State of Social Safety Net Programmes in Bangladesh: Issues and Challenges

Md. Sultan Mahmud*
Habibullah**

Abstract

Social Safety Net programmes (SSNPs) denote to the social service programs that aims to reach the poor and vulnerable people of the community through non-contributory transfers. The paper is to investigate the policy of resource distribution and selection of beneficiaries of SSNPs and how do local representatives and political elites establish political disbursement through allocation of SSNPs. The study has been made to explore the existing challenges and limitations of current SSNPs. The study finding suggested that SSNPs are not constantly equally delivered among the vulnerable groups who justify to get it. To explore the challenges and limitations of SSNPs at the rural level for the vulnerable groups in Bangladesh, 12 respondents from elected representatives of the Union Parishads (UP) as well as the government officials, 40 general citizens (non-beneficiaries) and 70 respondents from beneficiaries have been interviewed for the purpose. In this study, it has been noticed that the positive result of the Social Safety Net Programme mainly depends on the successful implementation of these programmes. According to the local representatives, beneficiaries and the general citizens, there prevailed a chance of irregularities in the list making procedure of the beneficiaries.

Key Words: Social Safety Net Programmes, Beneficiaries, Challenges.

Introduction

Social safety nets programme (SSNPs) is a protective tool engaged by the government to defend the poor and vulnerable groups of its society. Bangladesh yearns to be a welfare state in near future exhibits firm promise to ensure the bliss of its entire citizen (Hasan, 2018). For the wellbeing of the citizens Bangladesh government allots an amount of fund in its national budget each year. The government of Bangladesh is increasing the allocation for SSNPs every year to reduce poverty (Hossain, & Ali, 2017). An important point in the field level study is that the amount of allocation that the government allocates to the social security sector every year is not being implemented properly (The Daily Star, 2019). There are various obstacles and challenges regarding party consideration, nepotism, corruption, claiming money from beneficiaries, failure to make the list of the beneficiaries independently of local elected representatives, role of syndicate in the process of service, allocation less than the demand, lower quality of allotted goods, lack of social cohesion etc. (Iqbal, 2008). Successful implementation has been hampered for

-

^{*} Md. Sultan Mahmud, Associate Professor, Department of Political Science, Rajshahi University, Bangladesh. Email: sultanmahmud.rana@gmail.com.

^{**} Habibullah, Graduate Student, Department of Political Science, Rajshahi University, Bangladesh.

these types of obstacles. SSNPs are provided to protect the individuals and families from the shock of poverty and calamity (Khuda, 2011). The current government in its roadmap of expansion has merged plans for the deportation of poverty, inequality and human deficiency with the spirit of liberation war of Bangladesh (Daily Kaler Kantho, 2019). Bangladesh government has already started 126 Safety Net Programmes to safeguard sustainable development (Finance, 2020). Most notable programmes are Cash Transfer Programs, Food Security Programs, Micro-Credit and Miscellaneous Funds Programs, Development Sector Programs etc. (Khuda, 2011). Other programs like Food for Work, Scholarship for Poor Students, Subsides, Old Age Allowance, Widow Allowance, Freedom Fighter Allowance, Disability Allowance etc. all are helpful for the vulnerable people in Bangladesh (Ferdous, 2014). For all these well planned and effective safety net programs, the percentage of poverty has been reduced (Daily Prothom Alo). Whereas in the FY 1973-74 the poverty rate was 82%, in 1991 it was 56.7% and in the fiscal year 2018-19 the poverty rate has become 20.5% and the government aims to make it 0% by 2030 (Daily Kaler Kantho, 2019). Despite many positive aspects of SSNPs, there are a number of challenges, limitations and complaints about the distribution procedures of the benefits at the grassroots level. So, it is very important to explore the nature of challenges and limitations of SSNPs at rural level in Bangladesh.

Social Security: Conceptual Clarity

The Social Security or Social Safety Net Programme (SSNP) is a protective apparatus engaged by the government of a state to defend the underprivileged and helpless groups of its society (Ahmed & Islam, 2011, p. 15). It can be defined as a group of policies and programmes which purposes to decrease social and economic vulnerability and helplessness of the poor, to increase their ability to defend themselves against jeopardies and damages of income including under spare circumstances. Details social safety net programmes include all sector of defenseless population covering the unwaged, disabled, aged, sick, orphans, women-headed households, street children, etc. (Ahmed, 2019).

