

**ADMINISTRATION OF SOCIAL SAFETY NET PROGRAMS IN
BANGLADESH:**

A STUDY OF FOUR UNIONS



**A DISSERTATION
BY**

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ID NO: BU 05272010

**Dissertation Submitted For Fulfilling the Requirement of the Degree
Of MA in Governance and Development**

Center for Governance Studies

BRAC University, Dhaka

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Contents

Chapter	Contents	Page Number
	Preface	5
	Acknowledgement	6
	Abstract	7
	List of Tables	8-9
	Abbreviations and Acronyms	10-11
Chapter One	Introduction	12-15
	1.1 Statement of the Issue	12-14
	1.2 Objective of the Study	14
	1.3 Scope of the Study	15
	1.4 Plan of Study	15
Chapter Two	Literature Review	16-32
Chapter Three	Research Methodology	33-36
Chapter Four	Background and Profile of the Programs Under Study	37-44
	4.1 Background	37-38
	4.2 Program Profile	38-43
	4.3 Coverage Under the Programs	43-44
Chapter Five	5.1 Evaluation of the Working of Old Age Allowance Program	45-59
Chapter Six	6.1 Evaluation of the Working of Widow Allowance Program	60-71

Chapter Seven	The Strengths and Weaknesses of the Programs:	72-78
	The Dynamics of Self Targeting	
Chapter Eight	Findings and Recommendation	79-82
	8.1 Findings	79-81
	8.2 Recommendation	81-82
	8.3 Areas for Further Study	82
	References	83-86
	Appendices	87-94
	Appendix-1: Questionnaire for Old Age Allowance Beneficiaries	87-88
	Appendix-2: Questionnaire for Widow Allowance Beneficiaries	89-90
	Appendix-3: Questionnaire for Non-beneficiaries (Old Age Allowance)	91
	Appendix-4: Questionnaire for Non-beneficiaries (Widow Allowance)	92
	Appendix-5: Social Protection Spending in OECD Countries	93
	Appendix-6: Map of Study Area	94

Preface

One of the important features of the Government of Bangladesh's approach to poverty reduction is the wide involvement in safety net programs. Social safety nets have been treated as the third strategic block in PRSP. The government operates about 27 safety net programs (both cash and in kind transfer). Among the cash transfer safety nets, the Old Age Allowance and the Widow Allowance Programs possess different importance, as these groups are always vulnerable.

The total number of beneficiaries under these programs are 1.6 million and 0.65 million respectively and they are provided with a cash allowance of Tk.200 per month. But, do the allowance money reach to the deserving people? What percentage of deserving people is covered? Is there any political interference on these programs? Such types of questions are uttered from different corners.

This paper attempts to answer such questions through analysing different administrative aspects of these programs and proposes some recommendations to improve the administration of these programs. I think this paper can contribute to the debate on the development of an effective social safety net and social protection system in Bangladesh

Author

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Abstract

This study is an analysis of implications of two safety net programs in Bangladesh. The programs are the Old Age Allowance Program and the Allowance Program for the Widowed and Husband Deserted Distressed Women. The selection procedure of beneficiaries, delivery mechanism of allowance, political influence on these programs, coverage of these programs, and adequacy of allowance; all these issues are analysed in this study.

Under the Old Age Allowance Program the poor elderly of aged 65 years and above are provided with a monthly cash allowance of Tk.200. In the Allowance Program for Widowed and Husband Deserted Distressed Women, the widowed, divorced and husband deserted distressed women are also provided with a monthly cash allowance of Tk.200. The delivery of allowance is made through the public banks.

The study finds that in maximum cases programs have succeeded in reaching target groups. The leakage is low compared to food assistance programs. Furthermore the list of beneficiaries remained unchanged despite a change of political regime. This suggests that these programs are not abused as instrument of political patronage. There are several characteristics, which make the programs self-targeting. First, the target groups of the elderly, widow, divorced and deserted women are well-defined. Second, the coverage of these programs varies between 43 and 70 percent. Finally, low level of allowances makes it unattractive for rural elites. Thus the inadequacies of these allowances are sources of strength for these programs.

