

Original Article

Effectiveness of Old Age Allowance (OAA) and Widow Allowance (WA) Programs on the Livelihood of its Beneficiaries in Bangladesh

Farhana Parvin Khan

Research Fellow, Department of Economics, Rajshahi University, Rajshahi 6205, Bangladesh

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Abstract - The OAA and WA programs are designed for the vulnerable women and aged persons who do not have regular income or pension and who suffer from acute poverty. The effective implementation may help to reduce the poverty from the society. With a view to investigate its effectiveness, a mixture of quantitative and qualitative methods has been used for the study. Questionnaire survey, in- depth interviews, focus group discussions, case studies, short term observations as well as secondary sources have been used for data collection. Of the respondents, maximum said that OAA and WA were a great relief for them to meet up their necessities. The study revealed that though the amount of money is small, the persons enjoying this are considered to be a privileged group and in an advantageous position in the family and society. However, from the findings it appears that the OAA and WA program could have reduced the poverty level in the society. The programs have positive impacts on food security and resource base of the beneficiaries. Despite the many success stories, the programs suffer local political patronage during the selection of the beneficiaries. As such many poor people remain out of these safety nets due to some irregularities in the implementation.

Keywords - Old Age Allowance, Widow Allowance, Poverty, Resource Base, Bangladesh

I. INTRODUCTION

Poverty is a curse for the developing countries. Governments of the developing countries are trying hard to get rid of the crisis. Some natural pandemic like COVID-19 imposes the restrictions and constraints on the government's steps. However, government of the developing countries focuses on the social safety net programs to eradicate the poverty from the society. Social safety nets are the preventive instruments of the government to safeguard the vulnerable people of the country. Social safety nets are prioritized during 1980s when there was a debt crisis in Latin America. It brought the same consequences in East Asian countries in 1990s. Finally the recent pandemic COVID-19 has figured the rightness of the importance of social safety net programs

in the world. The global economic recession in 2007-08 pointed out the importance of social safety net programs in the world. So, social safety net programs are very effective tools to overcome the poverty from the society. Unfortunately, these programs are not effective as per our expectation. Rather these programs are sometimes politically biased during its implementation. As such these programs sometimes fail to contribute to eradicate poverty from the society.

Despite its remarkable success in poverty reduction Bangladesh could not establish poverty free society. There are still 26 million people under extreme poverty level. Rural people of Bangladesh struggle to spend their significant amount of income for the crisis management. Being the welfare state, Bangladesh has a strong commitment to her citizen to ensure the food security of all the citizens. Bangladesh could lift out 33 million people from the poverty level within last 20 years. Even though, there are 26 million poor people in the country. With a view to eradicate the poverty and vulnerability Bangladesh government gives due importance in the national budget. Bangladesh government allocates a significant amount of money in the budget for social safety net programs. These safety net programs are widely covered throughout the country. These programs are taken to protect the vulnerable group of the society. One of the missions of the liberation war of Bangladesh was to establish poverty free society. With a view to achieving this mission Bangladesh government took "Vision 2021" to elevate the poverty from the society. Government maintains total 130 safety net programs for the vulnerable citizen of Bangladesh.

A. SSN Programs in Bangladesh

Considering the nature of the vulnerabilities different types of SSNPs are taken by the government. The area or region is also a determinant for the selection of the SSNP. There is a debate for cash or kind transfer SSNP for Bangladesh. Cash is very faster to reach to the vulnerable group whereas kind transfer is comparatively slower to reach to the destitute people of the society. However, Bangladesh maintains both cash and kind transfer SSNPs. There are almost 130 SSN programs in Bangladesh.



B. Budget Allocation and Beneficiaries of SSN in Bangladesh

Bangladesh government allocates huge amount of money for social safety net programs in every national budget. One of the most important aims of the government is to reduce the poverty to 16% by 2021. Accordingly government is expanding the coverage of the safety nets across the country. As such budget allocation is being increased every year. Government wants to ensure the social inclusion of the marginalized group of the society through these social safety net programs. Thereby government needs to maintain a significant amount of budget for these SSNPs in her national budget. The actual allocation is given below:

Table 1. GDP, Budget, SSN Budget and Beneficiaries

FY	GDP	National Budget	SSN Budget	Change (%)	Beneficiaries (Thousand)
	(Billion Taka)				
2019-2020	28,858.72	5,231.90	743.67	15.47	811.86
2018-2019	25,361.77	4,425.41	644.04	32.73	771.96
2017-2018	22,385.00	3,714.95	485.24	7.28	731.14
2016-2017	19,560.56	3,171.74	452.30	25.73	534.73
2015-2016	17,295.67	2,645.65	359.75	17.43	648.56
2014-2015	15,136.00	2,396.68	306.36	14.94	743.54
2013-2014	11,810.00	2,162.22	266.54	15.40	92.22
2012-2013	10,379.87	1,893.26	230.98	5.11	90.78
2011-2012	9,147.84	1,612.13	219.75	5.18	97.99
2010-2011	7,903.66	1,300.11	208.94	25.07	90.80
2009-2010	6,910.87	1,105.23	167.06	20.66	85.27
2008-2009	6,149.43	941.40	138.45	0.00	76.97

Source: Ministry of Social Welfare Report 2020

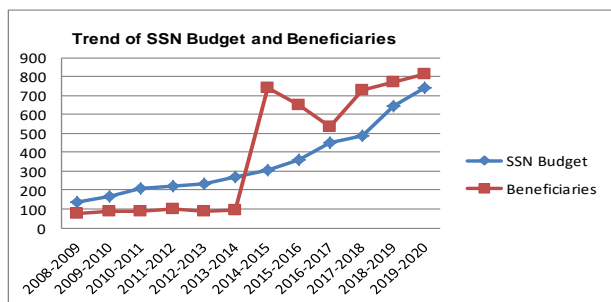


Fig. 1 Trend of SSN Budget and Beneficiaries

Source: Ministry of Social Welfare Report 2020

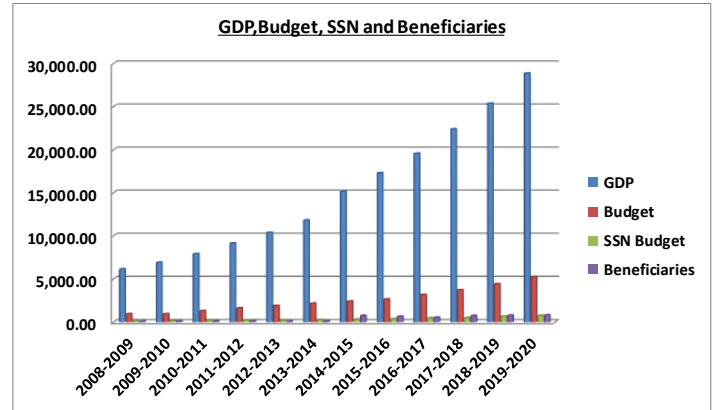


Fig. 2 GDP, Budget, SSN Budget and Beneficiaries

Source: Ministry of Social Welfare Report 2020

From the above two figures it is clearly told that Bangladesh government has been giving adequate attention on SSN Programs to eradicate poverty. With the expansion of national budgetary size, allocation on SSN and its beneficiaries have been increased significantly over the years.

II. OVERVIEW OF OAA AND NUMBER OF BENEFICIARIES

Bangladesh is now possessing over 13 million aged people (65 years and above). (Source: Population Census of 2016). It is very difficult for the government to provide financial support to all the aged people of the country. Due to the financial limitation, government started to give monthly taka 100.00 per person from 1997-1998. Later the amount was increased to taka 500.00 per month in 2014. The OAA started with only 0.4 million beneficiaries. Over the periods the numbers of the beneficiaries have been increased to 4.40 million in 2019-2020. The yearly budget for the OAA and the number of the beneficiaries are presented in the table 2:

Table 2. OAA in Bangladesh

Fiscal Year	Allocated Fund (million BDT)	Monthly Allocation per person (BDT)	Number of Beneficiaries (in millions)
1997-1998	125	100	0.40
1998-1999	485	100	0.40
1999-2000	500	100	0.41
2000-2001	500	100	0.41
2001-2002	500	100	0.41
2002-2003	750	125	0.50
2003-2004	1800	150	1.00
2004-2005	2603	165	1.31
2005-2006	3240	180	1.50
2006-2007	3840	200	1.60
2007-2008	4485	220	1.70
2008-2009	6000	250	2.00
2009-2010	8100	300	2.25
2010-2011	8910	300	2.475

2011-2012	8910	300	2.475
2012-2013	8910	300	2.48
2013-2014	9801	300	2.72
2014-2015	13068	500	2.72
2015-2016	14400	500	3.00
2016-2017	18900	500	3.15
2017-2018	21000	500	3.50
2018-2019	24000	500	4.00
2019-2020	26400	500	4.40

Source: Ministry of Social Welfare Report 2020

A. Allocation for Widow Allowance Program

The WA program starts with only one lac beneficiaries and taka 12.5 crore yearly budget (taka 100.00 per person). Over the years the figures both in number of beneficiaries and per head allowance have been increased manifold. Total taka 1020.00 crore was the budget allocation in 2019-2020. The number of beneficiaries has also been increased to 1.27 million in 2019-2020 from 1998. Per head allowance is also increased to taka 500.00 from 2016. The yearly budget allocation an beneficiaries state are given in Table 3:

Table 3. Distribution of the Widow Allowance

Financial year	Beneficiaries (in Million)	Allowance per month (taka)	Total allocation (in crore taka)
1999-2000	0.10	100	12.50
2000-01	0.21	100	25.00
2001-02	0.21	100	25.00
2002-03	0.27	125	40.00
2003-04	0.50	150	90.00
2004-05	0.60	165	118.80
2005-06	0.62	180	135.00
2006-07	0.65	200	156.00
2007-08	0.75	220	158.00
2008-09	0.90	250	270.00
2009-10	0.92	300	331.20
2010-11	0.92	300	331.20
2011-12	0.92	300	331.20
2012-13	0.92	300	331.20
2013-14	1.01	300	364.30
2014-15	1.01	300	485.70
2015-16	1.11	300	534.30
2016-17	1.15	500	690.00
2017-18	1.27	500	759.00
2018-19	1.40	500	840.00
2019-20	1.27	500	1020.00

Source: Ministry of Social Welfare Report 2020

III. REVIEW OF LITERATURES

There are a lot of researches on the social safety net programs and their impacts on poverty reduction and social inclusion in the society round the world. The effectiveness of the programs largely depends on the correct selection of the beneficiaries. Poverty reduction is one of the main purposes of these programs. This study focuses the social safety net scenario of Bangladesh.

However, more literature on the topic have been reviewed to acquire in depth knowledge of the effectiveness of the safety net programs on poverty reduction. Some of these are given below:

According to the International Labour Organization (ILO) (2001), social safety nets are the allocation of welfare benefits to every citizen of the society. This aims to ensure the safeguard to the destitute and vulnerable group of the society. At the same way United Nations (UN) considers the safety net programs as the financial support to the vulnerable group of the society with a view to eradicate poverty. These programs intend to improve the social welfare of the society. Zhang, Thelen and Rao carried out a research on safety net program in 2010. The study found that safety net programs are basically the protective measures to support the underprivileged people of the society with a view to adjust the economic sufferings. The famous economist Coudy explained the importance of safety net programs as the safeguard for the poor people of the society. His study focused the effective implementation of the programs. Proper selection of the beneficiaries is the main determinant of success of the safety net programs.

Barrientos and Hulme (2008) found that developing countries highlights the selection of the poor and poorest for the eradication of the poverty from the society. Furthermore Barintos conducted a research on the impact of pension scheme to reduce poverty. The study explained that pension scheme is very helpful to the aged people of the society. Thereby it could reduce the poverty from the society. Khan and Arefin evaluated the impacts of safety nets of poverty reduction in 2013 of Bangladesh. Their research stated that social safety net programs are very effective in developing countries to reduce the social inequality. The study also showed that these safety net programs encouraged the schooling of the students and prevented the drop-out from the school.

According to Chiripanhura and Nino-Zarazua (2013), Namibia has extensively adopted a good number of safety net programs to eradicate the poverty. Namibia could maintain old age pension 11.9%, child allowance 0.85% disability allowance 0.75%, foster care 0.4% and war veterans 0.15% in 2012. Devereux (2008) carried out a research to examine the role of safety net programs on poverty reduction in African countries. He took Zambia, Mozambik and Namibiia as sample countries. He tried to find out the effectiveness of the social safety net programs on the poverty elevation in these three countries. He noticed that social safety net programs played a positive role to improve the human development through reducing the poverty in the southern African countries. This was the deliberate study of the effects of safety nets. At the end he raised the question of proper effectiveness of the safety net programs in Africa.

Faye (2007) evaluated the contribution of pension scheme on poverty reduction in sub-Saharan countries. The study found that older people are most sufferers in

Saharan countries. The research noticed that old aged people are 10 times poorer than the average population of the countries. Children are two third of the aged out of the poor people. The families headed by the older people are more likely to be poorer than the families headed by the young people.

Adlof and Deaton (1999) explored the impacts of various sources of income on the household behavior with a purpose to examine the relationship between the poverty and older age. Their study tried to show the contribution of pension income on the poverty reduction. The study divided the sample group into two; income without old age pension and income with old age pension. The research discovered the effective relationship between these variables. That means, pension scheme helps to reduce the poverty. They mainly focused on the relationship between poverty and age of the beneficiaries.

