

IMPACT OF THE SOCIAL SAFETY NET PROGRAMME ON LIVELIHOOD IN A SELECTED AREA OF BANGLADESH

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ABSTRACT

The non-contributory aid that makes up the social safety net is intended to assist vulnerable families and people who are suffering destitution and poverty; in contrast, a livelihood consists of the abilities, assets, and pursuits required for sustaining oneself. The purpose of this study was to evaluate the socio-economic characteristics of the study region, investigate how the social safety net programme (SSNP) impacts livelihood, and identify the issues and limitations that the beneficiaries of the programme must deal with. In the Bangladeshi district of Gaibandha, 120 randomly chosen households provided primary data via a semi-structured interview schedule. The effect of the SSNP on livelihood was assessed using the Sustainable Livelihoods Framework. The main conclusions indicate that 65% of the respondents were in the 30- to 65-year-old age range. Of the respondents, two thirds were illiterate and one fifth left school after finishing primary school. In the studied area, the average family size was 5.9 people, with a dependence ratio of 2.52. The participants' safety nets, broken down by allowance category, amounted to an average of Tk 641.67 each month: 500 Tk for widows, 850 Tk for disabled people, 500 Tk for the elderly, 900 Tk for basic education, and 500 Tk for secondary school. At an average of 310 taka, they spent the most on consumable and health-related goods. Positive changes occurred in all five asset categories (human, natural, social, physical, and financial) once social safety net programmes were put into place in the study area. 88.33% of respondents believed that the SSNP's member selection procedure was unjust, and 86.67% said that the participation of local leaders was another factor. It is advised that the government establishes a thorough monitoring and evaluation team and work with surrounding communities to increase their participation in the selection and distribution processes.

KEY WORDS: Bangladesh, Impact, Livelihood, Social safety net programmes.

INTRODUCTION

Bangladesh is among the most densely populated nations, home to 16 crore, 98 lakh people within a 1,47,570 square kilometre territory. Since Bangladesh's founding, poverty and resource shortages have been major concerns. Twenty percent of Bangladesh's 35 million poor people are extremely impoverished (BBS, 2022). In light of this, subsequent administrations have been searching for a plausible solution and have taken numerous actions to bring the underprivileged and impoverished segments of society under the government's safety net and therefore lessen the severity of the issue.

The Bangladeshi government is determined about lowering poverty in underprivileged areas. In order to do this, the government administers about 132 social safety net (SSN) initiatives at the regional and national levels, increasing the amount of cash from the non-development budget each year (Asma et al., 2023). The 64 districts of the nation efficiently deliver these initiatives to both rural and urban areas.

The phrase "social safety net programmes" (SSNPs) describes non-contributory transfer schemes designed and implemented for the most disadvantaged and vulnerable members of society. Over the past few decades, numerous countries across the globe have created a range of these programmes to protect and improve the welfare of the weak and the disadvantaged. Similar to numerous other developing countries, SSNPs have the

potential to significantly reduce poverty in Bangladesh. Though Bangladesh offers a wide range of SSNPs based on food and cash, the fruit harvesting efficiency is still lacking. SSNPs are an essential part of the anti-poverty movement in Bangladesh as more people reach the ranks of the severely poor.

SSNPs are typically intended to be utilised as a redistributive instrument, transferring money to the less fortunate segments of society to help them escape poverty and provide them with greater opportunities to lower their risks of unforeseen events, especially during the course of childhood. SSNPs are necessary to address issues like unanticipated events, poverty, vulnerability, etc. Therefore, safety nets shield people from two types of poverty: those that come from sudden illnesses, natural catastrophes, or job losses; and those that come from chronic poverty, which can be brought on by conditions like poor health and education.

Social safety net programmes in Bangladesh aim to support underprivileged and vulnerable individuals as well as families dealing with social and economic difficulties. These initiatives provide a range of supports, such as food assistance, cash transfers, healthcare and educational opportunities, job training, and work possibilities, with the goal of reducing poverty and inequality. The main findings of the Household Income and Expenditure Survey 2022 show that the country's poverty rate decreased to 18.7% nationwide, or 20.5 percent in rural areas and 14.7 percent in urban areas. (HIES, 2022).