'Social security' and 'social protection' are technical terms used by some literatures as consuming dissimilar meanings, whereas some literature applies these ideas interchangeably. Some see social safety as a wider concept; others view social security as broader, as it comprises also unexpected mutual funding, while social protection is a directive of the state. Various institutions and organizations such as UNDP and ILO perceive the significance of two ideas more or less the similar. The term 'social protection' was used in the early enlisting of its National Social Security Strategy (NSSS) in Bangladesh (UNDP, 2019). Later, to mark it constant with the Constitution, it was transformed to 'social security', without changing meaning. Social protection differs in relations of methods assumed by specific activities and institutions and their method of allocating with it. A broader definition of social protection is ... 'a set of formal and informal mediations that purpose to decrease social and economic hazards, liabilities and deprivations for all people and facilitate reasonable growth' (Rahman, 2019). United Nations Research Institute for Social Development (UNRISD) understands social protection as containing of 'strategies and programmes planned to decrease poverty and

vulnerability by stimulating efficient labour markets, diminishing people's exposure to hazards, and enhancing their volume to accomplish financial and societal threats, such as joblessness, prohibiting, illness, disability and old age' (Shahabuddin & Khan, 2018). Despite some dissimilarity, the most common structures of social protection are that these are programmes or interventions with the impartial treatments to the challenges of deficiency, helplessness, and social prohibiting (UNDP, 2019). Social safety net programme is the only way to provide all possible assistance to the poor and underprivileged people with monetary care. There are various programs including money transfer, food safety and employment in Bangladesh. The journey of the Social Safety Net Programmes (SSNPs) began with the relief to the victims of natural disasters. A total of 126 sectors have been allocated in the year 2019, In line with programs, activities and projects. (Finance, 2020)

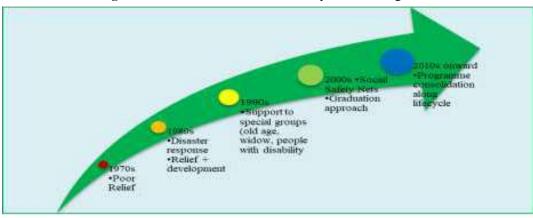


Fig. 1: The Continuation of Social Safety Nets in Bangladesh

Source: (Hasan, 2018)

The above figure shows a series of developments in Bangladesh's Social Safety Net Programmes. Social safety net was the only relief programme in the 1970s. Later in the 1980s, the relief program was added to the developmental activities. And then in the 1990s, social safety net was further increased, adding special services for widows, elderly and disabled people. Currently, Social safety net is not only restricted to the above functions, but also is widely accepted. And it is considered as an important tool for eradicating poverty from the country. (Hasan, 2018)

Bangladesh needs to be a welfare state in future displays firm potential to ensure the happiness of its entire citizen. For the wellbeing of the citizens, Bangladesh government allots funds in its national budget each fiscal year. SSNPs are provided to defend the individuals and families from the shock of poverty and disaster (Alam & Hossain, 2016). The Social Safety Net programmes (SSNPs) of Bangladesh Government can be separated into four main types: (1) Employment generation programmes; (2) The programmes to cope with natural disasters and other shocks; (3) Initiatives provided to parents for their children's education; and (4) Initiatives provided to families to improve their health status (Khuda, 2011).

According to the article 15(d) of the Constitution of the People's Republic of Bangladesh, the right of the sick, unemployed, aged, and disabled persons, widows, and orphans is guaranteed. Providing these legitimate and constitutional rights to the citizens is the responsibility of the ministry of social welfare. The ministry is also responsible to fulfill the constitutional obligations of the government connecting to the provision of public health (Article 18), equality and opportunity (Article 19) and freedom of association (Article 38). According to the Allocation of Business, the ministry is responsible for framing National Social Welfare Policy as well as providing aid to the backward segment of the society. As a part of its duty the ministry runs a number of cash based safety net programs namely the old age, widow and disable allowances etc. Moreover, the ministry delivers micro-credit and training to the underprivileged, so as to carry them out of the poverty. Various types of Social Safety Net Programmes are implemented throughout the country.

