



**POVERTY REDUCTION IN BANGLADESH THROUGH
CASH TRANSFER PROGRAMS**

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Master's Thesis in International Social Welfare and Health Policy

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Thesis submitted for the fulfilment of master's degree in International Social Welfare and Health Policy.

May 2021

Acknowledgements

I would like to express my heartfelt gratitude to my supervisor Gustavo Toshiaki Lopes Sugahara for his untiring inspiration, and support from the beginning to the end of writing my thesis. During this thesis he was always available to give me necessary directions and suggestions. Without his guidance it would have been hugely difficult to complete my thesis. I am highly obliged to him for his valuable advice and intellectual guidance.

EXECUTIVE SUMMARY

Target-based cash transfer programs of Bangladesh aim to protect vulnerable people from crisis through the direct transfer of food, resources, and cash. Bangladesh has an extensive range of social protection programs; impacts of these programs are yet to be analyzed in detail. An eligible person receives direct payment of money through cash transfer. Whereas conditional cash transfer depends mainly upon the action of actors who meet specific criteria. Social protection strategies are identified as one of the pillars of Poverty reduction in Poverty Reduction Strategy Paper. In total, more than six and a half million poorest people of this country are benefited by all these programs. Old age people and widowed, distressed women are vulnerable part of this society and they are supposed to receive these benefits from the government. Due to many problems these people cannot receive these supports. These sector needs to get more attention by the designated authority for the benefit of the two most vulnerable group of people (Old age, widowed/distressed women). Then, cash transfer program will play a vital role to the reduction of poverty in this country.

Old Age Allowance and Widowed and Distressed Women Allowance of Cash Transfer Programs are the special focus of discussion in this thesis. The thesis is conducted through qualitative method and the data is collected from secondary sources like research paper, journals, articles, report, newspaper. As this thesis looks for the answer of 'How do cash transfer programs contribute to poverty reduction?', aim of this thesis is to illustrate the impact of the Old Age Allowance and Widowed and Distressed Women Allowance of Cash Transfer Programs on the society for poverty reduction in Bangladesh. It will find out the challenges of cash transfer programs and describe the impacts of cash transfer program with a view to depict the necessity of this program in this society to reduce poverty. The thesis attempts to show the effectiveness of the cash transfer program and it suggests recommendations to make the program more fruitful. These allowance programs are such safety net programs that can relieve the old people and Widowed and Distressed Women from the unbearable sufferings and pains of negligence.

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List of Acronyms

AWHDDW	Allowances for Widows and Husband's Deserted Destitute Women
BBS	Bangladesh Bureau of Statistics
CBN	Cost of Basic Needs
CTP	Cash Transfer Program
GDP	Gross Domestic Product
GoB	Government of Bangladesh
HIES	Household Income and Expenditure Surveys
M&E	Monitoring and Evaluation
MDGs	Millennium Development Goals
MoF	Ministry of Finance

SDGs	Sustainable Development Goals
SSNPs	Social Safety Net Programs
UN	United Nations
UNDP	United Nations Development Program
Union	the Smallest Administrative Unit of Bangladesh
UNO	Upazila Nirbahi Officer (Chief of the Upazila Administration)
WA	Widow Allowance
WB	World Bank
WHO	World Health Organization

Glossary

Taka- Bangladeshi Taka— unit of currency

Upazila or Sub-District- The Second Administrative Unit of Bangladesh

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CHAPTER 1

1.1. Statement of the problem:

Bangladesh has an extensive range of social protection programs; productive impacts of these programs are yet to be analyzed in detail. Government of any state considers Social Safety Net Programs (SSNPs) as a protective tool for the protection of poor and vulnerable groups of the society (R. Ahmed & Islam, 2011, p. 15). Social protection strategy is identified as one of the pillars of Poverty reduction in Poverty Reduction Strategy Paper. The allocation for Social Protection Programs (SPPs) in Bangladesh has increased from 1.3 percent of GDP (1998) to 2.3 percent (2011). Since then the GDP has stabilized around 2 percent (Planning Commission, December 2015). Among 126 safety net programs (M. S. Mahmud, 2020), the main types of social protection program are Cash Transfer Programs and Conditional Cash Transfer Programs. An eligible person receives direct payment of money through cash transfer. Whereas conditional cash transfer depends mainly upon the action of actors who meet specific criteria.

1. Cash Transfer Programs:
 - a. Old Age Allowance
 - b. Widowed and Distressed Women Allowance
 - c. Disabled Allowance
2. Conditional Cash Transfer Programs:
 - a. Primary Education Stipend Program (PESP)
 - b. Stipends for Female Secondary Students (Planning Commission, 2011)

Old Age Allowance and Widowed and Distressed Women Allowance of Cash Transfer Programs are the special focus of discussion in this thesis.

All poor people are general victims of poverty. But the sufferings of widowed, divorced and abandoned poor women are unparalleled. Destitute women who are old, divorced or have minor children are remained in the most uncertainties, particularly in the rural areas. Most of the families in Bangladesh depended on husband as the only earning member of the family. Being widow these women lost the only earning person of the family and had to take responsibility of that family. It has not only the economic consequences but also social and psychological impacts. Widows in such society are neglected and considered as a burden, particularly in the poor community. In the rural areas of Bangladesh, old people, especially old women, are treated as a burden. Some are even forced to move out for begging. Because of poverty, people cannot

even manage their own livelihood. There remains less possibility for widowed to get honor from family or society. Thus, government took initiative to protect their rights and social honor. Widow Allowance Program in 1998 is well recognized as Allowance Scheme for Widowed and Husband-deserted Distressed Women in 1999 (Khan, 2012). For women empowerment, these programs are necessary, and these programs provide cash support to widowed and husband-deserted distressed women.

In rural areas majority of the families are extended family and kinship is strong in Bangladesh. Elderly people are respected by all and they look after their grandchildren in their old age. Long term social practice, family, kin, neighbors, religious obligations play role for this respect and care to the elderly. However, in recent decades nuclear families are increasing because of rapid urbanization, industrialization, increase of non-farming activities, rise of expenditure. Due to this breakdown, older people of the family hampered in severe ways (Nesa, Haque, Siddiqua, & Haque, 2013). 43% of elderly belong to poor households and often have the lowest priority to food, money, and medical care (Pradhan, Mohd, & Sulaiman, 2013). They do not have scope to engage with direct economic activities and deprived from the support and care of the family. Specially, they do not have ability to cope up with sudden natural calamities or illness (Nesa et al., 2013). Below are the key statistics on Bangladesh's population of older people is given:

Year	2019	2050
Population aged 60 and above (total)	13,109,000	36,871,000
Population aged 60 and above (% of total population)	8.0	21.9
Older women aged 60+ (% of total population)	3.88	11.55
Life expectancy (males)	70.48	78.11
Life expectancy (females)	74.11	81.45
Old-Age Dependency Ratio (Age 65+ / Age 15-64)	7.7	23.5
Rural older people (% of total population)	3.46	
Urban older people (% of total population)	1.4	

Older persons living alone aged 60 and above (% of total population aged 60+)	1.77	
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Table 1: key statistics on Bangladesh's population of older people (HelpAge global network)

Number of female beneficiaries in safety net programs in 2016-17 and in 2018-2019.

Social Safety Net Program	Year	Total number of beneficiaries	Number of women beneficiaries	Women beneficiaries (%)
Old Age Allowance	2016-17	31,50,000	15,51,06	49.24
	2018-2019	40,00,000	19,44,480	48.62
Allowances for the Widowed, Deserted and Destitute Women	2016-17	11,50,000	11,50,000	100.0
	2018-2019	14,00,000	14,00,000	100.0

Table 2: Number of female beneficiaries (Ministry of Social Welfare, Bangladesh).

Social security became important part of the National Social Welfare Policy (2005) and the National Social Security Strategy (2015) (General Economics Division, 2015). Target-based cash transfer programs of Bangladesh aim to reduce chronic poverty through the direct transfer of food, resources, and cash and protect vulnerable people from crisis. This thesis investigates the success of cash transfer programs to address chronic poverty and vulnerability. Poverty reduction of Bangladesh is modest since 1990s, but benefits are still inadequate (Masud-All-Kamal & Saha, 2014). Due to the large vulnerable population, the Government has raised safety net expenditures since then.

Two main safety net programs namely Old Age Allowance (OAA) and Widow Allowance (WA), as cash transfer programs should get priority in discussion to get rid of such social disorder and to protect the elderly and women suffering from different social and economic position. It will contribute to the overall elimination of poverty from Bangladesh.

By studying Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs) it is found that elimination of widespread poverty is one of the most crucial challenges for Bangladesh. In total, more than six and a half million poorest people of this country are

benefited by all these programs (The World Bank, 28 October 2018). Like many other countries cash transfer programs can play a vital role in eliminating poverty from Bangladesh. This thesis examines the perspectives of different actors of these programs, beneficiaries, non-beneficiaries, their satisfaction level after getting the benefits and evaluate the performance of these programs.

1.2. Scope of the study:

This thesis is an attempt to focus the present condition of social security programs in Bangladesh and how the improvement of social security helps to reduce poverty. It is assumed that having different socio-economic and geographic characteristics might add value to the research and helps to understand effectiveness of the policy in terms of selection criteria. Therefore, data from beneficiaries and nonbeneficiaries from different economic profile will be submitted in this thesis. Impacts of old age and widow allowance program of cash transfer will be presented in this thesis.

1.3. Significance of the study:

The Government of Bangladesh has started a total of 126 Safety Net Programs for ensuring the social security in the FY 2019-20 (M. S. Mahmud, 2020). To ensure the sustainable development and to fulfil its commitment to cope up with poverty and vulnerability, the Government of Bangladesh currently expending 14.21% of Budget and 2.58% of GDP in the FY 2019-20 for Safety Net Programs (Finance Division, 16 November 2020). Considering the expenditure on the Social Safety Net Programs, the effectiveness of the Safety Net Program is necessary to assess. Considering expenditure on the Social Safety Net Programs, the effectiveness of the cash transfer program is necessary to assess. There is still lack of research on the effective implementations of these programs and its impact on society with regards to the selection of beneficiaries.

