

**Socio-economic Impacts of Social Safety Net Programs in  
Bangladesh: Old Age Allowance and Allowances for the  
Widow, Deserted and Destitute Women**

**Submitted by**

**Mir Shahabuddin,  
Mst Tanzila Yasmin,  
Alaul Alam  
Jasim Uddin Khan**

**Submitted to  
Chairman, Center for Research HRD and Publication (CRHP)  
Prime University**

**30 September-2018**

## **Research Team**

**Mir Shahabuddin,**

Adviser, Socio-economic Impacts of Social Safety Net Programs in Bangladesh: Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women  
&

Director, Prime University Language School  
Prime University

**Mst Tanzila Yasmin,**

Project Director, Socio-economic Impacts of Social Safety Net Programs in Bangladesh: Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women  
&

Sr. Lecturer,  
Prime University Language School

**Alaul Alam,**

Co-Researcher, Socio-economic Impacts of Social Safety Net Programs in Bangladesh: Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women  
&

Lecturer,  
Prime University Language School

**Jasim Uddin Khan**

Co-Researcher, Socio-economic Impacts of Social Safety Net Programs in Bangladesh: Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women  
&

Lecturer,  
Prime University Language School

## **Acknowledgements**

This research is conducted at the keen interest of Mr. Mir Shahabuddin, Chairman, Board of trustees, Prime University and former Director General, Directorate of Social Services, Ministry of Social Welfare, Bangladesh. His curiosity to look back into the benevolent initiative taken by the then government works as the primary motivation for this research.

We offer our sincere thanks and gratefulness to Prof. Dr. M Abdus Sobhan, Vice Chancellor, Prime University and the Chairman, Research Council for his continuous support and inspiration.

We are highly indebted to Prof. Dr. Khurshida Begum, Department of Government and Politics, Jahangirnagar University for her supervision and continuous guidance in conducting the research.

We also offer heart-felt thanks to Mr. S.M. Abdullah Al Mamun, UNO Baralekha, and Mr. Osman Gani, UNO Sailkupa for their cooperation in data collection.

Finally, we offer our gratitude to Center for Research, HRD and Publication, Prime University for allocation of the necessary fund for this research.

## **Executive Summary**

Generally social safety net programs being conducted across the globe refer to a number of strategies in connection with financial grants for the down trodden people to keep them in the right track in order to have the national and global development. The present study tries to go into the depth of the socio economic impacts of the social safety net programs among the beneficiaries and to make a critical analysis of the two striking safety net programs (old age allowance and Allowances for the Widow, Deserted and Destitute Women) .This is to measure the effectiveness of the programs in terms of the life of the beneficiaries. The purpose of this research is to make the concerned authorities able to see the real scenario of SSNPs (old age and widow allowance) conducive to the beneficiaries and overall to the social and national development as well as to find out the justification. Data were collected using mixed methodology (Qualitative and Quantitative methods). Open ended questions were used to interview the implementing authorities and fixed questions for the beneficiaries. Close observations of the researchers were also included in this study. It is found from the study that these allowances have a positive impact which contributes to the social and family life of the beneficiaries. Notwithstanding Social Safety Net Programs are not sufficient to combat poverty or ensure congenial living standard.

The data collected from the beneficiaries reveal that average 50% of the deserving population are getting the old age and widow allowances but according to the implementing authorities, the grants are not more than 25% of the eligible people due to the fund constraint of the government. The study also shows that two thirds of the old age and the widowed beneficiaries spend their allowances for purchasing medicine. Besides, they all have opined that this monetary help gives them confidence that they are not the burden of the family. The local representatives are also of the same opinions and add that exactly it is difficult to determine how much change is there in the family and social life of the beneficiaries but they observe the mentioned population at ease in some cases. However, 80% of the beneficiaries including old age and widow allowance opine that the amount provided to them should be increased but no dissatisfaction is found among the beneficiaries in general. It is to be admitted that to get the maximum output from these programs, the local representative should be free from corruption and should be careful in selecting the most deserving candidates from the community or union parishad and for this, it needs proper coordination of the concerned. Moreover, the government should provide the requisite amount of funds to ensure the acceleration of social security. To conclude, it can be said that despite having some drawbacks, the inclusion of the vulnerable communities providing the financial support for keeping them with the mainstream of development is undoubtedly a

praiseworthy step of the government, which contributes to keeping them stand and stopping them from falling into extreme poverty.

## Content

S.L. No	Particulars	Page No.
	Acknowledgement	02
	Executive Summery	03
	Table of contents	04-05
	List of Table	06
	List of Graphs	07
	<b>Chapter One: Introduction</b>	<b>8-13</b>
1.1	Background	08
1.2	Statement of the Problem	08-09
1.3	Significance of the research	09
1.4	Objective	09
1.5	Description of the Research Area	09
1.6	Moulovibazar	10
1.7	Jhenaidah	11
1.8	Justification of selecting the area	12
1.9	Time frame	12
1.10	Theoretical Framework	12
1.11	Chapterization	13
	<b>Chapter Two: Literature Review</b>	<b>14-17</b>
2.1	Literature Review	14-15
2.2	Old Age Allowance Program	15-16
2.3	Widow Allowance Program	16-17
	<b>Chapter Three: Methodology</b>	<b>18-19</b>
3.1	Research Approach and Design	18
3.2	The Study Population	18
3.3	Data Collection Procedure	18-19
3.4	Data Analysis and Discussion	19
	<b>Chapter Four: Overview of the Social Safety Net Program</b>	<b>20-21</b>
4.1	Social Safety Net Programs of Bangladesh: An Overview	20
4.2	The Beneficiary	20-21
4.3	The Implementing Authority	21
	<b>Chapter Five: Data Analysis</b>	<b>22-41</b>
5	Data analysis and Discussion	22

<b>5.1</b>	Beneficiary	22-39
<b>5.2</b>	Implementing Authority	39-41
	<b>Chapter Six : Evaluation of the Safety Net Program</b>	<b>42-43</b>
<b>6.1</b>	Evaluation of the Program	42
<b>6.2</b>	Impact of Safety Net Program in Poverty Elevation	42-43
	<b>Chapter Seven : Conclusion</b>	<b>44-</b>
<b>7</b>	Conclusion	44
<b>7.1</b>	Recommendation	44
<b>7.2</b>	Limitation of the Study	44-45
	Reference	46-47
	<b>Appendix</b>	<b>48-50</b>
	Appendix-1	48
	Appendix-2	49
	Appendix-3	50

**List of Tables:**

<b>Sl. No.</b>	<b>Table</b>	<b>Pages</b>
5.1	Family members of the beneficiaries of the old age allowance	23
5.2	Duration of the beneficiaries receiving old age allowance	23
5.3	Beneficiaries' opinion regarding the expected increased amount	28
5.4	Percentage of the beneficiaries of old age allowance	29
5.5	Number of family members of widow allowance receivers	31
5.6	Duration of receiving allowance	32
5.7	Expenditure for food of the beneficiaries of old age allowance	33
5.8	Level of satisfaction of the beneficiaries	35
5.9	Beneficiaries' opinion regarding the expected increased amount	36
5.10	Percentage of the beneficiaries of widow allowance	38

### **List of Graphs:**

<b>Sl. No.</b>	<b>Graph</b>	<b>Pages</b>
5.1	Occupation of the beneficiaries of old age allowance	22
5.2	Income source of the beneficiaries of old age allowance	24
5.3	Expenditure for food of the beneficiaries of old age allowance	24
5.4	Beneficiaries Spend the allowance	25
5.5	Family life of the beneficiaries after getting the allowance	26
5.6	Level of satisfaction of the beneficiaries	27
5.7	Beneficiaries' opinion about sufficiency of the amount	27
5.8	Beneficiaries' opinion about the coverage of old age allowance in their locality	29
5.9	Coverage of the beneficiaries	30
5.10	Occupation of the beneficiaries	31
5.11	Other income source of the beneficiaries	33
5.12	Expenditure of the beneficiaries on the allowance	34
5.13	Change in the family life of the beneficiaries after getting the allowance	34
5.14	Beneficiaries' opinion about sufficiency of the amount	36
5.15	Beneficiaries' opinion about the coverage of widow allowance in their locality	37
5.16	Cross Table Analysis	38-39

## Chapter 1

### 1.1 Background:

Social safety net programs can be defined as a protective mechanism taken by the government to protect the poor and vulnerable groups of the society. Bangladesh which aspires to be a welfare state in near future exhibits strong commitment to ensure the wellbeing of all of her citizens including the poor, ultra-poor and most vulnerable group. To elevate poverty and hardship of the people Bangladesh government allocates a significant amount of money in the national budget every year. The programs provide a safety net to individuals and families to protect them from the shock of poverty and distress. In line with the spirit of independence, the present government in its roadmap of development “Vision 2021” has incorporated strategies for eradicating poverty, inequality and human deprivation. To make the development sustainable the Government of Bangladesh has started a total of 144 Safety Net Programs namely: (i) Cash Transfer Programmes (22 programmes), (ii) Food Security Programmes (9 programmes), (iii) Micro-Credit and Miscellaneous Funds Programmes (20 programmes), (iv) Development Sector Programmes (93 programmes) in 2014-2015 Fiscal Year (source: Ministry of Finance, GoB). The major social safety net programmes (SSNPs) in Bangladesh can be divided into four broad categories: (i) employment generation programmes; (ii) programmes to cope with natural disasters and other shocks; (iii) incentives provided to parents for their children’s education; and (iv) incentives provided to families to improve their health status. Different programs like Food for Work, Scholarship for Poor Students, Subsidies, Old Age Allowance, Widow Allowance, Freedom Fighter Allowance, Disability Allowance, Zakat etc. are effectively helping the poor people in Bangladesh. For all these well planned and effective safety net programs, the percentage of poverty has dropped down significantly. Whereas in 1991 the poverty rate was 56.7%, in 2016 the poverty rate has become 23.5% and the government aims to make it 18.6% by 2020 (Source: Economic Census 2017).

### 1.2 Statement of the problem:

Bangladesh has advanced a lot in poverty reduction than many other developing countries of the world. According to the Human Development Report-2016 Bangladesh has achieved 139<sup>th</sup> position in Human Development among 187 countries (Source: Economic Census 2017). Despite Bangladesh’s remarkable progress in lifting 16 million people out of poverty in the past decade, poverty remains a problem, with about 47 million people living in poverty and 26 million in extreme poverty (Banglapedia, January 2017). So, the goal of hunger and poverty free Bangladesh is still beyond reach. The country is suffering from poverty since its independence in 1971. Besides, recurrent natural calamities like flood, cyclone, tornado, salinity, river erosion make the people more vulnerable. Because of geographical position and greater dependence on climate sensitive sectors like agriculture the people of Bangladesh are more prone to poverty



(Stern et al., 2006). Thus the safety net programs play a significant role in protecting the affected people and reducing poverty. The government is implementing the SSNPs as priority areas for achieving the MDG and SDG. In the Fiscal Year 2013-14, and 2014-15 the allocation for SSNPs were 2.13% and 2.30% of the GDP respectively. In the budget of FY 2016-17 an amount of taka 45,230 crore has been allocated for safety net programs (Source: Economic Census 2017).

### **1.3 Significance of the research:**

Since SSNPs are getting much importance and are essential for national development, it deserves to be studied. If the programs are not successfully implemented, it may cause a huge wastage of money. Field level research and constructive feedback can make the programs more effective and can help the country get out of the vicious cycle of poverty. However, this study will focus on the socio-economic impacts of two programs namely- Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women.

### **1.4 Objective:**

The objective of the research is to find out:

- a) What are the impacts of old age allowance and widow allowance in the life of the beneficiaries?
- b) What are the impacts of old age allowance and widow allowance in the Society of Bangladesh?
- c) How far these allowances are contributing to poverty reduction and social inclusion?

### **1.5 Description of the research area:**

For this research two upozilas were selected. One is Borolekha from Moulovibazar district and another is Sailkupa from Jhenaidha district.

## 1.6 Moulvibazar:

Total area of Moulvibazar district is 2799 (Two thousand seven hundred ninety nine) Km<sup>2</sup> and there are 1902000 (Nineteen lac two thousand) people in this district. There are seven upzilas and they are: i) Moulvibazar Sadar Upzila ii) Juri Upzila iii) Kamalgonj Upzila iv) Barlekha Upzila v) Kaluara Upzila vi) Rajnagar Upzila vii) Sreemangal Upzila. In every upzila people are getting the facilities of social safety net programs. Social safety net programs are playing a very important role to reduce the percentage of poverty in Moulvibazar district.



