



ESTIMATING GAP OF THE SOCIAL SAFETY NET PROGRAMMES IN BANGLADESH

Khondaker Golam Moazzem
ASM Shamim Alam Shibly



সেন্টার ফর পলিসি ডায়ালগ (সিপিডি)
Centre for Policy Dialogue (CPD)

ESTIMATING GAP OF THE SOCIAL SAFETY NET PROGRAMMES IN BANGLADESH

Khondaker Golam Moazzem
ASM Shamim Alam Shibly



সেন্টার ফর পলিসি ডায়ালগ (সিপিডি)
Centre for Policy Dialogue (CPD)

Publisher

Centre for Policy Dialogue (CPD)

House 40/C, Road 11 (new)

Dhanmondi, Dhaka-1209, Bangladesh

Telephone: (+88 02) 48118090, 55001185, 58156979

Fax: (+88 02) 48110414

E-mail: info@cpd.org.bd

Website: www.cpd.org.bd

First Published August 2023

@ Centre for Policy Dialogue (CPD)

Disclaimer: The views expressed in this paper are those of the authors alone and do not necessarily reflect the views of CPD.

Cover Design

Avra Bhattacharjee

Copyediting

HM Al Imran Khan

Page Layout and Typesetting

Md Shaiful Hassan

Citation: Moazzem, K. G., and Shibly, A. S. M. S. A, (2023). *Estimating Gap of the Social Safety Net Programmes in Bangladesh*. Dhaka: Centre for Policy Dialogue (CPD).

Abstract

Leakage in the Social Safety Net Programmes (SSNPs) in Bangladesh is a significant problem ranging from 10 to 40 per cent of the total budget. The eligible non-beneficiaries are often left out of the safety net coverage, whereas half of the beneficiaries get the allowance without fulfilling the criteria. This study aims to identify the gaps/ leakage and to estimate the additional resources needed to bring the eligible non-beneficiaries under the SSNPs. The study identified three key programmes (old age allowance (OAA), widow and husband deserted destitute women allowance (WA), and primary education stipend (PESP)) that represent the life cycle approach. A total of 486 respondents from three programmes were surveyed in 29 upazillas under 15 districts of eight divisions. Besides, 25 FGDs and 29 KIIs were conducted to collate the supply and demand side information. It is identified that 30 per cent of old age and 33 per cent widow beneficiaries are not eligible for any allowance. Besides, yearly around Tk 1,500 crore is being spent on the non-eligible beneficiaries, which could be utilised to cover an additional 40 per cent eligible non-beneficiaries. It is suggested to redefine the eligibility criteria, development of a single ID household database, community-based beneficiary selection process, scale up the programmes in the urban areas and increase the allowance amount, among others.

Acknowledgements

This research has been conducted by the Centre for Policy Dialogue (CPD), Dhaka. This paper was produced under Christian Aid's project titled 'Tax Transparency in the Private Sector and Its Implications on Social Justice'.

This report was authored by *Dr Khondaker Golam Moazzem*, Research Director, CPD, and *Mr Abu Saleh Md Shamim Alam Shibly*, Senior Research Associate, CPD.

The team would also like to register its sincere thanks to several officials from Department of Social Services (DSS). The valuable support was received from *Professor Shah Md Ahsan Habib* throughout the study period is duly acknowledged. The study team would also like to thank the Social Welfare Officers, UP Chairman and members of 29 Upazillas in 15 different districts and selected old age, widow and guardians of the students in those regions.

The research team gratefully acknowledges the valuable support received from *Mr Avra Bhattacharjee*, Joint Director, Dialogue and Outreach, CPD and *Mr H M Al Imran Khan*, Publication Associate, CPD, in giving final shape to the manuscript.

Contents

<i>Abstract</i>	<i>iii</i>
<i>Acknowledgements</i>	<i>v</i>
<i>Acronyms</i>	<i>xii</i>
1. Introduction	1
2. Literature Review	2
2.1 Old Age Allowance	
2.2 Widow and Husband Deserted Destitute Women Allowance	
2.3 Primary Education Stipend Programme	
3. Methodology	6
3.1 Data Sources	
3.2 Selection of Target Groups and Sampling Distribution	
3.3 Examining Beneficiaries, Allocation, Coverage, and Administrative Efficiency	
3.4 Estimation of Leakages and Gaps	
3.5 Estimation of Resource Requirements	
4. Social Safety Net Programmes in Bangladesh	8
4.1 Selected Programmes and Their Criteria	
5. Reflections from the Field Survey, FGDs and KIIs on Selected SSNPs	12
5.1 Old Age Allowance Beneficiary	
5.2 Widow and Husband Deserted Destitute Women Allowance Beneficiary	
5.3 Primary Education Stipend Programme Beneficiary	
6. Issues and Concerns Related to Beneficiary Selection Processes	38
6.1 Old Age Allowance	
6.2 Widow and Husband Deserted Destitute Women	
6.3 Primary Education Stipend Programme	

7. Challenges in Receiving the Allowance	44
7.1 Old Age Allowance	
7.2 Widow and Husband Deserted Destitute Women Allowance	
7.3 Primary Education Stipend Programme	
8. Administrative Challenges from Selection to Allocation	47
8.1 Old Age Allowance	
8.2 Widow and Husband Deserted Destitute Women Allowance	
8.3 Primary Education Stipend Programme	
9. Estimation of Leakage and Gaps to be Covered	50
10. Estimation of Additional Resource Requirements	51
11. Conclusion and the Way Forward	54
11.1 Old Age Allowance and Women Allowance	
11.2 Primary Education Stipend Programme	
References	57
Annexe	60

List of Tables

Table 3.1	Distribution of Respondents by Division and Programmes	7
Table 4.1	Types of Social Safety Net Programmes (SSNPs) by no of Beneficiary and Budgetary Allocation	10
Table 4.2	Eligibility Criteria for Availing Old Age Allowance	11
Table 4.3	Eligibility Criteria for Availing Widow Allowance	11
Table 5.1	Location-wise Beneficiaries	13
Table 5.2	Share of Beneficiaries by Location and Gender	13
Table 5.3	Land Ownership Status Among the Beneficiaries	14
Table 5.4	Location-wise Area of Land Owned by the Beneficiaries (in decimals)	14
Table 5.5	Beneficiaries Having Homestead by Location	14
Table 5.6	Status of Land Ownership by the Beneficiaries Less than Five Decimals	15
Table 5.7	Beneficiaries Engaged in Different Occupations	16
Table 5.8	Beneficiaries Engaged in Different Occupations by Location	16
Table 5.9	Status of the Family Member of the Beneficiaries Who are Working Abroad	16
Table 5.10	Average Income of the Beneficiaries by Location	17
Table 5.11	Average Gross Income of the Household Members of the Beneficiaries and Their Family Size	18

Table 5.12	Average Household Size of Beneficiaries by Location	18
Table 5.13	Share of Beneficiaries of Being Head of the Household	19
Table 5.14	Share of Beneficiaries of Being Head of the Household by Location	19
Table 5.15	Beneficiaries Having Financial Access to a Mobile Banking Account	19
Table 5.16	Beneficiaries Having Financial Access to a Mobile Banking Account	20
Table 5.17	Beneficiaries Having Financial Access to a Bank Account	20
Table 5.18	Having Any Illness that the Beneficiary is Aware of	20
Table 5.19	Having Any Illness that the Beneficiary is Aware of by Location	21
Table 5.20	Average Amount of Nutritional Commodity Purchased by the Beneficiaries	21
Table 5.21	Share of Beneficiaries by Location	22
Table 5.22	Land Ownership Status among the Beneficiaries	22
Table 5.23	Location-wise Area of Land Owned by the Beneficiaries (in decimals)	23
Table 5.24	Beneficiaries Engaged in Different Occupations	23
Table 5.25	Beneficiaries Engaged in Different Occupations by Location	24
Table 5.26	Status of the Family Member of the Beneficiaries Who are Working Abroad	24
Table 5.27	Average Income of the Beneficiaries by Location	25
Table 5.28	Average Gross Income of the Beneficiaries, Household Members and Their Family Size	25
Table 5.29	Average Household size of Beneficiaries by Location	26
Table 5.30	Share of Beneficiaries of Being Head of the Household	26
Table 5.31	Share of Beneficiaries of Being Head of the Household by Location	26
Table 5.32	Beneficiaries Having Financial Access to a Mobile Banking Account	27
Table 5.33	Beneficiaries Having Financial Access to a Mobile Banking Account	27
Table 5.34	Beneficiaries Having Financial Access to a Bank Account	27
Table 5.35	Having Any Illness that the Beneficiary is Aware of	28
Table 5.36	Having Any Illness that the Beneficiary is Aware of by Location	28
Table 5.37	Average Amount of Nutritional Commodities Purchased by the Beneficiaries	28
Table 5.38	Share of Beneficiaries Parent's/Family by Location	29
Table 5.39	No of Children and Stipend Recipient Status	29
Table 5.40	No of Children Study from a Single Family	30
Table 5.41	No of Children Receive Stipend from a Family by Location	30
Table 5.42	Gender of the First Child of the Respondents	31
Table 5.43	Parent's Intention for Letting Their Children Continue Their Study	31
Table 5.44	Parent's Intention for Letting Their Children Continue Their Studies by Location	31
Table 5.45	Number of Schools (government and private)	32
Table 5.46	Land Ownership Status Among the Beneficiaries Parent's/Family	32
Table 5.47	Beneficiaries Parent's/Family Engaged in Different Occupation	33
Table 5.48	Beneficiaries Parent's/Family Engaged in Different Occupations by Location	33
Table 5.49	Status of the Family Member of the Beneficiaries Who are Working Abroad	34
Table 5.50	Average Income of the Beneficiaries Parent's/Family by Location	34
Table 5.51	Average Gross Income of the Beneficiaries, Household Members, and Their Family Size	35
Table 5.52	Average Household Size of Beneficiaries by Location	35
Table 5.53	Share of Beneficiaries Parent's/Family of Being Head of the Household by Gender	36

Table 5.54	Share of Beneficiaries Parent's/Family of Being Head of the Household by Location	36
Table 5.55	Beneficiaries Parent's/Family Having Financial Access to a Mobile Banking Account	36
Table 5.56	Beneficiaries Parent's/Family Having Financial Access to a Mobile Banking Account	36
Table 5.57	Beneficiaries Parent's/Family Having Financial Access to a Bank Account	37
Table 5.58	Having Any Illness that the Beneficiary Parent's/Family is Aware of	37
Table 5.59	Average Amount of Nutritional Commodity Purchased by the Beneficiaries Parent's/Family	38
Table 6.1	Beneficiary's Perception Regarding their Eligibility to Receive the Allowance by Location	38
Table 6.2	Amount of Land Ownership by the Beneficiaries	39
Table 6.3	Beneficiaries Receiving Other Allowances/Benefits	39
Table 6.4	Beneficiaries Receiving Other Allowances/Benefits	39
Table 6.5	Eligible Non-beneficiaries Receiving Other Allowance	40
Table 6.6:	Amount of Land Ownership by the Non-beneficiaries	40
Table 6.7	Beneficiary's Perception Regarding their Eligibility to Receive the Allowance by Location	40
Table 6.8	Beneficiaries Receiving Other Allowances/Benefits	41
Table 6.9	Non-beneficiaries Receiving Other Allowances/Benefits	41
Table 6.10	Non-beneficiaries Receiving Other Allowances/Benefits	41
Table 6.11	Spatial Challenges of PESP Beneficiaries	42
Table 6.12	Beneficiaries Who are Cut Off from the Stipend Programme	43
Table 7.1	Perception of Beneficiaries to Increase the Amount	44
Table 7.2	Additional Amount of Money Needed as Allowance	44
Table 7.3	Perception of Beneficiaries to Increase the Amount	45
Table 7.4	Additional Amount of Money Needed as Allowance	45
Table 7.5	Perception of Beneficiaries to Increase the Amount	46
Table 7.6	Additional Amount of Money Needed as Allowance	46
Table 7.7	Number of Students that are Out of Coverage (despite being eligible)	46
Table 7.8	Issues and Concerns Related to the Allocation of Stipend Money	47
Table 8.1	Awareness Among the Beneficiaries Regarding the Programme	48
Table 8.2	An Additional Amount of Money Needed as Allowance	48
Table 8.3	Challenges in Selection and Allocation Process for Old Age and Widow Beneficiary	48
Table 8.4	Awareness Programme by UP Office	49
Table 8.5	Institutional Capacity of the EU Office or Primary Schools to Deliver the Services	50
Table 9.1	Comparison of the Share of Non-eligible Person or Leakage Ratio Found by Other Studies	51
Table 9.2	Additional Beneficiaries to be Covered, Considering Eligibility Criteria (in million)	51

Table 10.1	Additional Resources are Required for the Targeted Programmes	52
Table 10.2	Additional Required Resources with Increased Allowance Amount (BDT 2,500 for old age and widow and BDT 2,000 for PESP per-month)	53

List of Figure

Figure 10.1	Tax Loss in Bangladesh and Diversion Towards Funding Additional Beneficiaries, Including Increased Allowance Amount	53
-------------	---	----

List of Annex Tables

Annex Table 1.1	Sampling Distribution for Quantitative Survey by Upazilla, Districts and Divisions	60
Annex Table 1.2	Qualitative Survey Distribution by Upazilla, Districts and Divisions	61

Acronyms

BBS	Bangladesh Bureau of Statistics
DSS	Department of Social Service
EU	European Union
EU	European Union
FFE	Food for Education
FGD	Focus Group Discussion
FGD	Focus Group Discussion
GoB	Government of Bangladesh
HIES	Household Income and Expenditure Survey
Kg	Kilogram
KII	Key Informant Interview
MoF	Ministry of Finance
MoPME	Ministry of Primary and Mass Education
NGO	Non-Governmental Organization
NID	National Identity Card
NSSS	National Social Security Strategy
OA	Open Account
OAA	Old Age Allowance
PESP	Primary Education Stipend Programme
SSNP	Social Safety Net Programme
UNO	Upazila Nirbahi Officer
UP	Upazilla Parishad
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
WA	Widow Allowance

1. Introduction

The Social Safety Net Programmes (SSNPs) in Bangladesh have been expanding since FY2009-10. Total number of programmes varies based on the intervention type, whereas the allocation and number of beneficiaries are at increasing trend. The expansion is both vertical and horizontal in nature. Primarily, SSNPs were introduced with a view to making the poor and vulnerable people free from hunger and poverty, and to mitigate their vulnerability during any sudden shock.

To reduce the shock of different beneficiaries, the SSNPs are being provided through cash or in-kind interventions. However, cash transfer is considered as the most effective tool to ensure social welfare. Poor and vulnerable people effectively utilise the hard cash. Major cash transfer related programmes in Bangladesh are the old age allowance (OAA), widow allowance (WA) and primary education stipend programme (PESP). These three programmes have beneficiaries of around 2.22 crore (MoF, 2022). Generally, the old age and widow allowance programmes complement the human rights and dignity of the recipients by ensuring their income security and access to health services. The OAA and WA were introduced to lessen their vulnerability whereas the PESP was introduced to reduce the dropout rates at the primary education level. Albeit, the implementation guideline emphasises on enhancing their medical treatment ability, supporting them in terms of their nutrition demands and improving their social status. It is to be noted that the beneficiaries of these three programmes belong to different age groups and are designed to support their age-specific needs.

