

Research paper

Advancing Women's Empowerment in Bangladesh through Social Safety Nets: Prospects and Challenges

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ABSTRACT

Social safety net programs are widely recognized as key instruments for addressing vulnerability and inequality, and for promoting women's empowerment. Since its independence in 1971, Bangladesh has implemented universal and gender-responsive social safety net programs to support vulnerable individuals and promote gender equality and women's empowerment. Drawing on existing literature, this article critically examines the effectiveness of Bangladesh's social safety net programs in promoting gender equality and women's empowerment. Findings indicate that while such programs have enhanced women's access to education, short-term financial independence, and employment opportunities, their capacity to generate lasting socioeconomic empowerment for women remains limited due to insufficient funding allocation and, most notably, entrenched gender norms. Persistent implementation challenges, including poor targeting, corruption, and political interference, further constrain the programs' impact. The article argues that, for greater effectiveness, social safety net programs in Bangladesh must move beyond temporary financial relief and adopt long-term strategies that address implementation gaps, structural gender inequalities, and strengthen women's socioeconomic position.

Keywords: social safety nets, women's empowerment, gender, poverty, vulnerability

Women are disproportionately represented among those living below the poverty line across the globe. This overrepresentation is not merely a result of income disparities but also of deeply embedded structural gender norms that shape women's access to resources, rights, and opportunities necessary to escape poverty. Pervasive gender-based oppression and discrimination constrain women's access to education, employment, skills development opportunities, political participation, and decision-making processes. Such systematic exclusions reinforce gender inequality, undermine women's economic security and well-being, and heighten their vulnerability to poverty (Lemma et al., 2023). Women and girls also have distinct biological needs during puberty, pregnancy, and childbirth that require targeted institutional support but remain inadequately addressed within policy and service systems shaped by discriminatory gender norms. Women are socially expected to undertake unpaid care and domestic labor. In contexts where maternal health care, childcare services, and social care infrastructure are absent or limited, women experience poor health outcomes and increased care responsibility, which constrain their participation in paid work, reinforce labor market inequalities, and deepen the risk of poverty (Camilletti, 2020). To address gender discrimination against women and advance their empowerment, governments worldwide have introduced various policies and programs, including social safety net programs that offer a wide range of services and initiatives such as cash transfers, food rations, employment opportunities, skill

development (Barrientos & Hulme, 2009), as well as support for education and health services aimed at reducing vulnerability and inequality (Camilletti, 2020). According to a 2018 World Bank report, approximately 2.5 billion people worldwide benefit from social safety net programs, and notably around 36% of recipients successfully escaped extreme poverty (Rahman & Pingali, 2024; Kaiser et al., 2023). Such global evidence has further led to increased commitment to social safety net programs as tools to foster economic stability and support inclusive and gender-equitable development across countries (Moore, 2024). Consequently, the implementation of social safety net programs has become not only very common in developed countries but also widely adopted in developing nations, including India, Indonesia, the Philippines, and, notably, Bangladesh (Ahmed et al., 2014), a shift described by Barrientos and Hulme (2009) as a quiet revolution.

Bangladesh's adoption of social safety net programs reflects both global commitments and its national priorities (Hussain & Suma, 2023). As a signatory to the Universal Declaration of Human Rights, the country is committed to ensuring social protection for all its citizens. This commitment is further reinforced by the Constitution of Bangladesh, which mandates protection for vulnerable populations and guarantees women equal rights and protections to those afforded to men (Nawaz & Saha, 2024). However, in reality, Bangladesh's predominantly male-dominated society has led to systemic gender disparities, making women more susceptible to social exclusion, unemployment, and poverty, with fewer women participating in the workforce and disproportionately in lower-paying jobs (Akter et al., 2022). Due to women's socially ascribed gender roles as primary caregivers within the family, along with their responsibility for unpaid household work and other social obligations, they face significant time and mobility constraints that limit their labor force participation and create challenges in retaining their positions in the job market (Mansur & Khondker, 2017). To address these inequalities, alongside universal social safety net programs, the government has introduced gender-responsive social safety net programs aimed at empowering women through education and socioeconomic prosperity (Nawaz & Saha, 2024). These programs include stipends for female students, special allowances for older women and women with disabilities, financial support for widowed women and lactating mothers, vocational training for women to generate income, and in-kind food wage transfers for women participating in government funded development projects (Abdul et al., 2015). While these interventions signal policy recognition of gender disparities, their transformative potential remains contested.

A growing body of literature examines the positive impacts of social safety net programs on women's empowerment across many countries. Waqas and Awan (2019), for example, found that the social protection grant in Pakistan has enabled and empowered women to make family decisions, participate in the labor market, and pursue self-employment. Studies in the United States of America and Canada have shown that social safety net programs, such as childcare support, positively influence women's independent decision-making and workforce participation (Morshed, 2022). Although social safety net programs are widely recognized as effective tools for poverty reduction and for addressing gender disparities in numerous countries (Lemma et al., 2023), policy experts have raised concerns about the challenges of accurately assessing their effectiveness and the barriers hindering their optimal implementation (Ferdouse & Ullah, 2023). These concerns are especially pertinent for countries in the Global South, including Bangladesh, where research on the effectiveness of social safety nets remains limited (Murshed, 2022). In these countries, poverty continues to be high, with many of the working-age population employed in low-wage and informal sector jobs without job security or fair wages (Raihan, 2018). Women, in particular, continue to face disproportionately high rates of unemployment, economic marginalization, discrimination, and other forms of gender-based violence (Ferdouse & Ullah, 2023). Such vulnerable conditions faced by women raise a fundamental question about whether social safety net programs genuinely address gender inequality and promote women's empowerment or merely provide short-term relief without transforming women's subordinate position.