### 1.7 Jhenaidah:

Jhenaidha district is under Khulna division and the area of Jhenaidah is 1941 (One thousand nine hundred forty one) Km<sup>2</sup>. There are 1756000 (Seventy lac fifty six thousand) people in this district. There are six Upzilas which are: i) Jhenaidah Sadar Upzila ii) Kaligonj Upzila iii) Harinakunda Upzila iv) Kotchadpur Upzila v) Moheshpur Upzila and vi) Shailkupa Upzila. This area is actually an agricultural area where most of the people cultivate different types of crops and vegetables. Some people earn their livelihood by raring cattle and cultivating different kinds of fishes. Other people are service holders and businessmen.



### **1.8 Justification of selecting the areas:**

These areas are selected for the study because of the geographical location and the diversity of the areas. Both places are far away from the capital city, Dhaka. Shailkupa , an Upzila of Jhenaidha district , where most of the people do laborious works for their livelihood ,is a poor and remote area and Borolekha is a land of Haors which is very much prone to flood and other natural calamities. During rainy seasons the vulnerable people of this area suffer much due to flood and cyclone. The break out of several water borne diseases also increases the sufferings and vulnerability of the inhabitants. Thus, it is imperative to examine the effect of the mentioned social safety net programs in these areas.

### **1.9 Time Frame:**

The research was conducted from January 2017- December 2017. A pilot survey of the questionnaire was conducted at Savar, Dhaka on 01 and 02 August 2017. After that the questionnaire was revised according to the findings of the pilot survey.

Data were collected from Bololekha, Moulovibazar from 06 August 2017 to 09 August 2017. Two researchers went to the researcher area for data collecting.

The data from Shailokupa, Jhenaidha was collected twice since all the stakeholders could not be contacted at the same time. The data collection occur between 10 August 2017- 11 August 2017 and 03 October 2017-05 October 2017. Two researchers conducted the data collection of that area.

### **1.10 Theoretical framework:**

To evaluate the programs in poverty eradication, first we need a working definition of what poverty is? JRF (2013) defines poverty as the situation where "a person's resources (mainly their material resources) are not sufficient to meet minimum needs (including social participation)". Townsend (1979) defines poverty as "the lack of the resources necessary to permit participation in the activities, customs and diets commonly approved by society". Again, World Bank's definition of poverty emphasizes more specific conditions such as "malnutrition", "illiteracy" and "disease", while also mentioning "human decency" (Coudouel et al., 2002). Again a comprehensive definition of absolute poverty is given in the World Summit for Social Development that is "Absolute poverty is a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to social services".

Again 'Social Inclusion Theory' is broadly used in the context of SSNPs across the world to target those segments of the population who are excluded from society in for disability, marginality, poor households, old age and widow and distressed population in general (Coleman

2013). The theory represents a conceptual experience over social capital and social cohesion (Labonte, 2004 cited in Coleman, 2013). ‘The Social Inclusion Theory Application’ plays a vital role on policy and social action to tackle the exclusion of the society (Sen, 2000 cited in Rawal, 2008).

### **1.11 Chapterization:**

The research report is presented in five chapters.

**Chapter 1:** This chapter contains the background of the study, statement of the problem, significance of the research, research question, description of the research area, justification of the research area, time frame, theoretical framework and chapterization.

#### **Chapter 2: Literature Review:**

From the review of some selected literature it will highlight the purpose of taking the programs, the field level scenario of implementing those, the challenges of service delivery as well as the outcome of running the programs. It will also compare the programs with the similar programs implemented in other countries.

#### **Chapter 3: Methodology:**

This Chapter will present the research methodology, data collection procedure, population.

#### **Chapter 4: Social Safety Net Programs of Bangladesh: An Overview:**

This Chapter gives a detailed picture of the major Social Safety Net Programs of Bangladesh especially Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women.

#### **Chapter 5: Data Analysis and discussion:**

This Chapter will present the analysis of the data collected from the beneficiary and the Implementing Authority.

#### **Chapter 6: Evaluation of the Selected Safety net programs:**

This chapter will evaluate the selected Safety Net Programs on the light of poverty alleviation and social inclusion theories.

#### **Chapter 7: Conclusion:**

This Chapter will highlight the major findings, present recommendation and point out the limitation of the study and the scope of further research.

## Chapter 2

### 2. Literature review:

In the constitution of The People's Republic of Bangladesh in the Act 15 (Gh) there are the rules of social safety of the citizens. In Bangladesh there are about 170 million people. There are 144 (One hundred forty-four) programs have been taken under Social Safety Net Program by the government to remove the poverty of the people who are very close to or below poverty line for various reasons and the objective of taking the programs is to make our loving mother land poverty free.

The target people can be divided into three different groups and they are 1) Chronic poor people 2) Transient poor people 3) Vulnerable people. Above 144 Social Safety Net Programs have been divided into four categories: i) Employment generation programs ii) Programs to adjust with shocks iii) Programs for education and iv) Programs for health. Even above four kinds of programs can be divided into two types according to the mode of payment; i) Cash transfer programs and ii) Food transfer programs.

A good sum of works have been accomplished home and abroad in connection to social safety net programmes to trace out the effectiveness of the strategies adopted by the government in terms of reducing poverty from social to national or international context. In this research, the researchers focus on the overview of this experiment from the heart of Bangladesh and intends to have the target oriented goal in pursuit of getting the authenticity. The aim of the research is to present the real scenario of the prior and aftermath in case of taking government allowance by the under privileged widows in Bangladesh.

Coady (2004) mentions that there is no noticeable result in terms of widely practicing and existing social safety net programmes due to having a number of shortcomings that the programmes face while being operated all over the world. He shows more than fifth reasons sequentially including the failure to reaching the intended groups, incoordination and duplication of the concerned, operational inefficiencies and the small amount in case of the coverage of the huge deserted population.

In a book "For Protection and Promotion the Design and Implementation of Effective Safety Nets" Grosh et al. (2008), opine that implementation is above all the most important issue and it needs so many good intentions to run these programmes smoothly across the country. A real working system should be introduced and bad implementation system should be ousted to get the overall advantages from the existing social safety net programmes.

Alderman, H.(2002), in a study “Growth-promoting Social Safety Nets” state that social safety net programmes are not enough to upgrade the people from the extreme poverty , rather , there should have some selected approaches and much attention should be on good governance, functional infrastructure, schools and health clinics, and so on.

Besley, T.et al. (2003) , in “Benchmarking Government Provision of Social Safety Nets” frankly point out that selecting the correct persons is the most challenging task in terms of generating the advantages equally.

Khuda, B.(2011), in ‘The Bangladesh Development Studies’ (volume xxxiv, 2011), in a report, “Social Safety Net Programmes in Bangladesh: a review gave his opinion regarding ensuring the highest level of implementation and these are as follows:

1) high-level political commitment.2) effective Programme management and delivery 3) better targeting of beneficiaries 4) minimizing leakages 5) sound financial management and payment system 6) strengthening, monitoring and supervision at different levels.

Jahan. R (2010), in “The Management of Social Safety Net Programmes and Role of Local Government (Union Parishad)” state that almost all the Safety Net Programmes in Bangladesh are suffering from improper targeting, illicit political influence, corruption, lack of coordination among implementation agencies, lack of monitoring and evaluation etc. The study also gives some suggestions to the concerned concerning the proper implementation of social safety net programmes in Bangladesh.

## **2.1 Old age allowance:**

In the constitution of our country we find the rights of the older persons and old Age Allowance program is initiated by the government to halt the difficulties of the elderly people who are 62 and above years old women and 65 and above years old men. In 1998 the program has been undertaken to pay cash monthly to the aged people with a view to reducing their sufferings which are occurred for poverty. Old Age Allowance Program has taken the plan to reduce sever poverty targeting 10 oldest and poorest members of each Word in each Union. It is note- worthy that Ministry of Social Welfare administers the program.

Ferdous (2016) states that in the developing countries like Bangladesh poverty is really conclusive challenge and a great number of steps and policies is taken by our government in order to stop the troubles of poverty. Old Age Allowance Program is one of the social safety net programs by which government lessens the miseries of poverty. Through this Old Age Allowance Program the beneficiaries are getting a new trek to survive in the risky life cycle bearing sound position in the society without thinking over the quality of the allowance. Even

through the program (OAAP) the beneficiaries find self-confidence to live in the locality associated various kinds of difficulties.

Begum (2013) states that the amount of the monthly allowance is low but its multi-dimensional impact is praise worthy and the beneficiaries spend the money on food and health care. As they get the allowance regularly it has a very positive influence on ensuring their psycho-social pleased being; it reduces their deprivation, insecurity and loneliness.

Uddin (2013) shows that the Old Age Allowance Program has an important role on the fond of the beneficiaries. After receiving the Old Age Allowance both the quantity and quality of the daily food of the receiving have been increased. The beneficiaries can fulfill their demand of medicine and necessary health care when they become sick after receiving Old Age Allowance. Even the beneficiaries of the Old Age Allowance Program can wear necessary clothes in all seasons receiving the allowance. Uddin (2013) also shows that the status of the beneficiaries has been improved in their family and in the society. The beneficiaries can get involvement in the important decision making factors in the family.

Hasan (2012) states that from 63 to 87 aged participants are from diverse background and among them 10% live alone and there is no one to help them in their old age. 96% of them believe that Old Age Allowance Program is a great help for them to fulfill their demand in the old age. 88% of them get better care and attention in the family as they get allowance. 90% of them get treatment and nursing when they become sick. 98% of them have an important role in family decision making approaches.

## **2.2 Widow allowance:**

In 1999, government took a scheme for the widowed and distressed women in Bangladesh and the project was entitled as “Allowance scheme for widowed and husband deserted distressed women”. The objective of the project was to give them financial support with a view to ensuring a minimum living standard as well as to improve their status both in the family and in the society. Among the social safety net programmes existing in Bangladesh, widow allowance is one of the most important programmes to be regarded to have been playing a significant role in connection with the reduction of poverty.

According to BBC (2003) the widowed constitute almost 11.29 percent of the total married women in Bangladesh. The main objective of widow allowance is to ensure the empowerment of women in general. From the source of United Nations Population Information Network,(POPIN), it is depicted that there are five areas of empowering women e.g. women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.



Kabir (2004) states that before launching the widow allowance scheme the widowed, divorced women were distributed initially a lump-sum grant of Tk100 each from the prime minister's relief and rehabilitation fund and 10 most deserving women from all rural "ward" received this benefit. In the beginning, widow allowance covered only rural parts but later the government expanded the program and expansion took place in each year in terms of both coverage and monthly amount of allowance (Morshed, 2009.)

In a thesis paper, Poverty Reduction in Bangladesh: A Qualitative Analysis of the "Allowance Scheme for Widowed and Husband-deserted Distressed Women" Islam (2007) shows some findings that widow allowance bears a very significant role to some extent to reduce the extreme poverty of the widowed and husband deserted women in Bangladesh. They have been able to come out of severe insecurity of food, to have a better medical care and to manage comparatively good clothes but fail to improve housing status and income generating activities.

The Research and Evaluation Division of BRAC (2008), Research Monograph Series No.36 carries a study on "Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh" and depicts the real pictures of the allowances granted by the govt. They claim that selection processes in every stage are done and dominated by UP members and chairmen. There are few cases of adopting fair means in respect of the process of beneficiary selection and in the distribution of benefits.

Asian human rights commission (2010) in a report, "Corruption Promotes Food and Health Insecurity for Elderly Widows in Northern Bangladesh" asserts that there has been a huge sufferings and insecurities among the aged widows in Bangladesh, despite operating some safety net programmes by the government and it is occurring due to the local corrupted representative of the government. Though a class of people somehow are getting benefitted, who maintain a very good relation with the local concerned but in most cases the deserted and helpless are deprived. This study also reveals that some of the beneficiaries receiving food or cash subsidies are to pay bribes directly or indirectly to the public representatives of the Union Council so that there is no noticeable change found in these sectors.

Ehsan (2006) states that widow allowance program is operated under Social Security Program by Ministry of Social Welfare and for this, the program faces different problems. They can be numbered as: i. the actual numbers of beneficiaries were less than the officially determined number. ii. Needy and poor people are not conscious about their rights iii. Information gap persists between recipients and authority. iv Weakness of government of selecting effective programs.).

