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# The Impact of Social Safety Net (SSN) as Social Protection for the Lives of Poor and Vulnerable in Sylhet, Bangladesh

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## Abstract

This study aims to investigate the impact of various Social Safety Net Programs (SSNPs) including pension schemes on the lives of poor and vulnerable in Sylhet district. It is a qualitative study and it uses methods such as in-depth interview, focus group discussion and content analysis to understand the changes in the economic, social well-being of individuals living in poverty and vulnerability. Sylhet is one of the regions of Bangladesh with least poverty rates. However, due to natural disasters like floods affecting the area almost every year leaves thousands of lives on the brink of vulnerability and causes tremendous losses to the poor. The study therefore reveals both the improvement in the lives of disadvantaged population in the area as well as shed light on the factors influencing the programs' effectiveness such as floods, corruption etc. It also reveals people's attitudes towards the recently-introduced pension scheme and participants' expectations from the program. This study contributes to a deeper understanding of the impact of social safety net programs such as pension scheme, with factors causing hindrances to expected outcomes, offering valuable insights for policy makers working to improve the lives of poor and vulnerable living in the district.

**Keywords:** Social Safety Net, Poverty, Anti-Poverty Measures, Inequality, Pension Scheme

## 1. Introduction

Social Safety Net (SSN) has been defined by a number of organizations and different scholars in their own way. The concept was introduced by the Bretton Woods Institutions, in the early 1990s in connection to structural adjustment programs (SAP) which were supposed to mitigate the impact of structural adjustment loans provided by Bretton Woods Institution such as World Bank and IMF on the poorest groups of the recipient countries. It is also classified as formal and informal safety nets to differentiate between officially initiated programs by government and community-based safety nets such as Zakat in Muslim communities. However, this paper will refer SSN based on definition provided by the International Labor Organization, in other words, as "government-provided anti-poverty benefit" (Paitoonpong, Abe, & Ruopongsakorn, 2008).

World Bank defines social safety nets as non-contributory transfer programs generally targeted poor or those vulnerable to shocks. These programs include cash transfers, food or other in-kind distribution, public workfare jobs, general price subsidies, fee waivers for essential services such as health or education. The prime objective of social safety nets is to alleviate poverty, helping households manage risk and avoid poverty, protecting against destitution, mitigating poverty, and building human capital through create better life chances for the under privileged groups of society.

Although, the concept of Social Safety Net first came into discourse only during the 1980s, the history can be traced back to ancient times. The growth of safety nets in Bangladesh began from the time of its independence. In the 1970s initiatives like relief programs, food-for-work, and microcredit took off to fight famines, floods and other natural disasters (Ahmed, Jahan, & Zohora, 2014). Food rations and relief work were the two major programs at the beginning of the journey of SSN in Bangladesh (Morshed, 2009).Consecutively, programs such as food for education programs, conditional cash transfers (CCTs) like allowances for poorest and vulnerable segment of the society and recent pension scheme have been introduced. In the 2000s, the aim of SSNPs was to bring down poverty rate from 40% in 2005 to 15 percent by 2021 (Barkat-E-Khuda, 2011). Estimating the progress in poverty alleviation, it can rightfully be said that SSNPs have largely succeeded in fighting poverty. SSNP has contributed to the fall in poverty rate from 70% during independence to 18.7% today.

Social safety net programs are necessary to address the economic and social hardships that arise from a significant decline in income due to various contingencies, such as loss of cultivable land, crop failure, land and homestead loss due to river erosion, unemployment, sickness, maternity, invalidity, old age, or death of earning household members. These programs aim to address risks, poverty, and vulnerability, which are uncertain events that may adversely affect people's well-being, not having enough of something valuable to derive income and livelihood, and the probability of not having enough of something valuable in the future, respectively.

The poverty status of Sylhet has been relatively good compared to the northern regions of the country. However, a significant number of populations still grapple with poverty and vulnerability in the region. SSNPs have contributed too much of the progress. Due to the recent developments in price hike, inflation, floods and also due to the Covid-19 pandemic many new poor have emerged in the region. Poverty rate have seen increase in Sylhet as a result. This paper tries to measure the multifaceted impact of Social Safety Net programs in the Sylhet region of Bangladesh to get an overview of the country context. It will try to identify the major hindrances in the implementation of these programs in the context of the region. Another aspect of this study is to assess the rationale and effectiveness of the recently introduced pension scheme in Bangladesh. The paper will also suggest some policy recommendation for effective implementation of SSN programs.

