

# Governance Quality, Political Patronage, and Social Safety Net Effectiveness: Micro-level Evidence from Bangladesh

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## Research Article

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# Abstract

Social safety net (SSN) programmes in Bangladesh serve over 25 million beneficiaries, yet their effectiveness is widely constrained by local governance deficits and entrenched political patronage; sub-district, programme-disaggregated evidence comparing governance quality, patronage, and effectiveness across administrative tiers and political tenures remains scarce. This mixed-methods study integrated a stratified survey (n = 224) with seven Key Informant Interviews across four administrative units and three programmes in Meherpur Sadar Upazila. Governance quality (GQ = 3.26) and policy effectiveness (PE = 3.62) were moderate; expressed political patronage (PP = 1.81) was low, consistent with constrained candour rather than absence. All indices varied significantly across administrative units ( $p \leq .001$ ), favouring the urban Pourashava; particularly policy effectiveness differed by programme type ( $p < .001$ ), favouring Disability Allowance. Aggregate temporal-change perceptions across tenures were neutral ( $p = .119$ ) but differed by government preference ( $\chi^2 = 172.00$ ,  $p < .001$ ), consistent with persistent patronage independent of incumbency. The study extends neo-patrimonial theory through three constructs with implications for SSN governance reform.

## 1. Introduction

Social safety net programmes have become an integral part of poverty reduction policy in the Global South. Global spending on non-contributory transfers exceeds 1.5 per cent of GDP in many low- and middle-income countries (World Bank, 2018; Ahmad et al., 2020). However, the quality of local level governance continues to systematically constrain the effectiveness of SSN programmes (Chemmencheri, 2016; Betz & Neff, 2017; Kaiser et al., 2023). This challenge is particularly severe in the settings where programme administration and beneficiary selection are mediated by elected local government representatives who also function as programme administrators and political brokers within entrenched clientelist networks (Hicken, 2011; Stokes et al., 2013). In such dual-role arrangements, formal eligibility rules are systematically distorted by political considerations, so that welfare entitlements become instruments of electoral mobilisation rather than tools of poverty alleviation (Ahmed & Islam, 2011; Robinson & Verdier, 2013; Khatun et al., 2022). The rapid expansion of SSN coverage, without accompanying improvements in governance accountability, transparency and administrative capacity, therefore risks a paradox in which greater fiscal commitment delivers diminishing welfare returns (Barkat-e-Khuda, 2011; Hebbbar & Shehab, 2020; Sifat, 2021). A growing body of scholarship shows that programme-design reforms cannot by themselves address these governance failures. Structural institutional reforms that constrain discretionary control over beneficiary selection and strengthen the autonomy and accountability of implementation procedures are increasingly seen as needed complements (Mares & Young, 2016; Andrews et al., 2017). Similar patterns have been observed in Sub-Saharan Africa, South Asia, and Latin America (Fiszbein & Schady, 2009; Ravallion, 2009; Barrientos, 2013)

Bangladesh has one of the largest social safety net systems in South Asia with an allocation of around 16.58 per cent of total budget expenditure on 145 social protection programmes, administered through

23 ministries and administrative agencies in FY2025–26 (Ministry of Finance [MoF], 2024). The institutional core of the system consists of three non-contributory social pension schemes: Old Age Allowance (OAA, launched 1997-98; BDT 650 per month; about 6.1 million beneficiaries), Widow Allowance (WA, launched 1998-99; BDT 650 per month; about 2.9 million beneficiaries) and Disability Allowance (DA, launched 2005; BDT 900 per month; about 3.45 million beneficiaries) (Prothom Alo, 2025).

While there has been extensive coverage, empirical evaluations consistently find that a substantial proportion of SSN benefits fail to reach intended beneficiaries (Asian Development Bank, 2011). Political patronage, targeting inefficiencies and Union Parishad level governance deficits have been identified as key drivers (Mujeri & Rashid, 2018). In 2015, the National Social Security Strategy (NSSS) was adopted to strengthen governance and accountability mechanisms, but its implementation has lagged behind coverage expansion (General Economics Division [GED], 2020).

The present study is prompted by five gaps in the literature. First, most of the previous research is conducted at the national or multi-district level and less addresses the sub-district governance dynamics that directly influence the experience of beneficiaries (World Bank, 2006; Mujeri & Rashid, 2018; Hossain et al., 2018). Second, the Old Age Allowance (OAA) has attracted a disproportionate amount of research, leaving the Disability Allowance (DA) and Widow Allowance (WA) and their distinctive gatekeeping processes comparatively under-examined. Third, comparative exploration of rural Union Parishads and urban Pourashavas in a single administrative jurisdiction in terms of their governance dynamics is yet to be undertaken, despite having the same programme mandates and different institutional frameworks. Fourth, the empirical study of political patronage at the local level in Bangladesh has seldom addressed whether it is structural (persisting irrespective of which party governs) or partisan. Fifth, there is a lack of systematic theorisation and empirical triangulation of the gap between beneficiary-reported perceptions of governance and governance-actor-confirmed patronage practice.

This study investigates three objectives: to evaluate current levels of governance quality, political patronage and effectiveness of policy, to compare levels across administrative units and programme types, and to examine beneficiary and governance actor perceptions of change in quality-of-service delivery under two government tenures. The paper's contribution should be considered as mainly empirical and methodological, with a limited theoretical extension component. Empirically, it provides sub-district, multi-tier, mixed-method evidence for comparing SSN governance performance across a Pourashava and three Union Parishads within a single Upazila. Methodologically, it shows the value of mixed-methods designs for validity in contexts of patron-client governance, where survey-based measurement of patronage is hampered by social desirability dynamics, through a structured triangulation procedure. It does not propose a brand-new theory, but rather a theoretical extension of three existing frameworks – neo-patrimonial institutionalism, the concept of adverse incorporation and the adequacy-trap literature – to this empirical setting.

## 2. Literature Review

## **2.1 Governance Quality and Social Protection Delivery**

The quality of governance is increasingly recognised as a more powerful determinant of the effectiveness of social protection than programme design alone (Ravallion, 2009, 2015). It is a better predictor of welfare outcomes than aggregate public expenditure (Holmberg et al., 2009) and is generally measured by transparency, accountability, Accountability is about creating enabling institutional environments, not individual advocacy (Gaventa & McGee, 2013). Grievance mechanisms in South Asia frequently leave out marginalised beneficiaries (McLoughlin, 2015) and elite capture is endemic in Bangladesh's sub-district SSN administration (Waheduzzaman et al., 2018).

## **2.2 Decentralisation, Administrative Tiers, and Implementation Variation**

Decentralised administration of SSNs leads to a wide variation in quality of governance (Galasso & Ravallion, 2005; Bardhan & Mookherjee, 2006). Union Parishads depend on elected chairmen and ward members whose influence over the choice of beneficiaries opens an avenue for clientelist capture (Mujeri & Rashid, 2018). Comparative institutionalist literature points to electoral incentives as an important source of governance variation (Kitschelt & Wilkinson, 2007; Robinson & Verdier, 2013). Governance of Union Parishads is thus more susceptible to clientelism (Lewis, 2011) and the quality of SSN governance is better where urban oversight is stronger (Lavers & Hickey, 2016).