From the literature, it is stated that almost all the previous researchers were in the same views except two or three who had also more or less connection to the dissatisfaction in the procedures and the distribution and at the same time they suggested the right ways to have more effective results from the social safety net programs, the government cherished since its launching across

the country. The present study is supposed to be creating a new dimension with the existing studies completed in different times. Moreover, the study will be able to give the readers a glimpse of real context in regard of the outcome of Old Age and Widow Allowances in Bangladesh.

## **Chapter 3**

### **3. Methodology:**

#### **3.1 Research approach and design:**

The mechanism of a research refers to a scientific approach that places the researchers in the empirical world and establishes a link with the concerned persons and places thoroughly. The study benefits from a mixed-methodology approach that integrates both qualitative and quantitative techniques (Jhonson, Onwuegbuzie and Turner, 2007) and for which it included descriptive and interpretative analysis. Two questionnaires were administered by the researchers to collect the data from a convenient sample of 64 beneficiaries. The entire process of the research included the conduction of interview with the beneficiaries and implementing authorities of the SSNPs in two upazilas, one at Borolekha, Moulovibazar and another at Shoilokupa, Jheniadhha. Open ended questions were made for the implementing authorities of the two concerned upazilas whereas closed questions for the beneficiaries. Semi-structured questions were also introduced for the local representatives.

#### **3.2 The study population:**

Population is defined as all elements (individuals, objects and events) that meet the sample criteria for inclusion in a study (Burns and Grove,1993). In this study, the beneficiaries and implementing authorities are the target population who were from Shoilokupa and Borolekha upazila. The beneficiaries included 64 numbers purposively from the two upazilas and among the population, fifty percent were males and fifty were females. As the research was accomplished to justify the socio-economic impact of two social safety net programs (Old Age Allowance and Widow Allowance), it included the population who is receiving old age and widow allowance as the beneficiaries. Before conducting this research, there made a pilot survey at savar upazila to justify the validity and reliability of the research and randomly 15 beneficiaries including old age and widow allowance receivers were interviewed. Piloting questions is important to justify whether questions and directions are clear to respondents (Polit & Hungler 1995). Moreover,

Population selected from two regions is another factor as it was found from the analysis that the people of shoilakupa are dependent mostly on vegetables cultivation whereas the people of Borolekha mostly live by fishing. With a view to getting different results two geographical areas were selected purposively.

### **3.3 Data collection procedure:**

Data were collected on the basis of two set prepared questionnaire covering different aspects related to the implementation to overview the exact context of the beneficiaries. A set of open-ended questionnaire was given to the local representatives of the government including UNO, Upazila chairman, Social service officer and UP chairman of the two respective upazilas. The entire process was done through interview. This study included eight implementing authorities of the government of the selected areas of the two districts. The interview of the beneficiaries was conducted through closed questionnaire. A focus group discussion (FGD) for the twelve beneficiaries of the two upazilas was also applied. With a view to getting the authentic information in case of the beneficiaries the researchers conducted the interview session individually. While the interview with the concerned authority, researchers used tape recorder so that no valuable comments and information could be missing. The major indicators used in measuring the impacts of the programs (old age and widow allowance) were expenditure on food items, individual food intake pattern daily, expenditure on medicine, expenditure on clothes, and increase of dignity in the family and society and improvement of quality of life. Secondary data were collected mainly to have the concept of social safety net programs home and abroad especially on the focus of the present study which discusses about old age allowance and widow allowance by analyzing different studies performed by the scholars. In addition to that, to have the knowledge on the theoretical frame work for the study the researchers went through the literature of the previous studies that helped to validate the collected data through cross- analysis. The secondary data were collected from UNO office, Social service offices and the website of the ministry of Social welfare. Library, Internet source and Journals World Bank report, BIDS report, DSS reports, previous studies, and different websites information to get the background and general information about various aspects of old age and widow allowance.

### **3.4 Data analysis and discussion:**

After the data was collected it was organized and analyzed. For analysis of closed-ended questions, a computer program called Statistical Package for Social Sciences (SPSS) was used. As mixed method was introduced to analyze the collected data, thematic interpretation was done first, then frequency tables were drawn and from these the data was presented in pie diagrams and bar graphs. The open-ended questions were analyzed thematically (Creswell, 2008) and it was qualitative in nature. Moreover, the comparative study of the two geographical regions were included from the observation of the implementing authorities. After semi structure interview

was recorded, it was transcribed and analysed comparatively irrespective of regions and economical context of the two upazilas. The observations of the researchers regarding the family environment of the beneficiaries of the two upazilas were included while interpreting the analysis of data thematically.

## Chapter 4

### 4.1 Social Safety Net Programs of Bangladesh: An overview:

Social Safety Net Programs were introduced in Bangladesh with a view to helping the economically vulnerable communities or the group of people living in the extreme poverty or the people who are back trodden economically and socially by gender, location and religion. It was the primary objective of these programs to create a balanced social security through offering monetary support to the chronically poor people of different communities of the country in order to make them climb out of extreme poverty. It is not a far from the present decade when social safety net programs were initiated by the state to assist the poor people. After the independence of Bangladesh in 1971, there continued some initiatives of social welfare funding but these had been in a very small scale. In the nineties, these small welfare initiatives for the poor turned into social safety net programs and till then poor people of different communities have been getting monetary help in the name of these programs. Of these programs, Old Age and Widow Allowance formally started to run respectively in 1997 and 1998. Since the orientation of these two programs, the amount of money for the aged and the widowed has been increased to 500 TK, which started with 100 TK at the initial stage. Currently SSN programmes have achieved considerable expansion in terms of coverage, scope and types. However, the concern of this paper is the impact of only two programs namely Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women.

### Allocation of Old Age Allowance and Widow Allowance in the Budget of Bangladesh Government:

<b>Fiscal Year</b>	<b>Budget Allocation (Taka in crore) for Old age allowance</b>	<b>Budget Allocation (Taka in crore) for Widow allowance</b>
2008-09	600.00	270
2009-10	810.00	331.20
2010-11	891.00	331.20
2011-12	891.00	331.20
2012-13	891.00	

2013-14	980.10	
2014-15	1306.8	659.75
2015-16	1440.00	672.4
2016-17	1480.00	868.3

**Source: Ministry of Finance, 2017**

#### **4.2. The beneficiary:**

Old people whose age is 62 and above years in case of female and 65 and above in case of male who have little or no income are considered eligible to receive Old Age Allowance in Bangladesh. At the same time, the women who are widowed or husband deserted are considered eligible for Widow Allowance. In case of the selection of the beneficiaries of Widow Allowance, old, physically disabled are given the priority. It is a monthly cash subsidy provided by the Government to help the poor and vulnerable people to survive. The beneficiaries must be selected by the local representatives such as up Chairman or Councilor.

#### **4.3. The Implementing Authority:**

The implementation model of the Social Safety net programs in Bangladesh follow the Top-Down policy implementation framework described by Daniel Mazmanian and Paul Sabatier (1989b). The Top down approach starts with a policy decision and examined the extent to which its legally mandated objectives are achieved over time. Thus these programs are usually implemented on the basis of the implementation guideline provided by the government for the programme. In Bangladesh Safety Net Programs are implemented through a wide range of bodies including the Ministry of Social Welfare, the Ministry of Food and Disaster Management, the Ministry of Women and Children's Affairs Ministry of Primary and Mass Education and Ministry of Disaster Management and Relief. Under the supervision of these ministries many agencies, non-governmental organizations, and international bi-lateral and multi-lateral partners are also involved in the implementation process. In field level these Allowance or cash providing programs are implemented by the local authority or government- Mayor, Councilor, Social Welfare Officer, UNO, Upzilla Chairman, UP Chairman, and UP Member. These engagements of multiple authorities have made the programs more dynamic but in many cases create coordination problems (Source: Bangladesh Development studies Paper 9). Thus for better outcome there should be a smooth coordination.

## **Chapter 5:**

### **5. Data Analysis and Discussion**

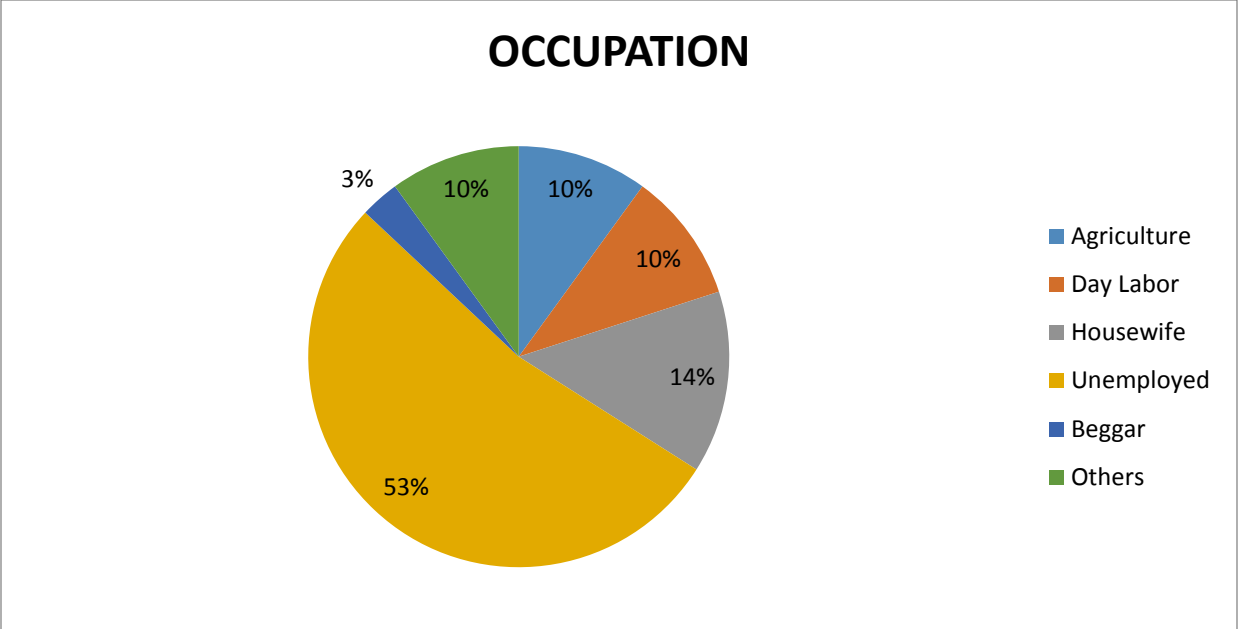
For data triangulation this research collected data from two different stakeholders i.e. the beneficiary and the implementing authority.

#### **5.1 Beneficiary level**

To find out the explicit and implicit changes in the livelihood of the beneficiaries and in the society this research collected data (as mentioned earlier) from the beneficiaries of two remote upozila namely Borolekha a Sailokupa of Moulovibazar and Jhenaidha district respectively. A set of questions were asked to determine how SSNPs are increasing their livelihood opportunities. The data gathered from those questions are analyzed below:

The response of the question about the occupation is presented in the pie chart below.

**Figure: 5.1 occupations of the beneficiaries of old age allowance.**



The findings show that 53% people who get old age allowance are unemployed and the percentages of the people working as farmers, day labors and others cover respectively 10% whereas housewife and beggar cover 14% and 3% consecutively.

**Table 5.1 Family members of the beneficiaries of the old age allowance.**

Family Members	Total	Percentage	Comments
1-3	7	23%	
4-6	12	40%	
7-9	7	23%	
9-11	04	14%	
		100%	

**Source: Field Survey**

The table shows the number of family members of the beneficiaries that 23% of the old age receivers have 1-3 and 7-9 family members respectively and 40% of them have 4-6 and 14% beneficiaries have 9-11 family members.

