

CPD-Christian Aid Study on

Estimating Gap of the Social Safety Net Programmes in Bangladesh
How Much Additional Resources Required for Comprehensive Social Inclusion?

Study team

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30 April, 2023



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1. Introduction and objectives

- Over the years, social safety net programmes have been expanding. A wide spectrum of social safety net programmes has been implemented for all deserving citizens
 - Particularly the poor and vulnerable, to make the country free from hunger and poverty
- The old age allowance, widow allowance and primary stipend were introduced for the poor and vulnerable to make the country free from hunger and poverty
 - These three programmes were chosen taking into account the life cycle approach
- This study assesses the selection process, administrative efficiency, allowance, estimation of demand, required resource estimation, and demand and supply issues from beneficiaries as well as from government officials
 - Old age and widow programmes are filled with a number of ineligible beneficiaries and require increased coverage
 - The elderly and widow population have lower access to those services and have inadequate funding
 - Needs to estimate the gaps in social safety net programmes under different categories
 - Most importantly, this estimate is needed to calculate the required amount of resources and to identify possible alternate sources both in the public and private sectors
- The objectives of the study are as follows:
 - a) to review existing social safety net programmes of Bangladesh with a view to examining recipient categories, their growth trends, selection processes, allocations, and administrative efficiency and thereby identify the total coverages under those programmes;
 - b) to estimate the number and broad categories of low-income and vulnerable eligible population that should be brought under social safety net programs;
 - c) to estimate the volume of additional resources needed to bring the eligible population under the social safety net programs.

2. Literature review

- Social protection-related activities have been undertaken in Bangladesh under various social safety net programmes following the 'life cycle approach'
- Under the National Social Safety Strategy three broad areas have been covered
 - (a) Child and family social protection schemes;
 - (b) Social protection for women and men of working age;
 - (c) Social protection for older women and men: pensions and non-health benefits
- According to the categorisation by the World Bank, these may be grouped into:
 - (a) unconditional cash transfers that cover old age allowance
 - (b) allowances for widow, destitute and deserted women and financially insolvent disabled
 - (c) public works that include employment generation programmes for the poorest
 - (d) food for work/work for money and test relief
 - (e) humanitarian relief like vulnerable group feeding; and
 - (f) conditional cash transfer towards a child benefit scheme
- In order to ensure the welfare of the elderly population, the government started to provide an old age allowance in 1998 with only BDT 100 among 10 beneficiaries from each rural ward
 - Despite the long history of providing this allowance, the programme lacks appropriateness in terms of selecting beneficiaries, distribution of allowance, administrative capacity and efficiency, addressing the needs of the beneficiaries, etc.

2. Literature review

2.1 Selection criteria

- Beneficiaries do not understand the criteria to enroll under SSNPs
 - To some extent, the selection criteria have been followed; however, the implementation process is done based on nepotism, bribery, and bias regarding political affiliation by the Union Parishad members or chairmen (Ahmed & Islam, 2011)

2.2 Leakages

- The distribution of safety net benefits is not always provided to the poor and vulnerable cohort
 - Besides, over half of the beneficiaries do not fulfil the priority criteria
 - The compulsory criteria are sometimes overlooked (Haider & Mahamud, 2017)

2.3 Efficiency

- The existing selection process often deviates due to the time of selection and faulty criteria (Rahman, et al., 2021)
 - Weak monitoring and verification processes due to the shortages of resources and manpower results in the exclusion of actual beneficiaries from the safety net
 - Additionally, the UP authority is not proactive in verifying and supervising the process unless complaints are filed (Ahmed & Islam, 2011)

2. Literature review

2.4 Leakages

- Even though the safety net programmes are in place, those are often considered inadequate to uplift people from poverty (Frazer & Marlier, 2009)
- Programmes like employment creation to support purchasing power, ensuring food distribution at affordable prices, and access to services like health and education do not reach the needy and vulnerable community
 - Mainly due to loose targeting, poor coverage, and regional variety in terms of political interest, administrative capacity, performances, etc. (Suryahadi, et al., 2001)
- SSNP programmes are limited in scale and coverage compared to macroeconomic progress, per capita income, and other socio-economic development (The World Bank, 2006)

3. Methodology

Data sources

- Implementation guidelines, research reports & briefs from WB, poverty map, HIES, LFS, Housing census, budget data from MoF, programme specific data from DSS

Sampling distribution

- A total of 486 respondents were surveyed. Old age: 108, widow: 200, Primary student's guardians: 178
- The sampling size was prepared considering 29 Upazilla under 15 districts of 8 divisions. Sample locations were chosen considering very high poverty rates and lower SSNP intervention

Examining process & efficiency

- Field survey, research reports and government reports

Estimation of beneficiaries

- information have been collated from housing census, HIES and MoF data
- Criteria were reviewed in order to identify the appropriate number of potential beneficiaries

Estimation of resources

- Per capita current allowance and expected allowance amount were collected from survey, FGDs and government reports

4. SSNP programmes in Bangladesh

- The SSNPs in Bangladesh vary from cash to in-kind related measures
 - Major cash allowance programmes are targeted to the old age, widow, stipend in education and disadvantaged communities and other disadvantaged communities
 - Additionally, in-kind measures include food for work and assistance for special communities
- According to a World Bank estimates, as of 2019, only around one-third of the poor are covered by safety nets, primarily due to challenges in identifying vulnerable households, attesting to the lack of pro-poor targeting of social programs
 - According to the findings of another study published in 2020, about 70% of the poor people in Bangladesh still do not receive any safety net support, mainly due to targeting errors, both inclusion and exclusion, capacity and resource constraints, misuse of resources, and weak programme administration
- In FY2023, social safety net-related activities cover a total of 118 different programs under nine categories
 - A major share of social safety net programs is allocated for various allowances (36.8% in FY2022), followed by cash transfers (18.8%) and food security and employment creation (14.0%)
 - According to the National Budget 2022-23 Speech, the allowances have been extended to all eligible senior citizens and widows of 112 Upazilas in FY2020-2021; and in FY2021-2022, it has been extended to another 150 Upazilas

4. SSNP programmes in Bangladesh

- The SSNP allocations account for BDT1135.8 billion, 16.75% of the national budget and 2.55% of GDP in FY2023. However, the share will decrease if the programmes are reviewed according to the internationally standardised definition of social safety net programmes
 - This will exclude some programmes like pensions for retired government employees and interest payments for savings certificates.
- The beneficiaries of the SSNP programmes are mostly poor and disadvantaged people
 - The study also focuses on the poor and disadvantaged communities like old age allowance, widow and husband deserted destitute women and government primary school going students who are receiving cash allowance

4. SSNP programmes in Bangladesh

4.1 Types of programmes

- The current beneficiaries under the cash transfer programme include old age, widow, disabled, transgender, Bede, disadvantaged community, mother and child, freedom fighters and retired government employees
- The study focuses on old age, widows and PESP groups to identify their needs and estimate gaps according to those
- Based on the programme intervention, there are a number of characteristics like socio-economic and demographic issues, including their needs-related issues, which are important to highlight

4.2 Eligibility criteria

Old age

- For the old age population, the government intends to provide money to the **poor, vulnerable and landless** aging cohort and does not receive any grants or safety net benefits
- The government provides these allowances to ensure their socio-economic development, improve their status in society, and **support them in terms of their medical treatments and nutritional demands**
- Following those, the government has set some criteria to select the appropriate beneficiaries and support those most in need. Those criteria are as follows:

Eligibility criteria for availing old age allowance

Indicators	Old age
Citizenship	• Being a permanent resident in their respective region
Age	• Age has to be a minimum of 65 for male and 62 for female beneficiaries • Priority to the oldest person
Physical condition	• Priority to the specially-abled or physically infirm people
Socio-economic condition	• Priority to the landless, wealthless and homeless • Priority to the widow, divorcee, wifeless, spouseless and deserted from family
Land ownership	• Priority to the landless. • Will be considered landless if owns 0.5 acres or less, excluding the homestead
Monthly income	• Having an annual average income of less than BDT 10000
National identification number	• Having a NID/birth certificate
Pension privilege	• Must not be a government employee/ must not receive a pension/ must not inherit pension
VGD or other benefits	• Must not be a VGD card holder or must not receive benefits from other public or private social welfare organisations

4. SSNP programmes in Bangladesh

Widow

- The criteria for the widow and husband deserted destitute women are almost similar, and the government provides money to the poor, vulnerable, and landless widow
- The government provides these allowances to ensure their socio-economic development, improve their status in society, and support them in terms of their medical treatments and nutritional demands

PESP

- The eligibility criteria for availing of the primary education stipend are as follows:
 - For pre-primary students, the minimum age requirement is 4 years, and **attendance of 85%** of school days per month.
 - The attendance rate requirement is similar for primary classes I and II students.
 - However, alongside the 85% attendance, a **minimum of 40%** marks in each subject in the annual examination is required for students from classes III to V. Akin to classes III to V, the same requirements will apply to students in classes VI to VIII
 - Where applicable, a student who does not secure the recommended marks in the annual examination will be considered ineligible for the stipend

Eligibility criteria for availing widow allowance

Indicators	Widow or husband deserted
Citizenship	Being a permanent resident in their respective region
Age	Must be older than 18 years. Priority to the oldest lady
Physical condition	Priority to especially abled, physically unable or have no ability to work
Socio-economic condition	Priority to the landless, wealthless and homeless Priority to elderly, helpless and distressed widows, childless widows and widows separated from family
Land ownership	Priority to the landless. Will be considered landless if owns 0.5 acres or less, excluding the homestead
Monthly income	Having an annual average income of less than BDT 12000
National identification number	Having a NID/birth certificate
Pension privilege	Must not be a government employee/ must not receive a pension/ must not inherit pension
VGD or other benefits	Must not be a VGD card holder or must not receive benefits from other public or private social welfare organisations

Source: Department of Social Services, n.d.