Methodology

The main objective of this study is to explore the challenges and limitations of SSNPs at the rural level in Bangladesh. For that, both quantitative and qualitative methods of research are used in this research. Interviews and surveys methods are used for the purpose. The research is conducted by questioning and interviewing some of the government officials, local representatives, elites, general people, and beneficiaries of SSNPs regarding the implementation process of the research area. Both open and close ended questions were placed for the respondents. To explore the real scenario of SSNPs, survey method was used to fold field data directly from the beneficiaries and nonbeneficiaries as well as officials and authorities who were directly related with the programmes. Random sampling is applied in exploring the challenges and the gaps of services of the SSNPs. However, due to time and other different limitations and obstacles, two union parishads named Harian and Parila of Paba upazila of Rajshahi district of Bangladesh was purposively selected as study area for this research. The socioeconomic status of the people of research area and the other areas of the country are mostly matched. So, study area selection can be justified. Details of the categories and frequency of respondents are shown in tables.

Categories of Respondents

Local elected representatives are directly involved in executing the government's Social Safety Net Programs at the rural level. Therefore, the researchers interviewed the representatives of all local levels of two selected Union Parishads to identify of the challenges and limitations of implementation the Social Safety Net Programs. Tables show that the researchers interviewed 2 UP chairmen, 4 UP members, 2 UP women members of reserved seats, 2 secretaries and 2 dafadars (head of the village police). The researchers conducted a total of 12 representatives interviews from different categories. Moreover, to explore the real scenario of SSNPs, 40 general poor people (non-

beneficiaries) and 70 beneficiaries of SSNPs are interviewed. Tables show the details frequency of respondents.

Table 1.1: Categories of the Respondents

Categories of the		
Respondents:	Frequency	Percent
UP Chairman	2	16.7
word member	4	33.3
Word woman member	2	16.7
UP Secretary	2	16.7
Dafader/Chaukidar	2	16.7
Total	12	100.0

Table 1.2: Categories of the Respondents

Categories of the Respondents	Frequency	Percent
General People	40	100
Total	40	100

Table 1.3: Categories of the Respondents

Categories of the Respondents	Frequency	Percent
Beneficiaries	70	100
Total	70	100

Data Analysis and Findings

Opinion of Elected Representatives and Government Officials

This study is conducted to identify the challenges and obstacles to successful implementation of the Social Safety Net Programs. Various types of barriers and challenges have come up in the information that was provided by the Chairmen, Members, and Women members of the reserved seats, secretaries, and village police of the Union Parishads.

The allocation and the demand

After the independence, about half of the population of the country were living with extreme poverty level. Later, the rate of poverty has been reduced significantly. Currently, poverty rate in the country is 20.5% (bdnews.24.com). It is assumed that the government's social safety net programs have played a key role in reducing poverty in the country. However, the government allocation is not adequate for the beneficiaries in remote areas of the country (Ahmed, & Islam, 2011). The table shows, all respondents pointed to the same statement that the allocation in the social safety net sector is minimal

compared to the number of poor people in their area. If there are 40/50 poor widows in a locality and all of them are eligible for the allowance, the government is allocating for only 5 people which is really insufficient compared to the demand, according to a respondent. On the other hand, the poor people don't want to understand that the allocation is low, they think that the government is providing sufficient allocation but they are not getting it due to the discrimination and corruption of UP parishads.

Table 2: Allocation Sufficient or not in Rural Area

Sufficient Allocation	Frequency	Percent
No	12	100.0
Yes	00	00
Total	12	100

Source: Field Survey 2020

Types of Selection procedures of Beneficiaries

The biggest challenge for implementing social safety net programs is the selection procedure of the beneficiaries. There have been a lot of irregularity, corruption, nepotism etc. noticed in the process. Completion and implementation of government circulars would greatly reduce the problems of the selecting procedure of the beneficiaries but no one is following that procedure. UP delegates are choosing beneficiaries in their own way, so there remains the scope for irregularities. The table illustrates that the respondents (local elected representatives) have followed different methods to select the beneficiaries. 41.7% of the respondents told that they collect the name of the beneficiaries by the local elected members and female members of the ward. 8.3% of the total respondents opined that they choose the beneficiaries from local political activists. Another 8.3% of the respondents said that they make a list of the beneficiaries' names according to the names that are given by the local dignitaries. On the other hand, 8.3% of the respondents said that they make a list of the names of those who come to UP at different times. 25% of the representatives told that they use all the above procedures as per the status quo. And the remaining 8.3% said that before listing the name, they announce the allocation of SSNPs in the religious or other social institutions then include the names of beneficiaries.

