



Publisher homepage: www.universepg.com, ISSN: 2663-7782 (Online) & 2663-7774 (Print)

<https://doi.org/10.34104/bjah.021056063>

British Journal of Arts and Humanities

Journal homepage: www.universepg.com/journal/bjah



Social Safety Net Programmes in Bangladesh: Gaps and Policy Recommendations

Nazmul Hasan^{1*} and Afroza Islam Lipi²

¹Department of Public Administration and Governance Studies, Jatiya Kabi Kazi Nazrul Islam University, Trishal, Mymensingh, Bangladesh; ²Department of Local Government and Urban Development, Jatiya Kabi Kazi Nazrul Islam University, Trishal, Mymensingh, Bangladesh.

*Correspondence: nazmul.pags23@gmail.com (Lecturer, Department of Public Administration and Governance Studies, Jatiya Kabi Kazi Nazrul Islam University, Trishal, Mymensingh, Bangladesh).

ABSTRACT

The Social Safety Net Programs (SSNPs) play an important role in Bangladesh to guard the poor people against poorness and vulnerability. Either financial gain poorness or human poverty is accountable for the prevalence of poorness in Bangladesh. Taking into consideration these factors, the government of Bangladesh is attempting to poorness by the death penalty varied varieties of social safety net programs since her emergence as a brand-new nation. The government of Bangladesh allocates a huge quantity of cash within the budget to implement varied social safety internet measures with the motive to attenuate the degree of poorness. Social safety internet programs in Bangladesh will be compound beneath 2 broad ranges: (i) social protection measures; (ii) social authorization measures. The article is an effort to debate the history of a social safety net program, varied social safety net programs in Bangladesh, findings of gaps and irregularities, and policy recommendation of social safety net programs in Bangladesh. There's would like for a comprehensive economic science policy response and robust programmer management to create the SSNPs work expeditiously.

Keywords: Social Safety Net Programs (SSNP), Policy recommendations, Gaps, and Poverty alleviation.

INTRODUCTION:

In the constitution of The People's Republic of Bangladesh within Act 15 (Gheg, there is a foundation of social safety of the citizen. In Bangladesh, there are regarding one hundred seventy million peoples. There are 144 programs are taken underneath Social Safety Net Program by the government to get rid of the economic condition of those who are terribly about to or below the poverty level for numerous reasons. Since independence in 1971, once seventieth of the population lived below the poverty level, the two major vehicles of social safety nets were food rations and relief work following disasters and alternative calamities. With the passage of your time, once notable progress towards reducing wide-

spread poorness was created, the country had to seek out higher suggests that of targeting. Such realization light-emitting diode to the emergence of recent and complicated programs and abandonment of programs like food rations. Social safety nets in Bangladesh, like elsewhere around the globe, have two basic objectives: protecting individuals from falling into poorness on the way facets a particular level through distribution and correcting market failures. Almost all ministries or agencies unit of measurement following some work directly or indirectly that unit of measurement contribution to poorness alleviation or adding to the well-being and management of the poor - these are categorized generally as social safety net initiatives. However,

Ministry of social welfare (Mows'), Ministry of women and children affairs (Mow CA), Ministry of Food and Disaster Management (MoFDM) and local Government Division (LGD) are the four key agencies that are concerned in most of those initiatives (Parvez *et al.*, 2019).

Review of Literature

Alderman, (2002), in a study titled "Growth-promoting Social Safety Nets" state that social safety net programs are not enough to upgrade the people from extreme poverty, rather, there should have some selected approaches and much attention should be on good governance, functional infrastructure, schools and health clinics, and so on. Kheda, (2011), during a report of the Bangladesh Development Studies "Social Safety Net Programmers in Bangladesh: a review gave his opinion concerning guaranteeing the very best level of implementation and these square measure as follows: 1) high-level political commitment; 2) effective Programmer management and delivery; 3) higher targeting of beneficiaries; 4) minimizing leakages; 5) sound monetary management and payment system; 6) strengthening, monitoring and supervising at completely different levels.

Jahan, (2010), in "The Management of Social Safety Net programmers and Role of Local Government (Union Parishad)" state that almost all the Safety Net programmer in Bangladesh is suffering from improper targeting, illicit political influence, corruption, lack of coordination among implementation agencies, lack of monitoring and evaluation, etc. The study also gives some suggestions to the concerned concerning the proper implementation of social safety net programs in Bangladesh (Haque *et al.*, 2021).