The Bangladeshi government has put in place a number of social safety net initiatives to meet the requirements of various target populations, such as the elderly, widows, the crippled, and extremely low-income households. These initiatives have been effective in raising the well-being of the most vulnerable populations and lowering poverty. But poverty and inequality still exist in Bangladesh, especially in the countryside, in spite of these efforts. The names and illustrations of the primary SSNP subtypes found in Bangladesh are shown in **Table 1** below.

Table 1: Some of the Social Safety Net Programmes in Bangladesh

Programme Name	Target Group	Type of support
Old Age Allowance	Elderly (above 65 years)	Cash transfer
Widow Allowance	Widows (above 18 years)	Cash transfer
Disability Allowance	Persons with Disabilities	Cash transfer
Vulnerable Group Development	Ultra-poor households	Cash transfer, education, healthcare, nutrition support
Food for Work	Unemployed, food-insecure individuals	Food aid
Test Relief	Disaster-affected households	Cash transfer, food aid

Source: Bangladesh Bank, 2024 a.

The Bangladeshi government plans to add about four lakh additional people as beneficiaries to its social safety net programmes in an effort to help more low-income individuals who are still struggling to make ends meet in the face of persistent inflationary pressures. Following a cabinet committee meeting last week on social safety net programmes, the decision to incorporate new beneficiaries was made. The allowance for the schemes will not alter, though.

In Bangladesh, social aid for the impoverished, elderly, and victims of natural disasters is allocated almost equally between pensions for retired government employees and interest payments from savings plans under the country's social safety net policy of fiscal year 2024–2025. Tk 49,871.65 crore was allotted to the social assistance programme, which provides a variety of cash transfers for 54 different vulnerable target categories, including older persons. In particular, widows received an additional Tk 1,844.32 crore in monetary assistance, while only Tk 4,350.97 crore was allotted for old age allowance. An additional Tk 150 crore was given to the underprivileged who are registered with the National Pension Authority (The Daily Star, 2024).

People, their capacities, and their means of subsistence—food, money, and possessions—combine to form a livelihood. Stores and resources are examples of tangible assets; claims and access are examples of intangible assets. When a livelihood preserves or improves the local and global resources that livelihoods depend on and has a net positive impact on other livelihoods, it is considered environmentally sustainable. According to Chambers and Conway (1992), a livelihood is socially sustainable if it can withstand shocks and strains, bounce back, and offer opportunity for future generations to live sustainably.

Programmes for social safety nets are essential to sustaining the livelihoods of Bangladesh's most disadvantaged citizens. These programmes offer a variety of aid to people and households going through difficult times financially, including food subsidies, cash transfers, and job creation initiatives. Programmes for the social safety net also contribute to better health and educational outcomes. For instance, cash transfer programmes can guarantee that kids can go to school by giving families the money they need to pay for educational costs.

Furthermore, health-related initiatives like conditional cash transfers might motivate families to spend money on preventative care and seek medical attention when needed. Lastly, social safety net initiatives can support the expansion and advancement of the economy. Programmes aimed at creating jobs, for instance, might give disadvantaged groups access to employment possibilities, boosting their income and improving their future opportunities. Food security, poverty reduction, household income, child health, household welfare, women's empowerment, livelihood, standard of living, access to financial resources, education, health care services, and the reduction of income disparity were all positively impacted by social safety net initiatives. (See also Akter and Hossain (2016), Hossain and Akter (2016), Islam et al. (2015), Rahman et al., 2020, Chowdhury (2015), Sharif (2016), Uddin and Hossain (2021), Rahman et al., 2019; Uddin and Akhtaruzzaman (2017), Rahman et al., 2021, Saha and Hossain, 2020. In addition, social safety net policies can aid in lowering inequality and fostering more inclusive economic growth by assisting the most vulnerable communities in maintaining their standard of living. The study's research questions were based on the debate above: What socioeconomic circumstances exist in the sample households? How do social safety net programmes affect the means of subsistence for those who need them? And what issues and limitations do the households face? Determining the impact of social safety net measures in Bangladesh was the study's primary goal. The research project's particular goals were to: assess sample households' socio-economic status; look at how social safety net programmes affect beneficiaries' livelihoods; and pinpoint the issues and limitations that beneficiaries encounter.