This article critically examines how social safety net programs in Bangladesh address gender inequality and promotes women's empowerment. It argues that merely including women as targeted beneficiaries does not necessarily address the gender-specific vulnerabilities women face and promote women's empowerment, especially when gender social norms are not incorporated into program design and implementation. Furthermore, issues such as insufficient funding, ineffective targeting mechanisms, adverse political influence, corruption, and a lack of a gender-sensitive monitoring and evaluation system have hindered these programs from effectively reaching many vulnerable women, thereby diminishing their overall gender-equitable impact (Sifat, 2021). To maximize the benefits of social safety net programs for women, policymakers need to focus on restructuring and redesigning these initiatives in consultation with women and local implementing agencies. The process should ensure transparency and women's access to the programs, and move beyond short-term relief to address deeply entrenched gendered social norms, actively fostering women's empowerment, and promoting gender equality (Moore, 2024).

METHODOLOGY

This research is based on a secondary literature review, drawing from peer-reviewed journal articles, books, and reports from various government and non-government organizations. The research process involved systematic keyword searches using databases such as the University's Digital Library, Google Scholar, Scopus, ProQuest, and JSTOR. In the initial stage of the literature search, broad terms such as social protection, social safety nets in developing countries, formal and informal social safety nets, and social safety nets in Bangladesh were employed to capture both global and national perspectives on the subject, as articulated by various scholars. The second stage refined the focus to keywords such as women's empowerment and social safety nets, as well as the intersection of gender and social safety nets, with the aim of examining the impact of these programs on women's socioeconomic conditions in Bangladesh. The third stage incorporated terms such as challenges of social safety nets in Bangladesh, problems of social safety nets in Bangladesh, and inclusion and exclusion errors in Bangladesh's social safety nets to identify persistent barriers to effective program implementation.

The study identified 26 academic works that explicitly examine social safety net programs in Bangladesh. Despite a growing body of literature on social safety net programs in Bangladesh, relatively few studies have explicitly examined the contribution of these programs to addressing gender inequality and advancing women's empowerment. Raihan and Jahan (2018), for instance, sought to determine whether social safety nets more broadly enhance women's labor market participation in Bangladesh, while Murshed (2022) explored the relationship between the Widow, Deserted, and Destitute Women's Allowance and women's labor force participation. Similarly, Nawaz and Saha (2024) examined the barriers women with disabilities face in accessing social safety net programs in Bangladesh, but did not assess the extent to which these programs advance the broader objective of gender equality and women's empowerment. These studies have provided valuable insights demonstrating, for instance, that social safety nets can contribute to women's labor market participation and highlighted specific barriers faced by marginalized groups. However, they fall short of analyzing how such programs challenge entrenched gender inequalities within the household and society, or whether they foster gender equality and women's empowerment.

Building on these gaps, this study draws on relevant literature from both Bangladesh and other comparative contexts to explore the role of social safety net programs in promoting gender equality and women's empowerment. Achieving gender equality requires the adoption of gender-responsive policies and programs, such as social safety nets, designed to empower women by reducing discrimination and systemic barriers against them (Nawaz & Saha, 2024). The elimination of discrimination against women is a core commitment of international frameworks, including the Beijing Platform for Action and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), to which Bangladesh is a signatory (Shuvra, 2023). In line with these obligations, the Government of Bangladesh has introduced various social safety net programs and policies aiming to reduce gender disparities and enhance the socioeconomic empowerment of disadvantaged women, in addition to providing economic support (Nawaz & Saha, 2024). Such measures include allowances, employment creation schemes, and stipends to support women's education (Murshed, 2022). Through a systematic and critical review and analysis of existing literature, this paper examines the effectiveness of these programs in addressing gender inequality and promoting women's empowerment, while also identifying their prospects and challenges in achieving intended objectives.

The article is structured into six sections. The first and second sections outline the introduction and research methodology, respectively. The third section provides a historical overview of Bangladesh's social safety net programs. The fourth section analyzes the effectiveness of these programs in addressing gender inequality and empowering women in Bangladesh. The fifth section discusses the implementation challenges associated with social safety net programs, while the sixth section presents a summary and conclusion on the current state of social safety net programs in Bangladesh, focusing on their efforts to tackle gender inequality and promote women's empowerment by addressing economic and social barriers faced by destitute women in Bangladesh.

SOCIAL SAFETY NET PROGRAMS IN BANGLADESH

Bangladesh gained independence from Pakistan in 1971. Due to its geographical location in the Ganges, Brahmaputra, and Meghna river deltas, Bangladesh is frequently affected by natural disasters, including cyclones, waterlogging, floods, and droughts (Islam, 2023). In the immediate aftermath of independence, the country began its journey as one of the world's most poverty-stricken nations, with widespread hunger, acute food shortages, and an estimated 70% of its population living below the poverty line (Ahmed et al., 2014). These structural vulnerabilities, compounded by environmental disasters and limited institutional capacity, have contributed to Bangladesh's persistent challenges, such as natural disasters, food insecurity, unemployment, limited access to education and skills, and poor health outcomes (Sarker & Nawaz, 2021).