Referring to that these programmes can be aligned with the life cycle of a human being which can contribute significantly towards poverty reduction. The National Social Security Strategy (NSSS) also advocates safety net programmes which contribute to the life cycle of a human being. The PESP beneficiaries are at the early stage of a human life cycle which plays a significant part to shape the foundation of a human being. The WA is provided to the divorced and husband deserted women who receive this benefit during their adulthood. Women become more vulnerable after getting divorced or deserted by their husbands. So, the WA plays an important role to support them and prevent them from falling into the poverty trap. The OAA beneficiaries are considered as senior citizens and are usually neglected in their families. Three different programmes at three different stages of human life: childhood, adulthood and elderhood compliment the entire life cycle.

Most of the elderly and widow beneficiaries are not adept to guarantee their income security and struggle to live at a bare minimum. To understand their needs, this study assesses the selection process, administrative efficiency, allowance, demand estimation, required resource estimation, and demand and supply issues from beneficiaries and government officials. These programmes have been chosen to identify targeting the beneficiaries, coverage, access, funding, and co-ordination-related issues. It is well recognised that the OAA and WA are filled with numbers of ineligible beneficiaries and require increased coverage to bring the eligible non-beneficiaries under the coverage. The elderly and widow population have lower access to these services due to the inadequate budget at the union level. The programmes needed to scale up both in terms of beneficiary and budgetary allocation. To scale up the programmes, it is important to identify the needs of the beneficiaries and required resources at the government end to fill those gaps. Possible alternate financing sources will also be identified 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 populations that should be brought under social safety net programmes.
- c. to estimate the volume of additional resources needed to bring the eligible population under the social safety net programmes.

2. Literature Review

The SSNPs in Bangladesh are public interventions that aim to protect the poor and vulnerable against different risks and shocks (Hebbar & Shehab, 2020). The SSNPs target different needs of poor and vulnerable cohorts such as old age people, widows, and husband deserted destitute women, students at different educational levels, lactating mothers, transgender, 'bede' (snake charmer) community, beggars, underprivileged marginalised communities, among others. These allowance programmes are provided using cash or in-kind methods and can be classified under different themes based on the intervention and objectives of the government. Under the NSSS, three broad areas have been covered- (a) Child and family social protection schemes; (b) Social protection for women and men of working age; and (c) Social protection for older women and men: pensions and non-health benefits (GoB, 2015).

According to the categorisation by the World Bank (2006), these may be grouped into (a) unconditional cash transfers that cover old age allowance; (b) allowances for the widow, destitute and deserted women; (c) allowances for the financially insolvent and physically challenged; (d) public works that include employment generation programmes for the poorest; (e) food for work/work for money and test relief; (f) humanitarian relief like vulnerable group feeding (VGF); and (g) conditional cash transfer towards a child benefit scheme. Following a different dimension, the social safety net programmes may be grouped as (a) employment generation programmes; (b) programmes to cope with natural disasters and other shocks; (c) incentives provided to parents for their children's education; and (d) incentives provided to families to improve their health status.

Following the above-mentioned categories and themes, the life cycle approach is the major focus of the Government of Bangladesh (GoB) and its development partners. Therefore, despite having over a hundred safety net programmes, this study analyses the gap of three key programmes that complement the life cycle approach, like old age allowance for the elderly, widow and husband deserted destitute women allowance, and primary education stipend for the children.

The SSNPs in Bangladesh face several challenges in terms of targeting, transparency, accountability, co-ordination, monitoring, evaluation, and impact assessment (Sifat, 2021; Hebbar & Shehab, 2020; Barkat-e-Khuda, 2011). Beneficiaries do not understand the criteria to enrol into the SSNPs. To some extent, the selection criteria have been followed; however, the implementation process is based on nepotism, bribery, and biasness regarding political affiliation by the Union Parishad members or chairmen (Ahmed & Islam, 2011).

Leakage is a term that refers to the loss of resources or benefits from a social safety net programme due to corruption, fraud, mismanagement, or inefficiency. Leakage can reduce the effectiveness and efficiency of the SSNPs in helping Bangladesh's poor and vulnerable people. Leakage in the SSNPs in Bangladesh is a significant problem ranging from 10 to 40 per cent of the total budget (The World Bank, 2020).

Often, the poor and vulnerable cohort does not receive the safety net benefits. On the contrary, over half of the beneficiaries are getting the allowance without fulfilling the priority criteria and the compulsory criteria are sometimes overlooked (Haider & Mahamud, 2017).

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).

The safety net programmes in place 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 due to the loose targeting, poor coverage, and regional variety in terms of political interest, administrative capacity, performances, etc. (Suryahadi, et al., 2001). The SSNP programmes are limited in scale and coverage compared to macroeconomic progress, per capita income, and other socio-economic development (The World Bank, 2006).

2.1 Old Age Allowance

For the old age allowance, the country has a growing elderly population which is expected to grow further. This programme targets the poor and vulnerable elderly (62 years and older for women; 65 years and older for men) and pays BDT 500 (\$6) monthly to over five million beneficiaries nationwide. Women's empowerment in Bangladesh has shown steady progress over the years, but the poor and marginalised continue to face poverty amidst many social restrictions.

Despite the long history of providing this allowance, the programme lacks appropriateness in selecting beneficiaries, distribution of allowance, administrative capacity, and efficiency, addressing the needs of the beneficiaries, among others. The targeting process has loopholes. A number of studies have mentioned that the share of the non-eligible non-poor beneficiaries of OAA varies from 20 to 50 per cent (The World Bank, 2019a). Around 10–15 per cent of beneficiaries are included as new due to replacement or additions each year.

On the other hand, the OAA programme is being implemented in rural areas. This happens due to the lack of instruction in the implementation guideline for urban areas. Besides, the urban poor move frequently; hence, covering them under the OAA programme is challenging. Therefore, almost all the beneficiaries are from rural areas (94 per cent) (The World Bank, 2019a).

The OAA programme overlaps with the widow allowance. Both programmes were introduced in the same year, and thus the benefit can be availed by old age widows depending on the ward quota and budgetary scope in the respective union. One person cannot avail of both benefit programmes; however, an old age widow can avail OAA if the allocated quota for the widow beneficiaries is lower at the union level and vice versa (DSS, n.d.).

Several studies have found that the beneficiaries spend most of their allowance on food consumption with a greater protein intake. Beneficiaries are more aware of their health-related concerns and spend more on health issues (Ahmed, et.al., 2008).

2.2 Widow and Husband Deserted Destitute Women Allowance

The country has around 8.4 million widows and divorced women (BBS, 2023: Housing census 2023), which is 13 per cent of the ever-married women. The ratio is increasing. According to the World Bank, 2019, the ratio was about a tenth of ever-married women. Despite the social progress, patriarchal social norms and social stigma stipulate their vulnerability towards poverty and social marginalisation. Added to that, the widows face legal, religious, and social restrictions in terms of owning property. However, this is not a uniform scenario, as many women have progressed through improved literacy access to better healthcare services and quality education and are engaged in formal sector jobs. However, such improvements are not equally accessible to all women across the nation.

In the Bangladeshi backdrop, majority of the women either depend on their parents/ father or husband. Therefore, when a woman loses her husband after the marriage, her vulnerability accelerates toward poverty and discrimination. Widows have several options to stay with their in-laws. However, that option becomes limited if the widow belongs to a poor household and is unable to support the family. This becomes worse when the widow has children who are either too young to earn and remain dependent on their mother or older but do not earn enough to support the mother. Therefore, the widows get engaged in low-paid jobs or informal activities like begging. Their academic illiteracy or lack of marketable skills and conservative norms dictate their mobility, lifestyle, and choice of livelihood.

To address their sufferings and enhance their social status and family contribution, the government introduced the widow and husband deserted destitute women allowance in FY1998. This initiative was introduced among 4,03,110 widows. Currently, 24 lakh 75 thousand widows monthly receive BDT 500 each (DSS, n.d.). The number of beneficiaries has increased significantly over the last two decades however, the amount has increased slightly.

Despite the improvement in expanding the number of beneficiaries, the beneficiaries are often found ineligible. The programme is designed with no exit rules meaning no exclusion from the programme once the beneficiary gets included. Besides, the beneficiary list is not updated unless the widow beneficiary dies, or the programme expands due to increased allocation.

The leakage ratio is higher among the widow beneficiary. Around 22 per cent are found to be non-eligible. Here non-eligible means non-widow or divorced or separated from husband. The share is as high as 36 per cent if socio-economic criteria are included. Of the beneficiary, around 20 per cent are found to be non-poor (The World Bank, 2019b).

The OAA and widow allowances are overlapped due to the ward quota. However, as directed by the NSSS, the widow allowance is supposed to make a transition to the OAA if the beneficiary gets above the age of 62. However, the transition mechanism has yet to be introduced. Thus, the overlap persists.

According to the World Bank (2019b), the beneficiary spends most of the allowance money on food consumption followed by medical needs. On the other hand, unlike the Open Account (OA) beneficiary, the WA beneficiary reduces their food intake during the crisis as a coping strategy. Their health conditions are also vulnerable, and they spend up to BDT 3,000 per month for medicine and treatment purposes. They depend on government facilities for getting medicines.

The access to finance of the beneficiaries is higher, particularly to small-scale loans from local Non-governmental organizations (NGOs). And creditors feel assured when the women receive the allowance. However, the loans are spent on health-related expenditures. Widows are generally found to invest in food, healthcare, and clothing but spend very little on housing and income-generating activities. Widows usually need more eagerness in terms of investing in income-generating activities.

2.3 Primary Education Stipend Programme

The government conceptualised the PESP programme based on the Food for Education (FFE) programme, introduced in 1993 among the poor students of 1,255 union primary education institutions, to ensure the school attendance of children from poor family. The programme was active in 27 per cent of regions excluding the urban areas. Later in 1999, the programme was expanded in the rest of the 73 per cent regions, excluding the municipal areas. The stipulated amount was monthly BDT 25 per student. Later the FFE and PESP programmes were merged in 2002, and a stipend programme was introduced from 2002 to 2008. The allocation was BDT 100 for having only one child who attends the school and BDT 125 for more than one child from same family who attend school. After completing that project, the government introduced the second phase of PESP from 2008 to 2013. During the first and second phases, the PESP programme was not universal. The number of beneficiaries increased significantly in the second phase. Later the third phase was introduced from 2015 to 2019 as a universal programme, however, schools located in the city corporation and municipal areas were excluded from this benefit. Later the programme was introduced in 2021 and was shifted to the revenue sector from the ADP for financing (MoPME, 2022; MoPME, n.d.).

The PESP programme has been revised significantly. A new guideline has been prepared during 2022. Like the OAA and WA, the PESP programme is currently financed from the revenue budget.

Unlike the OAA and WA, there is no leakage in the PESP programme since it is universal. All government primary school-going students are eligible for getting this stipend. If the child gets admitted to the schools, the student will receive this benefit automatically. However, monitoring could be improved regarding receiving the allowance amount and completing the educational stages of the children.

The current PESP monthly allowance is BDT 150 for one child and BDT 300 for two children subject to their admission to the same school. According to the national policy for having no more than two children, the stipend is provided to a maximum of two children (MoPME, 2022).

Getting the stipend is complex for the students' poor and less educated parents. Students admitted to government primary schools usually come from poor backgrounds. They are less educated and are not introduced to the digital payment system. Most parents do not use mobile phone for money transactions.

Despite the challenges in all three programmes, the programmes play an important role in supporting poor and vulnerable households. From the view of the life cycle approach, it is important to identify the eligible poor to cover them under these programmes to uplift them from poverty. The research gaps remain in the areas of lifecycle oriented SSNPs. This study aims to fill that gap and identify the eligible poor and the required resources to cover them.

3. Methodology

The study has been conducted based on secondary and primary sources of information. The secondary sources include reviewing different research reports, journal articles and data collection from different national databases. Moreover, for primary sources of information, the study has conducted a quantitative survey on existing and potential SSNP beneficiaries. To supplement the data with relevant qualitative information, the study also conducted Focus Group Discussions (FGDs) and KIIs to collate the demand and supply side issues.

3.1 Data Sources

A comprehensive literature review and data analyses have been carried out on the published documents, reports, and research articles on social safety net programmes to examine the growth trends, selection processes, recipient categories, allocations, and administrative efficiency. The documents include implementation guidelines for SSNP programmes, briefs from the World Bank, research reports on SSNPs in Bangladesh, poverty map of BBS, household income and expenditure survey, and a housing census report. These are key sources for estimating eligible populations for social safety net programmes. Data from the Household Income and Expenditure Survey (HIES), and information sourced from the National Housing Census, along with the information excerpted from the website of the MoF and Department of Social Services (DSS), have provided important information in estimating the number of the eligible populations and required resources.

3.2 Selection of Target Groups and Sampling Distribution

3.2.1 Reasons

Despite having other safety net programmes, old age and widow allowance, along with the primary stipend programmes, have been selected considering three major aspects: (a) being a cash transfer programme; (b) having a large number of beneficiaries; and (c) for complementing the life cycle approach. Following those, the primary education stipend programme has been selected as it covers all the government primary school-going children. Additionally, the widow or husband deserted destitute women allowance programme has been chosen considering the gender focus and working-aged people (aged 15 to 64 years). On the contrary, the old age allowance programme has been selected considering the life span beyond working age (65 years old and beyond). Unlike the primary education

stipend programme, the widow and old age allowance programme target poor and economically vulnerable people.

3.2.2 Sampling

The sampling distribution was prepared considering the poverty intensity of Upazillas. A total of 29 Upazillas were identified in 15 different districts of eight divisions. These locations are highly poverty-intensive regions and have a lower number of the targeted SSNP beneficiaries. Poverty-intensive districts were identified based on the 'Poverty Maps of Bangladesh 2016'. Later, HIES data was analysed to verify whether the programmes were operational in those poverty-stricken areas. It is said the SSNP intervention is lower in the highly poverty intensive regions and administrative inefficiency including lack of transparency are higher in the poverty prone areas (Choudhury & Räder, 2014). Because of that the study focused on the poverty prone areas to examine the study objectives. Following the fact, the Upazillas were selected and finalised to conduct the survey. A stratified random sampling method was applied to identify the number of beneficiaries. Population weights from respective districts and divisions were collected from the HIES database. A total of 486 respondents were surveyed. Following those, a sampling distribution has been prepared and represented in Table 1 and Annex Table 1.1.

Table 3.1: Distribution of Respondents by Division and Programmes

Division	Types of SSNP programme			Total (486)
	Old Age (108)	Widow (200)	PESP (178)	
Barishal	14.81	12	12.36	12.76
Chattogram	11.11	12	13.48	12.35
Dhaka	12.96	11	11.24	11.52
Khulna	12.96	13	8.99	11.52
Mymensingh	12.96	13	15.73	13.99
Rajshahi	11.11	13	12.36	12.35
Rangpur	11.11	13	12.36	12.35
Sylhet	12.96	13	13.48	13.17
Total	100.00	100	100.00	100.00

Source: Author's calculation based on poverty map 2016 and HIES 2016 of BBS.

