



**Utilising Targeted Social Safety Net Programs for Poverty Reduction:
The Case of Bangladesh**

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List of Abbreviations

CCT	Conditional Cash Transfer
FFW	Food for Work
LAC	Latin America and Caribbean
MDG	Millennium Development Goals
MIS	Management Information System
MPI	Multidimensional Poverty Index
NGO	Non-government Organisation
NREGS	National Rural Employment Guarantee Scheme
OAA	Old Age Allowance
SDG	Sustainable Development Goals
SSNP	Social Safety Net Program
TR	Test Relief
UDB	Unified Data Base
UN	United Nations
UNDP	United Nations Development Programme
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding

Chapter 1

Introduction

In 1971, following its war of liberation from Pakistan, Bangladesh was described by US Secretary of State, Henry Kissinger, as a 'basket case' (Dhume 2010). However, the country has achieved remarkable advances in political, economic and social development in the 50 years of progress since then in comparison with other countries of similar income level (Sarker & Nawaz 2019, p. 134). In the 21st century, Bangladesh has emerged as one of the powerhouse developing nations of Asia and is expected to reach status as a developed state by 2040 (World Bank 2021). While achieving sustained economic growth, it has been improving in poverty reduction and other socio-economic indicators (Razzaque et al. 2020, p. 8). However, the number of people still living in poverty and experiencing vulnerability remains a significant problem. Bangladesh, being a signatory of the Universal Declaration of Human Rights of United Nations, is committed to ensuring an effective social protection system (Hasan 2017, p. 17) as Article 22 of the declaration states:

Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.
(United Nations 1948)

This commitment is further demonstrated in Article 15 (d) of the Constitution of Bangladesh, which provides the right to social security or public assistance to unemployed, ill or disabled, widow, orphan, people in old age and other such cases (Government of Bangladesh 1972). Moreover, the country had incorporated the Sustainable Development Goals (SDG) in their national strategy after showing significant progress in some of the Millenium Development Goals (MDGs) (Ashraf et al. 2019). Along with other factors, including high remittance flow, the flourishing Ready-Made Garments (RMG) sector, and microfinance, the interventions of government and the NGOs through their social protection programs have made a remarkable contribution to improving poverty reduction in the country (Mujeri & Mujeri 2020; Sarker & Nawaz 2019). Nonetheless, the poverty rate is still high, with 20 million people still living in extreme poverty (Government of Bangladesh 2020e).

The Bangladesh government's social protection policy is comprised of various Social Safety Net Programs (SSNP). While ensuring minimum nutritional requirement for the poor households and enabling them to fight against the impact of immediate shocks, the broader objective of these programs is to fight against poverty and vulnerability (Hasan 2017, p. 26). The successive governments' commitment to enhance the capacity of the SSNPs has been reflected in the recent budgets. The budgetary allocation as well as the portion of GDP allocated for the SSNPs has been increasing substantially. Still, the funds allocated are not adequate to cover the large number of poor and vulnerable. As a consequence of this lack of resourcing and issues to do with governance, SSNPs fail to reach many extremely poor people who desperately require government support. Currently, 24.5 percent of the poor are receiving social security benefits (Government of Bangladesh 2020e) and 123 different SSNPs have been implemented by 29 different ministries (Government of Bangladesh 2020d). However, there is little or no coordination among the large number of ministries and other implementing agencies. Further, the majority of programs are not coordinated. As a result, overlapping occurs and multiple programs often serve the same beneficiaries – while other entitled beneficiaries are missed altogether (Haider & Mahamud 2017). Targeting errors and inefficiencies due to systems problems, capacity issues, and corruption mean the programs often fail to reach the eligible people. Furthermore, political influence, weak governance structure, and corruption undermine the efficiency of the programs and make them unable to reach the poor who are eligible to be benefitted by the programs (Kundo 2018). Hence, the inadequate allocation of SSNPs, lack of coordination, weakness in the targeting mechanisms, political influence, weak governance, and lack of accountability mechanisms have made the programs inefficient in reaching the maximum number of poor (Haider & Mahamud 2017).

Therefore, improving the efficiency of the SSNPs in Bangladesh is important for the overall poverty reduction and human development of the country. Thus, this research project aims to explore ways of improving the SSNPs so that they can reach a maximum number of poor of the country and enable more efficient and effective poverty reduction. In doing so, the study examines the present state of the SSNPs in Bangladesh while focusing on the challenges they are facing to reach the maximum number of poor. The ways of improving efficiency are also explored through developing insights about the better implementation of the programs and comparing them with some international examples. An exploratory case study approach

has been adopted for the exploration of the phenomenon (Walliman 2018; Yin 2003). The research takes a mixed qualitative and quantitative case study approach, drawing on primary and secondary sources as well as incorporating secondary quantitative data as available and relevant to the research aims (Creswell & Poth 2017).

This research project has been divided into five chapters. The first chapter is the introduction where the research problem and the rationale of the research has been clarified. The second chapter is the methodology where the methodology used for the study and the logic for choosing the specific methodology is explained. The third chapter is the literature review. The literature regarding MDGs, SDGs, Poverty and Inequality, Social protection and Social Safety Net have been explored to develop insights about the phenomenon and to provide the theoretical, conceptual and global policy context for the project. The fourth chapter is the case study analysis. Based on the concept built in the literature review, the case study focuses on the challenges to assist the maximum number of poor through SSNPs that will result in reduction of poverty. Examples from other countries has been explored to learn from other contexts to inform improvements in the SSNPs in Bangladesh. The fifth chapter includes the findings and recommendations, which will describe results based on the literature review and the case study analysis followed by some recommendations for further improvement of the SSNPs in Bangladesh. Finally, the conclusion chapter synthesises the overall project.

Chapter 2

Methodology

This project is based on an exploratory qualitative case study of SSNP programs in Bangladesh (Creswell 2014; Yin 2003). Such a qualitative approach is appropriate, as it provides the opportunity to explore processes and systems and to provide a layered picture of the problems associated with SSNP efficiency and effectiveness in reaching the poorest and most vulnerable. While focusing on the meaning and motivation of the underlining phenomenon, qualitative research works to build up a picture of the detail, therefore, allowing understanding of the processes. It is an approach which facilitates exploration of a phenomenon within the context using a variety of data sources (Creswell & Poth 2017). Using a qualitative method ensures that the issue under examination is not explored through one lens only; rather, a variety of lenses is used so that multiple facets of the phenomenon are revealed and explored (Cathering & Symon 1994). In addition, a qualitative method is appropriate to a research question which focuses on the organisational process and the outcomes and which aims to understand individual and group experience of the work (Cathering & Symon, 1994). Considering the organisational context of the SSNPs in Bangladesh, the research is a qualitative analysis to explore the current state of the SSNPs in Bangladesh and the challenges they face to reach the maximum number of poor. However, some quantitative data about the poverty rate of Bangladesh, government spending on the SSNPs, the number of the beneficiaries and other statistical data have been used to reveal to what extent SSNPs are able to reach the poor and vulnerable of the country. Therefore, descriptive analysis of these quantitative data helps to explore the central phenomenon of the study. Further, the main purpose of an exploratory research is to discover ideas and insights of the phenomenon under study. The research design of an exploratory study considers different aspects of the problem and the research question, which is broadly defined initially, and then is transformed more precisely (Kothari 2004, p. 36). As such, this study uses this exploratory approach to focus on the failure of the SSNPs to reach most of the poor and vulnerable people in Bangladesh and reveals the precise reasons for this failure.

Creswell (2014, p. 139) suggested that instead of having a hypothesis or objectives, the main focus of a qualitative research should be on the research question including a central question

and component sub-questions. The central question refers to the broad area of enquiry which aims to explore the central phenomenon of the study. Again, the sub-questions follow the general research question which consequently become specific questions while observing the documents. Likewise, in this paper a question framework has been constructed instead of forming any hypothesis. The question framework consists of an overarching research question followed by three different sub questions. Hence the research question of this paper is:

How can the Social Safety Net Programs (SSNPs) in Bangladesh more efficiently target the poor to improve poverty reduction outcomes?

To answer this overarching research question, these three sub-questions have been identified:

- 1. What is the present state of the SSNPs currently being implemented in Bangladesh?**
- 2. Why do the programs fail to reach the maximum number of poor people?**
- 3. What are the ways to target the poor efficiently?**

While Yin (2003) suggests that case study research design focuses on a *how* and *why* question, the case study approach has been chosen to find the answer to *why* the SSNPs in Bangladesh are currently inefficient; and *how* the SSNPs in Bangladesh can target the poor more efficiently. Moreover, a case study seeks to cover the contextual conditions which are relevant to the phenomenon under study. This case study therefore focuses on analysing the governance and program conditions and their interrelations with the broader country and policy context.

There are several reasons for my selection of the case of Bangladesh as the focus for my research. One is to do with considerations of practical outcomes. As this is the jurisdiction I work in, I am best able to understand the context, but also provide meaningful and implementable recommendations and to communicate these findings to the policy audience best able to action such findings. This case is also interesting and important for its potential broader learnings. This is because Bangladesh provides an example of a country that has achieved an admirable level of economic development but has been largely unsuccessful in

achieving greater equality. While it has made policy commitments to reduce poverty, it has so far failed to effectively reach a large proportion of the poorest and most vulnerable. This is a problem common to many developing countries and emerging economies. Therefore, my choice of this case study of Bangladesh is designed to explore ways of improvement in the targeting of the poor to improve poverty reduction outcomes. Accordingly, this research has implications in a broader, international context and the lessons may be applied across a range of other developing nations where, despite economic progress, poverty has been stubbornly resistant and remains a key factor holding back the modernisation and social equality of society.

Data Collection

The case study has been conducted using primary data, such as policy and program documents, which are publicly available. To collect this data and documentation, the websites of the different ministries and government organisations of Bangladesh have been searched. Secondary data was collected through electronic databases. Google scholar, ProQuest and J-STOR have been utilised to access various peer reviewed journals articles to explore the concepts of poverty and inequality, SDGs, poverty reduction, Social Protections and SSNPs. Some grey literature, including documents from World Bank, United Nations Development Programme (UNDP) and other international agencies have been used to develop insight about successful implementation of social safety net programs across the world as well as in Bangladesh. The work of these international non-government organisations (NGOs) is important to my study because some of the humanitarian aid and development programs in Bangladesh are directly funded by these agencies.

Limitations of the Research

The major risk associated with this project is data collection. The research would have benefitted if, in addition to the data from literature and published articles, field work could have been done and the study include people who are directly involved in the implementation of the SSNPs in Bangladesh. However, the current COVID-19 pandemic situation and travel restrictions did not allow me to conduct a field study component to this research. In addition, it was considered too difficult and time consuming to undertake interviews or surveys with participants over a video call. Therefore, a literature review of the policy documents and other

secondary sources of data, was chosen as the only viable alternative, despite there being some limitations in the extent of information that this method could reveal.

Chapter 3

Literature Review

Global Framework for Poverty Eradication

Despite the obvious relationship between poverty and development, poverty had not until recently been considered as a development issue. After the second world war, development was mostly focused on the need of modernisation and industrialisation and the emphasis of the states was on the development of the economy. Poverty had been regarded as an incidental outcome of the lack of income which could be corrected by the creation of economic growth (Doidge & Kelly 2018, p. 1). However, since the 1970s, economic growth has been seen as an insufficient indicator of human development. It had become evident that economic growth had been increasing the gap between the rich and the poor while benefitting only a few people in the society. Consequently, the emphasis moved to poverty alleviation and providing support for people rather than simply economic growth. Since then, the issue of poverty and poverty reduction started to receive attention in the development agenda (Doidge & Kelly 2018, p. 1). In September 2000, more than 160 heads of state and government gathered at the United Nations (UN). Then-Secretary General, Kofi Annan, encouraged the world leaders to agree on the Millennium Declaration with an aim to honour the new millennium by committing to eight global goals. These goals became popularly known as the Millennium Development Goals (MDGs) (Sachs 2015, p. 144). The success of MDGs by 2010 was the reduction in the number of people living in extreme poverty for the first time since poverty began to be recorded. The proportion of people living on less than \$1.25 per day was reduced to less than half of the rate of 1990. More than 2 billion people gained access to improved drinking water. The number of slum dwellers in urban areas were reduced to 33 % in 2012, a reduction from 39% in 2000 (McDougall 2013). Although MDGs were not the main factor behind success for some countries, like China, they played an important role in reducing poverty, improving public health, and accelerating economic growth in Africa (Sachs 2015, p. 147). While arguably a helpful first step, they were criticised for neglecting distributive issues (Loewe 2012). They also did not pay close enough attention to the dimensions of poverty, as it is not only a lack of income that makes people poor. Rather, it is the unequal distribution of wealth that makes them poor (Bangura 2011, p. 536). While there has been an increase in the income inequality in most of the developing countries in recent

years, the sharpest form of inequality is observed when the countries have been adopting the economic liberalisation policies, including the regressive taxation, a shrinking fiscal base, weak social protection, and increases in casual, informal and unprotected working classes as a result of labour market interventions. In addition, the income distribution has been impacted negatively by the declining terms of trade and increasing interest rates in the 1980s and 1990s. The inequality in the poor countries is high due to the inegalitarian land tenure systems and their dependence upon mineral rents. Both the land and the mineral rents are captured by the richest group of people. Therefore, inequality is persistent in the poor countries (Bangura 2011, p. 532).