## **2.3 Political Patronage and Clientelism in Social Protection**

Clientelism in social protection is the conditional exchange of targeted benefits for political support in asymmetric patron–client relationships (Hicken, 2011; Kitschelt & Wilkinson, 2007). Party intermediaries turn selective benefit distribution into electoral mobilisation, while clientelist equilibria persist where targeted redistribution gives greater political return than merit-based allocation (Stokes et al., 2013; Robinson & Verdier, 2013). In Bangladesh, patronage in SSNs is frequently observed in politically biased selection of beneficiaries, informal payments and fraudulent (“ghost”) registrations (Amin et al. 2025). Political loyalty is often more important than eligibility (Hossain et al., 2018) making patronage a structural feature that survives political transitions (Khan, 2010; Lavers & Hickey, 2016).

## **2.4 Beneficiary Experience, Voice, and Measurement Validity in SSN Research**

An under-theorised issue in SSN governance research is the discrepancy between beneficiary-reported perceptions and governance practices documented through other evidence. In patron–client settings, beneficiaries' dependence on implementing officials may suppress negative responses through social-desirability pressures (Mares & Young, 2016; Hickey et al., 2019). Survey-methodology research similarly shows that sensitive topics are often underreported, motivating indirect techniques such as list experiments and randomised response methods (Tourangeau & Yan, 2007; Blair & Imai, 2012). Wood's (2000) concept of adverse incorporation provides a theoretical explanation for this divergence, while

Hickey et al. and Kabeer (2016) argue that if the continuation of benefits depends on local political actors, the voice of beneficiaries is limited.

## **2.5 Temporal Dynamics: Political Tenure and SSN Governance**

Lavers and Hickey (2016) show that competitive political settlements in Bangladesh lead to higher SSN expenditure but lower targeting performance, while more technocratic arrangements are associated with better targeting accuracy at the cost of resource expansion. Government-to-Person (G2P) digital payment systems are a double-edged reform that increase transparency and traceability but also offer new vectors for fraud that disproportionately impact the economically vulnerable recipients (Cirillo et al., 2019; Gelb and Mukherjee, 2020).

## **3. Theoretical Framework**

### **3.1 Overview and Theoretical Justification**

The study employs three complementary theoretical practices to explain the institutional determinants of SSN governance quality, patronage patterns and policy effectiveness. The Quality of Government (QoG) framework is the conceptual framework for evaluating governance quality and its institutional determinants. Patron-Client Theory explains the structural mechanisms that distort the administration of formal programs by political networks. Neo-Patrimonial institutionalism explains the persistence of patronage through political-tenure transitions.

### **3.2 Quality of Government Framework**

The Quality of Government (QoG) framework explains the quality and variation of governance among administrative units in terms of institutional impartiality, rather than procedural compliance (Rothstein & Teorell, 2012; Kaufmann et al., 2011). It conceptualizes governance quality as the impartial application of rules, regardless of political or personal connections (Rothstein & Teorell, 2012). This perspective resonates with Fox's (2015) distinction between substantive accountability and "isomorphic mimicry", where formal accountability mechanisms have no substantive impact. Thus, Bangladesh's SSN governance reflects an impartiality deficit despite formal selection procedures, documentation requirements and oversight committees. Consistent with this, governance quality measured by the QoG Index predicts welfare outcomes more strongly than public expenditure and is expected to vary systematically between Pourashava and Union Parishad administrations (Charron et al., 2012).

### **3.3 Patron-Client Theory**

Inspired by Hicken (2011), Stokes et al. (2013), and Mares and Young (2016), the Patron-Client Theory explains the structural conditions and behavioural mechanisms through which political networks distort SSN administration. Union Parishad-level SSN governance and patronage dynamics are characterised by

four clientelist exchange attributes identified by Hicken (2011): contingency, directness, iterativeness and hierarchy.

This framework tackles three phenomena that are central to the research objectives. First, it accounts for the systematically low levels of expressed patronage in survey data: structurally dependent clients lack the voice capacity and institutional safety to candidly report patronage perceptions (Wood, 2000). Secondly, it suggests a higher patronage in rural Union Parishad settings than in urban Pourashava settings, because the structural conditions that facilitate clientelism are more common in rural settings (Kitschelt & Wilkinson, 2007). Third, it offers an analytical basis for the persistence of patronage during political-tenure transitions, given that local actors maintain clientelist equilibria independent of national party incumbency (Robinson & Verdier, 2013) through their interest in selective distributive authority.

### **3.4 Neo-Patrimonial Institutionalism**

Neo-Patrimonial Institutionalism (Khan, 2010; Lavers & Hickey, 2016) conceptualises local governance actors as both formal administrators and informal patron-brokers, thus making patronage a structural feature of institutional arrangements, rather than simply a partisan strategy. Consequently, the discretionary authority of Union Parishad chairmen, ward members and community intermediaries create enduring incentives for patronage, irrespective of the governing party. Lavers and Hickey (2016) further argue that competitive political settlements often expand SSN spending but increase partisan influence, whereas more technocratic governance may reduce patronage while constraining resources. This resource–patronage trade-off offers a plausible explanation for beneficiaries’ mixed perceptions of temporal change across the Awami League and interim government.

### **3.5 Conceptual Framework**

Figure 1 illustrates the integrated conceptual framework that guides this study. Based on the Quality of Government (QoG) Framework, Patron-Client Theory, and Neo-Patrimonial Institutionalism, the framework relates governance quality (GQ), political patronage (PP), and temporal change (TC) with the Policy Effectiveness (PE). The administrative tier (Pourashava vs. Union Parishad) is taken as a contextual moderator affecting policy effectiveness.

## **4. Methodology**

### **4.1 Research Design and Philosophical Foundations**

The study employed a mixed-method approach combining quantitative survey analysis and qualitative Key Informant Interviews (KIIs). The study is informed by a critical realist ontology, which recognises the existence of an objective social reality with deeper causal structures (patronage networks, institutional power asymmetries) that exist independently of observation but can only be partially accessed through empirical evidence; and a post-positivist epistemology, which treats knowledge claims as probabilistic rather than absolute (Bhaskar, 1978; Creswell & Plano Clark, 2018).

## 4.2 Study Area

The study was conducted in Meherpur Sadar Upazila of Meherpur District in the Khulna Division of southwestern Bangladesh that is a predominantly agrarian district of about 700,000 people located on the international border with West Bengal, India (BBS, 2022). The upazila comprises one urban Pourashava and five rural Union Parishads. Four administrative units were selected for study: Meherpur Pourashava (urban) and three rural Union Parishads (Kutubpur, Pirojpur, Amjhupi) on the basis of documented implementation of all three target programmes (Old Age Allowance-OAA, Disability Allowance-DA, Widow Allowance-WA) and institutional diversity enabling systematic urban-rural comparison within a single jurisdiction. The registered beneficiary population across selected units is a total number of 11,975 (OAA: 6,085; DA: 3,532; WA: 2,358).