There has been significant improvement in poverty reduction in Bangladesh and SSNPs have played a significant role in it. However, three division including Sylhet have stepped backward and there is an increase in poverty rate. Therefore, this study attempts to properly identify the impact of these programs and addresses the problems of SSNP implementation in this region to identify the barriers and also measures the affectivity of newly-introduced pension scheme.

## **2. Literature review**

Barkat-E-Khuda (2011) has made attempt to introduce the SSN programs in the socio-economic context of Bangladesh. He discussed that, SSNPs should cover three different groups – chronic poor, the transient poor who live close to the poverty line, and other vulnerable groups such as divorced women, disabled individuals and such the SSNPs need to address – risks or uncertain events which may adversely affect people's well-being, poverty or the inability to derive enough income to meet basic livelihood, and vulnerability or the probability of falling below the poverty line near-future. Bangladesh is a heavily populated country, which is the main reason behind the extreme burden on the limited resources of the country. The increasing rate of urbanization has caused decrease in land available to poor farmers driving them to become marginalized. The employment sector of the country is very narrow and the short supply of skilled labor from disadvantage segment of the society prevents them from entering the workforce as well. The country is also affected by natural calamities like flood,

drought, river erosion, cyclones which causes tremendous loss to people, especially the poorer group every year. Back in 1990, the literacy rate, especially among women was also in a very thin state. Health sector was similarly suffering from various problems. However, Khuda mentioned existing SSN programs operating in Bangladesh which are divided into four types: (i) provision of special privileges to disadvantaged and underprivileged sections of population, (ii) employment generation through micro-credit and different fund management programs, (iii) food security based activities to better manage the consequences of natural disasters, (iv) provision of education, health and training to make the new generation more capable and self-restraint. To make SSNPs effective the author has suggested couple of recommendations, including high-level political commitment, effective program management and delivery, better targeting of the beneficiaries etc. However, the aforementioned paper was published a decade ago, and since then SSNPs have seen significant improvement covering more people and also the allocations for these programs have gradually increased over the year.

Among the several objectives of SSNPs, the most significant one is to alleviate poverty, and whether the programs are capable of achieving these objective demand proper studies. “Social Safety Net Programme as Mean to Alleviate Poverty in Bangladesh”, an article published on the journal *Developing Country Studies*, has taken attempt to examine this aspect of SSNPs in Bangladesh. It provided coverage of SSNPs on regional basis, in which authors showed that in Sylhet; about 22.42% of households were covered as recipient of SSNPs where the percentage of people living below poverty line in the region was 20.8% (Ahmed, Jahan, & Zohora, 2014). The data were taken from the Household Income and Expenditure Survey, 2005, and in that year, Sylhet had the most percentage of SSNP recipient households and stood fourth in percentage of people living below poverty line among the 7 districts. The study has also shown the increase in allocations for SSNPs from the budgets from FY 2008-09 to FY 2014-15. The study concluded with mentioning the ‘regional disparity’ issue of SSNPs. It also stated some of the problems facing the programs including uneven distribution of wealth between different regions, programs being improperly targeted or politically motivated, corruption and negligence, etcetera.

A recent study was published in the *Journal of Social Service Research*, is titled, “Social Safety Net (SSN) Programs in Bangladesh: Issues and Challenges”, which has discussed the issues and challenges of safety net programs in Bangladesh. This paper addressed similar issues in implementing SSNPs as the aforementioned paper has done (Sifat, 2020).

“Social Safety Net Programs: Contribution to Socio-Economic Resilience of Vulnerable Group,” a paper published in 2018, discussed the major expenses of the beneficiaries of the various allowances under Social Safety Net. Author her, showed the relationship between expenses and seasonal income variations of rural people. He discussed that, in monsoon season most of the farmers remain unproductive. In these months they rely on credit with the hope of repaying after receiving an allowance. Employment Generation Program for the Poorest (EGPP), is very helpful in this context. Beneficiaries of many allowances use their money only to buy necessities during these months. On the other hand, during productive seasons, they can afford to do other purchases beyond daily needs. The allowances improve their food intake patterns, access to health facilities for instance buying medicines, affordability of clothes, social resilience and dignity. Old segment of the beneficiaries is less dependent on their families and enjoy more dignity after receiving the allowance (Majumder, 2018).

“Impact of Social Safety Net Program: A Case Study of Kadirpur Union of Shibchar Upazila, Madaripur District.” Published in 2022, this paper deals with the impacts of SSN programs on the lives of people of Kadirpur Union of Madaripur District. The author shows the occupation of the beneficiaries, where about 60% of the population are unemployed, 6% are farmers, 10% are housewives, and 24% engaged in other occupation. The paper further shows the expenditure for food, purposes of spending allowance, and change in family life of the beneficiaries, and also the opinions of the beneficiaries regarding the amount and other aspect of the allowances and finally the impact of SSN programs in overall poverty reduction of the area (Sharmin, 2022).