The distribution was estimated to represent the overall scenario of the targeted beneficiaries. The old age and widow beneficiaries are rural-centric. Due to the quota at the ward level, the number of beneficiaries is almost similar. It is assumed that the old age, widow and the PESP beneficiaries in rural areas are similar across the country. The family pattern, ownership of assets, economic engagement, income, etc., are almost symmetric. Therefore, choosing a sample population within the rural areas and particularly from the highly poverty-intensive regions, the sample size is representative to draw inferences on the target population. Since the target population is rural centric (except the PESP), their activities are assumed to be like their next household. Besides, there is lesser variation at the old age and widow groups. For the PESP, the programme is universal. Therefore, the inferences drawn based on the survey are assumed to be similar.

3.3 Examining Beneficiaries, Allocation, Coverage, and Administrative Efficiency

The quantitative survey was conducted on old age, widows, and guardians of primary school-going children to identify the sufficiency of the existing allocations under those programmes and to estimate the additional resource/ allocation requirements to attain the programmes’ objectives. The survey focused on the Upazilla level, the second lowest tier of regional administration in Bangladesh. A total of 28 FGDs and 29 KIIs from each Upazilla were conducted with the potential and existing beneficiaries, including the local government officials and politicians, to complement the data analyses based on the desk study and the primary survey. Detailed distribution is represented in Annex Table 1.2. For the FGDs, existing and potential old age and widow beneficiaries, including the guardians of primary students, were included. Both the guardians of the students at government primary and private schools and NGO-run schools were surveyed, as well. For KIIs, the Upazilla social welfare officer, Upazilla education officer, UP chairman, UP members, and school headmaster were interviewed. UP officials and Upazilla social welfare officials were interviewed for both the old age and widow allowance since both the programmes are under the supervision of the Ministry of Social Welfare.

3.4 Estimation of Leakages and Gaps

The number of eligible old age and widow potential beneficiaries have been calculated based on the following formula:

$$\text{No of potential beneficiaries} = \frac{\text{Total no of targeted population} * \text{Ratio of targeted population having income <1000 Tk/month and land <0.5 decimals}}{100}$$

The information has been collated from housing census, HIES and MoF data. Ineligible beneficiaries were estimated based on the field survey and their involvement in different SSNPs and violation of socio-economic conditions for OAA and WA. For primary students, the number of beneficiaries has been identified by adding the total number of primary school students from government, private and NGO schools and from BANBEIS including the UNESCO data.

3.5 Estimation of Resource Requirements

The resource amount was estimated based on the current allocation per beneficiary and their additional demand. The information was collated based on MoF budget data and FGDs, KIIs and field survey. The current and expected amount was multiplied by the eligible and non-eligible beneficiaries to identify the additional resource requirements and total amount of wastage.

4. Social Safety Net Programmes in Bangladesh

The SSNPs in Bangladesh vary from cash to in-kind related measures. Major cash allowance programmes are targeted to old age, widows, stipends in education, disadvantaged communities, and other poor communities. Additionally, in-kind measures include food for work and assistance for special communities.

According to a World Bank estimation, 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 programmes. According to the findings of another study published in 2020, about 70 per cent 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.

According to the social safety net budget document of MoF, in FY2023, 115 different programmes under nine categories are being implemented as social safety net-related activities. A major share of social safety net programmes is allocated for various allowances (36.8 per cent in FY2022), followed by cash transfers (18.8 per cent) and food security and employment creation (14.0 per cent). The list of programmes includes both development and non-development activities. The number of non-development activities is higher (66 projects). Under the non-development activities, different allowances like cash transfers, stipend programmes, food security, and employment generation-related activities are included. Over the years, these programmes have been expanded regarding the monetary allocation and coverage. The allocation is increasing. However, the allocation of the total budget and the GDP is decreasing, as represented in Table 4.1. According to the National Budget 2022–23 speech, the allowances have been extended to all eligible senior citizens and widows of 112 Upazillas in FY2020–21; and in FY2021–22, it has been extended to another 150 Upazillas.

The SSNP allocations account for BDT 1,135.8 billion, 16.75 per cent of the national budget and 2.55 per cent of the GDP. 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.

4.1 Selected Programmes and Their Criteria

The current beneficiaries under the cash transfer programme include old age, widow, physically challenged, transgender, Bede (snake charmer), 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. Based on the programme intervention, there are several characteristics like socio-economic and demographic issues, including their needs-related issues, which are important to highlight.

4.1.1 Old Age Allowance

For the old age population of the country, the government intends to provide money to the poor, vulnerable and landless aging cohort who does not receive any grants or safety net benefits. The government offers 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. The government has set some criteria to select the appropriate beneficiaries. Those criteria are represented in Table 4.2.

Table 4.1: Types of Social Safety Net Programmes (SSNPs) by no of Beneficiary and Budgetary Allocation

Programmes	Beneficiaries (Persons in lakh)				Budget (Taka in crore)			
	RFY2020	RFY2021	RFY2022	BFY2023	RFY2020	RFY2021	RFY2022	BFY2023
Various allowances	98.50	107.20	121.60	128.50	33047.80	33191.20	35917.30	41821.30
Food Security and Employment Generation Programmes	840.60	348.50	391.40	363.00	15564.10	14822.50	15766.90	15407.70
Stipend Programmes	46.30	155.30	197.30	201.70	2526.10	6761.60	4306.50	4417.00
Cash/Transfer of Materials (Special Programmes)	267.50	304.90	401.70	418.30	9154.40	13494.70	25267.30	27105.80
Assistance for Special Communities	5.60	7.70	17.70	17.60	514.90	558.10	685.10	690.40
Various Funds and Programmes	8.00	43.60	1312.40	1322.40	3098.50	1833.30	15403.30	10496.50
Ongoing Development Projects/Programmes	4113.90	2890.60	2474.40	2583.20	16584.00	12452.40	11970.00	12801.60
New Projects/Programmes	0.00	10.80	0.90	0.80	288.40	3282.30	528.30	757.20
Total					81865.00	95683.00	111467.00	113576.00
Total Budget					501,577.00	538982.00	593501.00	678064.00
Percentage to Budget					16.32 per cent	18.00 per cent	18.78 per cent	16.75 per cent
GDP					2,805,700.00	3087333.00	3976462.00	4449959.00
Percentage to GDP					2.92 per cent	3.00 per cent	2.80 per cent	2.55 per cent

Source: Author's analysis based on MoF, 2022.

Table 4.2: Eligibility Criteria for Availing Old Age Allowance

Indicators	Old age
Citizenship	Being a permanent resident in their respective region
Age	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Priority to the landless, wealthless and homeless • Priority to the widow, divorcee, wifeless, spouseless and deserted from family
Land ownership	<ul style="list-style-type: none"> • 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 10,000
National identification number	Having an National Identity Card (NID)/birth certificate
Pension privilege	Must not be a government employee/ must not receive a pension/ must not inherit pension
Vulnerable Group Development (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: Author's compilation based on the information from Department of Social Welfare.

4.1.2 Widow and husband deserted destitute women allowance

Akin to the old age allowance, 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 criteria are represented in Table 4.3.

Table 4.3: Eligibility Criteria for Availing Widow Allowance

Indicators	Widow or husband deserted
Citizenship	Being a permanent resident in their respective region
Age	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Priority to the landless, wealthless and homeless • Priority to elderly, helpless and distressed widows, childless widows and widows separated from family
Land ownership	<ul style="list-style-type: none"> • 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 12,000
National identification number	Having an NID/birth certificate

(Table 4.3 contd.)

(Table 4.3 contd.)

Indicators	Widow or husband deserted
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: Prepared by authors based on the information from the website of the Department of Social Welfare.

4.1.3 Primary education stipend programme

The eligibility criteria for availing of the primary education stipend are as follows:

- a. For pre-primary students, the minimum age requirement is four (04) years, and attendance of 85 per cent of school days per month. The attendance rate requirement is similar for primary students of classes I and II. However, alongside the 85 per cent attendance, a minimum of 40 per cent marks in each subject in the annual examination is required for students from classes III to V. Like classes III to V, the same requirements will apply to students in classes VI to VIII.
- b. Where applicable, a student who does not secure the recommended marks in the annual examination will be considered ineligible for the stipend.
- c. If the student is absent from school for three consecutive months, the payment of the stipend will be suspended temporarily.
- d. 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.

5. Reflections from the Field Survey, FGDs and KIIs on Selected SSNPs

5.1 Old Age Allowance Beneficiary

5.1.1 Demographic information

According to the national data, the share of the elderly population ranges from 4 to 6 per cent in different divisions. Similarly, the distribution of the elderly beneficiaries is found to be evenly distributed compared to that distribution. The highest number of elderly beneficiaries were surveyed from the Barishal region (18 per cent) following the Mymensingh division, as represented in Table 5.1. This below 20 per cent ratio is also reflected in the HIES data.

Table 5.1: Location-wise Beneficiaries

Division	Frequency	Per cent
Barishal	12	17.9
Chattogram	8	11.9
Dhaka	6	9.0
Khulna	8	11.9
Mymensingh	10	14.9
Rajshahi	8	11.9
Rangpur	6	9.0
Sylhet	9	13.4
Total	67	100.0

Source: Author's analysis from field survey, 2023.

However, the male elderly beneficiaries are higher in most of the locations like Chattogram, Dhaka, Khulna, and Sylhet. On the contrary, female beneficiaries are higher in Barishal, Rajshahi and Rangpur as represented in Table 5.2. These three areas represent remote locations like Dashmina, Rangabali, Char areas of Chapainawabganj, Nageshwari of Kurigram and Khansama of Dinajpur.

Table 5.2: Share of Beneficiaries by Location and Gender

Division	Male	Female	Total
Barishal	15.8	20.7	17.9
Chattogram	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	100.0	100.0	100.0

Source: Author's analysis from field survey, 2023.

5.1.2 Ownership of land and homestead

Among the old age beneficiaries, almost 78 per cent of respondents do not own any land. This ratio is higher among the beneficiaries based in Dhaka, Khulna, and Rangpur regions. On the other part, 22 per cent of the beneficiaries own lands of which 42 per cent of beneficiaries are from Barishal as represented in Table 5.3.

Table 5.3: Land Ownership Status Among the Beneficiaries

Division	Owner of lands		Total
	Yes	No	
Barishal	41.7	58.3	100
Chattogram	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 field survey, 2023.

On average, a beneficiary owns 42 decimals of land which is more than a bigha. Highest quantity of lands is owned by the beneficiaries from Rajshahi region following by Chattogram and Sylhet region as represented in Table 5.4.

Table 5.4: Location-wise Area of Land Owned by the Beneficiaries (in decimals)

Division	Observation	Average
<i>National</i>	15	42.9
Barishal	5	34.2
Chattogram	1	60.0
Dhaka	0	-
Khulna	0	-
Mymensingh	4	23.5
Rajshahi	3	69.3
Rangpur	0	-
Sylhet	2	55.0

Source: Author's analysis from field survey, 2023.

Even though most of the respondents do not own lands, however they do own a homestead. Around 7 per cent elderly beneficiaries own a homestead. In Rajshahi and Dhaka, all the beneficiaries have a homestead followed by Mymensingh division as represented in Table 5.5.

Table 5.5: Beneficiaries Having Homestead by Location

Division	Having homestead		Total
	Yes	No	
Barishal	58.3	41.7	100
Chattogram	50.0	50.0	100

(Table 5.5 contd.)

(Table 5.5 contd.)

Division	Having homestead		Total
	Yes	No	
Dhaka	100.0	0.0	100
Khulna	75.0	25.0	100
Mymensingh	90.0	10.0	100
Rajshahi	100.0	0.0	100
Rangpur	50.0	50.0	100
Sylhet	66.7	33.3	100
Total	73.1	26.9	100

Source: Author's analysis from field survey, 2023.

Interestingly, the respondents later denied their land ownership status and replied with much a lower amount of land (less than 5 decimals). Around 55 per cent elderly beneficiaries replied their land amount is less than 5 decimals as represented in Table 5.6.

Table 5.6: Status of Land Ownership by the Beneficiaries Less than Five Decimals

Division	Having less than 5 decimals of lands		Total
	Yes	No	
Barishal	50.0	50.0	100
Chattogram	62.5	37.5	100
Dhaka	83.3	16.7	100
Khulna	62.5	37.5	100
Mymensingh	60.0	40.0	100
Rajshahi	12.5	87.5	100
Rangpur	50.0	50.0	100
Sylhet	66.7	33.3	100
Total	55.2	44.8	100

Source: Author's analysis from field survey, 2023.

The survey highlights the problem of truthful revelations by the respondents, and this is one of the sources of the identification problem.

5.1.3 Economic activities

The elderly beneficiaries are involved in different economic activities like businesses and farming. Most of the elderly beneficiaries are dependent on their families as represented in Table 5.7. Elderly people become unemployed after a certain age level and require support for different welfare-related issues.

Table 5.7: Beneficiaries Engaged in Different Occupations

Occupation	Frequency	Per cent
Business	5	7.5
Farming/Agriculture	10	14.9
Unemployed	16	23.9
Begging	1	1.5
Dependent	25	37.3
Housewife	10	14.9
Total	67	100.0

Source: Author's analysis from field survey, 2023.

The economic vulnerability of the elderly beneficiaries is more acute in Khulna, Rajshahi and Barishal divisions as represented in Table 5.8. Most of the elderly beneficiaries from these regions are either unemployed or dependent on their family. The same has been found in the FGDs.

Table 5.8: Beneficiaries Engaged in Different Occupations by Location

Division	Business	Farming/ Agriculture	Unemployed	Begging	Dependent	Housewife	Total
Barishal	0.0	16.7	16.7	8.3	58.3	0.0	100
Chattogram	25.0	12.5	12.5	0.0	50.0	0.0	100
Dhaka	16.7	16.7	33.3	0.0	33.3	0.0	100
Khulna	0.0	0.0	12.5	0.0	75.0	12.5	100
Mymensingh	10.0	40.0	10.0	0.0	10.0	30.0	100
Rajshahi	0.0	0.0	0.0	0.0	62.5	37.5	100
Rangpur	16.7	16.7	16.7	0.0	0.0	50.0	100
Sylhet	0.0	11.1	88.9	0.0	0.0	0.0	100
Total	7.5	14.9	23.9	1.5	37.3	14.9	100

Source: Author's analysis from field survey, 2023.

The meager number of beneficiaries' family members are working abroad and sending remittances. Beneficiaries from Sylhet, Rajshahi and Khulna regions have family members working abroad as represented in Table 5.9.

Table 5.9: Status of the Family Member of the Beneficiaries Who are Working Abroad

Division	Any family member is working abroad		Total
	Yes	No	
Barishal	0.0	100.0	100
Chattogram	0.0	100.0	100
Dhaka	0.0	100.0	100
Khulna	12.5	87.5	100

(Table 5.9 contd.)

(Table 5.9 contd.)

Division	Any family member is working abroad		Total
	Yes	No	
Mymensingh	0.0	100.0	100
Rajshahi	12.5	87.5	100
Rangpur	0.0	100.0	100
Sylhet	11.1	88.9	100
Total	4.5	95.5	100

Source: Author's analysis from field survey, 2023.

5.1.4 Income and household size

Referring to different economic activities they are involved in, the elderly beneficiaries on average earn around BDT 1,291 per month as represented in Table 5.10. The earnings are much lower in Barishal region and highest in Rangpur. On the other hand, elderly beneficiaries from Khulna division have been found with no income. Generally, it is believed that elderly people are not involved in any income generating activities, although most of them earn informally like cultivating crops, necessary commodities and goods near their homestead, begging, etc.