## 4.3 Sampling Design and Participants

The target sample size was estimated using the Yamane (1967) finite population formula ( $n \approx 227$ ,  $e = .065$ ) and validated using Cochran’s (1977) finite population correction ( $n_{adj} \approx 223$ ). The achieved sample ( $n = 224$ ) exceeded the recommended minimum for stable non-parametric multivariate analysis (Andy Field, 2018; Joseph F. Hair Jr. et al., 2019). Respondents were selected through stratified systematic random sampling across twelve strata (4 administrative units  $\times$  3 programme types). Conditional snowball substitution was applied only for confirmed non-response within the same stratum and ward, accounting for 31 respondents (13.8%). Substitution rates did not differ significantly across administrative units ( $\chi^2 = 0.41$ ,  $p = .52$ ) or programme types, reducing though not eliminating the likelihood of systematic selection bias. Residual substitution bias is acknowledged as a study limitation. Table 1 presents the achieved sample allocation.

Table 1  
Sampling Frame and Sample Allocation

| Administrative Unit | OAA (n) | DA (n) | WA (n) | Total (n) |
|---------------------|---------|--------|--------|-----------|
| Meherpur Pourashava | 37      | 13     | 10     | 60        |
| Kutubpur UP         | 36      | 12     | 13     | 61        |
| Pirojpur UP         | 33      | 4      | 7      | 44        |
| Amjhupi UP          | 24      | 23     | 12     | 59        |
| Total               | 130     | 52     | 42     | 224       |

OAA = Old Age Allowance; DA = Disability Allowance; WA = Widow Allowance; UP = Union Parishad.

## 4.4 Ethical Procedures

The study protocol, survey instrument, and KII guide received ethical approval through the departmental research ethics review process at the university before data collection. All participants provided informed verbal consent after being informed of voluntary participation, withdrawal rights, and

confidentiality safeguards. Interviews were conducted by a researcher with no affiliation to local government offices and away from officials to minimise social-desirability bias. Beneficiary identities were anonymised, and KII participants are identified only by role and administrative unit.

## 4.5 Measurement Instruments and Variable Operationalisation

The structured questionnaire comprised five sections: (1) socioeconomic and demographic profile; (2) governance quality (B1–B9); (3) political patronage (C1–C6); (4) policy effectiveness (D1–D6); and (5) temporal change in service delivery (E1–E7). Three composite indices were derived through exploratory and confirmatory factor analyses, retaining items with standardized loadings ( $\geq .50$ ). The Governance Quality Index (GQI) included five items (B3, B4, B5, B7, B8;  $\alpha = .914$ ); the Political Patronage Index (PPI) comprised three items (C3, C5, C6\_rev;  $\alpha = .710$ ; higher scores indicate greater expressed patronage); the Policy Effectiveness Index (PEI) included four items (D1, D2, D3, D5;  $\alpha = .742$ ); and the Temporal Change Index (TCI) comprised five comparative items (E2–E6;  $\alpha = .915$ ; 1 = Much Worse, 5 = Much Better, 3 = No Change). Although PPI showed comparatively lower reliability, its discriminant validity was supported by a moderate correlation with GQI (Spearman's  $\rho = .31$ ,  $p < .001$ ), indicating related but distinct governance constructs rather than a single underlying dimension.

## 4.6 Key Informant Interviews

Seven semi-structured KIIs were conducted with district, upazila and Union Parishad informants, including three social services officers, two Union Parishad chairmen, one Union administrative officer and one former female ward member. Purposive sampling ensured institutional coverage and thematic saturation was achieved after seven interviews, consistent with established guidance. Interviews, conducted in Bangla, lasted 45–75 minutes and were transcribed and translated by the second author. As some informants occupied positions potentially implicated in patronage, their accounts may also reflect self-presentation bias. Accordingly, KII evidence is treated as corroborative rather than definitive and interpreted alongside potential survey social-desirability bias.

## 4.7 Analytical Procedures

Quantitative analyses were conducted in R (version 4.3.1) and also used ggplot2 package. Shapiro–Wilk tests confirmed non-normality, justifying non-parametric analyses. One-sample Wilcoxon signed-rank tests assessed composite indices against the neutral midpoint (3.0). Kruskal–Wallis tests examined differences across programme types and administrative units, with Dunn–Bonferroni post-hoc comparisons where appropriate. Mann–Whitney U tests assessed urban–rural differences, while TCI was further analysed across government-preference groups. Effect sizes (rank-biserial  $r$  and epsilon-squared  $\epsilon^2$ ) are reported throughout. Given approximately 18 hypothesis tests, findings were interpreted with awareness of family-wise error; all theoretically central administrative-unit and urban–rural comparisons remained significant under a Bonferroni-adjusted threshold ( $\alpha \approx .003$ ). Qualitative KII data were analysed using reflexive thematic analysis (Virginia Braun & Victoria Clarke, 2006) with deductive–

inductive hybrid coding, integrating governance theory and emergent themes, including bKash fraud vulnerability and gendered ward dynamics.

## 5. Results

### 5.1 Demographic Profile

Table 2 provides a description of the socio-economic characteristics of the 224 beneficiaries (130 OAA, 52 DA, 42 WA). Gender was distributed according to the programme design, all WA respondents being female and OAA and DA being male-biased. Educational disadvantage was significant across programmes (69.2–80.8% with no formal education) and asset, land and housing indicators confirmed high economic vulnerability throughout, consistent with each programme’s target demographic.

Table 2  
Socio-Demographic Characteristics of Beneficiaries

| Variable          | Category             | OAA |       | DA |      | WA |       |
|-------------------|----------------------|-----|-------|----|------|----|-------|
|                   |                      | n   | %     | n  | %    | n  | %     |
| Gender            | Male                 | 76  | 58.5  | 29 | 55.8 | 0  | 0.0   |
|                   | Female               | 54  | 41.5  | 23 | 44.2 | 42 | 100.0 |
| Age Category      | Below 25             | 0   | 0.0   | 10 | 19.2 | 0  | 0.0   |
|                   | 25–34                | 0   | 0.0   | 10 | 19.2 | 1  | 2.4   |
|                   | 35–44                | 0   | 0.0   | 5  | 9.6  | 6  | 14.3  |
|                   | 45–54                | 0   | 0.0   | 8  | 15.4 | 10 | 23.8  |
|                   | 55 years and above   | 130 | 100.0 | 19 | 36.5 | 25 | 59.5  |
| Education Level   | No Formal Education  | 105 | 80.8  | 36 | 69.2 | 31 | 73.8  |
|                   | Primary              | 17  | 13.1  | 6  | 11.5 | 9  | 21.4  |
|                   | Secondary            | 7   | 5.4   | 6  | 11.5 | 2  | 4.8   |
|                   | Higher Secondary     | 1   | 0.8   | 3  | 5.8  | 0  | 0.0   |
|                   | Bachelor's or Higher | 0   | 0.0   | 1  | 1.9  | 0  | 0.0   |
| Occupation        | Housewife            | 53  | 40.8  | 16 | 30.8 | 31 | 73.8  |
|                   | Farmer               | 52  | 40.0  | 9  | 17.3 | 0  | 0.0   |
|                   | Day Labourer         | 11  | 8.5   | 7  | 13.5 | 6  | 14.3  |
|                   | Small Business       | 11  | 8.5   | 2  | 3.8  | 4  | 9.5   |
|                   | Other                | 3   | 2.3   | 18 | 34.6 | 1  | 2.4   |
| Phone Price (BDT) | Below 5,000          | 127 | 97.7  | 43 | 82.7 | 38 | 90.5  |
|                   | 5,000–10,000         | 0   | 0.0   | 2  | 3.8  | 2  | 4.8   |
|                   | 10,001–15,000        | 3   | 2.3   | 4  | 7.7  | 2  | 4.8   |
|                   | Above 15,000         | 0   | 0.0   | 3  | 5.8  | 0  | 0.0   |
| Land Ownership    | None                 | 75  | 57.7  | 42 | 80.8 | 35 | 83.3  |
|                   | Less than 1 Bigha    | 14  | 10.8  | 6  | 11.5 | 4  | 9.5   |
|                   | 1–3 Bighas           | 22  | 16.9  | 2  | 3.8  | 3  | 7.1   |
|                   | More than 3 Bighas   | 19  | 14.6  | 2  | 3.8  | 0  | 0.0   |

