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On

Social Safety Net Programs: Current Status, Prospects and Challenges in Bangladesh Perspectives

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Social Safety Net Programs: Current Status, Prospects and Challenges in Bangladesh Perspectives

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ABSTRACT

In Bangladesh, the Social Safety Net Programs (SSNPs) are crucial in minimizing poverty and vulnerability among impoverished households. The prevalence of poverty in Bangladesh can be attributed to either income poverty or human poverty. Individuals experience poverty for a variety of reasons. In regard to all these considerations, Bangladesh's government has been implementing numerous social safety net programs to reduce the severity of poverty. The Government of Bangladesh spends a considerable sum of money in the budget to execute various social safety net programs. Bangladesh is proposed to allocate a total of Tk 1.13576 trillion in the budget for the fiscal year 2022-2023 for the social safety net which is 16.75 percent of the total budget and 2.55 percent of GDP. In the Fiscal Year 2021-2022, allowances are being provided to 2.008 million disabled persons at the monthly rate of Tk 750. The number of beneficiaries is planned to be increased by 0.357 million in the next FY 2022-2023 to 2.365 million in place of 2.08 million. A list of 10 million families has been finalized under this program. A total of 10 million families including the families who have received Tk 2,500 as cash assistance during the pandemic period are getting a family card of TCB. About half (46%) of the beneficiaries expressed their reservation on the selection procedure and about one-third (34%) of the beneficiaries were getting benefit from more than one similar nature of programs. This review paper highlights these challenges and offers recommendations for enhancing the efficiency, effectiveness, and sustainability of social safety net programs in Bangladesh. By addressing these challenges and capitalizing on the prospects, Bangladesh can further strengthen its social safety net framework, contributing to improved socio-economic outcomes and inclusive development in the country.

Keywords: Social Safety, Social Safety Net Programs (SSNPs), Poverty Alleviation, Employment Generation

1Title of the seminar paper presented as a part of course AER 598 during Summer 2023

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CHAPTER 1

INTRODUCTION

Bangladesh is one of the most densely populated countries with a 16 crore 98 lakh population in an area of 1,47,570 sq km, resource constraints and poverty had been a great concern since the birth of Bangladesh. Of about 35 million people in Bangladesh who live below the poverty line and 20% are hardcore poor (Bangladesh Bureau of Statistics, 2022). In such a backdrop, succeeding governments had been trying to find out credible approach and took plenteous measures as to bring those disadvantaged poor section of the society within government safety net boundary and thus to reduce the intensity of the problem. Social Safety Net (SSN) are those public social service interventions designed to serve two main functions: (i) redistribution of resources to the poorest members of society and (ii) greater opportunities to reduce unforeseen risks to individuals (Besley et al., 2003).

Bangladesh has made more progress in poverty reduction than many other developing countries in the world. Bangladesh ranks 129 out of 191 countries in the Human Development Index (HDI) and is also one of South Asia's better performers according to the 2022 Human Development Report (UNDP, 2022). Social safety net programs form an integral part of the Government of Bangladesh’s social service policies, as highlighted by the Ministry of Finance in 2022. These programs receive a significant allocation of funds from the national budget on an annual basis, with the objective of mitigating poverty and alleviating the hardships faced by the population (Mitra, 2005). They serve as a protective mechanism, offering a safety net to shield individuals and families from the adverse effects of poverty and distress. The government's "Vision 2021" outlines its commitment to freedom and development, incorporating a strategy to combat poverty, inequality, and human deprivation (Shahabuddin et al., 2018). In Bangladesh, a range of specific social safety net programs (SSNPs) have been established to address diverse risks and vulnerabilities while directly providing resources to individuals in poverty. These programs utilize different approaches such as cash or in-kind transfers, initiatives to revive or establish sustainable livelihood systems. The ongoing national poverty reduction strategy in Bangladesh focuses on utilizing the existing social security programs to expedite the process of poverty reduction (Hassan et al., 2013).
The Government of Bangladesh is strongly committed to reducing poverty among marginalized communities. To this end, the government increases the allocation of funds from the non-development budget annually and implements approximately 132 social safety net (SSN) programs at both regional and national levels (Asma et al., 2023). These programs are effectively distributed across urban and rural areas within the country's 64 districts. The current government maintains and enhances existing programs while introducing new initiatives aimed at improving the well-being of the impoverished and vulnerable. Additionally, the government has reintroduced the microcredit program, collaborating with NGOs and microfinance institutions to expand the reach of the SSN's poverty reduction efforts (Gentilini, 2005).