Table 5.10: Average Income of the Beneficiaries by Location

Division	Observation	Average
<i>National</i>	67	1,291
Barishal	12	458
Chattogram	8	1,813
Dhaka	6	2,333
Khulna	8	0
Mymensingh	10	1,000
Rajshahi	8	1,250
Rangpur	6	3,417
Sylhet	9	1,333

Source: Author's analysis from field survey, 2023.

The average individual income sometimes can be understated since the elderly beneficiaries are generally assumed to have zero or less income since their kinship supports them. For example, as mentioned earlier that the income of the elderly beneficiaries from Barishal division is lowest however their gross family income is around BDT 10,000 per month. This is higher in Rajshahi and Dhaka region as represented in Table 5.11. 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 Sylhet region have the highest number of household size followed by Dhaka and Chattogram regions.

Table 5.11: Average Gross Income of the Household Members of the Beneficiaries and Their Family Size

Division	Observation	Average personal income [per month]	Average household income [per month]	Average household size
<i>National</i>	67	1,291	9,470	4.8
Barishal	12	458	9167	4.6
Chattogram	8	1,813	8,563	5.0
Dhaka	6	2,333	12,500	6.2
Khulna	8	0	9250	4.6
Mymensingh	10	1,000	3350	3.1
Rajshahi	8	1,250	13,000	4.4
Rangpur	6	3,417	11,750	3.7
Sylhet	9	1,333	11,000	7.0

Source: Author's analysis from field survey, 2023.

5.1.5 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 as represented in Table 5.12.

Table 5.12: Average Household Size of Beneficiaries by Location

Division	Observation	Average household size
<i>National</i>	67	4.8
Barishal	12	4.6
Chattogram	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 field survey, 2023.

Almost 60 per cent of the beneficiaries are head of their household. Except for Sylhet and 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 (Table 5.13). Beneficiaries in Khulna region are less likely to be the head (62 per cent) as represented in Table 5.14. Being the head of the household is important as it values the decision of that person.

Table 5.13: Share of Beneficiaries of Being Head of the Household

Household head	Frequency	Per cent
Yes	40	59.7
No	27	40.3
Total	67	100.0

Source: Author's analysis from field survey, 2023.

Table 5.14: Share of Beneficiaries of Being Head of the Household by Location

Division	Household head		Total
	Yes	No	
Barishal	50.0	50.0	100
Chattogram	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 field survey, 2023.

5.1.6 Access to financial services

Being engaged in economic activities leads to access to financial services like mobile banking accounts. Around 63 per cent elderly beneficiaries have mobile banking accounts however not all the beneficiaries transact money through their mobile banking services as represented in Table 5.15.

Table 5.15: Beneficiaries Having Financial Access to a Mobile Banking Account

Own mobile account	Frequency	Percent
Yes	42	62.7
No	25	37.3
Total	67	100.0

Source: Author's analysis from field survey, 2023.

All the beneficiaries from Sylhet have mobile banking accounts followed by Khulna (88 per cent) and Chattogram (75 per cent) region as represented in Table 5.16. Some 60 per cent beneficiaries do not have any mobile banking account, and it is likely that they depend on their kinship for withdrawing money which has other adverse impact and is discussed in the later part.

Table 5.16: Beneficiaries Having Financial Access to a Mobile Banking Account

Division	Own mobile account		Total
	Yes	No	
Barishal	33.3	66.7	100
Chattogram	75.0	25.0	100
Dhaka	50.0	50.0	100
Khulna	87.5	12.5	100
Mymensingh	40.0	60.0	100
Rajshahi	62.5	37.5	100
Rangpur	66.7	33.3	100
Sylhet	100.0	0.0	100
Total	62.7	37.3	100

Source: Author's analysis from field survey, 2023.

Beneficiaries less likely involved in accessing banking services. Only eight per cent beneficiaries have banking accounts (Table 5.17).

Table 5.17: Beneficiaries Having Financial Access to a Bank Account

Have bank account	Frequency	Percent
Yes	5	7.5
No	62	92.5
Total	67	100.0

Source: Author's analysis from field survey, 2023.

This lack of access to banking and mobile banking services creates complexities in the efficient operation of the social transfer programs and creates unwanted leakages.

5.1.7 Health and medical needs

These programmes were initiated with one of the major objectives which is to ensure the medical needs and enrich the nutrition of the beneficiaries. Following these objectives, information were collected regarding their medical needs and nutritional demands. Around 18 per cent of beneficiaries are affected by serious illnesses that they are aware of (Tables 5.18 and 5.19). Beneficiaries in Khulna, Chattogram and Rajshahi divisions are affected with different illnesses. Treating these illnesses is not possible since the allowance amount is low, and they need to utilise the amount mostly for livelihood purposes.

Table 5.18: Having Any Illness that the Beneficiary is Aware of

	Frequency	Per cent
Yes	12	17.9
No	55	82.1
Total	67	100.0

Source: Author's analysis from field survey, 2023.

Table 5.19: Having Any Illness that the Beneficiary is Aware of by Location

Division	Having any illness that the beneficiary is aware of		Total
	Yes	No	
Barishal	0.00	100.00	100
Chattogram	37.50	62.50	100
Dhaka	0.00	100.00	100
Khulna	75.00	25.00	100
Mymensingh	0.00	100.00	100
Rajshahi	37.50	62.50	100
Rangpur	0.00	100.00	100
Sylhet	0.00	100.00	100
Total	17.91	82.09	100

Source: Author's analysis from field survey, 2023.

This raises the critical question of how effective the OAA is to address the health care needs of the older population.

5.1.8 Nutrition intake

It has been found that on average, the elderly beneficiaries buy 2.2 litre of milk per month, around four hali eggs, four kg fish, one and half kg meat, one kg fruits, 17 kg lentil and nine kg of vegetables as represented in Table 5.20. However, a beneficiary is unable to purchase such volume of commodities per month with the current allowance amount. Most likely, the beneficiaries arrange from their household surroundings by rearing livestock and cultivating some homestead lands for growing vegetables.

Table 5.20: Average Amount of Nutritional Commodity Purchased by the Beneficiaries

Nutrient commodity	Observation	Average
Milk (litre)	67	2.2
Egg (in hali)	67	3.8
Fish (kg)	67	3.9
Meat (kg)	67	1.6
Fruits (kg)	67	1.0
Lentil (kg)	67	16.5
Vegetables (kg)	67	9.0

Source: Author's analysis from field survey, 2023.

The survey results clearly show that the allotment is too low to cover even the desired nutritional purchasing.

5.2 Widow and Husband Deserted Destitute Women Allowance Beneficiary

5.2.1 Demographic information

The distribution is almost similar for all the divisions. The highest share of widow beneficiaries was surveyed from Khulna division and the lowest from Barishal and Rajshahi. According to the HIES 2016, the highest number of widow beneficiaries belongs to Khulna and Chattogram, and the lowest beneficiaries are in Barishal, Rajshahi and Mymensingh divisions as represented in Table 5.21. The ratio is almost similar to the national data, as well.

Table 5.21: Share of Beneficiaries by Location

Division	Frequency	Per cent
Barishal	12	11.0
Chattogram	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	100.0

Source: Author's analysis from field survey, 2023.

5.2.2 Ownership of land and homestead

Among the widow beneficiaries, almost 88 percent respondents do not own any land. This ratio is higher among the beneficiaries based in Khulna, Mymensingh, Chattogram and Sylhet regions. On the other hand, 13 per cent of beneficiaries own lands, of which 33 per cent beneficiaries are from Rangpur as represented in Table 5.22.

Table 5.22: Land Ownership Status among the Beneficiaries

Division	Owner of lands		Total
	Yes	No	
Barishal	16.7	83.3	100
Chattogram	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

(Table 5.22 contd.)

(Table 5.22 contd.)

Division	Owner of lands		Total
	Yes	No	
Sylhet	7.1	92.9	100
Total	12.8	87.2	100

Source: Author's analysis from field survey, 2023.

On average, a widow beneficiary owns 38.4 decimals of land which is more than a bigha. The highest amount of land is owned by the beneficiaries from Chattogram region followed by Rangpur and Rajshahi regions as represented in Table 5.23.

Table 5.23: Location-wise Area of Land Owned by the Beneficiaries (in decimals)

Division	Observation	Average
<i>National</i>	14	38.4
Barishal	2	26.5
Chattogram	1	80.0
Dhaka	2	13.5
Khulna	0	-
Mymensingh	0	-
Rajshahi	3	35.7
Rangpur	5	48.6
Sylhet	1	28.0

Source: Author's analysis from field survey, 2023.

5.2.3 Economic activities

The widow beneficiaries are less involved in economic activities and mostly remain as dependent on their family. Around 10-12 per cent widow beneficiaries are involved in service and farming related activities as represented in Table 5.24.

Table 5.24: Beneficiaries Engaged in Different Occupations

Occupation	Frequency	Per cent
Service holder	5	4.59
Farming/Agriculture	7	6.42
Unemployed	18	16.51
Begging	1	0.92
Dependent	36	33.03
Housewife	37	33.94
Others	5	4.59
Total	109	100.00

Source: Author's analysis from field survey, 2023.

Widow beneficiaries tend to be unemployed or remain dependent as housewife. 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 as represented in Table 5.25.

Table 5.25: Beneficiaries Engaged in Different Occupations by Location

Division	Job	Farming/ Agriculture	Unemployed	Begging	Dependent	Housewife	Others	Total
Barishal	0.00	0.00	8.33	0.00	66.67	8.33	16.67	100
Chattogram	28.57	14.29	0.00	0.00	50.00	7.14	0.00	100
Dhaka	0.00	15.38	23.08	0.00	7.69	53.85	0.00	100
Khulna	6.25	6.25	0.00	0.00	56.25	18.75	12.5	100
Mymensingh	0.00	7.69	0.00	0.00	7.69	84.62	0.00	100
Rajshahi	0.00	8.33	0.00	8.33	25.00	58.33	0.00	100
Rangpur	0.00	0.00	40.00	0.00	20.00	40.00	0.00	100
Sylhet	0.00	0.00	57.14	0.00	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 field survey, 2023.

A meagre number of beneficiary's family member is working abroad and sending remittances. Beneficiaries from Sylhet, and Dhaka regions have family members working abroad and sending remittances to their families as represented in Table 5.26.

Table 5.26: Status of the Family Member of the Beneficiaries Who are Working Abroad

Division	Any family member is working abroad		Total
	Yes	No	
Barishal	0.0	100.0	100
Chattogram	0.0	100.0	100
Dhaka	7.7	92.3	100
Khulna	0.0	100.0	100
Mymensingh	0.0	100.0	100
Rajshahi	0.0	100.0	100
Rangpur	0.0	100.0	100
Sylhet	7.1	92.9	100
Total	1.8	98.2	100

Source: Author's analysis from field survey, 2023.

5.2.4 Income and household size

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 1,294 per month as represented in Table 5.27. 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 2,314 per month 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 2,733 per month which is counter intuitive as most of them are either dependent or unemployed.

Table 5.27: Average Income of the Beneficiaries by Location

Division	Observation	Average
<i>National</i>	109	1294
Barishal	12	125
Chattogram	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 field survey, 2023.

The gross family income of the widows is much higher than their average individual income. In most cases, widows are dependent on their offspring, and take care of their grandchildren. The highest gross family income can be observed for the beneficiaries located in Rangpur as represented in Table 5.28, Rajshahi and Barishal region. 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.

Table 5.28: Average Gross Income of the Beneficiaries, Household Members and Their Family Size

Division	Observation	Average personal monthly income	Average household monthly income	Average household size
<i>National</i>	109	1,294	9,111	4.0
Barishal	12	125	11,458	4.3
Chattogram	14	2,314	10,029	4.9
Dhaka	13	346	8,554	3.6
Khulna	16	813	6,781	3.1
Mymensingh	13	846	4,423	3.0
Rajshahi	12	1,400	11,250	5.1
Rangpur	15	2,733	12,533	4.1
Sylhet	14	1,486	8,214	4.5

Source: Author's analysis from field survey, 2023.

5.2.5 Household structure and composition

As mentioned earlier, the household size of the widows is lower compared to elderly and primary students guardians and around 52 per cent widows are found to be household heads (Tables 5.29 and 5.30).

Table 5.29: Average Household size of Beneficiaries by Location

Division	Observation	Average household size
<i>National</i>	109	4.0
Barishal	12	4.3
Chattogram	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 field survey, 2023.

Table 5.30: Share of Beneficiaries of Being Head of the Household

Household head	Frequency	Per cent
Yes	56	51.4
No	53	48.6
Total	109	100.0

Source: Author's analysis from field survey, 2023.

Most of the widow beneficiaries have been observed to be household heads in Rajshahi and Sylhet regions. Widows from Barishal, Chattogram, Dhaka and Mymensingh are less likely to be the head of their household as represented in Table 5.31.

Table 5.31: Share of Beneficiaries of Being Head of the Household by Location

Division	Yes	No	Total
Barishal	25.00	75.00	100
Chattogram	35.70	64.30	100
Dhaka	38.50	61.50	100
Khulna	50.00	50.00	100
Mymensingh	38.50	61.50	100
Rajshahi	83.30	16.70	100
Rangpur	66.70	33.30	100
Sylhet	71.40	28.60	100
Total	51.38	48.62	100

Source: Author's analysis from field survey, 2023.

5.2.6 Access to financial services

Despite not being engaged in different economic activities, widows have mobile banking accounts. Around 72 per cent beneficiaries have mobile banking accounts and mostly in Chattogram and

Sylhet regions. Opposite can be observed in Barishal and Dhaka regions as represented in Tables 5.32 and 5.33.

Table 5.32: Beneficiaries Having Financial Access to a Mobile Banking Account

Own mobile account	Frequency	Per cent
Yes	78	71.6
No	31	28.4
Total	109	100.0

Source: Author's analysis from field survey, 2023.

Table 5.33: Beneficiaries Having Financial Access to a Mobile Banking Account

Division	Own mobile account		Total
	Yes	No	
Barishal	25.0	75.0	100
Chattogram	100.0	0.0	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 field survey, 2023.

Compared to the elderly beneficiaries, the share of widow beneficiaries is also higher in terms of having a bank account. Although, around 90 per cent beneficiaries are excluded from formal banking channels as represented in Table 5.34.

Table 5.34: Beneficiaries Having Financial Access to a Bank Account

Have bank account	Frequency	Per cent
Yes	11	10.1
No	98	89.9
Total	109	100.0

Source: Author's analysis from field survey, 2023.

5.2.7 Health and medical needs

Similar to the elderly beneficiaries, around 13 percent of the widows have serious illnesses that they are aware of as represented in Tables 5.35 and 5.36. These beneficiaries are located in Chattogram, Khulna and Rajshahi division.

Table 5.35: Having Any Illness that the Beneficiary is Aware of

	Frequency	Per cent
Yes	14	12.8
No	95	87.2
Total	109	100.0

Source: Author's analysis from field survey, 2023.

Table 5.36: Having Any Illness that the Beneficiary is Aware of by Location

Division	Having any illness that the beneficiary is aware of		Total
	Yes	No	
Barishal	0.00	100.00	100
Chattogram	7.14	92.86	100
Dhaka	0.00	100.00	100
Khulna	50.00	50.00	100
Mymensingh	0.00	100.00	100
Rajshahi	41.67	58.33	100
Rangpur	0.00	100.00	100
Sylhet	0.00	100.00	100
Total	12.84	87.16	100

Source: Author's analysis from field survey, 2023.