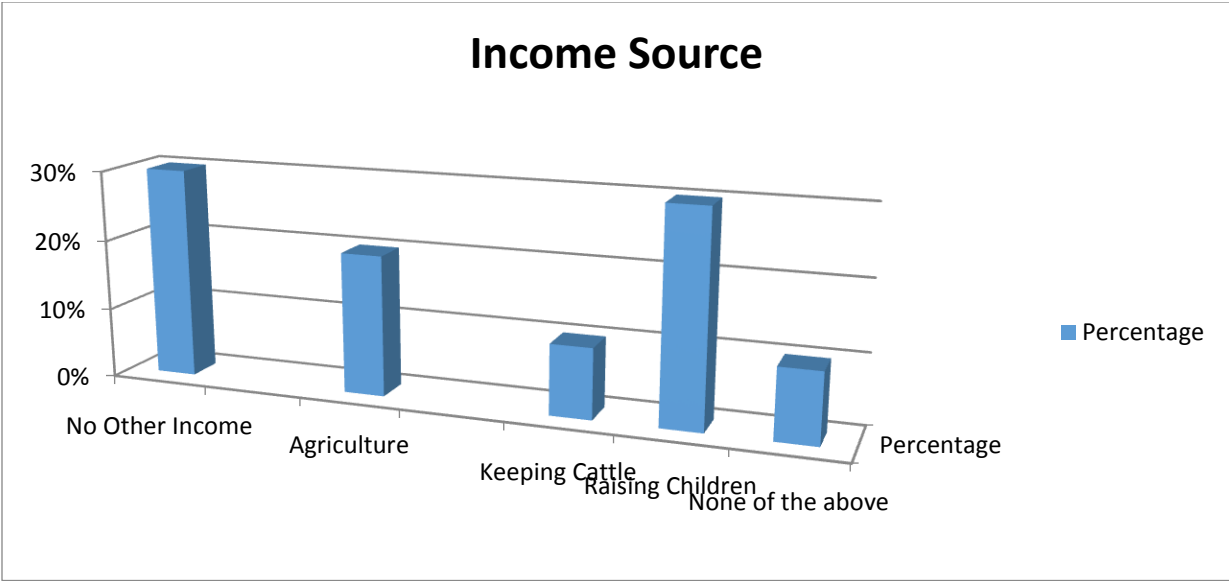
**Table 5.2 Duration of the beneficiaries receiving old age allowance.**

Duration	Total	Percentage	Comments
1-2	7	23%	
3-5	11	37%	
6-8	7	23%	
9 and above	5	17%	
		100%	

Source: Field Survey

This table presents the duration of years of the beneficiaries receiving old age allowance, who were the population of the survey. It is found that the first 23% respondents have been getting this grant for 1-2 years and the another 23% for 6-8 years at the same time 37% population has been getting this grant for 3-5 and the rest 17% for 9 to above years .

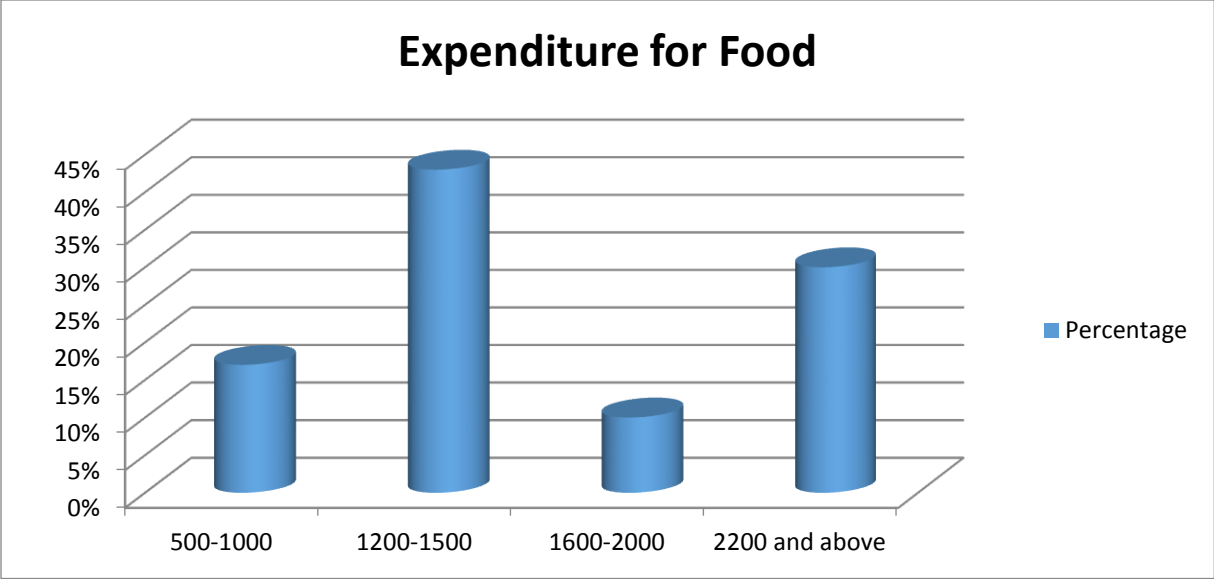
Figure: 5.2 Income source of the beneficiaries of old age allowance.



The bar graph reveals the information of the income source of the population getting old age allowance. 30% respondent beneficiaries do not have any other earnings and the other 30% are partially dependent on their children whereas 10% of the beneficiaries are on keeping cattle and 20% on agriculture and the rest 10% do not do anything.

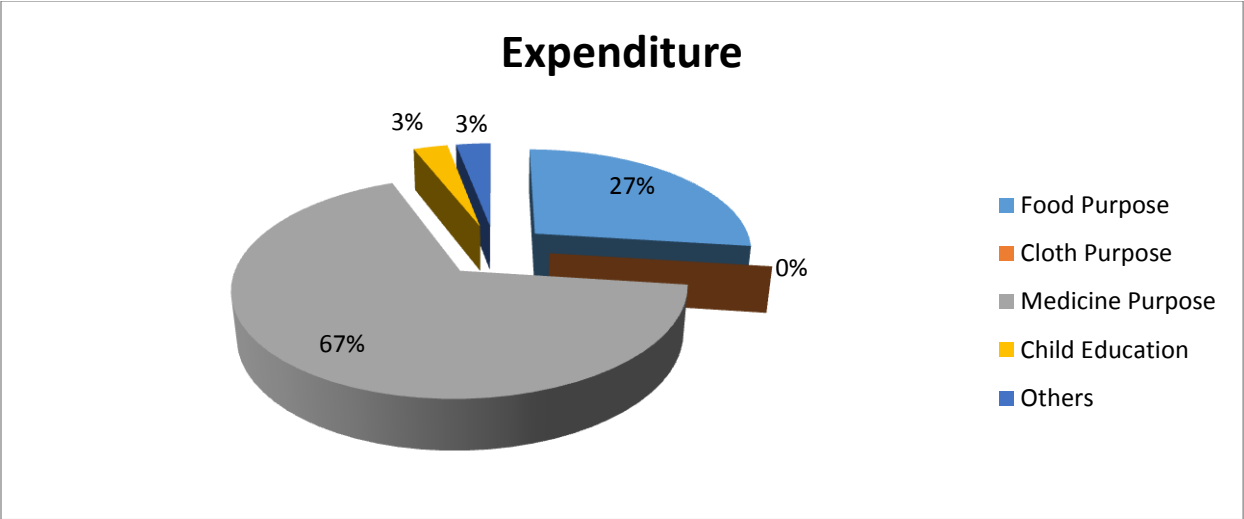
Figure: 5.3 Expenditure for food of the beneficiaries of old age allowance.





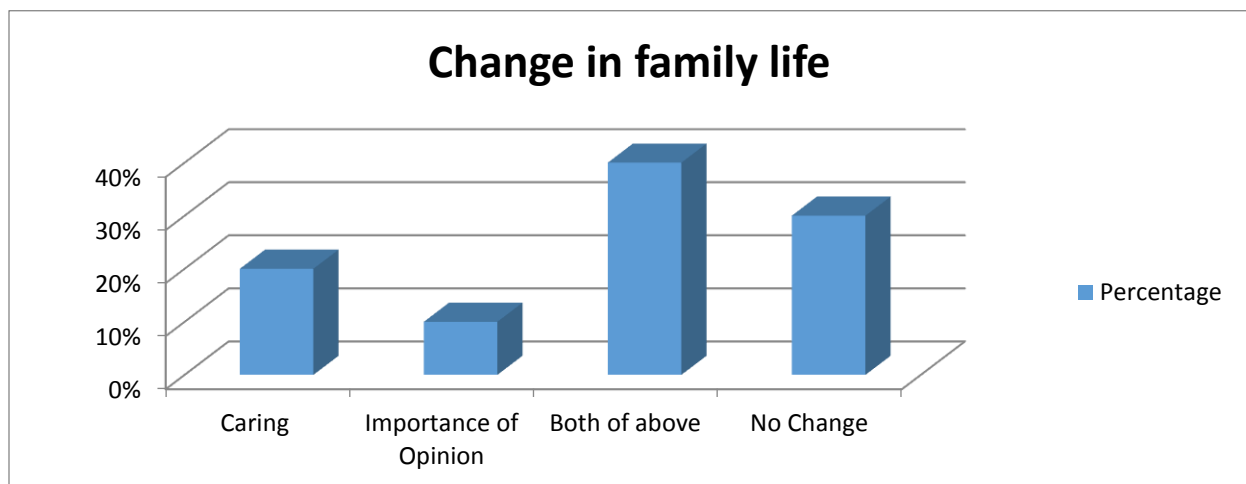
From the chart it is found that 43% people spend 1200/- 1500/- Taka as monthly expenditure of food and this amount includes the highest percentage of the expenditures of the respondent population. 30% of the total population spend Taka 2200/- or than the more on monthly food. The rest 15% and 12% people spend 500/- -1000/- and 1600/- 2000/- Taka respectively.

**Figure: 5.4 Beneficiaries spend the allowance.**



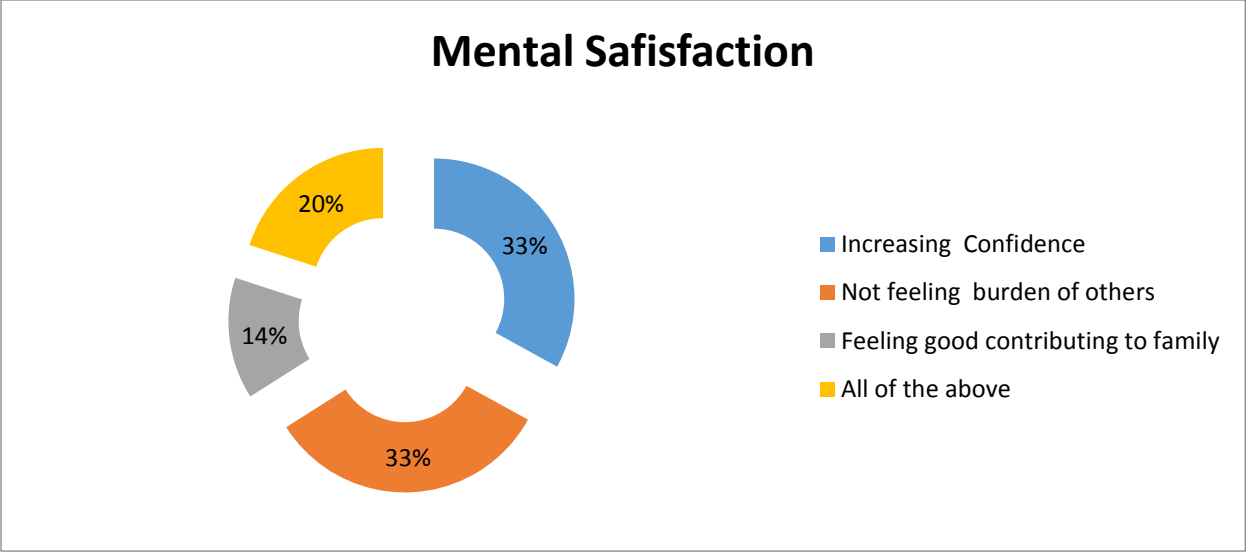
The pie graph shows that around 70% beneficiaries spend their allowance for medicine purpose and it seems surprising when the study notices that beneficiaries spend no money for buying clothes. Medicine and food get the most priority in terms of spending their allowances and the percentage of the people who spend food next to medicine is 27% whereas for child education and the rest others are 3% and 3%.