It is now crucial to scrutinize the impact of the existing safety net programs on poverty reduction in Bangladesh and identify the kind of new and sophisticated programs which would be more suitable to the socio-economic condition of the country.

**Objectives of the paper**

The specific objectives of this review paper are as follows:

1. To assess the current status of social safety net programs in Bangladesh
2. To identify the prospects for social safety net programs
3. To discuss the challenges facing social safety net programs and provide suggestions regarding the problems in SSNPs
CHAPTER 2
MATERIALS AND METHOD

This seminar paper employed a descriptive research design to examine the current status, prospects, and challenges of social safety net programs in Bangladesh. The research involved a comprehensive review of existing literature, reports, and official documents to gather relevant information and insights. This paper is simply a review paper. So, the information in this study is mainly based on the secondary sources. For preparing this paper various articles, published papers, reports, journal papers, and online websites are used.

Formative directions and suggestions were carried out by my Major Professor, Course Instructors and other resource personnel to enrich this paper. After collecting all information and available data it was systematically rearranged and presented in the current form.
CHAPTER 3
REVIEW OF FINDINGS

3.1 Overview of social safety net programs in Bangladesh
Social safety net programs in Bangladesh are an essential component of the government's efforts to alleviate poverty, reduce inequality, and promote social inclusion. These programs aim to provide a safety net for individuals and communities, shielding them from the adverse effects of poverty, vulnerability, and social shocks (Rahman, 2019). The government of Bangladesh has implemented a wide range of targeted social safety net programs to address different forms of risks and vulnerabilities. They are designed to address the immediate needs of individuals and families, while also supporting long-term poverty reduction and sustainable livelihoods (Morshed, 2009).

3.1.1 Evolution of SSNPs in Bangladesh perspective
The evolution of social safety net programs in Bangladesh can be traced back to the country's efforts to address poverty, inequality, and social vulnerabilities. Over the years, these programs have undergone significant development and expansion to provide greater coverage and effectiveness in reaching the targeted population.

The early stages of social safety net programs in Bangladesh can be traced back to the 1970s when the government introduced targeted food distribution programs to address immediate food insecurity targeting natural disasters and emergencies. These programs mainly focused on providing subsidized food grains to vulnerable groups. In the year of 1980s and 1990s, social safety net programs are expanded to address chronic poverty and vulnerability, including food-for-work and cash-for-work programs and Vulnerable Group Development (VGD) program for destitute women, and the Old Age Allowance for elderly citizens (Saifur, 2020).

In the early year of 2000s, social safety net programs with increased focus on education and health, including stipends for primary and secondary school students, and maternal health vouchers. Furthermore, in the year of 2010s, the government launched the Employment Generation Program for the Poorest (EGPP), which aimed to provide short-term employment opportunities for the ultra-poor. Over time, the scope and coverage of social safety net programs expanded further.
### Table 1. Chronological evolution of SSNPs in Bangladesh

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>1970s</td>
<td>Introduction of relief-oriented programs targeting natural disasters and emergencies.</td>
</tr>
<tr>
<td>1980s</td>
<td>Expansion of social safety net programs to address chronic poverty and vulnerability, including food-for-work and cash-for-work programs.</td>
</tr>
<tr>
<td>1990s</td>
<td>Introduction of targeted social safety net programs, such as the Vulnerable Group Development (VGD) program for destitute women, and the Old Age Allowance for elderly citizens.</td>
</tr>
<tr>
<td>Early 2000s</td>
<td>Broadening of social safety net programs with increased focus on education and health, including stipends for primary and secondary school students, and maternal health vouchers.</td>
</tr>
<tr>
<td>2010s</td>
<td>Further expansion and diversification of social safety net programs, including the Employment Generation Program for the Poorest (EGPP) and the Social Investment Program Project (SIPP).</td>
</tr>
<tr>
<td>Present</td>
<td>Ongoing efforts to enhance program efficiency, targeting accuracy, and coverage, with increased use of technology for improved delivery and monitoring.</td>
</tr>
</tbody>
</table>