5.2.8 Nutrition intake

Akin to the elderly beneficiaries, the average consumption of the following goods can ensure their basic needs. However, the beneficiaries are heavily dependent on vegetables and pulses rather than fruits and meat and fish related food items as represented in Table 5.37.

Table 5.37: Average Amount of Nutritional Commodities Purchased by the Beneficiaries

Nutrient commodity	Observation	Average
Milk (litre)	109	1.6
Egg (in hali)	109	2.7
Fish (kg)	109	3.9
Meat (kg)	109	1.3
Fruits (kg)	109	1.0
Lentil (kg)	109	17.8
Vegetables (kg)	109	9.3

Source: Author's analysis from field survey, 2023.

5.3 Primary Education Stipend Programme Beneficiary

5.3.1 Demographic information

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 and dropout rates and other spatial issues that hinder their education. Those issues are discussed in the later part.

Table 5.38: Share of Beneficiaries Parent's/Family by Location

Division	Frequency	Per cent
Barishal	10	10.3
Chattogram	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	100.0

Source: Author's analysis from field survey, 2023.

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 per cent families have one child and of which 85 per cent are receiving stipend for them. On the other hand, 30 per cent families have two children of which only 14 per cent are receiving stipend for them as represented in Table 5.39.

Table 5.39: No of Children and Stipend Recipient Status

	No of children study from a family	No of children receive stipend from a family
One	72.1	85.6
Two	27.9	14.4
Total	100.0	100.0

Source: Author's analysis from field survey, 2023.

Families who have only one child and currently studying in primary schools is highest in Khulna, Mymensingh and Rangpur division whereas the ratio is significantly lower for the Sylhet division. Families who have two children are highest in Dhaka and Sylhet division as represented in Table 5.40.

Table 5.40: No of Children Study from a Single Family

Division	No of children study		Total
	One	Two	
Barishal	70.0	30.0	100
Chattogram	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 field survey, 2023.

Although there is provision that up to four children from a single family can receive the stipend, however, from the survey, it has been found that mostly families with one child receive the benefits. Families in Chattogram, and Mymensingh receive 100 per cent families receive benefits for their only child and in Barishal, up to 90 per cent 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 children as represented in Table 5.41.

Table 5.41: No of Children Receive Stipend from a Family by Location

Division	No of children receive stipend from a family		Total
	One	Two	
Barishal	90.0	10.0	100
Chattogram	100.0	0.0	100
Dhaka	75.0	25.0	100
Khulna	77.8	22.2	100
Mymensingh	100.0	0.0	100
Rajshahi	90.0	10.0	100
Rangpur	84.6	15.4	100
Sylhet	64.3	35.7	100
Total	85.6	14.4	100

Source: Author's analysis from field survey, 2023.

Interestingly, almost 60 per cent of students are girls as the first child of their families. From the literature, it has been found that many of the stipend recipients are female students as represented in Table 5.42.

Table 5.42: Gender of the First Child of the Respondents

Gender of the first child	Frequency	Per cent
Boy	39	41.5
Girl	55	58.5
Total	94	100.0

Source: Author's analysis from field survey, 2023

A number of parents are well aware of the educational values. Almost 81 per cent of the parents from the beneficiary group want to let their children continue their study up to the tertiary level and beyond as represented in Table 5.43.

Table 5.43: Parent's Intention for Letting Their Children Continue Their Study

Intention for continuing education	Frequency	Per cent
Primary degree	1	1.0
SSC	10	10.3
HSC	7	7.2
Hon's	22	22.7
Master's and beyond	57	58.8
Total	97	100.0

Source: Author's analysis from field survey, 2023.

Educational necessity and values are valued to the parents in Rajshahi division (90 per cent) followed by Dhaka (83 per cent) as represented in Table 5.44. This is perhaps owing to the access to better educational opportunities.

Table 5.44: Parent's Intention for Letting Their Children Continue Their Studies by Location

Division	Primary degree	SSC	HSC	Hon's	Master's and beyond	Total
Barishal	0.0	20.0	0.0	50.0	30.0	100
Chattogram	0.0	0.0	23.1	23.1	53.9	100
Dhaka	0.0	8.3	0.0	8.3	83.3	100
Khulna	0.0	22.2	11.1	11.1	55.6	100
Mymensingh	6.3	6.3	0.0	31.3	56.3	100
Rajshahi	0.0	10.0	0.0	0.0	90.0	100
Rangpur	0.0	23.1	15.4	0.0	61.5	100
Sylhet	0.0	0.0	7.1	50.0	42.9	100
Total	1.0	10.3	7.2	22.7	58.8	100

Source: Author's analysis from field survey, 2023.

According to the KIs, it has been found that the Upazilla education officers are not well-aware of the total number of schools, including students and those who are receiving stipends. Table 5.45 highlights the information that has been collected based on the government primary schools, however, private or NGO-based schools are not getting importance by the Upazilla education office. On the other part, number of the stipend recipients is mentioned as 100 per cent which is misleading since around 5-10 per cent students do not receive stipends due to their poor educational performance and documentation errors.

Table 5.45: Number of Schools (government and private)

Location	Schools	Students	Stipend recipient
Barishal (Hijla)	92	16,275 (only in govt) no data available for private schools	15,452
Bandarban (Lama)	105 schools, Govt – 85, Private – 20'	15,393	All the students (some are excluded due to errors in the documentation)
Tangail (Modhupur)	Cannot remember	Cannot remember	All the students
Jhenaidah (Shailkupa)	182	38,672 (govt)	All the students
Jamalpur (Dewanganj)	139	33,284	33,284
Chapai sadar	212	68,687	All the students
Dinajpur (Khansama)	144	30,000	All the students
Kurigram (Nageshwari)	195	48,046	45,803
Sunamganj (Sulla)	123	Cannot remember	Cannot remember

Source: Author's analysis from qualitative discussions and interviews, 2023.

5.3.2 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 the benefits. However, in terms of accessing their needs, their land ownership status has been analysed. It has been found that 84 per cent beneficiaries do not own any lands. Also, 100 per cent respondents from Chattogram, Dhaka and Khulna regions do not own any lands as represented in Table 5.46.

Table 5.46: Land Ownership Status Among the Beneficiaries Parent's/Family

Division	Owner of lands		Total
	Yes	No	
Barishal	30	70	100
Chattogram	0	100	100
Dhaka	0	100	100
Khulna	0	100	100
Mymensingh	25	75	100

(Table 5.46 contd.)

(Table 5.46 contd.)

Division	Owner of lands		Total
	Yes	No	
Rajshahi	30.0	70.0	100
Rangpur	15.4	84.6	100
Sylhet	28.6	71.4	100
Total	16.5	83.5	100

Source: Author's analysis from field survey, 2023

5.3.3 Economic activities

Most of the beneficiaries are housewives since a mother gets the priority in terms of receiving the stipend. On the contrary, family members are also involved in farming or agriculture activities (21.7 per cent), business (19 per cent) and jobs (12.4 per cent) as represented in Table 5.47.

Table 5.47: Beneficiaries Parent's/Family Engaged in Different Occupation

Occupation	Frequency	Per cent
Service holder	12	12.4
Business	18	18.6
Farming/Agriculture	21	21.7
Dependent	4	4.1
Housewife	29	29.9
Others	13	13.4
Total	97	100.0

Source: Author's analysis from field survey, 2023.

Beneficiaries from all regions except Khulna and Mymensingh are excluded from the business and farming-related activities as represented in Table 5.48.

Table 5.48: Beneficiaries Parent's/Family Engaged in Different Occupations by Location

Division	Job	Business	Farming/ Agriculture	Dependent	Housewife	Others	Total
Barishal	0.0	30.0	0.0	0.0	50.0	20.0	100
Chattogram	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 qualitative discussions and interviews, 2023.

Around 5 per cent of the beneficiaries' 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 region has the highest number of beneficiaries whose family members are working abroad as represented in Table 5.49.

Table 5.49: Status of the Family Member of the Beneficiaries Who are Working Abroad

Division	Any family member is working abroad		Total
	Yes	No	
Barishal	0.0	100.0	100
Chattogram	7.7	92.3	100
Dhaka	16.7	83.3	100
Khulna	0.0	100.0	100
Mymensingh	0.0	100.0	100
Rajshahi	0.0	100.0	100
Rangpur	0.0	100.0	100
Sylhet	7.1	92.9	100
Total	4.1	95.9	100

Source: Author's analysis from qualitative discussions and interviews, 2023.

5.3.4 Income and household size

Unlike the old age and widow beneficiaries, the average income of students' parents is around BDT 7,140 per month as represented in table 5.50. The income is higher for families located in Sylhet regions following the Rajshahi and Barishal regions.

Table 5.50: Average Income of the Beneficiaries Parent's/Family by Location

Division	Observation	Average
<i>National</i>	97	7140
Barishal	10	8000
Chattogram	13	7885
Dhaka	12	7500
Khulna	9	6333
Mymensingh	16	4625
Rajshahi	10	9400
Rangpur	13	4000
Sylhet	14	10216

Source: Author's analysis from field survey, 2023.

Interestingly, the gap between individual income and gross family income is less. The highest share of gross family income is observed in Rajshahi region followed by the Chattogram, Barishal and Khulna regions. The household size indicates that the parents support not only their children but also other

members of their families since the average size is five and every parents have maximum two children from their families as represented in Table 5.51.

Table 5.51: Average Gross Income of the Beneficiaries, Household Members, and Their Family Size

Division	Observation	Average personal monthly income	Average household monthly income	Average household size
<i>National</i>	97	7,140	10,943	5.0
Barishal	10	8,000	13,400	4.8
Chattogram	13	7,885	13,500	5.5
Dhaka	12	7,500	11,750	5.3
Khulna	9	6,333	13,111	4.3
Mymensingh	16	4,625	5,625	4.3
Rajshahi	10	9,400	15,000	5.2
Rangpur	13	4,000	7,615	4.8
Sylhet	14	10,216	11,000	5.7

Source: Author's analysis from field survey, 2023.

5.3.5 Household structure and composition

The average household size of the beneficiaries is five, which aligns with the national average. However, the male-headed household is higher compared to their female counterpart as represented in Table 5.52.

Table 5.52: Average Household Size of Beneficiaries by Location

	Observation	Average household size
<i>National</i>	97	5.0
Barishal	10	4.8
Chattogram	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 field survey, 2023.

Around 98 per cent male guardian is the head of the household, whereas only 17 per cent are female headed household as represented in Tables 5.53 and 5.54.

Table 5.53: Share of Beneficiaries Parent's/Family 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	100.0	100.0

Source: Author's analysis from field survey, 2023.

Table 5.54: Share of Beneficiaries Parent's/Family of Being Head of the Household by Location

Division	Head of the household		Total
	Yes	No	
Barishal	60.0	40.0	100
Chattogram	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 field survey, 2023.

5.3.6 Access to financial services

Around 17 per cent parents do not have any mobile banking account which indicates that they depend on their kinship for withdrawing their stipend money as represented in Table 5.55.

Table 5.55: Beneficiaries Parent's/Family Having Financial Access to a Mobile Banking Account

Own mobile account	Frequency	Per cent
Yes	81	83.5
No	16	16.5
Total	97	100.0

Source: Author's analysis from field survey, 2023.

Around 60 per cent beneficiaries from Barishal region do not have any mobile banking account (Table 5.56). A small number of beneficiaries from Mymensingh and Chattogram regions also do not have any

Table 5.56: Beneficiaries Parent's/Family Having Financial Access to a Mobile Banking Account

Division	Own mobile account		Total
	Yes	No	
Barishal	40.0	60.0	100

(Table 5.56 contd.)

(Table 5.56 contd.)

Division	Own mobile account		Total
	Yes	No	
Chattogram	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	0.0	100
Rangpur	92.3	7.7	100
Sylhet	100.0	0.0	100
Total	83.5	16.5	100

Source: Author's analysis from field survey, 2023.

mobile banking accounts. Beneficiaries from Dhaka region have the highest share of mobile banking accounts. This is perhaps due to the better access to the agents.

Beneficiaries are less likely to have access to banking services since akin to the old age and elderly, around 90 percent beneficiaries do not have any banking account as represented in Table 5.57.

Table 5.57: Beneficiaries Parent's/Family Having Financial Access to a Bank Account

Have bank account	Frequency	Per cent
Yes	10	10.3
No	87	89.7
Total	97	100.0

Source: Author's analysis from field survey, 2023.

5.3.7 Health and medical needs

The primary students are less likely affected by any serious illness that their parents are aware of. The illness ratio is less among the PESP beneficiaries which is around two per cent (Table 5.58). This is perhaps owing to the different activities of the government to improve the health of the mother and child over the years.

Table 5.58: Having Any Illness that the Beneficiary Parent's/Family is Aware of

	Frequency	Per cent
Yes	2	2.06
No	95	97.94
Total	97	100.0

Source: Author's analysis from field survey, 2023.

5.3.8 Nutrition intake

Unlike the elderly and widow beneficiaries, the parents of the students purchase less quantity of vegetables; however, purchases higher amount of milk, eggs, fish and meats (Table 5.59).

Table 5.59: Average Amount of Nutritional Commodity Purchased by the Beneficiaries Parent's/Family

Nutrient commodity	Observation	Average
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 field survey, 2023.

6. Issues and Concerns Related to Beneficiary Selection Processes

6.1 Old Age Allowance

6.1.1 Beneficiary

Around 30 per cent of beneficiaries believe they are not eligible for any safety net benefits. The ratio is higher in Dhaka, Rajshahi and Barishal regions. On the other hand, 100 per cent beneficiaries from Mymensingh and Chattogram believe they are eligible for the safety net benefits as represented in Table 6.1.

Table 6.1: Beneficiary's Perception Regarding their Eligibility to Receive the Allowance by Location

Division	Believes eligible to receive the benefit		Total
	Yes	No	
Barishal	58.33	41.67	100
Chattogram	100.00	0.00	100
Dhaka	33.33	66.67	100
Khulna	75.00	25.00	100
Mymensingh	100.00	0.00	100
Rajshahi	37.50	62.50	100
Rangpur	50.00	50.00	100
Sylhet	88.89	11.11	100
Total	70.15	29.85	100

Source: Author's analysis from field survey, 2023.

From a cross-checking question, it has been found that around 55 per cent of elderly beneficiaries replied their land amount is less than five decimals. This indicates that around 45 per cent of beneficiaries receive allowance despite having more than five decimals of land as represented in Table 6.2. Although, in the eligibility criteria, it has been mentioned that landless/homeless will be prioritised.

Table 6.2: Amount of Land Ownership by the Beneficiaries

Division	Having less than 5 decimals of lands		Total
	Yes	No	
Barishal	50.0	50.0	100
Chattogram	62.5	37.5	100
Dhaka	83.3	16.7	100
Khulna	62.5	37.5	100
Mymensingh	60.0	40.0	100
Rajshahi	12.5	87.5	100
Rangpur	50.0	50.0	100
Sylhet	66.7	33.3	100
Total	55.2	44.8	100

Source: Author's analysis from field survey, 2023.

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 two per cent of beneficiaries also have VGD cards. Among the existing beneficiaries, around six per cent receive multiple benefits as represented in Table 6.3.

Table 6.3: 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	100.0	100.0	100.0

Source: Author's analysis from field survey, 2023.