Inequality and poverty are closely linked today. Some even suggest that the rising inequality is the key reason for the failure of most of the MDGs to be achieved. Since the 1990s, intra-state income inequality has been increasing in the regions where three quarters of the global population live (Lang & Lingnau 2015, p. 404). The rise in inequality is grave in the poor countries. In the countries where 90 percent of the poor live, the share of Gross National Income to the poorest deciles has shown a decline in 2008 compared with 1990 (Lang & Lingnau 2015). However, inequality should not only be measured against income inequality. Rather, inequality should be measured against the multiple dimensions of poverty. While income inequality is an obstacle to the achievement of income poverty reduction, other forms of inequality are an obstacle for the reduction of multidimensional poverty (Lang & Lingnau 2015). Establishment of gender equality, for example, is important for well-being and life satisfaction around the world. Discriminatory social norms have been affecting women's education and employment outcomes across the world. Gender discrimination creates negative impact upon the economic growth while also excluding women from economic participation. Establishing gender equality can therefore ensure the participation of women in the economic process and can positively impact economic growth. In addition, socio-economic inequalities negatively impact the social cohesion, political stability, and peace of societies and nations. Inequalities between social groups within a country can result in conflict, sometimes violent conflict, which overall adversely affects the poverty reduction (Lang & Lingnau 2015, p. 406).

In June 2012, the United Nations Conference on Sustainable Development (Rio+20 conference) had been held with the participation of world leaders, members of government, the private sector, and NGOs. The final agreement of the conference *The Future We Want* were ratified by 193 member states of the UN which stated their commitment to strive for a sustainable future for people and the planet and to take action to eliminate poverty (Horn 2013, p. 18). All the 17 goals (Figure 1) and 169 targets of the agenda are implicitly interdependent with a common objective to address the multiple types of challenges people face in their life (Pradhan et al. 2017). Therefore, SDGs are said to be a set of comprehensive and ambitious visions of development with an aim to eradicate poverty, hunger, water scarcity, unemployment and inequality (both local and global), corruption, and illiteracy (Collins 2018). The number one SDG of poverty eradication is the headline goal of the SDG framework which creates an interlinkage with other SDGs through offering a multidimensional approach to the issue of poverty eradication (Doidge & Kelly 2018, p. 3). Pradhan et al. (2017, p. 1172) found that SDG 1 of poverty eradication has a synergic relation with most of the other SDGs. Elimination of poverty is associated with good health and wellbeing (SDG 3), quality education (SDG 4), gender equality (SDG 5), clean water and sanitation (SDG6), and reduction of inequalities (SDG10). Along with eradicating poverty for people across the world, SDG 1 envisions reducing the number of people living under the national poverty line by at least half. Furthermore, another objective is ensuring equal rights for both women and men, particularly the poor and vulnerable, in property, inheritance, natural resources, and microfinance. Building resilience of the poor and vulnerable and reducing their exposure to the economic, social, and environmental shocks and disasters as well as climate related extreme events is aimed to be accomplished by 2030 (Liu, Yu & Wang 2015).

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Figure1: Sustainable Development Goals (UN 2020)

While MDGs did not put much emphasis on social protection as a means of poverty reduction, the SDG framework did consider social protection as an important measure to eradicate poverty (Doidge & Kelly 2018, p. 6). The use of social protection has been emphasised as a powerful instrument for achieving both the goal of eradicating poverty (SDG1) and reducing different forms of inequality (SDG 5 and 10) (Plagerson & Ulriksen 2016). Therefore, SDG 1.3 suggested that a nationally appropriate social protection system, including social protection floors, which are nationally defined social security guarantees for essential healthcare and income security, should be ensured for all. Moreover, achieving substantial coverage of the poor and the vulnerable by 2030 is another aim of SDGs (Doidge & Kelly 2018, p. 4).

Conceptualising Poverty and Social Protection

The theoretical approaches to poverty, development, and justice have undergone three major changes in the last few decades. Earlier, lack of monetary income had been considered as the only aspect of being poor as poverty was measured against income. The objective of social protection, therefore, was to transfer the income to those with inadequate income. For example, in the 1960s, the USA provided benefits to the poor households in the form of cash as monetary income which had been the only indicator of measuring poverty (Metz 2016, p. 133). However, since the 1970s and 1980s, the basic need approach emerged which

suggested that basic needs, such as nutrition, health, education, shelter, clothing, and access to information, has an important role to play to determine if a person is poor or nonpoor. Still, a limited focus was given to income levels while money had been considered as an instrument to satisfy a large number of desires, to achieve a wide range of goals, and to ensure minimum requirements for acceptable life (Thorbecke 2013, p. 5). Along with the basic needs of life, delivery of basic services including water, sanitation, education, healthcare, and employment generation for the poor especially in the rural areas had also been considered important (Doidge & Kelly 2018, p. 2). Later, in the 1990s, the capability approach provided a new conception about poverty and social protection programs. According to this approach the economic incapacity of functioning was considered as poverty (Metz 2016). Nobel Prize winning economist, Amartya Sen, pointed out that the main objective of development is enhancing human freedom through delivering various types of substantive freedom. An individual's economic freedom is determined by the capacities of achieving those substantive freedoms. Thus, freedom is a kind of independence for the individual, while poverty is the lack of that freedom. Considering the multidimensional nature of poverty instead of income poverty, the capability approach focuses on enabling people to live an objectively good life (Metz 2016). While the major indicators of capabilities have been education, political participation, freedom of speech, avoiding starvation, undernourishment, escapable morbidity, and premature mortality, Sen (2014) suggested that the capabilities are always open to modification and improvements. The personal value judgement always determines the weight of capabilities (Chowdhury & Mukhopadhaya 2014). Therefore, Nussbaum (2007) further listed the capabilities to include life, bodily health and bodily integrity, sense, imaginations and thought, emotions, practical reasons, affiliation, play, and political and material control over environment. However, Sachs (2015, p. 30) describes extreme poverty as a multidimensional concept which makes an individual incapable to meet basic human needs including food, water, sanitation, education, and a livelihood. For example, inability to use safe energy is also considered extreme poverty as it results in using wood-burning stoves which cause respiratory problems for young children. Households which are unable to ensure decent schooling for children are also considered extremely poor (Sachs 2015).

While measuring poverty from different perspectives, different international financial institutions promote different definitions of poverty (Lemanski 2016). According to Metz

(2016), the World Bank adopted the basic need approach while measuring poverty and conceived that \$1 per day is needed for an individual to maintain a minimum standard of living. However, the income measurement was subsequently revised to \$1.25 in 2008 and \$1.90 in 2015 (Doidge & Kelly 2018, p. 3). Since this definition had been easily understandable, it gained popularity in anti-poverty campaigns. However, there are other elements of poverty, including malnutrition, poor sanitation, lack of electricity, and lack of education. Therefore, poverty reduction strategies focusing on the poor measured by only their income may be unable to address other dimension of poverty (Alkire & Sumner 2013). Consequently, the United Nations Development Program promotes a human capability understanding of development while focusing on the multidimensional causes of poverty including issues relating to gender, ethnicity, age, disability, education, and security (Doidge & Kelly 2018, p. 2). The UNDP approach measures poverty in terms of social welfare and the freedom to make decisions (Lemanski 2016). Since 2010, UNDP has been publishing the Multidimensional Poverty Index (MPI), which is a globally comparable measure of multidimensional poverty in the developing countries based on ten indicators of health, education, and living standards (Figure 2). Both the incidence and intensity of poverty are identified in MPI since it not only measures the deprivation, but also indicates the reduction of poverty as well (Alkire & Sumner 2013). The emphasis of SDGs on reducing poverty in all its forms and dimensions is motivated by this multidimensional approach (UNDP 2018).

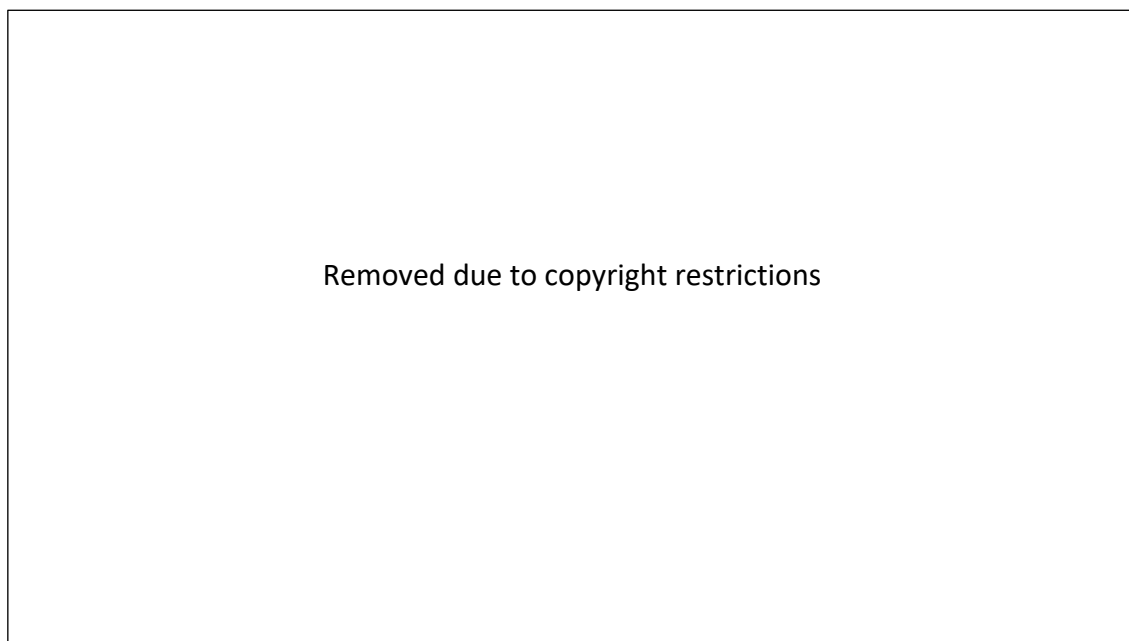


Figure 2: Dimensions and indicators of the Multidimensional Poverty Index (UNDP 2018)

Like poverty, social protection has also been explained from various perspectives. Therefore, the main role of social protection is also seen from different perspectives. The role may be either removing the constraints associated with social risks or the role may be satisfying basic needs or implementing a human rights-based approach to human development (Barrientos & Hulme 2009). According to Conway, De Haan and Norton (2000), social protection refers to public measures that address vulnerability, risk, and deprivation which are unacceptable within a society. In developed countries, the main emphasis of social protection is on income maintenance and protecting living standards for the workers, whereas, in developing countries, it focuses more on poverty reduction and providing support to the poorest (Barrientos & Hulme 2005). Therefore, in addition to poverty, the social protection tends to address vulnerability as well. Vulnerability can be defined as the susceptibility of falling into poverty in future (Khandker & Mahmud 2012). Thus, it is a forward-looking aspect which refers to the possibility of any future events which may hamper wellbeing of individuals. Vulnerability may result from the long-term disadvantage within households or communities they belong to (Khandker & Mahmud 2012).

Social Protection and Social Safety Net

In the 1980s, selective state interventions including income insurance were initiated to help people to overcome short-term stress and calamities which had been exacerbated following the financial crisis in the 1990s. Moreover, the increasing awareness of the negative effect of the global poverty forced international multilateral agencies to take initiatives to help the poor (Sarker & Nawaz 2019, p. 63). Along with the international agencies, national governments have also been adopting social protection strategies within their poverty reduction planning and the social protection has become an important policy framework. Hence, the number and coverage of social protection programs has been increasing in the developing countries (Barrientos 2010). Fiszbein, Kanbur and Yemtsov (2014) define social protection as a collection of programs designed to address risk, vulnerability, inequality, and poverty through a system of transfers in cash or in kind. Therefore, social protection can be classified in various ways depending upon the objectives. However, widespread typology suggests that social protection includes social insurance, social assistance, and labour market

regulations to protect workers and their households against any threats to their basic living standard (Barrientos 2010; Fiszbein, Kanbur & Yemtsov 2014). While the beneficiaries of the social insurance and labour market programs are the higher income group, social assistance programs focus more on the poor and vulnerable. These non-contributory social assistance programs are generally termed as Social Safety Net Programs (SSNP) which provide regular and predictable support to targeted poor and vulnerable people (Fiszbein, Kanbur & Yemtsov 2014; Gentilini, Honorati & Yemtsov 2014, p. 107). The concept of social safety net came from the use of safety nets for performing acrobats in circuses to prevent injury or death from falling. Thus, in the development discourse, SSNPs are defined as forms of income insurance to help people experiencing short-term stress and calamity (Devereux 2002; Gentilini, Honorati & Yemtsov 2014). While the objective of social protection in developing countries is to address poverty and vulnerability, the key component of it is social safety nets (Gentilini, Honorati & Yemtsov 2014, p. 1).