MATERIALS AND METHODS

From the villages of Boali, Kuptola, and Badiakhali in Sadar upazila, which is part of the Gaibandha district, a total of 120 households were chosen at random. Using a semi-structured and tested interview schedule, primary data were obtained directly from respondents via a sample survey. To get pertinent data, focus group discussions and observational methods were also employed. The data were analysed using basic statistical methods like percentage and arithmetic mean or average. Utilising the DFID livelihood approach (DFID, 2000), the effect of social safety net programmes on livelihood was assessed.

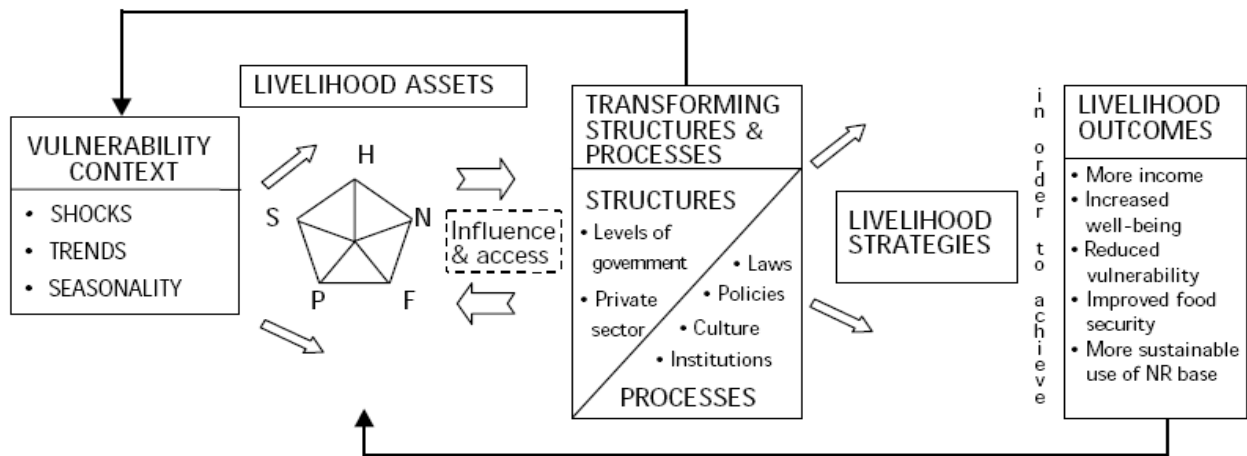


Figure 1: The DFID approaches of livelihood

Source: DFID, 2000

RESULTS AND DISCUSSION

Socio-economic characteristics

An area's socio-economic features serve as a gauge of its level of development and as a guide for choosing the best policies for future growth. Participation in development initiatives, both in terms of type and degree, is also heavily influenced by the socio-economic context. A collection of individuals cannot be identical to one another in every way. Economic situation and social standing are not the same. The socioeconomic features of farm households have a significant impact on various aspects of farm life, including consumption patterns, employment patterns, crop cultivation combinations, credit taking, decision-making, and livelihood status. The respondents' socio-economic background is significant because of this. The size and makeup of the family, education, occupation, pattern of land ownership, income, and consumption are the main socio-economic factors.

a) Age distribution of the respondents

The age distribution of the respondents during the study period is shown in the study. The Bangladesh Bureau of Statistics' working-age classification divides the age groups of the sample respondents into three groups for this study (BBS, 2020). These age ranges are as follows: 15–29 years old, 30–64 years old, and 65 years and above.