4. SSNP programmes in Bangladesh

PESP

- The eligibility criteria for availing of the primary education stipend are as follows:
 - If the student is absent from school for three consecutive months, the payment of the stipend will be temporarily suspended
 - If the student violates the condition of regular attendance in any month, the stipend will not be paid for that month.
 - Unlike the old age and widow programmes, many stipend recipients need not fulfil social criteria like income, land size, residency, etc.
 - The criteria in terms of receiving a stipend depend on the educational attainment and performance of the students.

Findings from Primary Survey, FGDs and KIIs

5. Old age allowance (OAA) beneficiary

5.1 Demographic information

- Most elderly beneficiaries were surveyed from the Barisal region (18%) following the Mymensingh division.
 - This is in line with the 20% share which is found in the HIES data
 - However, male elderly beneficiaries are higher in most locations like Chattogram, Dhaka, Khulna and Sunamganj
 - **Female beneficiaries are higher** in Barisal, Rajshahi and Rangpur. These three divisions represent **remote locations** like Dashmina, Rangabali, Char areas of Chapai Nawabganj, Nageswari of Kurigram, and Khansama of Dinajpur
- Overall, the beneficiaries are **almost evenly distributed** in every division

5.2 Ownership of land and homestead

- Among the old age beneficiaries, almost **78% of respondents do not own any land**
 - This ratio is higher among beneficiaries in **Dhaka, Khulna, and Rangpur** regions
 - 22% of beneficiaries own lands, of which 42% beneficiaries are from Barisal
- On average, a beneficiary owns **42 decimals of land** which is more than a bigha
 - The highest amount of land is owned by the beneficiaries from the **Rajshahi region**, followed by Chattogram and Sylhet region
- Even though most of the respondents do not own land, they do own a homestead
 - **Around 75% of elderly beneficiaries own a homestead**
 - In **Rajshahi and Dhaka**, all the beneficiaries have a homestead, followed by the Mymensingh division
- Most of the respondents of Dhaka, Khulna & Rangpur do not own any land; however, on average more than 70% own homesteads (Dhaka & Rajshahi)

Share of beneficiaries by location and gender

Division	Male	Female	Total
Barisal	15.8	20.7	17.9
Chittagong	13.2	10.3	11.9
Dhaka	10.5	6.9	9.0
Khulna	13.2	10.3	11.9
Mymensingh	13.2	17.2	14.9
Rajshahi	5.3	20.7	11.9
Rangpur	7.9	10.3	9.0
Sylhet	21.1	3.5	13.4
Total	100	100	100

Land ownership status among the beneficiaries

Division	Owner of lands		Total
	Yes	No	
Barisal	41.7	58.3	100
Chittagong	12.5	87.5	100
Dhaka	0.0	100.0	100
Khulna	0.0	100.0	100
Mymensingh	40.0	60.0	100
Rajshahi	37.5	62.5	100
Rangpur	0.0	100.0	100
Sylhet	22.2	77.8	100
Total	22.4	77.6	100

Source: Author's analysis from primary survey, 2023

Beneficiaries having homestead by location

Division	Having homestead		Total
	Yes	No	
Barisal	58.3	41.7	100
Chittagong	50	50	100
Dhaka	100	0	100
Khulna	75	25	100
Mymensingh	90	10	100
Rajshahi	100	0	100
Rangpur	50	50	100
Sylhet	66.7	33.3	100
Total	73.1	26.9	100 ¹⁴

5. Old age allowance (OAA) beneficiary

5.3 Economic activities

- Some of the elderly beneficiaries are involved in different economic activities like businesses and farming.
 - Most of the elderly beneficiaries **are dependent on their families**
- The **economic vulnerability** of the elderly beneficiaries is more acute in **Khulna, Rajshahi, and Barisal divisions**
 - Most elderly beneficiaries from these regions are either unemployed or dependent on their family members
- Only 5% of the beneficiary's family members work abroad and send remittances
 - Beneficiaries from Sylhet, Rajshahi, and Khulna regions have family members working abroad
- Referring to different economic activities they are involved in, the elderly beneficiaries, on average, **earn around BDT 1291**
 - Earnings are much **lower in the Barisal, and the highest is in Rangpur**
 - Beneficiaries from the Khulna division have been found with no income
- *Beneficiaries are mostly dependent (in Khulna, Rajshahi & Barisal); overall income level is low, particularly in Khulna and Barisal*

Beneficiaries engaged in different occupations by location

Division	Business	Farming/ Agriculture	Unemployed	Begging	Dependent	Housewife	Total
Barisal	0	16.7	16.7	8.3	58.3	0	100
Chittagong	25	12.5	12.5	0	50	0	100
Dhaka	16.7	16.7	33.3	0	33.3	0	100
Khulna	0	0	12.5	0	75	12.5	100
Mymensingh	10	40	10	0	10	30	100
Rajshahi	0	0	0	0	62.5	37.5	100
Rangpur	16.7	16.7	16.7	0	0	50	100
Sylhet	0	11.1	88.9	0	0	0	100
Total	7.5	14.9	23.9	1.5	37.3	14.9	100

Source: Author's analysis from primary survey, 2023

5. Old age allowance (OAA) beneficiary

5.4 Individual and gross family Income with household size

- The average individual income sometimes can be understated since the elderly beneficiaries are generally assumed with zero or less income since their kinship supports them
 - For example, as mentioned earlier that the income of the elderly beneficiaries from the Barisal division are lowest, however, their gross family income is around BDT 10,000
 - This is higher in Rajshahi and Dhaka regions
- However, it cannot be assumed that the highest family income can ensure the welfare of the elderly beneficiaries since the higher gross family income is associated with their average household size
- Beneficiaries from the Sylhet region have the highest number of household sizes, followed by the Dhaka and Chattogram region
- *Individual income is positively associated with gross family income and family size except in Rangpur and Khulna*

Average gross income of the household members of the beneficiaries and their family size

Division	Observation	Average personal income	Average household income	Average household size
National	67	1291	9470	4.8
Barisal	12	458	9167	4.6
Chittagong	8	1813	8563	5.0
Dhaka	6	2333	12500	6.2
Khulna	8	0	9250	4.6
Mymensingh	10	1000	3350	3.1
Rajshahi	8	1250	13000	4.4
Rangpur	6	3417	11750	3.7
Sylhet	9	1333	11000	7.0

Source: Author's analysis from primary survey, 2023

5. Old age allowance (OAA) beneficiary

5.5 Access to financial services

- Being engaged in economic activities leads to access to financial services like a mobile banking account.
 - 63% of elderly beneficiaries have mobile banking accounts; however, not all beneficiaries transact money through their mobile banking services
- All the beneficiaries from Sylhet have mobile banking accounts, followed by Khulna (88%) and Chattogram (75%) region.
 - 37% of beneficiaries have no mobile banking account, and they depend on their kinship for withdrawing money, which has another adverse impact
- Beneficiaries are less likely to be involved in accessing banking services
 - Only 8% of beneficiaries have a banking account
- *Less financial access in Barisal and Mymensingh; full is in Sylhet, above 75% is in Khulna and Chattogram*

Beneficiaries having financial access to a mobile banking account

Division	Own mobile account		Total
	Yes	No	
Barisal	33.3	66.7	100
Chittagong	75	25	100
Dhaka	50	50	100
Khulna	87.5	12.5	100
Mymensingh	40	60	100
Rajshahi	62.5	37.5	100
Rangpur	66.7	33.3	100
Sylhet	100	0	100
Total	62.7	37.3	100

Source: Author's analysis from primary survey, 2023

5. Old age allowance (OAA) beneficiary

5.6 Household structure and composition

- On average, the elderly beneficiaries have a household size of 4.8
 - The household size is higher among the beneficiaries located in Sylhet and Dhaka
- Almost 60% of the beneficiaries are head of their household
 - Except for Sylhet, Mymensingh, and Chattogram regions, the share is similar for all households
 - These regions have the highest share of elderly beneficiaries who are the head of their household
 - Beneficiaries in the Khulna region are less likely to be the head (62%)
- *Higher family size in Sylhet followed by Dhaka; in Sylhet, all the beneficiaries are heads of their household*

Average household size of beneficiaries by location

	Observation	Average household size
National	67	4.8
Barisal	12	4.6
Chittagong	8	5.0
Dhaka	6	6.2
Khulna	8	4.6
Mymensingh	10	3.1
Rajshahi	8	4.4
Rangpur	6	3.7
Sylhet	9	7.0

Source: Author's analysis from primary survey, 2023

Beneficiaries of being head of the household by location

Division	Household head		Total
	Yes	No	
Barisal	50.0	50.0	100
Chittagong	62.5	37.5	100
Dhaka	50.0	50.0	100
Khulna	37.5	62.5	100
Mymensingh	70.0	30.0	100
Rajshahi	50.0	50.0	100
Rangpur	50.0	50.0	100
Sylhet	100.0	0.0	100
Total	59.7	40.3	100

Source: Author's analysis from primary survey, 2023

5. Old age allowance (OAA) beneficiary

5.7 Health issues

- Around 18% of beneficiaries are affected by serious illnesses that they are aware of
 - Beneficiaries in Khulna, Chattogram and Rajshahi divisions are more affected by different illness
 - Treating these illnesses is not possible since the allowance amount is low, and they need to utilise the amount mostly for livelihood purposes.