Table 3: Types of Selection Procedures

Types of Selection Procedures	Frequency	Percent
Prepare a list of candidates by word members.	5	41.7
Collect the names with local political activists	1	8.3
Collect the names by local moderators.	1	8.3

Include the names of those who applied to UP at different times	1	8.3
Followed the procedures by depending on the situation	3	25.0
Other	1	8.3
Total	12	100.0

Source: Field survey 2020

Challenges to select the Beneficiaries

Selecting beneficiaries of the Social safety net programs is an important and complex as well as challenging task. The success of this government-programs largely depends on choosing the right one. Choosing the right one is a big challenge. If you don't choose the right one, then all the efforts of the government are bound to fail. Local representatives face various problems in preparing the list of beneficiaries. Table 4 shows, all respondents told that they had faced a lot of problems while they were selecting the beneficiaries at the local level. The respondents gave different opinions in response to the specific question. The table 5 shows that the local elected representatives had faced various difficulties while they were selecting the beneficiaries. 33.3% of the respondents said that everyone wants to get the benefits, 25% of the respondents said that general people have less patience, 8.3% told about political influence, 16.7% of the respondents said that the beneficiaries had the lack of rules and relevant knowledge of SSNPs, 8.3% of the respondents told about the routing of local brokers and syndicate, and the other 8.3% respondents said about the opposition propaganda / misinterpretation of SSNPs. This study finds that, when a local elected representative goes to select the beneficiaries, everyone wants to get the benefits, general people have less patient.

Table 4. Challenges to select the beneficiaries

Challenges to select the beneficiaries	Frequency	Percent
Yes	12	100.0
Total	12	100.o

Source: Field survey 2020

Table 5. Nature of Problems

Nature of Problems	Frequency	Percent
Everyone wants to get the benefits	4	33.3
General people have less patience	3	25.0
Political influence	1	8.3
Lack of rules and relevant knowledge of the beneficiaries.	2	16.7
Routing of local Brokers and Syndicate	1	8.3

Opposition propaganda / misinterpretation of SSNPs.	1	8.3
Total	12	100.0

Source: Field survey, 2020

Types of Influence in selecting Beneficiaries

Local elected representatives should have the freedom of creating the list of beneficiaries. But in reality, they cannot choose the beneficiaries independently. They choose beneficiaries through various constraints, including political, social, and economic pressures. Table 6 shows that 58.3% of the total respondents can choose the beneficiaries independently. On the other hand, 41.7% of the respondents told that they could not choose the beneficiaries independently. On the other hand table 6.1 shows that 40% respondents had to consider the political matters; 20% respondents said that satisfaction of the Upazila chairman, MP had to be kept in mind; 20% respondents told that senior authorities had to be listened and the other 20% of the respondents said that there was pressured from well-respected people of the locality. The study found that a number of representatives cannot select the beneficiaries independently.

Table 6: Beneficiaries Selection Process

Independent Selection Process		
	Frequency	Percent
Yes	7	58.3
No	5	41.7
Total	12	100.0

Source: Field survey 2020

Table 6.1: Types of Influence

Types of Influence	Frequency	Percent
Have to consider the political matters.	2	40.0
Satisfaction of Upazila chairman, MP matters	1	20.0
Senior authorities have to be listened.	1	20.0
There is pressure from local elite (well-respected people).	1	20.0
Total	5	100.0

Source: Field Survey, 2020

Awareness of the General people about SSNPs.

The general people need to have a clear idea about the programs. Since the rate of education in Bangladesh is not yet 100%, the public are less aware of these issues. On the other hand, the poverty rate is high among the illiterate villagers (Alderman, 2002). Table 7 illustrates that 33.33% of the respondents think that general people are aware about

SSNPs, 50% of the total respondents opined that the general people are less aware about SSNPs and 16.7% of the respondents think that the general people are not aware about SSNPs. This study finds that general people have no clear concept about SSNPs. Even those who have an idea of SSNPs, those are not clear at all.