Maharraj (2014) investigated the overall situation of elderly people of the world. The study found that there was a continuous increase of the elderly people in the world. The research showed the over 60 years of aged people was 3 million in 1950 in the world. It increased up to 600 million in 2000. Again it crossed 700 million in 2007. As the number of the aged people has been increased at the unprecedented rate, he anticipated that the figure would be triple by 2050. The study focused the appropriate safety net programs for the elderly people of the world. Otherwise it would be the burden for the world community to eradicate the poverty from the society.

IV. DATA COLLECTION METHOD

Both qualitative and quantitative methods were used during the research. Survey is a primary source of data. Beneficiaries and executing officials are interviewed during data collection for this research. Survey questions for beneficiaries were used for this. Response of beneficiaries from different background was taken for analysis. Total 160 beneficiaries and 8 officials are interviewed during the research. In this survey, a quantitative analysis is carried out with mix of close and open-ended self-administered questionnaire. UNO, USWO, Principal, Sripur Degree College, Chairman, Sripur UP and Chairman, Sreekol UP have shared their experiences of implementation of the WA and OAA programs. The interviewees are personally interviewed by the researcher with a standard open ended structured and unstructured questionnaire. To know about the effectiveness of WA and OAA programs in Sripur Upazilla, an unstructured questionnaire was asked. There were a focus group discussion to know the in depth scenario of the WA and OAA in Sripur Upazilla. Social workers, Non-beneficiaries and conscious citizen of Sripur Upazilla participated in the discussion. The researcher acts as the moderator. There were two case study which were analyzed in this study. The cases of two (02) beneficiaries who had the bitter experience to be enlisted in the SSNP have been included.

A. Sources of Data

The researcher collects the data for this study from the beneficiaries as well as document study. The main sources of data for this research are beneficiaries, implementing authorities, conscious citizen of Sripur upazilla, various literature on the related topics, newspapers, journal, official documents etc.

B. Description of the Research Area

It is very difficult to conduct the research on the whole area of Bangladesh. Thereby, Sripur Upozilla of Magura district was chosen as research area for this study. Magura is a district in south-western Bangladesh. It is a part of the Khulna Division. Magura is far from Dhaka by 176 kilometers. The main transport is bus. From Magura to Dhaka it takes five hours by bus. There is no train transport in Magura. Magura District (Khulna Division) with an area of 1048 km, is bounded by Rajbari district to the north, Jessore and Narail districts to the south, Faridpur district to the east and Jhenaidaha district to the west.



There are four Upzilas which are: i) Magura Sadar Upazila ii) Sripur Upazila iii) Mohammadpur Upazila iv) Shalikh Upazila. Magura district is a plain land like other parts of Bangladesh. The people of this area are mostly dependent on agriculture. Some of the families depend on the government and private jobs. There are a good number of poor people in the area. These poor people are connected with the social safety net programs. These safety net programs are very demanding to the poor people of the district.

C. The Role of Different Actors in Effective Implementation of the Programs

Ministry of Social Welfare is mainly responsible for the proper implementation of the programs. Department of Social Service (DSS) executes the programs on behalf of the said ministry through local government representative. The Upazila Committee and Ward Committee play a vital role during the implementation of the programs. The upazilla administration, upazilla chairman, UP chairman and members are the executing authority for effective implementation of the programs.

a) Selection of the Beneficiaries: A total of 160 beneficiaries were interviewed. Among them almost 80% were female and 20% were male. Among the female beneficiaries 41% were widow, 23% were husband deserted (HD) and 36% were OAA beneficiaries. The figure 3 shows the statistics.

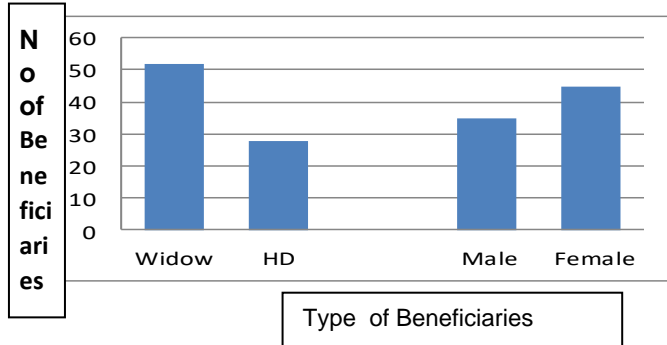


Fig. 3 Selection of the Beneficiaries

Source: Field Survey

The policy guideline prioritized old aged and destitute women. But we found husband-deserted women as minimum number among all the beneficiaries. This is because of the weakness of the policy. The policy guideline does not specify the number of the beneficiaries in each category. Thereby, they focused on the “economic condition” of individual group. However, UP Chairman, Upazilla Chairman and local government officials select the beneficiaries at their own. Sometimes they ignore some issues in the policy guideline. The implementing authorities are the sole authority to select the beneficiaries in Sripur Upazilla.

b) Family Occupation of Beneficiaries: A good number of beneficiaries are well supported in their family. They mostly get support from their children. Their family members have significant income sources. This is projected in the figure 4.