**Figure: 5.5 Family life of the beneficiaries after getting the allowance.**



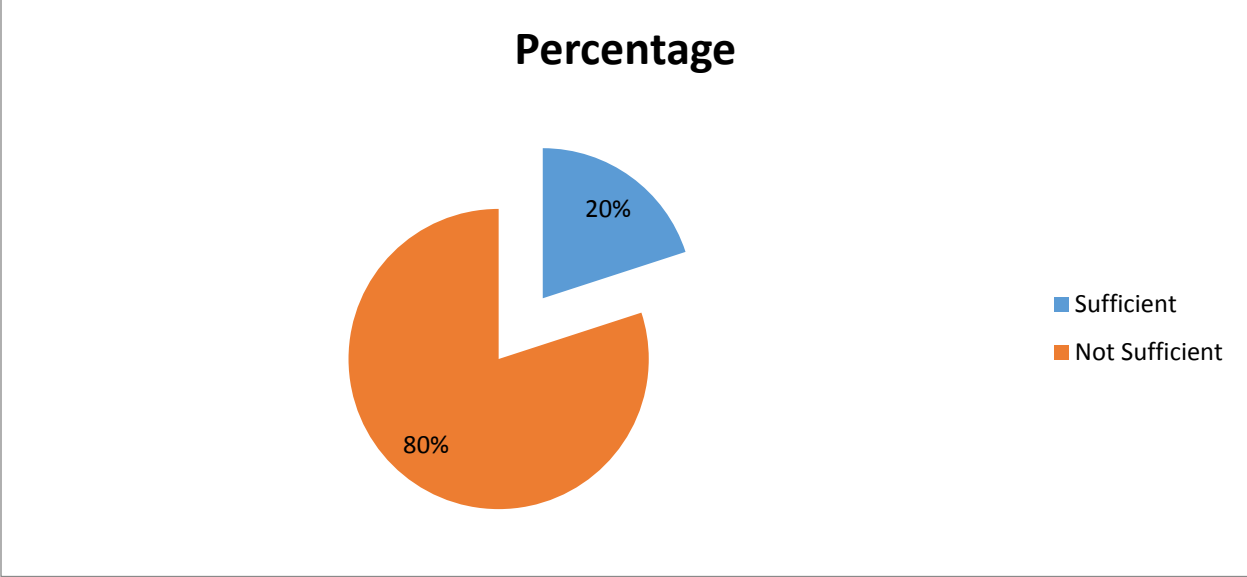
The results refer to 20% people who claim that the family members care them and 10% say that family gives importance of their opinions and 40% enjoy caring and importance of opinion whereas the rest 30% report that no change happens in their family life.

**Figure: 5.6 Level of satisfaction of the beneficiaries**



33% of the beneficiaries think that this allowance increases confidence and similarly the other 33% feel that they are not the burden of others. In addition to that, another 20% think that they have all of the above whereas the last 14% claim that they feel better for contributing to the family.

**Figure: 5.7 Beneficiaries opinion about sufficiency of the amount.**



The graph presents the information of the percentage of the beneficiaries in case of being satisfied after getting the amount of allowance. In responding of the present amount of allowance, 80% claim that the amount figure should be increased to some extent and at the same time the other 20% say that they are satisfied with the allowance they get.

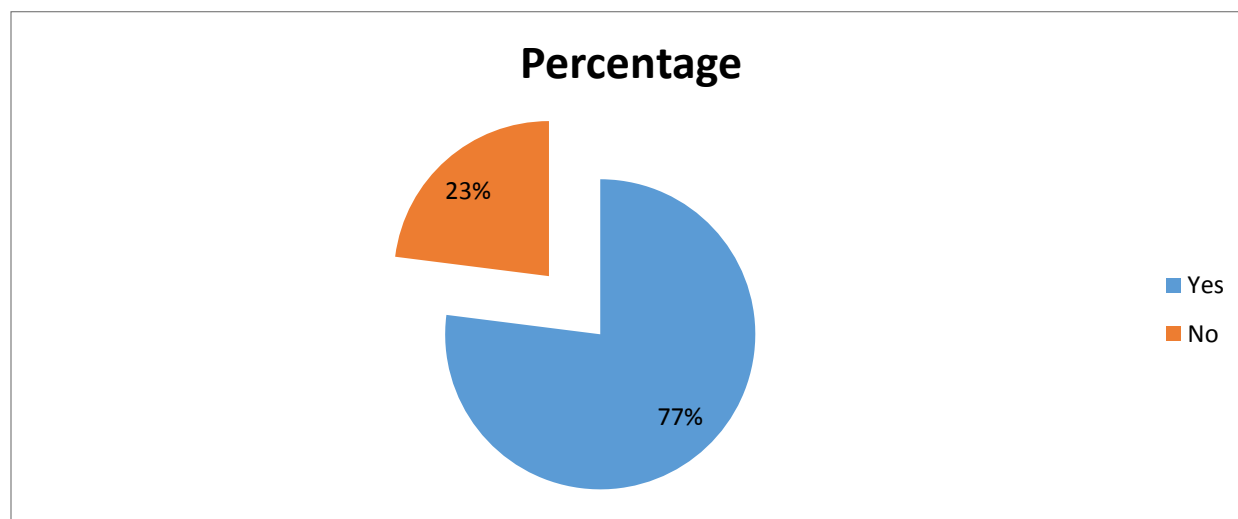
**Table: 5.3 Beneficiaries’ opinion regarding the expected increased amount.**

Increased Amount	Total	Percentage	Comments
500	11	37%	
700	2	7%	
900	1	3%	
1200	4	13%	
1500	12	40%	
		100%	

**Source: Field Survey**

The table states that 40% people (the largest respondents in this figure) opine that 1500 TK should be increased whereas 37% people state, five hundred taka should be increased. The another 13% opine that 1200TK should be increased and the rest 7% and 3% people expect the amount be increased with 700 TK and 900Tk respectively.

**Figure: 5.8 Beneficiaries’ opinion about the coverage of old age allowance in their locality.**



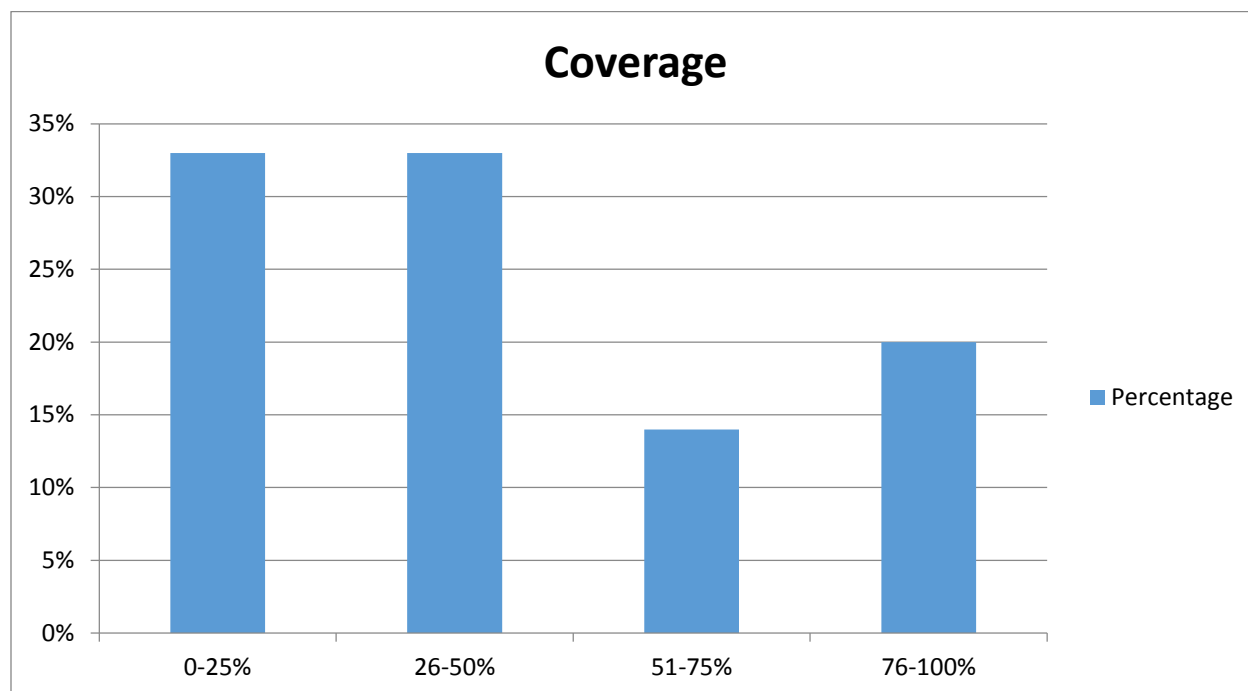
The pie chart reveals that 70% people of the beneficiaries get the old age allowance and the rest 23% people are not getting this grant.

**Table 5. 4 Percentage of the beneficiaries of the old age allowance.**

Particular	Total	Percentage
25%	10	33%
50%	10	33%
75%	4	14%
100%	6	20%
		100%

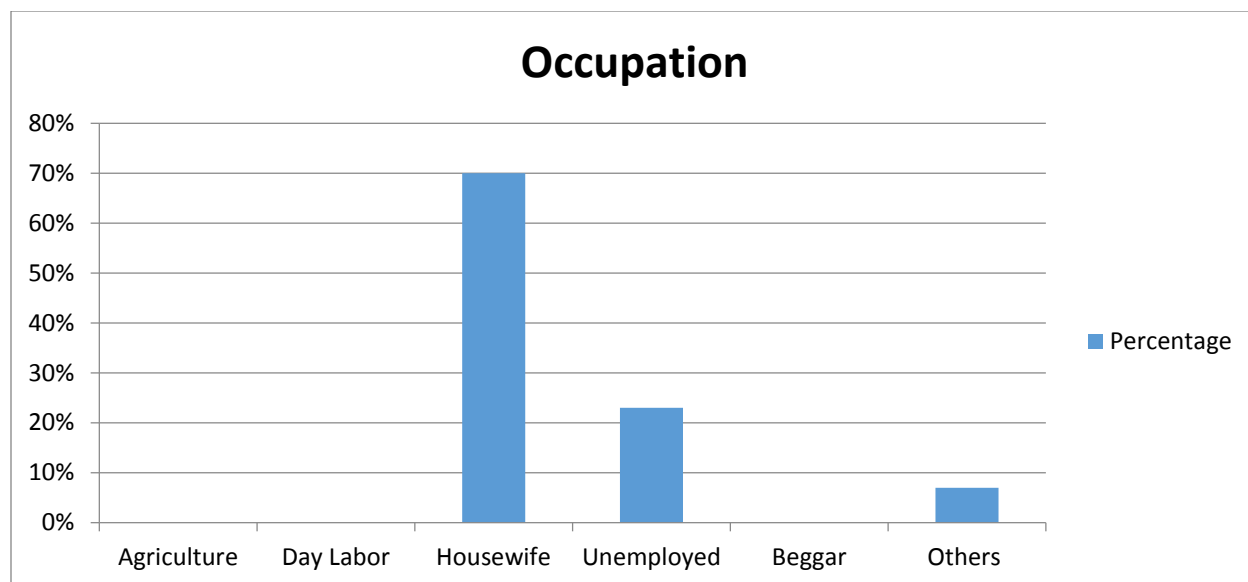
Source: Field Survey

**Figure: 5.9 Coverage of the beneficiaries**



33% beneficiaries think that 25% people of their locality get the benefit whereas 33 percent people think that half of the deserving candidates get the allowance. Again 14% beneficiaries opined that 75% deserving candidates receive the allowance.

**Figure: 5.10 Occupation of the beneficiaries of the widow allowance**



The data from the graph show that 70% beneficiaries are housewives whereas 23% are unemployed and only 7% are engaged in other occupations.

**Table: 5.5 Number of family members of widow allowance receivers**

Family Members	Total	Percentage	Comments
1-3	8	27%	
4-6	15	50%	
7-9	7	23%	
9-11	0		
		100%	

**Source: Field Survey**

The table shows the number of family members of the beneficiaries that 27% of the widow allowance receivers have 1-3 family members and 50% of them have 4-6 family members whereas 23% receivers have 7-9 family members.