Corruption, low accountability, administrative complications, influence of the elite people, lack of digital data, inclusion/exclusion errors are the major hindrances to the development way of poverty-stricken people. This thesis will attempt to recommend suggestions for the betterment of the policies, identify the obstacles for the implementation of the policies, illustrate a clear concept on Widow Allowance Program and Old Age Allowance Program. Moreover, it is important to know about the current socio-economic condition of the beneficiaries. Satisfaction level of the beneficiaries will be discussed in this thesis which will add value and quality to understand the necessity of this programs and impact of these cash transfer programs.

1.4. Purpose and Objectives of the study:

A. Purpose:

The broad purpose of this thesis is to find out the impacts of cash transfer programs to reduce poverty from Bangladesh. Two selected cash transfer programs namely Old Age Allowance and Allowance for Widow, Deserted and Destitute Women will be examined.

B. Objectives:

- Objective of this thesis is to illustrate the cash transfer programs and its impact on the society. It will assess the impact of the program on the lives of people by examining government policies and practices related on Old Age Allowance and Allowance for Widow, Deserted and Destitute Women. This thesis will contribute to understand if these programs are effective to reduce poverty.
- It will find out the obstacles to implement the cash transfer programs to reduce poverty.
- This thesis will suggest measures to make the Scheme more effective.
- Present socio-economic condition will be discussed to show the evaluation of the programs.

1.5. Research Questions:

Views and experiences of the main actors of any program are very important for its evaluation. Here the views of the actors are exemplified to get the actual picture of the problem. Perceptions of the beneficiaries and nonbeneficiaries of the scheme is necessary to attain the objectives. The following research questions are selected considering the purpose and objectives of this thesis.

The major research question is:

1. How do cash transfer programs impact on poverty reduction?

For development practitioners and academics, the aggregate effect of cash transfer on poverty reduction is a significant area of study. Despite these programs are undertaken as development element for decades, there is still much to be learned about the cash transfer programs. Specifically, we will get idea under what conditions and which levels of poverty across different economic classes these programs are applicable.

Based on the above-mentioned research question the following sub-questions can be raised:

- A. How do the old age people and widow, deserted and destitute women receive benefit from this program?

- B. How far the Scheme has been able to change the socio-economic status of the beneficiaries? (Are the cash transfer programs sufficient to fulfil basic needs?)
- C. What are the constraints of cash transfer program for elders and women in Bangladesh and way to overcome these challenges?

1.6. Structure of the thesis:

Chapter one of this thesis includes the background of this thesis. It will show poverty situation of Bangladesh relevant to cash transfer programs. It will also give idea regarding the importance of this study and specific aims. After the introductory notes, chapter two offers an insight into previous literatures while chapter three contains methodology of this thesis, details about data collection including the data, case studies taken from different sources. These data will be analyzed and evaluated in this chapter in analysis and finding's part. It will also address the research question in brief. Chapter four is based on the research questions selected for this thesis. This is the discussion part where research questions are explained elaborately. Based on the result of data analysis from previous chapter, this chapter reflects specifically the answers to the research questions (sub questions). From this chapter, relevancy of the research questions and its discussions with the objectives of this study can be realized. It also suggests improving the policy. Chapter five deals with the summary of findings and it gives an overall idea of this thesis. After these, references are presented. The references are in APA style.

CHAPTER 2

This chapter reviews literature on cash transfer as a means of poverty reduction. At first, this chapter will give general ideas regarding cash transfer programs, social safety net programs, old age allowance and widow allowance programs. Next, the focus of this chapter is to draw attention to the views regarding how cash transfer programs impact on society and if there is a link to poverty reduction and cash transfer programs.

Using the Cost of Basic Needs (CBN) showed that Bangladesh is reducing poverty continuously. Still poverty is extreme here. Using the international poverty line of USD 1.90 purchasing power parity a day, about 1 in 4 Bangladeshi were poor and 13 percent were extreme poor. In addition, more than half of the population's levels of consumption are close to the poverty threshold and are vulnerable to poverty. Using the international poverty line, poverty rate of Bangladesh is relatively higher compared to other regions (HIES- Household Income and Expenditure Survey, 2010; HIES (Household Income and Expenditure Survey), 2011; Hill & Genoni, 2019). 9.2% of employed population are living below international poverty line (less than USD 1.90) in 2019 which was 14.8% in 2016. In 2016, national poverty ratio was 24.3% which dropped to 21.8% in 2018 (Asian Development Bank, 2019).

The Old Age Allowance, Allowances for the Widow, Allowances for the Financially Insolvent Disabled and Stipends for Disabled Students are the country's four major social protection programs which consist more than six and a half million of the country's poorest people and are benefited by using cash transfer. In 2018, for social protection about \$5.8 billion was spent (about 2 percent GDP) in Bangladesh (The World Bank, 28 October 2018).

2.1. Defining cash transfer programs:

This thesis deals with poverty and cash transfer programs as a means of poverty reduction in general and the "Old Age Allowance and Widowed Allowance Scheme" in particular. This discussion may help assessing the productive impact of the Scheme on poverty reduction in Bangladesh. Addressing the impacts of cash transfer programs on poverty alleviation needs first defining what it is. This thesis will also address several needs of cash transfer programs for this society. Here, the terms social protection, social safety net programs, cash transfer programs will also be introduced. As I mentioned productive impacts on society earlier, here, the word productive impacts in relation to cash transfer means, improving life standard and economic situation of the poor who are supposed to receive this social protection benefits, by

delivering of all the advantages of the programs to these target population properly without overlapping and corruption through cash transfer programs.

There are different kinds of social protection. Informal social protections are generally within and among communities. Formal social protection can be either public or private. Public social protections are provided by the government while private protections are provided by the actors operating on markets. Public social protection can be funded domestically or by donors or international agencies. Safety net programs are usually into this category. Developed countries tend to have large formal social protection systems while developing countries have more informal social protection programs like sharing and insurance mechanisms (I. Begum, Alam, & Haque, 2015).

The concept of social safety net came from the broader term 'social protection' (Zohir, Mallik, Zabeen, & Ahsan, 2010). Safety Net Programs (SNPs) are the direct transfer of resources to the poor. Based on the specific objectives of the programs, safety net programs can be categorized. For instance, programs may be to provide free education to students, cash support to the poor, disaster consequences, support to disabled, support to disadvantaged group of people. In 2010, around 15% of the government expenditure was for safety net spending and about 24.6% of households received benefit from the Safety Net Programs (Barkat, Karim, & Al Hussain, 2011; HIES- Household Income and Expenditure Survey, 2010). Social safety net programs are provided to protect the individuals and families from falling into extreme poverty and calamity (Alam & Hossain, 2016). To ensure poverty reduction in Bangladesh, 30 safety net programs are already covered in the HIES 2010 (HIES- Household Income and Expenditure Survey, 2010) and among 126 Safety Net Programs in 2019-20, cash transfer programs, food security, micro-credit programs, development sector programs etc. are notable (Finance Ministry, 2019).

Cash transfer program in Bangladesh is a necessary element to fight poverty. One commonly used concept regarding cash transfer programs suggests "Cash transfers are direct payments, often from governments, made to eligible groups of people" (Innovations for Poverty Action). Then Structural mechanisms will be considered where the main characteristics of cash transfer schemes can vary.

Since the independence of Bangladesh, the government has been distributing cash or food as a part of cash transfer program to the vulnerable people. Two cash transfer programs in Bangladesh: The Widow Allowance (WA) and the Old Age Allowance (OAA) have great

influence directly or indirectly to the economy of this country. Old age allowance program started in 1997. Considering the sufferings of widowed and distressed women, ministry of social welfare initiated one of the most important program Widow Allowance Program in 1998 among different cash transfer programs. Since then, the allocation for this program is in rise over the years. To make the program more effective, proper assessment of this program is yet to be done.

2.2. Literatures related to cash transfer programs:

There are very few literatures relating to old age allowance program and widow allowance program though a good number of literatures found related to the safety net programs and their effectiveness.

In the poverty reduction strategy paper various important guidelines were made to make poverty reduction strategies effective. Minimizing leakages, avoiding duplication and a more comprehensive social security system were highly emphasized in implementing such programs. Although the coverage of the program has been increasing continuously, some poor do not reach to such programs and some have taken the benefit from more than one source. The World Bank noted this as existence of “considerable overlapping and duplication in program delivery” (Maniruzzaman, 2009). This document is giving recommendations of poverty reduction.

Matin and Hulme found that the programs which has goals of livelihood protection and promotion had widened the outreach of its poverty reduction activities. The major focus for poverty reduction strategies should be these programs (Matin & Hulme, 2003). Their perceptions help to understand the aim and objectives of the cash transfer program. It also indicates the life standard of the beneficiaries of these scheme.

Devereux thinks social safety nets as publicly funded transfer programs. According to him its objective is ‘consumption smoothing’, rather than ‘mean shifting’. It distinguished between livelihood promotion and livelihood protection. This study also suggest that even tiny income transfers can be significant to reduce chronic poverty (Devereux, 2002). Administrative procedures to receive the benefits can be understood from this document.

Morduch and Sharma in 2002, suggest the ways to build public cash transfer programs to extend private institutions. This study did not evaluate the impact of cash transfer programs on human life (Morduch & Sharma, 2002). However, in 2004, Sumarto described the impact of social safety net programs applying a panel data set of over 10000 households in Indonesia (Sumarto, Suryahadi, & Widyanti, 2005). After studying this text, it would be easier to compare

the cash transfer situation of Bangladesh and through extending private institutions skill activities can be promoted.

Sadoulet, Elisabeth Finan, Frederico de Janvry, Alain Vakis, Renos explained the role of conditional cash transfer (CCT) programs as a risk management instrument for the poor. They found that the program helps to keep children in school. For different shocks when the head of the family or the earning person failed to earn, families use children to earn for the family. This direct cash transfer program helps them to survive without engaging the children in income earning (Sadoulet, Finan, de Janvry, & Vakis, 2004). Impact of cash transfer program is illustrated here. Later it will be discussed that the cash transfer program may not affect a lot directly, but it helps to agitate other opportunities which is necessary for poverty reduction.