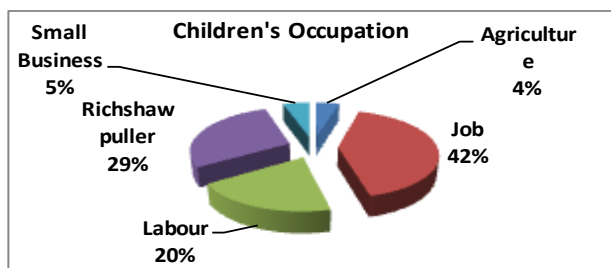


Fig. 4 Family Occupation of Beneficiaries

Source: Field Survey

Figure 4 confirmed that almost 42% of the beneficiaries' children have specific income sources. Some of them are serving in government and non-government organization. There were about 50% as day labour and rickshaw puller. Only 5% respondents had small business in their area. The rest 4% depend on the agriculture. But they do not have any significant amount of land. They have to depend on other's land.

c) Amount of Land: People of Bangladesh largely depend on agriculture. Agriculture is related with land. The land lord enjoys the privileges in the society. Those who have less land or no land suffer most in the society. Most of the beneficiaries of SSNP do not have much land. The statistics confirmed that only 19% beneficiaries have more than 20 decimal land where as 44% beneficiaries have less than 10 decimal land. 37 % beneficiaries have only 11-20 decimal land.

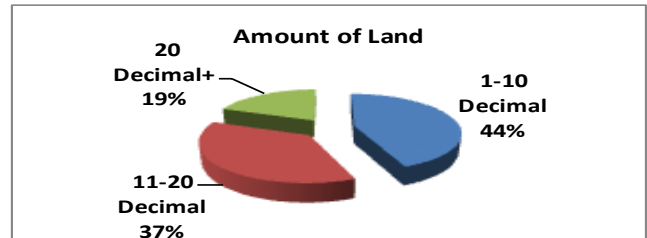


Fig. 5 Amount of Land (n=160)

Source: Field survey

So, It is obvious that almost 80% beneficiaries qualify the selection criteria in terms of land ownership. Having more than 20 decimal land 19 beneficiaries do not meet the criteria to be the beneficiaries. In some cases, they get family support.

guidelines, endeavor was taken to find out the reasons for it.

d) Circulation about the Program: According to the policy guideline, there must be a circulation about the programs in newspaper, TV, radio and other means of communication. Ward committee is responsible for this advertisement. Unfortunately this wide circulation about the program was completely absent in Sripur Upazilla. Most of the beneficiaries got to know about the program from their relatives and neighbors.

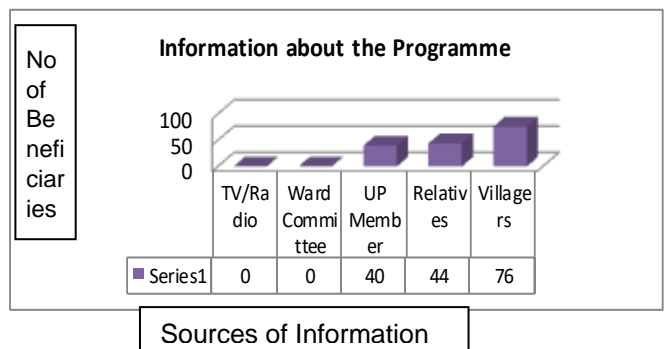


Fig. 6 Circulation about the Program

Figure 6 indicates that about 47.5% of the beneficiaries got information from their neighbors, almost 27.5% got to know from their relatives and the rest 25 % could get information from UP members. Some social workers informed that the program is not at all widely circulated in Sripur Upazilla. UP chairman and members do the selection process secretly. So, we may say that UP especially Ward Committee was reluctant to make the program well circulated. Policy guideline was not

followed in Sripur upazilla. The following case validates the response-

e) Verification of the Beneficiaries: Ward committee is responsible to verify the original beneficiaries. Upazilla committee also scrutinizes the beneficiaries list. To make the OAA and WA program more effective verification of the beneficiaries is a must. Few questions were asked to the implementing authorities regarding the verification process of beneficiaries. The following answers were registered in table 4:

Table 4. Verification of the Beneficiaries (n=8):

Source of verification	Sreekol UP	Sreepur UP
Certification by the UP Chairman	100%	
The Ward Committee examine	-	100%
Union Parishad members	-	-
Verification from Social Welfare Office.	-	-