Source: (Saifur, 2020)

### 3.1.2 The main type of safety net programs in Bangladesh:

Bangladesh Government conserves a variety of social safety net programs intended to address largely transitory food uncertainty reducing from blows (Rahman et al., 2022). These programs aim to alleviate poverty, reduce inequality, and improve the well-being of disadvantaged individuals and communities. The government, in collaboration with development partners and non-governmental organizations, continues to expand and enhance these programs to address the diverse needs of the population and achieve sustainable social development. Below table represents the names and examples of the main types of SSNPs in Bangladesh.
Table 2: The main type of SSNPs in Bangladesh at a glance

<table>
<thead>
<tr>
<th>Program</th>
<th>Examples</th>
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</thead>
<tbody>
<tr>
<td>Cash transfers</td>
<td>Old Age Allowance</td>
</tr>
<tr>
<td></td>
<td>Widowed and Distressed Women Allowance</td>
</tr>
<tr>
<td></td>
<td>Disabled Allowance</td>
</tr>
<tr>
<td>Conditional cash transfers</td>
<td>Primary Education Stipend Program (formerly Food-for-Education)</td>
</tr>
<tr>
<td></td>
<td>Stipends for Female Secondary Students</td>
</tr>
<tr>
<td>Public works or training-based cash or in-kind transfer</td>
<td>Rural Maintenance Program</td>
</tr>
<tr>
<td></td>
<td>Food-for-Work</td>
</tr>
<tr>
<td></td>
<td>Vulnerable Group Development (VGD)</td>
</tr>
<tr>
<td></td>
<td>Employment Generation Programme (EGP)</td>
</tr>
<tr>
<td>Emergency or Seasonal Relief</td>
<td>Vulnerable Group Feeding (VGF)</td>
</tr>
<tr>
<td></td>
<td>Gratuitous Relief (GR)</td>
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<td></td>
<td>Test Relief (TR)</td>
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<td></td>
<td>Open Market Sale (OMS)</td>
</tr>
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</table>

Source: (Rahman et al., 2022)

3.1.3 Ministries responsible for the large social protection programs

Bangladesh has over the years built a good foundation for social security as a core strategy to deal with the triple problem of poverty, vulnerability and marginalization. However, unplanned growth of the social safety net portfolio has caused fragmented implementation, with 119 programs under 25 Ministries (Ministry of Finance, 2022). The Government of Bangladesh embarked upon the formulation of a comprehensive National Social Security Strategy to coordinate and consolidate the existing programs to achieve better efficiency and results. The strategy was approved by the Cabinet in 2015.
Table 3: Ministries responsible for the large social protection programs

<table>
<thead>
<tr>
<th>Ministry</th>
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<tr>
<td>Finance</td>
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<tr>
<td></td>
<td>Widows’ Allowance</td>
</tr>
<tr>
<td></td>
<td>Disability Allowance</td>
</tr>
<tr>
<td></td>
<td>Insolvent Freedom Fighters</td>
</tr>
<tr>
<td>Women and Children’s Affairs</td>
<td>VGD</td>
</tr>
<tr>
<td>Primary and Mass Education</td>
<td>Primary Stipend</td>
</tr>
<tr>
<td>Education</td>
<td>Secondary Stipend</td>
</tr>
<tr>
<td>Disaster Management and Relief</td>
<td>Employment Generation</td>
</tr>
<tr>
<td></td>
<td>Food for Work</td>
</tr>
<tr>
<td>Food</td>
<td>Open Market Sales</td>
</tr>
</tbody>
</table>

