

Impact of Social Safety Net Program: A Case Study of Kadirpur Union of Shibchar Upazila, Madaripur District

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ABSTRACT

Through various forms of support, in Bangladesh, safety net programs have been able to reach a variety of population segments and help decrease poverty and vulnerability. Every year, to reduce poverty and hardship among the populace, the Bangladeshi government affords a huge amount of money from the national budget. These include establishing temporary jobs for men and women of working age, providing income stability for the elderly, widows, and people with disabilities, and promoting the growth of young mothers and children. Safety net initiatives are being implemented in an increasing number of nations, and they help tackle economic inequality and protect the condition of the lowest income groups. The research was conducted with a mixed-methodology approach that combines qualitative and quantitative data analysis. The researcher used a questionnaire to gather information from a practical sample of 60 individuals of Kadirpur union, Shibchar Upazila who are getting old allowance and widow allowance. From this research, it is clear that the beneficiaries who get old allowance spend their money on buying medicine and those who get widow allowance spend most of the money on child education. Most of the beneficiaries stated this opinion that the amount of money is insufficient for them, and the fund should be increased. Inadequate funding, duplication, unauthorized political influence and coverage gaps must all be addressed. They also share their feelings that, in selecting the recipient, nepotism should be avoided and should give priority to those who truly deserve it.

Keywords: Social Safety-net Programs, Old Allowance, Widow Allowance, Poverty, Inequality

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INTRODUCTION

Social safety net programs, which include cash transfers, social pensions, public works, and school feeding programs targeted to poor and vulnerable households, are clearly having a significant impact on the global fight against poverty, as evidenced by the fact that an estimated 36% of the very poor were able to escape extreme poverty as a result of social safety nets. Additionally, data demonstrates that these initiatives reduce poverty disparities by roughly 45 percent. Both low-income and middle-income countries see the benefits of safety net transfers (World Bank, 2016).

Safety net programs in Bangladesh have aimed to ease poverty and vulnerability by addressing a wide range of sections of the population with various forms of aid. Among these is the creation of temporary jobs for men and women of working age, the promotion of the development of young mothers and children and the provision of income stability for the elderly, widows, and people with disabilities. To maximize the benefits of these programs, the World Bank has worked with the Bangladesh government since 2010, particularly for the poorest households. Programs that form the social safety net shield households from the effects of crises like economic shocks and natural disasters. Safety nets are categorized as a passive fall prevention system and can be deployed either beneath the work to catch a worker in the event of a fall or as a barrier to prevent one. Safety nets are intended to shorten the distance of a fall, absorb the energy of the impact and lessen the chance or severity of an injury.

Bangladesh has implemented several poverty-reduction initiatives, one of which is the Social Safety Net Program (SSNP). The primary goals of SSNPs are to reduce the country's vulnerability and poverty rate (Department of Social Services, 2018). The provision of social security for citizens is outlined in Article 15 (d) of the Constitution, which directs the government to take the necessary steps to assist the disadvantaged and elderly.

The objectives of this study are

- To identify the gap in the beneficiaries' financial condition, social status and mental health before and after getting the allowance
- To find out how this program can help them to eradicate their poverty.

- To know whether the amount of old age allowance and widow allowance is sufficient for them.

LITERATURE REVIEW

The laws governing citizens' social safety are included in Act 15 (d) of The People's Republic of Bangladesh's constitution. There are over 170 million people living in Bangladesh. The government has implemented programs about one hundred forty-four under the Social Safety Net Program to end inequality for those who are extremely near to or below the poverty line for a variety of causes, with the goal of making our devoted motherland free from poverty.

To determine the efficacy of the government's measures for decreasing poverty from a social to a national or worldwide perspective, a significant amount of work has been done domestically and internationally in relation to social safety net programs. In order to obtain authenticity, the researcher in this study aims to have a target-oriented goal and concentrate. The purpose of the study is to offer a realistic account of what would happen if poor widows in Bangladesh decided to accept government assistance.

Due to a number of issues that the programs deal with when being implemented globally, according to Coady (2004), there is nothing discernible effect in the case of extensively used & existent social safety net programs. He lists more than five factors in order, such as the inability to reach the targeted populations, lack of coordination and overlap among the parties involved, ineffective operations, and insufficient funding when it comes to covering a sizable deserted population.

According to a study titled "Growth-promoting Social Safety Nets," Alderman, H (2002) asserts that social safety net programs alone are insufficient to lift people out of extreme poverty. Instead, there should be some carefully chosen approaches, with a focus on schools and health clinics, good governance, functional infrastructure and among other things.

In a research titled "Social Safety Net Programmes in Bangladesh: A Review," Khuda, B (2011) in "The Bangladesh Development Studies" (volume xxxiv, 2011), expressed his perspective towards achieving the maximum degree of execution, and which are as follows:

1) A powerful legislative commitment. 2) Strong program administration and implementation 3) More precise beneficiary selection 4) A reliable payment and money management system 5) bolstering, observing, and supervising at various levels.