**Table: 5.6 Duration of receiving allowance**

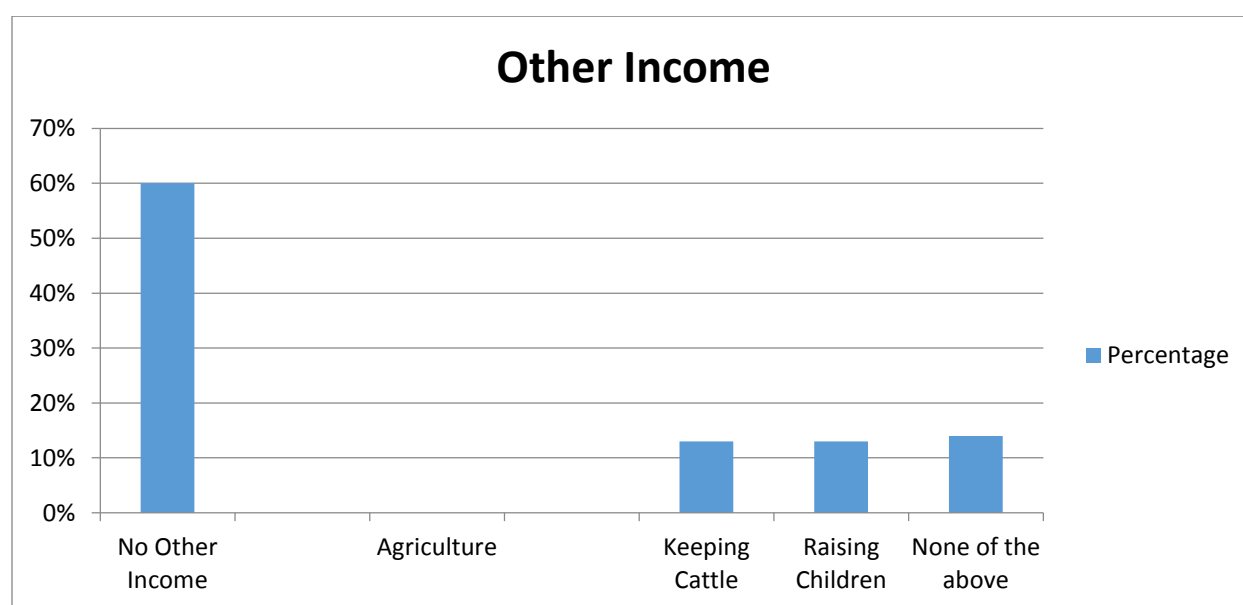
Duration	Total	Percentage	Comments
1-2	7	23%	
3-5	11	37%	
6-8	7	23%	

9 and above	5	17%	
		100%	

**Source: Field Survey**

This table presents the duration of years of the beneficiaries receiving widow allowance, who were the population of the survey. It is found that the first 23% respondents have been getting this grant for 1-2 years and the another 23% for 6-8 years at the same time 37% population has been getting this grant for 3-5 and the rest 17% for 9 to above years.

**Figure: 5.11 other income source of the beneficiaries**



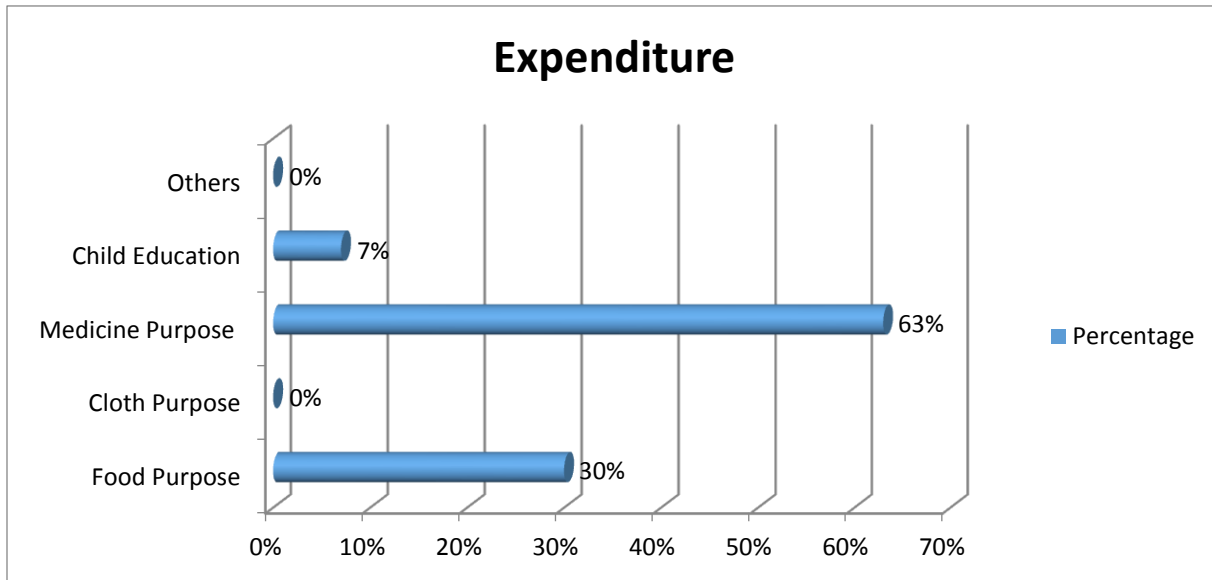
The bar graph reveals that 60% widows do not have any other income sources while 13% and the other 13% people are dependent on keeping cattle and children. The findings also show that the widowed are not engaged in farming and finally the rest 14% people do not do anything for income generation.

**Table: 5.7 Expenditure for food of the beneficiaries of old age allowance.**

Monthly Cost	Total	Percentage	Comments
500-1000	0	0%	
1200-1500	6	20%	
1600-2000	7	23%	
2200 and above	17	57%	
		100%	

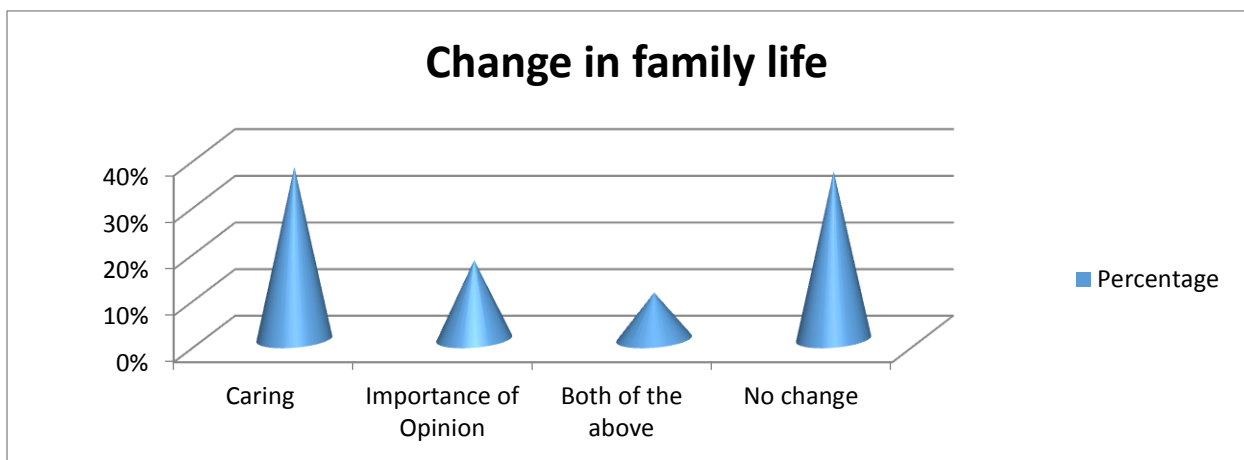
**Source: Field Survey**

**Figure: 5.12 Beneficiaries spend the allowance**



The graph shows that around 63% beneficiaries spend their allowance for medicine purpose. Medicine and food get the most priority in terms of spending their allowances and the percentage of the people who spend food next to medicine is 30% whereas child education and others are 7% and no money is spent as clothes and other purposes.

**Figure: 5.13 Change in the family life of the beneficiaries after getting the allowance**



From the bar it is observed that 37% respondent beneficiaries say that they enjoy caring in their family since getting the allowance and similarly 14% people enjoy the importance of their opinions whereas 10% people get caring and opinion privilege and the rest 36% claim that they do not see any changes in the family life.



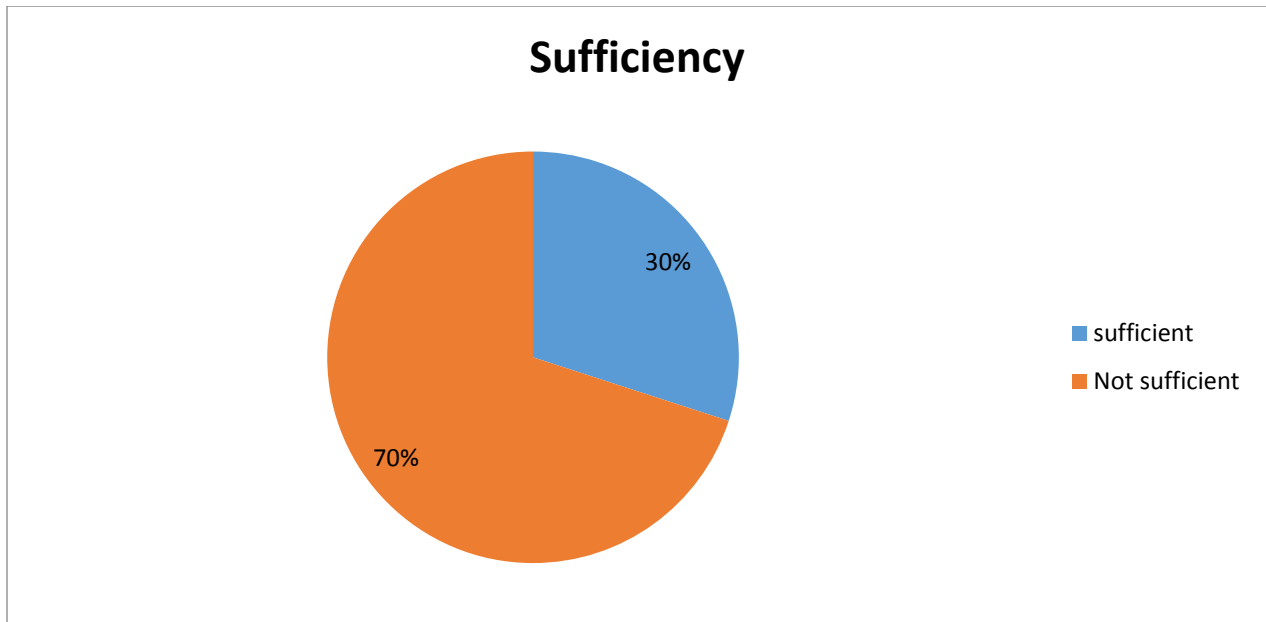
**Table: 5.8 Level of satisfaction of the beneficiaries**

Level of Mental State	Total	Percentage	Comments
Increasing Confidence	9	30%	
Not feeling burden of others	17	57%	
Feeling good contributing to family	1	3%	
All of the above	3	10%	
		100%	

**Source: Field Survey**

It is found from the table that 57% people of the widow allowance receivers do not feel themselves burden in the family, at the same time the another 30% claim that this grant helps them confident whereas 10% people think all of the above as the level of satisfaction and the rest 3% beneficiaries feel good to contribute to the family.

**Figure: 5.14 Beneficiaries opinion about sufficiency of the amount.**



The pie presents the information of the percentage of the beneficiaries in case of being satisfied after getting the amount of allowance. In responding of the present amount of allowance, 70% opine that the amount figure should be increased to some extent and at the same time the other 30% say that they are satisfied with the allowance they get.

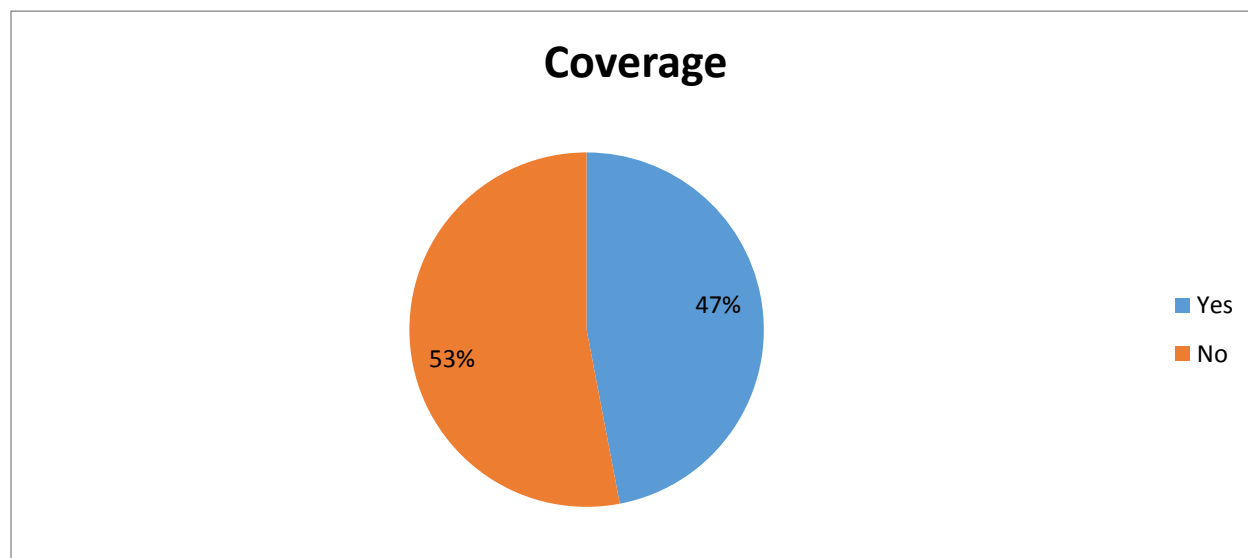
**Table: 5.9 Beneficiaries opinion regarding the expected increased amount.**

Increased Amount	Total	Percentage	Comments
500	4	13%	
700	1	3%	
900	2	7%	
1200	6	20%	
1500	17	57%	
		100%	

**Source: Field Survey**

The table states that 57% people (the largest respondents in this figure) opine that 1500 TK should be increased whereas 20% people state, twelve hundred taka should be increased. Another 13% opine that 500TK should be increased and the rest 7% and 3% people expect the amount be increased with 900TK and 700Tk respectively.