In recent years, Bangladesh has made substantial economic progress. However, a significant majority of Bangladeshi people continue to live in rural and remote areas, heavily reliant on agriculture-based livelihoods that are prone to multiple risks, including crop loss, famine, and flooding, which further cause economic distress and unemployment (Islam, 2023). They are also incapable of undertaking other economic activities beyond agriculture due to a lack of necessary training and skills, and their numbers were higher in the early years following independence (Bangladesh Planning Commission, 2017). Against this backdrop, social safety net programs have been considered important measures in Bangladesh to mitigate the impacts of natural disasters and promote income generation and employment opportunities for vulnerable people (Khatun & Saadat, 2020).

Initially, the social safety net programs were designed to respond to the immediate shock of the disaster through the colonial-era food rationing system, which involved importing and distributing food through subsidized channels and relief work (Ferdouse & Ullah, 2023). Over the years, as Bangladesh's economy has grown, its development goals and poverty-reduction strategies have become increasingly ambitious. This evolution has led to a shift in social safety net programs from a reactive approach to a more strategic and systematic approach to addressing poverty and ensuring the empowerment and welfare of vulnerable populations, including women as a specific target group (Kaiser et al., 2023). Social issues, including women's empowerment, social forestry development, and road construction and maintenance, have been incorporated into multiple social safety net programs in Bangladesh (Rahman, 2020). As a result, the nature, design, implementation, and number of social safety net programs in Bangladesh have undergone significant changes (Sifat, 2021).

Bangladesh's social safety net programs can be divided into two broad categories: social protection and social empowerment (Hussain & Suma, 2023). Through social protection, financial assistance in the form of direct cash transfers is provided to various vulnerable groups (Khatun & Saadat, 2020) to meet their basic needs and strengthen their resilience to adverse conditions (Nawaz & Saha, 2024). These include interventions such as the Old Age Allowance, the Allowances for Widows, Deserted, and Destitute Women, the Allowances for Persons with Disabilities, and the Maternity Allowance for Women. The social protection program also includes a food rationing intervention, which aims to ensure food security for all and supply food grains to disaster-affected communities and other vulnerable people, including day laborers, on a needs basis through subsidized food grains (Karim & Noy, 2020) or in exchange for work within various food-for-work schemes (Nawaz & Saha, 2024). Food rationing is primarily administered by the Ministry of Food and the Ministry of Disaster Management and Relief and implemented through various organizations and agencies (Khatun & Saadat, 2020). The social empowerment program, on the other hand, includes housing and rehabilitation support to homeless and landless individuals, particularly those displaced by disasters (Parvin et al., 2022), as well as stipends, micro-credit, miscellaneous funds, and other development initiatives. In addition to providing basic necessities, the social empowerment program addresses key development challenges in the country, with a particular focus on education, health, livelihood support, employment opportunities, and income generation (Hussain & Suma, 2023). Initiatives under this program include, but are not limited to, the Employment Generation for the Poorest and the Education Stipend for Women (Rahman & Pingali, 2024).

Over the years, the social safety net programs in Bangladesh have become increasingly complex, with approximately 145 programs implemented across the country by 23 line ministries, yet there is no formal mechanism for communication and information sharing (Nawaz & Saha, 2024). In addition to government departments, non-governmental organizations (NGOs) play a significant complementary role in the country's broader social protection landscape (Moore, 2024). There are hundreds of NGOs in Bangladesh implementing programs that align with or supplement government social safety net initiatives, often sustained through donor support (Hussain & Suma, 2023; Rahman, 2020). Among these organizations, the Bangladesh Rural Advancement Committee (BRAC) stands out as one of the most significant providers of large-scale NGO-led service delivery in the social protection sector. Bilateral development partners have also invested in Bangladesh's social safety nets. For instance, the United Kingdom based Department for International Development (DFID) and the Australian Agency for International Development (AusAID) have funded BRAC and Maxwell Stamp Plc to implement the Chars Livelihood Programs (Sifat, 2021). While the involvement of multiple ministries, NGOs, bilateral and multilateral partners in social safety net programs has played a crucial role in addressing poverty, social exclusion, and inequality, it has also led to duplication of efforts and increased coordination complexity (Nawaz & Saha, 2024).

In response to these issues, the Government of Bangladesh formulated the National Social Security Strategy (NSSS) in 2025 to streamline and consolidate social safety net programs under a unified platform. The NSSS aims to 'build an inclusive Social Security System (SSS) for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality, and contributes to broader human development, employment, and economic growth' (Government of Bangladesh, 2015, p. xxi) by improving coordination among ministries and development partners, strengthening delivery mechanisms, and ensuring more efficient use of resources (Khatun

& Saadat, 2020). A key feature of the NSSS is its recognition of the unique challenges faced by women, with targeted measures to reduce gender disparities, through increased access to programs for disadvantaged women and multidimensional gender-responsive policies and program initiatives (Government of Bangladesh, 2015). Bangladesh's development partners have also provided technical and policy support in line with the NSSS objectives (Nawaz & Saha, 2024). For example, the World Bank has worked with the government to strengthen the Employment Generation Program with a special target for women and to develop a unified beneficiary targeting method using proxy means testing to improve delivery efficiency (Bangladesh Planning Commission, 2017).