Bangladesh's safety net programs suffer from poor targeting, illegal political interference, corruption, a lack of coordination among implementation authorities, and a lack of monitoring and assessment, among other problems. The report makes some recommendations to those who are concerned about how social safety net programs should be implemented in Bangladesh.

METHODOLOGY

Research Design and Approach

The research methodology is a technical method that immerses the experimenter in the real universe and forges close ties with the relevant people and locations. The learning benefitted from a combined-methodology approach that mixes quantitative and qualitative methodologies, for which it incorporated descriptive and interpretive analysis. The researcher used one questionnaire to gather information from a practical sample of 60 individuals.

The interviews with SSNP beneficiaries were conducted as part of the overall research process in one union Kadirpur, Shibchar Upazila.

The Study Population

All elements (people, things, and circumstances) that satisfy the sample requirements for formation in learning are referred to as the population. The target population in this study, who were from the Kadirpur union, is the recipients. The beneficiaries were 60 people from the Kadirpur Union drawn randomly. The group receiving old age allowance and widow allowance was included in the research because it was conducted to demonstrate the socioeconomic effects of two social safety net programs.

Method of Data Collection

Data were collected on the basis of one questionnaire including various aspects related to the execution to overview the exact context of the respondent. The beneficiaries were interviewed using a closed-ended questionnaire. Sixty beneficiaries from the union participated in a focus group discussion (FGD), which was also used. The researchers

performed each interview session privately in order to obtain the beneficiaries' actual information. Researchers employed a tape recorder throughout their interview with the relevant authorities to ensure that no important comments or details would be lost.

Spending on food items, daily food consumption patterns, medical costs, clothing costs, rises in family and societal dignity, and improvements in quality of life were the main metrics used to assess the effects of the programs (old age and widow allowance). Secondary data were primarily gathered to understand the notion of social safety net programs both domestically and internationally, particularly on the subject of the recent experiment, which analyzes various academic papers to address widow allowance and old age allowance.

Additionally, the researcher read the literature of earlier studies that had helped cross-validate the obtained data in order to gain knowledge of the theoretical framework for the investigation. The UNO office, social assistance agencies, and the ministry of social welfare's website were the sources of the secondary data. To obtain surrounding and common knowledge about different areas of widow allowance and old age allowance, the researcher goes through the library, journals, past research and numerous websites.

Data Analysis

The data was arranged and examined after it had been gathered. Statistical Package for Social Sciences (SPSS) was a computer tool that was used to analyze closed-ended questions. The particular explanation was completed first. After that frequency tables were created and data was displayed in pie charts and bar graphs. The analysis of the open-ended questions was qualitative in nature and thematic.

An Overview of Social Safety Net Programs in Bangladesh

Social Safety Net Programs were developed in Bangladesh for a group of people, who are economically and socially poor due to their gender, location, or religion. The main goal of these initiatives was to build a social security system and to help them escape deep poverty. It wasn't that long ago that the government started implementing social safety net initiatives to help the underprivileged.

It wasn't that long ago that the government started implementing social safety net initiatives to help the underprivileged. Some social welfare funding projects persisted after Bangladesh gained its independence in 1971, although they had been on a relatively small scale. Since these modest social safety net programs for the poor evolved into social safety net programs in the 1990s, impoverished people from many communities have received financial assistance under their auspices. Old Age and Widow Allowance, two of these programs, were formally launched in 1997 and 1998, respectively. The fund for the elderly and widowed has expanded from the initial 100 TK to 500 TK since the inception of these two initiatives.

The Beneficiary

In Bangladesh, people over the age of 62 in the case of women and 65 in the case of men who seem to have no earnings are approved for Old Age Allowance. At the same time, women who have been widowed or whose husband has abandoned them are available for Widow Allowance. In the selection of Widow Allowance beneficiaries, the elderly and physically disabled are given precedence. It is a cash flow subsidy funded by the state to assist the poor and vulnerable in making ends meet. Elected leaders, such as the Chairman or Councilor, must choose the beneficiaries. Below is an analysis of the information obtained from those questions:

Occupation

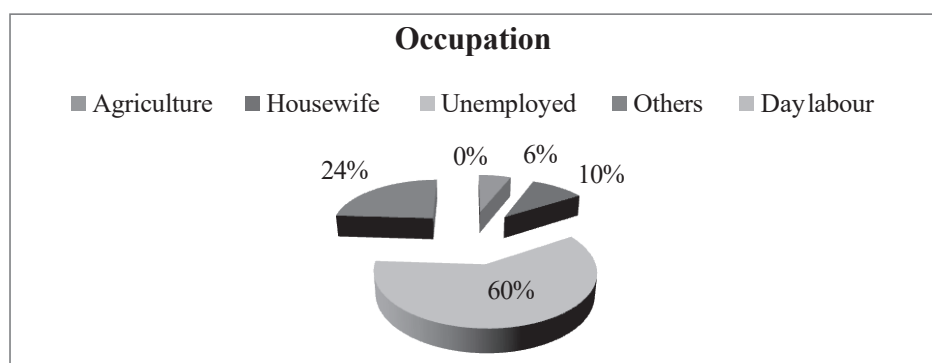


Figure No 1: Occupation of the Beneficiaries

According to the statistics, 60% of the grantee of old age benefits are unemployed. Farmers account for 6% of recipients, while housewives and others account for 10% and 24% of recipients, respectively.

