

Social Safety Net Programme as a Mean to Alleviate Poverty in Bangladesh

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Abstract

The Social Safety Net Programmes (SSNPs) play a key role in Bangladesh to protect the poor households from poverty and vulnerability. Either income poverty or human poverty is responsible for the prevalence of poverty in Bangladesh. The causes of being poor differ across individuals. Taking into account all these factors, the government of Bangladesh is trying to trim down poverty by executing various types of social safety net programmes since her emergence as a new nation. The Government of Bangladesh allocates significant amount of money in the budget to implement various social safety net measures with the motive to attenuate the degree of poverty. The major social safety net programmes in Bangladesh can be divided under two broad categories: (i) social protection measures; (ii) social empowerment measures. All these measures intend to facilitate education, health, vulnerability reduction, employment creation, risk reduction etc. To attain the goal of poverty reduction for the overall welfare of the society better targeting of beneficiaries and better monitoring and supervision must be ensured. There is need for a comprehensive macroeconomic policy response and strong programme management to make the SSNPs work efficiently.

Keywords: Poverty, Social safety net, Bangladesh.

1. Introduction

Social Safety Net Programmes (SSNPs) are a set of public measures taken by the government in order to protect the vulnerable section of the society from diverse types of economic and social hardships, mainly occurring due to substantial decline in income. By and large, SSNPs are designed to serve as a redistributive tool of transferring resources towards the poorer segment of the society to bring them out of poverty and provide greater opportunities for individuals to mitigate risks from unforeseen contingencies. In short SSNPs are needed to address issues like uncertain events, poverty, vulnerability, etc. Safety nets therefore do not only protect individuals from transient periods of poverty like loss of employment, sudden illness, or natural disasters, but also protect individuals from lifetime poverty that can arise from, say, lack of education and poor health, specifically in childhood. Thus the safety net programmes create a path towards poverty reduction in the long run. In other words, the safety net program, a mechanism motivated by both equity and efficiency considerations is expected to reduce poverty through investment in human capital.

SSNPs should cover three different groups who face various types of shocks and risks. These include: (i) the chronic poor, i.e., those who are poor even during “good times,” (ii) the transient poor, and (iii) other vulnerable population groups for whom general stability and prosperity alone would not be sufficient. It is appropriate that SSNPs follow both the “promotion approach” which is undertaken to raise the incomes and employment opportunities of the poor and the “protection approach” which is undertaken to reduce the vulnerability of the poor (Khuda, 2011).

SSNPs are, however, not without controversy (Alderman and Hoddinott, 2007). The proponents of these programmes consider them as a way of ensuring some sort of equity while sharing the benefits of economic growth widely among the population. In times of crisis and distress, such programmes act as stabilizers by curtailing the potential social and economic depth of the crisis; while from another perspective such programmes serve as long-term investment by carrying lifetime benefits and high returns. On the other hand, the critics consider such programmes as nothing other than a way of wasting scarce public resources, especially in a least-developed country like ours where resources are extremely scarce. The SSNPs also discourage work and investment. In spite of all the criticisms, a study estimated that a set of minimum transfers is not costly in per capita terms (ILO and WHO, 2009). Often, such programmes in resource-poor countries are only around 2 per cent of the GDP, an amount which could be financed by reallocating unproductive expenditures that offer little tangible benefits to the poor (Khuda, 2011).

Since independence in 1971, when 70% of the population lived below the poverty line, the two major vehicles of social safety nets were food rations and relief work following disasters and other calamities (Morshed, 2009). With the passage of time, notable progresses towards reducing widespread poverty have been made by using

sophisticated safety net measures. The government has been following a combination of direct and indirect safety net programmes for poverty eradication under the supervision of various ministries. Despite having a large number of programmes under the SSNPs, the rate of poverty diminution has not been that much adequate enough. It is now crucial to scrutinize the impact of the existing safety net programmes on poverty reduction in Bangladesh and identify the kind of new and sophisticated programmes which would be more suitable to the socio-economic condition of the country.