With the expansion of social safety net programs and the increasing number of implementing agencies, Bangladesh has achieved notable progress in economic growth and poverty reduction. For instance, the Gross Domestic Product (GDP) growth rate has risen steadily in recent years (Raihan, 2018). According to the Bangladesh Bureau of Statistics' latest available report, the GDP growth rate was 6.06% in the financial year (FY) 2013–2014 and increased to 8.15% in FY 2018–2019 (Bangladesh Bureau of Statistics, 2021). Complementing this upward economic trajectory, the 2016 Household Income and Expenditure Surveys (HIES) documented a substantial decline in poverty rates. In 1995–1996, 50.1% of the country's population lived below the poverty line, which declined to 31.5% by 2010 (Bangladesh Bureau of Statistics, 2021). According to the latest Household Income and Expenditure Survey conducted in 2022, Bangladesh had an estimated poverty rate of approximately 20.5% in FY 2018–2019 and 18.7% in 2022 (Bangladesh Bureau of Statistics, 2024). These figures collectively indicate a sustained decline in poverty rates in Bangladesh. The simultaneous decline in poverty rates and the expansion of social safety net programs have led to social safety nets being widely regarded as key contributors to Bangladesh's socioeconomic development (Khatun & Saadat, 2020).

WOMEN'S EMPOWERMENT THROUGH SOCIAL SAFETY NETS

There are numerous gender-focused social safety net programs in Bangladesh. While the overall achievements of social safety nets in promoting economic growth and supporting vulnerable people are notable, a closer examination of individual programs reveals their limitations in addressing gender inequalities and promoting women's empowerment. The Vulnerable Group Development (VGD) Program, for instance, is regarded as one of the earliest and most successful initiatives in addressing food security and poverty in rural Bangladesh (Khatun & Saadat, 2020). Administered by the Ministry of Women and Children Affairs, the VGD specifically targets destitute women (Abdul et al., 2015), seeking to enhance their food security, economic opportunities, social support, and control over resources, which are essential for their empowerment. The program offers food assistance and training to destitute women in multiple income-generating activities, including sewing, small-scale poultry farming, livestock rearing, and home gardening. These activities support women in transitioning from reliance on food aid to income generation (Mansur & Khondker, 2017). In tandem with women's and maternal health initiatives, the VGD has been credited for contributing to the reduction of child malnutrition, which fell from 57% in 1997 to approximately 36% in 2014 (Rahman & Pingali, 2024).

Despite the achievements, the VGD's long-term impact on women's empowerment remains constrained. In practice, the program has made limited efforts to address entrenched gender inequalities within households and communities or to facilitate women's transition from subsistence-based economic activities to more diversified and sustainable livelihoods (Nawaz & Saha, 2024). Its effectiveness is further constrained by the absence of follow-up support and inadequate infrastructure for scaling up small businesses. Although training is provided, women often lack access to credit and markets necessary to expand their income-earning activities and sell their products (Akter et al., 2022). Such constraints confine many women to activities that generate low income and low productivity, preventing them from building sustainable financial foundations. This disjuncture between short-term benefits and long-term sustainability undermines the program's stated objectives (Moore, 2024). Moreover, women often struggle to exercise meaningful control over the resources received. While they are designated as primary beneficiaries, financial decision-making power frequently remains with male family members (Nawaz & Saha, 2024). Women are also often compelled to withdraw from paid employment or entrepreneurial activity due to the absence of childcare facilities, as childcare is still socially considered as primarily a woman's responsibility (Mansur & Khondker, 2017). This dynamic significantly weakens the program's empowerment agenda by limiting women's agency and decision-making authority within households and communities (Moore, 2024). As a result, while the VGD has improved food security, reduced poverty to some extent, and fostered a degree of independence for vulnerable women, it has not adequately addressed the broader needs of women for their empowerment. To achieve greater impact, reforms are needed that will enhance women's access to markets, formal credit mechanisms, and control over resources alongside the adoption of strategies aimed at reducing the burden of gendered domestic roles and norms that disproportionately affect women (Hussain & Suma, 2023).

The Cash Transfer Program, which represents another major component of Bangladesh's social safety nets, provides direct financial support to low-income households (Kaiser et al., 2023). Key schemes under this program include the Old Age Allowance and the Widow, Deserted, and Destitute Women allowances (Haider & Mahmud, 2017). The program is managed by the Ministry of Social Welfare and administered through Bangladesh's local government offices, with payments disbursed on either a monthly or quarterly basis (Murshed, 2022). Previously, payments were made in cash, and in recent years, the government has transitioned to an electronic payment system that transfers money directly to the recipient's bank account or mobile banking account, commonly known as bKash in Bangladesh (Nawaz & Saha, 2024). This program is particularly important for women who do not have access to employment opportunities and any other means to support themselves (Murshed, 2022). However, the allowance amount is widely regarded as trivial compared to their everyday consumption needs, such as rent, food, and energy, which limits the program's potential to promote meaningful poverty reduction and empowerment rather than offering only minimal subsistence support (Rahman & Pingali, 2024). The Old Age Allowance, for instance, is very important for older men and women, many of whom lack pensions or assets, and yet the payments are said to be far from sufficient to meet daily needs, let alone enable investment in sustainable livelihoods or ensure long-term economic security (Haider & Mahamud, 2017; Rahman, 2020).