Source: Field Survey

Table 4 indicates that Sreekol UP chairman certifies all the beneficiaries in his UP. UP chairman is the only source of verification for Sreekol UP. However, the case is different in Sreepur UP. Here UP chairman does not interfere the verification process. The Ward Committee verifies the list of beneficiaries in Sreepur Union. From the table-6.3 it is evident that the verification was not done properly. Thus policy guideline was not followed in Sripur Upazilla. Thereby many well deserving beneficiaries are left out of the OAA and WA program.

f) Inclusion of New Members: Over the time, economic condition of beneficiaries changes in our society. With the change of economic condition some of the beneficiaries need to be dropped from the list. At the same time there might be more budget allocation for OAA and WA. So, it necessitates the replacement of beneficiaries or new inclusion of the beneficiaries. As per the guideline the new beneficiaries should be from the waiting list. And it must be at the same time. The Upazilla committee is responsible for this. But, it happens in other way in Sripur Upazilla.

Table 5. Inclusion of New Members (n=8)

Option	Sreekol UP (%)	Sreepur UP (%)
From Ward Committee	-	-
From the waiting list	-	100%
From recommendation	100%	-

Source: Field Survey

Table 5 confirms that Sreekol UP does not have waiting list. They fully depend on the recommendation of UP chairman and members. If anybody died in Sreekol UP, the UP chairman and Members request UNO (Upazilla Committee) to replace as per his choice. UNO usually does so. It is the clear violation of policy guideline.

However, the scenario is different in Sripur UP. As they maintain a waiting list, they include new beneficiaries from the waiting list. Both the UP officials had to absorb a lot of political pressure due to the local political dynamics.

g) Multiple Benefits: According to the policy guideline one individual is allowed to have only one SSN allowance. GoB is implementing almost 130 SSN programs through different ministries and departments. It is very colossal job to make a well coordination among all the departments and identify beneficiaries who take double or multiple benefits. During the survey beneficiaries remarked that they are getting only one benefit. While some non-beneficiaries confirmed that some of them are getting more than one benefit. But we could not confirm the issue due to the absence of well-coordinated database in the Upazilla office.

Table 6. Multiple Benefits

Response	Sreekol	Sreepur
Yes		
No	100%	100%

Source: Field Survey

h) Analysis the Role of the Implementing Authority and Policy Guidelines

The policy guideline prioritized old aged, distressed and helpless widowed or husband deserted women. But we found husband-deserted women as minimum number among all the beneficiaries (Figure 3). The implementing authorities explained that there is no specific number fixed for each of the category in the guideline. They focused on the "economic condition" of each group. However, the Upazilla Chairman, UP chairman and govern officials performed the significant role to select the beneficiaries. They sometimes ignore the selection criteria. Sometimes they consider economic condition of an individual as overriding factor to be the beneficiary. They often face challenge to identify the husband deserted women. There are some instances that after identifying a husband deserted woman, her husband came back. Then she had been dropped from the beneficiary list. As such, they always avoid the challenging procedure of confirmation. With a view to avoid such unexpected situation, the implementing authorities usually focus on the economic condition of the beneficiaries. Therefore, they tried to follow the principle of convenience. Finally, they select the helpless women in most cases.

GoB sets a policy guideline which prioritizes the women having two children under 16 years. But in reality there are number of beneficiaries who have more than two children in Sripur Upazilla. Figure-4 confirmed that almost 42% of the beneficiaries' children have specific income sources. Some of them are serving in government and non-government organization. There were about 50% as day labour and rickshaw puller. Only 5% respondents had small business in their area (Figure 4). The rest 4% depend on the agriculture. But they do not have any significant amount of land. The have to depend on other's land. Most of the beneficiaries of SSNP do not have much land. The

Figure 5 confirmed that only 19% beneficiaries have more than 20 decimal land where as 44% beneficiaries have less than 10 decimal land. 37 % beneficiaries have only 11-20 decimal land. So, It is obvious that almost 80% beneficiaries qualify the selection criteria in terms of land ownership. Having more than 20 decimal land 19 beneficiaries do not meet the criteria to be the beneficiaries (Figure 5). They focused on the economic condition of potential beneficiaries. Therefore, it leads to exclude some more deserving candidates in the program.