Grosh et al. (2008, p. 254) identified three different groups of SSNPs. The first group includes the transfer programs which may be either in-cash or in-kind. The objective of these programs is to support the poor household by providing the resources they need to ensure a minimum level of consumption. The support may be delivered through the unconditional transfer in the form of cash or vouchers, coupons and stamps which provide almost the same purchasing power of cash. Another form of transfer is the targeted food transfers or rations, supplementary food programs for mothers and children, and school feeding programs. Subsidies for food, energy, housing, and utilities are also included in this category (Grosh et al. 2008). The second category is the income-generation programs which aim to provide low skill jobs for poor while building and maintaining local infrastructure. These programs provide payments in the form of either cash or in-kind contributions to the individuals who are poor and willing to work. While, public work programs have been used on a large scale in South Asia for some time, they are now implemented by other countries, such as in Latin America and Sub-Saharan Africa (Grosh et al. 2008, p. 255). The third category includes programs that protect and enhance human capital as well as ensuring access to basic services through Conditional Cash Transfer (CCT) and fee waiver for health and education (Grosh et al. 2008, p. 255). Since the 1990s, CCTs have been adopted by the developing countries through providing cash to poor households on some pre-specified conditions such as investing in their

children's human capital. The aim of the CCTs is to alleviate poverty by increasing the purchasing power of households as well as encouraging them to avoid intergenerational transmission of poverty by increasing the human capital of the children (Azevedo & Robles 2013). Three programs had been regarded as the pioneers of the CCT programs: Food for Education Program in Bangladesh, *Bolsa Familia* in Brazil, and PROGRESA in Mexico. In Latin America CCT replaced less effective and badly targeted programs of the price subsidies and in-kind transfer and emerged as the most dominant safety net programs in that region. They are considered to be the best targeted programs among all types of SSNPs in this region. The coverage rate among the lowest decile of poor is also high. In Mexico and Brazil, one fifth of the population has benefitted from the CCT programs and almost 45% of the benefits are provided to the poorest 20% of the population (Azevedo & Robles 2013; Fiszbein & Schady 2009). However, there has been a continuous debate whether cash transfer should be conditional or unconditional. As the social assistance programs are expected to remove all kinds of constraints from the poor households, conditions sometimes act as barriers for them to access the programs. However, conditions are important because the value of schooling and healthcare of children is sometimes underestimated by the poor households. The poor parents are often ignorant of the importance of healthcare, nutrition, and education of the children for their future gains. In addition, conditions are important to gain political support for the programs which may ensure allocation of larger budget for the programs (Grosh et al. 2008).

Poverty Reduction through Social Safety Net

According to Fiszbein, Kanbur and Yemtsov (2014), SSNPs impact upon poverty and vulnerability through three different channels. The first impact is to reduce income poverty through direct transfer to the beneficiaries. The second is the protection against risks or shocks with long term consequences which can increase lifetime poverty. The third is the additional income from the productive investment or employment generated while participating in any social protection program. However, any social protection program may impact upon poverty and inequality through all three channels as they are co-existent. Therefore, regular transfer encourages households to invest despite higher risk to gain higher returns (Fiszbein, Kanbur & Yemtsov 2014). Ferreira, Leite and Ravallion (2010) through

regression analysis found that the expansion and reforms initiated by the federal government in social assistance spending on different programs including *Bolsa Familia*, was one of the main factors in poverty reduction. They estimated that, in the context of poor performance in economic growth, without these transfer policies, the headcount index in Brazil would have been 5% points higher in 2014.

Furthermore, the SSNPs have been showing their impact upon other dimensions of poverty while helping households to avoid negative impacts of hunger and poverty crisis as well as achieving human development indicators, including health and education (Gentilini, Honorati & Yemtsov 2014, p. 34). According to Barrientos (2013a), along with the core objective of poverty reduction, every SSNP has its own intermediate objective. These intermediate objectives are program and context specific. For example, in the case of CCT, human development through ensuring health care, education, and nutrition are the intermediate objectives. Again, the Productive Safety Net in Ethiopia is an example of ensuring food security and asset protection along with poverty reduction. These intermediate objectives impact upon the wellbeing of the beneficiaries broadly (Barrientos 2013a). While ensuring income, investment, and savings, programs, including *Bolsa Familia* in Brazil, PROGRESA in Mexico, and *Chile Solidario* in Chile, have been showing positive impacts on school enrolment, nutrition and energy consumption, participation in the labour markets (Barrientos 2008, cited in Khan & Arefin 2013). As a result of the intervention of PROGRESA program in Mexico, the number of people living below the poverty line decreased and the depth and severity of poverty have also been reduced. Moreover, the enrolment at the primary and the secondary level have been increased both for the boys and the girls, and the dropout rate during the transition from primary to secondary school has also been decreased. In addition, PROGRESA has been playing an important role in the growth of children. The probability of stunting among children aged 12 to 36 months has been reduced and the incidence of poverty has been lowered among children who benefitted from the PROGRESA program compared with the children that were not included in the program. Moreover, the adults who were under the coverage of PROGRESA have also been found to be significantly healthier than those who were not (Khan & Arefin 2013, p. 26)

Targeted Social Safety Net Programs

One of the long-standing questions for social policy has been whether the core principle of distributing social benefits will be universal or target based. If it is universal, the entire population is the beneficiary of the social benefits. On the other hand, if it is target based, eligibility for social benefits require some mean-testing to identify the individuals or households who need the benefits more. Proponents of target-based social policy argue that it is better to address the poverty alleviation in countries with less fiscal resources by targeting the people who are in need of social benefits (Mkandawire 2005). The objective of targeting is to improve the efficiency of poverty reduction programs as it distributes program benefits to those most in need of help. Among the policy makers, targeting is preferred because of its implicit efficiency to reach the maximum number of poor. Moreover, donors can evaluate grant requests by measuring if the funds can actually reach the poor (Krishna 2007). However, targeted social protection programs most often suffer from *inclusion error* and *exclusion error*. Inclusion error refers to the proportion of the beneficiaries of any program who are not poor or not eligible on the basis of poverty criteria. Inclusion error is often referred to as *leakage*. On the other hand, the exclusion error is measured against the number of the poor people (those that would meet the criteria) who are excluded from the programs (Sabates-Wheeler, Hurrell & Devereux 2015). 200 million households in the lower income countries are benefitted by the anti-poverty programs. Still an important policy question regarding the targeted SSNPs is often raised whether all the poor households in the lower income countries are covered by these programs while exclusion from social protection has been a major policy issue for the developing countries. Fiszbein, Kanbur and Yemtsov (2014) observed that only 40 percent of the benefits provided by the best performing social protection programs reaches the people below the poverty line. Therefore, the efficiency of the programs must be questioned if they fail to reach a majority of households living in poverty or, conversely, households not living in poverty capture the benefits (Barrientos 2013a).

There are multiple reasons behind the exclusion of eligible people from social protection programs which include inadequate coverage and budget, weakness in the designing and implementation of the programs, and issues of different capabilities of the poor to access the programs. Programs with low coverage are more likely to exclude a high proportion of their

targeted group while distributing the allocated resources among the people living in poverty. However, exclusion error can occur in the programs with relatively high coverage and designed with robust targeting. The universal programs can also suffer from exclusion error (Kidd 2017). Moreover, perverse incentive effect and political influence undermine the effectiveness of the targeted social protection programs through excluding some of the poor who are in need of benefits while including some non-poor. Reducing the extent of error of exclusion and error of inclusion can result in the saving of enormous administrative, social, and political costs (Gaiha, Imai & Kaushik 2001; Krishna 2007). Thus, it can be seen that the effectiveness and adequate coverage of the social protection programs are determined by administrative capacity, fund availability, and appropriate designing of the program to meet the needs of the vulnerable population (Khandker & Mahmud 2012, p. 127). It is widely accepted that in the developed countries, investments in social protection are considered to be complementary to the successful economic growth. Therefore, the OECD countries invest 14 percent of the total GDP in social protection. Countries with highest investment in social protection, which include the Nordic countries and Germany, are considered to be some of the most successful economies (Klasen 2005). However, nothing can ensure that the countries are spending the right amount of money on social protection and benchmarking the ideal amount of allocation will always be imperfect. Therefore, it is difficult to indicate how much a country should spend on SSNPs. However, the program budget should be consistent with the eligibility criteria (Grosch et al. 2008, p. 41). In addition to the budget, some structural disadvantages can generate social exclusion and they are inherent in the social protection programs as well. For example, the inadequate infrastructure, weak communication system and unavailability of internet access, exposure to natural disaster, and low level of economic development are the physical disadvantages as well as impediments to the effective implementation of programs. Again, the absence of legislation to address discrimination or the weak enforcement of legislation is another structural disadvantage which prevents disadvantaged groups, such as women, people with disabilities, and ethnic minorities, to access public services as well as employment. Social safety net programs can be negatively affected by these structural disadvantages since areas with physical structural disadvantages are often less prioritised by the government as establishing infrastructures is more expensive in these areas (Kidd 2017).

While efficiency of a SSNP requires maximisation of poverty impact within a limited budgetary allocation, institutionalisation of SSNPs is a very important issue. The term institutionalisation refers to the process of acquiring legal and administrative status, ensuring transparency in budgetary allocation and establishing effective coordination among different implementing agencies and programs (Barrientos 2013a, p. 141). Along with the central and local government, multiple actors, including NGOs, local communities, and international donors, are involved in the implementation of SSNPs. While each of the actors has its own specific role to play in the implementation of the social protection programs, the effectiveness of programs largely depends upon the relationship between these actors (Kabeer & Cook 2010). In most cases SSNPs are implemented by a local government. Central government only specifies the main feature of the programs as well as financing them. Therefore, the outcome of the programs may be different as a result of the heterogeneity of the local government (Barrientos 2013a, p. 141).

India had been leading the South Asian region in terms of social protection programs since 2005 through the National Rural Employment Guarantee Scheme (NREGS) (Grosh et al. 2008). The NREGS is a social assistance program for vulnerable households of the rural areas to ensure basic income security for them. The poverty reduction and income generation programs in India had been suffering from weak governance, corruption, and lack of transparency. The objective of the program was to rectify the economic failure of the last decades through poverty reduction and employment generation. Therefore, NREGS had been under strong pressure by the civil society to address the weakness in the governance of the programs through dealing with corruption, enhancing transparency, and linking infrastructure development with local government structure, as well as creating assets for the poor and vulnerable. However, there had been variation in the performance in different states of the country in terms of inclusion of the poor and vulnerable along with maintenance of various provision made for the implementation of the programs. For example, the state of Bihar in eastern India, which had been well known for weak governance in the poverty alleviation programs, continued to perform poorly. On the other hand, the states of Andhra Pradesh in the southeast and Rajasthan in the northwest performed comparatively well. Four different factors have been identified to explain the variation in performance. The first factor relates to the government functions, including technical expertise, workloads, work facilities,

and incentives enjoyed by the workers. The second factor is the participation of the local communities. The third factor is willingness of the state government to cooperate with the implementation of the centrally designed government. The fourth factor is the effective collaboration among associations of NGOs and government to make the officials accountable (Kabeer & Cook 2010, p. 7). However, all the four factors are interrelated and presupposes the need of *vertical coordination* as well as *horizontal coordination* among different actors involved in the program to improve program efficiency. Coordination among different levels of government is *vertical coordination*, which is important for the effective and fair implementation of the programs, whereas *horizontal coordination* is important for the sufficient integration of the programs at the local level and minimising the administrative cost. Coordination ensures the cooperation of different ministries and other actors involved in the SSNPs (Barrientos 2013a). Another important concern is the relationship between the intended beneficiaries and officials involved in providing the social protection. Expanding coverage in a program like NREGS requires a relationship of trust among beneficiaries and the service provider through providing information, and being responsive and transparent in the distribution of funds. Here, the governance mechanism of the programs is important, while ensuring accountability in various steps of the program is critical to the effectiveness (Kabeer & Cook 2010). Therefore, the analysis and designing of the programs should be participatory, while a clear overview of the interventions, coverage, nature of benefits, installed capacities, and projections should be reflected in the design and implementation. The responsibilities of every participant involved in the designing and implementation of the programs should also be specified (Cecchini & Martínez 2012).