4.8. Duration of the Beneficiaries Receiving Old Age Allowance Table
No 1: Duration of Beneficiaries of Getting Allowance

Duration (Year)	Number of beneficiaries	Percentage
Six months to one year	6	20%
One year to two years	15	50%
Two years to three years	6	20%
Three years above	3	10%
Total	30	

This table shows the time duration of the recipients of getting old age allowance. According to the data, the first 50% of respondents have been receiving this money for 1-2 years, the next 20% for 2 to 3 years and also for 6 months to 1 year. About 10% of the population has been receiving it for 3 years above.

Food Expenditure of the Beneficiaries of old Age Allowance

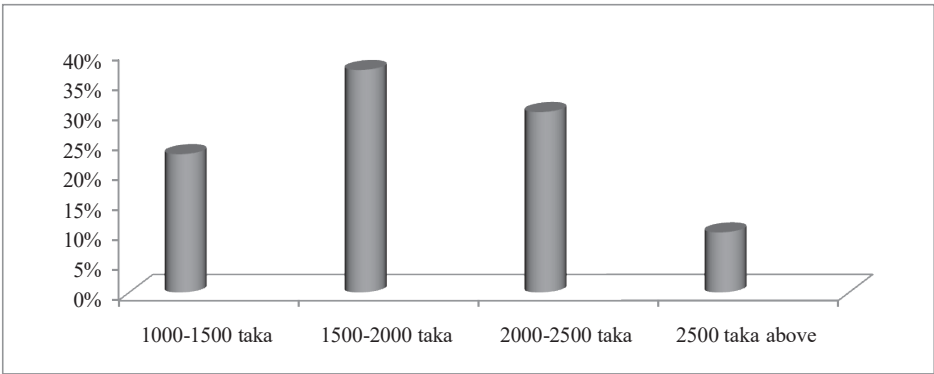


Figure No 2: Expenditure for Food

According to the graph, 1500-2000 Taka is the amount that the respondent population spends the biggest percentage of their monthly food budget 37 percent of people on average. 23 percent of the population spends at least Taka 1000-1500 on food each month. The remaining 30% and 10% of persons spend, respectively, 2000/-2500/- and 2500 above Taka.

Beneficiaries Spend the Allowance

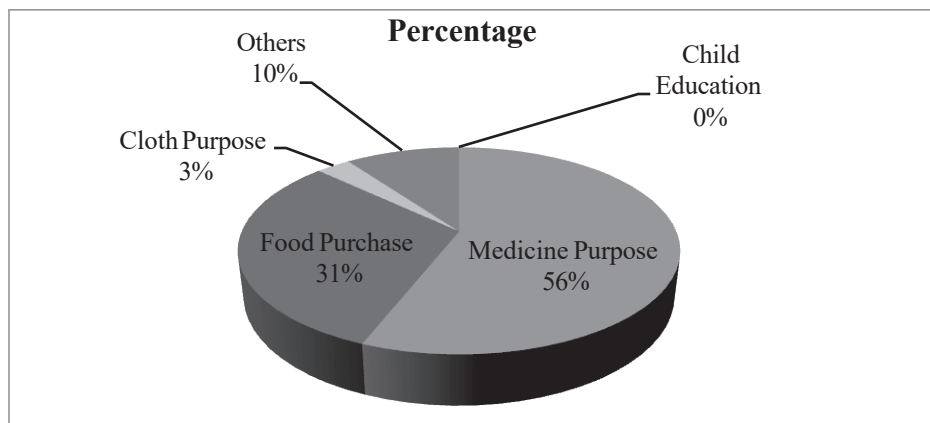


Figure No 3: Purpose of Spending Allowance

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

Beneficiaries Family Life after Getting the Allowance



Figure No 4: Change in Family Life

According to the data, 10% of respondents indicate that members of their family care about them, 22% give their opinion that their family values their viewpoints, 44% say that they are self-satisfied after getting this allowance, and the remaining 24% believe that nothing has changed in their family's dynamic.