Government of Bangladesh has developed a specified policy guidelines of SSNP (OAA & WA) for its effective implementation. But we found serious deviation from the said guidelines in Sripur Upazilla. There was no formal circulation of the program. Almost 48% beneficiaries got to know about OAA and WA from the villagers or neighbours. About 28% beneficiaries informed that they could get the information from their relatives. The social worker and non-beneficiaries also confirmed that there was no circulation about the SSNP in Sripur Upazilla. This is further confirmed by the officials of Sripur Upazilla (Table 5). Application form was given to the selected beneficiaries only. The UP chairman and members consider the circulation process as burden and complex. Therefore, they try to avoid this invitation of application from the potential beneficiaries. While the researcher investigated about the verification process of the beneficiaries, all the officials confessed that there was no formal verification system in Sripur Upazilla (Table 4). Ward committee is responsible for proper verification according to the policy guideline. But from the field survey it is obvious that verification was not done properly. Thereby we may say that policy guideline for OAA and WA was not followed in Sripur Upazilla.

They further informed that local political polarization had made the selection procedure very complex. After the death of one beneficiary, new inclusion is confirmed by the UP chairman or member in Sreekol UP. They do it considering the political affiliation. But it is from the waiting list in Sreepur UP (Table 5). Some of the beneficiaries are getting multiple benefits. The non-beneficiaries confirmed that there is no comprehensive database of SSNP in Sripur Upazilla. Some of the beneficiaries are enlisted in multiple benefits because of the lack of coordination among the various departments in the Upazilla. Due to the absence of comprehensive database and lack of coordination the implementing authorities could not identify the multiple benefit recipients (Table 6).

i) Impacts of OAA and WA on the Beneficiaries

Despite some limitation the OAA and WA programs could have some significant impacts on the poverty, food security and resource base of the beneficiaries in Sripur Upazilla, Magura district. The statistical analysis of the effects of OAA and WA programs are presented in the following graphs.

1) Impact on Poverty: The OAA and WA program significantly affect the poverty in Sripur upazilla. The beneficiaries confirm the positive changes in their livelihood due to the said SSN programs. This is reflected in the figure 7.

Fig. 7 Poverty Changes

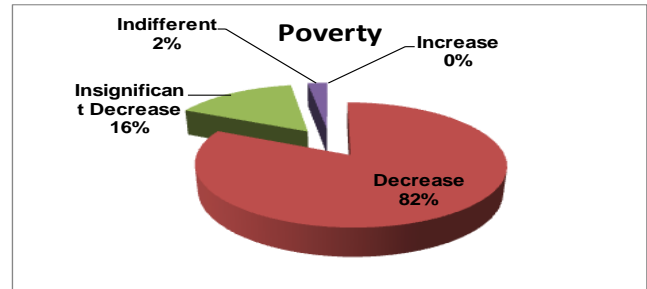


Figure 7 depicts that 82% beneficiaries could reduce their poverty by getting the allowances. They think that the amount they receive at the end of every three months could help them to live with honor in the family. Though 16 % beneficiaries consider this poverty reduction is very insignificant but most of them feel privileged to be the beneficiaries. Finally we found most of the beneficiaries express their happiness to be part of the safety net scheme.

2) Impact on Food Security: we have seen the less calories intake in Bangladesh. The beneficiaries of the study area could get more food than before due to the presence of OAA and WA programs. The statistics are depicted in the figure 8.

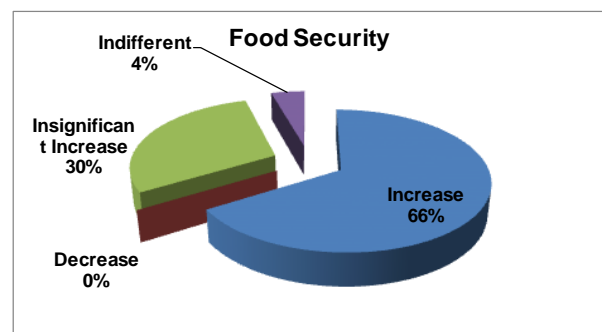


Fig. 8 Food Security Scenario

Figure 8 presents the impacts of WA and OAA programs on the food security of the beneficiaries in Sripur Upazilla. It is found that most of the beneficiaries could get more food than before due to the OAA and WA programs. Almost 66% beneficiaries consider that food security has been increased due the programs. Though 30% beneficiaries opined that the impact of WA and OAA on food security was insignificant but none could tell the decrease the food security. So we can tell that the programs have positive impacts on food security of the beneficiaries.

3) Impact on Resource Base: The poor people always possess very less amount of resource. The beneficiaries hardly have any savings. Fortunately they started to increase their savings due to the induction of the SSN

programs. Many of the beneficiaries expressed their satisfaction to have some cows or goats. The actual scenario is depicted in figure 9 and figure 10.