Begum and Wesumperuma found in their study that Old Age Allowance program bears high value to the poor older people through providing a reliable source of income. This program helps to meet their basic needs, bring respect to them at home, improve their psychosocial well-being. It also impacts on other members of the family as well as macro impacts. However, the program does not cover all the target population (S. Begum & Wesumperuma, 2012).

Conning, Jonathon and Kevane, Michael found that the failure to effectively reach and engage the poor is responsible for the failure of traditional social welfare ministries. They mentioned new bottom-up service delivery options in implementation and monitoring (Conning & Kevane, 2002). The mentioned monitoring and evaluations help this thesis to distinguish the faults among the policies. Bottom-Up theory is used in this thesis to illustrate cash transfer programs.

A study on “Designing and Evaluating Social Safety Nets: theory, evidence and policy conclusions” by David P. Coady mentioned that existing cash transfer programs have several shortcomings. Failure to reach the specific target population, duplicative transfer programs, inefficiencies and corruption, failure to generate sustainable decrease in poverty, small the transfers and low program coverage to make noticeable effect on overall poverty are the 5 major points he mentioned in his study (Coady, 2004). These issues are elaborately discussed in the obstacles to cash transfer program part.

K.M. Kabirul Islam in his thesis paper, “Poverty Reduction in Bangladesh: A Qualitative Analysis of the Allowance Scheme for Widowed and Husband-deserted Distressed Women” had the following findings that the rural distressed women are benefited various ways by the programs. Such as, Food insecurity, good clothing, better medical care (Islam, 2007).

A graphical analysis by using different statistical data was conducted to show whether the higher budget allocation is linked with poverty reduction or not. It has shown that higher budget helps to reduce poverty rates during last decades in Bangladesh (Pradhan et al., 2013, p. 140). From the tables and charts presented in this thesis, it is seen that with the passage of time the ratio and amount of the budget for cash transfer programs increases.

In an evaluation report “Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh” from Research and Evaluation Division, BRAC; mentioned nepotism and grievances of the non-beneficiaries. Evidence of corruption in the process of beneficiary selection is also found. It mentioned that selection processes are conducted by the Union Parisad (Sub-District) members and chairmen. Lobbied population of the list are selected as beneficiaries. Poor non beneficiaries believe the process as unfair and they have grievances with the process (S. Ahmed, Rana, Hossain, & Zahra, 2008). In a report named “Corruption Promotes Food and Health Insecurity for Elderly Widows in Northern Bangladesh” published by Asian human rights commission found that sometimes beneficiaries (victims are landless and currently forced to beg to get food) had to pay bribes to the public representatives of the Union Council (Asian human rights commission, 2010). This text focuses on the implementation problems and it is prioritized in analytical framework. Selection process is also described while analyzing the findings of old age allowance and widow allowance.

High-level political commitment, program management efficiency, selection of beneficiaries, proper supervision are the recommendations given by Barakat-E-Khuda in a report “Social Safety Net Programs in Bangladesh: a review” (Barkat-e-Khuda, 2011).

A book named “For Protection and Promotion the Design and Implementation of Effective Safety Nets” mentioned that good intentions are not sufficient to solve the problems. Real working systems needed to be developed as the quality of implementation matters. It is also mentioned that the size of targeting errors and costs should be assessed carefully in any policy proposal (Grosh, Del Ninno, Tesliuc, & Ouerghi, 2008). Capability approach of cash transfer program in theoretical framework indicate these issues for sustainable development of the poor condition of people.

This thesis shows real sufferings and needs of the poorest persons, the influence of the programs and its influence on their livelihoods and suggest overall observation for the betterment of the scheme. The recipients of these two programs are significantly benefited by the programs. It helps to purchase medicine, food etc. It helps to increase their confidence and

they are counted as valued members of the family. The budget for these programs should be increased to provide total coverage.

CHAPTER 3

The word research refers to a search for knowledge. This search is on relevant information on a specific topic. It can be called an art of scientific investigation (Kothari, 2004). Research methodology is the methods or specific procedures to identify, analyze information about a topic. This chapter presents the methods and techniques of collecting and analyzing data.

3.1. Research Method:

This thesis is on cash transfer program and the focus is old age allowance and widow allowance. A qualitative approach has been applied in this thesis for the purpose of collecting and interpreting data. This thesis offers insights into how a person deals with a given phenomenon like Interpretative phenomenological analysis (IPA). Edmund Husserl, Martin Heidegger, and Maurice Merleau-Ponty are often cited as the key idea generator for this theoretical concept. Usually, these phenomena are related with personal issues, life events (Smith, 2007). Life history-based description can be a good tool to conduct this thesis under the analytical perspectives and theoretical perspective like capability approach, top-down approach, sustainable livelihood approach. Secondary data has been used in this thesis and this method will help to interpret the short life history-based description while analyzing the data.

Data analysis will be conducted based on the data relevant to old age allowance and widow allowance, how much they are benefited and how the process becomes controversial because of its functions. In data analysis, answer to the basic research question and the explanation will be provided. Discussion part gives details about the topic and research questions are merged with these topics.

According to Chambliss and Schutt, “qualitative data analysts interpret the data on their own terms rather than the predefined measures and hypothesis” (Chambliss & Schutt, 2018). The method used in this research is qualitative which explores the contribution made by Conditional Cash Transfers in Bangladesh in poverty reduction among Old age people, widow, divorced women, husband deserted women.

3.2. Theoretical Framework:

Theoretical approach of this thesis discusses critical and capability approach (theories) by Amartya Sen. The capability theory (approach) has been suggested as a perspective to examine the relationship between the objectives of Cash Transfer programs and poverty reduction focusing on vulnerable Old age people, widow, divorced women, husband deserted women.

Deprivation represents a hunger, lack of education, poor health, and inequality and these are multidimensions of poverty. Poverty in terms of development is described as reducing deprivation or expansion of choices (Dreze, 1999).

Along with this capability approach, sustainable livelihood approach and top-down approach will be discussed briefly in this section. Other theories like 'Theory of change' by different scholars is also relevant with this topic.

- **Capability approach and Cash Transfer Programs:**

Capability approach developed by Amartya Sen has close linkage between Cash Transfer program and poverty reduction. Individual freedoms are emphasized by Sen. This idea represents that if one evaluates a society, he/she needs to understand the degree of freedom of the members of that society. contributing to the ultimate development of that society. Aid can cope up with poverty, but to make social protection policies meaningful it is necessary to remove the obstacles to liberate a human being. It will access a person to have different choices (Masunzu, 2014). The Sen capability approach is a moral framework. It involves two core normative claims. First one is freedom and the second one is freedom that must be understood in terms of people with capabilities (Lezama, 2009).

Cash transfers can be considered as a means of expanding people's freedoms. Providing long term benefit by the beneficiaries of this program creates and expands people's freedoms Cash transfers targeting old age people, widow, divorced women, husband deserted women promote decision-making and the also promote opportunities available to them.

Poverty reduction through cash transfer program in relation to capability approach implies that there is a rethinking about the concept of gaining capabilities through aid in means of income, consumption, utility, and primary goods. Income inequality and poverty can be tackled by developing other skills rather providing financial aid for a limited time. New employment, health facilities, education and social infrastructural development can agitate the poverty reduction policies. A person without any skill will not be able to plan his own life and depends on others or to government for help. It reduces the overall working capacity of a state and ultimately that state leads towards poverty.

Two types of capabilities can be mentioned while discussing capabilities. These are basic capabilities and internal capabilities. Basic capabilities refer to the innate powers which a person gains by birth naturally and later development is possible to these capabilities. Internal

capabilities are the process to use basic capabilities (Nussbaum, 2011). For example, birds have wings as basic capabilities. Through internal capabilities it needs to learn how to fly. If we take an example of women empowerment in developing countries like Bangladesh, we find that, in the past, women did not have opportunity to get education and stay behind. Through taking different programs it improves and the education rate is now equal. Similarly, through schemes taken for Old age people, widow, divorced women, husband deserted women will be beneficial for them. These learned capabilities will bring freedom to these vulnerable group of people and freedom is the focus of the capability approach by Amartya Sen.

- **Top-Down Approach and Cash Transfer Programs:**

Top-down and bottom-up approaches are methods used to analyze and choose securities. The top-down approach goes from the top level towards the grassroots level, and the bottom-up approach begins at the specific and moves to the top.

In this thesis, top-down approach will be more linkable with the situation of Bangladesh about cash transfer program. The top-down approach seeks to identify the big picture and all its components. Top-down approach starts with the central decision maker and the authoritative policy statement. It maintains the hierarchical administrative structure and proceeds downwards. In relation with old age allowances, allowances for widow, divorced women, husband deserted women, this approach will seek for the questions regarding how the implementation works, part of the actors, impacts and effectiveness of the program. The above-mentioned issues seemed to be linked with the policy implementation framework described by Paul Sabatier and Daniel Mazmanian. These are also almost similar questions with the research questions selected for this thesis. All these are answered to the findings part. In analytical framework will also be almost same with this approach.

- **Sustainable Livelihood Approach and Cash Transfer Programs:**

This approach improves understanding of the livelihoods of the poor. Livelihood strategies aim to achieve livelihood outcomes. Livelihood strategies include the opportunities gained from social safety net programs like natural or non-natural resources, remittances, aids, grants, pensions short term or long-term facilities. Potential livelihood outcomes can include economic stability, income opportunity, food, and health security, improved human dignity, reduction of vulnerability and violence. It relates between factors and the obstacles. It plans development activities and assess the contribution to sustaining livelihoods (Serrat, 2017).

Cash transfer programs also have long- term impacts on the livelihoods of the beneficiaries. The thesis also revealed that it has a large impact on gender equality and hunger, it empowers the women in urban informal settlements. To tackle poverty and to achieve these goals more coverage is needed. This approach also indicates freedom of people through skills which is also similar with the previously mentioned capability approach.