| Variable                                         | Category               | OAA |      | DA |      | WA |      |
|--------------------------------------------------|------------------------|-----|------|----|------|----|------|
|                                                  |                        | n   | %    | n  | %    | n  | %    |
| <b>Duration of Benefit Receipt</b>               | Less than 1 year       | 6   | 4.6  | 4  | 7.7  | 7  | 16.7 |
|                                                  | 1–2 years              | 30  | 23.1 | 12 | 23.1 | 12 | 28.6 |
|                                                  | 3–5 years              | 45  | 34.6 | 14 | 26.9 | 10 | 23.8 |
|                                                  | More than 6 years      | 49  | 37.7 | 22 | 42.3 | 13 | 31.0 |
| <b>Dietary Diversity (Meat/Fish Consumption)</b> | None (0 days/month)    | 90  | 69.2 | 37 | 71.2 | 34 | 81.0 |
|                                                  | 1–2 days/month         | 33  | 25.4 | 12 | 23.1 | 7  | 16.7 |
|                                                  | 3–4 days/month         | 4   | 3.1  | 3  | 5.8  | 1  | 2.4  |
|                                                  | More than 5 days/month | 3   | 2.3  | 0  | 0.0  | 0  | 0.0  |
| <b>Housing Type</b>                              | Kutcha                 | 41  | 31.5 | 22 | 42.3 | 20 | 47.6 |
|                                                  | Semi-Pucca             | 61  | 46.9 | 20 | 38.5 | 16 | 38.1 |
|                                                  | Pucca                  | 28  | 21.5 | 10 | 19.2 | 6  | 14.3 |
| <b>Residence Type</b>                            | Rural                  | 93  | 71.5 | 39 | 75   | 32 | 76.2 |
|                                                  | Urban                  | 37  | 28.5 | 13 | 25   | 10 | 23.8 |

*n* = frequency; % = column percentage within programme; percentages may not sum exactly to 100 due to rounding. Land ownership measured in bighas (1 bigha ≈ 0.13 hectares).

## 5.2 Levels of Governance Quality, Political Patronage, and Policy Effectiveness

### 5.2.1 Governance Quality (GQ)

Table 3 presents the descriptive statistics and one-sample Wilcoxon test results for the GQ and its five constituent items. All five GQ items were statistically significantly above the neutral midpoint (all  $p < .001$ ; Hodges-Lehmann estimates uniformly 4.0). The composite GQ ( $M = 3.26$ ,  $SD = 0.45$ ) falls in the moderate range. Accountability mechanisms (B4,  $M = 3.22$ ) represented the weakest dimension; satisfaction with official conduct (B8,  $M = 3.32$ ) was rated most favourably. Qualitative evidence corroborated this pattern: the District Social Services Officer (KII-1) noted that 'the influence of political and social networks continues even with these procedural safeguards,' and the Upazila Social Services Officer (KII-2) identified a structural accountability gap: 'Union Parishad committees do the verification, but there is no corresponding committee at the municipal level', consistent with B4's comparatively low rating.

Table 3  
Composite Governance Quality

| Item      | Description                         | M           | SD         | p                | HL Est.          | Level              |
|-----------|-------------------------------------|-------------|------------|------------------|------------------|--------------------|
| B3        | Programme rules clearly explained   | 3.27        | .49        | < .001           | 4.0              | Moderate           |
| B4        | Effective accountability mechanisms | 3.22        | .48        | < .001           | 4.0              | Moderate (lowest)  |
| B5        | Timely and fair complaint handling  | 3.28        | .57        | < .001           | 4.0              | Moderate           |
| B7        | Impartiality of local officials     | 3.23        | .47        | < .001           | 4.0              | Moderate           |
| B8        | Satisfaction with official conduct  | 3.32        | .56        | < .001           | 4.0              | Moderate (highest) |
| <b>GQ</b> | <b>Composite Governance Quality</b> | <b>3.26</b> | <b>.45</b> | <b>&lt; .001</b> | <b>3.21–3.32</b> | <b>Moderate</b>    |

*HL Est. = Hodges-Lehmann location estimate; composite GQ range reported as 95% CI from supplementary t-test. All items tested against the neutral midpoint of 3.0.*

## 5.2.2 Political Patronage (PP)

Table 4 reports the descriptive statistics and one-sample Wilcoxon test results for political patronage (PP). All three PP items scored significantly below the neutral midpoint (all  $p < .001$ ; HL = 1.5). The composite PP score ( $M = 1.81$ ,  $SD = 0.67$ , 95% CI [1.73, 1.89]) indicates limited endorsement of patronage-related statements. This reflects the observed survey responses only; the inference that patronage may be underreported is derived from triangulation with qualitative evidence and theory rather than direct observation. KII participants nevertheless described preferential treatment, nepotism (approximately 20% of cases), partisan allocation, and persistent political influence in programme implementation. Taken together, these findings suggest a cautious interpretation of a constrained voice gap, while recognising the limited qualitative sample ( $n = 7$ ).

Table 4  
Composite Political Patronage

| Item      | Description (all items: high score = high patronage)                | M           | SD         | V    | p      | HL Est.       |
|-----------|---------------------------------------------------------------------|-------------|------------|------|--------|---------------|
| C3        | Eligible poor households systematically excluded                    | 2.00        | 1.11       | 1938 | < .001 | 1.5 (1.5–2.0) |
| C5        | Political bias erodes programme trust                               | 1.83        | .68        | 124  | < .001 | 1.5 (1.5–1.5) |
| C6_rev    | Reducing political influence would improve effectiveness (reversed) | 1.62        | .68        | 0    | < .001 | 1.5 (1.5–1.5) |
| <b>PP</b> | <b>Composite Political Patronage</b>                                | <b>1.81</b> | <b>.67</b> | —    | < .001 | 1.73–1.89     |

All three items directionally aligned: higher score = higher expressed patronage. C6\_rev = reverse-coded item. Composite PP range reported as 95% CI from supplementary t-test. HL = Hodges-Lehmann location estimate.