2. History of social safety nets

Social safety nets (SSNs) as a protective mechanism for the poor have a long history that can be traced back as far as Ancient Egypt and the Roman Empire. In chronological order, safety net came first into the discourse during the 1980's in response to the (presumably short-term) adverse effects of structural adjustment (Adato, Ahmed and Lund, 2004). The concept was later popularized in East Asia during the financial crisis (Paitoonpong *et al* 2008).

With globalization causing economic crises worldwide, new experiences were acquired during the 1990's, which subsequently led to the extension of the concept of short term safety net to longer term interventions, often coined as social protection. Social protection had long been considered an issue of domestic concern in developed countries, where institutional arrangements emerged in order to protect citizens against risk and provide assistance to the destitute (Norton *et al* 2001). In the context of the developing world, social protection is a new term that expands from the concept of short-term safety net programs, and emphasizes a longer-term development approach, which includes social assistance and insurance (Page *et al*).

Over the years, a number of innovations have been made for the growth of safety net programmes in Bangladesh. Among these innovations some were a response to major crisis events and some were incremental unfolding of a policy agenda. The first round of innovations took place in the 1970s in response to the devastating famine of 1974. At that time food-for-work was significantly scaled-up and the Grameen experiment with micro-credit took off. In the late 1980s, second round of innovations took place. These two innovations were the response to consecutive floods of 1987 and 1988. At that time, Workfare innovations combining goals of road maintenance, social forestry and women empowerment were launched. In the early 1990s, Conditional cash transfers (CCTs) were launched in the form of food-for-education programme. And in the late 1990s allowance programmes took off focusing on elderly and vulnerable women. In early 2000s, there was a broadening of programmes with focus on combining protection and promotion goals. Finally, in the late 2000s, geographic targeting became a prominent focus. The future agenda too is pointing towards more innovations, particularly on a national database of the poor, as well as on the formulation of a comprehensive social protection strategy.

3. Importance of social safety nets

Being a country of third world, Bangladesh is always struggling against poverty. In spite of moderate GDP growth around 6 per cent, a large proportion of population in Bangladesh is still poor. The extent of poverty is even severe in the rural areas of the country where the majority of the population lives. Despite moderate development still a significant portion of the nation lives below the poverty line. Table below shows the poverty situation across the country.

Table-1: Head count rate (CBN) and incidence of poverty

Residence	Upper Poverty Line				Lower Poverty Line			
	2005	2000	1995-96	1991-92	2005	2000	1995-96	1991-92
National	40	48.9	50.1	56.6	25.1	34.3	35.1	41
Rural	43.8	52.3	54.5	58.7	28.6	37.9	39.4	43.7
Urban	28.4	35.2	27.8	42.7	14.6	20	13.7	23.6

Source: Household Income and Expenditure Survey (HIES) 2005.

Bangladesh's density of population has placed enormous burden on her limited resources. Farm size is getting smaller and the incidence of landlessness is increasing day by day. Limited opportunity in the agricultural sector is forcing the people to migrate to cities, especially to Dhaka city, in search of employment opportunities (Alam and Khuda 2005, 2009, 2011). According to the Population Census 2001, the urban population in Dhaka is projected to grow to 20 million in 2020, making it the world's third largest city. A majority of these population become slum dwellers and they live miserably there.

Moreover, natural disasters such as flood, cyclone, and river erosion force many people into vulnerable situation. Due to entitlement failure, after these shocks these people face severe food insecurity (Sen, 1982), which

decreases their productivity and then income (Pitt, Rosenzweig and Hassan, 1990). However, the causes of being poor are different from one group to another, and each set of causal factors implies different remedial actions.