According to Table 2, 26.67% of respondents were in the 15–29 age range, 65% were in the 30–64 age range, and 8.33% were 65 years of age or older.

Table 2: Age distribution of the sample respondents

Age group (years)	Number of respondents	Percentage (%)
15-29	32	26.67
30-64	78	65.00
65 and above 65	10	8.33
Total	120	100.00

Source: Field Survey, 2023

b) Educational level of the respondents

A worker can accurately apply knowledge and understand production requirements with the help of education. Because of their education, the respondents are also able to manage their money well enough to pay for housing, other costs, children's schooling, and family spending. The educational status of the respondents was categorised into three levels, as per the Bangladesh Department of Statistics (BBS, 2015). Grades 1 through 8 make up the primary levels, whereas grades 9 through 10 make up the secondary levels, and grades 11 and up make up the higher secondary levels. The respondents' educational status is displayed in the table together with the total number of respondents and the proportion of respondents for each level of education.

The survey received responses from 120 people in total. Of them, 78 (65%) had no formal education, 24 (20%) had just completed elementary school, and 18 (15%) had completed secondary school.

Table 3 shows that while a small minority of respondents had completed basic or secondary education, the bulk of respondents were illiterate.

Table 3: Educational status of the respondents

Education level	Number of respondents	Percentage (%)
Illiterate	78	65
Primary	24	20
Secondary	18	15
Total	120	100

Source: Field Survey, 2023

c) Occupational status of the respondents

Occupation is one of the most important socio-economic factors. The number of respondents and what they earn from their current job, both have a significant impact on the distribution of occupations. A variety of jobs, including farming, serving, business, day labour, rickshaw pulling, disabled, jobless, etc., were observed among the respondents.

The occupational status of sixty selected respondents is displayed in **Table 4**, which is the outcome of a field survey carried out in 2023. The primary occupation of the respondents is used to categorise them, and the number and percentage of respondents in each category are given.

The table shows that, with 64 respondents, or 53.33% of the sample, the most common occupational status among the respondents is jobless. Disability is the second most common occupation, with 26 respondents, or 21.67% of the sample, in this field. The third most popular occupation, with 22 responses making up 18.33% of the sample, is helping hands.

The remaining respondents, who make up 3.33%, 1.67%, and 1.67% of the sample, respectively, work as day labourers, rickshaw pullers, and shopkeepers.

Overall, the table shows that the sample is primarily made up of people who are unemployed or disabled, with a lesser percentage working in retail or as manual labour.

Table 4: Occupational status of the respondents

Occupation (Main)	Number of respondents	Percentage (%)
Day labourer	4	3.33
Rickshaw puller	2	1.67
Shopkeeper	2	1.67
Unemployed	64	53.33
Disabled	26	21.67
Helping hand	22	18.33
Total	120	100.00

Source: Field Survey, 2023

d) Family size of the respondents

Families of various sizes have included individuals of all genders living together or sharing a single, well-managed kitchen. A family can consist of a husband, wife, sons, single girls, father, mother, brother, sister, and other permanent family members. A family member is considered to be a part of the same family even if they work outside the home and share a percentage of their income and expenses with the head of the household when they are at home. People, who work for the family as caregivers, servants, etc., have to be kept out of the family. The respondents' families were divided into three categories based on the size of their families: small families, which have three or less members, medium families, which have four to six members, and large families, which have seven or more members.

Table 5 demonstrates that the respondents' average family size was 5.9. The mean family sizes were 3.94, 5.94, and 7.33 for small, medium, and big families, respectively.

Table 5: Family size of the respondents

Family Size	No. of households	Total members	Average family size
Small family (up to 3)	16	48	3.00
Medium family (4 to 6)	74	440	5.94
Large family (7 and above)	30	220	7.33
Total	120	708	5.90

Source: Field Survey, 2023

e) Land holding of the respondents

The quantity of land that a person or household owns or controls is referred to land holding. It can offer a source of income, food security, and wealth accumulation and is a significant indicator of the economic status of rural communities. Depending on factors including location, climate, and socio-economic status, and governmental regulations, land ownership can differ significantly. The productivity and profitability of agricultural production can also be impacted by the quantity and quality of land holdings. Policies and initiatives targeted at enhancing the welfare of rural households can benefit from an understanding of land ownership.