5.8 Nutrition intake

- It has been found that on an average, the elderly beneficiaries buy 2.2 litre of milk per month, around 4 hali eggs, 4 kg fish, one and half kg meat, 1 kg fruits, 17 kg lentil and 9 kg of vegetables
 - However, a beneficiary is unable to purchase such amount of commodities per month with the current allowance amount
 - This is perhaps the beneficiaries arranges from their premises and household surroundings by rearing livestock and cultivating some lands and vegetable goods
- *Physically vulnerable beneficiaries are mainly from Khulna, Chattogram and Rajshahi; purchasing lentils is the main food commodity purchased by the beneficiaries*

Having any illness that the beneficiary is aware about by location

Division	Having any illness		Total
	Yes	No	
Barisal	0	100	100
Chittagong	37.5	62.5	100
Dhaka	0	100	100
Khulna	75	25	100
Mymensingh	0	100	100
Rajshahi	37.5	62.5	100
Rangpur	0	100	100
Sylhet	0	100	100
Total	17.91	82.09	100

Source: Author's analysis from primary survey, 2023

Average amount of nutritional commodity purchased by the beneficiaries

Nutrient commodity	Average purchased amount
Milk (litre)	2.2
Egg (in hali)	3.8
Fish (kg)	3.9
Meat (kg)	1.6
Fruits (kg)	1
Lentil (kg)	16.5
Vegetables (kg)	9

Source: Author's analysis from primary survey, 2023

6. Allowance for widow and husband deserted women beneficiary

6.1 Demographic information

- The survey distribution is almost similar for all the divisions.
 - The highest share of widow beneficiaries was surveyed from the Khulna division, and the lowest was from Barisal and Rajshahi
- According to HIES 2016, most widow beneficiaries belong to Khulna and Chattogram, and the lowest is in Barisal, Rajshahi, and Mymensingh divisions
 - The ratio is almost similar to the national data as well
- *Overall, the beneficiaries are almost evenly distributed in every division*

6.2 Ownership of land and homestead

- Among the widow beneficiaries, almost 88% respondents do not own any lands
 - This ratio is higher among the beneficiaries based in Khulna, Mymensingh, Chattogram and Sylhet regions
 - On the other hand, 13% of beneficiaries own lands, of which 33% beneficiaries are from Rangpur
- *Respondents from Khulna, and Mymensingh do not own any land; however, on average more than 70% own homestead*

Share of beneficiaries by location

Division	Freq.	Percent
Barisal	12	11.0
Chittagong	14	12.8
Dhaka	13	11.9
Khulna	16	14.7
Mymensingh	13	11.9
Rajshahi	12	11.0
Rangpur	15	13.8
Sylhet	14	12.8
Total	109	100

Source: Author's analysis from primary survey, 2023

Land ownership status among the beneficiaries

Division	Owner of lands		Total
	Yes	No	
Barisal	16.7	83.3	100
Chittagong	7.1	92.9	100
Dhaka	15.4	84.6	100
Khulna	0.0	100.0	100
Mymensingh	0.0	100.0	100
Rajshahi	25.0	75.0	100
Rangpur	33.3	66.7	100
Sylhet	7.1	92.9	100
Total	12.8	87.2	100

Source: Author's analysis from primary survey, 2023

Having homestead among the beneficiaries

Division	Having homestead		Total
	Yes	No	
Barisal	66.7	33.33	100
Chittagong	42.9	57.14	100
Dhaka	76.9	23.08	100
Khulna	81.3	18.75	100
Mymensingh	76.9	23.08	100
Rajshahi	83.3	16.67	100
Rangpur	86.7	13.33	100
Sylhet	71.4	28.57	100
Total	73.4	26.61	100

Source: Author's analysis from primary survey, 2023

6. Allowance for widow and husband deserted women beneficiary

6.3 Economic activities

- The widow beneficiaries are less involved in economic activities and mostly remain as dependent on their family members
 - Most of the widow beneficiaries are dependent on their families
 - Around 10-12% of widow beneficiaries are involved in service and farming-related activities
 - Location wise their distribution is almost similar
 - However, for farming and job-related activities, widows from Chattogram and Khulna regions are highly engaged in those activities
- A meagre number of beneficiary's family member are working abroad and sending remittances
 - Beneficiaries from Sylhet, and Dhaka regions have family members working abroad and sending remittances to their families
- As found that the widows are less likely involved in different economic activities, and their average earning is higher than the elderly beneficiaries which is BDT 1294
 - Interestingly, the income is higher in those regions where beneficiaries are involved in service-related activities. For example, the beneficiaries in Chattogram regions have second highest income BDT 2314 where widows have been found in different jobs
 - The earning is much lower in Barisal region and the highest is in Rangpur region
 - Widows in Rangpur region have income around BDT 2733 per month which is counter intuitive as most of them are either dependent or unemployed
- *Only 10-12% beneficiaries are involved in economic activities (in Chattogram & Khulna); overall income is low, particularly in Barisal & Dhaka*

Beneficiaries engaged in different occupations by location

Division	Job	Farming/ Agriculture	Unemployed	Begging	Dependent	Housewife	Others	Total
Barisal	0	0	8.33	0	66.67	8.33	16.67	100
Chittagong	28.57	14.29	0	0	50	7.14	0	100
Dhaka	0	15.38	23.08	0	7.69	53.85	0	100
Khulna	6.25	6.25	0	0	56.25	18.75	12.5	100
Mymensingh	0	7.69	0	0	7.69	84.62	0	100
Rajshahi	0	8.33	0	8.33	25	58.33	0	100
Rangpur	0	0	40	0	20	40	0	100
Sylhet	0	0	57.14	0	28.57	7.14	7.14	100
Total	4.59	6.42	16.51	0.92	33.03	33.94	4.59	100

Source: Author's analysis from primary survey, 2023

Average income of the beneficiaries by location

Division	Observation	Average
National	109	1294
Barisal	12	125
Chittagong	14	2314
Dhaka	13	346
Khulna	16	813
Mymensingh	13	846
Rajshahi	12	1400
Rangpur	15	2733
Sylhet	14	1486

Source: Author's analysis from primary survey, 2023

6. Allowance for widow and husband deserted women beneficiary

6.4 Individual and gross family Income with household size

- The gross family income of the widows is much higher than their average individual income. In most cases, widows depend on their offspring and care for their grandchildren
 - Highest gross family income can be observed for the beneficiaries located in Rangpur, Rajshahi and Barisal regions
 - Interestingly, unlike the elderly beneficiaries, the average household size is lower for the widow beneficiaries
 - This indicates that the widows move in with their children's families
- *Individual income is positively associated with gross family income and family size*

6.5 Access to financial services

- Despite not being engaged in different economic activities, widows have mobile banking accounts
 - Around 72% of beneficiaries have mobile banking accounts, mostly in Chattogram and Sylhet regions
 - Opposite can be observed in Barisal and Dhaka region
- Compared to the elderly beneficiaries, the share of widow beneficiaries is also higher in having a bank account
 - Although around 90% of beneficiaries are excluded from formal banking channel
 - Compared to the elderly beneficiaries, the share of widow beneficiaries is also higher in having a bank account
 - Although around 90% of beneficiaries are excluded from formal banking channels
- *Less financial access in Barisal and Dhaka; more is in Chattogram, Khulna and Sylhet*

Average gross income of the beneficiaries, household members and their family size

Division	Observation	Average personal income	Average household income	Average household size
National	109	1294	9111	4.0
Barisal	12	125	11458	4.3
Chittagong	14	2314	10029	4.9
Dhaka	13	346	8554	3.6
Khulna	16	813	6781	3.1
Mymensingh	13	846	4423	3.0
Rajshahi	12	1400	11250	5.1
Rangpur	15	2733	12533	4.1
Sylhet	14	1486	8214	4.5

Source: Author's analysis from primary survey, 2023

Average income of the beneficiaries by location

Division	Own mobile account		Total
	Yes	No	
Barisal	25	75	100
Chittagong	100	0	100
Dhaka	46.2	53.9	100
Khulna	87.5	12.5	100
Mymensingh	69.2	30.8	100
Rajshahi	66.7	33.3	100
Rangpur	73.3	26.7	100
Sylhet	92.9	7.1	100
Total	71.6	28.4	100

Source: Author's analysis from primary survey, 2023

6. Allowance for widow and husband deserted women beneficiary

6.6 Household structure and composition

- As mentioned earlier, the household size of the widows is lower compared to elderly and primary student guardians
 - The ratio of household head's status is almost similar; around 52% of widows are household heads
- Most of the widow beneficiaries have been observed to be household heads in Rajshahi and Sylhet regions
 - Widows from Barisal, Chattogram, Dhaka and Mymensingh are less likely to be the head of their household
- *Higher family size in Rajshahi followed by Chattogram, and half of the beneficiaries are heads of their household*

Average household size of beneficiaries by location

	Observation	Average household size
National	109	4.0
Barisal	12	4.3
Chittagong	14	4.9
Dhaka	13	3.6
Khulna	16	3.1
Mymensingh	13	3.0
Rajshahi	12	5.1
Rangpur	15	4.1
Sylhet	14	4.5