Sl.No	List of Tables Title	Page
1.	Expenditure on Safety Net Programs	26
2.	Sample for Old Age Allowance Program	35
3.	Sample for Widow Allowance Program	35
4.	Age Profile of Old Age Allowance Beneficiaries	45
5.	Whom do the Old Age Beneficiaries live with	46
6.	Land Ownership by Old Age Beneficiaries	46
7.	Information About Sources of Knowledge and Nomination for the Old Age Allowance	47
8.	Information Regarding Allowance	48
9.	Distance of Bank from Residence and Expenditure Incurred to Draw Allowance	49
10.	Whether the Beneficiaries face any problem to Draw Allowance	50
11.	Opinion of Beneficiaries about the Present System of Disbursement	51
12.	Adequacy of the Old Age Allowance Amount	52
13.	Accuracy of the Selection Procedure of Old Age Allowance	53
14.	What do Beneficiaries do with the Allowance and their Feeling About the Program?	54
15.	Whether the Deserving persons are Getting Allowance?	55
16.	Why the Deserving Persons are not Getting Allowance?	56
17.	Recommendations of the Non-beneficiaries for the Improvement of the Program	56
18.	General Information About Widow Allowance Recipients	60
19.	Information About Sources of Knowledge and Nomination for the Widow Allowance	61

20.	Information Regarding Widow Allowance	62
21.	Distance of Bank From Residence and Expenditure Incurred to Draw Widow Allowance	63
22.	Whether the Beneficiaries face any Problem to Draw Allowance?	64
23.	Opinion of the Beneficiaries about the System of Allowance Disbursement	64
24.	Adequacy of the Amount of Widow Allowance	65
25.	Accuracy of the Selection Procedure	66
26.	What do Beneficiaries do with Allowance and their Feeling?	67
27.	Comment of the Non-beneficiaries about the Accuracy of the Selection of Beneficiaries for Widow Allowance	68
28.	Reasons Behind Improper Selection of Beneficiaries in Widow Allowance	68
29.	Recommendations of the Non-beneficiaries for the Improvement of the Program	69
30.	Comparative picture of Beneficiaries in two Political Regime	74
31.	Gradual Expansion of Old Age Allowance Program	76
32.	Gradual Expansion of Widow Allowance Program	77

ABBREVIATIONS AND ACRONYMS

ADB:	Asian Development Bank
AL:	Awami League
BIDS:	Bangladesh Institute of Development Studies
BNP:	Bangladesh Nationalist Party
CFW:	Cash For Work
CPD:	Centre for Policy Dialogue
CIDA:	Canadian International Development Agency
CARE:	Cooperative for American Relief Everywhere
CIA:	Central Intelligence Agency
DP:	Development Partner
EC:	European Commission
FFW:	Food For Work
FGD:	Focus Group Discussion
FFE:	Food For Education
FSSAP:	Female Secondary School Assistance Project
GoB:	Government of Bangladesh
GR:	Gratuitous Relief
GDP:	Gross Domestic Product
HIES:	Household Income and Expenditure Survey
LGED:	Local Government and Engineering Department
MT:	Matric Ton
NGO:	Non Government Organization
NORAD:	Norwegian Development Corporation
OECD:	Organization for Economic Cooperation and Development
PRSP:	Poverty Reduction Strategy Paper

PESP:	Primary Education Stipend Project
RMP:	Rural Maintenance Program
RIMP:	Rural Infrastructure Maintenance Program
RSS:	Rural Social Services
RMC:	Rural Mothers Centre
SDW:	Socially Disadvantage Woman
TR:	Test Relief
UNO:	Upazilla Nirbahi Officer
UCD:	Urban Community Development Program
UNDP:	United Nations Development Program
VGf:	Vulnerable Group Feeding
VGD:	Vulnerable Group Development
WFP:	World Food Program

CHAPTER ONE

INTRODUCTION

1.1 Statement of the Issue

Social Safety Net Programs are not new in origin. Such programs existed since the beginning of human civilization in different forms. In ancient time people felt the necessity of living together to protect themselves from different natural threats. Such cooperation created a social bond and feeling for the group members. The group members always felt some degree of responsibility to one another especially for the aged or infirm who could not collect food for themselves. In the 'Arthashastra' of 'Kautilya', which was written about two thousand years ago, there are references to social security measures in South Asia. It appears from the English translation of 'Arthashastra' that there were provisions of distributing seeds and food from royal stores on concessional term and the provision like FFW program such as building forts or irrigation work, etc for counteracting the effects of the famine (Kautilya, the Arthashastra, Rangarajan, 1992). The English 'Poor Law of 1601' was a systematic law about the responsibility of the state to provide for the welfare of the poor citizens. Under this law relief was distributed among the deserving poor and this program continued until its amendment in 1834 (Khan, 2003). The Government of Chancellor Bismarck in Germany implemented the first national system of social security between 1883 and 1889. This system of social security encompassed health care, employment accidents, old age and disability. North American and European initiatives replaced the old German concept of social security after second World War (Social Security: a Right and a Duty, nd). Beginning in Western Europe these social security programs are now gradually being implemented in most developing countries.