Overview of SSNPs in Bangladesh

In Bangladesh, the government has been conducting different Social Safety Net Programs to reduce income uncertainty and vulnerability, and to attempt to reach a minimum standard of living (Haider & Mahamud 2017). The role of SSNPs in Bangladesh is well recognised in the context of the high incidence of poverty, food insecurity, and recurring climate related shocks (Khandker & Mahmud 2012). According to Iqbal, Khan and Tahsina (2008), poverty in Bangladesh is separately categorised as income poverty or human poverty. Along with various cash transfer programs, the government of Bangladesh and different NGOs have been

implementing various employment generating programs to address income poverty. The objective of these programs is to enable households to grapple with poverty through various allowances and subsidies and creating income opportunity for the poor and vulnerable. Moreover, the Rural Maintenance Program (RMP), Vulnerable Group Development (VGD), and Test Relief (TR) are some notable income generating programs in Bangladesh. These programs involve the poor and marginal people in the construction or maintenance of public infrastructure including roads (Khatun & Saadat 2018). A number of these programs focus on the areas of education, health, nutrition, water, and sanitation to mitigate human poverty. Along with these general SSNPs, the government has been implementing some special programs including 'One House One Farm' (*Ektee Bari Ektee Khamar*) to empower the rural women in Bangladesh, and several housing programs called *Ashrayan*, *Grihayan*, and *Ghore Phera* to ensure shelter for the poor, vulnerable, and homeless people of the country (Government of Bangladesh 2020d).

Generally, the Social Safety Net Programs in Bangladesh are divided into two categories: Social Protection and Social Empowerment (Raihan, 2009; Barkat et al., 2013). Through social protections, financial assistance and direct cash transfer are provided to different vulnerable groups, for example, people with disabilities and war-injured freedom fighters whose disabilities arose from Bangladesh's war of independence from Pakistan. These programs include cash transfer allowance, food security, and new funds for programs. On the other hand, food security programs provide food grain to the poor and vulnerable on a needs basis or in exchange for work in different food-for-work programs. Furthermore, social empowerment programs are made up of stipends, housing and rehabilitation, micro-credit, miscellaneous funds, and development programs. In addition to providing for basic necessities, the development programs deal with some crucial development issues in the country, especially focusing on the education or health sectors, supporting livelihood, creating employment opportunity, and generating income (Mansur, 2017a).

The social protection system in Bangladesh has become quite complex as a result of the large number of SSNPs; therefore, in 2015, government formulated the National Social Security Strategy (NSSS) to consolidate the fragmented SSNPs into a lifecycle framework (Hasan 2017, p. 26). The vision of the NSSS is to "build an inclusive Social Security System (SSS) for all

deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth” (Government of Bangladesh 2015, p. xxi). Furthermore, the mission is to reform the national social security system through more efficient and effective use of resources, improved delivery mechanism, which is moving towards a more inclusive form of social security that can tackle life cycle risks while prioritising the poorest and most vulnerable people in the society (Hasan 2017; Khatun & Saadat 2018). However, it is expected that the implementation of NSSS will require a number of years, as there are several ministries involved in the implementation process. It has also been projected that the first implementation phase of the NSSS will take ten years (Razzaque & Bhuiyan, 2020). Further, the findings of the 8th Five Years Plan revealed that implementation of NSSS has been slow. Although, a NSSS Action Plan was adopted in 2018, the expected result has still not been achieved. While some areas show progress, the overall progress is modest. One reason for this delay is that the SSNPs have been suffering from high exclusion and inclusion error. The weaknesses in the targeting mechanism are partly responsible for the continued leakage. Furthermore, the tax revenues have been slowed down and the SSNPs are facing resource constraints in spite of the government’s priority. While the largest portion of SSNPs allocation is spent on the pensions for government employees, which is almost 1 percent of the total GDP, the amount allocated for the poor and vulnerable remains very small. Therefore, covering the large number of people living below the poverty line with this inadequate budgetary allocation is challenging. Moreover, the COVID-19 pandemic situation has increased demands and the need for strengthening the social protection for the poor and vulnerable (Government of Bangladesh 2020a, 2020d).

Targeting the Beneficiaries

There are a number of targeting methods available for distributing resources to the poor and vulnerable. While some targeting methods require assessment of eligibility for each individual or household, the eligibility of some programs is based on some broader categories, including areas of residence, disability, or age. The use of any particular mechanism also depends upon the quality of information available on the poor, the level of geographic heterogeneity, administrative costs, and political viability (Anuatti-Neto, Fernandes & Pazello 2001). Devereux et al. (2017) identified six different types of targeting mechanisms. *Means testing*

is the most commonly used mechanism where information about household income, assets or wealth are used and verified against independent sources (Devereux et al. 2017). If suitable database of different agencies exists, the collected information may be verified by cross-linking the databases of agencies such as the welfare agency, property registries, tax authorities, and social security agencies. Where databases are not available, applicants may be asked to provide documents, including utility bills or tax payments. Sometimes qualitative verification may take place by visiting the household and observing the living standard of the members. *Means test* is appropriate in the context of high literacy and proper documentation of transactions (Grosh et al. 2008). *Proxy means testing* uses a combination of characteristics which determine the well-being or deprivation of individuals or households. It is especially used in the context where assessing income is difficult. This method has widely been used for the CCT programs, social welfare, and food subsidy programs (Devereux et al. 2017). Further, *categorical targeting* is based on the choice and decision of the policy makers. Along with poverty and vulnerability, demographic categories are often considered. Social pension for the old-aged people, disability grants, and child allowances are some examples of programs utilising categorical targeting. *Geographical targeting* indicates that locations determine the eligibility of benefits. It is more effective if the poverty is concentrated in a particular area of the country. People living in a particular area are eligible while those living in other areas are not. This targeting method is administratively simple as it does not require any individual assessment (Grosh et al. 2008). This method is effective when the geography of a country contributes to the poverty and where migration is not feasible (Ravallion & Wodon 1999). *Community-based targeting* is based on more accurate knowledge about poverty and poor people at the local level. It recognises the normal circumstance that where there are poor people there are richer people living there too. Therefore, community members and leaders who are not involved with the transfer programs are relied upon to decide who among the community should receive benefits and who should not. For example, people who work in a school determine who would be eligible for school related programs. *Self-targeting* is employed in the programs which are open to all. These programs are designed in such a way that the poor are attracted to them, whereas the rich people are not. There may be working requirement, for example, or the supply of food aid which the poor would take advantage of while the rich would not be likely to do so (Krishna 2007).

However, the use of any targeting mechanism depends upon the nature of the programs. They also vary in different regions. Means testing and proxy means testing are mostly used in the Europe and Central Asian (ECA) countries and the Latin America and Caribbean (LAC) countries. Since the administrative system in ECA is strong, individual assessment using some form of means testing or proxy means testing is suitable. Further, targeting may be based on some individual assessment or individual characteristics, such as age. In LAC countries, along with the individual assessment and the targeting of families having children, geographical targeting is used extensively. In the countries of MENA (Middle East and North Africa), the self-targeting method is dominant as their interventions are mostly food subsidies. Similarly, in the South Asia region, geographic targeting along with self-selection based work or consumption has been used remarkably frequently (Coady, Grosh & Hoddinott 2004). One of the best examples of finer targeting is PROGRESA in Mexico. It has used a range of targeting methods in a precise manner. Two-stage targeting methods are followed to identify eligible households. First, geographical targeting is used to determine the marginal localities by calculating a marginality index. The most marginal localities are eligible to be covered by the program. Then, eligible poor households of these localities are identified using a proxy means score calculated through survey information. The transfer level of the households varies according to the size and composition of the households. Therefore, the transfer of the benefits follows the demographic targeting. Again, once the households are aware of the program, it is their decision if they want to be included in the program or not, which forms a kind of self-selection. As a result of the use of a variety of targeting methods, PROGRESSA is a model for many other similar types of programs (Coady 2006, p. 217).

In Bangladesh, the programs use any single or mixed targeting mechanism. Usually, the criteria for selecting the beneficiaries are provided by the central government and based on the criteria the local officials make the decisions who will get the benefit (Mansur 2017a). A study conducted by Barkat et al. (2013) found that most of the programs use either self-targeting or community-based targeting. However, targeting the beneficiaries is one of the major challenges for the SSNPs in Bangladesh as the targeting criteria for the SSNPs are complex, not specific, and sometimes impractical. Along with weakness in the targeting mechanism, there are other factors which are responsible for the inefficiency of the programs in reaching the poor and vulnerable. Inadequate budgetary allocation for the SSNPs, weak

governance mechanism, and lack of coordination among implementing agencies are the reasons behind the exclusion of a large number of poor from the SSNPs. Therefore, the objective of this project is to identify the major challenges for the SSNPs in Bangladesh to reach the majority of the poor and vulnerable and to explore how the programs can target the maximum number of the poor.

Chapter 4

The Case Study

Based on the theoretical, conceptual, and global policy context explored in the literature review, this chapter analyses the present state of the SSNPs in Bangladesh. Further, the challenges of the SSNPs in Bangladesh have been identified. The ways of improving the efficiency of the programs have also been explored through borrowing ideas from some international experiences.

The State of Poverty and Inequality in Bangladesh

The definition and measurement of poverty and inequality is important for any poverty reduction strategy since definition of poverty determines the design of the anti-poverty interventions (Mujeri & Mujeri 2020, p. 117). As with many other developing countries, poverty in Bangladesh is measured in terms of Direct Calorie Intake (DCI) and food energy intake. In addition, the Cost of Basic Need (CBN) approach, which has also been used since the mid-1990s, calculates the poverty lines measuring the cost of the food items required to meet the nutritional demand of a household (Chowdhury & Mukhopadhaya 2014; Pradhan & Sulaiman 2013). The cost of a basic food basket, which includes eleven food items (rice, wheat, pulses, milk, oil, meat, fish, potato, other vegetables, sugar and fruits), estimating the nutritional requirement of 2122 Kcal per person per day, and the cost of non-food items consumed by households, together represent the upper poverty line (UPL). People living below the UPL are considered to be poor. Further, there is an official lower poverty line to measure extreme poverty. The lower line represents the food intake of 1805 KCal per person per day. If the total expenditure on food and non-food items of a household is less than the cost of the basic food basket, the household is regarded as falling below the lower poverty line and living in extreme poverty (Government of Bangladesh 2016). While the head count ratio based on DCI and CBN can indicate the changes in income poverty rate in Bangladesh, the changes in other dimensions of poverty cannot be captured by these methods (Chowdhury & Mukhopadhaya 2014). Two non-income indicators of poverty are used in addition to the measurement of income poverty. One of non-income indicators is 'the infant mortality rate' which reflects the situation of the primary health care system of the country.

Another indicator is 'the school enrolment ratio' which indicates the country's ability to ensure universal education for the people (Chowdhury & Mukhopadhaya 2014).

In terms of GDP growth rate, Bangladesh has been making visible progress in recent years. According to the Bangladesh Bureau of Statistics (BBS), GDP was 6.06% in financial year (FY) 2013-2014; however, in FY 2018-2019, the GDP growth rate reached 8.15% (BBS 2021). Aside from this upward trend in GDP, the latest Household Income and Expenditure Survey (HIES) report of 2016 shows a substantial decrease in the poverty rate since 1995-1996 (Table 1). In 1995-1996, the percentage of the poor people measured by their consumption below the UPL was 50.1% and the number of extreme poor people living below the LPL was 35.2%. Moreover, ratio of the poor living below the UPL were reduced to 31.5% in 2010 while it was 48.9% in 2000. Further, the ratio of extremely poor people measured by the consumption below the lower poverty line had been decreased to 17.6% in 2010 while it was 34.3% in 2000. In 2016 the percentage of poor people was 24.3% and the extreme poor was 12.9%. According to BBS, the estimated poverty rate was 20.5% in FY 2018-2019, which was 21.8% and 23.1% in FY 2017-2018 and 2016-2017 respectively (BBS 2021). These figures suggest a steady decline in rates of poverty in Bangladesh.