Table 7: Awareness of the General People

Awareness of the People.	Frequency	Percent
Aware	4	33.33
Less aware	6	50
Not aware	2	16.7
Total	12	100

Source: Field survey 2020

Online Database/Digitalization

It is important to keep the total number of the poor people, total government allocation, sector-based allocation, etc. in the online database of an UP so that anyone can find all the information of the UP while sitting at home. So that it is less likely to reach misunderstanding and the opposition cannot carry out propaganda. Table 8 shows, 50% respondents said that they had online database and 50% told that they had no online database. Even though the government already has allocated funds and has appointed the employees to create online databases, but in the 50% of UP, online databases are not available.

Table 8: Online Database of SSNPs

Online Database	Frequency	Percent
Yes	6	50.0
No	6	50.0
Total	12	100.0

Source: Field survey 2020

Opinion of the general people outside the beneficiaries Nature of discrimination to distribute the benefits by UP

Sometimes it is alleged that the UP members discriminate to give the benefits. For various reasons a poor people didn't get the benefits. Sometimes the affluent are also taking the advantages. Tables shows that, 65% respondent think that UP discriminates to give the benefits. On the other hand 35% respondents opine that Up doesn't discriminate to give the benefits. 42.3% of the respondents think, because of party consideration of UP (elected local authorities) someone deprived from the benefits, 42.3% argue someone deprived for nepotism of the local authorities and 15.4% respondent wasn't willing to reply in this regard. This study found that a number of respondents think that UP discriminates to give the benefits.

Table 9: Types of Discrimination

Discrimination	Frequency	Percent
Yes	26	65.0
No	14	35.0
Total	40	100.0

Source: Field survey 2020

Table 9.1: Types of Discrimination

Types of Discrimination	Frequency	Percent
Party consideration	11	42.3
Nepotism	11	42.3
No reply	4	15.4
Total	26	100.0

Source: Field survey 2020

Eligibility of Beneficiaries

The table 10 shows that 72.5% of the respondents think that someone is not eligible for the benefits of SSNPs but enjoy it. In contrast 27.55% opined that only the poor people enjoy this benefits.

Table: 10: Eligibility of Beneficiaries

Eligibility of Beneficiaries	Frequency	Percent
Yes	29	72.5
No	11	27.5
Total	40	100.0

Source: Field survey 2020

Deprivation of getting Benefits

Table 11 shows that 67.5% of the respondents think that someone has been deprived from the benefits. On the other hand, 32.5% of the respondents opined that nobody has been deprived from the benefits. This study found that a number of vulnerable people have been deprived from getting the SSNPs benefits for various causes like party consideration, nepotism of local elected representatives.

Table: 11: Deprivation of getting Benefits

Deprivation of getting Benefits	Frequency	Percent
Yes	27	67.5
No	13	32.5
Total	40	100.0

Source: Field survey 2020

Challenges of implementing Social Safety Net Programs: Opinion of the beneficiaries

As a citizen it is his/her right to get the benefits from the country without any complications and hesitations. It is the responsibility of an elected representative to provide him/her citizens the benefits. But in reality, the poorest people have faced a lot of complications and difficulties when they want to get the benefits. The tables illustrate that 22.9% of the total respondents have faced complications before getting the benefits of SSNPs while 77.1% of the beneficiaries opined that they have got the benefits without any complications. The respondents who have faced complications before getting the benefits of SSNPs, 14.3% of them answered that they had to bribe, 71.4% of the respondents told that they had to go to UP again and again, and 2 respondents weren't willing to reply in this regard.

Table 12: Nature of complications before getting the benefits

Frequency of Nature of Complications	Frequency	Percent
Yes	16	22.9
No	54	77.1
Total	70	100.0

Source: Field survey 2020

Table 12.1: Nature of Complications

Nature of Complications	Frequency	Percent
Have to pay	2	14.3
Have to go to UP again and again	10	71.4
No reply	2	14.3
Total	14	100.0