Source: Author's analysis from primary survey, 2023

Beneficiaries of being head of the household by location

Division	Household head		Total
	Yes	No	
Barisal	25.0	75.0	100
Chittagong	35.7	64.3	100
Dhaka	38.5	61.5	100
Khulna	50.0	50.0	100
Mymensingh	38.5	61.5	100
Rajshahi	83.3	16.7	100
Rangpur	66.7	33.3	100
Sylhet	71.4	28.6	100
Total	51.38	48.62	100

Source: Author's analysis from primary survey, 2023

6. Allowance for widow and husband deserted women beneficiary

6.7 Health issues

- Similar to the elderly beneficiaries, around 13% of the widows have serious illnesses that they aware of
 - These beneficiaries are located in Chattogram, Khulna & Rajshahi division

6.8 Nutrition intake

- Beneficiaries largely purchased vegetables and lentils rather than meat and fish-related food items
- *Physically vulnerable beneficiaries are mainly from Khulna & Rajshahi; mostly depends on lentils for nutrition*

Having any illness that the beneficiary is aware about by location

Division	Having any illness		Total
	Yes	No	
Barisal	0	100	100
Chittagong	7.14	92.86	100
Dhaka	0	100	100
Khulna	50	50	100
Mymensingh	0	100	100
Rajshahi	41.67	58.33	100
Rangpur	0	100	100
Sylhet	0	100	100
Total	12.84	87.16	100

Source: Author’s analysis from primary survey, 2023

Average amount of nutritional commodity purchased by the beneficiaries

Nutrient commodity	Observation	Average purchased amount
Milk (litre)	109	1.6
Egg (in hali)	109	2.7
Fish (kg)	109	3.9
Meat (kg)	109	1.3
Fruits (kg)	109	1
Lentil (kg)	109	17.8
Vegetables (kg)	109	9.3

Source: Author’s analysis from primary survey, 2023

7. Primary education stipend beneficiary

7.1 Demographic information

- The highest beneficiaries of the primary stipend are observed in Mymensingh, and the lowest is in Khulna
 - However, all the government primary school-going children are eligible for this benefit
 - It is to be noted that the number of beneficiaries varies due to the total number of school-going children, dropout rates, and other spatial issues that hinder their education.
- From a single family, not only one but also up to four children are eligible for the safety net beneficiaries if they study in the same school
 - It has been found that the families have one to two children who are studying in the same primary school and receiving benefits
 - Almost 70% of families have one child, of which 85% receive stipends
 - On the other hand, 30% of families have two children, of which only 14% receive stipends
- Families with only one child and currently studying in primary schools are highest in Khulna, Mymensingh and Rangpur divisions, whereas the ratio is significantly lower for the Sylhet division
 - Families who have two children are highest in Dhaka and Sylhet divisions.
- *Overall, the beneficiaries are almost evenly distributed in every division. Most of the beneficiaries have only one child who are studying in primary level, except in Sylhet and Dhaka*

Share of beneficiaries by location

Division	Freq.	Per cent
Barisal	10	10.3
Chittagong	13	13.4
Dhaka	12	12.4
Khulna	9	9.3
Mymensingh	16	16.5
Rajshahi	10	10.3
Rangpur	13	13.4
Sylhet	14	14.4
Total	97	100

Source: Author's analysis from primary survey, 2023

No of children and stipend recipient status

Division	No of children study		Total
	One	Two	
Barisal	70	30	100
Chittagong	76.9	23.1	100
Dhaka	54.6	45.5	100
Khulna	87.5	12.5	100
Mymensingh	85.7	14.3	100
Rajshahi	66.7	33.3	100
Rangpur	83.3	16.7	100
Sylhet	44.4	55.6	100
Total	72.1	27.9	100

Source: Author's analysis from primary survey, 2023

7. Primary education stipend beneficiary

7.2 Demographic information

- Although there is a provision that up to four children from a single family can receive the stipend, however, from survey, it has been found that most families with one child receive the benefits
- Families in Chattogram, Mymensingh receive 100 benefits for their only child; in Barisal, up to 90% of families receive the benefits for their only child
- The ratio is lower for Sylhet (Sunamganj) since this region is the highest stipend recipient for both their children
- Interestingly, almost 60% of students are girls as the first child of their families. From the literature, it has been found that the majority of the stipend recipients are female students
- A number of parents are well aware of the educational values. Almost 81% of the parents from the beneficiary group wants to let their children continue their study up to the tertiary level and beyond
- *Beneficiaries from Chattogram & Mymensingh received a stipend for only one child, and families from Rajshahi & Dhaka are well aware about value of children's education*

No of children receive stipend from a family by location

Division	No of children receive stipend from a family		Total
	One	Two	
Barisal	90	10.0	100
Chittagong	100	0	100
Dhaka	75	25	100
Khulna	77.8	22.2	100
Mymensingh	100	0	100
Rajshahi	90	10	100
Rangpur	84.6	15.4	100
Sylhet	64.3	35.7	100
Total	85.6	14.4	100

Source: Author's analysis from primary survey, 2023

Parent's intention for letting their children continue their studies by location

Division	Primary degree	SSC	HSC	Hon's	Master' s and beyond	Total
Barisal	0	20.0	0	50	30	100
Chittagong	0	0.0	23.1	23.1	53.9	100
Dhaka	0	8.3	0	8.3	83.3	100
Khulna	0	22.2	11.1	11.1	55.6	100
Mymensingh	6.3	6.3	0	31.3	56.3	100
Rajshahi	0	10	0	0	90	100
Rangpur	0	23.1	15.4	0	61.5	100
Sylhet	0	0	7.1	50	42.9	100
Total	1	10.3	7.2	22.7	58.8	100

Source: Author's analysis from primary survey, 2023

7. Primary education stipend beneficiary

7.2 Demographic information

- According to KIIs, it has been found that the education officers are not well aware of the total number of schools, including students and those who are receiving stipends
- The following table highlights that the information that has been collected is based on the government primary schools; however, private or NGO-based schools are not getting importance by the upazilla education office
- On the other hand, the number of stipend recipients is mentioned as 100%, which is misleading since around 5-10% of students do not receive stipends due to their poor educational performance and errors in the documentation
- *Around 5-30% students get excluded from stipend due to poor marks in exam and lack of birth registration*

Number of schools (government and private)

Location	Schools	Students	Stipend recipient
Barisal (Hijla)	92	16275 (only in govt) no data available for private schools	15452
Bandarban (Lama)	105 schools, Govt - 85, Private - 20'	15393	Almost all the students (some are excluded due to errors in the documentation)
Tangail (Modhupur)	Cannot remember	Cannot remember	All the students
Jhenaidah (Shailkupa)	182	38672 (govt)	All the students
Jamalpur (Dewanganj)	139	33284	33284
Chapai sadar	212	68687	All the students
Dinajpur (Khansama)	144	30000	All the students
Kurigram (Nageshwari)	195	48046	45803
Sunamgani (Sulla)	123	Cannot remember	Cannot remember

Source: Author's analysis from KIIs on Education official

7. Primary education stipend beneficiary

7.3 Ownership of land and homestead

- Unlike the old age and widow beneficiaries, the primary education stipend beneficiaries do not need to own any land to avail of the benefits. However, in terms of accessing their needs, their land ownership status has been analysed
- It has been found that 84% of beneficiaries do not own any land
- 100% of respondents from Chattogram, Dhaka and Khulna regions do not own any land
- On average, a family of 26 decimals of land, of which guardians in Sylhet region own around 40 decimals of land and in Mymensingh, it is 31 decimals
- *Beneficiaries from Chattogram, Dhaka and Khulna do not own any land*

Land ownership status among the beneficiaries

Division	Owner of lands		Total
	Yes	No	
Barisal	30	70	100
Chittagong	0	100	100
Dhaka	0	100	100
Khulna	0	100	100
Mymensingh	25	75	100
Rajshahi	30	70	100
Rangpur	15.4	84.6	100
Sylhet	28.6	71.4	100
Total	16.5	83.5	100

Source: Author's analysis from primary survey, 2023

7. Primary education stipend beneficiary

7.4 Economic activities

- Most of the beneficiaries are housewives since a mother gets priority in terms of receiving the stipend
 - Family members are also involved in farming or agriculture activities (21,7%), business (19%), and jobs (12.4%)
- Beneficiaries from all regions except Khulna and Mymensingh are not engaged in any business and farming-related activities
- Around 5% of the beneficiary's family members are working abroad
 - From Chattogram, Dhaka and Sylhet regions, the beneficiaries have family members who are working abroad and sending remittances to their family members
 - Dhaka regions have the highest number of beneficiaries whose family members are working abroad
- *Around 31% of beneficiaries are involved in economic activities (in Chattogram & Sylhet*

Beneficiaries engaged in different occupations by location

Division	Job	Business	Farming/ Agriculture	Dependent	Housewife	Others	Total
Barisal	0.0	30.0	0.0	0.0	50.0	20.0	100
Chittagong	30.8	0.0	23.1	15.4	15.4	15.4	100
Dhaka	8.3	33.3	25.0	0.0	16.7	16.7	100
Khulna	11.1	33.3	0.0	0.0	55.6	0.0	100
Mymensingh	12.5	18.8	18.8	12.5	37.5	0.0	100
Rajshahi	0.0	0.0	40.0	0.0	40.0	20.0	100
Rangpur	0.0	15.4	23.1	0.0	23.1	38.5	100
Sylhet	28.6	21.4	35.7	0.0	14.3	0.0	100
Total	12.4	18.6	21.7	4.1	29.9	13.4	100