The land holdings of the respondents are displayed in Table 6, which is divided into two categories: own cultivable land and homestead area. The table shows the percentage of each category, average land size, total land in decimal units, and number of households. With a total land area of 225 decimals and an average land size of 2.56 decimals, 88 of the 120 families have a homestead area. At 73.33%, this category has the largest percentage of landholding.

With an average land size of 3.97 decimal units and a total land area of 127 decimals, 32 households also have cultivable land in addition to homestead area. Of the total landholding, 26.67% falls into this category.

With an average land size of 2.93 decimals, the 120 families collectively possess 352 decimal units of land.

Overall, the table demonstrates that while a lower percentage of families own their own cultivable land, which is usually utilised for agricultural production, the majority of households have a homestead area, which is typically used for non-agricultural purpose like residence.

Table 6: Land holdings of the respondents

Land Category	No. of households	Total land (decimal)	Average land size (decimal)	Percentage (%)
Homestead area	88	225	2.56	73.33
Homestead area + Own cultivable land	32	127	3.97	26.67
Total	120	352	2.93	100.00

Source: Field Survey, 2023

f) Social safety net programmes enjoyed by the respondents

Table 7 lists the various types of allowances that the respondents got, along with the number and percentage of beneficiaries, average length of benefits, and average cash or in-kind value received.

Table 7: Participants' information about social safety net programmes

Allowance category	Number	Percentage (%)	Average duration of benefit received	Average received SSNP in cash (Tk/month)
Widow	18	15.00	3.00	500.00
Disabled	28	23.33	4.50	850.00
Old age	42	35.00	2.52	500.00
Primary Education Stipend	18	15.00	2.56	900.00
Secondary Education Stipend	14	11.67	2.42	500.00
Total	120	100.00	3.13	641.67

Source: Field Survey, 2023

The vast majority of respondents (35%), the disabled (23.33%), widows (15%), primary education stipend recipients (15%), and secondary education stipend recipients (11.67%) benefit from social safety net programmes in the form of receipt of various allowances.

The beneficiaries' average benefit period was 3.13 years; the disabled received benefits for the longest period of time (4.5 years), while those who earned secondary education stipends received benefits for the smallest amount of time (2.42 years).

The primary school stipend stood out as the highest average monthly cash payment of 900 Tk, followed by the allowance for the disabled (850 Tk), old-age allowance (500 Tk), and widow allowance (500 Tk). None of the respondents, however, reported receiving any in-kind rewards.

Overall, the chart demonstrates the importance of social safety net programmes, which provide cash transfers to vulnerable members of the society, particularly those who are elderly, disabled, or the school-age children.

Impact of social safety net programmes on beneficiaries' livelihoods

i) Livelihood assets

In the 1990s, as the Department for International Development (DFID) worked to reduce poverty, the concept of sustainable livelihoods (SL) gained traction. The DFID method is predicated on the idea that individuals seek a variety of livelihood outcomes in an effort to enhance or expand their assets and lessen their vulnerability. The DFID SL framework ranges in the five asset kinds that make up the foundation of livelihood resources. The five "capitals" that make up the model are: natural capital, such as land, trees, and forests; social capital, such as community networks; human capital, such as health and education; financial capital, such as cash on hand; and physical capital, such as furnishings for the home and farm equipment.