Source: (Ministry of Finance, 2022)

3.2 Budgets for safety net programs

The government of Bangladesh has allocated a budget of Tk. 35,975 crores for social safety net programs in fiscal year 2015-2016. This is a significant increase from the budget of Tk. 113,576 crores in the fiscal year 2022-2023. In case of Bangladesh, allocation for social safety net programs in the budget is gradually increasing over the years. The increase in budget is a reflection of the government's commitment to reducing poverty and vulnerability in Bangladesh (Ministry of Finance, 2022).
According to the (Ministry of Finance, 2022), total beneficiaries of the SSNPs is about 3.8 million, that cover 25 per cent households. The Government of Bangladesh has been considering social security as an important development agenda from human rights aspects also, as a tool for poverty eradication. In the fiscal year 2022-23, the GoB is expending 16% of total budget for social security which is 3.2 % of GDP.

### 3.2.1 Life based allocation for SSNPs

Overall, this allocation of social protection resources in Bangladesh aims to address the specific needs and challenges faced by different segments of the population throughout their lives. By focusing on key life stages, unexpected shocks, and vulnerable groups, the goal is to ensure a comprehensive and inclusive social protection system that promotes well-being and resilience for all.

Data obtained in Figure 2 indicated that a significant portion (29%) of social protection resources is dedicated to supporting the elderly population. This includes programs such as pensions, elderly care services, and healthcare tailored for senior citizens. A considerable allocation (35%) is made towards addressing and mitigating the impact of unexpected shocks and crises. This may include natural disasters, economic downturns, or other unforeseen events that can disrupt livelihoods and welfare. Social protection measures aim to provide assistance, relief, and rehabilitation during such times.
A significant allocation (24%) is made to support the working-age population. This includes various social protection measures such as unemployment benefits, skill development programs, job placement services, and initiatives to promote decent work and income security. A certain percentage (8%) of social protection is dedicated to supporting children of school age. A small portion (4%) of social protection resources is directed towards supporting pregnant women and young children (BBS, 2022).

### 3.2.2 Thematic allocation for SSNPs

These sector-wise allocations reflect the government's priorities in addressing various dimensions of social protection, including human development, financial assistance, employment, insurance, and responding to food security and disaster-related challenges.

Food security and disaster response sector receives the highest allocation of 32%. It is dedicated to ensuring food security and addressing the impact of disasters and emergencies. The focus is on providing immediate relief, rehabilitation, and support to affected individuals and communities.
Figure 3: Thematic allocation for SSNPs in the fiscal year 2022

The largest allocation of 29% is dedicated to social insurance programs. This sector focuses on providing insurance coverage and protection to individuals and families against various risks, such as disability, illness, and old age. With 22% of the allocation, social allowance emphasizes providing direct financial assistance and allowances to vulnerable individuals and groups. It aims to alleviate poverty and improve the well-being of the recipients. Human development and social empowerment sector receive 12% of the allocation. It focuses on initiatives and programs aimed at promoting human development, including education, health, and social empowerment. Finally, labor/Livelihood Intervention’s sector receives 5% of the allocation and focuses on interventions aimed at promoting employment opportunities, livelihood enhancement, and skill development for individuals and communities (Pradhan et al., 2022).
3.3 Beneficiaries of the SSNPs

In Bangladesh, people over the age of 62 in the case of women and 65 in the case of men who seem to have no earnings are approved for Old Age Allowance. At the same time, women who have been widowed or whose husband has abandoned them are available for Widow Allowance.

![Pie chart showing the occupation of beneficiaries]

Source: (Sifat, 2021)

**Figure 4:** Occupation of the beneficiaries

According to Figure 4, 60% of the grantee of old age benefits are unemployed. Farmers account for 6% of recipients, housewives account for 10% while day laborers and others account for 8% and 16% of recipients, respectively (Sifat, 2021).
3.3.1 Food expenditure of the beneficiaries of old age allowance

The old age allowance is designed to provide financial support to elderly individuals, and food expenditure represents a substantial portion of their overall expenses. Many beneficiaries rely heavily on their old age allowance to cover essential food expenses, given limited financial resources and potential lack of other income streams. As a result, a considerable proportion of their allocated funds are utilized for purchasing nutritious food items. The specific food expenditure patterns can vary among beneficiaries based on personal preferences, cultural factors, and regional variations. However, the emphasis is generally on purchasing staple food items such as rice, wheat, vegetables, and so on.