“Social Safety Net Program in Strengthening Adaptive Capacity to Disaster and Climate Change in South Asia: Problems and Prospects.” This paper’s primary focus is the impact of SSN programs in coping with poverty and risk posed by various natural disasters. It argues, although, the Government of Bangladesh has undertaken a

handful of initiatives under SSNPs, including Vulnerable Group Development (VGD), Food for Works (FFW), Cash transfers and other measures which are aimed to address a wide range of vulnerability, the lack of consolidated national policy for fostering SSN programs lead to un-sustainability. This paper also compares the approaches and range of SSN programs between other South Asian Countries including India, Pakistan and Nepal (Islam & Hasan, 2019).

In the article “An Estimation of the Implementation Costs and Financing Options for Introducing a Universal Pension Scheme in Bangladesh”, the author discussed the rationale behind the introduction for the Universal Pension Scheme in Bangladesh. As the number of people aged more than 60, is expected to constitute 20% of the total population by 2051, necessary policies are required to ensure a secured life for these senior citizens by the time to protect them from vulnerability. The paper concludes with the projection that, an additional average allocation equivalent to 0.1%-0.5% of GDP annually is required to cover all the elderly citizens, excluding those under the pension scheme of the public sector employees.

Although there have been a number of case studies conducted on several rural areas of Bangladesh, no significant initiative has undertaken for Sylhet district. Sylhet is one of the most natural disaster-prone regions of Bangladesh. Every year the rural areas of the district get affected by flood which causes tremendous loss to the marginal people of the region. However, as the SSN programs have been implemented aimed to alleviate poverty from the region, study is required to examine the effectiveness of these programs on Sylhet.

### 3. Objectives of the study

- i. Assess the impact of Social Safety Net Programs;
- ii. Identify barriers and challenges to effective implementation;
- iii. Evaluate the impact of universal pension scheme.

### 4. Conceptual Framework

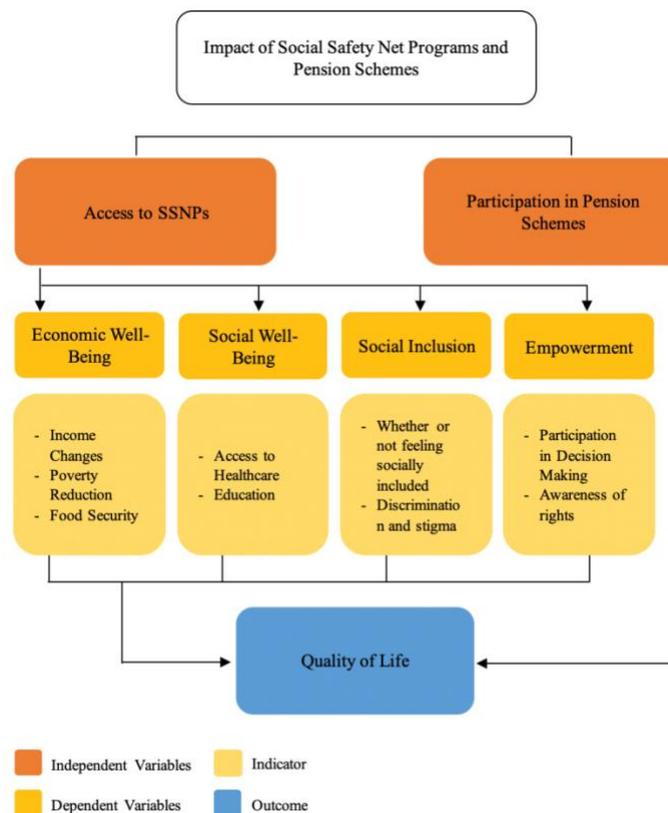


Figure 1: Conceptual Framework

To measure the impact of SSN programs and pension scheme this paper attempts to assess the change or improvement in the overall quality of life of the individuals who are participating in these programs. Access to SSNPs is one independent variable which affects dependent variables such as economic well-being, social well-being, social inclusion and empowerment. As the benefits of pension schemes are not yet operationalized, this paper would only seek to understand participants' expectations of change in their quality of life from the scheme.