Table 8: Change of different type of assets

Assets	Items	Degree of change		
		Increased	Unchanged	Decreased
Human assets	Education	16 (13.33%)	104 (86.67%)	0
	Health status	30 (25.00%)	90 (75.00%)	0
	Capacity to adapt	20 (16.67%)	96 (80.00%)	4 (3.33%)
	Capacity to work	82 (68.33%)	26 (21.67%)	12 (10.00%)
	Skill and knowledge	36 (30.00 %)	84 (70.00 %)	0
Natural assets	Land (purchased)	4 (3.33%)	96 (80.00%)	20 (16.67%)
	Land (leased/mortgaged)	60 (50.00%)	32 (26.67%)	28 (23.33%)
	Trees and forests	24 (20.00%)	92 (76.67%)	4 (3.33%)
Social assets	Network and connection	54 (45.00%)	66 (55.00%)	0
	Trust and Mutual support	80 (66.67%)	40 (33.33%)	0
	Common rules and sanction	50 (41.67%)	54 (45.00%)	16 (13.33%)
	Women empowerment	84 (70.00%)	28 (23.33%)	8 (6.67%)
	Leadership	80 (66.67%)	40 (33.33%)	0
Physical assets	Mobile	80 (66.67%)	40 (33.33%)	0
	<i>Khat</i>	76 (63.33%)	40 (33.33%)	4 (3.33%)
	Chair	86 (71.67%)	30 (25.00%)	4 (3.33%)
	Table	98 (81.67%)	18 (15.00%)	4 (3.33%)
	Plough	60 (50.00%)	60 (50.00%)	0
	Ladder	50 (41.67%)	70 (58.33%)	0
Financial assets	Cash in hand	110(91.67%)	10(8.33%)	0(0%)
	Deposit in bank	76(63.33%)	32(26.67%)	12(10.00%)
	Savings	30 (25.00%)	28(23.33%)	62(51.67%)

Field Survey, 2023, figures in parentheses indicate percentages

ii) Human assets

Human capital facilitates the process of human self-development. Human resources, such as education, nutrition, health, job capacity, skills, and knowledge, allow people to better themselves while also raising their standard of living. Table 8 shows the change in human assets.

The table presents data regarding the evolution of human capital in six domains: education, health, work capacity, adaptability, skill and knowledge. There were 120 respondents in all, who took part in the survey, as shown in Table 8. Three categories are used to classify the degree of change in each area: increased, unchanged, and decreased. Additionally given are the total number of respondents as well as the percentage of respondents in each category. Table 8 shows that 104 respondents (86.67%) indicated no change in their education level, while 16 respondents (13.33%) claimed an increase. Not a single respondent mentioned that their degree of education had decreased. Thirty respondents (25%) claimed an improvement in their health status, whereas seventy-nine respondents (75%) reported no change. Nobody stated that their level of health had declined. In reference to leadership, forty respondents (33.33%) indicated no change, while 80 respondents (66.67%) claimed an increase. Nobody said their capacity for leadership had diminished. In terms of adaptability, 96 respondents (80%) indicated no change, 4 respondents (3.33%) reported a drop, and 20 respondents (16.67%) reported an increase. Twelve respondents (10%) reported a decline, 26 respondents (21.67%) reported no change, and 82 respondents (68.33%) indicated an increase in capacity to work. Lastly, 36 respondents (30%) claimed a gain in ability and knowledge, while 84 respondents (70%) reported no

change. Nobody stated that their knowledge and skills had decreased. All things considered, the table sheds light on the ways in which the population under study has evolved in terms of human capital.

iii) Natural assets

Forests, trees, and land—whether owned, leased, or mortgaged—are examples of natural assets. Table 8 additionally demonstrates the increases of 3.33%, 50%, and 20%, respectively, and the corresponding decreases of 80%, 26.67%, and 76.67% for the land that was purchased, the land that was leased, and the forests, respectively.

iv) Social assets

Social assets include formal and informal social ties, shared laws and regulations, networks and linkages (such as relatives and patronage), women's leadership, and empowerment. These resources claim that people work together and support one another, strengthening the community as a whole.

Information regarding developments in social capital in five domains—network and connection, mutual trust and support, common rules and sanctions, women's empowerment, and leadership—is shown in the table. There were 120 respondents in all, who took part in the survey, as shown in the table.

Three categories are used to classify the degree of change in each area: increased, unchanged, and decreased. Additionally given are the total numbers of respondents as well as the percentage of respondents in each category.