Level of Satisfaction of the Beneficiaries

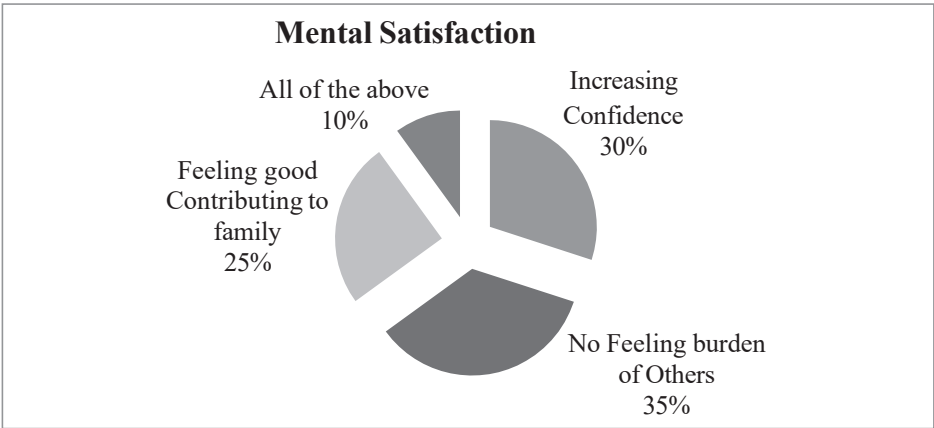


Figure No 5: Mental Satisfaction of Beneficiaries

30 percent of the grantee believes that receiving this money boosts their confidence, and another 35 percent believe that they are not others' financial burdens. Additionally, 10% of respondents believe they have all of the aforementioned, while the final 25% say they feel better about helping the family.

Opinion of the Beneficiaries About Sufficiency Of The Amount

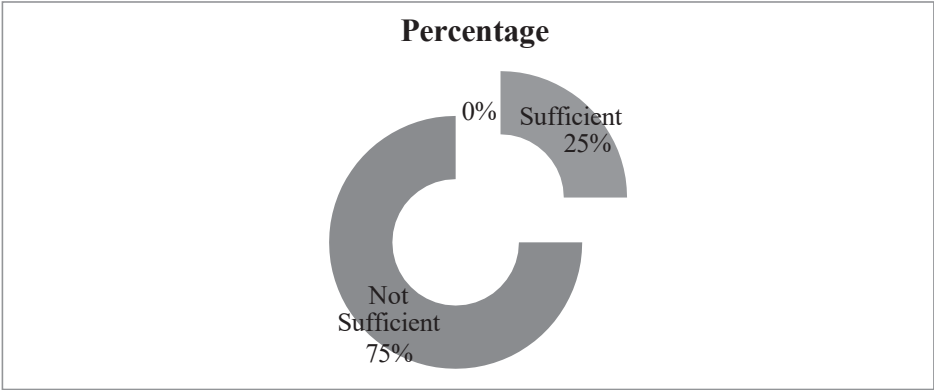


Figure No 6: Sufficiency of the Allowance

The information on the graph shows the percentage of recipients who are satisfied after receiving their stipend amount. 75 percent of respondents to a question on the allowance's current level think it should be increased somewhat, while the remaining 25 percent say they are satisfied with the grant they receive.

Opinion of the Beneficiaries About The Expected Increased Amount

According to the table, 55% of respondents (the majority in this number) believe that the price of 1000 TK should be raised, while 30% believe that the price of 1500 TK should be raised.

Another 3% believe that the 500 TK should be raised, while the remaining 12% think that the amount should be raised above 1500.

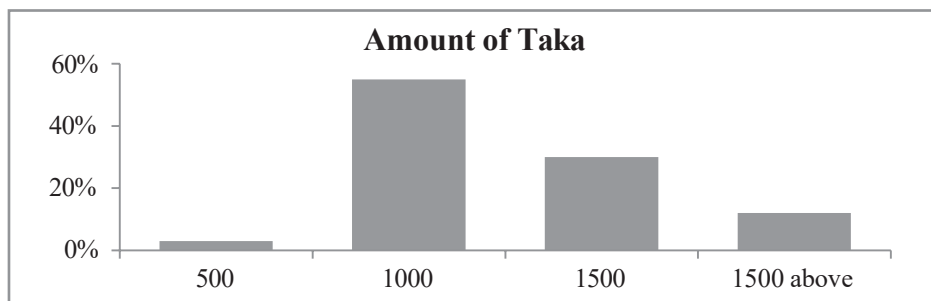
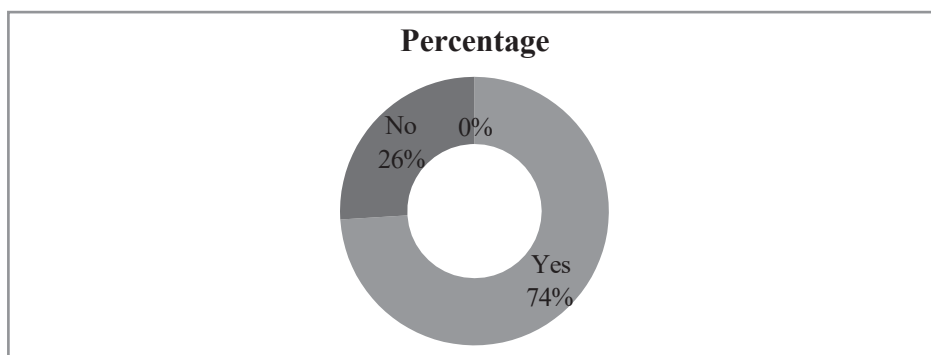


Figure No 7: Amount of Money Should Be Increased

Opinion of the Beneficiaries About the Coverage of Old Age Allowance

According to the pie chart, 74 percent of beneficiaries receive old age allowance, while the remaining 26 percent do not.