6.1.2 Non-beneficiary

Around 56 per cent non-beneficiaries have monthly income less than BDT 1,000. Despite living under the poverty line, they are being deprived of the safety net benefits as represented in Table 6.4.

Table 6.4: Beneficiaries Receiving Other Allowances/Benefits

Income less than BDT 1,000	Frequency	Per cent
Yes	23	56.1
No	18	43.9
Total	41	100.0

Source: Author's analysis from field survey, 2023.

Around 95 per cent 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 as represented in Table 6.5.

Table 6.5: 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	100.0	100.0	100.0

Source: Author's analysis from field survey, 2023.

Although it is mentioned that priority will be given to the landless cohort, however, it is not a mandatory option. It has been found that numbers of beneficiaries are receiving this benefit despite having some land. Although 34 per cent non-beneficiaries have lands below five decimals and are not receiving this benefit, they should be covered under this programme as represented in Table 6.6.

Table 6.6: Amount of Land Ownership by the Non-beneficiaries

Having less than 5 decimal lands	Frequency	Per cent
Yes	27	66
No	14	34
Total	41	100

Source: Author's analysis from field survey, 2023.

6.2 Widow and Husband Deserted Destitute Women

6.2.1 Beneficiary

Around 33 per cent 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 they are eligible to receive the benefits as represented in Table 6.7.

Table 6.7: Beneficiary's Perception Regarding their Eligibility to Receive the Allowance by Location

Division	Believes eligible to receive the benefit		Total
	Yes	No	
Barishal	75.0	25.0	100
Chattogram	100.0	0.0	100
Dhaka	30.8	69.2	100
Khulna	62.5	37.5	100
Mymensingh	100.0	0.0	100
Rajshahi	41.7	58.3	100
Rangpur	93.3	6.7	100

(Table 6.7 contd.)

(Table 6.7 contd.)

Division	Believes eligible to receive the benefit		Total
	Yes	No	
Sylhet	28.6	71.4	100
Total	67.0	33.0	100

Source: Author’s analysis from field survey, 2023.

Around 11 per cent of respondents have VGD cards and they are mostly located in Mymensingh, Rajshahi, and Chattogram regions. Around five per cent of respondents receive other allowances including the widow allowance and they are mostly located in Rajshahi, Barishal, Dhaka and Sylhet as represented in Table 6.8.

Table 6.8: 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	100.0	100.0

Source: Author’s analysis from field survey, 2023.

6.2.2 Non-beneficiary

According to the criteria, 25 per cent of widows should be prioritised to get this benefit. The criteria suggest to emphasise the landless, homeless persons for this benefit, however, they are out of coverage now as represented in Table 6.9.

Table 6.9: 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 field survey, 2023.

On the contrary, 97 per cent of non-beneficiaries are not receiving any VGD benefits or other types of allowances, henceforth they should be taken under the coverage as represented in Table 6.10.

Table 6.10: Non-beneficiaries Receiving Other Allowances/Benefits

	VGD Card holder	Receive other allowance
Yes	3.3	3.3
No	96.7	96.7
Total	100.0	100.0

Source: Author’s analysis from field survey, 2023.

Due to the faulty selection process, currently, a number of eligible widows are out of coverage of this benefit programme.

6.3 Primary Education Stipend Programme

6.3.1 Beneficiary

Primary education beneficiary selection process is hindered due to documentation-related problems as represented in Table 6.11. The problems vary from documentation to communication, transportation, hostel facilities, lack of incentives, etc. The challenges also differ in plainland, hilly, char, and remote areas.

Table 6.11: Spatial Challenges of PESP Beneficiaries

Location	Challenges
Barishal (Hijla)	Four out of six unions are located in flood-prone areas
	Difficult to attend school during monsoon
	Deficiency in terms of transportation channel
	Difficult for teachers to arrive at school on time
	Schools were closed during Covid-19, and numerous Madrasahs were established illegally, resulting school dropout and later enrolling in Madrasahs
Bandarban (Lama)	Attending schools in remote hilly areas is challenging for poor transportation system
	Dwelling for tribals, and they are unaware of education
Tangail (Modhupur)	Transportation is challenging since the area is covered with forest and slightly hilly
	Most of the students belong to single-parent, and almost all of them are working in pineapple fields
	The bulk of the students are from poor families, and their parents cannot provide any mid-day meals
Jhenaidah (Shailkupa)	Poor socio-economic condition
	Industries were shut for no business scope
Jamalpur (Dewanganj)	Considering the geographical and environmental conditions, mid-day meal can be providing
Chapai Sadar	A total of 14 unions in one municipality and seven unions are under the Char area; however, communication is difficult during rainy season
	During the dry season, lack of by-road facilities is another concern, as the teachers and children need to walk miles
	Qualified teachers do not stay for long
Dinajpur (Khansama)	No such geospatial problems in this region
Kurigram (Nageshwari)	Geographically located in remote areas, thus, teachers are less interested in staying (shortages of teachers)
	59-60 teaching posts remain vacant as always.
	Difficult for students to attend school during rainy seasons

(Table 6.11 contd.)

(Table 6.11 contd.)

Location	Challenges
Sunamganj (Sulla)	Being a haor region, the areas remain underwater for almost 6 to 7 months a year.
	Students need proper vehicle during the full season to attend schools
	School managing committees rent boats to bring students from home, but they lack funds to facilitate such activities. Hence, at times this service gets halted and hampered, which is another cause for student dropout

Source: Author's analysis from qualitative discussions and interviews, 2023.

6.3.2 Non-beneficiary

Around 47 per cent of beneficiaries believe 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 to the guardian of the students. Around five per cent receive government pension, which in this case can indicate that they have inherited this benefit. This can be observed in Chattogram and Khulna regions. Around two per cent of guardians have VGD cards and six 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 Barishal, Rajshahi, Dhaka and Chattogram regions represented in Table 6.12.

Table 6.12: Beneficiaries Who are Cut Off from the Stipend Programme

Division	Cut off from stipend		Total
	Yes	No	
Barishal	40.0	60.0	100
Chattogram	15.4	84.6	100
Dhaka	16.7	83.3	100
Khulna	0.0	100.0	100
Mymensingh	0.0	100.0	100
Rajshahi	40.0	60.0	100
Rangpur	30.8	69.2	100
Sylhet	14.3	85.7	100
Total	18.6	81.4	100

Source: Authors' analysis from field survey 2023.

7. Challenges in Receiving the Allowance

7.1 Old Age Allowance

Despite the allocation, 97 per cent of beneficiaries believe the amount is needed to increase on average, up to BDT 2,500 as represented in Tables 7.1 and 7.2.

Table 7.1: Perception of Beneficiaries to Increase the Amount

	Frequency	Per cent
Yes	65	97.0
No	2	3.0
Total	67	100.0

Source: Author's analysis from field survey, 2023.

Table 7.2: Additional Amount of Money Needed As Allowance

Division	Observation	Average
<i>National</i>	65	1,969
Barishal	12	2,167
Chattogram	8	2,213
Dhaka	6	1,250
Khulna	8	1,500
Mymensingh	10	1,750
Rajshahi	8	2,600
Rangpur	5	3,200
Sylhet	8	1,313

Source: Author's analysis from field survey, 2023.

The amount ranges from BDT 1,000 to BDT 6000 as well. On average, the respondents from Sunamganj, Kishoreganj, Rajshahi agreed to BDT 1,000 per month. However, haor, hilly and other remote areas like Kishoreganj, Bandarban, Barishal demanded BDT 2,000 to BDT 6,000. On the contrary, government officials believe considering the inflation and other requirements, the amount should be around BDT 2,000 per month.

7.2 Widow and Husband Deserted Destitute Women Allowance

The amount of allocation is similar to the old age beneficiaries. The demand is also like the OAA. Around 97 per cent believe the amount is needed to increase and on average, the amount should be increased up to BDT 2,000. Like the old age beneficiary, the widow allowance should be aligned with the same amount as represented in Tables 7.3 and 7.4.

Table 7.3: Perception of Beneficiaries to Increase the Amount

	Frequency	Per cent
Yes	105	96.3
No	4	3.7
Total	109	100

Source: Author's analysis from field survey, 2023.

Table 7.4: Additional Amount of Money Needed as Allowance

Division	Observation	Average
<i>National</i>	105	2,118
Barishal	12	1,667
Chattogram	14	2,621
Dhaka	13	1,215
Khulna	16	1,144
Mymensingh	13	2,008
Rajshahi	12	3,000
Rangpur	11	3,182
Sylhet	14	2,464

Source: Author's analysis from field survey, 2023.

7.3 Primary Education Stipend Programme

The parents of the students receive BDT 150 per child which accounts for their uniform, textbook 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 educational purposes and they believe the amount is needed to increase since the cost of educational materials has gone up. Although, the benefit does not provide significant positive outcome in terms of enrolment (Gleb, et.al., 2019). Around 80 per cent respondents believe the amount is needed to be increased and it should be BDT 250 per month per children. The awareness related activities are higher among the stipend group since this activity has broader dissemination activities as represented in Tables 7.5 and 7.6.

Table 7.5: Perception of Beneficiaries to Increase the Amount

	Frequency	Per cent
Yes	77	79.4
No	20	20.6
Total	97	100.0

Source: Author's analysis from field survey, 2023.

Table 7.6: Additional Amount of Money Needed as Allowance

Division	Observation	Average
<i>National</i>	77	1,534
Barishal	8	2,188
Chattogram	13	1,600
Dhaka	12	708
Khulna	2	300
Mymensingh	16	1,575
Rajshahi	10	1,680
Rangpur	3	2,900
Sylhet	13	1,539

Source: Author's analysis from field survey, 2023.

It has been found that around 5–30 per cent of students remain out of coverage due to failing in the exams and not having proper documents. The ratio varies depending on different locations as represented in Tables 7.7 and 7.8.

Table 7.7: Number of Students that are Out of Coverage (despite being eligible)

Location	Students that do not receive stipend
Barishal (Hizla)	5 per cent
Bandarban (Lama)	5-7 per cent (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 per cent
Jamalpur (Dewanganj)	0 per cent
Chapai Sadar	Most likely, 0 per cent of students
Dinajpur (Khansama)	Everyone is eligible, and the government is always working to bring everyone under the coverage
Kurigram (Nageshwari)	0 per cent (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 per cent due to documentation (birth certificate and NID card-related issues), dropping out and having poor marks

Source: Author's analysis from qualitative discussions and interviews, 2023.

Table 7.8: Issues and Concerns Related to the Allocation of Stipend Money

Location	Challenges
Barishal (Hizla)	Server down related issue
	Mobile banking accounts of beneficiaries become disabled due to irregular transactions

(Table 7.8 contd.)

(Table 7.8 contd.)

Location	Challenges
Bandarban (Lama)	Account hacking or fraudulency
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 accounts of beneficiaries become disabled due to irregular transactions
Jamalpur (Dewanganj)	No problems to allocate the stipend money
Chapai Sadar	Mobile banking agents charge additional money during the withdrawal
Dinajpur (Khansama)	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 from qualitative discussions and interviews, 2023.

8. Administrative Challenges from Selection to Allocation

8.1 Old Age Allowance

On average, the beneficiaries receive around BDT 1,500 after a three-month interval. Yearly the amount is BDT 6,000. 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. According to the FGDs and field survey, around BDT 4,000 to 6,000 they usually pay to enlist their names. To avail this benefit, the beneficiaries had to pay BDT 2,653 as a bribe. The amount ranges from BDT 500 to BDT 6,000.

Eighteen per cent of beneficiaries were unaware 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 these benefits as represented in Tables 8.1 and 8.2.

Table 8.1: Awareness Among the Beneficiaries Regarding the Programme

Status of being aware of	Prior awareness	Informed by UP office
Yes	82.1	49.3
No	17.9	50.8
Total	100.0	100.0

Source: Author's analysis from field survey, 2023.

Table 8.2: An Additional Amount of Money Needed as Allowance

Division	Aware of the programme		Total	Informed by UP office		Total
	Yes	No		Yes	No	
Barishal	75.0	25.0	100	33.3	66.7	100
Chattogram	100.0	0.0	100	50.0	50.0	100
Dhaka	100.0	0.0	100	66.7	33.3	100
Khulna	75.0	25.0	100	87.5	12.5	100
Mymensingh	100.0	0.0	100	40.0	60.0	100
Rajshahi	62.5	37.5	100	50.0	50.0	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 field survey, 2023.

From the KIIs, the UP officials and government officials mentioned the 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 as represented in Table 8.3.

Table 8.3: Challenges in Selection and Allocation Process for Old Age and Widow Beneficiary

Location	Selection process	Allowance payment
Barishal (Hijla)	Children cannot be selected for stipends due to their young age	Server down related issue
	Online birth registration certificates are not available in remote areas	Mobile banking account of beneficiaries become disable due to irregular transactions
Bandarban (Lama)		Account hacking or fraudulency
Tangail (Modhupur)	NID issues	Software programming problem. It cannot be seen who withdraw the money
	Birth certificate problem	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 (Shaikupa)	Lack of economic opportunity led some students to drop out and leave the area in search of work due to financial problems	Mobile banking accounts of beneficiaries become disabled due to irregular transactions
Jamalpur (Dewanganj)	No issues found	No issues found

(Table 8.3 contd.)

(Table 8.3 contd.)

Location	Selection process	Allowance payment
Chapai Sadar	No issues found	Mobile banking agent charges additional money during the withdrawal
Dinajpur (Khansama)	Problems with birth registration and parent's NID	To withdraw the stipend amount, the beneficiary needs to travel long ways (lack of agent banking point)
Kurigram (Nageshwari)	No issues found	Challenges occur mostly with illiterate and unaware parents who lack ideas on how to apply for stipend and withdrawal of money
Sunamganj (Sulla)	Birth certificate problem	Software problem
	Irregular students	Lack of skilled manpower and absence of computer and internet connection
	If the student fails, then gets excluded from the programme	Fraud gang hack the account and withdraw the money

Source: Author's analysis from qualitative discussions and interviews, 2023.

8.2 Widow and Husband Deserted Destitute Women Allowance

Unlike the elderly beneficiaries, the ratio is higher for widows in terms of being aware of 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, as represented in Table 8.4.

Table 8.4: Awareness Programme by UP Office

Status of being aware of	Prior awareness	Informed by UP office
Yes	75.2	47.7
No	24.8	52.3
Total	100.0	100.0

Source: Author's analysis from field survey, 2023.

The challenges for the selection and allocation process are also similar to the old age allowance, as mentioned in Table 8.3, and are mostly confined to nepotism and bribery.

8.3 Primary Education Stipend Programme

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 as represented in Table 8.5.

Table 8.5: Institutional Capacity of the European Union (EU) Office or Primary Schools to Deliver the Services

Location	Capacity to provide services	Suggestions for strengthening
Barishal (Hizla)	Sufficient.	To reintroduce the allowance of BDT 4,000 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 work with stipend programme, often do not understand the tasks.	Teachers and upazilla education personnel should be trained.
Tangail (Modhupur)	Insufficient. There are no skilled teachers to maintain technical issues. Also, the primary schools are not equipped with computers.	Need proper technology and skilled manpower. Besides, supporting staffers like a watchman, a sweeper and an office assistant in schools also are required.
Jhenaidah (Shaikupa)	Sufficient to provide benefits.	
Jalalpur (Dewanganj)	Sufficient to provide benefits.	
Chapai Sadar	Need to increase further; manpower crisis.	Human resources should get computer training on how to better serve the beneficiaries quickly and efficiently.
Dinajpur (Khansama)	Need to increase further; shortage of human resources.	High-speed internet is required for conducting official work
Kurigram (Nageshwari)	Sufficient.	
Sunamganj (Sulla)	Insufficient; teachers perform enlisting in line with regular activities. However, they have poor technical know-how.	Teachers need proper training in computers and every school should have computer with internet connection.