A central aim of social safety nets (SSNs) is to reduce poverty. SSNs have protection and promotion effects and can play poverty reduction (Devereux, 2002; Slater, 2011). Every major industrialized nation has a set of programs that transfer between 10 percent and 30 percent of the country's GDP among the population, a key goal of which is to improve the well-being of those at the bottom of the income-distribution (Kenworthy, 1999). This issue has been subject to increasingly heated debate. A number of analysts contend that SSNs do indeed help to alleviate poverty. Some assert that too little of the income trickles down to the poor. Others suggest that providing a safety net undermines the initiative of the poor. Grosh, et al. (2008) argues that SSNs are never the only sufficient solution to the poverty; rather they are part of a country's development policy. However, interest in safety nets and social protection is growing exponentially. Ways of strengthening them are called for in high-level statements, researched in academic articles, and implemented by practitioners. Such developments are encouraging and may help to shed light on some long-standing humanitarian and development challenges. The concept remains controversial, however, and several issues must be clarified.

Social safety net programs are by no means intended to emerge as the primary tool for poverty reduction in almost any setting. Social safety nets refer to a set of cash (conditional or unconditional) or in-kind transfer programs with a view to protect the poor against poverty, vulnerability, shocks and risks. The importance of various safety nets programs is noteworthy in Bangladesh in the battle against poverty and vulnerability because of her susceptibility to poverty and natural calamities. These safety nets programmes are heavily associated with poverty dynamics. Hence, there has been greater interest of research on social safety nets issue as well.

4. Social safety nets in different countries

Social Safety Net (SSN) is a new concept in Bangladesh but not in the world. Different countries over the world who have undertaken different programmes of SSN have already observed the positive impacts of these on their economy. This paper will discuss only few countries where SSNs have positive impacts, such as India, Indonesia, and Philippines.

Public distribution of subsidized food is a very common form of SSN in India. In 1995 the country adopted National Social Assistance Programmes (NSAP) in which National Old Age Pension Scheme (NOAPS), National Family Benefit Scheme (NFBS), Widow Pension Scheme, Disability Pension Scheme, Annapurna Scheme etc were included. After the victory of Congress party in 2004 Indian government enacted National Rural Employment Guarantee Act (NREGA), Prime Minister's Employment Generation Programme (PMEGP), Unorganized Workers Social Security Act (UWSSA), Rashtriya Swasthya Bima Yojana (RSBY), National Food Security Act (NFSA) etc programmes under SSN to eradicate poverty from the country. Although the programmes have expanded, the outcome is not observed as expected. Some major drawbacks were found in these programmes. They cover only a small portion of population in formal employment. Again the amount of money disbursed in this sector is not sufficient enough to get good result.

Constitutional amendment of 2002 made the Indonesian government committed to offer comprehensive SSN to the entire population. In 2004, National Social Security System (SJSN) law was enacted that provides health insurance, pension, employment injury, and death benefits. Detailed programmes are still on the way of being developed. The deep reduction in fuel subsidies in 2005 created scope for the government to redirect funds to SSN. The Medium-Term Development Plan of 2010–2014 confirmed shift from universal subsidy to targeted programmes. Indonesia now has the following major SSN programs: Subsidized rice for the poor (Raskin), Unconditional cash transfer program (BLT), Conditional cash transfer program, Health insurance for the poor (Jamkesmas). The poor and near-poor living on income below 1.2 times the poverty line will be targeted by Raskin, BLT and Jamkesmas. Hopeful Family Program (PKH) was launched in 2007. Projected to cover 6.5 million households by 2015, Indonesia thus has developed the building blocks of a comprehensive SSN. Despite the broad complementarities among programmes, fragmentation across different agencies exists within their administration which is needed to be addressed. Better assessment of the contingent liabilities of different programmes is needed to be ensured.

Though the impact of the 1997 crisis on Philippines was relatively mild, the government established a range of SSN programmes. Programmes integrated a variety of public works, job training, credit facility, and livelihood assistance programs. The programmes were not broad enough, and were of poor quality. Health insurance for the poor, established in 1997 provides insurance to the bottom income quartile. The largest expansion of SSN occurred with the commencement of Conditional cash transfer programme called 4Ps (Pantawid Pamilyang

Pilipino Programme) in 2007. These 4Ps increased the average per capita income of the beneficiaries by 29%, also had positive effects on school attendance, immunization, prenatal visits.