#### 4. Methodology

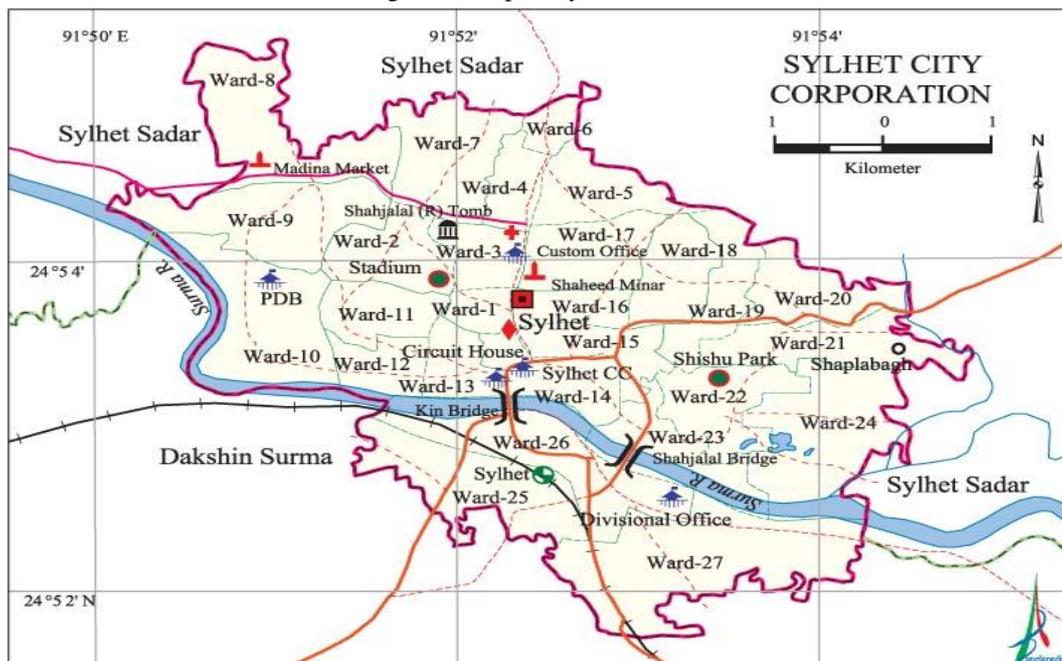
##### 4.1. Approaches to the Study

This study used to investigate the impact of social safety nets and pension schemes on the lives of the poor and vulnerable in Sylhet, Bangladesh. Qualitative method was used to collect and analyze data. Semi-structured interviews were conducted with a total of 20 (Twenty) participants from rural and urban areas of Sylhet.

##### 4.2. Study Area

Sylhet is a metropolitan city located in the northeastern region of Bangladesh. It is the administrative center of Sylhet Division. It is situated on the banks of the Surma River. The city has a population of approximately 700,000 people, making it the fifth-largest city in Bangladesh. There are about 108606 elderly people under the social safety nets program in Sylhet. Similar to other regions of the country the majority population of Sylhet Division still lives in the rural areas. The primary economic activity of these people is agriculture. The economy of Sylhet mainly depends on two sectors tourism and agriculture. The area is also prone to natural disastrous with flood affecting thousands of rural people every year rendering tremendous loss to their houses, assets, and causing damage to crops. The geographical and socio-economic activity makes the region a good study area and therefore it is selected.

Figure 2: Map of Sylhet District



##### 4.3. Data Sources

The study has been conducted based on primary and secondary data. The primary data is collected from selected samples. Secondary data is gathered from government websites, directory, online databases, journals, and newspapers.

#### 4.4. Sampling Method

The population of this study was selected from mostly aged individuals who are between 50 to 80 years old. Responsible individuals from GO, NGO, local government, and administration also were part of the population. The participants were selected through purposive sampling and were asked to provide information about their experiences with social safety nets and pension schemes.

#### 4.5. Data Collection Techniques

Qualitative techniques were used for data collection. A Focus Group Discussion (FGD) was also conducted among a group of 6 participants to explore their views on the impact of social safety nets and pension schemes on their lives. The interviews and focus group discussions were conducted in Bengali, audio-recorded and transcribed verbatim, and all data were kept confidential. The study was conducted between September and October 2023. The study obtained ethical approval from the respondents and relevant institution before conducting the data collection. The participants were informed about the purpose of the study, their voluntary participation, and their right to withdraw their participation at any time without any consequences. The participants' confidentiality and anonymity are ensured.