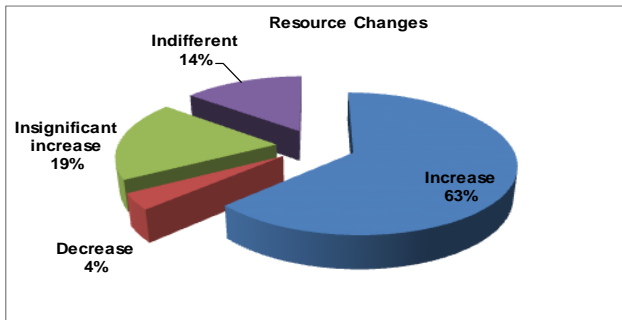


Fig. 9 Impact on Resource Base

Figure 9 is the reflection of WA and OAA on the resource of the beneficiaries in Sripur Upazilla of Magura district. Here it is found that 63 % beneficiaries consider the positive changes on the resources of the beneficiaries. 19% beneficiaries consider the changes on their existing resources are very insignificant. 14% beneficiaries remain indifferent while answering the question on the resource base. However, overall maximum beneficiaries consider the positive change of the resources due to the OAA and WA.

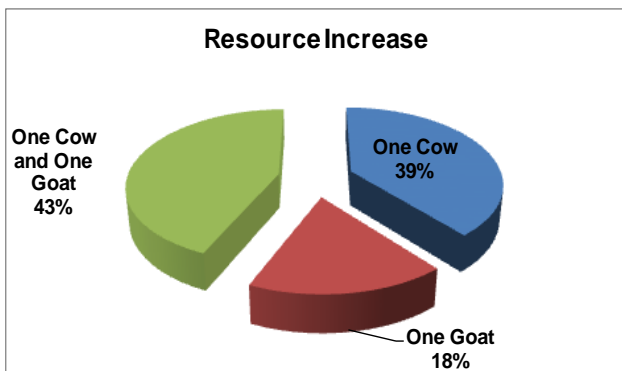


Fig. 10 Amount of Resource Increased

Figure 10 highlights the nominal change of the resource base of the beneficiaries. Out of 63% of positive changes in resource base 18% confirms that they could increase a goat due to the assistance of the said programs. 39% beneficiaries could buy one cow by the money they save due to the allowances. 43% beneficiaries could maintain one cow and one goat as they used to get additional money from OAA and WA programs. Finally we can deduce that OAA and WA program have substantial increment of the resource base of the beneficiaries.

V. CONCLUSION AND RECOMMENDATIONS

Poverty eradication is one of the priorities to the Bangladesh government. With a view to achieving the poverty free society government maintains various social safety net programs. OAA and WA are very popular safety net programs in Bangladesh. This chapter tries to present

the impact of these safety net programs on poverty, food security and resource base of the beneficiaries. At first it highlighted the role of Upazilla administration, UP chairman and members for the selection of the beneficiaries. The implementing authorities are found biased to select the beneficiaries for the said programs. Sometimes they are reluctant to follow the specified policy guidelines for effective implementation of the programs. Thereby some deserving candidates remain out of the programs.

The regression result indicates the negative relations between SSN programs and poverty level of the beneficiaries in the study area. The result of the study confirms that the OAA and WA programs are helpful to reduce the poverty for 82% of the beneficiaries. The study finds the positive relations between SSN programs and resource base of the beneficiaries. 63 % beneficiaries consider the positive changes on the resources of the beneficiaries. 19% beneficiaries consider the changes on their existing resources are very insignificant. 63% beneficiaries consider the positive changes on the resources of the beneficiaries. Out of 63% of positive changes in resource base 18% confirms that they could increase a goat due to the assistance of the said programs. 39% beneficiaries could buy one cow by the money they save due to the allowances. 43% beneficiaries could maintain one cow and one goat as they used to get additional money from OAA and WA programs.

The role of the implementing authorities is enormous for the effectiveness of OAA and WA. But we found them very reluctant to follow the policy guideline while selecting the beneficiaries of WA and OAA in Sripur Upazilla. Sometimes, the authority overlooked the regulation and thereby some of the deserving candidates were left out of these programs. Thereby, the role of the actors remains in a question mark for effective implementation of OAA and WA programs in Sripur Upazilla. With a view to make these programs more effective the selection process must be transparent and open. It should be well circulated using all available means of communications. The implementation committee should be free from political biasness. The committee should focus on the socioeconomic condition of the potential beneficiaries. Waiting list of beneficiaries is very effective tools for new inclusion and avoidance of patronage. A well-defined policy guideline must be prepared to make it more effective. Regular supervision and in depth monitoring from the higher officials keep the implementing officials alert and up-to-date with the present requirement. Strong supervision may restrict implementing authorities to take any undue privilege within the system.

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