### 5.2.3 Policy Effectiveness (PE)

Table 5 presents the descriptive statistics and one-sample Wilcoxon test results for policy effectiveness (PE). All four items scored significantly above the neutral midpoint, although the composite policy effectiveness reveals a symbolic–material divide. Financial hardship reduction (D1, M = 4.11, HL = 4.0) and local poverty reduction (D5, M = 3.97, HL = 4.0) received strong agreement, whereas food security (D2, M = 3.17, HL = 3.0) and basic-needs sufficiency (D3, M = 3.23, HL = 3.0) remained neutral. The District Social Services Officer (KII-1) and Amjhupi UP Chairman (KII-4) both identified budget-application mismatch as the underlying mechanism ('the budgetary allocation falls considerably short of the volume of applications received').

Table 5  
Composite Policy effectiveness

| Item      | Description                             | M           | SD         | p                | HL               | % Agree | Dimension         |
|-----------|-----------------------------------------|-------------|------------|------------------|------------------|---------|-------------------|
| D1        | Financial hardship reduction            | 4.11        | .68        | < .001           | 4.0              | 85.7%   | Symbolic          |
| D2        | Household food security improvement     | 3.17        | .90        | .006             | 3.0              | 40.2%   | Material          |
| D3        | Benefit adequacy for basic needs        | 3.23        | .93        | < .001           | 3.0              | 43.8%   | Material          |
| D5        | Contribution to local poverty reduction | 3.97        | .49        | < .001           | 4.0              | 87.5%   | Symbolic          |
| <b>PE</b> | <b>Composite Policy Effectiveness</b>   | <b>3.62</b> | <b>.58</b> | <b>&lt; .001</b> | <b>3.54–3.70</b> | —       | <b>Bifurcated</b> |

HL = Hodges-Lehmann location estimate (HL estimates of 3.0 for D2 and D3 indicate the median response sits at the neutral midpoint despite a statistically significant composite). % Agree = proportion responding 4–5 on the five-point Likert scale.

## 5.3 Comparative Analysis Across Programme Types and Administrative Units

### 5.3.1 Variation Across Programme Types

Table 6 presents Kruskal–Wallis comparisons across programme types. Governance quality and political patronage did not differ significantly, indicating consistency across programmes. Policy effectiveness varied significantly ( $\chi^2(2) = 14.837, p < .001, \epsilon^2 = .064$ ). Dunn–Bonferroni tests showed disability allowance beneficiaries reported higher effectiveness than old-age and widow allowance beneficiaries, whereas the latter two groups did not differ significantly.

Table 6  
Variation Levels of Programme Types

| Index | OAA M (SD)  | DA M (SD)   | WA M (SD)   | $\chi^2(2)$ | p      | $\epsilon^2$ | Sig. |
|-------|-------------|-------------|-------------|-------------|--------|--------------|------|
| GQ    | 3.29 (0.44) | 3.25 (0.50) | 3.20 (0.38) | 1.601       | .449   | .007         | No   |
| PP    | 1.83 (0.71) | 1.85 (0.68) | 1.74 (0.55) | 0.212       | .899   | .001         | No   |
| PE    | 3.53 (0.61) | 3.85 (0.46) | 3.60 (0.54) | 14.837      | < .001 | .064         | Yes  |

The improved effectiveness of DA is plausibly driven by the higher transfer amount (BDT 900 vs. BDT 650), tighter documentation requirements (particularly Golden Citizen Card) which reduce the possibility of inclusion errors, and a more homogeneous beneficiary group. Given the cross-sectional nature of the study and the absence of formal mediation analysis, these are plausible explanations, rather than demonstrated causal mechanisms.

### 5.3.2 Variation Across Administrative Units

Table 7 presents the descriptive statistics by administrative unit. All three composite indices varied significantly across administrative units (GQ:  $\chi^2(3) = 16.5, p < .001, \epsilon^2 = .074$ ; PP:  $\chi^2(3) = 17.2, p = .001, \epsilon^2 = .077$ ; PE:  $\chi^2(3) = 17.3, p = .001, \epsilon^2 = .078$  — all moderate effects). These contrasts remain significant under a Bonferroni-adjusted threshold of  $\alpha \approx .003$ .

Table 7  
Variation Levels of Administrative Units

| Administrative Unit | n          | GQ M (SD)          | PP M (SD)          | PE M (SD)          | Type  |
|---------------------|------------|--------------------|--------------------|--------------------|-------|
| Meherpur Pourashava | 60         | 3.39 (0.49)        | 1.57 (0.61)        | 3.79 (0.57)        | Urban |
| Amjhupi UP          | 59         | 3.34 (0.51)        | 1.82 (0.70)        | 3.71 (0.63)        | Rural |
| Kutubpur UP         | 61         | 3.14 (0.35)        | 1.86 (0.62)        | 3.54 (0.57)        | Rural |
| Pirojpur UP         | 44         | 3.16 (0.33)        | 2.08 (0.71)        | 3.38 (0.42)        | Rural |
| <b>Sample Total</b> | <b>224</b> | <b>3.26 (0.45)</b> | <b>1.81 (0.67)</b> | <b>3.62 (0.58)</b> |       |

*Urban = Meherpur Pourashava (n = 60); Rural = Amjhupi, Kutubpur, Pirojpur UPs combined (n = 164).*

Table 8  
Mann-Whitney U Tests with Effect Sizes: Urban vs. Rural Composite Indices

| Index | Urban M (SD) | Rural M (SD) | U statistic | Rank-biserial r | p      |
|-------|--------------|--------------|-------------|-----------------|--------|
| GQ    | 3.39 (0.49)  | 3.22 (0.42)  | 3,901.5     | .20             | .005   |
| PP    | 1.57 (0.61)  | 1.90 (0.68)  | 6,467.5     | -.31            | < .001 |
| PE    | 3.79 (0.57)  | 3.56 (0.57)  | 3,642.0     | .21             | .003   |

Table 8 presents the Mann-Whitney U comparisons between the urban Pourashava and the three rural Union Parishads combined. The Pourashava significantly outperformed all three rural Union Parishads on governance quality and policy effectiveness, and reported significantly lower expressed patronage. The Urban Social Services Officer (KII-3) attributed this to no Pourashava centric committee, PMT verification, field-level viva voce assessment, and centralised digital processing capabilities largely absent in rural Union Parishad settings. Rural informants identified unit-specific deficits: the Kutubpur Administrative Officer (KII-6) reported 'recurring technical failures including fund disbursement reversals and server-related disruptions,' and the former Female Ward Member (KII-7) documented 'party-affiliated committees appropriating disproportionate shares of the allocation' in Kutubpur.

Rural beneficiaries reported significantly higher political patronage scores (M = 1.90) than urban beneficiaries (M = 1.57). One plausible interpretation consistent with the social-desirability framework is that reporting patterns are influenced by higher structural dependency in rural areas. However, this interpretation remains tentative, since the difference observed may equally reflect objectively higher patronage in rural settings, or a combination of both mechanisms. A cross-sectional design cannot distinguish between these explanations. Future research using indirect elicitation methods is needed.

