



SIPG

CASE STUDY SERIES 6

Innovative Solutions for Effective Governance and Public Services

Case 9

Gender-Based Transition in Benefit Authorization: Improving Accountability of Social Safety Net Benefits

Nowshin Islam, K. M. Noor-E-Zannat Nadi, and Hasan Muhammad Baniamin

April 2026

Series Editor: Dr. Hasan Muhammad Baniamin

Policy and Innovation Lab (PLab) of South Asian Institute of Policy and Governance (SIPG), North South University, Bangladesh

SIPG-Y24-S6-009

The case studies for this series are collected from real-life cases of civil servants working in different South Asian countries. This collection initiative attempts to document different innovative solutions for effective governance and public services. If you know of other such instances of acts, please email us (sipg@northsouth.edu), and we will get back to you to collect more information.

Gender-Based Transition in Benefit Authorization: Improving Accountability of Social Safety Net Benefits

Nowshin Islam, K. M. Noor-E-Zannat Nadi, and Hasan Muhammad Baniamin

Food Insecurity and Livelihood Uncertainty in the Chittagong Hill Tracts in Bangladesh

During the late 1970s, internal migration led to a significant influx of people in the Chittagong Hill Tracts (CHT). As a remote, hilly region, CHT had poorly developed roads, markets, and basic services, limiting employment opportunities. Most households depended on shifting cultivation on steep slopes known as Jhum chas or Jhum cultivation. This practice produced low and uncertain yields. In addition, social and political unrest continued, along with flash floods, landslides, erratic rainfall, and crop losses. Due to these conditions, most households had limited cash income and struggled with constant food shortages and poverty.

In response to these conditions, the government of Bangladesh introduced a social safety net program to distribute essential food items and ensure food security in the CHT region.

The program regularly provided staples, such as rice and wheat, and other basic necessities to households. Traditionally, men are viewed as the breadwinners in Bangladesh, so benefit cards were issued in the names of male household heads. However, male beneficiaries began to sell their allocated benefits to purchase illicit substances, and engage in informal betting. As a result, the household experienced food insecurity and financial strain. Over time, the misuse of social safety net benefits contributed to broader social problems, including growing debt and instability within families and communities.

PROBLEM

The misuse of social safety net benefits led to financial instability in households and communities.

SOLUTION

The benefit collection authority was shifted from men to women, alongside the establishment of a cooperative fund.

OUTCOME

Reduced misuse of social safety net benefits and improved household financial stability.

Improving Social Benefit Management through Women's Involvement

To address misuse within the social safety net distribution system, a Sub-District Executive Officer (Upazila Nirbahi Officer-UNO) in one of the districts of the CHT introduced a set of measures to improve fairness and effectiveness in benefit management. The new policy shifted benefit collection authority from men to women in response to observed household practices. Women were more likely to allocate benefits to essential household needs and their intended welfare purposes, thereby the new policy reduced the risk of misuse. Following the shift, household spending became more focused on essential needs such as food, children's education, and small savings. It also supported women's meaningful participation in household financial decision-making, strengthening their voice and confidence, thereby promoting greater women empowerment within the household and enhancing their role in shaping family welfare and resource allocation.

Alongside this change, a community cooperative fund was created, requiring each household to deposit a small monthly amount in the Krishi Bank (a government-owned bank that supports agriculture and rural development in Bangladesh). Gradually, within two years, the fund grew to approximately BDT 20 million (equivalent to USD 0.29 million in 2007, when 1 USD was valued at around BDT 68–69). These savings were then used to provide small loans for farming, livestock, and local businesses, allowing families to increase their income and work toward long-term self-reliance.

The change initially faced resistance, especially from men who had traditionally controlled the collection of benefits. Women became more involved in household decisions and community activities. Over time, households adjusted to the new arrangement as families had more stable food supplies and less financial stress, which led to wider acceptance of the measure. This helped improve accountability in benefit management.

Declarations

These case studies have not undergone formal, rigorous review and approval. Copyright belongs to the author(s). Cases may be downloaded for personal use only.

We acknowledge the copy-editing service from the **NSU-Office of Research**

About the Authors

Nowshin Islam is a Research Assistant at the South Asian Institute of Policy and Governance, North South University, Bangladesh. She completed her Bachelor of Arts in English Linguistics from the Department of English and Modern Languages at North South University with distinction. Her research primarily focuses on language policy, discourse analysis, governance, and development studies.

Email: nowshinislam2025@gmail.com

K. M. Noor-E-Zannat Nadi is a Research Associate at the South Asian Institute of Policy and Governance, North South University, Bangladesh. She completed her undergraduate and graduate studies in Economics at the University of Dhaka. Her interests span development economics, public policy, and international trade.

Email: noor.nadi@northsouth.edu

Dr. Hasan Muhammad Baniamin is an Assistant Professor at the South Asian Institute of Policy and Governance, North South University, Bangladesh. He obtained a Ph.D. from the Department of Administration and Organisation Theory, University of Bergen, Norway. His research interests include e-governance, health policy, refugee crisis, institutional performance, and trust, and he has published articles on these issues in journals such as Public Administration, Public Organisation Review, International Political Science Review, and International Journal of Public Administration.

Email: hasan.baniamin@northsouth.edu