Table 8 shows that whereas 66 respondents (55%) reported no change, 54 respondents (45%) indicated an increase in their network and connection. Nobody mentioned that their connection or network had gotten weaker.

Forty respondents (33.33%) reported no change, whereas 80 respondents (66.67%) indicated an improvement in trust and mutual support. Nobody mentioned that there was less mutual support or trust.

Fifty respondents (41.67%) indicated a rise in common norms and sanctions, forty-four respondents (45%) reported no change, and sixteen respondents (13.33%) reported a drop.

Eight respondents (6.67%) reported a drop, 28 respondents (23.33%) reported no change, and 84 respondents (70%) indicated an increase in women's empowerment. In reference to leadership, forty respondents (33.33%) indicated no change, while 80 respondents (66.67%) claimed an increase. Nobody said their capacity for leadership had diminished.

All things considered, the table sheds light on the ways in which the population under study has experienced changes in their social capital. The results indicate that while common norms and sanctions still need to be improved, there have been notable advancements in the areas of trust, mutual support, and women's empowerment.

v) Physical assets

The tangible assets that support the creation of products and services are referred to as physical capital. It consists of buildings, machinery, equipment, and other tangible infrastructure. Physical capital is a vital component of production and is essential for the expansion and development of the economy. Investing in tangible assets can boost competitiveness, efficiency, and production.

The degree of variation in the number of items for six distinct categories is displayed in Table 8. Chair, Table, Plough, Ladder, Chairmobile, *Khat*. There are 120 items in total for each category.

Table 8 also shows that most of the components have been more numerous for the Mobile, *Khat*, Chair, and Table, whereas the number of items for the Plough and Ladder has either remained the same or declined. In particular, 66.67% increased and 33.33% declined for Mobile and 63.33% climbed, 33.33% stayed the same, and 3.34% decreased for *Khat*. There are increases of 71.67%, 81.67%, 50%, and 41.67% for the Chair, Table, Plough, and Ladder, respectively.

vi) Financial assets

Financial assets included cash on hand, bank deposits, savings, remittances, and wages belonging to the

respondent. **Table 8** shows the changes in financial assets following SSNP endorsement. The SSNP has a considerable effect in raising financial assets, as this table demonstrates. The surveyed households' changes in financial assets are displayed in the table. Of the 120 households, 110 (91.67%) reported having more cash on hand than the previous month, while 10 (8.33%) reported no change at all. Twelve households (10%) reported a drop in bank deposits, 32 households (26.67%) reported no change, and 76 households (63.33%) reported an increase. In terms of savings, there was a change recorded by 28 households (23.33%), a reduction reported by 62 households (51.67%), and an increase reported by 30 households (25%). Lastly, neither wages nor remittances were reported to have changed.

Problems and constraints faced by the beneficiaries

Programmes known as "social safety nets" are meant to help a nation's most vulnerable citizens. As one of the world's most populous nations with a high proportion of destitute people, Bangladesh has established a number of social safety net initiatives to combat unemployment, poverty, and other social issues. The most vulnerable elements of society, such as the elderly, widows, orphans, disabled persons, and low-income families, are to be given a minimal standard of life through these programmes. Bangladesh offers cash transfers, food aid, health services, education, training, and social safety net initiatives. The government and other non-governmental organisations carry out these initiatives to lower poverty and guarantee social protection for the underprivileged. However, earning benefits under SSNP programmes presented a number of challenges and limitations for the beneficiaries.

1) Do not receive timely

Lack of knowledge and information regarding social safety net programmes is one of the key causes of individuals in Bangladesh not receiving them in a timely manner. It is possible that many illiterate or distant residents are unaware of the programmes or are unsure on how to apply for them. Because of this ignorance and lack of knowledge, qualified people may pass up the chance to get help just when they most need it.

Administrative inefficiency and systemic corruption are additional reasons why certain individuals might not receive benefits of social safety net programmes in a timely manner. It is possible for some of the people in charge of disbursing the benefits to abuse their power and refuse aid to qualified recipients. Those who are already economically vulnerable may suffer more from this since they do not have the means to fight for their rights or file an appeal.