The allowance amount remains persistently minimal, despite economic growth, as the Bangladesh government's budget allocation to safety net programs continues to be insufficient to meet the needs of the population requiring assistance. While industrialized countries allocate approximately 10–30% of their Gross Domestic Product (GDP) to social protection, Bangladesh allocated just over 2.5% of its GDP to social safety nets in the 2023–2024 financial year. Of this amount, roughly 1.5% was spent on pensions for retired government employees, leaving only about 1% for programs intended to support the country's vast population living below poverty line (Nawaz & Saha, 2024). This limited allocation is further undermined by high overhead costs, with approximately 50% of funds consumed for administrative purposes, thereby significantly constraining the resources available to program beneficiaries (Rahman, 2020). Economic challenges, such as inflation and rising living costs, further erode the value of benefits offered (Nawaz & Saha, 2024).

Although insufficient funding affects all the beneficiaries, it disproportionately impacts women, particularly single mothers, widows, and households led by women. Comparatively, they have a lesser amount of resources and are overrepresented among the lowest-income groups, concentrated in lower-paid jobs, and more likely to participate in employment generation programs (Bangladesh Planning Commission, 2017; Moore, 2024), with many often entirely dependent on the meager allowance for their survival (Mansur & Khondker, 2017). While some evidence suggests that allowances have increased some women's economic independence (Murshed, 2022), such empowerment or benefit is often superficial and fragile. They remain contingent upon continued financial assistance, thereby reinforcing dependency rather than enabling structural change. Many beneficiaries, as noted in the study of Moazzem and Shibly (2023), expressed a need to increase the amount, which would enhance its positive impacts by allowing them to invest in income-generating activities while also meeting their immediate daily needs. Without such reform, these programs risk functioning less as pathways out of poverty and more as temporary palliative measures, leaving the underlying causes of women's socioeconomic marginalization unaddressed.

The Cash for Work is another component of the Cash Transfer Program. It seeks to alleviate poverty and improve the living conditions of vulnerable groups, including women from low-income households, by providing temporary employment (Haider & Mahamud, 2017), primarily through infrastructure projects, such as road construction and cleaning initiatives (Kaiser et al., 2023). Although this program provides short-term financial relief to women, serving as a crucial lifeline in rural Bangladesh, where women face significant challenges in accessing economic opportunities and paid market employment, it does little to address long-term barriers (Murshed, 2022). It fails to address structural barriers that prevent women from accessing stable and dignified employment. On one hand, by prioritizing women as primary beneficiaries, the program provides short-term financial relief and acknowledges their specific vulnerabilities and feminization of poverty (Nawaz & Saha, 2024). On the other hand, the program inadvertently contributes to reinforcing women's marginalization by confining them to insecure and physically demanding forms of labor that do little to improve their long-term economic prospects (Murshed, 2022). Kaiser et al. (2023) further suggest that wages paid to participants are less than one-third of prevailing market rates. Taken together, these findings suggest that although the inclusion of women as beneficiaries is frequently framed as progress, it risks becoming tokenistic and inadvertently entrenching a cycle of dependency, rather than promoting empowerment. This is especially likely when such inclusion is not integrated with broader strategies aimed at improving women's long-term access to education, resources, stable livelihoods, and other gender issues (Akter et al., 2022).

In the education sector, the Government of Bangladesh introduced a range of social safety net measures. The Food for Education Program, also known as the school feeding scheme, was the first social safety net measure in

the education sector implemented in the early 1990s (Khatun & Saadat, 2020; Moore, 2024). In 2002, the Food for Education Program was replaced by the Primary Education Stipend Program (PESP), which provided stipends to students contingent on school attendance and performance. In addition to increasing enrollment rates among children from economically insolvent families and preventing primary school dropouts, the program aimed to improve the quality of primary education and discourage child labor (Emran & Schmitz, 2024). The government also provided stipends to female secondary school students covering examination fees and other educational expenses (Kono et al., 2017). The program specifically targeted the most marginalized communities in rural areas, encouraging girls from these communities to study who might not otherwise have the financial means to attend school (Iqbal et al., 2008). These programs collectively have had a significant impact on increasing girls' school enrollment and retention rates, and ultimately helping to close the gender gap in school education, particularly at the primary level (Khan et al., 2020). For instance, overall primary school enrollment rose from 62.9% in 2000 to 97.3% in 2013, with girls comprising 98.4% and boys 96.2% of enrolled students (Kono et al., 2017). Prior to the Female Stipend Programs, the school dropout rate among girls in rural areas was exceedingly high, as many parents could not afford the costs associated with education (Ahmed et al., 2014). By reducing these financial barriers, the programs have enabled thousands of girls to complete their school education and, in some cases, pursue higher education (Khatun & Saadat, 2020).