Beneficiaries Occupation

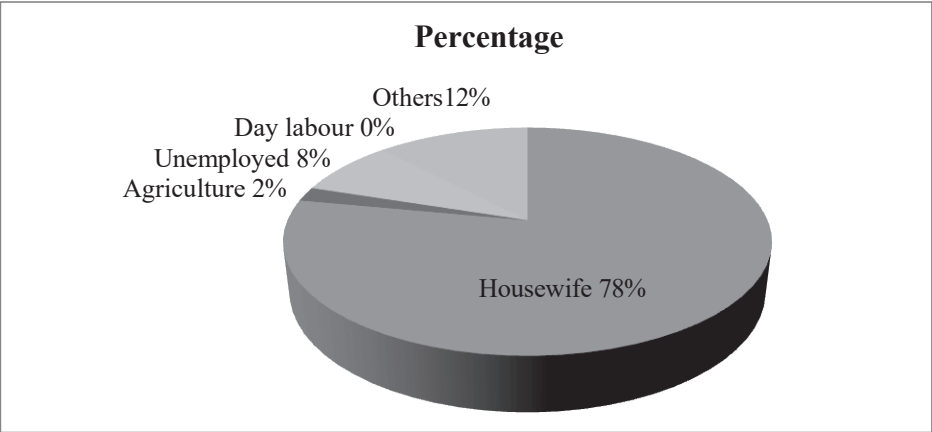


Figure No 9: Occupation of the Beneficiaries

According to the data from the graph, 78% of beneficiaries are housewives, while just 12% are employed in other occupations and 8% are jobless. About 2% of beneficiaries are working related to agriculture.

Duration of Receiving Allowance

Table No 2: Duration of Beneficiaries of Getting Allowance

Duration (Year)	Number of beneficiaries	Percentage
Six months to one year	4	13%
One year to two years	12	40%
Two years to three years	8	27%
Three years above	6	20%
Total	30	100%

The beneficiaries of the widow allowance, who made up the survey's population, are shown in this table by the number of years they have received it. According to the data, the first 40% of beneficiaries have been receiving this award for one to two years, the next 27% for 2-3 years, 20% of the population has been receiving it for 3 years above, and the other 13% for 6 months to 1 year.

Food Expenditure of the Beneficiaries Of Widow Allowance

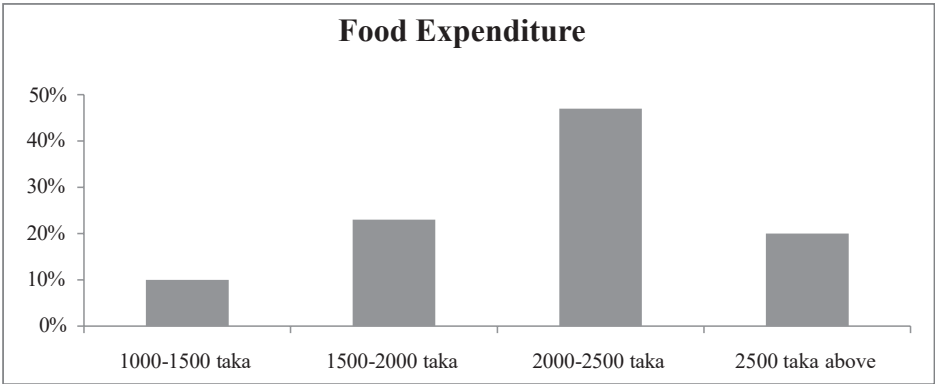


Figure No 10: *Expenditure for Food*

According to the graph, 2000-2500 Taka is the amount that the respondent population spends the biggest percentage of their monthly food budget— 47 percent of people—on average. 10 percent of the population spends at least Taka 1000-1500 on food each month. The remaining 23% and 20% of persons spend, respectively, 1500-2000/- and 2500 above Taka.