2) Less amount given

The fact that the amount provided to eligible recipients is frequently insufficient to cover their basic needs is one of the main issues facing social safety net programmes in Bangladesh. Even while the goal of these programmes is to give the most vulnerable people of society a safety net, the help offered might not be sufficient to help them overcome their obstacles or escape poverty.

Bangladesh's social safety net programmes have a limited budget, which is one factor contributing to the low level of aid. The government might not be able to grant enough money on these initiatives due to financial limitations and conflicting requests for resources. As a result, qualified people may receive smaller amounts of aid.

The absence of appropriate targeting techniques to determine who needs help the most is another factor. It is possible for fewer people in need to receive aid rather than the number who actually need it, if the eligibility requirements are not clearly stated or if there are problems with the selection process. The amount granted to qualified beneficiaries might be reduced as a result, and those who are most in need might not get all the help they need.

3) Need to pay money

The purpose of social safety net programmes is to give the underprivileged and vulnerable populations financial support. Although the goal of these programmes is to assist those in need, participation in them frequently entails a financial payment.

There are a number of reasons why social safety net programme applicants in Bangladesh must pay money. It aids in making sure that the programme is directed toward people who actually require support. The government may make sure that only people who are truly struggling financially, will apply for and be granted benefits by asking a minimal contribution from recipients.

Table 9: Problems and constraints of getting SSNP programmes in the study area

Problems and constraints	Number of times problems and constraints are ranked								Total	Percentage (%)
	1st	2nd	3rd	4th	5th	6th	7th			
Need to pay money	6	10	4	8	2	4	6	40	33.33	
Less amount given	16	18	10	12	20	10	24	110	91.67	
Member selection is unfair	18	12	24	8	14	12	18	106	88.33	
Local leader engagement	20	12	22	8	14	12	16	104	86.67	
Do not receive timely	6	10	14	4	12	8	2	56	46.67	

Source: Author's estimation, 2023

4) *Member selection is unfair*

There are several ways in which member selection can be unjust. For instance, rather than being based on objective measurements of need, selection criteria may be skewed in favour of particular groups or based on personal opinions. The distribution of benefits may also be influenced by political meddling or corruption, which would worsen already existing disparities.

The inability to obtain information about the programmes is another element that leads to unfair member selecting practices. Many people might not be aware of the requirements for qualifying or the application procedure, which could lead to some eligible people being disqualified for no other reason than ignorance.

5) *Local leader engagement*

The question of local leaders' engagement with social safety net programmes in Bangladesh is another concern. Even if the goal of these programmes is to help underprivileged and vulnerable areas, the participation of local leaders can occasionally result in corruption and an unfair distribution of rewards.

Local authorities, including public servants and community leaders, possess considerable power and sway over the allocation and choice of beneficiaries. This may result in biased treatment in favour of specific people or groups, or even the diversion of funds from the most vulnerable.

CONCLUSION

The Bangladeshi government is working hard to create and develop a robust economy in an effort to lessen poverty. Being a developing nation, getting out of the current state of poverty has proven to be quite difficult. Every year, a variety of Social Safety Net programmes are carried out with the goal of enhancing livelihoods and decreasing poverty. Even with the implementation of numerous programmes aimed at improving livelihoods and reducing poverty, the right execution and anticipated results remain unattained. However, programmes for Bangladesh's social safety net seem to have bright futures. Through a number of programmes, the nation has addressed livelihood, poverty, and inequality in recent years with notable success. These initiatives' success is hampered by a number of issues, including poor policy, insufficient funding, poor coordination and monitoring, and mismanagement. There have been some suggestions made regarding possible solutions to get over these challenges. To successfully administer these initiatives, proper monitoring, coordination across various programmes, and raising of awareness can be helpful strategies. SSNPs have a significant impact on both lowering of national poverty and raising the living standards of the impoverished.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this paper.

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