A key concern, however, is that while the Female Stipend Programs have succeeded in encouraging school attendance, the stipends are often relatively small and do not fully cover additional educational costs, such as transport or school supplies (Khatun & Saadat, 2020). Their impact has also been constrained by deeply entrenched social norms (Moore, 2024). In rural areas, cultural preference for boys over girls' education and gendered expectations of girls' roles in the household and society still prevail. Girls' ability to remain in school is often constrained despite financial support, as they are frequently expected to assist with domestic work or enter early marriage (Karim, 2024). These programs have not fully addressed the structural barriers that shape girls' and women's educational trajectories, including child marriage, forced marriage, early pregnancy, and other forms of gender-based violence and discrimination (Moore, 2024). Nor have these concerns been integrated into broader strategies aimed at transforming social norms or supporting girls' transitions to higher education and non-agricultural employment at scale (Khan et al., 2020). While the programs have expanded access to schooling, it leaves intact entrenched gender norms that continue to constrain women's educational advancement and broader empowerment (Moore, 2024).

Rahman and Pingali (2024) argue that, despite their expansion, social safety nets in developing countries' contexts remain limited in scope and weak in design, reaching only a fraction of those in need and offering partial support. Bangladesh's programs reflect these structural weaknesses, failing to lift the most economically disadvantaged households out of entrenched poverty traps and to promote gender equality and women's empowerment at the anticipated scale. Bangladesh's social safety net programs contributed to poverty reduction, improved food security, and expanded access to education to some extent (Haider & Mahamud, 2017). The evidence also suggests that their transformative potential for advancing women's empowerment remains constrained. Many initiatives are characterized by insufficient funding support, which tends to provide short-term relief rather than long-term change with sustainable income and financial independence. For instance, the VGD supports food security but does little to dismantle entrenched gender inequalities or expand women's access to sustainable livelihoods. Similarly, cash transfer programs provide meager amounts that are insufficient to foster economic independence for women who lack other income or resources. In fact, in many cases, the initiative, such as cash for work, reinforces dependency and gendered roles by offering women a job that requires hard labor or pays less. While education stipends have increased girls' enrollment, entrenched social norms surrounding child marriage and gendered domestic responsibilities that lead to the early withdrawal of girls from school remain largely unchallenged. To maximize their potential to foster empowerment, these programs must adopt a more comprehensive approach that simultaneously addresses financial constraints and the deeply rooted sociocultural barriers that limit women's agencies (Moore, 2024). Beyond these shortcomings, the government must also address the following challenges that have further constrained the effectiveness of Bangladesh's social safety nets.

CHALLENGES OF SOCIAL SAFETY NET PROGRAMS

Bangladesh has been implementing numerous social safety net programs; however, the absence of a consistent national database of beneficiaries hampers the accurate measurement and comparative assessment of program outcomes (Murshed, 2022). Despite the lack of systematic measurement, several scholarly studies have identified shortcomings in Bangladesh's social safety net programs at the governance and implementation levels, which also undermine the effectiveness of the programs in empowering women (Kaiser et al., 2023). As noted by Masud-All Kamal and Saha (2014), mistargeting participants is considered one of the most critical challenges. The government reports indicate that the number of beneficiaries in these programs exceeds the country's

poverty rate. This suggests that the social safety net programs cover all individuals living in or near poverty. However, the actual coverage of those living in poverty is believed to be much lower (Heidar & Mahamud, 2017) due to inclusion and exclusion errors of the programs. Inclusion error refers to the proportion of beneficiaries in any program who are not eligible under the program's poverty criteria. The exclusion error, in contrast, is measured against the number of vulnerable people who meet the criteria but are excluded from the programs (Sabates-Wheeler et al., 2015). Because of these errors, many eligible individuals who desperately need government support do not receive any social safety net benefits. According to a Daily Star report, 53.9% of the country's people living below the poverty line and other vulnerable groups are excluded from safety net benefits. In comparison, 62% of the people not classified as poor in Bangladesh receive benefits from social safety net programs (Byron & Habib, 2025).

One of the main reasons for these targeting failures is weak institutional coordination among implementing agencies. The government introduced the NSSS to consolidate all programs under a common platform. However, coordination between ministries and other state and non-state agencies remains limited, leading to overlapping interventions and inefficiencies (Nawaz & Saha, 2024). As a result, multiple programs often serve the same beneficiaries while leaving other eligible individuals without support.

Overlapping coverage and exclusion are further exacerbated by weaknesses in program design and implementation (Sarker & Nawaz, 2021). Most social safety net programs are developed by the central government, sometimes with assistance from international consultants, but with little involvement from the intended beneficiaries and local implementing agencies (Rahman, 2021). The strategies and selection criteria for safety net programs are often complex, outdated, and detached from local realities, rendering them poorly adapted to community needs. The central government sets the broad program features and provides funding, but implementation is left to local governments, where officials such as Union Parishad Members and Chairmen hold considerable discretion in selecting beneficiaries (Haider & Mahamud, 2017; Rahman, 2020). Not being involved in program design, they often fail to follow all the conditions for beneficiary selection and, in many cases, interpret or justify the criteria established by the central government from their own perspectives (Rahman, 2021). This process of beneficiary selection without clear guidelines and sufficient consultation risks excluding eligible individuals from receiving support (Kaiser et al., 2023), disproportionately affecting women who may be less visible and less vocal in public forums and political networks (Moore, 2024). Consequently, misallocation of funding and support remains widespread. It is evident in a study conducted by Murshed (2022), which found that only 21% of the social safety net program budget allocation is received by deserving women who belong to the bottom quintile of per capita annual consumption expenditure, while the remaining 79% is lost to ineligible beneficiaries due to targeting errors.