![Graph showing food expenditure distribution among beneficiaries.]

Source: (Sen et al., 2023)

**Figure 5**: Expenditure for food of the beneficiaries

Data obtained in Figure 5 indicated that 1500-2000 Taka is the amount that the respondent population spends the biggest percentage of their monthly food budget (37%) of people on average. 23% of the population spends at least Taka 1000-1500 on food each month. The remaining 30% and 10% of persons spend, respectively, 2000/-, 2500/- and 2500 above Taka for food purchase (Sen et al., 2023).
3.3.2 Beneficiaries spend the allowance

Data obtained in Figure 6 indicated that almost 56% of beneficiaries use their allowance on medical expenses, which is surprising given that recipients spend only 3% money on clothing. When it comes to how individuals spend their allowances, food and medicine are given top importance. Of the amount of spending money on food purchases, about 31% spend their money in this purpose and the rest 10% expense on other purposes (Akanda, 2022).

![Pie Chart: Purpose of spending allowance]

Source: (Akanda, 2022)

**Figure 6:** Purpose of spending allowance

3.3.3 Beneficiaries family life after getting the allowance

After receiving social safety net programs, beneficiaries and their families often experience improvements in various aspects of their family life. These programs aim to provide economic support and social protection, which can have a positive impact on the overall well-being of families.

According to Figure 7, 10% of respondents indicate that members of their family care about them, 22% give their opinion that their family values their viewpoints, 44% say that they are self-satisfied after getting this allowance, and the remaining 24% believe that nothing has changed in their family's dynamic (World Bank, 2022).
3.3.4 Level of satisfaction of the beneficiaries

The level of satisfaction among beneficiaries after receiving social safety net programs can vary based on several factors. However, overall, these programs often contribute positively to the well-being and satisfaction of recipients. The provision of financial assistance or in-kind support can alleviate financial stress, reduce the risk of destitution, and enhance their overall quality of life. As a result, beneficiaries may express higher levels of satisfaction with their economic situation and the support received. To ensure higher levels of satisfaction, it is crucial to continuously assess and address challenges regarding social protection. Regular evaluations, beneficiary feedback mechanisms, and improvements in program design and implementation can help enhance the effectiveness and responsiveness of social safety net programs, thereby increasing satisfaction levels among beneficiaries.
Data obtained in Figure 8 indicated that 30% of the grantee believes that receiving this money boosts their confidence, and another 35 percent believe that they are not others' financial burdens. Additionally, 10% of respondents believe they have all of the aforementioned, while the final 25% say they feel better about helping the family (Khatun & Saadat, 2018).

3.4 Prospects / Outcomes of SSNPs in Bangladesh perspective

The prospects of social safety net programs in Bangladesh are promising, given the government's commitment and ongoing efforts to address poverty and inequality. Bangladesh has made significant progress in implementing various social safety net initiatives to provide support to vulnerable populations and ensure social protection. One of the key strengths of social safety net programs in Bangladesh is their broad coverage, reaching a substantial portion of the population in need (Mannan & Ahmed, 2012). The government has expanded the scope of these programs, targeting specific groups such as the elderly, women, children, and people with disabilities. This comprehensive approach aims to address various dimensions of poverty and vulnerability. Moreover, Bangladesh has experienced remarkable economic growth and a decline in poverty rates over the years. This positive trend creates a favorable environment for the effectiveness of social safety net programs. Economic development, coupled with targeted interventions, has the potential to further enhance poverty reduction, reduce inequality, and improve overall social well-being.
The data showed in figure 9 displays that the outcomes of social safety net programs in Bangladesh Perspective. First of all, with the help of SSNPs, the rate of poverty reduction has increased by 60.97%. These programs have also increased the security of elderly population by 85.36%. Again, the living standards of widows has increased with the grants provided by SSNPs such as widow allowance. These programs also encourage gender equality and further accelerate women empowerment by 73.17%. With the financial support of SSNPs, currently the rural poor people can bear minimum living standards which diminish the discrimination within the society.