Source: Author's analysis from primary survey, 2023

7. Primary education stipend beneficiary

7.5 Individual and gross family Income with household size

- Unlike the old age and widow beneficiaries, the average income of the student’s parents is around BDT 7140
 - The income is higher for families located in Sylhet regions followed by the Rajshahi and Barisal regions
 - The highest share of gross family income is observed in the Rajshahi region, followed by Chattogram, Barisal, and Khulna
 - The household size is moderately higher, which is 5
- *Low income families are observed in Rangpur & Mymensingh*

7.6 Access to financial services

- Around 17% of parents do not have any mobile banking account, which indicates that they depend on their kinship for withdrawing their stipend money
- 60% of beneficiaries from the Barisal region do not have any mobile banking account
 - A small number of beneficiaries from Mymensingh and Chattogram also do not have any mobile banking account
 - Beneficiaries from Dhaka have the highest share of mobile banking accounts. This is perhaps due to the better access to the agent point and banking facilities
- Beneficiaries are less likely to have access to banking services since around 90% beneficiaries do not have any banking account
- *All beneficiaries from Sylhet & Rajshahi have access to a mobile banking account; lowest is in Barisal*

Average gross income of the beneficiaries, household members and their family size

Division	Observation	Average personal income	Average household income	Average household size
National	97	7140	10943	5.0
Barisal	10	8000	13400	4.8
Chittagong	13	7885	13500	5.5
Dhaka	12	7500	11750	5.3
Khulna	9	6333	13111	4.3
Mymensingh	16	4625	5625	4.3
Rajshahi	10	9400	15000	5.2
Rangpur	13	4000	7615	4.8
Sylhet	14	10216	11000	5.7

Source: Author’s analysis from primary survey, 2023

Owning mobile banking account

Division	Own mobile account		Total
	Yes	No	
Barisal	40	60	100
Chittagong	84.6	15.4	100
Dhaka	91.7	8.3	100
Khulna	88.9	11.1	100
Mymensingh	68.8	31.3	100
Rajshahi	100	0	100
Rangpur	92.3	7.7	100
Sylhet	100	0	100
Total	83.5	16.5	100

Source: Author’s analysis from primary survey, 2023

7. Primary education stipend beneficiary

7.7 Household structure and composition

- The average household size of the beneficiaries is five, which is a bit higher than the national average
- Around 98% of male guardian is the head of the household, whereas only 17% are female headed household
- *Household size is bigger*

Average household size of beneficiaries by location

	Observation	Average household size
National	97	5.0
Barisal	10	4.8
Chittagong	13	5.5
Dhaka	12	5.3
Khulna	9	4.3
Mymensingh	16	4.3
Rajshahi	10	5.2
Rangpur	13	4.8
Sylhet	14	5.7

Source: Author’s analysis from primary survey, 2023

Beneficiaries of being head of the household by location

Division	Household head		Total
	Yes	No	
Barisal	60.0	40.0	100
Chittagong	53.9	46.2	100
Dhaka	66.7	33.3	100
Khulna	44.4	55.6	100
Mymensingh	43.8	56.3	100
Rajshahi	70.0	30.0	100
Rangpur	61.5	38.5	100
Sylhet	71.4	28.6	100
Total	58.8	41.2	100

Source: Author’s analysis from primary survey, 2023

Beneficiaries of being head of the household by gender

Household head	Male	Female	Total
Yes	98	17.0	58.8
No	2	83.0	41.2
Total	100	100	100

Source: Author’s analysis from primary survey, 2023

7. Primary education stipend beneficiary

7.8 Health issues and nutrition intake

- Unlike the elderly and widow beneficiaries, the parents of the students purchase less amount of vegetables but higher amounts of milk, eggs, fish and meats
- On the other hand, the illness ratio is less among the PESP beneficiaries, which is around 2%
- *Children from Rajshahi are affected by some illnesses; food consumption is diversified (eggs, fish, lentils & vegetables)*

Having any illness that the beneficiary is aware about by location

Division	Having any illness		Total
	Yes	No	
Barisal	0	100	100
Chittagong	7.14	92.86	100
Dhaka	0	100	100
Khulna	50	50	100
Mymensingh	0	100	100
Rajshahi	41.67	58.33	100
Rangpur	0	100	100
Sylhet	0	100	100
Total	12.84	87.16	100

Source: Author's analysis from primary survey, 2023

Average amount of nutritional commodity purchased by the beneficiaries

Nutrient commodity	Observation	Average purchased amount
Milk (litre)	97	2.6
Egg (in hali)	97	4.5
Fish (kg)	97	5.3
Meat (kg)	97	2.5
Fruits (kg)	97	2.1
Lentil (kg)	97	7.3
Vegetables (kg)	97	10.3

Source: Author's analysis from primary survey, 2023

8. Beneficiary selection problem

8.1 Old age beneficiary

- Around 30% of beneficiaries believe they are not eligible for any safety net benefits
 - The ratio is higher in Dhaka, Rajshahi and Barisal region
 - On the other hand, 100% beneficiaries from Mymensingh and Chattogram believe that they are eligible for the safety net benefits
- From a cross-checking question, it has been found that around 55% of elderly beneficiaries replied that their land amount is less than five decimals
 - This indicates that around 45% of beneficiaries receive allowance despite having more than five decimals of land.
Although, in the eligibility criteria, it has been mentioned that landless/homesless will be prioritised

Beneficiary’s perception regarding their eligibility to receive the allowance by location

Division	Believes eligible to receive the benefit		Total
	Yes	No	
Barisal	58.33	41.67	100
Chittagong	100	0	100
Dhaka	33.33	66.67	100
Khulna	75	25	100
Mymensingh	100	0	100
Rajshahi	37.5	62.5	100
Rangpur	50	50	100
Sylhet	88.89	11.11	100
Total	70.15	29.85	100

Source: Author’s analysis from primary survey, 2023

Amount of land ownership by the beneficiaries

Division	Having less than 5 decimals of lands		Total
	Yes	No	
Barisal	50	50	100
Chittagong	62.5	37.5	100
Dhaka	83.3	16.7	100
Khulna	62.5	37.5	100
Mymensingh	60	40	100
Rajshahi	12.5	87.5	100
Rangpur	50	50	100
Sylhet	66.7	33.3	100
Total	55.2	44.8	100

Source: Author’s analysis from primary survey, 2023

8. Beneficiary selection problem

8.1 Old age beneficiary

- Beneficiaries from Chattogram, Khulna and Mymensingh regions receive a pension or inherited pension
 - However, according to the eligibility criteria, those are not eligible to receive the old age allowance
- In addition, around 2% of beneficiaries also have VGD cards
- Among the existing beneficiaries, around 6% receive multiple benefits

Beneficiaries receiving other allowances/ benefits

Receiving other benefits	Receiving pension status	VGD Card holder	Receive other allowance
Yes	4.5	1.5	6.0
No	95.5	98.5	94.0
Total	100	100	100

Source: Author’s analysis from primary survey, 2023

8. Beneficiary selection problem

8.2 Old age non beneficiary

- Around 56% non beneficiaries have income less than BDT 1000.
 - Despite living under the poverty line, they are being deprived of the safety net benefits
- Around 95% non-beneficiaries do not receive any other allowance, pension or VGD benefits.
 - Despite having poor income and being almost landless, they are entitled to this benefit. However, they do not get any
- Although it is mentioned that priority will be given towards the landless cohort, however, it is not a mandatory option.
 - It has been found that a number of beneficiaries are receiving this benefit despite having some land.
 - Although 34% non-beneficiaries have lands below five decimals and are not receiving this benefit, they should be covered under this programme

Beneficiaries receiving other allowances/ benefits

Income less than BDT 1000	Freq.	Percent
Yes	23	56.1
No	18	43.9
Total	41	100

Source: Author's analysis from primary survey, 2023

Eligible non beneficiaries receiving other allowance

	Receiving pension status	VGD Card holder	Receive other allowance
Yes	4.9	4.9	7.3
No	95.1	95.1	92.7
Total	100	100	100

Source: Author's analysis from primary survey, 2023

Amount of land ownership by the non beneficiaries

Having less than 5 decimal lands	Freq.	Percent
Yes	27	66
No	14	34
Total	41	100

Source: Author's analysis from primary survey, 2023

8. Beneficiary selection problem

8.3 Widow beneficiary

- Around 33% of beneficiaries believe that they are not eligible to receive any safety net benefits
- Almost all the beneficiaries from Mymensingh, Rangpur, and Chattogram regions believe that they are eligible to receive the benefits
- Around 11% of respondents have VGD cards and they are mostly located in Mymensingh, Rajshahi, and Chattogram region
- Around 5% of respondents receive other allowances including the widow allowance and they are mostly located in Rajshahi, Barisal, Dhaka and Sylhet

Beneficiary’s perception regarding their eligibility to receive the allowance by location

Division	Believes eligible to receive the benefit		Total
	Yes	No	
Barisal	75	25	100
Chittagong	100	0	100
Dhaka	30.8	69.2	100
Khulna	62.5	37.5	100
Mymensingh	100	0	100
Rajshahi	41.7	58.3	100
Rangpur	93.3	6.7	100
Sylhet	28.6	71.4	100
Total	67.0	33.0	100