Source: Field survey 2020

Policy Gap and recommendations

Bangladesh government already has engaged various phases to make the Social Safety Net Programmes (SSNPs) more integrated and effective. An inclusive social safety net program protects all sections of defenseless population. There are particular purposes behind the creation of National Social safety net Strategies. In keeping with these purposes, the government has been working vigorously since 2016. There are a number of conceptual and methodological gaps in measuring outcomes. In this study we found a number of issues negatively affect the fruitful operation of the program, such as the intervention of local governments, local elites and political representatives, the incorrect choice of beneficiaries, and the difficulties in managing the series accounts by the receivers. Moreover, Conflict of interests exists among the LG Representatives, Officials of the Local Administration, MPs and Local Elite which is the big challenge for the successful implementation of SSNPs. Beneficiaries have shown some mixed reactions in

this regard. Most of the authorities want to bring their supporters and followers under the purview of social security benefits, whether they are eligible or not. So, there are some conflicts of interests among mentioned authorities. SSNPs are managed by several offices/sectors of the government and NGOs, with little or no harmonization among them, ensuing in repetition, overlap and wastage of limited funds. So, it is essential to advance an united social safety net policy and a style of action for proper implementation, nursing and assessment. Guaranteeing satisfactory synchronization among the executing agencies should obtain high consideration.

This study conducted to identify the policy gaps and obstacles for the successful implementation of the Social Safety Net Programmes (SSNPs). Various types of barriers, challenges and gaps have come up in the information that was provided by the Chairmen, Members, and Women members of the reserved seats, secretaries and village police of the Union Parishads. Data has been collected the data from the representatives of Harian and Parila union of Paba upazila of Rajshahi district, which raised the issue of specific problems. Selecting beneficiaries of the Social Safety Net Programmes (SSNPs) is an important and complex task. The success of SSNPs largely depends on choosing the real beneficiaries. If the respective authorities don't choose the right one, then all the efforts of the government are bound to fail. Local representatives face various problems in preparing the list of beneficiaries. During conducting this study, it has been noticed different challenges and limitations were existing in implementing the SSNPs.

However, all these gaps and challenges will be recovered if the respective authorities play a more responsible and appropriate role in the field level. To overcome all of the gaps and limitations, the following suggestions can be followed:

- 1. To overcome most of the challenges, government should allot more satisfactory proportion of national budget for SSNPs so that it can be ensured properly to deserving vulnerable people;
- 2. SSNPs should be audited by the higher authority of respective body to ensure transparency and accountability;
- 3. Most of the beneficiaries face different kinds of harassment in selection process and in getting service (Haider and Mahamud, 2017). So, authority should have to ensure the necessary actions for eliminate all of harassments;
- 4. The knowledge, attitude, psychosocial conditions about SSNPs programs can be improved through seminars, symposium, workshop, effective discussion etc.;
- 5. To ensure the consciousness of the beneficiaries, responsibility of general people and authority about the SSNPs, media can play a vibrant role (Alderman, 2002);
- 6. Overall, all of people who are engaged in SSNPs should be attentive, sincere, dedicated, and benevolent (Alam, and Hossain, 2016).

Conclusion

The government has a responsibility to ensure social security for the vulnerable group people of its country. The government is trying to do this. The budget for the social safety net sector is also increasing day by day. The government has also formulated NSSS

(National Social Security Strategy)-2015 to implement social safety net programs in a more inclusive manner. But on the ground, there are a lot of challenges, gaps, and limitations to implement the programs which have been identified in this study. The selection process of the beneficiaries, political influence, and inadequate allocation of SSNP's are the biggest challenges which we found in this research. All respondents (local elected representatives and local officials) told that they had faced a lot of problems while they were selecting the beneficiaries at the local level. All respondents (local authorities) told the same statement that the allocation in the social safety net sector is minimal compared to the number of poor people in their area. Moreover, in this study, it has been noticed that there are new challenges of identifying the 'new poor' creating through COVID-19 crisis. Bangladesh government has taken new steps to safeguard vulnerable people. The COVID-19 pandemic based crisis has emphasized both the weaknesses of our monetary structures and the potential of technology-based solutions. In this study, it has been explored that politics of making eligible beneficiary list, political connection and affiliation, personal relationship, and personal conflicts regulate the allocation of SSNPs. The Union Parishad (UP) chairman and members allocate the SSNPs to their ineligible clients (followers of local representatives, elites, and political groups) by avoiding the proper and formal means for increasing their ballot power. They (UP members, political elites, and local representatives and elites) have accepted presenting more informal structures that better serve their benefits. They use the SSNPs as a device for creating the partisan disbursement. Finally, it can conclude that there are a lot of challenges and limitations to implement SSNPs properly which are identified in this study. SSNPs will be more beneficial and successful, if it is possible to overcome properly the challenges and gaps mentioned in this paper.