There is an interesting relationship between the social security provisions mentioned in 'Arthashastra' and the history of social security programs in Bangladesh. It is known from 'Arthashastra' that in Kautilya's India there was a social security program like FFW to

protect the subjects from the effect of famine. In 1975, the Government of Bangladesh launched FFW program in response to the 1974 famine. So, FFW Program is the oldest safety net program in Bangladesh. Starting in 1975 now there are about 27 safety net

programs in Bangladesh. In the report of the National Strategy for Accelerated Poverty Reduction (PRSP, 2005), social safety nets have been treated as the third strategic block through which the accelerated poverty reduction will be pursued.

Safety Net programs of Bangladesh can be divided in two general groups; the traditional and the recent. The first category includes Food For Work, Cash For Work, Vulnerable Group Feeding, Vulnerable Group Development, Gratuitous Relief (GR), Test Relief (TR), Rural Maintenance Program, and Rural Infrastructure Development Program (RIDP) etc. Eleven safety net programs are introduced recently. These are i) Old Age Allowance Program ii) the Widow Allowance Program iii) Female Secondary School Assistance Program iv) Primary Education Stipend Project v) Fund for Reduction of Temporary Unemployment vi) Rural Mothers Centre vii) Rural Social Service viii) Honorarium Program for the Insolvent Freedom Fighters ix) Fund for Rehabilitation of Acid Burnt Women and the Physically handicapped x) Grihayan Tabbil xi) Fund for Reduction of Temporary Unemployment etc.

Different aspects of traditional safety net programs have been studied thoroughly but very little effort has been made to evaluate different aspects of recent safety net programs in Bangladesh. This study aims to evaluate the working of two recent safety net programs i) the Old Age Allowance Program and ii) the Allowance Programs for the Widowed and Husband Deserted Distressed Women. These programs were selected for the following reasons;

The first reason is that these programs represent significant departure from the past policies of the Government. The second reason is the secular increase in elderly population in Bangladesh. According to Holzmann et, al (2005), nearly 60 percent of the elderly live in developing countries like Bangladesh. With the development of science, health care facilities and discovery of life saving drugs, the number of elderly people is increasing (Miah, 1999). National Statistics also support this. In 1997, the life expectancy in Bangladesh was 60 for both sexes (Statistical Pocket Book, 98) and it was 64.9 in 2003

(Statistical Pocket Book, 2004). At the same time the decline of joint family system has weakened traditional sources of social protection for the poor elderly in Bangladesh

(Rahman, 2006). Existing services for them both at the family and community levels of the rural areas are inadequate and aged people are treated as a burden on the society.

The third reason is the Government's increased awareness of the deprivation of widowed, divorced and deserted women. The widowed, divorced, deserted and distressed women in the society in general irrespective of religion often have no source of livelihood. Their distress further aggravates as husbands leave little behind for the widowed women and parental family is unable to take responsibility of these women. Again our social values do not permit a widow to marry again. Because of social customs, they are also discouraged to participate in the labor market. Thus, these women from poorer households remain financially, socially and psychologically highly vulnerable.

Finally, it is believed that most of safety net programs are politicized by local politicians. As a result such programs do not serve the proclaimed purpose. One of the objectives of this study is to examine whether the recent safety net programs like Old Age Allowance Program and Widow Allowance Program are well administered or vitiated by political motives. It is expected that the study would be able to provide some insight about different administrative aspects of these programs and the findings of this study will help the Government to undertake necessary actions to develop a strong and sustainable institutional framework for these schemes.

1.2 Objectives of the Study

The objectives of this study are to review the selection procedures of beneficiaries and to evaluate the mechanism of payment of allowance. An effort is also made to ascertain whether the deserving persons are getting allowance or not and to assess to what extent these programs are distorted by politicians. The study also aims at estimating the total coverage under these programs and to assess the adequacy of allowance in present socio economic condition. The overall objective of this study is to make policy recommendations for the improvement of the administration of these programs.