Source: Author’s analysis from primary survey, 2023

Beneficiaries receiving other allowances/ benefits

Receiving other benefits	VGD Card holder	Receive other allowance
Yes	11.0	4.6
No	89.0	95.4
Total	100	100

Source: Author’s analysis from primary survey, 2023

8. Beneficiary selection problem

8.4 Widow non-beneficiary

- According to the criteria, 25% of widows should be prioritised to get this benefit.
 - The criteria suggest to emphasizes the landless, homeless persons for this benefit, however, they are out of coverage now
- On the other hand, 97% of non-beneficiaries are not receiving any VGD benefits or other types of allowances, henceforth they should be taken under the coverage.
 - Due to the faulty selection process, currently, a number of eligible widows are out of coverage of this benefit programme

**Non-beneficiaries receiving other allowances/
benefits**

	Having homestead	Having less than 5 decimal lands
Yes	75.8	76.9
No	24.2	23.1
Total	100.0	100.0

Source: Author’s analysis from primary survey, 2023

**Non-beneficiaries receiving other allowances/
benefits**

	VGD Card holder	Receive other allowance
Yes	3.3	3.3
No	96.7	96.7
Total	100	100

Source: Author’s analysis from primary survey, 2023

8. Beneficiary selection problem

8.5 PESP beneficiary

- Primary education beneficiary selection process is hindered due to documentation-related problems.
 - Suggestions have been made for easing the registration and amendment process and giving access to the schools for faster processing of the documentation-related activities.

Major challenges and suggestions in the beneficiary Selection process

Location	Challenges	Suggestions
Barisal (Hijla)	• Children cannot be selected for stipends due to their young age	• Easy process for online birth certificate registration and amendment
	• Online birth registration certificates are not available in a remote area	
Bandarban (Lama)	• No response	• No response
Tangail (Modhupur)	• NID problem	
	• Birth certificate problem	
Jhenaidah (Shailkupa)	• Lack of economic opportunity led some students to drop out and went other areas to search for work due to financial problems	• Increase the allotment for the students to reduce the dropout rate
Jamalpur (Dewanganj)	• No problem	
Chapai Sadar	• No problem	
Dinajpur (Khansama)	• Problems with birth registration and parent’s NID	• No mistakes should be made in the birth registration, it should be corrected and monitored by the Union Parishad
Kurigram (Nageshwari)	• No problem	
Sunamganj (Sulla)	• Birth certificate problem	
	• Irregular students	
	• If the student fails, then gets excluded from the programme	

Source: Author’s analysis from KIIs on Upazila Education Office,

8. Beneficiary selection problem

8.6 PESP beneficiary

- Around 47% of beneficiaries believe that they are eligible to receive this benefit. However, by rules, all the school-going children can avail of this benefit, particularly from the government primary schools.
 - Henceforth, eligibility criteria for old age and widows are not applicable towards the guardian of the students
 - Around 5% receive govt pension, which in this case can indicate that they have inherited this benefit. This can be observed in Chattogram and Khulna regions.
 - Around 2% of guardians have VGD cards and 6 percent are receiving other allowances. Although they cannot be disqualified from PESP since this benefit is for all the school going children.
- It is to be noted that the PESP programme does not disqualify any recipient if the beneficiary has VGD cards or receives other allowances.
 - Since this is for primary students, and families of all school-going children are entitled to receive this benefit, they can also avail of other safety net programmes.
- Some of the beneficiaries were cut off from the programmes due to not fulfilling the eligibility criteria. This can be observed in Barisal, Rajshahi, Dhaka and Chattogram regions.

Beneficiaries who are cut off from the stipend programme

Division	Cut off from stipend		Total
	Yes	No	
Barisal	40	60	100
Chittagong	15.4	84.6	100
Dhaka	16.7	83.3	100
Khulna	0	100	100
Mymensingh	0	100	100
Rajshahi	40	60	100
Rangpur	30.8	69.2	100
Sylhet	14.3	85.7	100
Total	18.6	81.4	100

Source: Author's analysis from primary survey, 2023

9. Challenges in allocation and administrative issues

9.1 Old age

- On average, the beneficiaries receive around BDT 1500 after three months intervals. Yearly the amount is BDT 6000.
 - However, to some extent, the beneficiaries receive the amount after six months intervals.
 - Unfortunately, the beneficiaries had to pay additional money to the respective UP or government officials to avail the benefits.
 - Around 4 to 6 thousand BDT they usually pay to enlist their names.
- Despite the allocation, 97% of beneficiaries believe that the amount is needed to increase.
 - On average, the beneficiaries believe that the amount is needed to increase up to BDT 2500.
- In order to avail of this benefit, the beneficiaries had to pay BDT 2653 as a bribe. The amount ranges from 500 to 6000 BDT.

Perception of beneficiaries to increase the amount

	Freq.	Percent
Yes	65	97.0
No	2	3.0
Total	67	100

Source: Author’s analysis from primary survey, 2023

Additional amount of money needed as allowance

Division	Obs	Average
National	65	1969
Barisal	12	2167
Chittagong	8	2213
Dhaka	6	1250
Khulna	8	1500
Mymensingh	10	1750
Rajshahi	8	2600
Rangpur	5	3200
Sylhet	8	1313

Source: Author’s analysis from primary survey, 2023

9. Challenges in allocation and administrative issues

9.2 Old age non beneficiary

- 18% of beneficiaries were not aware of the programmes prior to receiving the benefits. Additionally, they were not informed earlier by the UP office.
 - The local administration lacks proactiveness which creates space for corruption.
 - However, beneficiaries from Dhaka, Chattogram and Mymensingh regions were informed fully prior to receiving this benefits

Perception of beneficiaries to increase the amount

	Prior awareness	Informed by UP office
Yes	82.1	49.3
No	17.9	50.8
Total	100	100

Source: Author's analysis from primary survey, 2023

An additional amount of money needed as allowance

Division	Aware about the programme		Total	Informed by UP office		Total
	Yes	No		Yes	No	
Barisal	75	25	100	33.3	66.7	100
Chittagong	100	0	100	50	50	100
Dhaka	100	0	100	66.7	33.3	100
Khulna	75	25	100	87.5	12.5	100
Mymensingh	100	0	100	40	60	100
Rajshahi	62.5	37.5	100	50	50	100
Rangpur	83.3	16.7	100	83.3	16.7	100
Sylhet	66.7	33.3	100	11.1	88.9	100
Total	82.1	17.9	100	49.3	50.8	100

Source: Author's analysis from primary survey, 2023

9. Challenges in allocation and administrative issues

9.3 Administrative challenges for Old age and widow

- From KIIs, the UP officials and government officials mentioned non-transparent selection process, lack of coordination among the selection committee, lack of manpower and lengthy screening process as major administrative challenges
- Challenges are mostly common; however, there are some location-specific challenges

Challenges in the allocation and selection process

Location	Beneficiary selection	Allocation
Barisal (Babuganj)	Due to having sole authority over the UP office in terms of selecting beneficiaries, the UP chairman and members make the selection process lengthy and complex	Often the beneficiaries lose their money to hackers while withdrawing money through mobile banking. Due to a lack of proper knowledge , beneficiaries forget the PIN and struggle to receive the money timely.
	Most of the beneficiaries are excluded from the list of beneficiaries by the social welfare office	
	Often, the ward-wise quota is not followed; therefore, a number of beneficiaries remain out of coverage, despite being eligible	
Barisal (Hijla)	A number of non-eligible persons apply to get this allowance, which makes the screening process lengthy and complex	
	Lack of manpower to investigate the applicant's background and to finalise the list	
Bandarban (Lama)	Despite being older, some of the applicants' ages are lower on their NID cards. However, they remain excluded since the selection committee considers NID cards and reported age in the national database	Money does not get deposited in their account due to a lack of telecommunication networks .
	Due to a lack of awareness , some eligible non-beneficiaries do not realise that they can avail of the allowance	Elderly and illiterate people do not understand online transactions . So they are often cheated by others.
	Nepotism among the UP chairman and members	Due to SIM-related complications (lost, changes, destroyed) , they often do not receive the money of allowance.
Kishoreganj (Kuliarchar)	For widow allowance, some applicant hides information about their husband	The UP members maintain a different allowance book of beneficiaries. Due to that, it becomes challenging to coordinate with the beneficiary and monitor the process.
	A number of widows who were married before the age of 16, do not receive allowances due to being married in childhood age. They are also considered non-eligible	
Kishoreganj (Mithamain)	It is challenging to assess the number of eligible applicants	Bribery is a major concern.
	Rude behaviour and abusive attitudes from the deprived applicant	If the applicant remains absent on the day of eligibility checking, he/she remains excluded. Later the applicant needs to coordinate with the chairmen
Tangail (Madhupur)	It is impossible to provide allowance to everyone	Payment disbursement is slow