3.3. Analytical Framework:

In the thesis, six conceptual indicators have been used for measuring the impacts and effectiveness of the old age allowances, allowances for widow, divorced women, husband deserted women. The following analytical framework could be drawn to carry out this research.

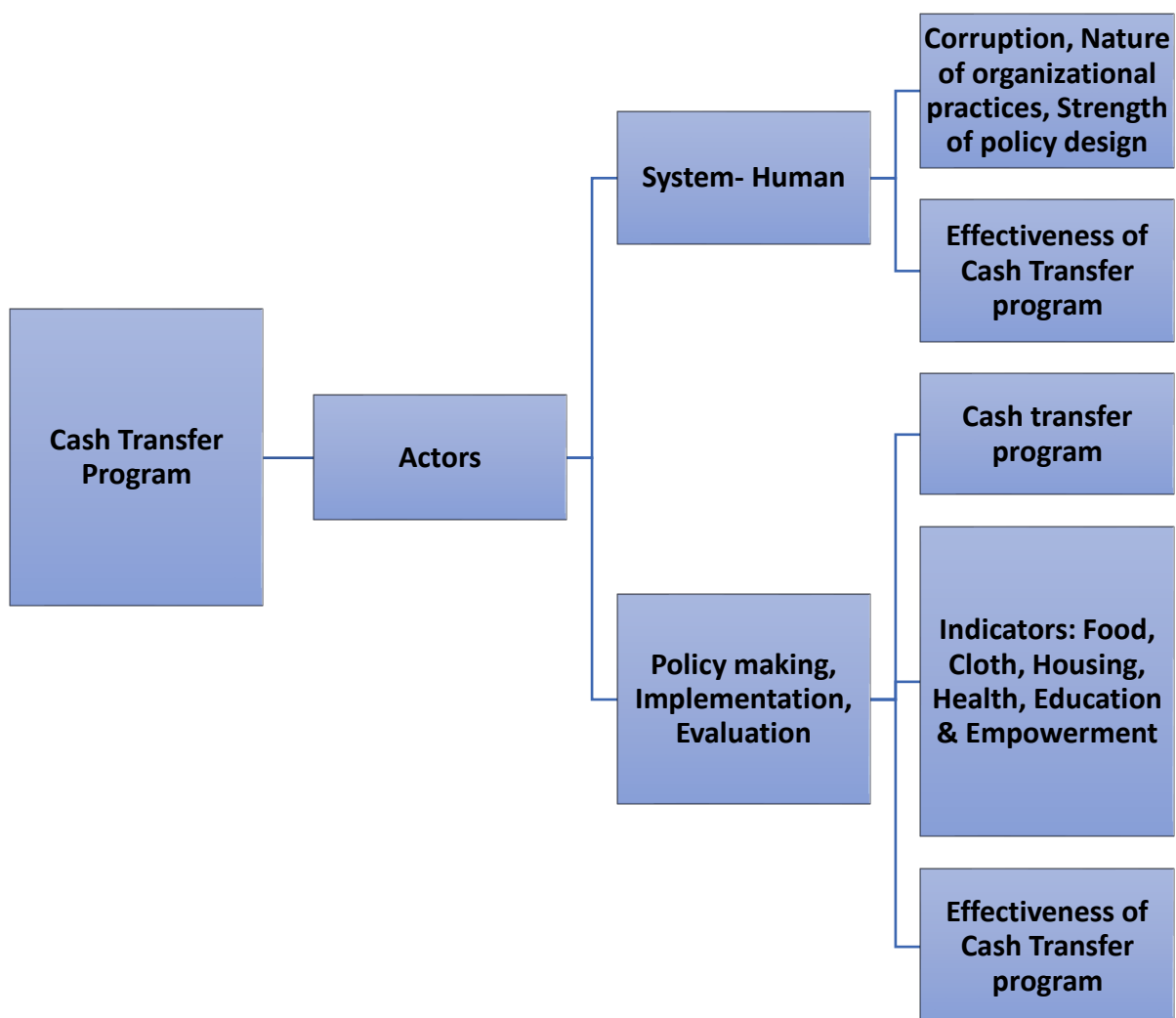


Figure 1: Cash transfer program, its operation and effectiveness

Poverty reduction through cash transfer program is the central point of this framework. The actors are those who made the policies, by whom the systems are administered, and those who are part of getting or giving the allowances. The basic 3 part of any policy is policy making,

after that the policy needs to implement. Finally, how the policy works should be evaluated. If it fails to satisfy the objective of the policy, the policy needs to reform. In the findings it is showed that the policies made for cash transfer programs are satisfactory. There remain implementation problems due to corruption, organizational faults. Lack of evaluation helps the faulty policies continue without any reform. Again, effectiveness of cash transfer programs largely depends on the indicators of livelihood. Food, cloth, housing, health, education are the basic needs and empowerment indicates the skills (capability approach). Poverty reduction depends on how much the cash transfer program are capable to provide these facilities to the elderly people, widowed, divorced women and husband deserted women.

It starts from the Actors and ends with Effectiveness of Cash Transfer Programs. It starts its description with the top authorities and ends with the evaluation of the grassroot people's condition. Top-down approach is followed. It shows the obstacles and overall condition of the poor and vulnerable people. Sustainable livelihood approach is also followed. It shows even though the facilities are provided, the condition of the poor is not improving. It indicates the need for something extra which is skill. Capabilities approach is linked here.

3.4. Data Collection:

I am going to use established data where I do not have to develop my own data collection instrument. The study analysis is relied on secondary data like government publications, NGOs and international organizations, journal articles, books, periodicals, newspapers etc. Simultaneously, life history of the participants who are beneficiaries and non-beneficiaries are interpreted from previous research conducted on relevant topic. This method is very important and very popular form of qualitative analysis. It aimed to specific case. It is the intensive study of a phenomenon which requires personal observation and provides subjective information rather than objective (Suresh, 2015). In this thesis, opinions of these beneficiaries and non-beneficiaries are presented thereby relevant to the research question. This thesis also used content analysis for collecting related information and data from all relevant sources.

Here, all the secondary data collected for this thesis have been taken from reliable journals, articles and government published documents. These data also have been cross checked with other reliable sources.

3.5. Sample Selection:

For widow allowance program three widowed women and one husband deserted woman have been selected. Two of them are beneficiary and two of the women are non-beneficiary of the program. All the women are from village and they have same age except the one who is husband deserted. For old age allowance two respondents have been selected where one of them is the beneficiary because of wrong selection of the scheme. Among many other case studies these case studies are selected as these will help to analyze the scheme properly. It will help to understand the characteristics to be a part of the scheme, when the scheme become failure, what are the obstacles remain in the schemes, how much benefited the beneficiaries become and what to do for this scheme and what to do in addition to the scheme.

3.6. Description of the Respondents:

Respondent 1: (Widow allowance, Non- Beneficiary)

Rahima is 60 years old and widowed for 10 years. She is suffering from diabetes and is not eligible to do any hard work. She is living with her only daughter in a village. She had to rely on the other people's mercy to lead her life. Even though she came to know about widow allowance program she failed to enroll for this program due to lack of information. She did not have any access to know when the selection for this program starts and when it ends (Khan, 2012, p. 67).

Respondent 2: (Widow allowance, Non-Beneficiary)

Respondent's (50) husband died 10 years ago. He died because of gastric ulcer. She tried to provide medical treatment for her husband but failed to bear the cost of treatment. She had been working as a cleaner in a government office from where she received a very minimal remuneration through which it is difficult to manage food. She does not even have any place to live as she built a small house in government land which would be evicted anytime. So she is to beg alms to maintain her life (Islam, 2007, p. 28).

Respondent 3: (Widow allowance, Beneficiary)

Amena begum (60) became widow 12 years ago. She has 2 sons who are not taking care of her. She was a day labor in agricultural farm and lose her work in every lean season. She knew about this program and was trying to get enlisted for 8 years. The responsible person for the beneficiary selection did not include her name. that person was asking for bribe. Amena begum had only a goat to survive. She sold it and paid that bribe to the responsible person. Even after

that her name was not included as the responsible person for selection was asking for more bribe which was not possible for her to pay. After that her relative who was a known political person negotiated this matter with that person and finally she became the beneficiary (Khan, 2012, p. 92).

Respondent 4: (Husband distorted allowance, Beneficiary)

Respondent is 45 years old. She has a daughter of 19 years old. Her husband deserted her while her daughter was only 1 year old. Her husband married to another woman. From that time, she became helpless. She did not get any support or property from her husband. She started to work as a domestic servant. She went back to her poor parents for shelter. She had to look after her parents and daughter too. She got enrolled into the scheme. She needs more money in addition to the allowance and maintained her living by working in households (Islam, 2007, p. 27).

Respondent 5: (Old age allowance, Beneficiary)

Shari Jan is 90 years old. Her husband died in 1970. She has two sons and lives with the younger son. She was leading a miserable life for poverty. Once, she came to know that the government is providing financial help to older people. She communicated with the designated person and her name got enlisted to the list. After receiving allowance, the demand of food, clothing and medicine are fulfilled (Uddin, 2013, p. 41).

Respondent 6: (Old age allowance, Beneficiary- wrong selection)

Shajahan Mridha (68) living in a village with his wife. He has five sons and one daughter. Children are self-employed and established. He himself owns enough cultivable land. He represents an affluent family and does not need any such help. Due to wrong selection of the beneficiaries, he is getting the allowance (Uddin, 2013, p. 46).

3.7. Analysis and Findings:

Old age allowance receivers in Bangladesh are the income vulnerable groups. They received a very poor amount of money from the scheme. 98% of the beneficiaries are dissatisfied with this amount and reported that it is inadequate (Barkat, Gupta, Hussain, Rahman, & Ahamed, 2013). In Bangladesh, widowed and husband deserted women who need this support are one of the most income vulnerable groups. Along with economic poverty, old widows suffer from physically, psychologically, and socially. The amount allocated for them is extremely inadequate (Barkat et al., 2011).