Some major development occurred in the design of SSN programmes across all three countries. India has put emphasis on creating employment opportunities and providing health care for the poor people. Indonesia has ensured a broad set of complementary SSN programmes, such as price subsidies for rice and fuel, conditional cash transfers and free health care (Jamkesmas). Philippines' SSN strategy is centered on targeting assistance through 4Ps and health insurance. Health care for the poor is justifiably emphasized in all three countries. Fulfilling the income needs of the chronic poor is also praiseworthy.

5. Social safety net programmes in Bangladesh

Bangladesh has an ample range of social safety net programmes. Numerous specifically designed social safety net programmes are being directly operated by the Government of Bangladesh. These programmes try to address both income poverty and human poverty. While income and employment generating projects are being run, on the other side some other programmes are also being operated with the motto to help human development through ensuring education, health, nutrition and water and sanitation. To fight against both types of poverty the government usually follows either direct measure targeted towards the poor, such as cash transfer, Food for Work program or some indirect growth oriented measures.

In designing the development strategy Government of Bangladesh focus mainly on elimination of poverty and inequity, set priority on activities targeting the extreme poor, women in poverty, landless poor, and other disadvantaged groups. In this regard a strong and expanded social safety net is the main emphasis of the present government's vision to protect the poor from all types of social, economic and natural shocks (GoB, 2009).

In case of Bangladesh, allocation for social safety net programmes in the budget is gradually increasing over the years. However, the growth rate of the allotted amount of money for this purpose exhibits a healthy rising trend in the FY 2009-10 and 2010-11. The growth slows down in the following years. From the budget of FY 2013-14 the growth rate increases a bit compared with the previous years. Surprisingly, the coverage of the SSNPs is getting narrow day by day. From the FY 2010-11 absolute coverage of the programme is showing a falling trend. Similarly, allocation for SSNPs as a percentage to GDP and percentage to budget is also getting smaller especially from FY 2010-11. In spite of increase in the absolute amount of allocation for this purpose other relative indicators exhibit decreasing trend; which is a bit disappointing in a country like ours which is highly exposed to natural disasters and uncertainties.

Table-2: SSNPs in recent budgets

FY	Total allotment for SSNPs	Growth rate %	Percentage to budget	Percentage to GDP	Coverage (In lakh)
2008-09*	13845.27	-	14.71	2.25	697.79
2009-10*	16705.81	20.6607744	15.12	2.42	591.22
2010-11*	20893.52	25.06738674	16.07	2.64	808.03
2011-12*	21975.23	5.177251129	13.63	2.4	771.18
2012-13*	23,097.52	5.11	12.2	2.23	708.64
2013-14*	26,654.01	15.40	12.33	2.26	770.65
2014-15**	30,751.11	15.37	12.28	2.30	880.18

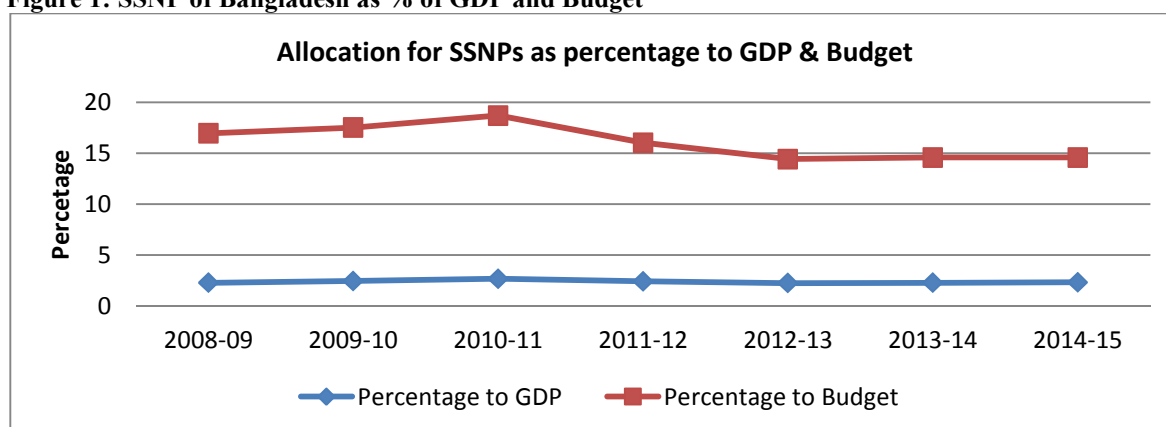
Source: Ministry of Finance, Government of Bangladesh.