#### 4.6. Data Analysis

The data collected was analyzed using qualitative analyses. Additionally, secondary data was collected from various sources such as research papers, news articles, and reports on safety nets and pension schemes. The data were analyzed using thematic analysis, which involved the identification, analysis, and reporting of patterns within the data. The analysis began with familiarization of the data, followed by the generation of initial codes and searching for themes. Themes were further reviewed, refined, and named before producing the final report. The results were then used to draw conclusions about the impact of social safety nets and pension schemes on the lives of the poor and vulnerable in Sylhet, Bangladesh.

### 5. Findings and discussions:

#### 5.1. Enhanced dignity and security through government support

Some of our respondents explain:

*“Yes, receiving the Social Safety Net Program allowance provides me with a sense of dignity and security. I am no longer worried about how I am going to make ends meet. I am able to live a dignified life, and I am grateful for the government's support.”*

This quote highlights a theme of immense importance - the emotional and psychological impact of the Social Safety Net Program allowance. The respondent expresses how the allowance has improved their sense of dignity and security, alleviating the constant worry about financial stability. The newfound ability to lead a dignified life is emphasized. The gratitude expressed for the government's support signifies the profound impact of such programs, not only on financial well-being but also on the individual's self-esteem and overall quality of life. This theme underscores the essential role of government assistance in promoting dignity and security among beneficiaries.

#### 5.2. Financial challenges in the face of health-related expenses

One respondent says:

*“While the Old Age Allowance has provided much-needed financial support, there are still moments when it falls short. Medical expenses, especially for chronic illnesses, can be a significant burden. I find myself having to make tough choices between basic necessities.”*

This quote underscores a prevalent challenge faced by recipients of the Old Age Allowance. While the allowance undoubtedly offers critical financial support, it also reveals a limitation: the inability of the allowance to fully cover the cost of medical care, particularly for chronic illnesses. This leads to difficult decisions, forcing

the recipient to choose between necessary healthcare and other basic necessities. This theme highlights the ongoing financial challenges that older individuals encounter, even with the support of the allowance, especially when dealing with health-related expenses.

### 5.3. *The shortcomings of long-term financial security*

One of our respondents says:

*“Receiving the Widow's Allowance has been a lifeline for me and my children. However, it doesn't provide long-term financial security. Finding stable employment remains a challenge, and I worry about what will happen once my children grow up and the allowance ends.”*

This quote highlights the complex financial challenges experienced by recipients of the Widow's Allowance. While the allowance has been a crucial source of support, it brings to the forefront a notable limitation: it does not guarantee long-term financial security. The respondent expresses concern about the difficulties in securing stable employment, indicating that the allowance might not be a lasting solution. Additionally, there is apprehension regarding the future, particularly when the children are no longer eligible for the allowance. This theme underscores the need for comprehensive, sustainable support beyond short-term allowances for widows and their families.

### 5.4. *Limitations of addressing broader socioeconomic challenges*

A representative of local community alleged:

*“The Social Safety Net Program allowance is a blessing, but it doesn't address the broader issues of unemployment and economic disparities in our community. These challenges persist, and many families still struggle even with the assistance.”*

This quote illuminates a vital theme regarding the limitations of the Social Safety Net Program. While the allowance is undoubtedly beneficial, it reveals a significant constraint: it does not comprehensively address the deeper-rooted problems of unemployment and economic disparities in the community. This statement underscores that despite the assistance, systemic challenges persist, and many families continue to face difficulties. It emphasizes the need for a holistic approach to tackle not only immediate financial needs but also the broader socioeconomic issues affecting the community.

### 5.5. *SSN programs and the persistent issue of income inequality*

An expert in the relevant area notes:

*“I appreciate the SSN program's support, but it's important to recognize that it doesn't mitigate the long-term issue of income inequality. While it helps meet immediate needs, it doesn't change the fact that income disparities still exist in our society.”*

This quote highlights the theme of the limitations of Social Safety Net (SSN) programs concerning the broader issue of income inequality. The respondent acknowledges the value of SSN programs in meeting immediate needs, but the limitation is evident in the program's inability to address the deep-rooted and persistent issue of income inequality. This recognition underscores the importance of a more comprehensive and systemic approach to tackle this societal challenge, which goes beyond the scope of SSN programs. The quote serves as a reminder that while SSN programs are valuable, they should be part of a broader strategy aimed at reducing income disparities in society.

### 5.6. *Concerns about the sustainability of social safety nets and pension schemes*

One respondent says:

*“I am concerned about the sustainability of social safety nets and pension schemes in my country. The government does not have a lot of resources, and these programs can be expensive to operate.”*

This quote reflects the theme of concerns regarding the sustainability of social safety nets and pension schemes. The beneficiary expresses apprehension about the long-term viability of these programs. The reference to limited government resources and the cost of operating such programs underscores the challenge of sustaining them.