Regional disparities in the distribution of social safety net programs further entrench existing inequalities. In some cases, social safety net programs are designed and implemented in specific geographic regions identified as relatively poor based on prior information about their poverty rates. Beneficiaries are then selected according to these classifications. Often, these programs impose a fixed cap on the number of beneficiaries per region, allocating more funding to regions identified as more disadvantaged, thereby allowing a higher number of beneficiaries. Even though this approach prioritizes high-need areas, it also inadvertently limits access to essential support for impoverished populations residing outside the targeted regions (Bangladesh Planning Commission, 2017). For example, there are social safety net programs especially aimed at supporting vulnerable communities in the Char region (Nawaz & Saha, 2024), but this practice risks excluding extremely vulnerable populations in other areas. In addition, the use of small-area estimation methods to identify poor and non-poor regions can be inaccurate, leading to the exclusion of genuinely impoverished areas due to insufficient data and studies on local poverty levels (Zohir et al., 2010). One such example is the exclusion of the Chittagong Hill Tracts and the people of the region, including women, who are often left out of many social safety net programs due to inadequate research on the region. This exclusion persists despite the fact that they are among the most marginalized communities in Bangladesh in terms of ethnicity, religion, and vulnerability to climate change and disasters such as drought, food shortages, water crises, and diseases (Raihan & Haque, 2017). Logistical challenges in delivering benefits to the regions further constrain access even to universal programs, such as maternal healthcare, exacerbating health disparities and undermining the well-being of women in these communities (Akter et al., 2022).

Bangladesh's political dynamics represent another critical factor contributing to the failure of effective beneficiary targeting and the proper implementation of social safety net programs at the community level. Researchers such as Sarker and Nawaz (2021) identify adverse political incentives as one of the most significant challenges to reaching the majority of low-income people in Bangladesh. The political landscape in Bangladesh is characterized by patron-client relationships, in which ruling political parties seek to redistribute resources to their supporters. Social safety net programs are often used as political tools to secure votes, with political parties exerting influence over the beneficiary selection process and directing resources to their party affiliates or to local

influential people (Hossain & Rahman, 2017). As a result, the same individuals often benefit from multiple programs; some politically influential individuals are included as beneficiaries despite being ineligible, whereas other eligible, needy people are excluded due to a lack of such political and social connections (Hossain & Rahman, 2017; Kundo, 2018). As Moore (2024) argues, women constitute a higher proportion of those who lack the time and resources to build and maintain the social connections needed for inclusion in social safety net programs and are thus often left out of the programs despite being eligible for benefits.

Corruption pervades every stage of the implementation of social safety net programs. All resources allocated for public works programs do not reach the beneficiaries (Sarker & Nawaz, 2021). After multiple levels of deductions, including the overhead costs, the remaining small amount of funding allocated for the program work at the community level is also shared with a number of intermediaries involved in the implementation process, such as the central-level political leaders, local officials, and local-level political leaders, who take a significant portion of the benefit (Rahman, 2021). There is evidence of bribery in the beneficiary selection process. Bribery is reportedly common in programs that provide cash benefits over longer periods, including the Old Age Allowance, the Allowances for the Widowed, Deserted, and Destitute Women, and the VGD, as well as from the Relief and Food for Work Program (Kaiser et al., 2023). Local political leaders and elected local government officials are reported to demand bribes when selecting beneficiaries, especially from vulnerable individuals who lack connections to local political leaders or other influential persons. This effectively restricts participation in the programs only to those able to pay the required amount or have strong social network. Women are disproportionately affected by corruption, as they often lack the social networks or financial resources necessary to make such payments, leaving many excluded from social safety net support even though they are among those most in need (Razzaque & Bhuiyan, 2020).

Despite the prevalence of corruption and bribery, institutional mechanisms to monitor and prevent corruption in social safety net programs remain weak. There is an independent Anti-corruption Commission in Bangladesh; its effectiveness is often questionable (Sarker & Rahman, 2007). Beneficiaries often have limited knowledge of their entitlements and the commission's existence, leaving them vulnerable to exploitation (Murshed, 2022). Women, in particular, face challenges in navigating these systems due to lower levels of education, limited access to the public sphere, and restricted mobility compared to men, making it difficult for them to question or report instances of corruption (Nawaz & Saha, 2024).

Monitoring and evaluation systems are crucial for assessing the impact of social safety net programs and identifying areas for improvement in achieving gender equality (Moore, 2024). Without systematic data collection and analysis, it is difficult to assess the impact of these programs or to identify areas for improvement (Khatun & Saadat, 2020). However, Bangladesh's SSNPS often lack robust monitoring and evaluation mechanisms, which hampers efforts to ensure accountability and transparency. Inadequate data collection and reporting make it challenging to track program outcomes, particularly in terms of their impact on women's empowerment and the development of effective policy responses (Lemma et al., 2023). There are social safety net programs that report high participation rates among women; however, there is little information on whether these programs have led to meaningful changes in women's lives, such as increased income, improved decision-making power, or greater social mobility. Moreover, many programs fail to incorporate gender-sensitive indicators into their monitoring and evaluation frameworks (Nawaz & Saha, 2024). As a result, the specific challenges faced by women beneficiaries, such as gender-based violence, unpaid care work, or lack of mobility, are often overlooked, programs consequently fail to track, whether they are meeting their gender equity goals. This lack of assessment and accountability also prevents policymakers from making evidence-based adjustments to improve their design and implementation (Lemma et al., 2023), which are essential for advancing women's empowerment (Moore, 2024).