## 5.4 Temporal Change in SSN Service Delivery Across Government Tenures

Table 9 presents the descriptive statistics and one-sample Wilcoxon test results for the TC and its five constituent items. The composite TC ( $M = 2.94$ ,  $SD = 0.65$ ) did not differ significantly from the neutral benchmark of 3.0 ( $V = 5,577$ ,  $p = .119$ ), indicating no significant aggregate change in perceived service delivery quality across the Awami League and interim government tenures. Individual TC items ranged from  $M = 2.89$  (E2: distributive equity) to  $M = 3.04$  (E3: disbursement timeliness).

Table 9  
Perception of Composite Temporal Change

| Item      | Description                                                   | M           | SD         | p                  | Direction                     |
|-----------|---------------------------------------------------------------|-------------|------------|--------------------|-------------------------------|
| E2        | Distributive neutrality and equity among eligible families    | 2.89        | .82        | .028               | Below neutral                 |
| E3        | Timeliness and temporal efficiency of benefit disbursement    | 3.04        | .35        | .327               | Neutral                       |
| E4        | Partisan capture and political influence in targeting         | 2.91        | .82        | .007               | Below neutral                 |
| E5        | Inclusivity and democratic access for marginalised households | 2.90        | .79        | .004               | Below neutral                 |
| E6        | Systemic presence of political interference in selection      | 2.96        | .84        | .346               | Neutral                       |
| <b>TC</b> | <b>Composite Temporal Change</b>                              | <b>2.94</b> | <b>.65</b> | <b>.119<br/>ns</b> | <b>Below neutral<br/>(ns)</b> |

*TC computed as the mean of items E2–E6. Scale: 1 = Much Worse to 5 = Much Better; 3 = No Change. Composite TC tested against the neutral midpoint of 3.0;  $V = 5,577$ ,  $p = .119$  (not significant). ns = not significant.*

Table 10 summarises the temporal-change analysis by government preference and spatial variation. Among respondents, 40.6% preferred the Awami League government, 30.4% the interim government, and 29.0% expressed no preference. Kruskal–Wallis analysis showed significant differences in TC across preference groups ( $\chi^2(2) = 172.00$ ,  $p < .001$ ,  $\epsilon^2 = .77$ ), with all Dunn–Bonferroni comparisons significant ( $p < .001$ ). Neither governance quality ( $\rho = .057$ ,  $p = .398$ ) nor political patronage ( $\rho = .028$ ,  $p = .677$ ) correlated significantly with TC. These null associations do not establish structural independence but are consistent with the resource–patronage trade-off proposed by Lavers and Hickey (2016).

Table 10  
Temporal-change analysis by government preference and spatial variation

| Comparison                               | Statistic         | df | p      | Sig.    | Interpretation                                       |
|------------------------------------------|-------------------|----|--------|---------|------------------------------------------------------|
| TC by government preference (KW)         | $\chi^2 = 172.00$ | 2  | < .001 | Yes     | Awami League > Both > Interim (TC direction)         |
| Awami League vs. Both (Dunn post-hoc)    | Z = 6.66          | —  | < .001 | Yes     | Significant                                          |
| Awami League vs. Interim (Dunn post-hoc) | Z = 13.00         | —  | < .001 | Yes     | Largest contrast                                     |
| TC across 4 administrative units (KW)    | H = 18.30         | 3  | < .001 | Yes     | Amjhupi > Kutubpur, Pirojpur                         |
| Urban vs. rural (MWU)                    | U = 4,400         | —  | .211   | No (ns) | Unit-specific rather than general urban-rural effect |
| TC ~ GQ (Spearman)                       | $\rho = .057$     | —  | .398   | No (ns) | No detected linear association                       |
| TC ~ PP (Spearman)                       | $\rho = .028$     | —  | .677   | No (ns) | No detected linear association                       |

*KW = Kruskal-Wallis; MWU = Mann-Whitney U; ns = not significant.*

The Upazila Social Services Officer (KII-2) articulated the underlying mechanism: 'budgetary allocations were higher during the Awami League administration, and so was the degree of political partisanship in beneficiary selection.' The former Female Ward Member (KII-7) reported that under the interim government, 'political influence over programme administration has also intensified party-affiliated committees are appropriating disproportionate shares of the allocation, and incidents of mobile banking fraud have increased.' This testimony suggests that patronage did not diminish with the change of government, but rather shifted modality from party-specific list manipulation toward committee-level capture and digital fraud.

## 5.5 Triangulation

Triangulation followed a convergent parallel strategy and was formalised through a structured joint-display matrix (Table 11) mapping each major quantitative finding against corresponding qualitative evidence, with an explicit convergence/divergence/complementarity judgment for each row, following Fetters, Curry, and Creswell's (2013) integration framework.

Table 11  
Joint Display: Mixed-Methods Integration Matrix

| Quantitative finding                     | Qualitative evidence                                                                     | Integration judgment                                                                |
|------------------------------------------|------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Low expressed PP (M = 1.81)              | Near-universal KII reports of preferential treatment, nepotism (~20%), committee capture | Divergence → interpreted as constrained-voice suppression, not absence of patronage |
| GQ weakest on accountability (B4)        | KII-2: no equivalent verification committee at municipal/UP tier                         | Convergence                                                                         |
| Urban > rural on GQ, PE                  | KII-3: PMT verification, viva voce, digital processing in Pourashava only                | Convergence                                                                         |
| PE symbolic-material bifurcation         | KII-1, KII-4: budget allocation falls short of applications received                     | Convergence                                                                         |
| TC aggregate null, preference-stratified | KII-2, KII-7: resource-patronage trade-off across tenures; shifting patronage modality   | Complementarity quantitative pattern explained by qualitative mechanism             |

## 6. Discussion

### 6.1 Moderate Governance and the Accountability Gap

The composite GQ of 3.26 is consistent with characterisations of Bangladesh's social protection administration as "institutionally present but operationally constrained" (Devereux & Sabates-Wheeler, 2015; Waheduzzaman et al., 2018; Kaiser et al., 2023), reflecting Fox's (2015) distinction between accountability and isomorphic mimicry. That accountability mechanisms (B4) are the weakest governance dimension, with the largest urban-rural differential, extends McLoughlin's (2015) analysis of demand-side accountability deficits: where 70–81% of beneficiaries lack formal education, demand-side limitations likely compound supply-side weaknesses. This sits comfortably alongside Rab's (2026) national evaluation, which identifies overlapping ministerial responsibilities and weak institutional capacity as recurring constraints across Bangladesh's wider 145-programme framework, suggesting the deficit documented here is not a localised anomaly but one expression of a structural pattern replicated across administrative scales.

The administrative-unit governance gradient, the Pourashava significantly outranking all three Union Parishads is consistent with comparative institutionalist arguments that insulation from elected-representative discretion is an important structural determinant of local governance quality (Gaventa & McGee, 2013; Fox, 2015), and aligns with Rothstein and Teorell's (2012) proposition that impartiality is shaped by institutional design rather than individual administrator characteristics. A closely parallel institutional-trust gradient appears in Amin et al.'s (2025) study of child-focused safety nets in Khulna, where households reported markedly greater confidence in NGOs and school authorities than in Union Parishad institutions, citing perceived transparency and fairness; this suggests trust deficits in rural local

government are not specific to old-age, disability, or widow programmes but may be a general feature of Union Parishad-administered social protection in Bangladesh.