The World Bank, (2013) suggests that to be more practical, Safety net programmers got to be: (i) higher regular to handle short-run desires a lot of adequately (ii) higher targeted to make sure that benefits are primarily received by the poor and (iii) higher tailored to satisfy the particular desires of the poor. Safety nets have step by step shifted from food transfers to money transfers in recognition of the actual fact that the latter is a lot of value-effective. The study mentioned that exact stress must be placed on programs that focus on: time of life development in ways in which integrate health and nutrition services, pre-school education, early stimulation and learning; and additionally, programs targeted on

building skills and raising the employability of the poor youth.

Reviewing the above research articles, it appears that while there are some research works on social safety net programs in Bangladesh but it is a considerable shortage of research on social safety net programs in Bangladesh. The content of this article is about the history of social safety net programs, achievement, and future plans of social safety net programs. On the other hand, this article attempts to identify the key findings, gaps, and irregularities of social safety net programs. Finally, recommend some overcome strategies in the social safety net program. So hopefully this research will contribute to filling the gap.

Objectives of the Study

The objectives of the research are:

- 1) To know history of social safety net program in Bangladesh.
- 2) To identify the current programs under social safety nets in Bangladesh
- 3) To point out gaps and irregularities between services and demands
- 4) To mark out prospective ways forward for building an effective SSN system in Bangladesh.

METHODOLOGY:

This is a qualitative study and the nature of the study is analytical, focusing on qualitative data gathering mainly from the secondary sources because they are relevant, reliable and authentic source of information to achieve the objective of this study.

The study will be desk-based through the use of secondary data. Data sources include analysis of newspaper reports, book, journals, articles and different websites.

History of Social Safety Net Programs in Bangladesh - SSNPs in Bangladesh, establish the essential necessity of the individual's shelter, food, education, cloth, and health. The main programs targeted underneath SSNPs are Vulnerable Group Development (VGD), Food for Works (FFW), Vulnerable Group Feeding (VGF), Old-Age Allowances, Allowances for Widow, Grants for Orphanages, Allowances for half-witted individuals, and distressed women. Besides, there are allowances for freedom

fighters, micro-credit programs, so on. Populations largely kids, disabled persons and women are given main concern in Social Safety net Programs. The SSNPs are typically thought about in two segments, like Social Protection, and Social empowerment. They're dead over each development budget and non-development budget section. Social protection includes food security, new funds for programs, and most significantly cash transfer allowances, and cash transfer (special). Social empowerment contains micro-credit, stipends, housing and rehabilitation, development programs, and miscellaneous funds (Raihan, 2013).

Since the independence of Bangladesh in 1971, 70% of the inhabitants are lived below the poverty level, the two key instruments of social safety nets exist here area unit is known as food supply and relief work that's concerned with serving the people that the area unit suffering from disasters and alternative natural catastrophes. Noteworthy enhancements are in decreasing intensive financial conditions are created by victimization cultivated safety net events at the passage of time. the government of the state has been succeeding with a combination of direct and secondary safety net programs for financial condition alleviation below the management of various ministries (Ahmed *et al.*, 2014).

Table 1: Time line of Social Safety Net Programmer

Social Safety Net programs	Starting year	Ending year
Statutory Rationing in Urban Centres	1956	1996
Predates independence of Bangladesh	1971 (Cont.)	-----
Gradations and test Relief (GR and TR)	1971 (Cont.)	-----
Predates independence of Bangladesh	1974	-----
Food for Work Programmer (FFW)	1982 (Cont.)	-----
Rural Maintenance Program (RERMP)	1998	2008
Vulnerable Group Feeding (VGF)	1975 (Cont.)	-----
Female Secondary School Assistance Programmer	1993 (Cont.)	2002
Vulnerable Group Development	1994 (Cont.)	-----
Food for Education Programmer	1993	2002
Primary Education Stipend Program (PESP)	2000 (Cont.)	-----
National Nutrition Programmer	2000	2006
Old Age and Window Allowance	1998 (Cont.)	-----
Rural Employment Opportunities for Public Assets (REOPA) Program	2007 (Cont.)	-----
100 Days Employment Program (Renamed in 2010 as Employment Guarantee Program for the Poorest EGPP)	2008 (Cont.)	-----

Various Forms of Social Safety Net Programmers

There are about 98 Social Safety Net programmers in Bangladesh which are directly operated by the government of Bangladesh (Khan, 2013). Those programmers comprise in the form of cash and in-kind transfers, price subsidies, social service, fee waivers, supplemental feeding and nutrition programmers, public works programmers which can reach the destitute and vulnerable (Gupta *et al.*, 2003).