*Revised Budget

**Proposed Budget

The scenario becomes more clear and comprehensible from the following figure based on the allocation made by the government.

Figure 1: SSNP of Bangladesh as % of GDP and Budget



Source: Ministry of Finance, Government of Bangladesh.

Though the coverage of social safety net is decreasing in absolute amount, it might be regionally targeted based on the need of the region concerned. However, effectively regional issues could not be found in the overall SSNP design. The findings from Household Income and Expenditures Survey (HIES) 2005 suggests that, in regions with high poverty incidence, in terms of percentage of population below the lower poverty line, percentage of safety net recipients household is less than the regions with lower poverty rate.

Table-3: Regional poverty and beneficiary of social safety net programmes

Division	% of recipient Household	% of people below poverty line
National	13.06	25.1
Barisal	13.34	35.6
Rajshahi	12.35	34.5
Khulna	9.51	31.6
Sylhet	22.42	20.8
Dhaka	14.33	19.9
Chittagong	11.05	16.1

Source: Household Income and Expenditure Survey (HIES) 2005.

Evidently, the western regions, namely Barisal, Rajshahi and Khulna are much worse off in terms of coverage than the relatively wealthier eastern region of the country.

6. Structure of social safety net (SSN)

Safety net programmes of Bangladesh can be classified into different categories bearing in mind different criteria. Considering the nature and intensions of different programmes, the study in this section categorizes the safety net programmes of Bangladesh into some broad dimensions, namely social protection and social empowerment. Basically social protection fights against income poverty and social empowerment tries to lessen human poverty. It is clearly evident that the majority of allocation for SSN goes to provide social protection. Only around one fifth of the budget for SSN tries to ensure social empowerment though both in revenue and development budget an amount is allotted for social empowerment, meanwhile only revenue budget deals with social protection. However, both the categories as a percentage of GDP are showing a decreasing trend.

Table-4: Relative share of Social Protection and Social Empowerment in the total budget for SSN

FY	Social Protection (as % to GDP)	Social Protection (as % to total allocation for SSNP)	Social Empowerment (as % to GDP)	Social Empowerment (as % to total allocation for SSNP)
2008-09	1.85	82.22	0.4	17.78
2009-10	1.95	80.58	0.47	19.42
2010-11	2.12	80.30	0.52	19.70
2011-12	1.88	78.33	0.52	21.67
2012-13	1.68	75.34	0.54	24.22
2013-14	1.61	71.22	0.65	28.78
2014-15	1.69	74.55	0.61	26.45

Source: Ministry of Finance, Government of Bangladesh.

Social Protection intends to protect the disadvantaged and vulnerable groups from risks and poverty. Social protection includes cash transfer in the form of allowances, food security programmes and miscellaneous funds for various schemes. There is well justification in support of targeting the vulnerable groups like edged, widowed and deserted and destitute women through social protection programmes. There is also scope for targeted cash transfers directed towards specific needy and deserving groups. Numerous allowances are also made under the cash transfer programme like honorarium for insolvent/injured freedom fighter, general relief activities, pension for retired government employees and their family, ration for shaheed family etc. These groups are generally acknowledged, even insisted, by the society as deserving candidates of support with recognition of correlation between poverty and their vulnerability. Meanwhile for addressing natural disasters block allocation for disaster management and probation of relief have been made. However, the most significant section of social protection is food security programmes. These food assistance programmes cover different kinds of programmes like Open Market Sales (OMS), Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), Food for Work (FFW), etc. Food security programme alone constitute almost 28.09 per cent of the total safety net spending in the proposed budget of the current FY 2014-15. By the way, free or subsidized food distribution tends to distort the market mechanism by creating dependency and involving large inclusion errors and leakage to the non-poor. However, the justification for food assistance is that society as a whole considers it unacceptable for people to be living below the food poverty line owing to the threat of starvation (Smith and Subbarao, 2003).