Rab's (2026) OECD-criteria evaluation provides a further connection: assessed against Sustainability, that study finds institutional capacity, not fiscal allocation, the binding constraint on long-term SSN performance. The present tier gradient reads as sub-district confirmation: additional budget alone would not close the gap between Meherpur Pourashava and its Union Parishads, since it tracks institutional capacity (PMT verification, digital processing, staffing) rather than resource scarcity.

## **6.2 The Constrained Voice Gap: Patronage Measurement in Patron-Client Contexts**

The most methodologically significant finding is the divergence between low expressed Political Patronage ( $M = 1.81$ ) and near-universal KII-reported patronage practice what we term the constrained voice gap, building directly on Wood's (2000) adverse-incorporation framework and on Hickey et al. (2019). We characterise this as an empirical demonstration and extension of an already-documented dynamic in comparable patron-client contexts, rather than as a wholly new theoretical proposition. Amin et al.'s (2025) household-level evidence from a comparable rural Bangladeshi setting where beneficiary selection was reported to be "often compromised by political favouritism, nepotism, and non-transparent processes" despite official targeting criteria demonstrates an independent, programme-different corroboration of the same underlying dynamic this study documents through KII testimony, strengthening confidence that the gap reflects a general reporting-suppression mechanism rather than an artefact specific to this study's three pension programmes. The practical implication for SSN monitoring is considerable: surveys relying exclusively on beneficiary self-report risk systematically underestimating the extent and welfare impact of political interference.

We caution against treating KII testimony as unproblematic "ground truth": informants holding positions implicated in the patronage practices described may themselves face self-presentation incentives the Kutubpur Administrative Officer's estimate of nepotism at "approximately 20% of cases" could itself be conservative. We treat the convergence of multiple independent KII accounts as more probative than any single testimony, while acknowledging survey and KII data carry distinct, non-overlapping biases this design can triangulate but not fully resolve.

## **6.3 Programme-Type Variation: The DA Effectiveness Premium**

This policy effectiveness differs substantially by programme type while governance and patronage do not suggest programme-design features matter for welfare outcomes net of governance context. The DA's higher effectiveness rating aligns with transfer-adequacy arguments in the SSN literature (Fiszbein & Schady, 2009; Alderman & Yemtsov, 2014; Khatun et al., 2022); its Golden Citizen Card documentation requirement may also function as a modest, informal governance substitute where oversight is otherwise weak. OAA and WA's comparable effectiveness ( $Z = 0.811$ ,  $p = 1.00$ ), despite the gendered

targeting constraints of the WA documented elsewhere (Ahmed et al., 2009; Hossain, 2010), suggests governance-quality deficits may be a more binding constraint than targeting design here offered cautiously given the descriptive nature of this comparison. This is broadly consistent with Amin et al.'s (2025) finding that Bangladeshi programmes with clearer eligibility documentation and narrower target populations achieved more consistent perceived benefit than broader transfers, though neither study can isolate documentation stringency as the causal driver.

## 6.4 Structural Patronage Autonomy and Political Tenure

The null aggregate TC result ( $p = .119$ ), alongside highly significant government-preference stratification ( $\chi^2 = 172.00$ ,  $p < .001$ ), is consistent with though does not definitively establish the neo-patrimonial institutionalist proposition that patronage here is structurally embedded in local governance architecture rather than tied to national incumbent parties' policy preferences (Khan, 2010; Lavers & Hickey, 2016). This gains further support from Idris's (2022) political-settlements analysis of the NSSS, which finds national bureaucrats, not any single incumbent party, the most consistently powerful rent-seeking actors across successive governments, a structural continuity mirroring the sub-district patronage persistence documented here. We present this as the most theoretically promising interpretation, while noting that a single cross-sectional study cannot rule out alternative explanations (e.g., generalised partisan nostalgia inconsistent with patronage specifically). KII-2's assessment that "it is structurally infeasible to achieve complete elimination of partisan influence under any administration," and KII-7's report of intensified patronage under the interim government (party-committee capture, mobile banking fraud), extend Lavers and Hickey's (2016) analysis to the sub-district level.

The KII-reported emergence of bKash mobile-banking fraud as a patronage mechanism under digital transfer framework extends Gelb and Mukherjee's (2020) analysis of G2P digital-reform vulnerabilities to the Bangladesh SSN context. We searched available grey literature (BIGD, BRAC, and CGAP reports on mobile financial services in Bangladesh) and found no prior documentation of this specific mechanism within Bangladesh's SSN payment system, supporting the claim of novelty for this specific finding despite on the basis of a single KII report, which warrants caution.

This modality shift is consistent with Rab's (2026) observation that Bangladesh's SSN framework continues adding digital and procedural safeguards largely in response to previously identified leakage points, while newer capture vectors emerge at the same pace. Read alongside Idris's (2022) finding that donor-driven digitalisation reforms in the NSSS were adopted more readily where they aligned with bureaucratic interests than where they threatened them, technical fixes to patronage seem unlikely to outpace the adaptive capacity of the governance actors they are designed to constrain, absent changes to the underlying incentive structure of beneficiary-selection authority itself.

## 6.5 The Symbolic-Material Effectiveness Divide

The PE bifurcation, high symbolic poverty-reduction assessment (D1: 85.7%; D5: 87.5% agreement) versus near-neutral material-adequacy assessment (D2, D3 HL = 3.0) generalises Devereux and Sabates-Wheeler (2015) "adequacy trap" concept to beneficiary perception at the item level. The World Bank's

(2022) Bangladesh Poverty Assessment confirms that OAA and WA transfer values (BDT 650) have not kept up with food price inflation, indicating the material-adequacy gap may be systemic rather than locally specific, in line with Ahmed et al. (2009) and Ravallion (2009).

## **6.6 Reconciling Macro-Level Progress with Sub-District Governance Deficits**

A tension worth making explicit is that the granular governance findings of this study sit uneasily with macro-level narratives of Bangladesh's SSN system as a regional success story. Nisar et al. (2022), comparing Bangladesh and Pakistan's social protection trajectories, attribute Bangladesh's markedly larger programme coverage and expenditure share 145 schemes and roughly 2.6% of GDP, against Pakistan's 70 schemes and 0.5% substantially to Bangladesh's administrative coherence. The present findings do not contradict this national-scale advantage, but complicate any assumption that aggregate fiscal commitment translates uniformly into governance quality at the point of delivery: within a single upazila, governance, patronage, and effectiveness all varied significantly by administrative tier, and expressed patronage diverged sharply from KII-reported practice. Macro-level indicators of programme scale may therefore coexist with, and potentially obscure, structurally embedded governance deficits where beneficiaries actually experience the programme.