Cash Transfers - The World Bank (2013) group defines cash transfer because the provision of help within the style of cash to the poor or to people who face probable risk within the absence of transfer, of falling into poorness (Choudhary, 2013). Some mentionable cash transfers are - children receive transfers to enrol in school; Old Age Allowance

which is also a cash transfer programme in which the beneficiaries are the destitute aged people of the society. Working age population has also access to a variety of public work-based cash transfer programmes.

Food/in-kind Transfers - Food/in-kind transfer programmes planned to enable individuals to start up small business (World Bank, 2006). This type of transfers is undertaken to meet the food and nutritional needs of the destitute people and also to cope with the aftermath of natural disasters.

Price Subsidy - It is another form of Social Safety Net Programmes. Subsidy is the highest single expenditure sector for the GOB (Khan, 2013). People who are unable to buy goods (Rice flour, fish, potato, onion etc.) in an affordable price from the market they buy goods at a subsidized price.

Public Works - Conduct of employment on public works design that produce a private good or a rationed public good not available on the free market (Cody, 2004). In Bangladesh the major Social Safety Net Programmes can also be divided into four categories:

- i) Employment generations programme.
- ii) Programmes to cope with natural disasters and other shocks.
- iii) Incentives provided to parents for their children’s education; and
- iv) Incentives provided to families to improve their health status (Kheda, 2011).

On the basis of nature and intentions of different programmes, here categorized the SSNPs which is shown into the following **Table 2**.

The broad categories of SSNPs in Bangladesh

Bangladesh Government conserves a variety of social safety net programmers intended to address largely transitory food uncertainty reducing from blows. Below **Table 2** represents the names and examples of the main types of SSNPs in Bangladesh.

Budget of Social Safety Net Programmer

In the case of Bangladesh, the allocation for social safety net programs within the budget is step by step increasing over the years. The government has allotted Tk 95,574 large integer for programs underneath the social safety net within the planned national allows 2020-21 fiscal, with a proposal to

expand the coverage of some programs to alleviate the plight of the poor amid the situation arising out of the Coronavirus pandemic.

Table 2: Broad categories of SSNPs in Bangladesh

Programs	Examples
Cash transfers	Old Age Allowance Widowed and Distressed Women Allowance; Disabled Allowance
Conditional cash transfers	Primary Education Stipend Program (formerly Food-for-Education) Stipends for Female Secondary Students
Public works or training-based cash or in kind transfer	Rural Maintenance Program Food-for-Work Vulnerable Group Development (VGD) Employment Generation Programme (EGP)
Emergency or Seasonal Relief	Vulnerable Group Feeding (VGF) Gratuitous Relief (GR) Test Relief (TR) Open Market Sale (OMS)

Source: Raihan, 2013

The government has allotted Tk 95,574 large integer within the Social Security sector, which is 16.83 % of the total budget and 3.01 % of GDP in FY2020-21. Within the revised budget of FY2019-20, the allocation was Tk 81,865 crore. Increasing the allocation within the Social Security sector each year to boost the condition of the poor. By now, the common fraction of the families within the country are brought underneath the Social Security program.

Table 3: Budgets of social safety net programs

FY	Total SSNP Budget (in Billion Taka)	Total Budget (in Billion Taka)	Percentage to Budget	GDP (in Billion Taka)	Percentage to GDP
2008-09	138.45	941.40	14.71	6,149.43	2.25
2009-10	167.06	1,105.23	15.12	6,910.87	2.42
2010-11	208.94	1,300.11	16.07	7,903.66	2.64
2011-12	219.75	1,612.13	13.63	9,147.84	2.40
2012-13	230.98	1,893.26	1.22	10,379.87	2.23
2013-14	266.54	2,162.22	12.33	11,810.00	2.26
2014-15	306.36	2,396.68	12.78	15,136.00	2.02
2015-16	359.75	2,645.65	13.60	17,295.67	2.08
2016-17	408.57	3,171.74	12.88	19,560.56	2.09
2017-18	485.24	3,714.95	13.06	22,385.00	2.17
2018-19	644.04	4,425.41	14.55	25,361.77	2.54
2019-20	743.67	5,231.90	14.21	28,858.72	2.58
2020-21	955.74	5680.00	16.83	31718.00	3.01

Source: Cabinet Division and the General Economics Division (GED), Planning Commission, Government of Bangladesh.