Social empowerment might be a less significant part of the total allocation for safety nets, but it enables the society to prevent the symptoms of poverty and vulnerability and makes it enable to fight back against poverty. Funds for social empowerment are generally disbursed with motive to facilitate education, health, vulnerability reduction, employment creation, risk reduction etc. However, a different categorization is also possible and overlapping among the programmes might occur.

As the Government of Bangladesh documents state, safety net programmes relating education of the poor mainly focus increasing the number of school enrolment in primary, secondary and higher secondary levels, reducing drop outs by providing school feeding, increasing female student enrolment at degree or equivalent levels by offering stipends, reaching out of school children etc. The safety net coverage includes special education programmes for special vulnerable children like orphans or disabled, fundamental education for urban working children, basic education for the development of children and human resource management. More than 9 per cent of the total safety net is dedicated to education programmes for the FY 2013-14.

Surprisingly, safety nets on health care services in Bangladesh constitutes only a little more than 3.4 per cent of the total allocation for safety nets. The health programmes particularly focus on nutritional protection of mother and children and community health care. Recently urban health care programme has been emphasized. Some allowances for poor lactating mother are also allotted. However, Hossain and Osman's (November, 2007) study mentions about Bangladesh's success story in improving health situation during the 1990s; especially in keeping down the infant mortality below that of India. Collaboration between the public and NGO health care services might be the driving force behind this achievement.

Bangladesh being a disaster prone country needs to address efficiently the aftereffects of natural calamities and the risk associated with these disasters. Risk reduction is increasingly seen as the primary function of public safety nets (Holzmann and Jorgenson, 1999). The objective of such programmes is to help the households withstand sudden shocks or disasters and avoid steep fall in consumption (Iqbal et al, 2008). To deal with the mounting concern regarding the climate change or similar uncertainties several projects for risk mitigation,

disaster management, coastal forestation programmes have been adopted. Rehabilitations for climate victim people have been started as well. Some other programmes for vulnerable groups like the char dwellers have been initiated.

Like most low income countries, a majority of the poor population in Bangladesh are dependent on agriculture. As a result, geographic and environmental factors cause loss of welfare for the people of some vulnerable areas. Therefore, even though employment programmes are a relatively expensive way of making transfers and managerially complex compared to pure transfer programmes (Smith and Subbarao 2003), they play a vital role in the social safety nets of a country. Food for Work (FFW), a social protection measure generates employment opportunities. Other employment generating programmes usually empower the population concerned. Micro-credit programme and some other programmes for generating self-employment and alternative employment are being operated now a day. Assistance to agriculture either in the form of producing quality seeds or facilitating irrigation is provided. There are also programmes to develop fisheries and livestock. As the programmes should be designed to bring the extreme poor to the production process through employment, especial projects have been created for those who suffer from seasonal unemployment due to geographic and environmental concerns. “Monga” affected areas in the northern territory of the country has been given special attendance in this regard. Regarding employment programmes, ensuring non-participation by the non-targeted population is of concern and calls for self-targeting mechanism with employments at a lower than market wage (Iqbal et al, 2008).

When almost three-fourth of the population resides in villages, the development of the rural areas needs especial attention. Rural development scheme and some other schemes focusing on rural employment and rural maintenance have been operated. Ultra-poor, children, oppressed section of the society have been given more support for being more vulnerable. Overall, the structure of the SSNPs of Bangladesh indicates that poverty reduction and social empowerment of the poor have been well linked with growth facilitation through infrastructure and human development.