Beneficiaries Spend the Allowance

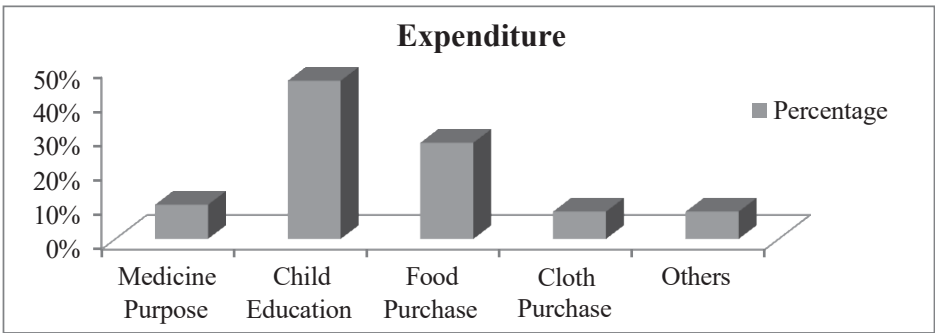


Figure No 11: *Purpose of Spending Allowance*

According to the column graph, the highest percentage of money is spent on child education is about 46% and on cloth, the purpose is about 28%. The other amount of percentages for cloth purchases, medical purposes and others are 8%, 10% and 8% respectively.

Beneficiaries Family Life after Getting the Allowance

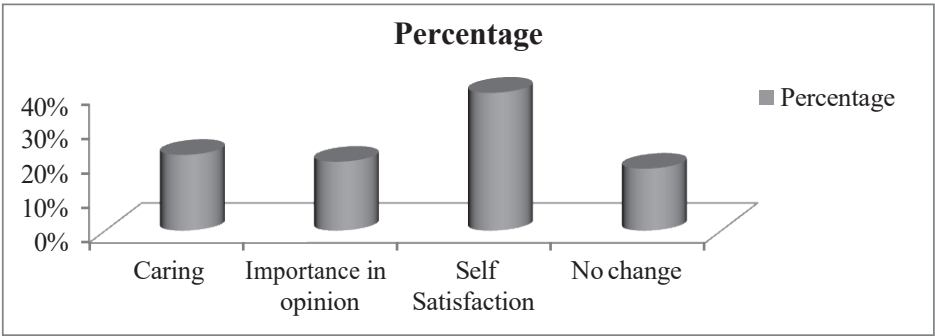


Figure No 12: Change in Family Life

According to the data, 22% of respondents indicate that the member of their family cares about them, 20% give their opinion that their family values their viewpoints, 40% say that they are self-satisfied after getting this allowance, and the remaining 18% believe that nothing has changed in their family's dynamic.

Level of Satisfaction of the Beneficiaries

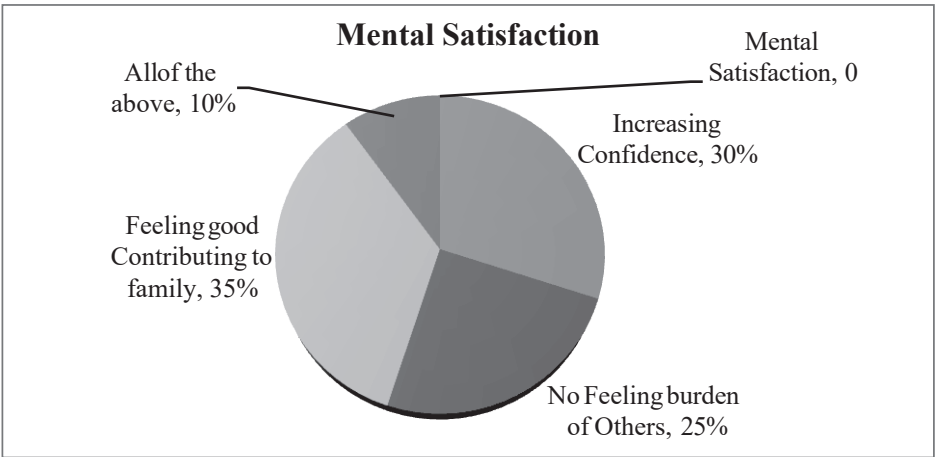


Figure No 13: Mental Satisfaction of Beneficiaries

According to the table, 25 percent of widow allowance recipients do not feel like a burden to their families, while another 30% say that the grant boosts their confidence. Ten percent of recipients rate their satisfaction with the widow allowance at the highest level, while the remaining 35 percent of recipients feel good about helping out the family.

Opinion of The Beneficiaries About Sufficiency Of The Amount

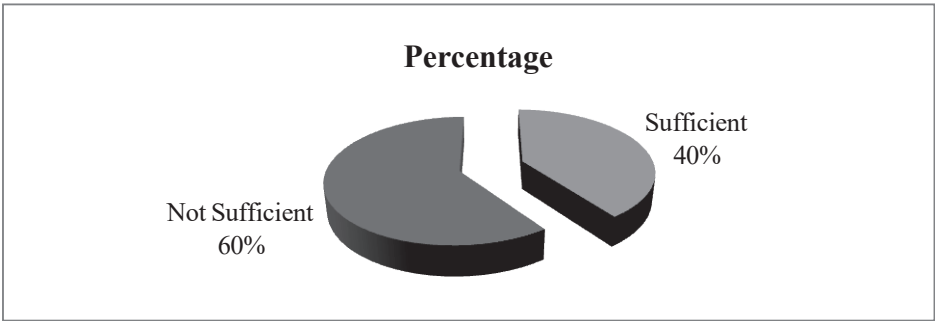


Figure No 14: Sufficiency of The Allowance

The percentage of recipients who are satisfied after receiving their allowance amount is shown in the pie chart. When asked about the current allowance level, 60% of respondents believe that it should be raised somewhat, while the remaining 40% express their satisfaction.