Source: (Rahman & Ahmed, 2017)

**Figure 9:** Outcomes of SSNPs in Bangladesh perspective

The health condition of the poor and vulnerable population has also improved by 60.66%. In addition, the educational activities have increased significantly with the assistance of social safety net programs. Moreover, the sanitation system and accessibility of pure drinking water have accelerated. Furthermore, this social safety net programs have increased the rate of awareness amongst these poor and vulnerable people by 97.56%. To sum up, the outcomes of these programs contribute to the overall development of the rural population in Bangladesh (Rahman & Ahmed, 2017).
3.5 Challenges/Problems of social safety net programs in Bangladesh perspectives

Social safety net programs in Bangladesh face several challenges that hinder their effectiveness and impact on poverty reduction and social protection. One of the key challenges is accurately identifying and targeting the most vulnerable and needy individuals. Ensuring that the benefits reach the intended beneficiaries can be difficult due to limited data, inaccuracies in targeting methods, and the dynamic nature of poverty (Masud & Saha, 2014). Despite significant progress, achieving comprehensive coverage of social safety net programs remains a challenge. Limited resources and budgetary constraints may result in inadequate coverage, leaving some vulnerable populations without access to the necessary support and protection.

The data depicted in Figure 10 exhibited that the problems which have existed on the way of implementing social safety net programs successfully. The very first weakness which 95.12% of the respondent’s mention is insufficiency of money provided by these programs. Another significant obstacle referred by 97.56% of the respondents is corruption which is striking the proper execution of SSNPs. Also, lack of monitoring the progress of these programs and bureaucratic difficulties hinder the implementation of these programs. Lack of awareness amongst the rural people always result in deprived of the facilities of SSNPs since most of them have no or little knowledge about the activities of these programs. There is a shortage of information and substantive data about the benefits receivers as well as the poorest population who really need the assistance (Ahmed, 2016).
In addition, lack of coordination and deficiency of developed policy impede the advancement of these programs. In this study, it is evident that about 98% of the respondents are victim of political influence or pressure, nepotism of chairman and domain of rural authority. Moreover, in spite of running a number of SSNPs, many of the needy people are still out of coverage due to lack of interlink among these programs. Maltreatment of the authorities also discourage the benefits receivers to receive the convenience under SSNPs and about 95% of the respondents mention this problem. Again, insufficient research and lack of supervision as well as explanation, enhance the chance of corruption and failure to implement these programs.

Figure 10: Challenges/ Problems of social safety net programs

Source: (Ahmed, 2016)
3.6 Suggestions regarding the problems in SSNPs

Although SSNPs in Bangladesh had shown a profound influence on social protection, there remained criticism as well. The first and foremost criticism was that those programs did not last longer. Because of the short life cycle of SSNPs, the sustainability of the positive changes remained under threats and the chronic poor might not get enough time to be self-reliant. Pleasingly though, government tried to keep continuation of the SSNPs and the allocation for SSNPs was seen to be increasing in recent years. Yet, the allocation was somewhat insufficient for Bangladeshi context. Most of the ongoing SSNPs target the poor living in the rural areas (Ahmed, 2007). According to BBS report 2022, the percentage of rural household receiving benefit from Social Safety Nets Program was 24.57% where the urban household receiving benefit from SSNPs was only 9.42%. Clearly the ongoing SSNPs were reaching the poor but not all the poor. These statistics warranted an increased intervention in applying and implementing SSNPs in the urban area as well.