This quote serves as a reminder that the sustainability of social safety nets is a critical consideration and is influenced by factors such as available resources and operational costs, which can impact the continued provision of essential support to beneficiaries.

#### 5.7. Concerns about corruption in social safety nets and pension schemes

*“I have heard stories of corruption in the implementation of social safety nets and pension schemes. This is concerning, because it means that the people who need these programs the most may not be receiving the benefits that they are entitled to.”*

This quote encapsulates the theme of concerns related to corruption within the implementation of social safety nets and pension schemes. The concerned citizen highlights the worrisome issue of corruption, which can potentially deprive those in need of their entitled benefits. The reference to stories of corruption underscores the importance of transparency and accountability in the administration of such programs. It serves as a reminder that addressing corruption is crucial to ensure that these programs effectively reach and assist the most vulnerable and in-need individuals.

#### 5.8. Concerns about political interference in social safety nets and pension schemes

An expert commented:

*“I am concerned about the potential for political interference in social safety nets and pension schemes. Politicians may use these programs to reward their supporters or punish their opponents.”*

This quote encapsulates the theme of concerns regarding political interference in the administration of social safety nets and pension schemes. The researcher highlights the potential for politicians to manipulate these programs for political gain, whether by rewarding supporters or punishing opponents. This raises a critical issue of program integrity and the need for safeguards to ensure that these essential programs are distributed based on need and not political affiliation. The quote emphasizes the significance of maintaining the integrity and impartiality of social safety nets and pension schemes to benefit those who truly require assistance.

#### 5.9. Complexity of pension schemes and financial literacy challenges

*“Pension schemes can be complex and difficult to understand, especially for people who are not financially literate. This can make it difficult for people to make informed decisions about their retirement savings and to ensure that they are getting the most out of their pension scheme.”*

This quote centers on the theme of the complexity of pension schemes and the challenges related to financial literacy. The concerned individual points out that pension schemes are often intricate and may pose difficulties, especially for those lacking financial literacy. This complexity can result in hurdles for individuals in making informed decisions about their retirement savings and optimizing their pension scheme. The quote highlights the importance of enhancing financial literacy and simplifying pension scheme information to empower individuals to secure their financial future effectively.

#### 5.10. Stigma associated with social safety net benefits

*“There is often a stigma associated with receiving social safety net benefits. This can discourage people from accessing these programs, even when they need them. The stigma associated with social safety net programs can be rooted in a variety of factors, such as cultural norms, religious beliefs, and political ideology.”*

This quote highlights the theme of stigma linked to the receipt of social safety net benefits. The concerned advocate underscores the adverse impact of this stigma, which can deter individuals from accessing vital programs even when they are in need. The quote further explains that such stigma may be grounded in various factors, including cultural norms, religious beliefs, and political ideology. This emphasizes the significance of addressing social stigma and fostering inclusivity in social safety net programs to ensure that those who require assistance are not discouraged from seeking it.

## 6. Factors influencing impact

Bangladesh has made significant progress in poverty alleviation over the past few decades, and much of this success can be attributed to the various social safety net programs and other anti-poverty measures implemented by the government. These initiatives have indeed played a crucial role in improving the living standards of the country's most vulnerable population and reducing poverty rates.

Where, in the year, 2000, approximately half of the total population of Bangladesh lived below poverty line in 2022, it is only 18.7%. And where in 2000, 34.3% people lived below the lower poverty line which is referred to as extreme poverty, the percentage is only 5.6% as of 2022. However, although the national poverty rate dropped in 2022, the case is different for Dhaka, Barisal and Sylhet divisions. Whereas, according to the Household Income and Expenditure Survey of 2022, poverty rate in Sylhet rose to 17.4% in 2022 from 16.2% in HIES-2016 survey. (HIES 2022, Bangladesh Bureau of Statistics). So, the question naturally arises regarding the affectivity of the SSN programs and other anti-poverty measures in Sylhet. The HIES survey of 2022 also indicates that in Sylhet area the increase in poverty rate is primarily due to the increase in poverty rate in rural areas. In urban areas, the poverty rate has decreased in relation to previous years. Therefore, the main reasons why the SSN and other anti-poverty programs are failing to put a positive impact in these areas require a proper discussion. Some of these causes are common to the other regions of the country and some of them are specific to the geographical position of Sylhet. From the data, some of the factors influencing impact can be identified:

### 6.1. *Disproportional distribution of resources*

Regional disparity in poverty is a pervasive issue in the economy of Bangladesh, with certain regions consistently receiving a more significant share of resources and development benefits than others. Although, the Northern regions of Bangladesh such as Rajshahi, Rangpur, Khulna has always been at the less developed section where the poverty rates were always high, in relation to the 2016 survey of HIES, the poverty rate of these regions has significantly dropped. Therefore, the answer to the question why Sylhet experienced increase in poverty lies in the urban-rural disparity as poverty rate for urban areas of Sylhet has dropped as well. Sylhet, unlike other parts of Bangladesh, has experienced urban-rural disparities, with urban areas reaping the rewards of modernization and infrastructure development more than rural communities. While it's true that underprivileged individuals from both rural and urban areas are benefiting from social safety net (SSN) programs, the inherent disparities in opportunities between these two settings hinder rural populations from fully leveraging the allowances and other benefits they receive.

### 6.2. *Floods*

Sylhet is a region highly susceptible to frequent and devastating floods. Year after year, this area experiences catastrophic overflows, with rural communities bearing the brunt of the damages while urban populations experience relatively milder impacts. These flood lead to the widespread loss of homes, livestock, and agricultural crops, plunging a significant number of people into destitution. Vulnerable individuals, in particular, find themselves in a state of economic despair as they lose everything they once possessed.

Despite the existence of flood relief and various social safety net programs and allowances, and compensations from the government and other non-governmental organization, the aid often falls short of adequately assisting those affected in their efforts to recover from the immense losses they have endured. The severity and recurrent nature of these floods present an ongoing challenge for these communities, requiring comprehensive and sustainable strategies to mitigate the long-term impacts of these natural disasters. As one of the primary concerns of social safety nets is risk reduction, there should be proper disaster management programs along with food rations, reliefs, and post-disaster programs to avoid risk and to make the SSN programs more effective.

### *6.3. Price hikes and insufficiency of resources*

Increasing the amount of the allowances has been a demand for a long period. Although in the recent budget, allowances have been increased for some of the programs including Old Age Allowance, Allowances for the Widow, Deserted and Destitute Women, and Allowances for the Financially Insolvent Disabled. Amount for Old Age Allowance has been increased 100 TK, Allowances for the Widow, Deserted and Destitute Women have been increased 50 TK, for the Disabled it has been increased 100 TK to 850 TK in the current budget, in terms of GDP share the percentage of allocations for SSNP has remained stagnant for the past many years.

However, rising global inflation and price hike for essentials are partly responsible for ineffectiveness of the SSN programs. Due to the increase in price for daily necessities like food, medications etc. beneficiaries of SSN programs and allowances are finding the amount somewhat inadequate. Several interviewees shared their opinion of resources being insufficient to meet their daily necessities.

### *6.4. Lack of coordination and implementations*

There are around 122 schemes under the Social Safety Net including cash transfers, food for work, education grants, assistance for under-privileged communities, development activities etc. The implementations of these programs have been vested to 24 ministries and departments. Lack of coordination among these ministries and departments is another reason behind ineffectiveness of the SSN programs in Bangladesh. Failing to identify the poor beneficiaries properly, overlapping of activities between different authorities, and weakness in program administration causes hindrance in the effectiveness of the programs (The World Bank, 2014a).

### *6.5. Corruption*

There is also the issue of selecting eligible beneficiaries. According to a study of 2016 conducted by the General Economics Division (GED), of the Ministry of Planning, about 64% of the poor people do not get the benefit of any SSN programs. As of 2021, around 87 thousand fake beneficiaries have been enlisted as taking benefits of social safety nets. In FY 2020-21, about 341 crore taka under the safety net programs has not been distributed. In the Midterm Implementation Review of the National Social Security Strategy (NSSS), it is stated that about 46% of the beneficiaries are not in fact eligible for the allowances. About 59% of the Old Age Allowance receivers have not met the qualification for the benefit. In the allowance for widowed and distressed women, there is about 23% benefits receivers were fake (Ministry of Planning, 2020).

There have also been allegations of receiving bribes in order to enlist people for the benefits. According to a study by Transparency International Bangladesh, to enlist names under the Department of Social Service, people had to bribe more than 100 TK. Many representatives have been accused responsible for this type of corrupt practices.

## **7. Conclusion**

This study has delved into the multifaceted aspect of social safety nets and pension schemes and their impacts on the lives of people of Sylhet region. From the findings several critical themes and issues have come into light. These findings shed light on the causes and factors responsible for ineffectiveness of these programs, and also brought opinions of the beneficiaries into front.