9. Challenges in allocation and administrative issues

Location	Beneficiary selection	Allocation
Jhenaidah (Shailkupa)	The selection process is non-transparent , as inspection power is in the hand of the UP office	Beneficiaries did not get their allowance due to forgetting the pin number and hacking issues during money withdrawal.
	The beneficiary does not get the benefit in time due to the lengthy selection process	
Khulna (Khan Jahan Ali)	The selection process is lengthy because of the screening process	Losing allowance money due to the lack of proper knowledge of digital transactions or online issues
Khulna (Dighalia)	Non-transparent selection process	Losing allowance money due to the lack of proper knowledge of digital transactions or online issues
Jamalpur (Dewanganj)	Solvent people also apply and demand allowance, which makes the selection process difficult	No major problem
Sherpur (Nalitabari)	Riches demand the allowance	Insufficient knowledge of technological devices
Sherpur (Sadar Upazilla)	Challenges to selecting the appropriate beneficiaries	Lack of having a mobile phone and a sim card
	Online application is difficult	
Chapai Sadar	Non-eligible beneficiaries get selected due to nepotism	Lack of manpower of the digital financing organisation
		Lack of expertise among the banking agents
Rajshahi (Godagari)	Non-eligible beneficiaries get selected due to nepotism	No such issues to mention
	Shortage of manpower to input the information, monitor and investigate	
Chapa Nawabganj (Nachole)	Manpower shortage makes the beneficiary selection process complex	No such issues to mention
Dinajpur (Biral)	Coordination among the UP-beneficiary selection committee is very poor	Beneficiaries cannot use the mobile banking app
	The communication and by-road transportation system is poor hence making the inspection process crumple	Beneficiaries tell the PIN number to the mobile banking agents, and each time they withdraw money with their help
Kurigram (Char Rajibpur)	Public representatives lack knowledge of the allowance implementation Guideline	No mobile banking agent points are available near their location. Also, the mobile network is poor
	Char areas have cluster villages at remote locations without any communication system. Communicating or interacting with the applicant is difficult	
Sunamganj (Dera)	The age range for old allowance is high	No such issues to mention

Source: Author's analysis from KILs on local government officials

9. Challenges in allocation and administrative issues

9.3 Widow

- The amount of allocation is similar to the old age beneficiaries.
 - The widow beneficiaries also receive in-kind support like rice and wheat along with their old age allowance.
- The demand is also similar to the old age beneficiary.
 - Around 97% believes that the amount is needed to increase and on average, the amount should be increased up to BDT 2500
- Unlike the elderly beneficiaries, the ratio is higher for widows in terms of being aware regarding the programme.
 - The proactiveness of the UP office is also similar to the widow programme.
 - This portrays that the UP offices are generally less active in terms of raising awareness among the beneficiaries.

Perception of beneficiaries to increase the amount Additional amount of money needed as allowance Awareness programme by UP office

	Freq.	Percent
Yes	105	96.3
No	4	3.7
Total	109	100

Source: Author’s analysis from primary survey, 2023

Division	Obs	Average
National	105	2118
Barisal	12	1667
Chittagong	14	2621
Dhaka	13	1215
Khulna	16	1144
Mymensingh	13	2008
Rajshahi	12	3000
Rangpur	11	3182
Sylhet	14	2464

Source: Author’s analysis from primary survey, 2023

	Prior awareness	Informed by UP office
Yes	75.2	47.7
No	24.8	52.3
Total	100	100

Source: Author’s analysis from primary survey, 2023

9. Challenges in allocation and administrative issues

9.4 PESP

- The parents of the students receive BDT 150 per children which accounts for their uniform, books and other educational materials.
 - It has been found that the families also receive rice and wheat as in kind support
- The parent utilise the amount mostly for the educational purposes and they believe the amount is needed to increase since the cost of educational materials have gone up
- Around 80% respondents believe that the amount is needed to increase and it should be BDT 2000 per month per children.
- The awareness related activities are higher among the stipend group since this activity has a broader dissemination activities.

Perception of beneficiaries to increase the amount

	Freq.	Percent
Yes	77	79.4
No	20	20.6
Total	97	100

Source: Author’s analysis from primary survey, 2023

Additional amount of money needed as allowance

Division	Obs	Average
National	77	1534
Barisal	8	2188
Chittagong	13	1600
Dhaka	12	708
Khulna	2	300
Mymensingh	16	1575
Rajshahi	10	1680
Rangpur	3	2900
Sylhet	13	1539

Source: Author’s analysis from primary survey, 2023

9. Challenges in allocation and administrative issues

9.5 PESP

- It has been found that around 5-30% of students remain out of coverage due to failing in the exams, and not having proper documents. The ratio varies depending on different locations.

Number of students that are out of coverage (despite being eligible)

Location	Students that do not receive stipend
Barisal (Hijla)	5%
Bandarban (Lama)	5-7% (They do not have proper papers (Birth certificate, Parents/Guardians NID, poor marks in exams))
Tangail (Modhupur)	Many are out of coverage due to being children of a single mother (No NID card or card-related complication), birth certificate complications, etc.
Jhenaidah (Shailkupa)	0%
Jamalpur (Dewanganj)	0%
Chapai Sadar	Most likely, 0% of students
Dinajpur (Khansama)	Everyone is eligible, and the government is always working to bring everyone under the coverage
Kurigram (Nageshwari)	0% (in the future, there will be no examination system, henceforth, no student will be excluded from this programme if the student fails)
Sunamganj (Sulla)	30% due to documentation (birth certificate & NID card-related issues), dropping out and having poor marks

Source: Author's analysis based on KIIs on upazilla education office

9. Challenges in allocation and administrative issues

Number of students that are out of coverage (despite being eligible)

Location	Challenges	Suggestions
Barisal (Hijla)	Server down related issue	Upgradation of the server and software and resolve the technical issues
	Mobile banking account of beneficiaries become disable due to irregular transactions	Hiring data entry operator
		Counselling and training for the guardian regarding the withdrawal of the stipend money in order to prevent the money hacking problem
Bandarban (Lama)	Account hacking or fraudulency	Providing hand cash allowance rather than digital payment due to the telecommunicating network problems
Tangail (Modhupur)	Software programming problem. It cannot be seen who withdraw the money	
	Account hacking or fraudulency	
	Parents complained about not getting the money, but the school authority or upazilla education office cannot provide answers since the authority cannot track the recipient	
Jhenaidah (Shailkupa)	Mobile banking account of beneficiaries become disable due to irregular transactions	
Jamalpur (Dewanganj)	No problem	
Chapai Sadar	Mobile banking agent charges additional money during the withdrawal	
Dinajpur (Khansama)	In order to withdraw the stipend amount, the beneficiary needs to travel long ways (lack of agent banking point)	
Kurigram (Nageshwari)	Challenges occur mostly with illiterate and unaware parents who do not know how to apply for a stipend and how to withdraw the money	
Sunamganj (Sulla)	Software problem	
	Lack of skilled manpower and Lack of computer and internet connection	
	Fraud gang hack the account and withdraw the money	

Source: Author's analysis based on KIIs on upazilla education office

9. Challenges in allocation and administrative issues

9.6 PESP

- It has been found that the institutional capacity of the schools and education offices is somewhat insufficient in terms of manpower.
- As an incentive, government officials demand contingency allowance for conducting stipend-related activities.

Institutional capacity of the UE office or primary schools to deliver the services

Location	Capacity to provide services	Suggestions for strengthening
Barisal (Hijla)	Sufficient;	To reintroduce the allowance of BDT 4000 to the education officers for the enlisting process. It was given earlier
Bandarban (Lama)	The capacity of the school is insufficient; Personnel (school and upazilla level) who works with stipend programme, often do not understand the tasks.	Teachers and upazilla education personnel should be trained.
Tangail (Modhupur)	Not sufficient. There are no skilled teachers who will maintain the technical issues. Also, the primary schools are not equipped with computers	Need proper technology and skilled manpower. Besides, we need a watchman, a sweeper and an office assistant in our schools
Jhenaidah (Shailkupa)	Sufficient to provide benefits	
Jamalpur (Dewanganj)	Sufficient to provide benefits	
Chapai Sadar	Need to increase further; manpower crisis;	manpower needs to be trained in computer training on how to better serve the beneficiaries quickly and efficiently
Dinajpur (Khansama)	Need to increase further; manpower crisis;	high-speed internet is required for conducting official work
Kurigram (Nageshwari)	Sufficient	
Sunamganj (Sulla)	Insufficient; teachers do the enlisting works along the teaching activities; however their technological literacy is poor	Teachers need proper training in computers and every schools should have computer access and internet connection

Source: Author's analysis based on KHS on upazilla education office

10. Estimation of additional beneficiaries and resources

- Considering the eligibility criteria like income and asset ownership, including getting benefits from other allowances, it has been estimated that around 30% old age and 33% widows are ineligible to receive these benefits.
 - Nearly 40 lac old age and 17 lac widows are eligible to receive these benefits.
 - However, if the government aims to expand and cover all the old age and widow people, whether solvent or not, it is estimated that around 97 lac old age and 52 lac widows in total can receive these benefits.
- The non-eligible beneficiaries (old age and widow) are receiving around BDT 1500 crore per year which is due to the poor target of beneficiaries and administrative weaknesses

Additional beneficiaries to be covered, considering eligibility

	OAA	Widow	PESP
Current beneficiary (mil.)	5.7	2.5	14
Beneficiaries fulfilling criteria (mil.)	4	1.7	14
Non eligible beneficiaries (mil.)	1.7	0.8	
Universal coverage (mil.)	9.7	5.2	18.3

Source: Author’s analysis from the primary survey, Housing census, MoF, UNICEF and DSS data