To the question how cash transfer program contributes to reduce poverty, we can find some major points. These are-

- It helps the poor financially.
- It creates importance to the old age people to their family members as they are getting benefit from this program.
- Though the support is not sufficient, they can buy food and take medical facilities by this money. It helps to reduce malnutrition and improve health sector.
- As widowed and husband distorted women are getting help from this program, they can survive in this society by this little help. Otherwise, they had to totally depend on the male members of the family and would be oppressed. This helps to create equality in the society.

By addressing these research questions, this thesis focused on whether the allowances are practical in poverty reduction. Additionally, it also used to identify whether the allowances directly contributed to improve the condition of the poor and used to identify challenges in the program implementation process. This thesis analyzes the impact of the programs on the lives of poor elderly people and widowed, husband distorted women. These findings of the study addressing the research questions are summarized below.

- Though the implementation process of the cash transfer program follows the guidelines, there are lapses in the selection process of the beneficiaries. Inclusion and exclusion errors in the selection process are observed from the case study. There remains corruption and nepotism to this beneficiary selection process.
- Lack of knowledge and information regarding these programs. Weak database and improper record keeping are hampering the selection process of the actual poor. Local political elites and their followers are blamed for favoritism. Mistakes in dates of birth as reported on National ID (NID) cards and false information are also another cause of inclusion/exclusion errors.
- Old Age Allowance, Allowances for the Widow, Destitute and Deserted Women programs have had a significant positive influence on the lives of the vulnerable poor. Their financial capacity has increased since they started receiving the allowance. In some cases, their position also increased to their families, relatives and to their social surroundings. They are prioritized in the decision-making process and more socially accepted and respected by family members. People can trust them to give loans.

- The ratio of the eligible poor older people receiving benefits of SSNPs is very low. Non-beneficiaries felt that the Government should increase the number of beneficiaries so that they got selected and can meet their basic needs. It is observed that in many cases they were asked for bribe to be eligible for this allowance.
- The committees working for these schemes are mostly active only as supervisory authorities of the program implementation rather than effective monitoring units. The system is not transparent and evaluation system is not rational.
- There are problems in distributing the money. Recently, the government has taken initiatives to distribute allowances through Government Banks and, due to lack of staff, the banks fix a date for distribution. This causes a large crowd and elderly with fragile health and people with disability having to wait for a long time. Administrative barriers in the proper functioning of the cash transfer program for older persons and widowed were also identified.

A recent qualitative study shows that there were abnormalities in the distribution of VGD cards. Many solvent people have direct contact with the Union Parishad (lowest administrative unit) chairman and members. They got enlisted falsely while the actual poor were left behind (Shamunnay, 2011). There were no complain regarding these irregularities due to the fear that those who are receiving the benefits may also be excluded if they say anything against them.

Almost all SSNPs are oriented to move the poor people out from the vicious cycle of poverty. But recent studies and literature reflect that truly deserving poor candidates are not receiving these benefits because of malpractices. In some cases, truly deserving candidates and extreme poor are kept out of these programs (Masud-All-Kamal & Saha, 2014). The problems are therefore linked with the selection process of beneficiaries. Irregularities in the criteria listed in the implementation guidelines and to the criteria defined and the objectives set for the program.

Old age allowance and widow allowance have positive contribution to non-farm activities and in agriculture. Access to credit may also be rising for these allowances. In a study it is found that the results are not statistically significant. So, it cannot be said firmly that these schemes make significant impact on productive outcome. From these findings it is also seen that cash transfer program not only helps directly but also helps the country to maintain its other standards.

3.8. Ethical Considerations:

To maintain the ethical consideration of this thesis, I have followed the rules and regulations given for this thesis from the university. This thesis works with the data which are already published and from authentic sources. As the data is not collected directly and from an established data set, no participants were harmed ethically. Data used in this thesis to analyze data collection, are collected from those sources where the authors declared that they were ethically obliged and maintained it properly. Honesty and transparency are ensured while maintaining and collecting data from the available resources. Misleading and biased data are avoided in this thesis. APA referencing style is followed to acknowledge the work of other authors used in this thesis.

3.9. Limitations of the study:

There are number of limitations of this thesis. Resource constraint is one of the primary limitations of this thesis for which I had to invest much time to gather relevant information from reliable sources. Though widowed women and old age people who need this benefit are suffering, there remains less research on this. Specially, online published research on this topic is very uncommon. Available studies are mainly on quantitative research. Moreover, some articles and reports published regarding this are seemed biased. For example, government reports mainly focus on the developments without criticizing the sectors dawdling.

There is time limit and thus I could not broaden the area of the study and it limits the analysis eventually. Besides, among many other ways, only case studies got preference to conduct this thesis. It may hamper to illustrate the dynamics of poverty of old age people and widowed women. However, I have paid special attention in selecting the sample and collecting case studies from various secondary sources so that the findings of the thesis would be representative.

CHAPTER 4

This chapter is designed to analyze the findings in line with the research question. The thesis is designed to find out the effectiveness of the cash transfer program to reduce poverty and the research question and objectives were also designed in that direction. This chapter discuss the overall poverty situation of Bangladesh and the role of cash transfer program to the old age people and widowed women. In previous chapter it shows the major findings of the main research question in brief. This chapter will also discuss the sub-questions of the research questions.

4.1. Poverty situation in Bangladesh (Gravity and Magnitude):

Bangladesh catches attention of the development economists from the very beginning of its independence. This country has gone through different extreme poverty in different time along with natural calamities and political instability. Natural disaster is considered as one of the major causes of poverty in Bangladesh.

In 1998, World bank predicted that Bangladesh may escape from being one of the poorest countries if the growth rate in GDP is 7 to 8 percent by 2020 (Hossain & Cheng, 2002). In 2019, according to the projections of Trending Economics and World Bank data, Bangladesh gained a record number of GDP in its history (302.57 billion US dollars). This is the highest GDP annual growth rate of Bangladesh (8.15 percent).

GDP growth of Bangladesh increases gradually. Bangladesh gained the required amount of growth rate to not to become one of the poorest countries in the world as the World Bank assumed in 1998. On the other hand, economic growth is just a figure if the growth is not inclusive. Gini coefficient is an economic term used for economic measurement of inequality where 0 is the perfect inequality and 1 is the maximum inequality. The latest Household Income and Expenditure Survey (HIES) of Bangladesh Bureau of Statistics (BBS) shows Gini coefficient of Bangladesh in 2016 stood at 0.48 while it was 0.36 in 1970. The time when economic growth of the country is at an all-time high, at the same time inequality is also on the top. It shows that economic growth of this country is far from inclusive (Chowdhury & Hossain, 2018).

Though poverty line in every country varies, they have adopted different policies to address poverty. Bangladesh is also taking policies to alleviate poverty. Corruption prevails in this society. Unequal distribution of wealth is one of the major challenges for this country.

According to World Ultra Wealth-X report, Bangladesh has secured the first place to increasing number of rich populations (White, Imberg, Chesterfield, & Saban, 2018). That means rich people become richer in that specific time. The gap between rich and poor has increased. The major portion of the economy belongs to few numbers of rich. In other words, GDP of Bangladesh mainly represent the rich class of this society. Because of the big gap of rich and poor, the report of development and growth in terms of assets do not depict the real view of all the people in a country.

Though poverty rate has been declined over the last few years in a rapid way, 1 out of 10 people live under the international poverty line of US\$1.90 a day (United Nations). Poverty means more than lack of resources for a sustainable livelihood. In Bangladesh, standard of 24.3% population belongs to under poverty lines and 12.3% belongs to the extreme poverty line (Chowdhury & Hossain, 2018). In Bangladesh, 95% of total income belongs to top 5% income people which is very alarming in any economic zone.

Developing countries face the dilemma of un-sustainability, specially, the rural poor. Current research and observations indicate that unsustainability and poverty are interlinked (Asadi et al., 2008). Though in recent time few social scientists believe that there remains no relation between growth and income inequality. Variations in economic conditions and livelihood are seen in different regions of the world.

Bangladesh has achieved rapid progress in development sectors despite it has a large population with poverty. Non-government organizations (NGOs) and public supports to the new social norms and innovative interventions brings a radical change to its development process. Per capita GDP of Bangladesh become more than double since 1975. Child mortality rate reduced, life expectancy increased, population growth falls and it showed success to tackle natural calamities (W. Mahmud, 2008).

4.2. An overview of Social Safety Net Programs (SSNPs) in Bangladesh:

The distribution of budget for social safety net programs in different years is given below:

Fiscal Year	%of Total Budget	%of GDP
2009-10	15.22 %	2.52 %
2010-11	14.75 %	2.50 %
2011-12	13.79 %	2.51 %
2012-13	11.87 %	2.18 %

2013-14	11.40 %	2.13 %
2014-15	12.28 %	2.01 %
2015-16	12.72%	2.19%
2016-17	13.28%	2.31%
2017-18	13.54%	2.44%

Table 3: Percentage of SNNPs in budget. Source: Ministry of Finance, Bangladesh Government.

Bangladesh governments has been implementing several Social Safety Net Programs (SSNP). Social safety net programs (SSNPs) is protective tools taken by the government of a state to protect the poor and vulnerable groups of its society (R. Ahmed & Islam, 2011, p. 15). The major social safety net programs (SSNPs) in Bangladesh address various forms of risk and vulnerability and attempt to reduce poverty through direct transfer of resources to the poor. SSNPs in Bangladesh have led to reduce the gender gap by increasing school attendance especially among girls in secondary schools; additional employment generation; disaster management; food distributing during disaster time, infrastructural development; increasing health facilities specially to the women. Importantly it creates income security for the elderly, widows, and persons-with-disabilities. Such programs deserve high priority for ensuring the rights to the people.