Achievement of social safety net programs

- a) Government has adopted 132 social safety net programs for the deprived 900 people within the society.
- b) 2016-17 fiscal years, 45 billion takas has been allotted for Social Security sector.
- c) About 2.5 large integer helpless previous people are being paid monthly at 400 tk.
- d) Allowance of quite 9 large integer widows and husbands abandoned is given to 400 takas per month.
- e) 55 thousand acres of agricultural land is being distributed among 100 and twenty thousand landless families.
- f) 1, 80,996 freedom fighters are given monthly reward of 10 thousand takas.
- g) underneath the social safety net, within the fiscal year 2009-10 to 2015-16 concerning 2,15,00000 students are given concerning 4 billion tk from category 6 to graduate and equivalent level.
- h) Within the fiscal year 2016-17 underneath the food program, 50kgs of rice are being distributed to the family at a rate of 10 tk per kg.
- i) The government allocates taka 64,656 corers for social safety net. The government's projected take into account the 2018-19 fiscal year is that the biggest ever within the country's history and considerably will increase the amount and coverage of the social safety net.

Future plan of social safety net programs

- 1) By 2020, expenditure on social security programs increased by 2.3% of GDP.
- 2) In the financial year 2017-18 fiscal year and during the food-friendly program, 50kgs of rice will be distributed to the family at a rate of 10 taka per kg.
- 3) Under the microcredit program for women's employment, 1500 poor destitute women and 1.5 core taka loan distributed among the helpless women.
- 4) The number of freedom fighters received from monthly honorarium will be increased from 1 lakh 80 thousand to 2 lakh.

FINDINGS AND RECOMMENDATIONS:

- 1) In social level decision making capacity also has not been increased satisfactorily

- 2) It has a positive impact on changing the status in the standard of living.
- 3) It has a positive impact on changing the status in the society as well.
- 4) It has also a positive impact on poverty reduction.
- 5) A significant number of beneficiaries get respect from the family and society as well.
- 6) Beneficiaries were able to improve their importance in their family and society.
- 7) A significant number of beneficiaries got better condition than the past.
- 8) The programme Promote the purchasing capacity of the beneficiaries.
- 9) Society does not provide support for the deserving old age people during illness significantly.
- 10) In the family level, role of those people in decision making has been not increased sufficiently.
- 11) Social safety net programme are provided to those who do not have no income.
- 12) False prioritization (high inclusion error) exists - more than 52% excluded respondents reported that the selection process was not proper.
- 13) Some percentage of beneficiaries had to adopt unfair means to be inducted in the programme and in some cases they received less than the allotted amount.
- 14) Budgetary allocation in Government SSNP is increasing every year.

Gaps and Irregularities of social safety net programs

A question raised in articles about the gaps and irregularities of Social Safety Net Programs. Why do the governments use SSNPs? The most common answers will be to help destitute segments improve the living standards or combat vulnerabilities of the marginalized people. Those answers make the objectives of SSNPs very generous indeed. But SSNPs lose their merit when we see that those programs are the means of business, corruption and politics.

The targeting error of SSNPs deprived the right people to get benefit which occurs because of massive corruption in targeting (Rahman, 2013). Like targeting error, a number of shortcomings marginalize the effectiveness of the programs.

SSNPs facilitate culture of Interdependency - Social Safety Net Programmes have its impact on creating the culture of dependency. The Beneficiaries become very much dependent on it. As a result, SSNPs did not able to bring significant changes on destitutions and impoverished conditions of the recipients. Some blamed that the programme rather made the recipients slothful, cast-off motivation and dependent on charity-money (BBS, 2007). However, these gaps can be mitigated if the programme is implemented properly.

Lack of Harmony - There are a number of ministries linked with SSNPs. The involvement of multiple ministries causes considerable overlap in programmes (Ahmed, 2007). There is a little coordination among these ministries and programmes. As a result, the programmes are fairly similar and sometimes they selected the similar beneficiaries (World Bank, 2006). For example; The Ministry of Women and Children Affairs offers the Maternity Allowance for the poor lactating mothers and the Ministry of Health offers Maternal Health Vouchers. This implies that various social protection programmes in Bangladesh have little coordination in planning, targeting and implementing. There is no connectivity with local government also when the programme is designed (Ahmed, 2007).