However, overall structure of safety net evolves from the past and usually does not radically change in succeeding years. Each year safety net allocations are made in the national budget, mostly indicating carryover of programmes from the previous year with few adjustments or inclusions (Iqbal et al, 2008).

7. Conclusion and recommendations

Social safety net programs (SSNPs) are very common in developed countries and also increasingly becoming common in developing countries which cover the chronic poor, the transitional poor and other vulnerable groups by following both protection and promotion approach. Bangladesh, one of the poorest among the least developing nations, has been able to provide social safety nets despite inadequate interventions. SSNPs are helping to elevate significant portions of the population from poor to non-poor status. In fact, safety nets have been treated as one of the four strategic blocks in fighting poverty (Government of Bangladesh, 2005).

A perceptible increase in interest on social safety net (SSN) has been witnessed in recent years in many developing countries including Bangladesh. Right from the beginning of Bangladesh, SSN programmes have been undertaken by successive governments, including the present government, to deal with risks, poverty and vulnerability. Though the allocation for the SSNPs is increasing in every budget, but yet it is very small comparing to poor population of the country. However, such programs are mostly rural-based, although the country is getting urbanized day by day with an increasing proportion of the urban poor living in informal settlements.

“Regional disparity” issue is the one of the most important aspects of SSNPs in Bangladesh that demands a great deal of improvement. In targeting the poor, uneven distribution of wealth and variation in poverty incidence between regions have to be incorporated. In Monga areas, employment creation should be emphasized in a more permanent basis. At the same time social protection for the urban poor is needed to be improved.

Most of the SSN funds go to the grassroots. For this, there is still no credible mechanism to assess their actual uses and proper targeting. Many critics have, however, questioned the SSNs as being improperly targeted or something politically expedient, corruption-laden and too inadequate to meet the prime concerns of the poor. It is often alleged that eligible groups are not getting the benefits from social safety net programmes due to rampant corruption and negligence. What is, perhaps, more important here is the proper targeting of such programmes so that the real poor people are brought under such programmes. It is imperative for all concerned to ensure that such funds are properly used, without being influenced politically in any way.

SSNPs are predominantly administered by various ministries /departments of the government and NGOs. It is observed that there is little or no coordination among them which results in duplication, overlapping and wastage of limited resources. In fact, Ninety-eight per cent safety net programs being implemented with different ministries lack coordination. (Rahman 2013) Therefore, there is an urgent need to develop an integrated social safety net policy for effective implementation, monitoring and evaluation. In addition, a separate department under the ministry of finance can be established to handle the safety net programmes.

For SSNPs to work best there is a need for a comprehensive macroeconomic policy response to vulnerability (Khuda 2011). Economic stabilization policies should be included as elements of such a response which achieve their objectives with least cost to the most disadvantaged population groups and protect the essential goods and services which are used by the poor. Also, there should be improvements in the quality of basic health and education services, thereby reducing dropout rates among the poor (ADB 2010).

Obviously, poverty reduction is not confined to, rather supplemented by, safety nets (Iqbal, Khan and Tahsina 2008) However, safety nets in low-income countries like Bangladesh are increasingly being recognized as vital options to provide immediate relief during emergencies, by ensuring employment, education and nutritional intake of the poor. In addressing poverty and inequality in the long run, SSNPs can often play a leading role. Therefore, if Government tries to keep its commitment to reduce poverty to 15 percent by 2021, then it should increase its allocation to SSNPs from around 2 per cent of its GDP (compared to about 5 per cent for South Asia) to around 6 per cent (World Bank 2006, Islam 2010). Moreover, Bangladesh can learn a lot of lessons from the various successful conditional and unconditional transfer programs taking place in Indonesia, Philippines and India. By successfully replicating such programmes in the context of Bangladesh, it is possible to identify the feasible safety net programs that can leave radical impact on poverty reduction in Bangladesh.

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