**Figure: 5.15 Beneficiaries opinion about the coverage of widow allowance in their locality**



The pie shows that 47% beneficiaries of the total respondents say yes in terms of 100 percent coverage of allowance in their locality whereas some 53% respondents do not agree with the statement.

**Table 5.10 Percentage of the beneficiaries of widow allowance.**

Particular	Total	Percentage	Comments
25%	10	32%	
50%	7	23%	

75%	3	10%	
100%	10	33%	
		100%	

Source: Field Survey

### 5.16 Cross Table Analysis

Occupation	Agriculture	Day Labor	House Wife	Unemployed	Beggars	Others
Old Age	10%	10%	14%	53%	3%	10%
Widow	0	0	70%	23%		7%
Income Source	Agriculture	Keeping Cattle	Raising Children	No other Income	None	
Old Age	20%	10%	30%	30%	10%	
Widow		13%	13%	60%	14%	
Expenditure	Food Purpose	Cloth Purpose	Medicine Purpose	Child Education	Others	
Old Age	27%	0	67%	3%	3%	
Widow	30%	0	63%	7%	0	
Change in family life	Caring	Importance of Opinion	Both of Above	No Change		
Old Age	20%	10%	40%	30%		
Widow	37%	14%	10%	36%		
Opinion of sufficiency of the amount	Sufficient		Not Sufficient			
Old Age	20%		80%			
Widow	30%		70%			

Source: Field Survey

The table figures out the results that in case of old age allowance, majority (53%) of the people receiving the grant are unemployed and in the same vain, majority (70%) of the beneficiaries of widow allowance are housewife. It is found from the study that a very few percentages of the population of the old age allowance are eligible to work because of their oldness and vulnerability of health. Widow women receiving allowance do household activities in most cases and 60% of the widow beneficiaries do not

have any income source but a few do income generating activities and similarly the old age beneficiaries have a little scope in income generating activities. It is interesting to observe that a large number of beneficiaries both from old age (67%) and from widow allowance (63%) spend their great portions of amount to purchase medicine. Moreover, there is no noticeable differences found in the expenditure of the beneficiaries of old age and widow allowance in food purpose. In case of change in family life, it is perceived from the study that except the option 'No Change' among the beneficiaries of old age (30%) and the widow allowance (37%), the rest number of population enjoys caring and the importance of opinions in their families in a little scale. Finally, it is to be noted that a great number of beneficiaries including old age allowance (80%) and widow allowance (70%) opine that the amount should be increased and the rest 20% from age old and 30% from widow allowance thank the amount sufficient.

## **5.2 Implementing Authority Level:**

The data gathered from the interview with the implementing authorities including UNO, Upazila chairman, Mayor, Social service officer and UP chairman of the two respective upazilas reveal the following themes.

### **5.2.1 Age:**

According to one interviewee, there are a lot of discrepancies regarding the age of the old age allowance receivers. Sometimes it is found that people increase their age in the National ID Card to get the allowance where as in many cases some deserving candidates do not get the allowance because the age mentioned in their National ID Card are less than the age range for getting the allowance.

### **5.2.2. Inadequacy of Resource:**

All the participants admit that the coverage of the allowances is not sufficient because of inadequacy of resource. But they appreciate these types of programs and hope that more resource will be allocated in these areas in near future. Regarding the amount of the allowance they opine that government should think of increasing the amount considering the demand of the present time.

### **5.2.3 Lack of Coordination:**

Most of the respondents state that Safety net programs are implemented by numerous agencies including many arms of government, non-governmental organizations, and international bi-lateral and multi-lateral partners. Since a number of authorities involved in this process, it often

create overlap between programs and miscommunication. An integrated coordination is needed for better result.

#### **5.2.4. Empowerment:**

The implementing authorities opined that the beneficiaries feel empowered in the family and society after getting the allowance. It relieves them a bit from the miseries of old age since they do not need to depend on their issues for essential things. In case of widow deserted and destitute women the allowance is like a blessing though inadequate.

#### **5.2.5. Arrangement of Training:**

Almost 80% of the participants argue that the Allowances for the Widow, Deserted and Destitute Women should be reformed. They opined that in this case the receivers are relatively young and can do any work if they get training and financial support. They suggested that there should be a subdivision on the basis of the age of the beneficiary. Widow who are relatively young can be given training of rearing cattle of sewing and should be provided with the necessary fund to start a small cottage business. There should be some income generating means for them to come out of their poverty and support the family.

#### **5.2.6 Health:**

Health is the main issue that comes while talking about the old age allowance. All the participants said that during old age people usually get affected by many diseases. They use the allowance for buying medicine. Thus the allowance is contributing to keeping good health of the citizens. But in most cases the amount is inadequate to serve the purpose. Still they think that the beneficiaries feel happy as they do not need to depend on their issues for buying the necessary medicine. They achieved this comfort because of the allowance.

#### **5.2.7 Women Empowerment:**

Allowance for the Widow, Deserted and Destitute Women which is especially dedicated for women is immensely helping to empower the womenfolk of the country. In this point of view, SSNPs go with liberal feminism.

#### **5.2.8 Insufficiency of Allowance:**

All the participants have said that the amount of the allowance is not sufficient but they have noticed that the beneficiaries are happy as they are getting at least an amount with which they can buy food and medicine and even they can buy something special for the kids of the family.

### **5.2.9.Changes in Family Life:**

All of beneficiaries have said that in their family life they get remarkable importance in every step as they can contribute with the small amount of money which they get as allowance. Their self-esteem has increased. As a result of the allowances their confidence has increased and they feel that they are not the burden for the family.

### **5.2.10 Impact on society:**

Social Safety Net Programs have made positive changes in the lives of the people those who are very close to or below poverty life. Though the people getting allowance are not free from poverty they not miserable. They can contribute a little bit in their family such as buying foods, clothes and medicines. One respondent said that after the introduction of these allowances the percentage of bagger in his locality has decreased.

## **Chapter 6:**

### **6.1. Evaluation of the programs:**

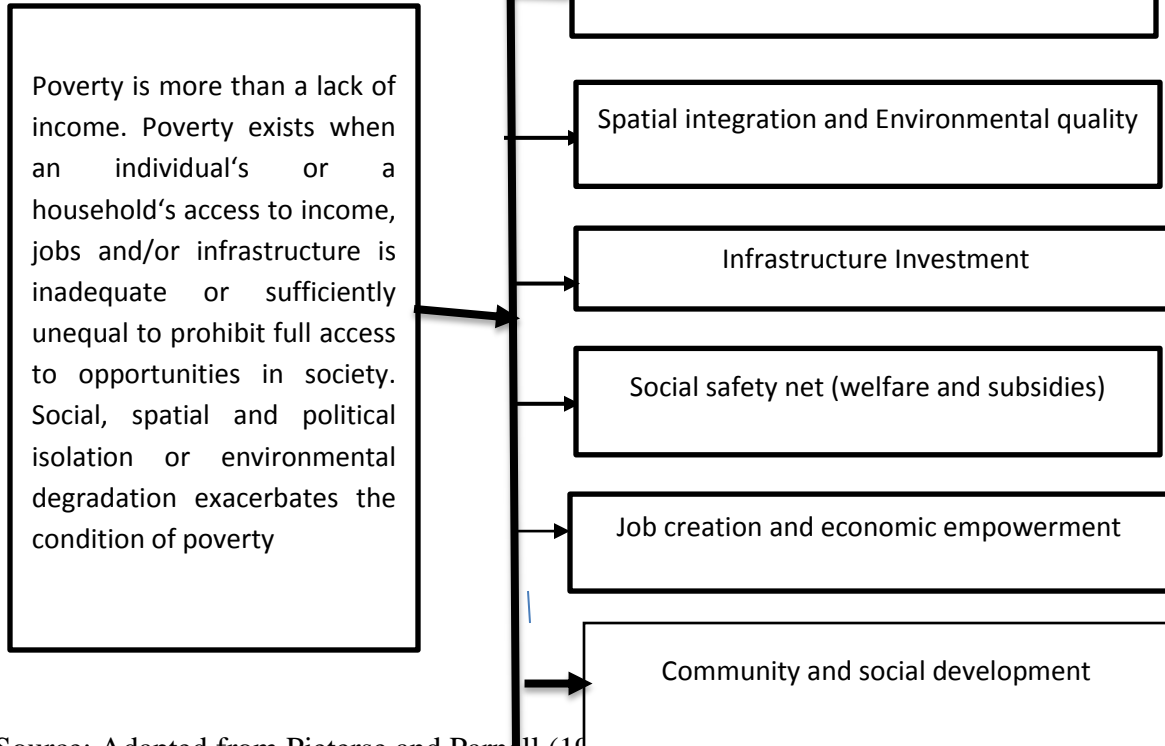
There are many small scale research that evaluated the impact of old age allowance and widow allowance. Many studies shows that households that have benefited from these programs are seen to have improved the quality and quantity of their food-intake. The findings of this study also corresponds to this view. Analyzing the data collected from the beneficiary and the implementing authority of the programs, we can say that the above mentioned programs have positive impact on the food intake, health and mental satisfaction in the life of the beneficiaries of the old age allowance. Likewise the Widow, Deserted and Destitute Women allowance enable the woman to take charge of the family and the education of the children. Thus it facilitates women empowerment. But the amount of allowance (Taka 500/- per month) in both cases seems to be very inadequate in comparison with the requirement of quality living as many them do not have other income source.

### **6.2 Impact of Safety net program in poverty elevation:**

Poverty alleviation is a process which talks about reducing the level of poverty in a community, or amongst a group of people or countries (UNDP 2002). As poverty has so many causes, single solution is not enough to tackle all the problems. Thus according to Pieterse and Parnell (1999), to eradicate poverty a multi-dimensional approach needs to be introduced. This is as follows

## Poverty Alleviation from a Multidimensional Perspective

Multi-Dimensional poverty (Definition)



Source: Adapted from Pieterse and Parnell (1999)

Only Social Safety Net Programs are not sufficient to combat poverty. As is shown from the hypothetical overview in reducing the level of poverty in the context of Bangladesh that a multidimensional perspective should be addressed besides launching the existing social safety net programs to have the maximum output in this field. The above table taken by Pieterse (1999) indicates that the interrelated other components shown in the table may contribute greatly in case of social subsidies and welfare. From the figure, it is found that social safety net programs are serving significantly to make the poverty stricken people stand against poverty that can be easily measured on the light of theories with a view to getting a real scenario.

The present study mainly focuses on the two safety net programs- old age allowance and widow allowance in reducing poverty and ensuring social inclusion of the vulnerable people. According to Kistjanson et al (2004), there are two poverty alleviation strategies namely cargo and safety net strategies. Cargo net strategies help the poor climb out of poverty on the other hand safety net strategies stop people from falling into poverty. Ensuring the support from safety nets cargo net can be effective and sustainable in the long run. It is to be noted that social exclusive approach deems and hinders a group of people or a community to keep floating in the right track for the massive development of a nation or a country (Pieterse and Parnell 1999).

The socio economic impacts of the SSNPs have been measured through different lenses and in the context of Bangladesh , from the present study, it is reported that cargo net approaches actually are not working directly to alleviate poverty through SSNPs but these strategies confirm the minimum coverage in retaining the targeted population with the developing trend . From the analysis of data it is mostly found that this amount of money or cash transfer cannot make the beneficiaries able to uplift from poverty but this monetary support from the government has made them self-confident and positive in their attitudes.