Table 1: Head Count Rate of Incidence of Poverty (CBN Method), 1995-96 to 2016 (Government of Bangladesh 2016)

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In addition, the Global MPI 2019 shows that the multidimensional poverty in Bangladesh has also been decreasing. The population of multidimensional poverty has dropped to 74.4 million in 2014 while it was 93.7 million in 2004. Hence, both income poverty and multidimensional poverty have been declining in Bangladesh. Studies have shown that

economic growth of a large number of social safety net programs, free education, and other social protection initiatives are the main factors behind the declining poverty incidence in Bangladesh (Mujeri & Mujeri 2020, p. 125). Bangladesh has been showing notable progress in reaching MDG targets, including reducing poverty, controlling the prevalence of underweight children, ensuring gender parity in primary and secondary education, increasing enrolment in primary school, and lowering the infant mortality and maternal mortality rate (Ashraf et al. 2019; Datta & Rabbany 2016). The SDGs for these aims are now incorporated in the Seventh Five Years Plan (7FYP). A committee for SDGs implementation and monitoring has been formed in the Prime Minister's Office to facilitate the implementation of SDGs in various policy spheres in Bangladesh. In addition, the General Economic Division of the Planning Commission has been appointed as the focal point of Bangladesh for the formulation of the strategy to implement SDGs as well as the Action Plan for eradication of poverty (Ashraf et al. 2019).

Despite significant achievement of poverty reduction, the poverty rate is still persistently high. Moreover, there has been a rise in income inequality in recent years. According to Mujeri and Mujeri (2020, p. 150), the rising inequality of income and wealth is one of the major constraints for the poverty reduction in Bangladesh. Findings of the HIES 2016 also indicated that the inequalities were still starkly evident in the country while the gap between the poorest of the poor and the richest of the rich is extremely high. Comparing 2016 results with the report of HIES 2010, the increasing gap is noticeable. The total income of the richest 5% households was 27.82%, while for the poorest 5% of households, it was only .23%. However, in 2010, the income of the richest group was lower (24.61%) while it was higher for the poorest group (0.78%) (Government of Bangladesh 2016). Further, the status of poverty varies by geographical location. The HIES 2016 report indicated that the rate of poverty was significantly higher in rural areas compared to urban areas. According to the upper poverty line, the rate of poverty in the rural area was 26.4 percent, while the rate was 18.9 percent in the urban areas. Based on the lower poverty line, the rate of extreme poverty in the rural areas was around 7 percent higher than the urban areas (Government of Bangladesh 2016). However, the poverty reduction is also faster in the rural areas as rural poverty reduction has been a stronger focus in policy prescriptions and interventions. There are only a limited number of anti-poverty programs is designed to address urban poverty (Eusuf 2017).

The State of SSNPs in Bangladesh

The SSNPs in Bangladesh have a long history of playing a significant role in the socio-economic development of the country since independence in the 1970s, as can be seen from the evolution of programs in Figure 2. Following the famine of 1974, a range of social protection programs were introduced to combat the humanitarian crisis. Most of the programs, at that time, were food aid programs supported by the international donors (Khatun & Saadat 2020). Later, in the 1980s, disaster response and relief operations began to be expanded while social and economic development was considered to be a criterion for long-term improvement. In the 1990s, programs to support special groups of people through conditional cash transfer had been introduced widely along with graduation programs to address various types of risks and vulnerabilities (Khatun & Saadat 2020). However, the social protection system of Bangladesh had been lacking a comprehensive approach to tackle various social risks. Whenever a crisis appeared, new programs were initiated immediately to address the issue, or the coverage of the old programs were expanded. Hence, a comprehensive approach to social protection was needed. Accordingly, such an approach was initiated in 2015 with the formulation of the National Social Security Strategy (NSSS) to address various types of risks associated with the different stages of lifecycle (Hasan 2017).

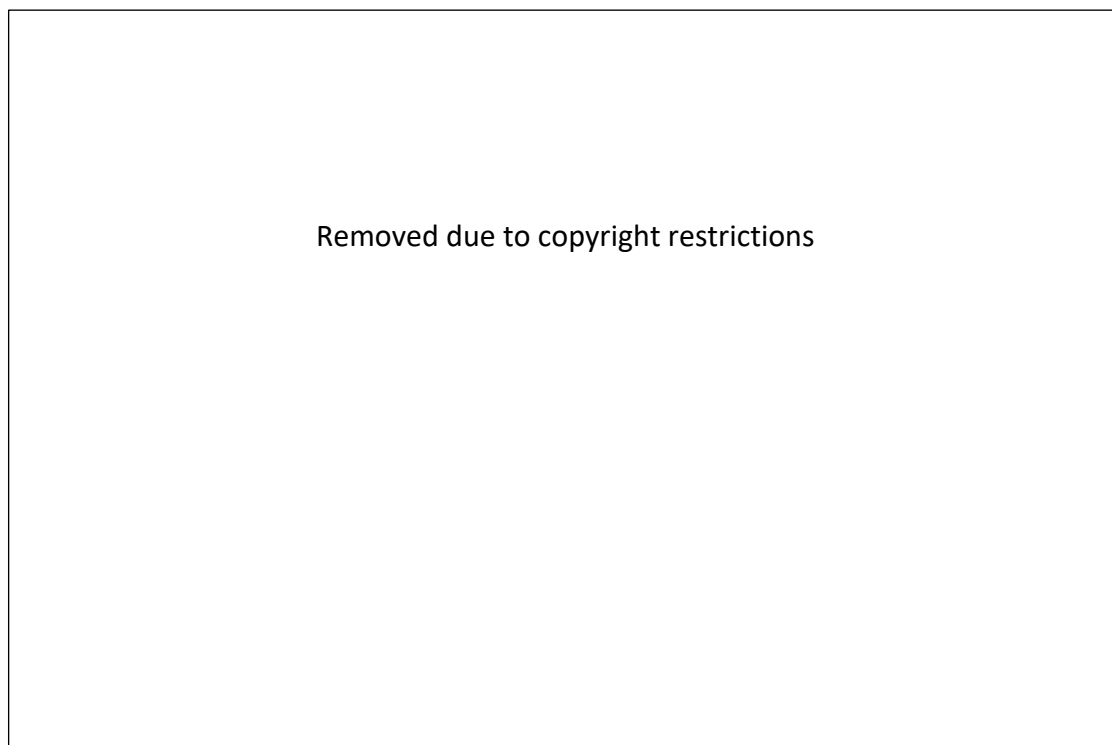


Figure 3: Evolution of Social Protection in Bangladesh (Hasan 2017)

Along with the government, development partners and NGOs are also involved in the social protection system in Bangladesh. Several NGOs provides social services including social assistance programs with the continuous support of donor investment. Bangladesh Rural Advancement Committee (BRAC) is the remarkable example in providing these services. In addition, the bilateral development partners are investing in the social protection of Bangladesh. For example, the UK based Department for International Development (DFID) along with AusAID has been funding BRAC and the Chars Livelihood Programs. Further, the European Commission has been funding the Food and Livelihood Security program and Food Security for the Ultra Poor program. Although these are government programs, they have been implemented by different NGOs. Moreover, UNDP, the World Bank, and AusAID have been supporting Bangladesh with the policy issues. For example, the World Bank have been assisting the government to strengthen the Employment Generation Program and to develop a single targeting method using the proxy means testing to improve targeting of the beneficiaries (Mansur 2017a). While SSNPs have emerged as a major antipoverty strategy in Bangladesh, different initiatives have been taken to broaden the social protection system based on the national circumstances and development policies. Starting with the independent employment generating programs, various other programs including pension for the old-aged, benefits for the people with disability, sickness, health, and maternity coverage for the disadvantaged families have been introduced. Further, the country is committed to reach the SDGs by 2030. Therefore, along with reducing income poverty, SSNPs aims to reach the goals of leaving no one behind, ensuring gender parity, strengthening rural transformation, enhancing financial inclusion and macroeconomic environment (Government of Bangladesh June,2020). Because of the positive outcomes, the SSNPs have gained political support and their expansion has been easier. Hence, the number of SSNPs has been increased over time (Khandker & Mahmud 2012). The SSNPs were first introduced in HEIS in 2005 with only 11 programs. Currently, 123 SSNPs are implemented in Bangladesh (Table 2) (Government of Bangladesh 2020d).

Table 2: The number and coverage of existing SSNPs in Bangladesh; adopted from Finance Division Website (Government of Bangladesh 2020d).

Types of Programs	Number of programs	Coverage 2019-2020 (Revised Budget) in Lac	Coverage 2020-2021 (Budget) in Lac	Spending 2019-2020 (Revised Budget) In crore BDT	Spending 2020-2021 (Budget) In crore BDT
1. Various Allowances	9	98.50	107.26	3304.81	33739.31
2. Food Security and Employment Generation Programs	11	46.27	74.23	15564.11	17981.26
3. Stipend Programs	4	46.26	74.23	2526.08	4090.38
4. Cash/ Transfer of materials	17	267.54	356.90	9154.40	19758.21
5. Credit Support Programs	6	273.77	202.53	1086.50	5813.17
6. Assistance for Special Communities	12	5.63	6.25	514.90	537.14
7. Various Funds and Programs	10	7.97	7.95	3098.50	1378.10
8. Development Sector Activities (Ongoing Projects /Programs)	47	4113.85	4982.94	16583.97	11783.67
9. Development Sector Activities (New Projects/Programs)	7	0.00	0.00	288.39	492.34
Total	123	4859.79	5812.29	52121.66	95573.58

Note: BDT = Bangladeshi Taka – the financial currency of Bangladesh (1 BDT = 0.0157 AUD).
Lac= 100 thousand. Crore = 10 million.

However, the existing SSNPs have been classified into nine broader categories by the finance division;

- I. Various allowances including Old Age Allowances, Allowance for Widow, Deserted and Destitute women, Allowances for Disabled, Transgender, Honorarium for Freedom Fighter.
- II. Food security and employment generation programs; VGD, VGF, FFW, TR.

- III. Stipend programs; Secondary and Higher Secondary Stipend, Prime Minister's Education Support Trust, Stipend for Disabled students.
- IV. Cash and Transfer of materials (special Programs); Housing support for the homeless people, Agricultural subsidy, Agricultural rehabilitation.
- V. Credit support programs; microcredit for women self-employment, Employment generation programs through various NGOs.
- VI. Assistance for special communities; Welfare trust for physically disabled, Rehabilitation and Alternative Employment Generation for Beggars, Special Assistance for the Underdeveloped Areas.
- VII. Various funds and programs; Fund for climate change, special assistance funds for women entrepreneurs.
- VIII. Development sector activities; *Ashroyan-2 & 3* Project (housing project for the poor and homeless), School Feeding programs in the poverty stricken areas. (Government of Bangladesh 2020d).

The list of currently existing SSNPs shows that various types of SSNPs have been implemented in different areas to address risks of different stages of the life cycle as well as to improve the overall wellbeing of the poor. For example, through the stipend program for the primary and secondary students, assistance is being provided to the poor households to continue with the education of the children. Again, there are programs to ensure food security and also to ensure housing for the homeless people. For the rehabilitation of the street beggars there is employment generation program also. For accelerating empowerment of women, a credit support program for women is being implemented. There is a fund for women entrepreneurs as well. To meet the nutritional requirement for the school-attending children, there are school feeding programs in poverty-stricken areas (Government of Bangladesh 2020d).

With the increasing number of SSNPs, the budgetary allocation has also been increased over time. The allocation of a percentage of GDP has also been increased. It is evident from the table 3 that the allocation for SSNPs in terms of total budget and the GDP have been increasing substantially. In FY 2021 16.83 percent of the total budget which is 3.01 percent of GDP has been allocated for SSNPs (Government of Bangladesh 2021).

Table 3: Budgetary allocation of Social Safety Net Programs (Government of Bangladesh 2021).

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Along with the increasing allocation for the SSNPs, the coverage has also been increased substantially. According to the latest HIES report which was published in 2016, both the coverage and amount distributed through SSNPs had increased from 2005 to 2016. In 2005 it was 13.06%, whereas in 2010 the number of households that had been receiving benefits from at least one SSNP increased to 24.5%, and in 2016 the number of beneficiaries had increased to 27.8% (Government of Bangladesh 2016). Therefore, the Sustainable Development Goals Bangladesh Progress Report of 2020 indicated a rapid increase in the proportion of the SSNPs beneficiaries between 2016 and 2019. While in 2016, 27.8% of the poor was under coverage of SSNPs benefits, in 2019 it was 58.1%. Thus, the coverage had almost doubled in four years (Government of Bangladesh 2020). However, the official coverage of the existing SSNPs has been questioned in the 8th Five Year Plan. The current rate of people benefitted by the SSNPs seems to be higher than the current poverty rate. Although, it implies that all poor people and vulnerable are covered by the SSNPs, the coverage in real sense is low as these programs are not free from exclusion and inclusion error (Government of Bangladesh 2020a). Hence reaching the majority of poor and vulnerable remains a challenge for the SSNPs in Bangladesh.