Acknowledgement

The study is totally based on field data. So, we want to gratitude and express our deepest respect to the authority of Union Parishads for approving us to conduct this research. Moreover, we would like to thank to the respective persons and office who provided us required documents to manage the research successfully. At last, we show our love and admiration to those participants who gave us their valuable opinion and time during survey.

Refferences

- Ahmed, N. (2019). Why are social safety net programmes so crucial?. The Daily Star. Retrieved 18 December 2021, from https://www.thedailystar.net/opinion/society/news/why-are-social-safety-net-programmes-so-crucial-1816387.
- Ahmed, R. U., & Islam, S. S. (2011). People's perception on safety net programmes: a qualitative analysis of social protection in Bangladesh. *Dhaka: Development Consultant and Global Compliance Initiative (DCGCI) for Social Protection Group in Bangladesh.*
- Alam, M. A., & Hossain, S. A. (2016). Effectiveness of social safety net programs for poor people in the government level of Bangladesh. *International Journal of Social Sciences and Management*, 3(3), 153-158.

- Alderman, H. (2002). Subsidies as a social safety net: effectiveness and challenges. World Bank, Social Protection Discussion Paper, 224.
- Daily Kaler Kantho, 17 December 2019
- Daily Prothom Alo, 30 October 2018
- Ferdous, J. (2014). Social Safety Net Programmes for Poverty Alleviation in Bangladesh: An Overview. *International Journal of Research (IJR) Vol-1, Issue-10 November (112-123)*.
- Finance Ministry, (2019). Government of Bangladesh, *Budget 2019-20*. Dhaka.
- Government of Bangladesh. (2020). Social Safety Net Programmes: Budget 2018–19, 2018–19 (Revised) & Budget 2019–20. Ministry of Finance.
- Haider, M. Z., & Mahamud, A. (2017). Beneficiary selection and allowance utilization of social safety net programme in Bangladesh. *Journal of Human Rights and Social Work*, 2(1), 45-51.
- Hasan, M. K. (2017). ABCD of Social Protection in Bangladesh. Cabinet Division and General Economics Division, Government of Bangladesh: Dhaka, Bangladesh.
- Hossain, Z. K., & Ali, M. I., (2017). "Soial Safety Net Programs in Bangladesh: An Emprical Study on the Employment Generation Program for the Poorest (EGPP) Project", *European Journal of Social Sciences Studies*, 2(3), 72-94.
- Bangladesh poverty rate down to 20.5% in fiscal 2019. Bdnews24.com. (2019). Retrieved 18 December 2021, from https://bdnews24.com/economy/2019/12/17/bangladesh-poverty-rate-down-to-20.5-in-2019-fiscal.
- Iqbal, M. A., Khan, T. I., & Tahsina, T. (2008). *Macroeconomic Implications of Social Safety Nets in the Context of Bangladesh*. Centre for Policy Dialogue.
- Barkat-e-Khuda. (2011). Social safety net programmes in Bangladesh: A review. The Bangladesh Development Studies, 87-108.
- Finance Division, Ministry of Finance. Mof.portal.gov.bd. (2021). Retrieved 18 December 2021, from https://mof.portal.gov.bd/site/page/32220b73-846f-4a33-b4c0-a6650c918e25/Safety-Net.
- Rahman, B. (2019, June 18). Widening Social Safety Net: Journey toward zero poverty: Daily sun |. daily sun. Retrieved December 18, 2021, from https://www.daily-sun.com/post/400315/Widening-Social-Safety-Net:-Journey-toward-Zero-Poverty
- Shahabuddin, M., Yasmin, M. T., Alam, A., & Khan, J. U. (2018). Socio-economic impacts of social safety net programs in Bangladesh: Old age allowance and allowances for the widow, deserted and destitute women.
- Bangladesh moves up in UNDP human development report: UNDP in Bangladesh. (2019, December 11). Retrieved December 18, 2021, from https://www.bd.undp.org/content/bangladesh/en/home/presscenter/pressreleases/2019/12/11/HDR_2019 Launching