The Government of Bangladesh has been allocated a budget of approximately BDT 642 billion, or equivalent to 2.5 percent of the Gross Domestic Product (GDP) in 2019 for safety net programs. Among these, about BDT 372 billion is being used for implementation purpose. They are in the form of cash allowances or food transfers, public works, incentive schemes. Since 2010, the World Bank has been providing financial and technical support to maximize the impact of these safety net programs in Bangladesh (The World Bank, 29 April 2019).

Old Age Allowance, Allowances for the Widow, Destitute and Deserted Women are Unconditional Cash Transfers of Social Safety Net programs in Bangladesh.

4.3. Allowance Scheme for the Elderly:

Several scholars in Bangladesh and elsewhere have studied and analyzed social safety net policy. However, there is not enough qualitative studies, particularly on elderly issues on sustainable social safety net policy. Among the social safety net programs administered by Bangladesh, only the Old Age Allowance Program stems from the fact that this specifically targets older people, who have already reached more than 10 million people. Old age allowance

program bears immense value in meeting their basic needs, enhancing their status at home, and improving their psychosocial well-being by giving a reliable source of income. It also has some relevant effects to other household members as well as macro impacts. It helps to decline fertility and mortality rate which means that people are conscious about birth control and health facilities are increasing. Also means the country has elderly population which is expected to grow further.

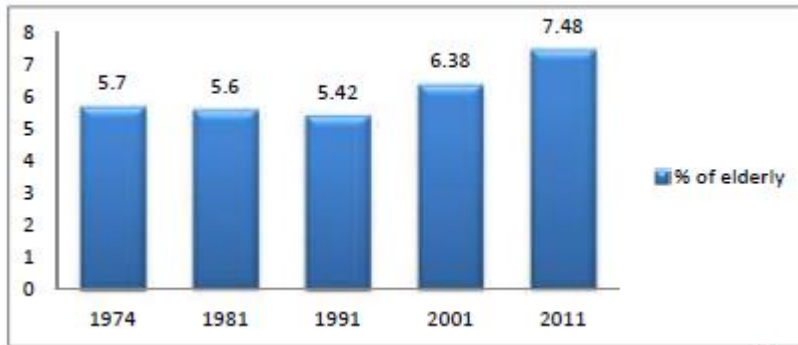


Figure 2: Trend in percentage of elderly population in Bangladesh (Abedin, 1996).

Male is 52.21% and female is 47.79% of the total elderly to the above figure (Barikdar, Ahmed, & Lasker, 2016). Under this program the poor and vulnerable elderly (62 years and older for women; 65 years and older for men) approximately over 4 million beneficiaries across the country receives BDT 500 (\$5) per month (The World Bank, 29 April 2019). There are some basic monthly allowances for the poor, elderly people, and a pension system from the government. A report titled ‘The Old Age Allowance Programme of Bangladesh: An Evaluation’ of Bangladesh Institute of Development Studies (BIDS 2013) states that only 25–30% of the poor and elderly are receiving the allowances and that there is no universal insurance scheme for all citizens or elderly people.

Old age allowance program has a few weaknesses. It does not cover all poor older people and failed to reach the target population. Some main causes are corruption, power abusing, malpractices, and political biasness. Also, the benefit is very small (around \$5 per month). An overview of the old age allowance scheme can be taken from the below table.

Name of scheme	Old Age Allowance
Number of recipients	3,150,000
Coverage of population over the age of eligibility	34.9%

Coverage of population 60+	27.3%
Monthly value in local currency	500
Monthly value in US\$	6
Percent of average income (GDP per capita)	5.22%
% of \$1.90 poverty line (PPP)	29%
Age of eligibility	65 (men) and 62 (women)
Targeting	Means-tested
Total cost (local currency)	18,900,000,000 Taka
Total cost (% of GDP)	0.10%
Country income level	Low income

Table 4: Overview of old age allowance (Global AgeWatch Index 2015).

The allowance allocated for the old age people in different times from the beginning of this scheme is given below.

Fiscal Year	Monthly Allocation per person (BDT)
1997-2002	100
2002-2003	125
2003-2004	150
2004-2005	165
2005-2006	180
2006-2007	200
2007-2008	220
2008-2009	250
2009-2014	300
2015	400

Table 5: The rate of the old age allowance since establishment (Ministry of Social Welfare Webpage 2015)

4.4. Allowance Scheme for Widows and Deserted Destitute Women:

Though a steady progress in Women's empowerment sector has been observed over the years, the poor and marginalized women are not facilitated to receive the benefits and face poverty amidst many social restrictions. The government of Bangladesh has been implementing many programs focusing on vulnerable women since the independence of this country (1971). (The

World Bank, 29 April 2019). Over 1.4 million beneficiaries are getting payment of BDT 300 (\$4) per month as benefit across the country (Planning Commission).

Bangladeshi women are exposed to plethora of vulnerabilities and difficulties due to scarcity of resources and extreme poverty. Husbands are the main earning persons in a family and women become more vulnerable with the loss of their husbands. Distressed widowed, divorced and husband deserted women are also vulnerable in terms of social, cultural, and psychological perspectives. Bangladesh Government introduced the “Allowance Scheme for Widowed and Husband-deserted Distressed Women” and first operated first under the Ministry of Social Welfare in 1998. This Scheme had been run by the Ministry of Social Welfare up to 2002-03 fiscal year. But in 2004, the Government transferred this program to the Ministry of Women and Children Affairs. Under 2010-11 budget, the government reverted the program back to the Ministry of Social Welfare. These allowances are implemented through the National Advisory committee, Sub-district committee and ward Committee. The Allowances are disbursed through Banking Channel (Planning Commission). The year wise distribution of the Widow Allowance since inception is given below-

Financial year	Number of beneficiaries (in lakh, 1 Million=10 lakh)	Allowance per month(taka)	Total allocation of fund (in crore taka, 1 crore=10 Million)
1999-2000	1.0	100	12.5
2000-01	2.1	100	25
2001-02	2.1	100	25
2002-03	2.7	125	40
2003-04	5.0	150	90
2004-05	6.0	165	118.80
2005-06	6.25	180	135
2006-07	6.5	200	156
2007-08	7.5	220	158
2008-09	9.0	250	270
2009-10	9.20	300	331.20
2010-11	9.20	300	331.20
2011-12	9.20	300	331.20

Figure 6: Widow allowance since inception, Source: Ministry of Social Welfare, GoB, 2012 (Khan, 2012).

An overview of expenditure allocations under the AWDDW program is given below to understand the amount of female under this scheme and how much percentage of the budget is allocated for them for the last 5 fiscal year.

Fiscal year	Allocations (BDT in crores)	Allocations (% of social protection expenditure budget)	Allocations (% of Total non-development expenditure budget)	Coverage (million people)
2015–16	534.34	3.27	0.27	1.11
2016–17	690.00	3.56	0.34	1.15
2017–18	759.00	4.14	0.35	1.27
2018–19	840.00	2.60	0.29	1.40
2019–20	1020.00	2.96	0.33	1.70

Table 7: Expenditure allocations under the AWDDW program, Source: Ministry of Finance, Government of Bangladesh (Murshed).

4.5. Process to get benefit of the programs:

The government of Bangladesh developed the implementation guideline to perform the Widow Allowance Program more efficiently and in a more structured manner. Government officials and public representatives are responsible for implementing the program. Several important criteria for selection of beneficiaries were listed up to this implementation guideline. Besides, a few committees were formed to ensure the proper implementation of the program.

Government of Bangladesh has some basic standard to provide these benefits to the Widow, Deserted and Destitute Women. Government maintains some rules while giving priority to include someone in the list. Selection criteria for the allowance of widow, husband deserted destitute woman are given below:

- Allowance recipient must be a citizen of Bangladesh.
- Priority will be given to the senior most widow/husband/deserted destitute woman.
- Priority will be given to the widow/divorcee/deserted woman.
- Priority will be given to the wealthless/homeless/landless.

There is a committee under the leadership of the honorable minister of finance and an Advisory Council under the leadership of the honorable minister of Social Welfare to ensure the scheme

for widowed and husband distorted women. The field level officials and local representatives implement the program at the field level.

Recently, social safety net allowances disbursing through mobile financial services can help the country reach the targeted beneficiaries, ensure value for money, and prevent misuse. The Department of Social Services runs the country's largest social safety net programs. It has decided to digitalize disbursement (Rahman, 01 September 2020).

The selection process of the old age allowance scheme could be improved through closer involvement of civil society. If the older people themselves get involve in program implementation, it would be more successful. The program needs to be scaled up to a universal one to overcome most of the program's weaknesses, including selection bias. Political will is necessary for such upgrading.

At the time of beneficiary selection, older people, must be informed also about it locally and advertisement in the media should be aired so that people become aware of the selection. The older people willing to get its benefit are required to apply through a prescribed form. Two committees are working jointly both in rural and urban areas for a proper beneficiary selection process. In rural areas, one of them is the rural ward committee, represents Union Parishad and the other is the Sub district committee represents the urban ward committee. While making the list, committee prepares a waiting list of candidates. When someone remain absent from the specific area for more than 3 months, his/her name will be removed from the list and a new name will be included from the waiting list. Every year a list of deceased beneficiaries is being presented before the cabinet committee headed by the Minister for Finance for the proper updated list.

To become eligible, age criteria must be fulfilled. In 2003/2004, the age criteria were 60 years. Next year it becomes 65 years. In 2010, for both the women and men the age criteria were same. Next year it is reduced to 62 years for women, but the age limit remains same for man. The oldest people get priority in selection. Apart from age, a person is needs to fulfill some other criteria to be selected for this benefit. But it is not clear how many of the priority criteria must be satisfied to become eligible. The allowance disbursement book called the passbook is necessary for receiving the benefit. The beneficiary should receive it from the bank in person. In case it is not possible to present physically, the beneficiary can nominate someone else (S. Begum & Wesumperuma, 2012).