Lack of integrated national Plan and policy - Bangladesh lacks an integrated national policy for developing national policy for developing Social Safety Net Programmes. This may result in programmes that are unsustainable. Financing and budgetary provisions may block allocations (World Bank, 2006).

Transparency and Accountability - Existing Social Safety Nets are perceived to have shortcomings which question the transparency and accountability of SSNPs. Cody (2004) indicates following shortcomings regarding these criteria. Firstly, SSNPs often fail to reach the intended target groups, the poorest household.

Secondly, they are made up of many small, un-coordinated and duplicated transfer programmes. Thirdly, a combination of operational inefficiencies and corruption challenges transparency and accountability of the programme. Fourthly, Transfers are often too small, too low programme coverage to have any palpable effect on poverty.

Favouritism and Nepotism - The gaps between the objectives and implementation of SSNPs include favouritism and nepotism. Such types of gap mainly happen in the local government level, and in the ward level where chairman and member target their favourite one to give the benefit. Because of this nepotism a number of actual poor people became excluded from the list. Ultimately the goals can't be achieved by Social Safety Net Programmes (Gupta *et al.*, 2013).

Delayed and Insecure Disbursement - The common complaints of SSNPs beneficiaries are irregular and delayed disbursements of benefits. Such irregularities leave the beneficiaries in a state of uncertainty and also compel to borrow from money lenders at high rates of interest (BBS, 2007).

Among 100 days employment generation programme the most common irregularities are –

- 1) Irregularities in paying wages
- 2) Drawing false bills
- 3) Irregularities in giving work.
- 4) Not giving card to the enlisted worker.

Policy Recommendation of Social Safety Net Programmes

The following issue attempts to present some resolutions to solve the problems and challenges that have been presented in the previous discussion.

- 1) The government of Bangladesh should declare an adequate amount of national budget for social safety net programs and should ensure duly use of that money.
- 2) Some incentives should be provided besides social safety net programs to increase the effectiveness of the given programs.
- 3) Many international NGOs and foreign countries provide a great contribution to SSNPs. Although the government implements the programs, the donor agencies should oversee and monitor along with the government to that ensure transparency and accountability.
- 4) Most of the recipients face different kinds of pestering in the selection process and in getting service. So, steps should take to remove all kinds of pestering.
- 5) Many service providers sell their obtained goods to meet other monetary needs. Consequently, they have a food crisis. The concerned authority should be conscious and

create awareness among them for use in the best way.

- 6) The government of Bangladesh should be arranged Seminars, symposiums, workshops, effective discussions, etc. for improving the knowledge, attitude, and psychosocial conditions and SSNPs programs.
- 7) There are many gave objections that services are given at very delayed. As a result, they cannot use in an exact way and for the prospective areas. That is why the government should be provided social safety net services at the proper time on a regular basis.
- 8) For effective operating, these programs, national and international NGOs should be included. Because they have close contact and good relation with mass people.
- 9) Social media also can play an essential role to make the beneficiaries sensible and responsible about the objectives of SSNPs programs, effectiveness, ways of the best use, etc.
- 10) The most important thing is that the quality and quantity of service must be increased. The present amount of budget is very poor and insufficient and not enough to meet their needs. Particularly old age allowance, VGD, and VGF should be increased on a priority basis.
- 11) Its matter of great sorrow that the amount of service-either money or goods is very poor not enough to fulfil any single needs. So, the government should be increased amount and quantity of services.
- 12) Social carelessness should be discarded through constructing awareness among social people. Poor people are human and social beings. They also have right to lead a standard life. So, we should come forward to extend helping hand to them in different ways.
- 13) Social change makers can play a valuable role in increasing effectiveness of these programs by creating public awareness, policy making, social action, social research etc.
- 14) One of the major dark sides of social safety net program is lack of coordination among different implementing organizations, departments, and ministries. So, effective and timely coordination and interaction should be ensured.
- 15) In operating these programs, national and international NGOs should be helpful. Be-

cause they have close communication and relation with mass people.

