 33% pass mark for hill areas and students with disabilities. 	Tk.100 if one child. Tk.125 if more than one child.	Bank officer distributes cash at school on fixed date every month.	-Head teacher of respective primary school is the contact person; parents need to place their claim to the Head teacher.
Nation-Wide Female Stipend Programme	Raise female literacy rate and ensure enhanced participation of females in all spheres of national life	<ol style="list-style-type: none"> 1. Monthly household income not more than Tk.2,500 2. Less than 50 decimals of land 3. Household headed by person with disabilities or incapable to earn 4. Daily wage labourer or 	Tk.25 (in class 6) to Tk. 60 (in class 10). In addition to monthly stipend, in class 9 get Tk. 300 for books and in	Bank account in two installment on half yearly basis.	Head teacher of respective school is the contact person; parents need to place their claim to the Head teacher (In addition ADB funded project delivers stipend to students considering their merit. Students who get more than 45% marks would be considered Tk.125 to Tk

		rickshaw puller 5. At least 75% attendance and 45% marks on an average in the annual examination 6. Must not marry until passing the SSC examination.	class 10 get Tk.730 for SSC examination fees.		175 and those get marks between 33% and 45% would be considered Tk.65 to Tk.150 for class 6 to class 10)
Stipend for Students with Disabilities	Accommodate person with disabilities from poor households in mainstream society	1. Poor students with disabilities and age 5 years and above. 2. Annual income of the households is not more than Tk. 36,000. 3. Poor, homeless and landless households get priority. 4. Acid victim, orphan, indigenous and street children get priority. 5. Attendance more than 50%.	Primary level Tk.300 per month, Secondary level Tk.450 per month, Higher secondary level Tk.600 per month and higher education Tk.1,000 per month	Bank in three months intervals	Head teacher of respective educational institution is the contact person; parents need to place their claim to the Head teacher.
Female Secondary School Assistance Program (FSSAP)	1. Increasing student enrolments at secondary schools 2. Reducing the incidence of underage marriage	All unmarried girl students studying in recognized institutions at secondary level.	Tk. 300 -720 and other cash benefits	Bank officer distributes cash at school on fixed date every month.	Head teacher of respective school is the contact person; parents need to place their claim to the Head teacher.
Maternity Allowance for the Poor Lactating Mothers	1. Ensure safe motherhood 2. Better health and nutrition of mothers and safe birth and sound upbringing of infants.	1. During the first or second pregnancy (any one) 2. Age at least 20 years 3. Monthly households income Tk.1,500 4. Women headed households 5. Have only homestead land or live in other's house	350 per month per mother for two years. If miscarriage, gets three months subsequent allowance.	Bank in three month intervals	-Prepare a list of pregnant women (pregnancy report is required) -Prepare a memorandum -Submit the memo to UP and copy to UNO and Women Affairs Officers with the list (BHHs will submit the list) -Regular persuasion through sending delegates and individual contacts or

		6. No productive assets			-Invite UP Chair/Women Affairs Officer in the project events and make claim through the BHHs with the list and memo
Employment Generation Program for hardcore poor (100 days' work)	Creating employment in the lean period	<p>1. Ultra poor people living in <i>Monga</i> affected, river erosion, char and <i>Baor</i> areas</p> <p>2. Marginal farmers remaining jobless for 5 months of the year</p> <p>3. Rural extreme poor and age between 18 to 60 years</p> <p>4. Landless or less than 0.50 acre or person with no livestock</p> <p>Exclusion Criteria:</p> <ul style="list-style-type: none"> - Receiving benefit from other safety net scheme. - Only one person from a family can participate - Female labourers must be one third of total labourers 	<p>- 20 man days per month for five months.</p> <p>- Wages: Tk.120 per worker per day for 7 hours work (45 cft of soil must be cut and filled to receive).</p>	Cash distributed on completion of work (either from work location or UP office)	<p>-Prepare a list of most vulnerable BHHs</p> <p>-Prepare a memorandum</p> <p>-Submit the memo to UP and copy to UNO and PIO with the list (BHHs will submit the list)</p> <p>-Regular persuasion through sending delegates and individual contacts or</p> <p>-Invite UP Chair/PIO in the project events and make claim through the BHHs</p>

shiree

House 5, Road 10, Baridhara

Dhaka 1212, Bangladesh

Phone: 88 02 8822758, 88 02 9892425

E-mail: info@shiree.org

www.shiree.org