Challenges for the SSNPs to Reach the Maximum Number of Poor of the Country

While there are many SSNPs currently being implemented in Bangladesh, they are diverse in terms of allocation of money, the number of beneficiaries reached, the key objective, and the target group. However, there is no consistent national database for the beneficiaries of the SSNPs. Therefore, comparing the performance of the programs in terms of reaching the poorest has not been established yet. Despite the lack of systemic measurement, a number of shortcomings of the SSNPs have been identified by different studies which include problems, such as inadequate allocation, weak targeting mechanism, and a lack of coordination among implementing agencies (Barkat et al. 2013). While the budgetary allocation has increased over time, it is still inadequate to reach the majority of poor and vulnerable of the country. One of the reasons behind this is that not all the SSNP programs are targeted towards the poor. The largest share of the SSNP budget is spent on the pensions for the retired government employees, which is almost 1% of GDP, while total budgetary allocation for the poor and vulnerable is only 3.2% percent of GDP, which is very low for the large number of poor and vulnerable (Government of Bangladesh 2020a). Again, Sarker and Rahman (2007) pointed out that 50% of the allocated expenditure of the programs is spent on the overhead costs, hardware, and local and international consultancies which reduce the available funds for assisting the poor. Thus, the majority of anti-poverty programs fail to impact the poverty reduction effectively. Moreover, a significant portion of the allocated funds are extracted by the officials and local government functionaries along the way to the beneficiaries (Sarker & Rahman 2007, p. 103).

Again, targeting the poor is another major challenge faced by the SSNPs in Bangladesh. According to Barkat et al. (2013) the targeting of the SSNPs is complex, not updated, and sometimes impractical. While, different SSNPs have different target groups and they have their own guideline prepared by the implementing authority (Haider & Mahamud 2017; Rahman 2014). However, for all the programs the local officials make decisions about selecting beneficiaries based on the criteria provided by the central government. Some poorer areas are often identified beforehand, based on prior information about poverty, and beneficiaries are selected on the basis of this identification. Sometimes, the number of beneficiaries of each area is set at a fixed amount (Mansur 2017a). However, there remains

ample chance of excluding the extreme poor of the relatively less poor geographical areas. Furthermore, there is a chance of excluding a poor region as a result of the error of identifying poor and non-poor regions through the small area estimation method (Zohir et al. 2010). Again, some programs consider age, sex, land ownership, income ceiling, marital status, and physical or mental capability as criteria for selecting beneficiaries. For example, the income ceiling criterion for the old age allowance is below 3000 BDT per annum. However, in case of the allowance for the “Allowance for Widow and Husband Deserted Women” the minimum annual income has been set at 12,000 BDT. Likewise, some programs use minimum ownership of land as one of the criteria. The land ceiling for the “Allowance for Widow and Husband Deserted Women” and “Food for Work” is 0.5 acres. However, there is evidence that these criteria often fail to select the beneficiaries accurately. For example, in Bangladesh there are many non-poor people who do not possess 0.5 acres of land. While 59% of poor have less than 5 decimals of land, 39% of the non-poor people also hold less than 5 decimals of land. Moreover, in the rural areas, if the beneficiaries are selected on the basis of ownership of land, one third of them will be classed as non-poor. The criteria of age and income ceiling also shows significant inaccuracy in selecting eligible beneficiaries (Zohir et al. 2010).

To accommodate some of these anomalies with targeting, Barkat et al. (2013) suggested that the beneficiary selection process should be based on exclusion criteria as well as inclusion criteria. The inclusion criteria will determine the eligible candidates, whereas the exclusion criteria will determine which candidates are ineligible for selection. Further, the inclusion criteria can be based on essential criteria or priority criteria. Absence of the specific criteria makes it difficult to select the eligible beneficiaries among a large number of poor and vulnerable (Barkat et al. 2013). However, all the SSNPs in Bangladesh do not specify the exclusion criteria and the inclusion criteria clearly. Few programs have specified their own priority criteria. However, most of the programs do not specify the exclusion criteria and the priority criteria. For example, one of the largest SSNP programs implemented by the department of social welfare is the Old Age Allowance (OAA). The eligibility criteria for that program has been specified as the people who are 65 years or older. Priority will be given to physically infirm, and physically or mentally handicapped persons, freedom fighters, landless and homeless people, and people who are widowed, divorced, spouseless, or deserted from family will be given priority. Again, government employees and government pension holders,

VGD card holders, recipients from other government grants, recipients of grants from NGOs and other Social Welfare agencies, and labourers, maidservants, and vagrants are not eligible for this allowance (Government of Bangladesh 2020c). Another program implemented by the department of social welfare is the Allowances for Widowed and Husband Deserted Women. The program guideline shows that women 18 years and older are eligible for allowances. Priority should be given to the most senior women and women who are landless, destitute, refugee, childless, unhealthy, or isolated from family. However, no exclusion criteria have been determined for this program (Government of Bangladesh 2020b).

Another point of weakness is that the coverage of the SSNPs does not align with geographical spread of poverty. Regional disparity in the distribution of SSNPs benefits is evident in the final report of HIES 2016. Rangpur division has the highest incidence of poverty using both the lower and upper poverty line. Mymensingh has the second largest poverty incidence. However, in terms of the beneficiaries of SSNPs, Barisal Division, which has the third highest poverty incidence, shows the largest number of beneficiaries. Rangpur has the second highest number of beneficiaries. Mymensingh division had a lower number of beneficiaries than Sylhet division, who had the third lowest poverty incidence. Even, the poverty incidence of Sylhet division was lower than the national level (Government of Bangladesh 2016). However, it is the ideal practice that areas with higher poverty incidence should get the higher number of beneficiaries proportionately. If areas with less poverty incidence have the higher number of benefits, people included in the programs may be less poor than the people who are excluded in the areas with higher poverty incidence. Hence, in Bangladesh many poor and extremely poor are excluded from the SSNPs in the areas with higher poverty incidence as the coverage of the programs are not aligned with the geographical trend (Barkat et al. 2013). Furthermore, there are some areas including the hill track areas, char areas (low lying, infertile land subject to flooding and erosion), and erosion prone areas along the rivers which demand more social protection support than other areas. There are some areas where a large proportion of the population has been struggling with extreme poverty as a result of river erosion. After losing their land to the river, many have been living on the government land and consequently need more government support than communities living on suitable agricultural land. However, the local variant of poverty is not considered while distributing the allocation for the SSNPs support. Although, there has been provision for support

immediately after any natural calamities including river erosion, the long-term support for these vulnerable people is not addressed properly. For example, a river erosion-prone area of northern Bangladesh has a large number of people who have experienced destruction of their land multiple times, yet they have not been supported by the government consistently. Therefore, many poor people in these areas are excluded as the local variation of poverty and their demand for the SSNPs support has not been considered during the allocation of SSNP support (Razzaque & Bhuiyan 2020).

Moreover, many of the SSNPs are not implemented in the urban areas, because most of the SSNPs in Bangladesh are designed to address the rural poverty (Government of Bangladesh 2016). Therefore, the urban poverty has been neglected and a large number of urban poor remain excluded from the social protection. While one third of the rural population have been benefitted from the SSNPs, only 9% of the urban poor have access to the social protection programs (Government of Bangladesh 2016). Information on the beneficiaries of the two large SSNPs, the Old Age Allowance and the allowances for the persons with disability, shows that the number of beneficiaries in the urban area is significantly lower than the number of beneficiaries in the rural areas. In 2016, only 6.71% of the beneficiaries of the OAA programs were from the urban areas, while the remainder were from the rural areas. Similarly, in case of the allowance for the persons with disability only 9.11% of the beneficiaries were from the urban areas. Therefore, in the case of the two major SSNPs, more than 90% of beneficiaries are selected from the rural areas (Eusuf 2017). This disparity between support for rural and urban people is one of the major barriers to reach a maximum number of poor, since Bangladesh has been experiencing high rates of urbanisation in recent years. Migration of rural people to the larger cities accelerates the urban population growth. As the capital city, each year 30 million to 40 million people migrate to Dhaka as a result of various types of shocks in rural areas, including inadequate job opportunities, environmental degradation, poor infrastructure and lack of services (Banks, Roy & Hulme 2011, p. 489). Migrants moving to the city from rural areas tend to live in slums and other low-income settlements which are built on government or privately owned land. As most of the people living in the slums are low paid informal sector workers, their living conditions are worse than the rural poor people. They lack access to basic utility services, education, and health care. Furthermore, they are often subject to food insecurity and malnutrition, violence, manipulation, and exploitation

(Eusuf 2017). Therefore, neglecting urban poverty is one of the major barriers for the maximisation of the coverage of the SSNPs, and is likely to prevent attainment of the SDG aims of poverty reduction by 2030.

Further, Sarker and Nawaz (2019) identifies two major obstacles for the effective implementation of SSNPs in Bangladesh. The first obstacle is 'adverse political incentives', which indicates the weakness of policy in the context of SSNPs. The other obstacle is 'obstinate behavioural norms', such as corruption, overlapping, lack of coordination, and lack of monitoring and transparency which is reflected in the implementation of SSNPs (Sarker & Nawaz 2019, p. 69). Political influence is one of the greatest challenges of reaching the majority of poor in the country. Politics in Bangladesh is characterised by the patron-client framework where the political parties in government desire to redistribute the resources to their political supporters. Therefore, SSNPs have been utilised as political tools to gain more votes. While, selection of the beneficiaries of the SSNPs are most often controlled by the political leaders, they want to provide benefits to the supporters of their own parties (Hossain & Rahman 2017). As a result, the same people are included in more than one program because of their connection with the political leaders while some eligible people are left out as they are not well-connected. Moreover, sometimes people with political influence are included despite being ineligible (Hossain & Rahman 2017). Hence many of the local poor who cannot maintain affiliation with the local political leaders and socially and economically influential persons, are excluded from the program (Kundo 2018).

In terms of the obstinate behavioural norms outlined by Sarker and Nawaz (2019, p. 69), governance is a critical issue for the poverty alleviation programs in Bangladesh. Successive governments have failed to show any improvement in all spheres of governance while the state structure itself is associated with confrontational politics, corruption, criminalisation of politics, absence of accountability, and lack of transparency and rule of law, which results in failure to overcome the problems of poverty effectively (Sarker & Nawaz 2019; Sarker & Rahman 2007). Moreover, formal institutional requirements are bypassed by both the political leaders and local officials. For example, the selection criteria of the beneficiaries for the food for work program specify that the head of the household should be a day labourer, not possess land more than 0.50 acres, and average monthly income will not be more than

400 BDT. However, the committee made to select the beneficiaries often do not follow the prescribed procedures. They usually choose a contractor who maintains the pool of laborers. Most often, the contractors hire laborers from outside instead of selecting local labourer. They often use the locally made machines for digging of earth instead of involving the local poor people in the project. Therefore, the objective of employment generation for the poor is not fulfilled and the poor remain excluded from the SSNP support (Kundo 2018). Again, the participation of the civil society and other stakeholders in the SSNPs are often prevented (Kundo 2018). It is one of the provisions of the Local Government (Union Parishad) Act, 2009 that the list of the selected beneficiaries of SSNPs should be finalised in an open meeting with the local community. The selection criteria should also be announced and clarified in that open meeting. While the local government representatives are directed to hold at least two open meetings with local communities, in most cases the UP chairperson and members are not interested to inform the local people about the meeting and the attendees of the meetings are mostly active supporters of the UP charman and members. Although, the local community is able to provide the most accurate information about the poor of the areas, they are prevented from taking part in the selection of the beneficiaries (Razzaque & Bhuiyan 2020).

The formal and informal accountability mechanism is also weak in the SSNPs which results in leakage and corruption (Kundo 2018). There has been evidence of corruption in every stage of SSNPs. There are implications that all the resources allocated for the public works programs do not go to the beneficiaries, rather the resources go to a number of intermediaries involved in the mechanisms who grab a major portion of the benefit. Most of the allocations, according to Sarker and Rahman (2007, p. 104), are dishonestly taken by the consultant, central level political leaders, local officials, and local level political leaders. Again, there is evidence of bribery in the beneficiary selection process. Bribery is common for programs that provide cash benefits for longer period of time including the Old Age Allowance, allowance for widows, deserted and destitute women, and Vulnerable Group Development (VGD). Local political leaders and elected local government officials claim bribes during the selection of beneficiaries. They also take bribes in the infrastructure development programs including Test Relief and Food for Work (Barkat et al. 2013). The local government representatives demand bribes from the poor who do not have support from any political leaders or other

influential persons. People who are able to pay the money are included in the programs. In most cases the extremely poor and marginal people cannot pay the bribes and remain excluded from the SSNP support (Razzaque, & Bhuiyan 2020). Despite the prevalence of corruption and bribery, there is no substantive institutional mechanism to monitor and prevent corruption in the SSNPs. Although there is an independent Anti-Corruption Commission in Bangladesh, the effectiveness of the commission is often questioned (Sarker & Rahman 2007).