Opinion of the Beneficiaries About the Expected Increased Amount

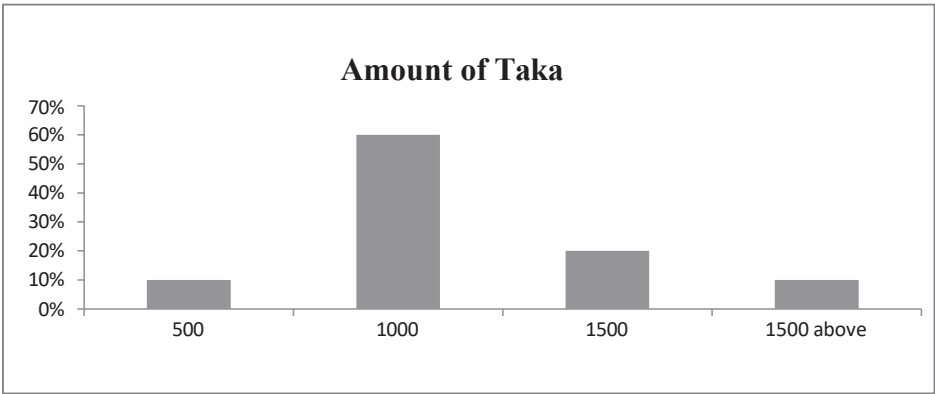


Figure No 15: Amount of Money Should Be Increased

According to the diagram, 60% of respondents (the majority in this number) believe that the price of 1000 TK should be raised, while 20% believe that the price of 1500 TK should be raised. Another 10% believe that the 500 TK should be raised, while the remaining 10% also think that the amount should be raised above 1500.

Opinion of the Beneficiaries’ About the Coverage

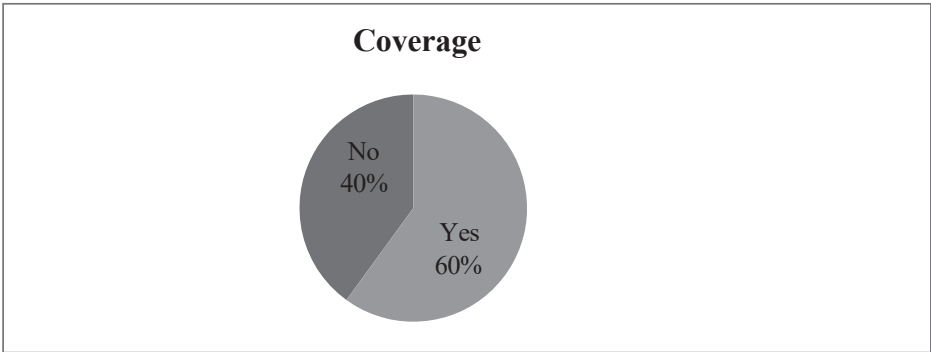


Figure No 16: Percentage of the Coverage Of The Allowance

40 percent of respondents disagree with the argument, but 60 percent of beneficiaries of the total respondents think that benefits are fully covered in their community.

RESULTS

Table No 3. Cross Table Analysis

Occupation	Agriculture	House Wife	Unemployed	Day Labor	Others
Old Age	6%	10%	60%	0%	24%
Widow	2%	78%	8%	0%	12%
Time length of receiving the allowance	Six months to one year	One year to two years	Two years to three years	Three years above	
Old Age	20%	50%	20%	10%	
Widow	13%	40%	27%	20%	
Expenditure on Food	1000-1500 taka	1500-2000 taka	2000-2500 taka	2500 taka above	
Old Age	23%	37%	30%	10%	
Widow	10%	23%	47%	20%	
Expenditure Purpose	Medicine Purpose	Food Purchase	Cloth Purchase	Child Education	Others
Old Age	56%	31%	3%	0%	10%
Widow	10%	28%	8%	46%	8%
Change in family life	Caring	Importance in Opinion	Self Satisfaction	No Change	
Old Age	10%	22%	44%	24%	
Widow	22%	20%	40%	18%	
Opinion of sufficiency of the amount	Sufficient	Nonsufficient			
Old Age	25%	75%			
Widow	40%	60%			

According to the table's calculations, the majority (60%) of recipients of old age benefits are unemployed, and in a similar vein, the majority (78%) of widow benefit recipients are housewives. According to the report, only a very small portion of people receiving old-age benefits are actually qualified to work due to their advanced age and precarious health. It's interesting to note that about 56% spend a significant portion of their benefits on buying medicine and among widows, a maximum portion of 46% of their allowance spend on child education.