Additional resources are required considering the eligibility

	OAA	Widow	PESP
Current beneficiary (in million)	5.7	2.5	14
<i>Required budget (in crore tk)</i>	<i>3421</i>	<i>1485</i>	<i>2520</i>
Beneficiaries fulfilling criteria (in million)	4	1.7	14
<i>Required budget (in crore tk)</i>	<i>2394</i>	<i>995</i>	<i>2520</i>
Non eligible beneficiaries (in million)	1.7	0.8	
<i>Required budget (in crore tk)</i>	<i>1026</i>	<i>490</i>	<i>0</i>
Eligible but non beneficiaires (in million)	3.3	2.5	4.3
<i>Required budget (in crore tk)</i>	<i>2003</i>	<i>1525</i>	<i>774</i>
Universal coverage (in million)	9.7	5.2	18.3
<i>Required budget (in crore tk)</i>	<i>5837</i>	<i>3144</i>	<i>3294</i>

Source: Author’s analysis from the primary survey, Housing census, MoF, UNICEF and DSS data

10. Estimation of additional beneficiaries and resources

- This leakage amount could be utilised to include the eligible but non-beneficiaries
 - It has been estimated that 33 lac old age and 25 lac widow population are still eligible but non-beneficiaries
 - The leakage amount could cover around 25 lac old age & widow eligible non-beneficiaries
- As mentioned, the allowance amount has been proposed to increase to BDT 2500 for old age and widows and BDT 2000
 - Considering that a total of BDT 27958 crore will be required to cover the eligible but non-beneficiaries
- In total, the required amount will be BDT 88824 crore
 - This amount of money could be financed from the yearly tax loss amount in Bangladesh (CPD, 2023)

**Additional required resources with increased allowance amount
(BDT 2500 for old age and widow and BDT 2000 for PESP per month)**

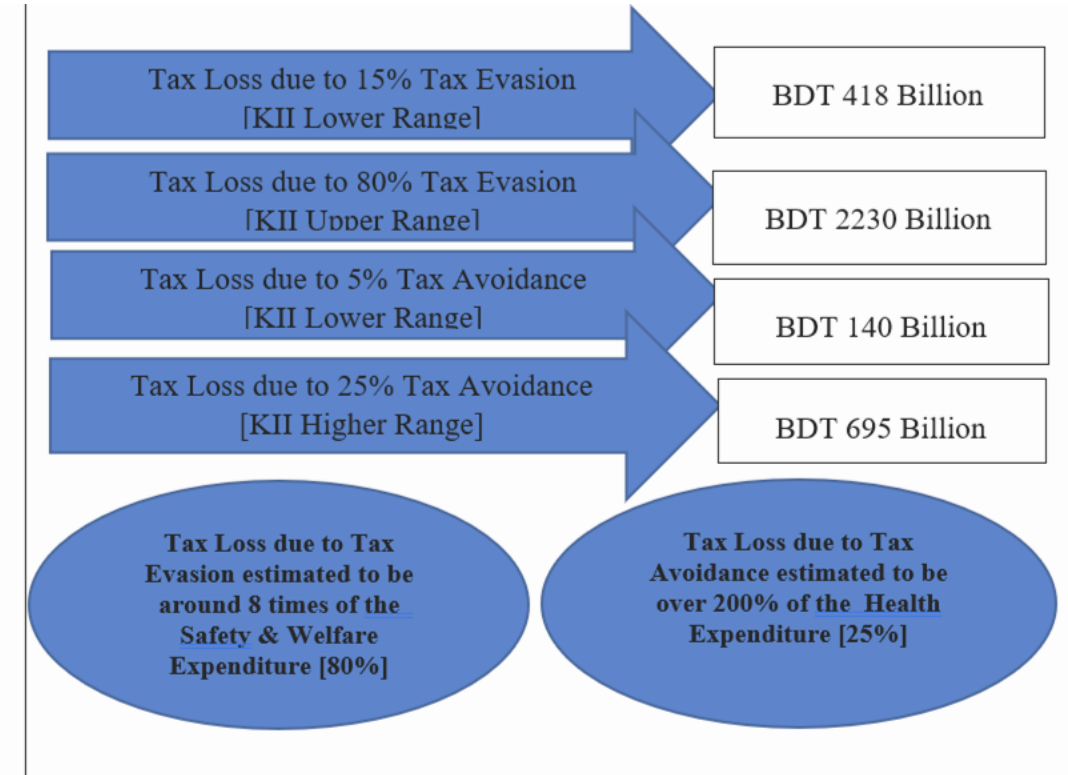
	OAA	Widow	PESP	Total
Beneficiaries fulfilling criteria (in million)	4	1.7	14	19.6
<i>Required budget (in crore tk)</i>	<i>11972</i>	<i>4975</i>	<i>33600</i>	<i>50547</i>
Eligible but non beneficiaries (in million)	3.3	2.5	4.3	10.2
<i>Required budget (in crore tk)</i>	<i>10015</i>	<i>7623</i>	<i>10320</i>	<i>27958</i>
Universal coverage (in million)	9.7	5.2	18.3	33.3
<i>Required budget (in crore tk)</i>	<i>29184</i>	<i>15720</i>	<i>43920</i>	<i>88824</i>

Source: Author's analysis from the primary survey, Housing census, MoF, UNICEF and DSS data

10. Estimation of additional beneficiaries and resources

- In an earlier CPD study, it was found that total tax loss in the economy is as low as Tk 41,800 crore to as high as Tk 223,000 crore in a year
- This huge amount of resources could be achieved and funded for the benefit of the poor and vulnerable communities
 - Prevention or protection against tax loss could contribute the social justice as the loss amount could be allocated for the benefits of eligible widows, old age and primary school-going children for their needs

Tax loss in Bangladesh and diversion towards funding additional beneficiaries, including increased allowance amount



Source: Moazzem, *et.al.*, 2023

11. Conclusion

- The Old Age Allowance and Widow Allowance programs in Bangladesh have been instrumental in providing a social safety net for vulnerable segments of society, particularly the elderly and widows who have limited access to income-generating activities
- While the programs have had some success in reducing poverty, there are still some challenges that need to be addressed
 - The amount of allowance provided is not enough to cover all the expenses of the beneficiaries, and there are administrative issues that need to be addressed to ensure the effective implementation of the programs
 - Furthermore, there are still a significant number of elderly and widows who are not covered by these programs and may require additional support
- By additional support means that vulnerable people like old age, widow, and school going children need in-kind or health-related medical support other than their allowance money
- For school-going children, many of the government primary schools are located in remote areas where communication is very difficult during the rainy season
 - It has been suggested to disburse necessary funds for having boats and manpower to operate those in the school premises (especially in the char areas)
 - Challenges in hilly areas are different since transportation and roadways are limited. Therefore the arrangement of a hostel for students and teachers is necessary, along with transportation and roadways
 - Educational values and awareness are also important in the hilly and char areas since they usually lack interest in educating their children due to the communication gap and lack of proper examples in their community
 - Teachers in char and hilly areas should be compensated with additional housing and transportation allowance

11. Conclusion

- In terms of changing the beneficiary selection committee, 10-20% quota should be allocated to the upazilla social welfare office. The selection committee should be changed in Barisal, Jhenaidah, Khulna and Dinajpur
- The local government offices are needed to monitor the beneficiaries regularly and should be done by a joint effort from both the UP office and the social welfare office
- Manpower should be increased in Barisal, Chapai Nawabganj and Rajshahi region
- In hilly areas like Bandarban, the local government should raise awareness among the existing and potential since they remain unaware even after being listed as an allowance recipient. Added to that, the public representatives should be made aware and trained about the moral, ethical and technical issues
- In Haor areas, the beneficiaries hide information about the death-related information of their husband. Therefore, the UP officials should be certain about the information of Widows and their marital husbands
- Development of a communication system is important in the char areas, particularly in the Char Rajibpur
- Overall, the beneficiaries should have a phone and a sim card of their own to avoid the leakage

11. Conclusion

- In terms of the beneficiary selection process, the UP office and social welfare officers need to put in a joint effort and regular monitoring
 - The social welfare office should be given some discretion to select 10-20% of beneficiaries other than depending fully on the UP office
 - In terms of reducing the suffering of the beneficiaries during the withdrawal of money, the government should train and raise awareness regarding technical issues
- In order to increase coverage, proper household identification is important
 - A thorough household survey should be conducted in the poverty-prone areas to identify the poor and vulnerable households and directly provide money to them
 - A committee should be formed to conduct this activity, and the oversight committee will consist of stakeholders from both the public and private sector representatives, including local government officials
- As found that the poor allowance amount is insufficient to address the needs of the vulnerable old age, widows and families of school-going children, the amount needs to be increased significantly
 - This can be facilitated further by preventing the tax loss amount in the economy, which can be funded to cover this additional number of beneficiaries
- Around 30% old age and 33% widows are found to be non eligible beneficiaries. Of which, around 12% are getting multiple allowances like pension, VGD or others
 - Around BDT 1500 crore is being spent on non-eligible beneficiaries, which needs to prevent
 - This leakage amount can be spent to cover an additional 45% of total eligible non-beneficiaries

11. Conclusion

- Considering the current allocation of BDT 500 and 150 per month to the old age, widow and primary student, an additional BDT 4302 crore will be required to cover the eligible non-beneficiaries
 - of which BDT 1500 crore can be managed within the current allocation, which is being spent on non-eligible beneficiaries
- If the amount is increased considering the current need of the beneficiary, which is BDT 2500 and 2000, an additional BDT 39862 crore will be required
 - This amount of additional money can be managed if the government can prevent its yearly tax loss. It is estimated that the government loose from as low as 41 thousand crores to as high as 223000 crore due to tax loss and tax evasion
 - Perhaps the lower losing margin could be funded for the needs of the poor and vulnerable to ensure their social justice

Thank you