One of the prominent themes that emerged from the research is the profound impact of government support on the lives of the beneficiaries. It was evident that individuals felt a heightened sense of dignity and security through these support mechanisms. The financial challenges posed by health-related expenses were a recurring issue, emphasizing the need for comprehensive coverage within these safety nets. The shortcomings in long-term security provisions, in particular, raised concerns regarding the future well-being of those dependent on these programs.

However, the analysis also uncovered several limitations. Social safety nets and pension schemes, while providing much-needed assistance, often struggled to address the broader socio-economic challenges faced by beneficiaries. The persistent issue of income inequality was notably challenging, as these programs could only mitigate, rather than eliminate, this disparity. The sustainability of these safety nets and pension schemes came under scrutiny, with concerns about corruption and political interference. Such concerns not only raised questions about the equitable distribution of resources but also introduced an element of stigma associated with accessing these benefits. This stigma could deter some eligible individuals from seeking the assistance they require.

Furthermore, the impact of these programs was significantly influenced by factors such as the disproportional distribution of resources, natural disasters, price hikes, resource insufficiency, lack of coordination in implementation, and corruption. These factors, in some cases, undermined the effectiveness of the safety nets and pension schemes, emphasizing the need for comprehensive reforms and improvements.

In light of these findings, it is evident that social safety nets and pension schemes play a crucial role in providing much-needed support to the poor and vulnerable in the Sylhet region. However, for these programs to fulfill their potential there is a pressing need for policy enhancements, increased transparency, and a reduction in political interference. Addressing the persistent issue of income inequality and ensuring the long-term security of beneficiaries should be at the forefront of these reforms. It is essential that policymakers and stakeholders take these findings into account, shaping future initiatives in a manner that fosters a sense of dignity, security, and opportunity for all individuals, regardless of their socio-economic status. Through comprehensive reforms, Sylhet can strive towards a future where social safety nets and pension schemes serve as robust and sustainable mechanisms for alleviating poverty and improving the lives of the region's most vulnerable populations.

## 8. Recommendations

When it comes to policy recommendations for social safety net programs and pension schemes in Bangladesh, several factors need to be taken into consideration. These recommendations aim to enhance the effectiveness and coverage of these programs, ensuring better protection for vulnerable populations and facilitating long-term financial security for the aging population. Here are some policy recommendations:

1. *Expand Coverage:* Efforts should be made to expand the coverage of SSNPs to reach the most vulnerable population, such as the extreme poor, women, disabled individuals and marginalized communities. Identifying and targeting these groups through comprehensive data analysis and robust identification mechanisms can help ensure that assistance reaches those who need it the most.
2. *Strengthen Targeting Mechanisms:* Existing targeting mechanisms should be improved to enhance the accuracy of identifying eligible beneficiaries. This can be achieved by utilizing various sources of data, such as income data, household surveys and geographical targeting to ensure that resources are allocated to those with the greatest need. Regular assessments and evaluations of these targeting mechanisms are also crucial to identify any potential issues or inequalities.
3. *Enhance Program Coordination:* Improved coordination among different SSNPs and across relevant government ministries can help streamline processes, reduce duplication and ensure an efficient delivery of services. This can be accomplished through the establishment of an integrated information system that allows for real-time data sharing and coordination among relevant stakeholders.
4. *Increase Budget Allocation:* Adequate budget allocation for SSNPs is essential to expand coverage and increase the amount of assistance provided. The government should prioritize and allocate sufficient funds to ensure the sustainability effectiveness of these programs. Exploring innovative financing mechanisms, including public-private partnerships can help generate additional resources.
5. *Introduce Multi-Tiered Pension Schemes:* To address the challenges of the aging population, the government should consider implementing multi-tiered pension schemes that cater to individuals across different income levels. This can include a combination of contributory and non-contributory schemes with diversified investment options to maximize return and provide long-term financial security for retirees.

6. *Improve Administrative Efficiency*: Efficient administrative frameworks are crucial for the successful implementation of SSNPs and pension schemes. Strengthening institutional capacity, improving technology infrastructure and training staff members can enhance administrative efficiency, minimize delays and reduce corruption.

7. *Regular Monitoring and Evaluation*: Continuous monitoring and evaluation of SSNPs and pension schemes are necessary to assess their impact, identify bottlenecks and make necessary adjustments. Regular feedback from beneficiaries and rigorous impact evaluations can help improve program design and delivery.

It is important for policymakers to consider the socio-economic context and consult with relevant stakeholders to ensure the effectiveness of these recommendations.

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