Additionally, there are no discernible changes in the beneficiaries of widow and old age benefits' expenditures for food. According to the poll, the majority of the public gets self-satisfaction by getting the allowance. Last but not least, it should be noted that a significant proportion of grantees including those receiving old age allowance (75%) and widow allowance (60%) believe that the grant should be maximized, while the remaining 25% from old age allowance and 40% from widow allowance express gratitude for the grant.

DISCUSSION

The following themes are expressed by the information acquired from the interviews.

Age

One interviewee claimed that there are numerous inconsistencies when it comes to the recipients of old age benefits. Although many qualified applicants may not receive the grants, because the age listed on their NID Card is below the age limitation for receiving the allowance, it is occasionally discovered that people increase their age on their National ID Card in order to qualify for the payment.

Insufficiency of Resource

The recipients share their opinion that the grant is insufficient due to inadequate resource availability. However, they value these programs and wish that more funding might be provided in the near future. In regards to the allowance's value, they believe that the government ought to consider raising it in light of the current demand.

Empowerment

The implementing authorities stated that after receiving the allowance, the beneficiaries felt more empowered in their families and communities.

Since they are not dependent on their problems for necessities, it somewhat relieves them of the ills of old age. Although insufficient, the payment is like a blessing for widowed, abandoned, and destitute women.

Arrangement of Training

A majority of participants—nearly 80%—support reforming the grants for disadvantaged Women. They believed that because the recipients, in this case, are still relatively young, they could perform any job with the right training and funding.

They stated that a divide should be made based on the beneficiary's age. Young widows can be trained in sewing techniques, and they should be given the funding they need to launch a tiny cottage industry. For them to escape poverty and sustain their family, there should be some way to generate revenue.

Scarcity of Allowance

All the recipients share that, the allowance amount is insufficient, but they also noted that the recipients appear content because they are receiving at least enough money to cover the cost of food and medicine, as well as the opportunity to purchase a special item for the family's children.

Changes in Family Life

All of the recipients claim that they receive extraordinary importance in every aspect of family life. Their sense of worth has grown. They feel more confident and like they aren't a burden on the family as a result of the allowances.

In Poverty Reduction Safety Net Program's Impact

The process of alleviating penury in a community, among a group of individuals, or among nations is known as poverty alleviation. Due to the multiplicity of causes of poverty, a single solution cannot address all issues.

Through various lenses, the socioeconomic effects of SSNPs have been assessed, and in the situation of Bangladesh, it is reported from the current study that approaches are actually not directly reducing poverty through SSNPs but that these strategies ensure minimal coverage in keeping the targeted population with the developing trend. According to

data research, the beneficiaries of this cash transfer from the government are largely unable to escape poverty, but they have gained confidence and a more upbeat outlook as a result of this financial help.

According to the report, Social Safety Net Programs have engaged underprivileged people in order to shield them from the worst circumstances. And it goes without saying that the fundamental goal of this theory is to battle and alleviate social exclusion, which includes all kinds of deprivations and disadvantages experienced by the selected people, with the intention of including them in social inclusion.

CONCLUSION

Bangladesh has attained middle-income status, although the scope of the social safety net programs is still quite small. Given the proportion of vulnerable and poor people in the nation, these measures are insufficient to combat poverty or reduce vulnerability. However, the percentage and difference of poverty have decreased as a result of the implementation of the Social Safety Net Program. The recipients now have more respect from their families and from society. The beneficiaries' mental health is also taken care of by family members and friends as part of the safety net program. People who live in extreme poverty or below it has seen good changes in their lives because of social safety net programs. Even while that receiving assistance is not exempt from poverty, they do not live in misery. They can make a small contribution by purchasing food, clothing, and medicines for their family. In conclusion, it is clear that the beneficiaries who get an old allowance, spend their money on buying medicine and those who get a widow allowance spend most of the money on child education. However, given that many of them do not have other sources of income, the grant (Five hundred taka each month) in both cases appears to be woefully insufficient in comparison to what is needed to live a life of quality.

8. RECOMMENDATION

It is crucial to implement SSNPs successfully since they are crucial for national development and because the government is giving a sizable sum of grants for them from the national budget. Otherwise, there could be a significant financial loss. To increase the programs' success According to this study, the following actions should be taken:

1. It is important to promote more field research and helpful criticism of the implementation.

2. It is necessary to guarantee coordination between the various implementing authority bodies.
3. There should be a solution to the issues of inadequate funding, duplication, unauthorized political influence, and coverage gaps.
4. It is important to avoid nepotism when choosing the recipient and to give precedence to those who truly deserve it.
5. To provide the greatest benefit, the monitoring system should be strengthened.

ACKNOWLEDGEMENT

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CONFLICT OF INTEREST

There is no conflict of interest.

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