4.6. Socio-economic status:

Bangladesh has made some intensifications in the basic condition of people's lives. Between 1990 and 2010, life expectancy has increased from 59 to 69 years, infant mortality decreased from 97 to 37 deaths per thousand live births, child mortality has decreased by two-thirds and maternal mortality has declined by three-quarters (Economist, 2012). In census 2011, the percentage of elderly in Bangladesh was 7.7 percent. Death rate declines and the number of elderly increases. Special attention should be given in old age sector than the past as the number of aging people is increasing. Elderly people exist in all socio-economic class almost with similar proportion and there is no evidence of any households with elderly population being poor or rich. 68% of the elderly people are not involved in economic activities while a few engaged with earning. Again, Agriculture based self-employment is popular form of earning activities in rural areas. Except this, other income generating activities do not differ much between rural and urban regions (Bangladesh Bureau of Statistics, 2015).

The government has fixed some non-eligibility for this scheme for the widow, divorced women, husband deserted women.

- Government Service holders who receive pension will not be considered for this scheme.
- Those who enjoy family pension.
- VGD Card holders will also be exempt for this scheme.
- Those women who receives any kind of regular grant or allowance from the government or non-government organizations will also not be eligible to receive the allowances.
- Those who got married again.

They need to belong to that socio economic status which fulfill the below mentioned criteria to get the benefits (Planning Commission):

- Must be a citizen of Bangladesh.
- Must have an annual income not exceeding Tk. 12,000.00 (\$150)
- Must possess a National Identity Card/Birth Registration Certificate.
- Must be a resident of the concerned local area.
- Must be selected by the concerned committee.

4.7. Impact of Cash Transfer Programs to poverty reduction:

Rights of the would have been established through this program. Ministry of Social Welfare is responsible for implementing the program. It was maintained by Ministry of Women and Children's Affairs for few years. All the targeted programs attempt to improve the economic and social situation of the rural poorest to sustain themselves above the hardcore poverty level. Psychologically these people remain healthy. A smaller proportion of allowance recipients suffers from these problems than those who do not receive it (Paul-Majumder & Begum, 2008).

The Scheme proves some significant impacts on everyday life of the beneficiaries of elderly allowance and widow allowance. In Bangladesh, the basic needs are considered as Food, Clothes, Housing, Medical facilities, Education. Based on these basic needs the impact of these elderly allowance and allowance for Widow and Husband's Deserted Destitute Women are given below. The Constitution of Bangladesh incorporates terms such as 'rights to social security' and 'social justice'. In Article 15(a) of the Constitution says: "It shall be a fundamental responsibility of the state to attain the basic necessities of life, including food, clothing, shelter, education and medical care." I have also tried to find out the qualitative changes occurred to the lives of people after getting enlisted to these schemes.

Food Security:

It helps the beneficiaries at least to ensure basic food requirements. In rural areas lack of access to food is one of the most common poverty. It becomes hard for elderly people and widowed, husband distorted women to survive losing the only bread earing person. Due to lack of basic skills to get an employment opportunity these people suffer more. The beneficiaries under the Scheme face difficulties for their old age and chronic illness. In such a situation, food security for this group of women is crucially important.

Clothing:

Poor and distressed women often are shabby dressed. Sometimes they lack minimum clothing too through which it is not always possible to protect their privacy. Though limited, beneficiaries can use their allowance for purchasing clothes. Many people under this scheme in rural areas live on charity clothes given during holy issues.

Housing:

There is no strong housing policy for the people in Bangladesh. Poor people are affected by this lacking policy. Though government arranges to construct low-cost houses, compared to

huge poor population it is not possible to manage housing for all. Poor people live in shabby houses and it is also not possible for them to repair the damages of their houses through the allowances as it is expensive for them.

Medical Care:

Medical care is a luxury to the people under this scheme. It is evident that rural people specially women suffer from chronic diseases. Some beneficiaries could save some money which they can use to buy medicine in future. Thus, nutrition status of the poor people improved by getting this support. Another important impact was that they had made a choice about their health; whenever they felt necessary, they went to the service providers.

Education:

Education is the primary basis for a sustainable development of a country. Government has made this education free for the primary level. Even the government has facilitated the families those who send their children to school by providing cash or food facilities. The elderly people and widowed women can now send their children or grandchildren for education.

Empowerment:

Elderly people and widowed husband distorted women feel more secure and can plan for future because of the provision of a guaranteed minimum income. It removes their daily anxiety and enables them to adopt a longer-term vision. Dependence on community for aid has been significantly reduced. In some cases, due to their contribution, they earn some respect and dignity both from family and society.

Through the programs extreme poverty is eroding from the target group. Violence, oppression, and negligence to the women especially in the rural areas can be reduced by maintaining the regular communication between government officials, public representatives, and other stake holders through this program.

4.8 Obstacles for implementation:

The objectives of the old age allowance and widowed allowance are to support through financially and to improve their status both within the family and in the society. To attain these objectives the Scheme is facing some challenges.

As senior citizens older persons deserve more attention and care from the family and society. In 2013, the National Policy on Older Persons was formulated. Unfortunately, their rights are

not being ensured properly. The underlying fact of this problem is that this issue is not prioritized at the policy level and the laws are not practiced for proper implementation. Due to lack of specific legal framework and sincere efforts from the policy makers, it yet to be properly implemented. Most people are unaware of the policy. Also, the elderly people are not getting public transport facilities, housing facilities, separate healthcare, and different recreational activities at the grassroots level.

From the statements of non-beneficiaries, it is clearly seen that many eligible poor women were discarded from the Scheme though their exclusion was not well grounded. This is because of the shortage of fund. Compared to beneficiaries the amount of fund is limited. In this situation, the poorest of the poor are excluded. They also lack social capital such as access to information or authority. These people should not be left behind as it would bring more vulnerability to them.

The Scheme has failed to generate income opportunities for the beneficiaries, and they depend only on grant. This is not the sustainable way of poverty reduction rather a coping approach with poverty. This is because, lack of skill of the beneficiaries. Skill promotion intervention in the Scheme may increase confidence of those who are physically able to undertake ventures. This contribution needs to be expanded because meeting their food need, they need to manage some capital from the allowance to start a venture.

Every citizen expects to get his/her rights and the benefits from the country without any complications and hesitations. Elected representatives are responsible to provide the benefits to the citizens. But the poorest people when they want to get the benefits have to face many complications and difficulties. Sometimes even if they are elected for the scheme, they need to visit the office several times just to get the benefits.

While these programs are working at bringing concrete and direct benefits to the through cash or in-kind transfers, its effectiveness to alleviate poverty and deprivation is adversely affected by the inefficiencies, malpractices, abuses, and corruption associated with the implementation of these programs. This is a common fact in most of the documents related to this (Mannan, 2010) (Ali & Chowdhury, 2006).

There are many laws for the protection of the rights of older persons, widowed, husband distorted women. But the implementation of these laws is not easy in the context of Bangladesh due to factors such as lack of awareness of the laws, ineffective system for complaints and unwillingness to make complaints against children in court. Universal social security is the best

initiative for ensuring the social security for older persons. It is evident that universal social safety nets ensure the success of poverty reduction. But designing universal social policy is not equitable for Bangladesh as it has scarcity of resource compared to its wealth.

The efficient functioning of the program faces a few administrative challenges (Shirin, 2008).

- There remains lack of effectiveness of the Upazila Committee. There are two committee- Upozila committee and Union Parishad Committee. Union Parishad committee is the root level committee, but it is dominated by Upozila Committee. It creates misunderstandings and coordination problem. So, supervising and monitoring the program by this committee at the field level is weak.
- There is no consistent committee structure. There is no union structure and no specific role for the chairperson of the committee, yet the chairman plays an important role in the program.
- There remains weak coordination among government agencies. Social Service Department, Accounts Department, and the concerned bank are the three government departments involved in the process. But they have coordination problem and it cause delays in the allowance delivery process. Also, there is no framework of supervision and coordination of allowance related activities.
- Inadequate staff is another problem. The number of field level staff is insufficient. A person looks after many areas while he is supposed to look after only his/her designated area. It prevents smooth functioning of the field level activities and this causes inefficient supervision of the allowance Programs.
- Another issue is urban component. The people who receive the allowances mostly live-in slums and often move from place to place. Efficient mechanisms are necessary to reach these people.
- There is no built-in monitoring and evaluation practices. While a government body is functioning, a non-government organization needs to monitor and evaluate. In 2000/01, such an evaluation has been conducted only once (Paul-Majumder & Begum, 2008).

4.9 Discussions:

To analyze the findings, it is necessary to understand the root causes of vulnerability of these group of people. Here, the problems elderly people face is given.