However, all the problems faced by the SSNPs are further intensified by the lack of coordination among different actors involved in them. Although the programs are financed by the Finance Division through national budget, the budgetary allocation is determined by some strategic, political, and social context without assessing the performance or effectiveness of the programs. Therefore, the programs lack planning in every stage of implementation from beginning to end, which results in a large number of SSNPs and also multiple implementing agencies (Government of Bangladesh 2015). While this large number of programs is fragmented across various agencies, lack of coordination among them is considered as another major barrier for reaching a maximum number of people. The lack of coordination results in duplication of similar types of programs. For example, there are multiple programs with similar objectives and number of programs targets the same aged people. Hossain and Rahman (2017) found that at least 29 programs are providing livelihood assistance, while 15 programs are designed to improve education outcome. However, different targeting criteria are used for similar types of programs. For example, programs like Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF) and Old Age Allowance (OAA) target beneficiaries from similar income levels using different criteria to select beneficiaries (Barkat et al. 2013). Hence, it is likely that these programs will suffer from severe duplication which subsequently results in leakage and wastage of development resources. Moreover, there is potential that these programs become instruments of political patronage as they are administered through a number of line ministries with no coordination which eventually results in exclusion of the poor (Hossain & Rahman 2017). Further, involvement of a large number of implementing agencies without planning and coordination results in a weak administrative capacity. While no ministry has any clear specialisation on delivery of social security benefit, most of the administrative work is done manually.

Advanced digital Management Information System (MIS) has not been established yet and there is no central database of the beneficiaries of the SSNPs. Paper-based MIS are still being used and therefore there is no effective link between the local implementing agencies and the centre. While there is no effective linkage among the MISs of different programs, the beneficiary list cannot be cross-checked. These shortcomings result in difficulty for the government to manage and monitor the programs effectively, and form a barrier for the programs to avoid error of inclusion and error of exclusion.

Some International Examples of Addressing the Issue Low Coverage

The problem of low coverage is not unique to Bangladesh and in most of the developing countries social protection programs suffer from error of exclusion and error of inclusion (Mansur 2017b). However, different countries have been exploring various techniques to maximise the coverage of social protection programs through addressing the issue of leakages. For example, the *Bolsa Familia* is the largest CCT Program in the developing world, which integrated four large scale CCTs of Brazil. As a result, close monitoring from the central authority was enabled. The targeting mechanisms were also unified resulting in better performance. At the outset, beneficiaries are categorised based on geographic location. Then they are assessed against their income and the collected data are stored in a single central database. Finally, eligible families are identified by the central authority using that database. Therefore, it becomes easier to avoid inclusion error and multiplication (Selim Rahman & Haque 2017). At the earlier stage, *Bolsa Familia* had also suffered from significant exclusion error which resulted due to lack of coordination. However, the issue of coordination was addressed by negotiation between the central government and the municipalities regarding the delivery mechanism, monitoring of the performances, and providing incentives to the programs based on the performance (Barrientos 2013a).

In another example, Indonesia has been using the Unified Database (UDB) for a number of social protection programs. To prevent rising poverty during the Asian Financial Crisis of 1997, a large-scale social assistance program was introduced in Indonesia, which were integrated into the government's social assistance strategy permanently later. At the outset, the socio-economic population survey and data collected from various social protection programs have been used for the programs (Bah, Nazara & Satriawan 2015). Potential households were

selected through consultation with the community leaders. There was evidence of elite-capture, which is a form of corruption benefiting the wealthy, in the targeting process (Hastuti et al. 2006). Therefore, the programs suffered from insufficient coverage of poor people while a large number of poor people were excluded from the list. Further, all the programs have their own targeting criteria, although, they aim to reach similar group of people. These programs specific targeting mechanism often reduced the effectiveness of the programs and many poor households remained outside of the program benefits. Therefore, the government of Indonesia introduced a single registry to overcome the targeting challenges and to identify beneficiaries for social assistance programs (Bah, Nazara & Satriawan 2015). The single registry named Unified Database (UDB) contains the socio-economic information about the poorest 40% of people in Indonesia including more than 25 million households (Bah et al., 2015). The UDB has been used by the main national social assistance programs, such as Rice for the Poor Households (*Raskin*), Public health Insurance (*Gamesman*), Conditional Cash Transfer Program for the Poor Families (*PKH*) and Cash Transfer to the Poor Students (*BSM*), since 2012. Using the UDB resulted in a noticeable increase in the coverage between 2011 and 2013 for the *Gamesman* and *BSM* programs. Less people remained excluded and the percentage of the beneficiaries had been increased from 10 to 30 (Bah, Nazara & Satriawan 2015).

Another example of a nation addressing the issue of low coverage of the poor is India, which has been using a twelve digit unique identification number for their citizens by collecting their biometric and demographic information for use in the social safety net program. The number is issued by the Unique Identification Authority of India (UIDAI) on behalf of Indian Government. This number, named *Aadhaar*, has been used in a wide variety of social services in India. Due to the use of this *Aadhaar* number, it is easy to identify duplicates and reduce leakages as the beneficiary records of different programs are linked with it. Almost 80% of the population had been registered for *Aadhaar*. India is saving 1 billion US dollars per year using *Aadhaar* for India's fuel subsidy program (Barca 2017). Further, *Aadhaar* has been linked with the main food security program in India's Public Distribution System (PDS). The PDS provides primary necessary goods, such as rice, grain, and sugar at subsidised prices to households below the poverty line. The purpose is to improve the nutritional levels of the beneficiaries. Launched in 1965, PDS was initially distributing goods equally to all citizens

based on the principles of universal right to food. However, as a result of the severe balance of payment crisis in 1990, the program was shifted to targeted system in 1997. Only the households below the poverty line were entitled to PDS benefits. The most effective PDS in India, *Kerala*, started facing new challenges after being shifted to a targeted approach. One of the problems is the *rice mafia* which illegally sells goods on the private market. The ration dealers attach bogus ration cards in their shops to mask illegal sales on the market. This problem endangered the PDS program capacity to serve the poor. Then the idea of linking *Aadhaar* to welfare schemes was implemented. Biometric recognition now ensures that sales are made only to the eligible beneficiaries, as all transactions can be matched to a valid number (Masiero 2019, pp. 157-8). This approach enabled India to overcome its problems of distribution of food to the poor and achieve effective coverage of the population in need.

Chapter 5

Findings and Recommendations

In this chapter the findings of the study based on the literature review and the case study analysis are discussed. The findings are then followed by recommendations for improving the methods of poverty alleviation in Bangladesh by ensuring the SSNPs can reach the maximum number of poor and vulnerable of the country.

Findings

The SSNPs have been playing a significant role in the reduction of various dimensions of poverty in many developing countries. According to Fiszbein, Kanbur and Yemtsov (2014) the SSNPs help the poor households fighting the income poverty through regular transfer of support to the households in need while protecting them from long term consequences of the poverty. Moreover, they have been addressing other dimensions of poverty as well. Along with achieving the human development indicators, the SSNPs, especially the CCTs, have been addressing other aspects of poverty including consumption, nutrition, schooling, and health status (Barrientos 2013a; Gentilini, Honorati & Yemtsov 2014, p. 34). In Bangladesh, there has been significant progress in economic growth as well as reduction of poverty. Not only poverty estimated by income and consumption has been decreased, notable progress has been observed in the areas of health and education. Bangladesh has been moving forward in terms of enabling women's education and employment, and decreasing the child mortality rate as well (Ashraf et al. 2019; Datta & Rabbany 2016). In addition to foreign remittance and contributions of Ready-Made Garment sectors, interventions by government and NGOs through different social protection programs have also made significant contributions to the economic progress of Bangladesh (Mujeri & Mujeri 2020). As a result, the country has shown visible progress in reaching a number of MDG achievements and has incorporated the SDGs in Bangladesh's 7th Five Year Plan.

While there has been some debate whether the social protection should be universal or targeted, the proponents of targeted social protection programs argue that targeted programs are appropriate for countries with less fiscal resources as it distributes money more

effectively among the poor by prioritising those living in extreme poverty. As a result, the program can efficiently reach the maximum number of poor (Mkandawire 2005). However, the targeted social protection programs suffer from exclusion error and inclusion error. The exclusion error is measured by the number of poor people excluded from the programs. On the other hand, the inclusion error is the number of non-poor people included in the program which is often termed as *leakage* (Sabates-Wheeler, Hurrell & Devereux 2015). Exclusion from social protection is a major policy issue for the developing countries. However, programs with high coverage and even the universal programs may also suffer from exclusion error (Kidd 2017). According to Barrientos (2013b), if any social protection program fails to reach a majority portion of the poor, the efficiency of the program should be questioned. In Bangladesh, although the coverage and the allocation for the SSNPs have been increasing over time, a large number of poor and vulnerable are still excluded. While the allocation of the SSNPs is not large enough to meet the needs of the large number of poor people, it is obvious that a significant portion of the poor will be excluded even if all the money allocated for the SSNPs is distributed among the eligible candidates (Mansur 2017a). The government has been spending a large portion of the annual budget on the SSNPs, still they are not adequate enough to reach the large number of poor and vulnerable. Further, this study finds that all the programs do not all target the poor. Although, the current GDP allocation of the SSNPs in Bangladesh is 3.2%, only 2.2% of the GDP is allocated for the poor and vulnerable which is small comparing to the large number of poor and vulnerable (Government of Bangladesh 2020a).

Again, the efficiency of the SSNPs largely depends upon the optimal utilisation of the limited resources to reach the majority of poor. Hence, institutionalism or effective coordination mechanisms within the programs is important (Barrientos 2013a). While the implementation of social protection programs requires involvement of multiple actors including the central and local government, NGOs, local communities, and international donors, success of these programs largely depends upon the effective coordination among these actors (Kabeer & Cook 2010). *Vertical coordination* among different levels of government can ensure the effective and fair implementation of the programs. Whereas the *horizontal coordination* among different ministries and other implementing agencies is important for integration of

SSNPs and ensuring cooperation among various implementing agencies (Barrientos 2013a). Along with government, other actors including donors, development partners and NGOs are involved in the various stages of the implementation of the SSNPs in Bangladesh. Further, the number of SSNPs is also large. However, there is evidence that the social protection system in Bangladesh lacks effective coordination mechanisms. As a result, overlapping of the programs with similar objectives occur. Overlapping of the beneficiaries also occurs due to lack of coordination. Inclusion of the same people, again and again, results in exclusion of many poor who are in need of benefit. Moreover, involvement of multiple agencies without coordination in the SSNPs increases the risk of the funds becoming the political instrument for the corrupt political leaders to gain support from their voting constituents.

The targeting of the beneficiaries has been identified as one of the major challenges for the SSNPs in Bangladesh. The targeting mechanism is complex and often not updated. It has been suggested by Barkat et al. (2013) that specifying the exclusion criteria and inclusion criteria as well as the essential criteria and priority criteria would make the selection process easier. However, all the SSNPs in Bangladesh do not specify the exclusion criteria and the inclusion criteria clearly. Most of the programs do not specify the exclusion criteria and the priority criteria. Absence of the specific criteria for selecting beneficiaries makes the selection of beneficiaries complex. Therefore, making the selection process easy is important for maximising the coverage of SSNPs benefits in Bangladesh. Again, Kabeer & Cook (2010) identifies improving the governance mechanism as a way to improve the effectiveness of the social protection programs. Therefore, enhancing the accountability mechanism is important. Moreover, analysis and designing of the programs should be participatory and details of the programs, including coverage, nature of benefits, installed capacities, and projections, should be clear to all involved in the programs (Cecchini & Martínez 2012). In the context of Bangladesh, the selection of the beneficiaries is not done in a participatory way. Although there is a provision of selecting beneficiaries through a meeting with community people, most of the time the UP chairperson and members do not involve the local community in the beneficiary selection process. Moreover, despite the provision of informing the local community about the details of the programs, most often the local people are not informed by the local officials. However, in Bangladesh the successive governments have failed to develop a strong governance structure for the social protection system in Bangladesh.