There were criticisms that potential beneficiaries were not being selected properly with the existing practice. The gaps between the objectives and implementation of SSNPs include favoritism and nepotism (Canagarajah & Sethuraman, 2021). Such types of gaps mainly happen in the local government level, and in the ward level where chairman and member target their favorite one to give the benefit. Because of this nepotism a number of actual poor people became excluded from the list. Ultimately the goals can’t be achieved by Social Safety Net Programs (Begum et al., 2014). These existing problems and limitations need to be addressed with special attention in order to ensure the best outcomes of Social Safety Net Programs. Social safety net programs play a crucial role in addressing poverty and promoting social welfare in Bangladesh. However, like any system, it faces challenges that need to be addressed to improve their effectiveness.

The data obtained in Figure 11, contains a number of suggestions on behalf of the rural poor and vulnerable people for the best implementation of social safety net programs to improve their overall condition. In this part, the respondents give their suggestions to overcome the obstacles and how to make these programs more successful to reduce poverty. First of all, about 98.78% of the respondents emphasize on increasing the amount of money provided to the benefit receivers. About 97.56% respondents recommend to alleviate corruption of the chairman and members as well as the existing nepotism.
Also, 91.46% of the respondents think that by increasing monitoring and supervision, corruption and existing political interference can be eliminated. Developing policy and arranging training for the respondents will be effective to reach the goal of these programs. In addition, about 79.26% respondents suggest to develop the co-ordination between central and local governments to reduce mismanagement (Hossain & Ali, 2017).

Source: (Hossain & Ali, 2017)

**Figure 11: Suggestions regarding the problems in SSNPs**

About 98.78% of the respondents think that reducing bureaucratic difficulties and maltreatment of the authorities will be very conducive for the benefit receivers to receive benefits with confidence. About 95.12% people recommend e-banking system to overcome the difficulties in withdrawing money from banks (Hossain & Ali, 2017).
As mentioned earlier, numerous numbers of safety net programs were running in the country but some of them might not had been working properly. Critics considered such programs as wasting scarce public resources, especially in resource-constrained countries (Khuda, 2011). Government should take decision on those SSNPs after necessary evaluation. If deemed unnecessary, those should be immediately stopped and fund should be reallocated to the programs that were running successfully. Moreover, the current SSNPs in Bangladesh were highly inadequate in terms of coverage (Uddin, 2013). Thus, expansion of safety net programs was needed to bring almost all disadvantaged group of the society. In addition, more balanced and pragmatic approach was needed to avoid overlaps in targeting recipients. Finally, more and more research and investigation are needed to analyze the overall progress and implementations of these programs.
CHAPTER 4

CONCLUSIONS

❖ The Government of Bangladesh is struggling to mitigate poverty through establishing and building up a strong economy. As a developing country, overcoming the present poverty situation has become a great challenge. In order to mitigate the poverty rate, every year a wide range of Social Safety Net Programs have been conducted particularly focusing on this issue. However, despite of conducting multiple programs addressing poverty alleviation, the proper implementation and expected outcomes are still out of reach. A perceptible increase in interest on social safety net (SSN) has been witnessed in recent years in many developing countries including Bangladesh. Right from the beginning of Bangladesh, SSN programs have been undertaken by successive governments, including the present government, to deal with risks, poverty and vulnerability.

❖ The Government of Bangladesh also allocates significant resources to implement a wide spectrum of social programs. The prospects of social safety net programs in Bangladesh appear promising. The country has made significant strides in recent years to address poverty and inequality through various initiatives. With the help of SSNPs, the rate of poverty reduction has increased by 60.97% and increased the security of elderly population by 85.36%. One of the notable successes is the expansion of the social safety net coverage, reaching a significant portion of the population in need. The government has shown commitment by increasing budgetary allocations for these programs, indicating a strong political will to address social welfare concerns.

❖ There are a number of obstacles such as- lack of coordination and monitoring, mismanagement, inadequate financial support, poor policy etc. which minimize the effectiveness of these programs. In order to overcome these obstacles, possible recommendations have been mentioned. Proper monitoring, coordination between multiple programs and raising awareness can be effective to implement these programs successfully. SSNPs greatly contribute to improve the living standards of the poor and vulnerable people as well as reducing poverty in the country.
REFERENCES