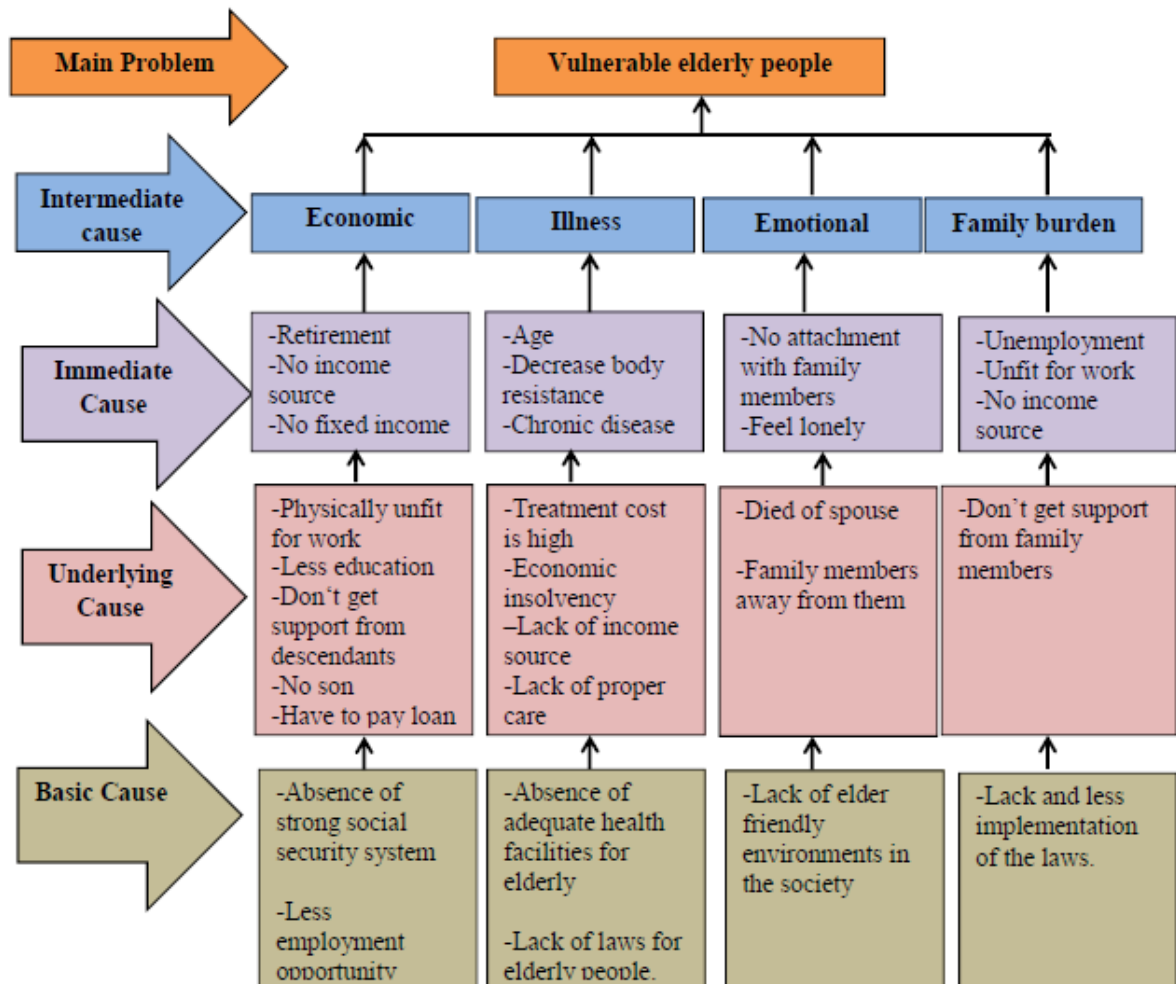


Figure 3: Root causes of vulnerability to the elderly people (Barikdar et al., 2016, p. 32)

Based on the life history description of the respondents, below points are put forwarded for enhancing the performance of the old age allowance program and women allowances. If cash transfer programs with specific objectives and goals are integrated, the beneficiaries will be more benefited. It also helps to reduce unnecessary expenditure in SSNPs sector.

- The beneficiaries are getting only Tk. 300 (\$4) and majority of the respondents expressed their opinion about the increase of allowance. They think that the amount should be double. So, the amount of allowance could be increased to a considerable amount of money.
- It is seen that many eligible non beneficiaries are not enjoying this right. As the number of allowance receiver is much higher than expectation. The number of beneficiaries should be increased.

- The core objective of this program is protecting the vulnerable elder people and women from insecurity. So, the selection of beneficiaries should be fair and transparent. Nepotism or favoritism will not make the policy fruitful.
- Community participation is necessary for better performance. For this communication, people could remain updated. Nepotism and favoritism could be avoided if people remain aware about their rights.
- The allowance is disbursed to the beneficiaries through bank account. But these people do not know details about the banking process and ignorant to learn. There remains operational difficulty in bank accounts. If the allowance money disburses through mobile banking, the beneficiaries could be relieved from such problems. Proper training and mass consciousness about these programs needs to advertise through audio visual industry and through printing methods like festoon, banner.
- Bangladesh Government enacted the “National Social Security Strategy (NSSS) of Bangladesh” to safeguard widowed, husband distorted women and older persons. Bangladesh needs a law like ‘the Unorganized Workers’ Social Security Act (2008)’ of India.
- NGOs and other private organizations need to work for the older persons. Easy loans, empowerment, old-home cares, correction program on the National ID card, free medical checkup should be initiated for them by the NGOs. Different clubs for the older persons and widowed, husband distorted women can be formed. Private donation, grants can be used for these purposes.
- As the nature of extreme poverty in Bangladesh varies in different geographical regions, separate cash transfer programs are necessary on the basis of area specific problems like river erosion, salinity and arsenic pollution (Masud-All-Kamal & Saha, 2014).

Suggestions for Monitoring & Evaluation are as follows:

- It needs to perform by the sub district executive officer (Upozila Nirbahi Officer- UNO), the Chief of the local sub district administration. While making the list, respected persons and known leaders should be present at the meeting.
- The office of the Deputy Commissioner of the District should contain the function of monitoring negligence or lapses of the cash transfer programs.
- The Department of Social Services (DSS) should be more active in monitoring and evaluating complaints about the programs.

- There should be an M&E cell in the specific ministries. Representatives need to be more cooperative and supportive.
- Third party organizations who are not involved in government activities could perform the monitoring and evaluation for programs. NGOs working for the elderly and women can be an easy medium to perform this function.

Suggestions for the distribution of the allowances of these schemes are as follows:

- There should not be a fixed date to withdraw money. Time should be flexible. There are many elderly people and women who are not capable to maintain a fixed date to collect money. This is a big harassment for these people.
- The bank officer should go to the villages to distribute the money. It will also help monitoring and evaluating the program.
- For physically challenged persons, nominee system should be made easier, and it needs to monitor intently so that the nominee cannot be a fraud.
- Transport facilities should be arranged for the receivers to collect the allowances. Sometimes they remain far away from the place of allowance collection. It also becomes a problem for them to send money for this transport as the amount they receive is very low.

To make the programs more pro-poor it is necessary to sustain high-level political commitment, strengthen program management, better targeting of beneficiaries, minimize leakages, improve financial management and payment systems, and strengthen monitoring and supervision.

CHAPTER 5

5.1. Concluding Remarks:

It is quite impossible for any government in any country of the world to ensure hundred percent satisfaction of the citizen and Bangladesh is no exception than that. The Government has been taking many programs and working tirelessly for the alleviation of poverty. Because of some inconsistencies the implementation of these programs is hampered on the field and it creates some resentment among the public. However, these problems could be solved if the authorities take appropriate policies and play a more responsible role in the field level.

Getting the status of developing country in very recent times, Bangladesh is facing a mixed impact to address chronic poverty. It achieves multiple successes. On the other hand, Safety nets programs especially old age allowance and allowances for widow, husband distorted destitute women covers poor segments of society which makes the programs more challenging for the government to the aim to eradicate poverty.

Due to incapability to work, old age people and widow, husband distorted destitute women have limited access to formal labor market and go for less paid or non-paid homework. They often live on charity or begging. Poverty reduction and empowerment lies on the same line. This support empowers the distressed women of rural Bangladesh. Supporting them by aid can never develop their condition, government needs to empower them in the society. This thesis shows that these allowances reduce the miseries of the beneficiaries and fulfill some basic needs. By doing this it can improve some degree of status. The Scheme one way or another, is playing a significant role for the empowerment of women and increasing confidence to elderly people. But poverty reduction or empowerment of women in thorough way is still a dream for the community.

For a poor country like Bangladesh a significant percentage of the population live below poverty line. These allowances are the only sources of livelihood for those who are struggling to receive the benefit of these programs. From the findings it appears that some irregularities are found in the system. There becomes a gap of expectations to many poor because of wrong doings caused by the implementing authorities. Lack of mass consciousness, organizational failures and corruption are the main hindrances for cash transfer program. Policy making, implementing, and evaluating is necessary for success. From this thesis it is found that policies for the scheme formulated are active and beneficial though there remains lack of

implementation unwillingness. Through a proper channel these facilities are distributed to the people. From grass root level (ward, union, sub-district) to high level officials are linked to give this old age allowance and widowed, husband distorted and destitute women. Therefore, the recommendations to remove the procedural irregularities in the system might be taken into consideration. Through this government will achieve the target of the allowance programs and it would be a great support to those vulnerable people of the country who live in endless misery.

Cash transfer programs never are the solutions in Bangladesh wherein people are living under the poverty line. It effects temporarily. For long term solution government should integrate all the actors of cash transfer programs and sustainable strategy should be undertaken during policy formulation, implementation, monitoring and evaluation. So, to the question of change of socioeconomic status of beneficiaries it can be said that the direct impact of cash transfer program is less but because of getting cash transfer benefit these vulnerable people can fight with poverty and improve their condition achieving other basic needs through this allowance, though the amount is very little. Again, government has made different policies to provide basic needs to these people for free. So, ultimately people are satisfying their basic needs and those facilities which are not free can be avail through the allowances. This way, these people are staying away from becoming most vulnerable. This way their socioeconomic conditions do not become more endangered, rather they start overcoming from poverty.

In conclusion it can be said that Government should give emphasis to make sustainable cash transfer program strategies. It is time to renew policies for the social development of the country. New strategies should cope up with the modern arising problems and new areas of social protection concepts like healthy ageing issue, new dimensions of vulnerability and poverty, global warming affects, climate changes. Bangladesh gain success in many aspects. For example, it reduces birth rate, low mortality rates, increase of life longevity, education rates etc. Per capita income and GDP growth is also uprising and at its best peak. Side by side, most of the wealth is captured by only a little portion of the society. Gap between rich and poor also increases. Now the country needs sustainable policies for social and economic welfares, education, health, environmental issues, and food security. Poverty and vulnerability are the main challenges to overcome for sustainable social protection strategy. For achieving this, the role of cash transfer program has had an immense effect on the life of poor.

5.2 Implications for Future Research:

There is a lack of qualitative studies on the sustainability of the cash transfer programs in Bangladesh. This thesis has examined the impacts and implications of the program. In findings it is identified some of the areas where further improvements are required for an effective program. Future research may also be conducted to explore which issues affects the formulation and implementation of the program. From this thesis it is found that the weakness in the implementation is the main hindrances for the success of cash transfer program. Therefore, it is recommended that in-depth research on those areas can be a significant contribution to analyze poverty reduction on Bangladesh as very few studies focused on the strengths and weaknesses of the cash transfer programs.

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