Source: Author's analysis from qualitative discussions and interviews, 2023.

9. Estimation of Leakage and Gaps to be Covered

Considering the mentioned criteria in Tables 4.2 and 4.3, in FY2023, the government is providing an allowance to 57,01,000 old age population of the country. However, the coverage of this programme is needed to expand both the horizontally and vertically. According to the national database like Housing Census 2022 and HIES 2016, there are a total of 97 lakh old age people are available in Bangladesh. However, according to the mentioned criteria, such as being homeless and having monthly income less than BDT 1,000, the number of old age or widow people is less than the current recipients. This indicates that current beneficiaries receive an allowance without fulfilling the necessary criteria. Those are considered non-eligible or non-poor.

Considering the eligibility criteria like income and asset ownership, including getting benefits from other allowances, it has been estimated that around 30 per cent of old age and 33 per cent of widows

are ineligible to receive these benefits. the percentage has been retrieved from their perception of their eligibility to receive the benefits. It has been found that around 30 per cent of old age and 33 per cent of widows believe they are not eligible to receive any allowances. Added to that, around 13 per cent old age and 16 per cent widows are receiving multiple benefits like VGD and other safety net and inherited or receiving pension. The ineligibility rises to 48 per cent when land ownership status gets violated. Table 9.1 compares the leakage ratio that has been found from the field survey and estimated by other studies from the World Bank and BIDS. Based on the socio-economic criteria and non-eligibility and vulnerability status, the ratio varies significantly. However, the leakage ratio that has been found for OAA and WA are close to the estimation of the World Bank.

Table 9.1: Comparison of the Share of Non-eligible Person or Leakage Ratio Found by Other Studies

Leakage in OAA & WA	Found by this study	Found by World Bank	Found by BIDS
Old age	30 per cent	10 to 40 per cent	20 to 50 per cent
Widow	33 per cent	Leakage 22 to 36 per cent; 20 per cent are non-poor	

Source: The World Bank, 2020 & 2019; **Note:** the BIDS info was estimated in 2013 based on 2011 census.

It is important to note that the leakage ratios of the OAA and WA are in a downward trend. In 2013, the ratio was around 50 per cent. In 2019, it has been reduced to 40 and 36 per cent. Finally, in 2023, the ratio dropped to 30 and 33 per cent, respectively. The credit goes to the government policies and digitalisation of the payment process. However, a large number of ineligible beneficiaries are also included which need to be phased out.

Nearly 40 lakh old age and 16,58,000 widows are eligible to receive these benefits. However, if the government aims to expand and cover all the old age and widow population, whether solvent or not, it is estimated around 97 lakh old age and 52 lakh widows in total can receive these benefits. The PESP does not have any ineligible beneficiaries since the programme is universal (Table 9.2).

Table 9.2: Additional Beneficiaries to be Covered, Considering Eligibility Criteria (in million)

	Old age allowance	Widow	Primary Education Stipend Programme
Current beneficiary	5.7	2.5	14.0
Beneficiaries fulfilling criteria	4.0	1.7	14.0
Non eligible beneficiaries	1.7	0.8	
Universal coverage	9.7	5.2	18.3

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

10. Estimation of Additional Resource Requirements

Table 10.1 represents the number of old age, widows and primary students currently receiving the safety net benefits. It also highlights the required resources and the number of additional beneficiaries to be covered. The estimation has been calculated based on the current amount that a beneficiary receives. For OAA and WA each beneficiary receives an allocation of BDT 500, and a primary student

receives BDT 150 per month. It has been found that the non-eligible beneficiaries (old age and widow) are receiving around BDT 1,500 crore per year, which is due to the poor target of beneficiaries and administrative weaknesses.

Table 10.1: Additional Resources are Required for the Targeted Programmes

	Old age allowance	Widow	Primary Education Stipend Programme
Current beneficiary (in million)	5.7	2.5	14.0
Required budget (in crore Tk)	3,421.0	1,485.0	2,520.0
Beneficiaries fulfilling criteria (in million)	4.0	1.7	14.0
Required budget (in crore Tk)	2,394.0	995.0	2,520.0
Non eligible beneficiaries (in million)	1.7	0.8	
Required budget (in crore Tk)	1,026.0	490.0	0.0
Eligible but non beneficiaries (in million)	3.3	2.5	4.3
Required budget (in crore Tk)	2,003.0	1,525.0	774.0
Universal coverage (in million)	9.7	5.2	18.3
Required budget (in crore Tk)	5,837.0	3,144.0	3,294.0

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

This leakage amount could be utilised to include the eligible but non-beneficiaries. It has been estimated that 33 lakh old age and 25 lakh widow population are still eligible but non-beneficiaries. The leakage amount could cover around 25 lakh old age and widow eligible non-beneficiaries.

As mentioned, the allowance amount has been proposed to increase to BDT 2,500 for old age and widows and BDT 2,000 per month. Considering the proposed estimation, a total of BDT 27,958 crore will be required to cover the eligible but non-beneficiaries. In total, the required amount will be BDT 88,824 crore (Table 10.2).

Since the programmes are funded from the revenue sector, the tax money is being financed for ensuring the social protection of these vulnerable groups. Therefore, the funding source should be managed from the additional tax sources as well. This amount of money could be financed from the yearly tax loss amount in Bangladesh (Moazzem, et.al., 2023).

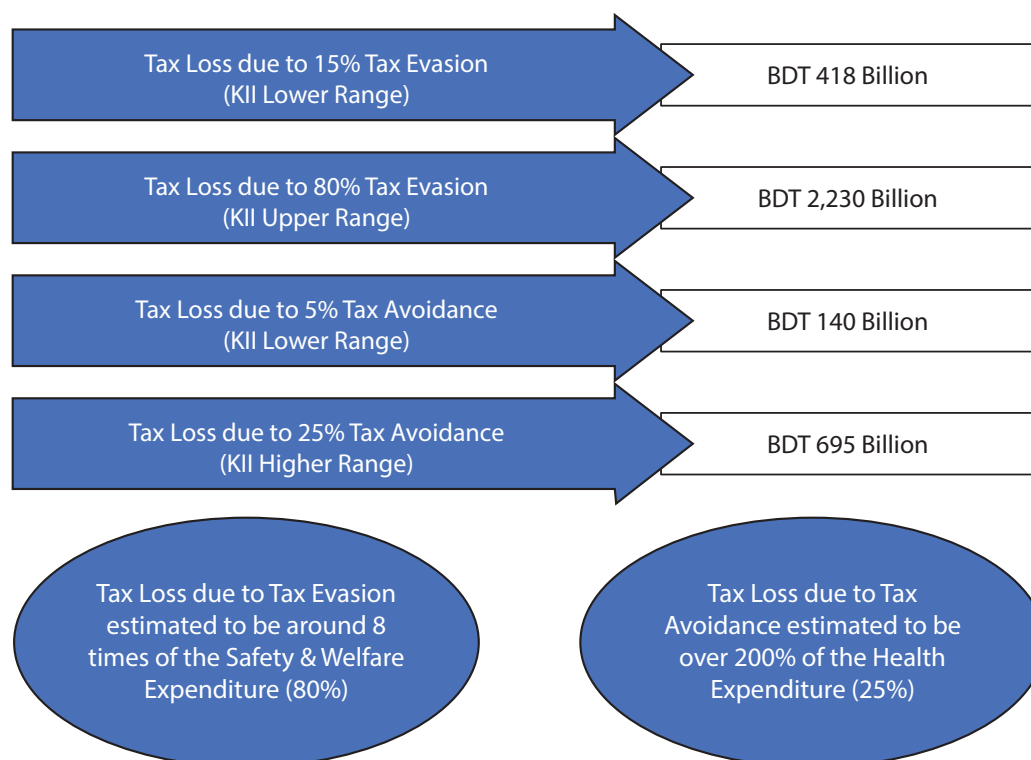
In an earlier CPD study, it was found that total tax loss in the economy is as low as Tk 41,800 crore to as high as Tk 2,23,000 crore in a year (in figure 10.1). This huge amount of resources could be captured in order to finance the benefit of the poor and vulnerable communities. Prevention or protection 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.

Table 10.2: Additional Required Resources with Increased Allowance Amount (BDT 2,500 for old age and widow and BDT 2,000 for PESP per-month)

	Old age allowance	Widow	Primary Education Stipend Programme	Total
Beneficiaries fulfilling criteria (in million)	4.0	1.7	14.0	19.6
Required budget (in crore Tk)	11,972.0	4,975.0	33,600.0	50,547.0
Eligible but non beneficiaries (in million)	3.3	2.5	4.3	10.2
Required budget (in crore Tk)	10,015.0	7,623.0	10,320.0	27,958.0
Universal coverage (in million)	9.7	5.2	18.3	33.3
Required budget (in crore Tk)	29,184.0	15,720.0	43,920.0	88,824.0

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

The financing for the additional beneficiaries can be facilitated further by preventing the tax loss amount in the economy. The tax loss can fund to cover this additional number of beneficiaries. Around 30 per cent old age and 33 per cent widows are found to be non-eligible beneficiaries. Of which,

Figure 10.1 Tax Loss in Bangladesh and Diversion Towards Funding Additional Beneficiaries, Including Increased Allowance Amount


Source: Moazzem et al., (2023).

around 13 to 16 per cent are getting multiple allowances like pension, VGD or others. Around BDT 1,500 crore per year is being spent on non-eligible beneficiaries, which needs to be prevented. This leakage amount can be spent to cover an additional 45 per cent of total eligible non-beneficiaries. Considering the current allocation of BDT 500 and BDT 150 per month to the old age, widow and primary student, an additional BDT 4,302 crore will be required to cover the eligible non-beneficiaries, of which BDT 1,500 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 2,500 and 2,000 per month, an additional BDT 39,862 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 loses from as low as 41,000 crores to as high as 2,23,000 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.

11. Conclusion and the Way Forward

The Old Age Allowance and Widow Allowance programmes 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. Though some of the programmes succeeded in reducing poverty, still there are some challenges visible and should be addressed properly. The allowance amount that the beneficiaries receive is insufficient to cover all their expenses, and there are administrative issues that need to be addressed to ensure the effective implementation of the programmes. Furthermore, there are still a significant number of elderly and widows who are not covered by these programmes and may require additional support.

The targeting errors are significant, whereas the coverage is not comprehensive. The central government should develop a mechanism to identify the right beneficiaries and to lessen the challenges to avail the benefits. In this regard, several mechanisms can be followed. Those are as follows:

11.1 Old Age Allowance and Women Allowance

- (a) *Redefining the eligibility criteria:* First, the eligibility criteria of receiving the government allowances and benefits should be redefined. The income of the eligible beneficiaries is now higher than BDT 1,000 per month. Besides, the beneficiaries have land more than the stipulated amount. Given the current context, it is high time to redefine the definition of eligibility for the OAA and WA.
- (b) *Development of a single ID household database:* The BBS was assigned to develop household statistics in 2018. Under this initiative, the household will have a single ID to be identified. Due to the lack of a single ID, the beneficiaries receive multiple benefits. The database would supplement information on the household and its other characteristics. It would contribute to identifying the household under different income and classification levels. Until today, no initiative has been taken to initiate this programme. On the contrary, a comprehensive MIS system should be developed where the profiles of the beneficiaries will be uploaded and will contribute to reducing the leakages. Additionally, the NID database should be updated with the required other information and integrated with the household database. The online database should be public based on the accountability perspective.

- (c) *Selection of the beneficiaries:* Local government officials like Upazila Nirbahi Officer () should crosscheck the list of beneficiaries prepared by the respective ward members. The government can include NGOs (not the microfinance-based NGOs) in the selection committee or outsource the service from NGOs who can crosscheck the list.

Besides, a community-based selection process should be developed. A social mapping could be conducted to initiate the process. Engagement of communities or eligible beneficiaries/ non-beneficiaries should also be included. Raising awareness among the local community and tribal people and ensuring their participation to identify the right beneficiary. The community-based committee can also select, allocate, and monitor processes.

- (d) *Inclusive payment system:* The current G2P system has several challenges, like losing or forgetting PIN numbers, having no mobile phone or sim cards, and fraudulent activities like withdrawing money without notifying the beneficiary, etc. However, transactions through the banking account had fewer problems. The government can rethink in terms of keeping the banking payment system along with the MFS. Added to that, the beneficiaries should own a phone and a sim card to avoid leakage.

In order to reduce fraudulent activities, facial recognition or palm print-based identification mechanisms should be established during the withdrawal of allowance money. Fingerprint identification is ineffective since, for elderly beneficiaries, their fingerprint gets erased after a certain age level.

- (e) *Increasing the allowance amount:* As suggested by the upazilla social welfare officer, UP officials and beneficiaries, the amount should be increased significantly since the livelihood expenses are getting dearer gradually. Given the current context, the allocated amount should be around BDT 2,000. However, the amount can be specified by different location and their needs.
- (f) *Scaling up the programmes in urban areas:* It is important to scale up the SSNPs in urban areas since fewer SSNPs cover the urban poor and most of them are excluded from the OAA and WA. However, the government has a different stance on expanding the programmes in the urban areas. The government believes that rural-to-urban migration will increase drastically if the programmes are expanded to urban areas. This argument is untrue since the allowance amount is too poor to support their livelihoods based on urban standards.
- (g) *Inclusion of marginal communities:* The government should expand the programmes towards the inclusion of marginal people like the street people, floating people, sex workers, and transgender. These communities face numbers of challenges over enlisting their names in the allowance programmes. Those challenges include age barriers, absence of NID, missing information in the NID, among others. Currently, the government has brought 402 sex workers in Jashore and Kushtia under the safety net benefits. The number should be increased significantly.
- (h) *Raising awareness among the beneficiaries:* 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.
- (i) *Training on moral and ethical standards among the UP officials:* Public representatives should be made aware and trained about moral, ethical, and technical issues.
- (j) *Identifying the right information on widows and their husbands:* In Haor areas, the beneficiaries hide information about the death-related information of their husbands. Therefore, UP officials should be certain about the information of Widows and their marital husbands.