## **7. Conclusion**

This study contributes three insights to the social protection governance literature. First, it provides upazila-level mixed-methods evidence consistent with political patronage being structurally embedded in Union Parishad committee architecture rather than contingent on leadership changes extending, rather than departing from, neo-patrimonial institutionalist theory (Khan, 2010; Lavers & Hickey, 2016). This implies that reforms targeting political actors alone are unlikely to dislodge patronage absent restructuring of beneficiary-selection institutions themselves. Second, the study extends Devereux and Sabates-Wheeler's adequacy-trap framework, providing empirical support for a symbolic-material effectiveness divide in SSN performance: beneficiaries report high symbolic value alongside only neutral material-adequacy assessments. This study suggests governance reforms and transfer-adequacy reforms may need to proceed jointly rather than sequentially. Third, the study reports a constrained voice gap that is a systematic divergence between the perceptions of patronage reported by beneficiaries and the accounts of governance actors. This finding highlights the value of continuing to use mixed-methods approaches in social protection research.

The findings suggest five policy implications. First, accountability needs to be strengthened through independent grievance redress committees, anonymous digital feedback, and regular third-party governance audits. Second, beneficiary selection should be rules-based, with eligibility assessment delegated to professional officials and verification standardized, removing Union Parishad committee regarding beneficiary distribution, echoing Rab's (2026) institutional-capacity recommendations at national scale. Third, a single integrated beneficiary should harmonise eligibility assessment and

improve consistency and transparency across welfare schemes. Fourth, effectiveness should be improved by indexing cash transfers to inflation and reviewing benefit adequacy. Fifth, G2P payment systems must be strengthened with biometric verification and fraud monitoring. Finally, governance monitoring should be institutionalised through periodic assessment of beneficiary perceptions across units and tenures.

Several limitations should be acknowledged. The cross-sectional design limits causal inference throughout. Beneficiary surveys are subject to social desirability bias and constrained voice, potentially under-representing patronage; this study addressed the concern through KII triangulation rather than indirect elicitation techniques (e.g., list experiments), a limitation rather than a fully resolved measurement problem. The 13.8% snowball-substitution component for non-response cannot be fully ruled out as a source of residual selection bias. The single-upazila setting limits generalisability, and the seven KIIs, though purposively sampled to saturation, provide limited comparative breadth and carry their own self-presentation biases. The relatively low reliability of the PP measure ( $\alpha = .710$ ) should also be taken into account when interpreting findings related to patronage.

Future research should focus on longitudinal assessments of governance reforms, multi-upazila comparative approaches, dedicated research on digital-payment fraud vulnerabilities, indirect elicitation methods for patronage measurement, and further testing of the constrained voice gap framework in South Asia and Sub-Saharan Africa.

## Declarations

## Author Contribution

All things have been done by the sole author.

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## Data Availability

[https://docs.google.com/spreadsheets/d/1kEkkmHUMOVcoD78h0MBHguFCQ5CP1DZV/edit?usp=drive\\_link&oid=100686991702173558640&rtpof=true&sd=true](https://docs.google.com/spreadsheets/d/1kEkkmHUMOVcoD78h0MBHguFCQ5CP1DZV/edit?usp=drive_link&oid=100686991702173558640&rtpof=true&sd=true)

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## Figures

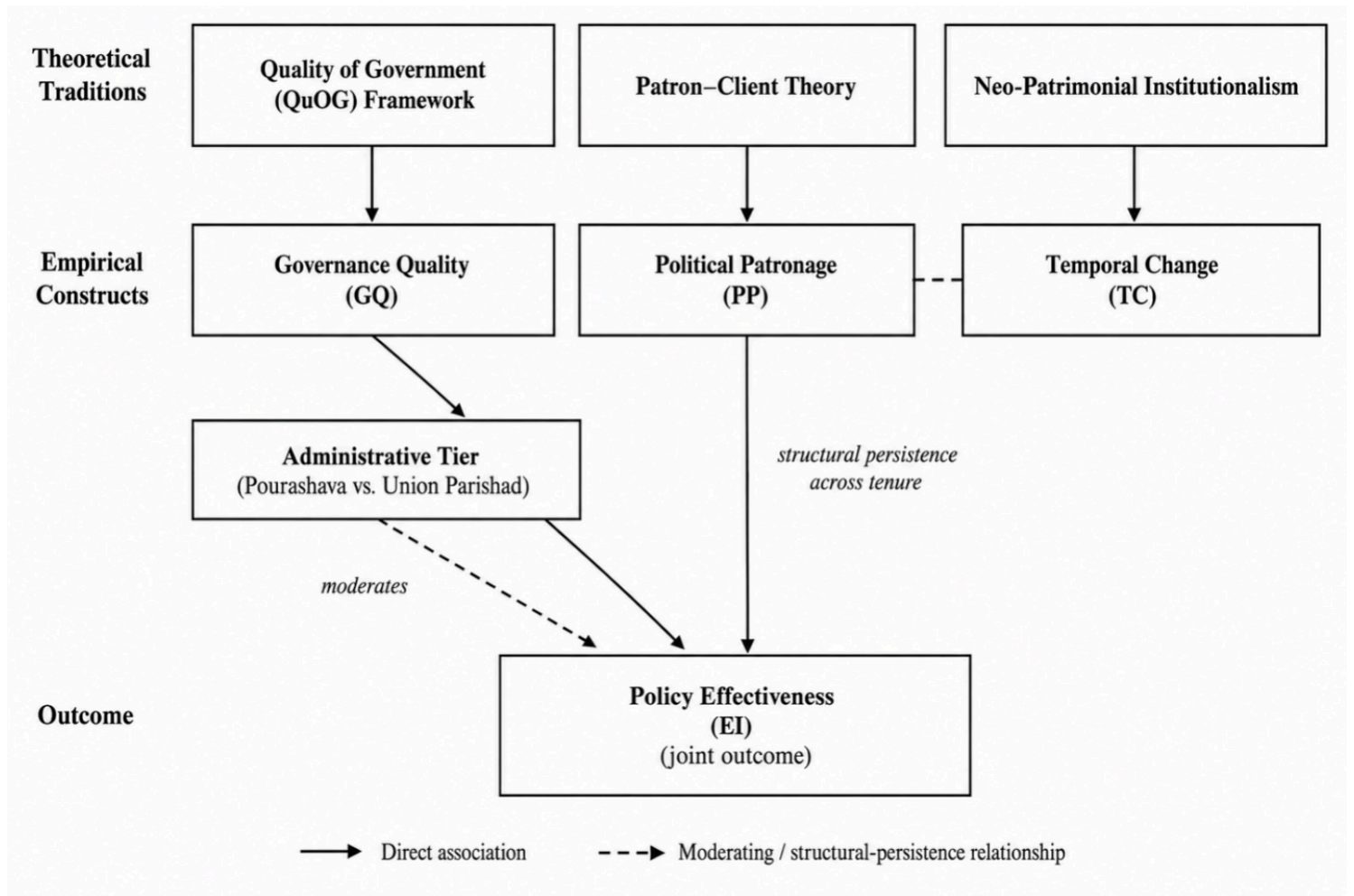


Figure 1

## Integrated Conceptual Framework