CONCLUSION:

Social Safety Net Programme is a true safeguard of society. The Government of Bangladesh committed to curtailing poverty by 15 percent by 2021. In this regard, Social Safety Net Programmes have been pursued by successive governments as an effective tool to reduce poverty and bring distressed people into social inclusion (Choudhary, 2013). The challenge of reducing poverty in Bangladesh is the primary requirement. Government initiatives including Food for Education, Test Relief, Vulnerable Group Development, and Rural Maintenance are well targeted (Nasreen, 2006). In our country, a secured income can secure the basic needs such as food, health, education, shelter, and clothing of the destitute people. It also helps them run their livelihood smoothly. From the study, it can be summarized that the 100 Days Employment Generation Programme of SSNPs has generated the opportunity of employment for the very poor segments. It acts as a safety net for those vulnerable people by securing their income. Though Social Safety Net Programmes are not doing sustainable development this kind of support is considered very helpful to the poor households, especially those who are living in rural areas.

The overall pattern of livelihood is improved by this program. Moreover, the infrastructure of rural areas also becomes developed by this employment generation program. Benefits of this program also include the reduction of physical damages and loss of human lives, improvements of rural roads, building embankments digging canals, etc. Social Safety Net program has a proper contribution to reducing poverty, food security, and socio-economic growth of the beneficiaries to maintain a minimum standard of living.

ACKNOWLEDGEMENT:

This study was supported with proper supervision and help of Professor Dr. Md. Nazrul Islam, Dean of Social Science Faculty, Jatiya Kabi Kazi Nazrul Islam University.

CONFLICTS OF INTEREST:

It is being declared that there is no conflict of interest about the authorship and authenticity of this article.

REFERENCES:

- 1) Ahmed. I & Jahan. N. (2014). Social Safety Net Programme as a Mean to Alleviate Poverty in Bangladesh, Viewed 12 September 2020.
<http://www.iiste.org/Journals/index.php/DCS/article/viewFile/14754/15246>
- 2) Ferdous. J. (2015). Social Safety Net Programme (SSNP) at Local Level of Bangladesh: Focus on Old Age Allowance Programme (OAAP), Viewed 14 December 2020.
<https://docplayer.net/138428029-Social-safety-net-programme-ssnp-at-local-level-of-bangladesh-focus-on-old-age-allowance-programme-oaap.html>
- 3) Haque M, Mahbub-E-Kibria ASM, Paul S, and Iqbal SMS. (2021). Role of ICT to meet the local demands of information services: a case study of Ghorjan and Rajapur union, Sirajganj, *Br. J. Arts Humanit.*, 3(1), 11-21.
<https://doi.org/10.34104/bjah.021011021>
- 4) Hossain. Z. K & Ali. I. M. (2017). Social Safety Net Programs in Bangladesh: an Empirical Study on the Employment Generation Program for the Poorest (EGPP) Project, Viewed 22 October 2020.
<https://oapub.org/soc/index.php/EJSSS/article/view/85/245>
- 5) Khan. J. N. (2012). An Assessment of Widow Allowance Programme in Bangladesh - the Supply Side Perspectives, Viewed 23 October 2020.
http://www.northsouth.edu/newassets/files/ppg-research/ppg-1st-3rd-batch/396_Nilufar.pdf
- 6) Kuda, Barkat-e, (2011). Social Safety Net Programmes in Bangladesh: A Review, Viewed 12 September 2020.
<https://ideas.repec.org/a/ris/badest/0517.html>
- 7) Parvez MS, Rahaman MA, Fatema K, and Mondal DR. (2019). Impact of social networking sites on the interpersonal relationship among teenager: a sociological analysis in the district of Bagerhat. *Br. J. Arts Humanit.*, 1(5), 14-27.
<https://doi.org/10.34104/bjah.019.14027>
- 8) Shahabuddin. M. & Alam. A. (2018). Socio-economic Impacts of Social Safety Net Programs in Bangladesh: Old Age Allowance and Allowances for window, Deserted and Destitute Women, Viewed 22 November 2020.
<https://www.scribd.com/document/453763968/ResearchReportonSocialSafetyNetPrograms-150119>

Citation: Hasan N, and Lipi AI. (2021). Social safety net programmes in Bangladesh: gaps and policy recommendations, *Br. J. Arts Humanit.*, 3(3), 56-63.

<https://doi.org/10.34104/bjah.021056063> 