11.2 Primary Education Stipend Programme

- (a) *Allocation of funds for boats in the rainy season:* For school-going children, many of the government primary schools are in remote areas where communication is very difficult during the rainy season. It is important to disburse the necessary funds for equipping the schools with boats and manpower to operate those on the school premises (especially in the char areas during the monsoon).
- (b) *Hostels and transportation facilities for students and teachers:* 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 transportation issues and lack of proper examples in their community. Teachers in char and hilly areas should be compensated with additional housing and transportation allowance. The development of a communication system is important in the char areas, particularly in the Char Rajibpur.
- (c) *Increasing the allowance amount up to BDT 2,500:* The allowance amount should be increased significantly since the current allocation amount is poor and insufficient to address the needs of the students. Now, BDT 150 is insufficient to compensate for purchasing educational materials, uniforms, etc. As found from the survey and the FGDs, the allocation amount should be BDT 2,500 to supplement the needs of the students.
- (d) *Inclusion of marginal communities:* The stipend programme should be expanded for primary students in the urban slums, camps, and other areas where government schools are absent, and children from marginalised communities study in different types of private schools.
- (e) *Providing double benefits to specially abled students:* Specially abled students receive only one stipend, but they do not receive any allowance that is targeted toward their livelihood. Despite being eligible, they do not get any livelihood-related allowance if they receive an education stipend. However, if any family members of a school-going child receive any allowance, their child is also eligible for receiving stipends. Therefore, there is discrimination that is being made to disabled students. This should be resolved and the specially abled students should enjoy the double dividends.
- (f) *Upgradation of the server, recruiting IT manpower and technical training arrangement:* The PESP server should be upgraded as the number of troubleshooting rates is higher. The upazilla education officers struggle to maintain the database. It is also difficult for them to update the database and understand the technical issues to resolve them. Therefore, dedicated IT specialists should be employed to reduce the technical issues and provide technical training among the upazilla education officials to understand and resolve those.
- (g) *Hiring data entry operator at school and upazilla level:* The primary schools and upazilla education office lacks data entry operator. The role is usually played by the teachers and education officers. However, the teachers and education officers are not technically sound and makes mistake during the input of the information of the beneficiaries. Then the remedial process becomes lengthy. Therefore, data entry operators should be employed at the upazilla education offices so that the listing process gets smoother.
- (h) *Training arrangement for the guardians on withdrawal of the stipend money:* The guardians are often cheated by hackers or mobile banking agents during the withdrawal of the stipend money. This can be prevented by raising awareness-related programmes and providing hands-on training to the guardians at the school premises.

REFERENCES

Ahmed, S. M., Hossain, N. R., Masud, AKM., Zahra, N. (2008). Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh: An Evaluation. Research Monograph Series No. 36. Brac. Retrieved from <https://bigd.bracu.ac.bd/publications/small-scale-old-age-and-widow-allowance-for-the-poor-in-rural-bangladesh-an-evaluation/>

Ahmed, R. U., & Islam, S., S. (2011). *People's Perception on Safety Net Programmes: A Qualitative Analysis of Social Protection in Bangladesh*. Social Protection Group. Development Consultant and Global Compliance Initiative (DCGI). Available at <http://www.bibalex.org/search4dev/files/425863/451930.pdf>

Barkat-e-Khuda. (2011). Social Safety Net Programmes in Bangladesh: A Review. *The Bangladesh Development Studies*, 34(2), 87–108. <http://www.jstor.org/stable/23339844>

Choudhury, N. Y. & Räder. C. (2014). *Targeting the Poorest and Most Vulnerable: Examples from Bangladesh*. DOI 10.1007/978-94-007-7061-4

DSS. (n.d.). Allowance for the Widow and Husband Deserted Women. Programmes and projects. Department of Social Services (DSS). Retrieved from <http://www.dss.gov.bd/site/page/b7c725f3-ad58-4ca8-811d-236f052bb6b0/%E0%A6%AC%E0%A6%BF%E0%A6%A7%E0%A6%AC%E0%A6%BE-%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE>

DSS. (n.d.). Old Age Allowance Programme. Department of Social Services (DSS). Retrieved April 25, 2023, from [http://www.dss.gov.bd/site/page/7314930b-3f4b-4f90-9605-886c36ff423a/http per cent3A per cent2F per cent2Fwww.dss.gov.bd per cent2Fsite per cent2Fpage per cent2F7314930b-3f4b-4f90-9605-886c36ff423a per cent2FOld-Age-Allowance](http://www.dss.gov.bd/site/page/7314930b-3f4b-4f90-9605-886c36ff423a/http%20per%20cent3A%20per%20cent2F%20www.dss.gov.bd%20per%20cent2Fsite%20per%20cent2Fpage%20per%20cent2F7314930b-3f4b-4f90-9605-886c36ff423a%20per%20cent2FOld-Age-Allowance)

Frazer, H., & Marlier, E. (2009). *Minimum income schemes across EU member states: Synthesis report*. EU Network of National Independent Experts on Social Inclusion. Brussels: European Commission.

GoB (2015). *National Social Security Strategy (NSSS) of Bangladesh*. General Economics Division, Planning Commission, Government of the People's Republic of Bangladesh.

Gelb, A. Mukherjee, A. Navis, A. Akter, M. and Naima, J. (2019). *Primary Education Stipends in Bangladesh: Do Mothers Prefer Digital Payments over Cash?* Centre for Global Development (CGD). Retrieved from <https://www.cgdev.org/sites/default/files/primary-education-stipends-bangladesh-do-mothers-prefer-digital-payments-over-cash.pdf>

Haider, M.Z., Mahamud, A. (2017). Beneficiary Selection and Allowance Utilization of Social Safety Net Programme in Bangladesh. *Journal of Human Rights and Social Work*, 2, 45–51. <https://doi.org/10.1007/s41134-017-0028-1>

Hebbar, M. & Shehab, S. (2020). *Shock-Responsive Social Protection in Bangladesh: Literature Review*. UK: Maintains, Oxford Policy Management. Retrieved April 25, 2023, from <https://www.opml.co.uk/files/Publications/A2241-maintains/maintains-bangladesh-srsp-literature-review-310320-updated-june-14-21-gk.pdf?noredirect=1>

Moazzem et al., (2023). *Corporate Tax Transparency Issues and Concerns in Bangladesh*. Dhaka: Centre for Policy Dialogue.

MoF. (n.d.). *Social Security Programs*. Finance Division, Ministry of Finance (MoF). Government of the People's Republic of Bangladesh. Last updated: 9 June 2022 and accessed on 06 November 2022. Available at <https://mof.portal.gov.bd/site/page/32220b73-846f-4a33-b4c0-a6650c918e25/Safety-Net>

MoPME. (2022). *Guideline for implementation of primary education stipend 2021*. Ministry of Primary and Mass Education (MoPME). Retrieved from https://skt.portal.gov.bd/sites/default/files/files/skt.portal.gov.bd/page/b9ce09c3_04aa_4613_a5b2_c1e680599dcb/2022-08-03-10-23-c0e789c6cff76a63df0cd3c916f789c6.pdf

MoPME. (n.d.). *History of Primary Education Stipend*. Ministry of Primary and Mass Education. Retrieved from <http://pesp.gov.bd/>

Rahman, M., Khan, T. I., Kamal, M. (2021). *Delivery of Efficient Social Protection: Recommendations in View of Implementing Five Programmes in Bangladesh*. Centre for Policy Dialogue. Retrieved from <https://cpd.org.bd/publication/delivery-of-efficient-social-protection/>

Sifat, R. I. (2021). Social Safety Net (SSN) Programs in Bangladesh: Issues and Challenges. *Journal of Social Service Research*, 47(4), 455–457. <https://doi.org/10.1080/01488376.2020.1839627>

Suryahadi, A., Suharso, Y., & Sumarto, S. (2001). Coverage and Targetting in the Indonesian Social Safety Net Programmes. *ASEAN Economic Bulletin*, 18(2), 161–175. <http://www.jstor.org/stable/25773664>

The World Bank. (2006). *Social Safety Nets in Bangladesh: An Assessment*. Bangladesh Development Series – Paper No.9. Retrieved April 25, 2023, from <https://socialprotection.gov.bd/wp-content/uploads/2017/06/WB-Assessment-of-Safety-Nets-2.pdf>

The World Bank. (2019). *Allowances for the Widow, Deserted and Destitute Women*. Program Brief. The World Bank. Retrieved from <https://documents1.worldbank.org/>

curated/en/994221552537440138/pdf/135277-BRI-PUBLIC-13-3-2019-9-15-58-ProgrammbriefonWAF.pdf

The World Bank. (2019). *Old Age Allowance*. Programme Brief. Retrieved from <https://documents1.worldbank.org/curated/en/619861552541446911/pdf/135280-13-3-2019-9-14-4-ProgrammbriefonOAAF.pdf>

The World Bank. (2020, November 17). Improving the transparency and efficiency of safety nets for the most vulnerable in Bangladesh. Retrieved from The World Bank: <https://www.worldbank.org/en/results/2020/11/17/improving-the-transparency-and-efficiency-of-safety-nets-for-the-most-vulnerable-in-bangladesh>

ANNEXE

Annex Table 1.1: Sampling Distribution for Quantitative Survey by Upazilla, Districts and Divisions

Division/District/Upazilla	Primary Students	Widow	Old Age	Total
BARISHAL DIVISION	22	24	16	62
BARISHAL DISTRICT	11	12	8	31
<i>BABUGANJ</i>	6	6	4	16
<i>HIZLA</i>	5	6	4	15
PATUAKHALI DISTRICT	11	12	8	31
<i>DASHMINA</i>	5	6	4	15
<i>RANGABALI</i>	6	6	4	16
CHATTOGRAM DIVISION	24	24	12	60
BANDARBAN HILL DISTRICT	12	12	6	30
<i>LAMA</i>	6	6	3	15
<i>THANCHI</i>	6	6	3	15
KHAGRACHHARI HILL DISTRICT	12	12	6	30
<i>DIGHINALA</i>	6	6	3	15
<i>GUIMARA</i>	6	6	3	15
DHAKA DIVISION	20	22	14	56
KISHOREGANJ DISTRICT	10	11	7	28
<i>KULIARCHAR</i>	5	6	3	14
<i>MITHAMAIN</i>	5	5	4	14
TANGAIL DISTRICT	10	11	7	28
<i>MADHUPUR</i>	5	6	3	14
<i>NAGARPUR</i>	5	5	4	14
KHULNA DIVISION	16	26	14	56
JHENAI DAH DISTRICT	8	13	7	28
<i>HARINAKUNDA</i>	4	7	3	14
<i>SHAILKUPA</i>	4	6	4	14
KHULNA DISTRICT	8	13	7	28
<i>DIGHALIA</i>	4	6	4	14
<i>KHAN JAHAN ALI</i>	4	7	3	14
MYMENSINGH DIVISION	28	26	14	68
JAMALPUR DISTRICT	14	13	7	34
<i>DEWANGANJ</i>	7	6	4	17
<i>ISLAMPUR</i>	7	7	3	17
SHERPUR DISTRICT	14	13	7	34
<i>NALITABARI</i>	7	6	4	17
<i>SHERPUR SADAR</i>	7	7	3	17

(Annex Table 1.1 contd.)

(Annex Table 1.1 contd.)

Division/District/Upazilla	Primary Students	Widow	Old Age	Total
RAJSHAHI DIVISION	22	26	12	60
CHAPAINAWABGANJ DISTRICT	11	13	6	30
<i>NACHOLE</i>	5	7	3	15
<i>CHAPAI NABABGANJ SADAR</i>	6	6	3	15
RAJSHAHI DISTRICT	11	13	6	30
<i>GODAGARI</i>	11	13	6	30
RANGPUR DIVISION	22	26	12	60
DINAJPUR DISTRICT	11	13	6	30
<i>BIRAL</i>	6	6	3	15
<i>KHANSAMA</i>	5	7	3	15
KURIGRAM DISTRICT	11	13	6	30
<i>CHAR RAJIBPUR</i>	6	6	3	15
<i>NAGESHWARI</i>	5	7	3	15
SYLHET DIVISION	24	26	14	64
SUNAMGANJ DISTRICT	24	26	14	64
<i>DERAI</i>	12	13	7	32
<i>SULLA</i>	12	13	7	32
Total	178	200	108	486

Annex Table 1.2: Qualitative Survey Distribution by Upazilla, Districts and Divisions

Division/District/ Upazila	FGD			KII		
	Parents of Students 8	Widow 9	Old Age 9	Upazilla Social Welfare Office 10	Upazilla Education Officer 10	UP Official 10
BARISHAL DIVISION						
BARISHAL DISTRICT						
<i>BABUGANJ</i>	Beneficiary; Male		Beneficiary; Female	1		1
<i>HIZLA</i>		Beneficiary; Female			1	1
CHATTOGRAM DIVISION						
BANDARBAN HILL DISTRICT						
<i>LAMA</i>		Beneficiary; Female		1	1	
<i>THANCHI</i>			Beneficiary; Male	1		1
DHAKA DIVISION						
KISHOREGANJ DISTRICT						
<i>KULIARCHAR</i>	Beneficiary; Female			1		

(Annex Table 1.2 contd.)

Estimating Gap of the Social Safety Net Programmes in Bangladesh

(Annex Table 1.2 contd.)

Division/District/ Upazila	FGD			KII		
	Parents of Students 8	Widow 9	Old Age 9	Upazilla Social Welfare Office 10	Upazilla Education Officer 10	UP Official 10
MITHAMAIN		Non- beneficiary; Female	Non- beneficiary; Male			1
TANGAIL DISTRICT						
MADHUPUR					1	
NAGARPUR		Non- beneficiary; Female		1		
KHULNA DIVISION						
JHENAI DAH DISTRICT						
HARINAKUNDA	Beneficiary; Male			1		
SHAILKUPA		Beneficiary; Female			1	
KHULNA DISTRICT						
DIGHALIA			Beneficiary; Male			1
KHAN JAHAN ALI	Beneficiary; Female			1		
MYMENSINGH DIVISION						
JAMALPUR DISTRICT						
DEWANGANJ	Beneficiary; Male			1	1	
ISLAMPUR			Beneficiary; Female			1
SHERPUR DISTRICT						
NALITABARI						1
SHERPUR SADAR		Beneficiary; Female			1	
RAJSHAHI DIVISION						
CHAPAINAWABGANJ DISTRICT						
NACHOLE						
CHAPAI NABABGANJ SADAR				1	1	
RAJSHAHI DISTRICT						
GODAGARI	Beneficiary; Female		Beneficiary; Male			1

(Annex Table 1.2 contd.)

(Annex Table 1.2 contd.)

Division/District/ Upazila	FGD			KII		
	Parents of Students 8	Widow 9	Old Age 9	Upazilla Social Welfare Office 10	Upazilla Education Officer 10	UP Official 10
RANGPUR DIVISION						
DINAJPUR DISTRICT						
BIRAL	Beneficiary; Female			1		
KHANSAMA		Beneficiary; Female	Beneficiary; Female		1	1
KURIGRAM DISTRICT						
CHAR RAJIBPUR		Beneficiary; Female				
NAGESHWARI		Non- beneficiary; Female	Non- beneficiary; Female		1	
SYLHET DIVISION						
SUNAMGANJ DISTRICT						
DERAI			Beneficiary; Female			1
SULLA	Non- beneficiary; Male & Female	Beneficiary; Female			1	
Total	8	9	9	10	10	10

In Bangladesh, the Social Safety Net Programmes (SSNPs) started expanding since FY2009-10, and around 2.22 crore people of different age groups have been receiving the benefits either in cash or in-kind interventions. Major cash transfer programmes in Bangladesh are the old age allowance, widow allowance and primary education stipend programme—all aimed to lessen vulnerability of the poor and vulnerable people, and to reduce dropout rates at primary education level. The study aims to analyse existing SSNPs 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, among others.



cpd.org.bd



cpd.org.bd



cpd_bangladesh



CPDBangladesh



Centre for Policy Dialogue (CPD)

House 40/C, Road 11 (new)

Dhanmondi, Dhaka-1209, Bangladesh

Telephone: (+88 02) 48118090, 55001185, 58156979

Fax: (+88 02) 48110414 E-mail: info@cpd.org.bd

Website: www.cpd.org.bd