CONCLUSION

Women constitute a disproportionately higher proportion among those living in poverty and vulnerable conditions because of socially constructed gender norms that oppress and discriminate against them from having equal rights, resources, and opportunities. Globally, social safety net programs have been considered critical tools for addressing poverty, vulnerability, and inequality, as well as for advancing women's empowerment. Following independence from Pakistan in 1971, Bangladesh underwent a profound crisis with more than 70% of its population living below the poverty line (Ahmed et al., 2014), compounded by challenges such as recurrent natural disasters, food insecurity, unemployment, and a lack of education and skills (Sarker & Nawaz, 2021). Women constitute the majority of those living in vulnerable conditions. Bangladesh's predominantly male dominated society has led to systemic gender discrimination against women, making them more susceptible to social exclusion, unemployment, and poverty, and thereby intensifying their vulnerability (Akter et al., 2022). In response to these crises and challenges, the government of Bangladesh has introduced numerous social safety net programs, many of which are specifically designed for women, aiming not only to support women economically

but also to address gender inequality and advance women's empowerment. Some of the key gender-focused safety net programs include the Old Age Allowance Program, the Allowances for Widows, Deserted, and Destitute Women, the Female Stipend Program, and the Cash Transfer Programs (Heidar & Mahamud, 2017). These programs have provided crucial support to vulnerable and destitute women who have little or no independent income or resources to support themselves. There are women in Bangladesh who have been able to improve their economic conditions, employment prospects, and access to education.

Nonetheless, these achievements remain minimal, uneven, and fragmented when weighed against the persistent structural barriers against women. The programs mainly provide short-term relief rather than genuinely addressing gender inequality and promoting women's empowerment. Evidence shows that the amount of support provided in the form of an allowance, stipend, or cash transfer for work is barely sufficient to cover basic needs or educational costs (Heidar & Mahamud, 2017). The programs also have not substantially altered entrenched gender norms and systemic inequality against women, which constrain women's agency and limit their opportunities for economic sustainability, better employment and career advancement prospects, and even access to education. While some initiatives, such as the Female Stipend Programs, have increased female student enrollment, the broader transformative impact remains elusive. Girls and young women are still withdrawn from schools for early marriage, other domestic responsibilities, and a preference for boys' education over girls, particularly in rural areas. Likewise, the VGD program supports women with food security to some extent, but it provides little to no support for securing sustainable livelihoods, while the Cash for Work program often reinforces gender stereotypes by engaging women in low-paying and physically demanding labor.

The social safety net programs are further constrained by systemic governance and implementation challenges, as well as shortcomings that significantly limit their capacity to advance gender equity. Persistent problems of mistargeting, weak institutional coordination, clientelist political practices, and entrenched corruption contribute to widespread errors of both inclusion and exclusion. These failures disproportionately affect women, who are often less visible in public decision-making processes, have limited access to political and economic networks, and face constraints on their mobility and agency. As a result, many eligible women are excluded from program benefits, while a substantial proportion of resources is diverted to ineligible or politically connected individuals. Regional disparities further exacerbate these inequities, with marginalized women in remote areas experiencing systematic exclusion.

For social safety nets to make a meaningful contribution to gender equality and women's empowerment, reforms must move beyond short-term relief to address structural inequalities. This requires regular revisions and adjustments to allowances, stipends, and cash transfers to reflect inflation and rising living costs, ensuring that benefits are not merely symbolic but materially transformative (Heidar & Mahamud, 2017). At the same time, local implementing agencies and targeted women beneficiaries should be consulted during program design to ensure that interventions reflect their needs and local realities. Program design should also incorporate gender-transformative elements that explicitly challenge discriminatory social norms, while investing in skills development, sustainable livelihoods, and entrepreneurship that do not reinforce traditional gender stereotypes. Addressing governance and implementation weaknesses is equally critical, as problems of mistargeting, political patronage, and corruption have disproportionately excluded women from benefits. Strengthened institutional coordination, clear eligibility criteria, and transparent mechanisms of beneficiary selection would help reduce exclusion and improve accountability (Kaiser et al., 2023). Finally, gender-sensitive monitoring and evaluation frameworks, supported by gender disaggregated data, are indispensable for assessing outcomes and informing evidence-based policy and program adjustments to achieve gender equality and women's empowerment (Moore, 2024). Without these measures, Bangladesh's social safety nets risk remaining palliative rather than transformative, thereby limiting their contribution to sustainable gender equality and women's empowerment.

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This study is based on a secondary analysis of published literature and publicly available sources. Therefore, formal ethical approval was not required. All sources have been appropriately cited and presented with academic integrity.

Competing interests

There are no financial or non-financial competing interests that could have influenced the work reported in this study.

Author contributions

Both authors contributed equally to all aspects of the research and manuscript preparation. Both authors read and approved the final version.

Data availability

This study is based on a secondary analysis of existing literature and publicly available data. All data supporting the findings are available in the published sources cited within this article.

AI disclosure

Grammarly was used for language editing and clarity. All contents were reviewed and approved by the authors.

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