According to Sarker and Rahman (2007), the poverty reduction of programs in Bangladesh has always been associated with confrontational politics, weak governance, and lack of accountability, transparency, and rule of law. The politics in Bangladesh is characterised by the patron client relationship where the political leaders want to favour their supporters to gain votes. Hence, the weak governance structure of the SSNPs allows the political leaders to utilise the programs as their political tool. To influence the implementation of the SSNPs, the political leaders along with the local officials tend to bypass the institutional requirements of participation of the local community (Barkat et al. 2013; Kundo 2018; Sarker & Rahman 2007). As a result of the weak governance, the programs suffer from significant corruption and bribery. Corruption is evident in every step of SSNPs. The budgetary allocation for the programs is not distributed to the beneficiaries properly as a significant amount of the program funds is siphoned off by the officials and local government functionaries. Furthermore, bribery is a very common means the poor are forced to practice to be included in the beneficiaries list (Sarker & Rahman 2007). As a result of the political influence, weak governance, and corruption, many poor and vulnerable people are excluded from the SSNPs in Bangladesh while many non-poor and ineligible people are included. Therefore, to improve the efficiency of the social protection programs in Bangladesh and to reach a maximum number of the poor and vulnerable, the government of Bangladesh formulated the NSSS in 2015. The main objective of then SSNPs was to address risks and shocks along with different stages of the life cycle. In addition, ensuring a social protection floor was another goal of NSSS (Hasan 2017). However, the NSSS has not shown any notable progress yet. It has been projected by the government that the implementation of the NSSS will take a long time as it requires involvement and coordination among a number of ministries. Therefore, to reach the large number of poor and vulnerable in Bangladesh and to enable them to struggle successfully against poverty and vulnerability, improving the efficiency of the existing SSNPs is very important.

Since social protection programs in most of the developing countries endeavour to reach a maximum number of poor with varying levels of success, the problem of low coverage of SSNPs is not unique to Bangladesh. However, some international programs have made remarkable strides by applying different methodologies to their programs. Therefore, some innovative ideas implemented by Brazil, Indonesia, and India have been explored in this study

with an aim to provide some recommendations for the SSNPs in Bangladesh. The program consolidation of the *Bolsa Familia* in Brazil is an example of integration of various CCT programs. Integration of similar programs has enabled the Brazilian government to coordinate and monitor aid to the poor more efficiently which has been resulted in better poverty reduction outcomes. Further, the UDB in Indonesia is an example of using the single registry of the beneficiaries for different social programs. Use of a single registry in Indonesia helps the program to address the challenges to select the eligible beneficiaries. As a result of using UDB for different programs, the coverage of SSNPs has been increased. Moreover, the use of the unique identification number named *Aadhaar* for the citizens of India and linking the database of *Aadhaar* with a number of social protection programs was effective in identifying duplication of beneficiaries and reducing leakages. Thus, it is clear from the examples that along with improving the targeting mechanism, effective coordination among different programs is critical for the success of the social protection programs. Further, use of Information and Communication Technology (ICT) is another way of improving the efficiency of SSNPs. Therefore, based on the findings of the project and lessons learnt from the different international experiences, the following recommendations are proposed as means of ensuring that the SSNPs in Bangladesh can reach a majority of the poor in the country.

Recommendations

First of all, targeting mechanisms of the SSNPs should be improved for the better identification of the poor and vulnerable. Practicable, easy, and specific targeting criteria should be developed. The exclusion criteria and the inclusion criteria should be specified so that no confusion arises around the inclusion of poor people in the SSNPs. Further, if the inclusion criteria and the exclusion criteria are clearly indicated, it will be easier to avoid error of inclusion and the error of exclusion on the basis of those criteria. Further, the targeting of the beneficiaries should be based on poverty incidence of any specific areas. Areas with more poverty incidence should be targeted as being poorer overall. Therefore, *geographical targeting* methods should be used as a primary approach so that the areas with more poverty incidence will undoubtedly have more beneficiaries. It will also ensure that the large number of urban poor living in slums are included in the SSNPs, rather than the present focus on rural areas. Thus, the chance of excluding the poorest will be reduced. In addition, special measures

should be taken to address the needs of the poor living in the char land, hill tracks, and river erosion-prone areas.

Secondly, to address the problem with the involvement of multiple agencies in the implementation of a large number of SSNPs, the *whole of the government or joined-up government* approach should be adopted in the designing and implementation of the SSNPs. Joined up government implies the coordination, either horizontal or vertical, among different level of government. There are a number of benefits of the joined-up government. Firstly, it removes any unexpected situation derived for the clash between a number of different policies. Secondly, it can ensure the best use of the limited resources. Thirdly, it can help in developing a synergic relation among various stakeholders in a particular policy area. Fourthly, it enables an integrated and smooth access for citizens to any service (Pollitt 2003, p. 35). While the lack of coordination in the SSNPs in Bangladesh has been identified as a major obstacle to reach a majority of poor and vulnerable, adoption of the joined-up government in the SSNPs in Bangladesh can ensure the optimal use of the limited allocation of the SSNPs as well as reaching the maximum poor of the country. Through vertical coordination, the objective of the government and other actors involved in the implementation process will be aligned to achieve the broader target of poverty reduction. Moreover, cooperation among multiple ministries and other implementing agencies will be ensured through vertical coordination. Identification and integration of programs with similar objectives will be possible too. As a result, overlapping among different SSNPs can be addressed and the exclusion of the most deserving poor can be reduced. Thus, it can help the program reach a maximum number of poor in the country. Moreover, the coordination mechanism will make the monitoring of the programs easy and the undue political influence in the beneficiary selection will be decreased.

Thirdly, use of an Integrated Data and Information Management System can help the SSNPs in Bangladesh reach a maximum number of poor. Different countries have been exploring ways to integrate data and better handling of information to ensure that the right people are receiving the right benefit at the right time (Barca & Chirchir 2014). This is an automated system which collects and analyses data to determine the eligibility of social protection. Biometric identification of the beneficiaries and other analytical tools are used to assess the

need for social benefits. Thus, identifying and preventing the inclusion of non-poor or duplication is easier. Full identification involves setting up a direct web link to all social assistance programs MISs and any other relevant government MIS. Each citizen's national ID number can be used as the unique identifier (Carter et al. 2019, p. 41). Databases of the existing programs are integrated to determine the identity of the beneficiaries and services being provided to the beneficiaries. Therefore, combined monitoring and evaluation of the program becomes easier. In addition, it enables checking the multiple receipt of benefits and help the program identify the inclusion error. Moreover, it creates a consolidated targeting process through a unified household targeting system so that it can serve multiple safety net programs with different eligibility criteria. This will result in maximum coverage of the poor by minimising error of exclusion and minimising leakage to the non-poor by minimising errors of inclusion. In addition, it will be cost effective and transparent in reducing fraud or corruption. It also integrates the operations and services to facilitate flow of information between different programs and departments like social protection, employment services, local government and concerned departments. Data will be entered in the local level and transferred to the integrated management information system (Barca, 2017; Barca & Chirchir, 2014).

Fourthly, the database of the National Identity (NID) card in Bangladesh can be utilised for the social protection. The NID cards for all citizens aged 18 and over was introduced in 2008. The database of these cards contains about 80 million people with unique identification number. Thus, NID cards are now being used in many services for identity recognition. However, only the Election Commission and the Prime Minister's office has access to this database for the government policy (Akhter, Bhuiyan & Uddin 2011). Through the NSSS the government of Bangladesh has already expressed their commitment for establishing an integrated data and information system. However, establishing the integrated system for social protection is expensive and requires ongoing funding to operate, manage, and update the data. It also requires time for full development (Barca 2017). Therefore, the NID database can be used to develop an integrated Social Protection System in Bangladesh. If this database is linked to different social safety net projects, the exclusion of beneficiaries can be easily identified. Moreover, it will enable the programs to track double entry of the beneficiaries. Therefore, the problem of exclusion of eligible beneficiaries and intentional and unintentional inclusion

of people who are not eligible can be tracked and corrected. Moreover, integrating different social protection programs through this national database will make all the programs more coordinated. Monitoring of the program will also be ensured and the overall efficiency of the programs will be increased, bringing economic benefits to the government and people.

A final recommendation is that the accountability mechanisms of the SSNPs programs should be strengthened and transparency of the activities of the officials involved should be ensured. Therefore, local people and the potential beneficiaries should be well informed about the details of the programs. Information of the budgetary allocation of the programs, the eligibility criteria, selection process, nature and amount of the benefits, and existing grievance system should be properly disseminated. Hence, the meeting with the community people in the UP should be conducted regularly. Participation of the local community people in those meetings should be encouraged and the people should be notified properly before the meeting. Furthermore, the Anti-Corruption Commission (ACC) of Bangladesh should closely monitor the programs. As they are the entitled authority to address the issue of corruption, the interventions of ACC in the SSNPs would enhance the accountability of the officials involved in the programs while removing corruption from all stages of the implementation of SSNPs. The problem of bribery will also be prevented and accountability mechanisms of the programs will be increased, bringing effective governance and management to the programs that will ensure the poor and vulnerable are benefitted.

Chapter 6

Conclusion

Social protection has become an important policy framework to address poverty and vulnerability. It has been considered as a powerful instrument for achieving a number of SDGs, including eradication of poverty and reduction of different forms of inequality. The social safety net program (SSNP) approach is the major component of social protection in many of the developing countries. An SSNP refers to the non-contributory social assistance delivered to the poor and vulnerable in the form of cash or in-kind support. There are other types of SSNPs, including income generating workfare programs and conditional cash transfers to encourage human capital building. The SSNPs impact upon poverty by reducing income poverty through direct transfer. Moreover, they protect the poor against risks or shocks which can increase lifetime poverty. Further, they create the opportunity of additional income from the productive investment or employment generating programs. There is an ongoing debate whether social protection should be universal or targeted. However, it is often argued that countries with less fiscal resources should implement the targeted programs for poverty reduction. The objective of targeting is to improve the efficiency of the programs as it distributes program benefits disproportionately to the poor. However, success of these programs largely depends on adequate coverage which is determined by administrative capacity, fund availability, and appropriate designing of the program to meet the needs of the poor. Further, the targeted social protection programs most often suffer from exclusion error (excluding the people who deserve the benefit) and inclusion error (including people who are not poor). Along with improving the targeting mechanisms, efficiency of these programs can be improved by increasing the share of budget, consolidating small programs into larger programs, use of information and communication technologies, and enhancing accountability mechanisms.

Bangladesh has been committed to achieve the SDGs by 2030, and accordingly, poverty reduction in its multidimensional form is a major priority for the government – at least rhetorically. Along with investment in human development, SSNPs have been key instruments of fighting against various dimensions poverty (Government of Bangladesh 2020). Bangladesh has been conducting a large number of SSNPs to address poverty and vulnerability. Currently

123 SSNPs have been implemented in the country. Further, 29 ministries along with other development partners and NGOs are involved in the implementation of the SSNPs. Along with other factors SSNPs have made remarkable contribution in the impressive economic growth and poverty reduction of the country. Further, Bangladesh has made remarkable progress in achieving other development indicators. In spite of significant efforts in poverty reduction, the poverty rate is still high. Further, the coverage of program is very low and a large number of poor is excluded from the SSNPs. Although the budgetary allocation as well as GDP allocation for the SSNPs has been increasing over years, they are inadequate comparing to the large number of poor and vulnerable people. As a result, the coverage of the programs is low and a significant proportion of poor and vulnerable has been excluded from SSNPs. There are multiple actors from a large number of ministries and departments involved in the implementation of social safety net programs without any coordination. Therefore, overlapping occurs and multiple programs often serve the same beneficiaries. Inclusion of the same beneficiary into more than one program results in exclusion of other eligible beneficiaries. Moreover, there are targeting errors and inefficiency of the people involved in the targeting process and the programs often fail to reach the eligible people. Another factor responsible for the exclusion of the poor is the weak governance structure of the programs. As a result, the political leaders utilise the programs as their instruments of political gains and choose their political supporters for receiving SSNP benefits while many poor who are eligible and in need of the support are excluded. Further, the program suffers from corruption, nepotism, and bribery. However, the problems of low coverage are not unique to Bangladesh. Different countries have adopted different mechanisms to avoid leakage and fraudulent entry in the programs. Examples from Brazil, Indonesia, and India described in this research has revealed how effective coordination mechanisms among various implementing agencies and programs are important for increasing the coverage. Further, the study has shown how the use of ICT and establishing a single database of the beneficiaries also enables the reduction of error of exclusion and error of inclusion.

While the problem of low coverage is common in other developing countries and various techniques have been adopted by countries to address the issues, the coverage of SSNPs in Bangladesh must be improved if the human rights of the nation's poor and vulnerable are to be upheld. Therefore, based on the findings of the study, the paper ends with proposing some

recommendations for the government to consider so that the SSNPs will reach a maximum number of poor. The first recommendation is for the Bangladesh government to improve the targeting mechanism by making it simple and specific. The second one is to adopt the joined-up government in the SSNPs to develop the coordination among various actors involved in the programs. Next is to establish the Integrated Information Management System, and to link the NID database with the SSNPs. Finally, the government should strengthen the accountability mechanism to address the governance issues of the programs and eradicate corruption in the system.

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