‘Social Inclusion Theory can be the other lens to measure the findings of the present study that how much the beneficiaries have been able to be incorporated in terms of bringing different types of economic and mental eases . The study reveals that Social Safety Net Programs have made the back trodden people enrolled to protect them from the extreme condition. And obviously, the main purpose of this theory is to combat and mitigate social exclusion including all types of disadvantages and deprivations of the targeted population with a view to bringing them into social inclusion. No doubt to say , in terms of reducing the vulnerabilities of socially excluded population across the globe SSNPs are seen as an effective tool (Rook, 2011 cited in Chowdhury). This is also true in case of Bangladesh. Most of the respondents expressed their satisfaction for getting the allowance though they have categorically stated that the amount is insufficient. Through the safety net programs the idea of social exclusion is removed and the beneficiaries feel themselves socially included. It also contributes to reducing the intensity of poverty.

## **Chapter 7:**

### **7. Conclusion:**

Though Bangladesh has achieved the status of a lower-middle income country, the coverage of the social safety net programs are still limited in scale. Considering the percentage of poor and vulnerable people of the country these programs are not adequate for addressing poverty or for mitigating vulnerability. Yet, by implementing Social Safety Net Program the percentage and the difference of poverty have been reduced. The dignity of the beneficiaries in the family and society has increased. The chances of sending the children to educational institutions have been provided through the above program. Health and nutrition of the beneficiaries have increased. Even mental health condition of the beneficiaries is cared by the family members and relatives as they are cared through the safety net program.

### **7.1 Recommendation:**

Since SSNPs are essential for national development and government is allocating a huge amount of money for the SSNPs from the national budget it is essential to implement those successfully.



Otherwise it may cause a huge wastage of money. To make the programs more successful this study is making the following recommendations:

1. More field level research and constructive feedback about the implementation should be encouraged.
2. Coordination among the different bodies of implementing authority need to be ensured.
3. The problem of limited coverage, inadequate grants, duplication, illicit political influence corruption should be solved.
4. Nepotism in selecting the beneficiary should be avoided and the real deserving candidates should be given preference.
5. The monitoring system should be made strong to ensure maximum benefit from the programs.

## **7.2 Limitations of the study:**

This empirical study was conducted mainly on the basis of two streams of the existing social safety net programs in Bangladesh and so there might be some limitations of the present study in respect of every stage from data collection to report writing. Sixty four beneficiaries and eight implementing authorities were interviewed in this case of the two upazilas and so this study may have a gap in upbringing the actual scenario. Besides, due to the fact that the study was confined to the time frame (From June to December 2017) and it was impossible to the researchers to interview a huge number of respondents and even the eligible non-beneficiaries were not included in the study but from the scrutinized observations along with using different strategies will cover the context to some extent, no doubt. Further studies may need to be accelerated if things are noticed changing frequently.

### **References:**

1. Alderman, H. (2002), 'Subsidies as a Social Safety Net: Effectiveness and Challenges'. The World Bank, Washington.
2. Ahmed, Akhter U. (2009). Comparing Food and Cash Transfers to the Ultra Poor in Bangladesh. International Food Policy Research Institute, Washington, D.C.
3. Atkinson, A. B. 1995. "On Targeting Social Security: Theory and Western Experience with Family Benefits." In D. van de Walle and K. Nead, eds., Public Spending and the Poor: Theory and Evidence. Baltimore: The Johns Hopkins University Press.
4. AHRC ((2010), 'Corruption Promotes Food and Health Insecurity for Elderly Widows in Northern Bangladesh', Asian human rights commission report, Asian Legal Resource Centre (ALRC).
5. Bangladesh Poverty Assessment : Assessing a Decade of Progress in Poverty, 2000-2010 (2013). World Bank, Dhaka.
6. Barkat, Abul. (June 2013). Improving the Targeting Effectiveness of Social Safety Nets in Bangladesh. Rep. Manobsakti Unnayan Kendro (MSUK), Dhaka.

7. BRAC, (2008). "Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh: An Evaluation". BRAC/RED. Research Monograph Series No. 36.
8. Barr, N. 1994. "On the Design of Social Safety Nets." London School of Economics. Processed.
9. Bangladesh Bureau of Statistics (BBS), Planning Division, Ministry of Planning, Government of the People's Republic of Bangladesh (2003) Population Census 2001, National Report(Provisional).(pp.- 452).
10. Coady, D.P. (2004), 'Designing and Evaluating Social Safety Nets: Theory, Evidence, and Policy Conclusions', International Food Policy Research Institute, Washington DC, USA.
11. Empowerment of Women in Bangladesh accessed on 5th May 2007 at <http://www.tmss-bd.org/download/empowermentOfWomen.pdf>
12. Gelbach, Jonah, and Lant Pritchett. 2000. "More for the Poor is Less for the Poor." Policy Research Working Paper No. 1799. World Bank, Policy Research Department: Washington, D.C.
13. Holzmann, R., and S. Jorgensen. 1999. "Social Protection as Social Risk Management: Conceptual Underpinnings for the Social Protection Sector Strategy Paper." Social Protection Discussion Paper No. 9904. World Bank.
14. Hunger Alert (2010) Asian Human Rights Commission, Bangladesh Region.
15. Khuda, B.(2011), Social Safety Net Programmes in Bangladesh: A Review, Bangladesh Development Studies Vol. XXXIV, June 2011, No. 2.
16. Kabir, E. (2004), Strengthening Social Safety Nets in Bangladesh, News Network, Dhaka.
17. Maniruzzaman, M. (2009), "Management of Selected Social Safety Net Programmes in the Vulnerable Charlands of Bangladesh", Center for Agriresearch and Sustainable Environment & Entrepreneurship Development (CASEED) and CinishpurDipsikhaMohilaSomiti (CDMS).
18. Margaret Grosh, Carlo Del Ninno, Emil Tesliuc, and Azedine Ouerghi(2008), 'For Protection and Promotion: The Design and Implementation of Effective Safety Net', The World Bank, Washington, DC, USA.
19. Morshed, K.A.M. (2009). "Social Safety Net Programmes in Bangladesh", UNDP, Bangladesh.
20. Montgomery, Roger. 1985. "Statutory Rationing and Modified Rationing: Causes and Effects." Bangladesh Development Studies 13:109-116.
21. Rodrik, D. 1998. "Globalization, Social Conflict and Economic Growth." Harvard University, Cambridge, Mass. Processed.
22. Subbarao, Kalandhi, AniruddhaBonnerjee, Jeanine Braithwaite, SoniyaCarvalho, KeneEzemenari, Carol Graham, and Alan Thompson. 1997. Safety Net Programs and Poverty Reduction: Lessons from Cross-Country Experience. Washington, D.C.: The World Bank.
23. Subbarao, K. A. Bonnerjee, J. Braithwaite, S. Carvalho, K. Ezemenari, C. Graham, and A. Thompson. Safety Net Programs and Poverty Reduction: Lessons

- From CrossCountry Experience. Directions In Development, World Bank: Washington D.C.
24. Social Safety Net Programmes Budget 2010-11, 2010-11 (Revised) Budget 2011-12 [Internet]. (2014). Ministry of Finance, Bangladesh.
25. Tobin, James. 1970. "On Limiting the Domain of Inequality." Journal of Law and Economics 13: 263-277.

**Web:**

1. <https://brage.bibsys.no/xmlui/handle/11250/139961>

**Appendix 1;**

**Survey Questionnaire I**

**The Socio-economic Impact of Social Safety Net Programs in Bangladesh**

Survey Questionnaire for **Implementing Authority** of Old Age/ Widow Allowance program

(N.B: Your valuable information would be used only for research purpose)

I. Name .....

II. Sex: Male..... Female

III. Profession: .....

IV. District: ..... Upazila .....

Union ..... Ward ..... Village .....

1. How many people are receiving Old Age / Widow Allowance in your upozilla/village/ward?

2. What according to you is the percentage of the allowance receiver in comparison with the number of deserving people in your upozilla/village/ward?
3. What did these people do before receiving the old age allowance?
4. What is the amount of old Age / widow allowance?
5. Is the amount sufficient to give social protection to the old people/ widow? If not what should be the amount?
6. Are these allowance Programs able to make the beneficiary socially empowered? How?
7. What kind of change do you notice in the life of the beneficiary after receiving the allowance?
8. What kind of change do you notice in the society because of these SSNPs?
9. What are the challenges that you face while implementing the SSNPs?
10. Do you think that these programs should continue in the future?
11. Do you have any suggestion to make these programs more beneficial?

Thank you for your cooperation.

---

My Signature

---

Date

---

My Printed Name

---

Signature of the Investigator

## Appendix 2

### Survey Questionnaire 2

বাংলাদেশের সামাজিক নিরাপত্তা বেটনী প্রোগ্রামসমূহের (বয়স্ক ও বিধবাভাতা) আর্থ-সামাজিক প্রভাব।

■ তথ্যসমূহ :

- ১) সুবিধাভূগীদের নাম
- ২) জেভার
- ৩) বয়স
- ৪) বিভাগ
- ৫) উপজেলা
- ৬) ইউনিয়ন
- ৭) ওয়ার্ড
- ৮) গ্রাম

■ প্রশ্নসমূহ :

- ১) আপনি কী করেন?
  - ক) কৃষিজীবী
  - খ) দিন মুজুর
  - গ) ভিক্ষুক
  - ঘ) বেকার
  - ঙ) গৃহিনী
- ২) আপনার পরিবারে সদস্য কত জন ?

- ক) ১ থেকে ৩      খ) ৪ থেকে ৬      গ) ৭ থেকে ৯      ঘ) ৯ থেকে ১১
- ৩) কত বছর ধরে ভাতা পান?  
ক) ১ থেকে ২ বছর      খ) ৩ থেকে ৫ বছর      গ) ৬ থেকে ৮ বছর      ঘ) ৯ কিংবা তার উপরে
- ৪) আপনার অন্যান্য আয়ের উৎস কী ?  
ক) অন্য কোন আয় নেই      খ) কৃষি      গ) গবাধি      ঘ) সন্তান      ঙ) উপরের কোনটিই নয়
- ৫) খাবারের জন্য আপনার মাসিক খরচ কত ?  
ক) ৫০০ থেকে ১০০০ খ) ১২০০ থেকে ১৫০০ গ) ১৬০০ থেকে ২০০০ ঘ) ২২০০ কিংবা তার উপরে
- ৬) ভাতা টাকা দিয়ে প্রধানত আপনি কী করেন ?  
ক) খাবার কিনেন      খ) পোশাক কিনেন গ) ঔষধ কিনেন ঘ) সন্তানের লেখাপড়ায় খরচ করেন ঙ) অন্য কোন প্রয়োজনে খরচ করেন
- ৭) ভাতা পাওয়ার কারণে আপনার পারিবারিক জীবনে কী পরিবর্তন এসেছে ?  
ক) আদর যত্ন বেড়েছে খ) পরিবারে মতামতের গুরুত্ব বেড়েছে গ) উপরোক্তে দু'টি ঘ) কোন পরিবর্তন আসেনি
- ৮) ভাতা পাওয়ার কারণে আপনি মানসিকভাবে কোন পর্যায়ে ভালো আছেন ?  
ক) আত্মবিশ্বাস বেড়েছে খ) নিজেকে বোঝা মনে হয় না গ) পরিবারে অবদান রাখতে পেরে ভালো লাগে ঘ) উপরের সবগুলো
- ৯) ভাতার পরিমাণ সম্পর্কে আপনার মতামত কী ?  
ক) সন্তুষ্ট খ) বাড়ানো উচিত
- ১০) ভাতার পরিমাণ কত বাড়ালে আপনি সাচ্ছন্দে থাকতে পারবেন ?  
ক) ৫০০ খ) ৭০০ গ) ৯০০ ঘ) ১২০০ ঙ) ১৫০০
- ১১) আপনার এলাকার বয়স্ক/বিধবা কি বয়স্ক বা বিধবা ভাতা পায় ?  
ক) হ্যাঁ খ) না
- ১২) যারা ভাতা পায় তাদের শতকরা হার কত ?  
ক) ২৫% খ) ৫০% গ) ৭৫% ঘ) ১০০%

প্রশ্ন কর্তার নাম :

উত্তর দাতার নাম :

প্রশ্ন কর্তার স্বাক্ষর :

উত্তর দাতার স্বাক্ষর :

### Appendix 3 (Beneficiaries)