1.3 Scope of the Study

The study will take into consideration the following aspects of the two programs;

1. The family structure of the beneficiaries;
2. The economic condition of the beneficiaries;
3. Programs impact on the beneficiaries'
4. Different administrative aspect of these two programs, such as;
 - i) Targeting criteria of beneficiaries;
 - ii) Selection procedure of the beneficiaries;
 - iii) Disbursement process of allowance;
 - iv) Adequacy of the allowance;
 - v) Political interference on the programs;
5. Perception of non-beneficiaries about these programs;

1.4 Plan of Study

The study is organized into eight chapters. After providing an outline of the paper in Chapter I, Chapter II provides a review of existing literature related to the subject. It is divided into two parts. In the first part the concept, types, description and financing of different safety net programs in Bangladesh have been discussed. The existing studies on such programs have been reviewed in second part. Chapter III describes the methodology used in the study. Chapter IV provides a detailed background and profile of the programs under study. It also provides a rough estimation of coverage of the programs. Chapter V evaluates the working of Old Age Allowance Program in field level and chapter VI evaluates the working of Widow Allowance Program. Chapter VII analyses the strengths and weakness of the programs under study. Chapter VIII summarizes the findings of the study, provides recommendations and further scope for study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Analysis of Existing Literature on the Concept, Types, Description and Financing in Safety Net Programs of Bangladesh

2.1.1 Concept of Social Safety Nets

There is no consensus on the definition of social safety net. According to Subbarao et.al (1997) Safety Nets are programs that protect a person or household against two adverse outcomes: chronic incapacity to work and earn (chronic poverty) and a decline in this capacity from a marginal situation that provides minimal means for survival with few reserves (transient poverty). Atkinson (1995), cited in Basely, T.et.al (2003) and Subbarao, et.al (1997) argue that the purpose of safety nets is to alleviate chronic and transient poverty. They identify the mechanisms that help to mitigate these adverse outcomes as being either private safety nets, which are informally organized or community based and public interventions covering health, education, social insurance and publicly funded transfers such as food subsidies. Holzman and Jorgensen (1999) argue that public interventions like safety nets assist in better managing income risks as well as contribute to a social cohesion. Basely, T. et.al (2003) defines safety nets as those public interventions, which are designed to serve two key functions (i) to play a redistributive role for transferring resources toward the poorer members of society to bring them out of poverty and (ii) to provide greater opportunities for individuals to mitigate risks from unforeseen contingencies. Ninno (2005) defines safety nets as noncontributory transfer programs (sometimes referred to social assistance or welfare programs) targeted in some manner to the poor or those vulnerable to poverty and shocks.

Basically safety nets are targeted for three types of vulnerable individuals. First, the chronically poor whose income levels remain much below of the poverty line. These individuals remain in poverty despite economic growth and something owing to

microeconomic and macroeconomic shocks. The second vulnerable group consists of the temporarily poor whose income levels fluctuate above and below the poverty line in times of economic shock and natural disaster. The third category are the individuals suffering from physical and mental disability. Their vulnerability may also stem from discrimination due to ethnicity, social pathologies of drug and alcohol abuse and domestic violence or crime (Basely, T.et, al, 2003).

2.1.2 Types of Safety Net Programs in Bangladesh

Basing on their types, safety net programs in Bangladesh can be divided into five different groups;

I. The first group includes all cash transfer programs. The 'Old Age Allowance Program', the Allowance Scheme for Widowed and Husband Deserted Distressed Women' and the 'Honorarium Program for Insolvent Freedom Fighters' belong to this category. These programs are undertaken to provide permanent life-long relief to those who are incapable of taking care of themselves.

II. The second group of safety net programs includes the conditional cash or in-kind transfer. Primary Education Stipend Project (PESP) and Female Secondary School Assistant Program (FSSAP) are grouped in this category. The objectives of these programs are to encourage poor parents to send their children to schools, to control child labor, to reduce poverty and to increase the quality of primary and secondary education.

III. The third group of safety net programs includes public work-based cash and in-kind transfer programs such as Food For Work (FFW), Rural Maintenance Program (RMP), Rural Infrastructure Development Program (RIDP), Vulnerable Group Development (VGD). These programs are designed to provide interim relief, while enhancing the capacity of the beneficiaries through provision of minimum consumption needs development of skills and access to credit so that they can move out of poverty over time.

IV. Funds for Housing for the Distressed (Grihayan Tahbil) and Asrayan/Abashan programs constitute the fourth category of safety net programs. The housing fund is

intended to solve the housing problem of the poor and low-income people. Ashrayan/Abashan is a shelter program, which aims to provide poor with ownership of a house along with microcredit for income generation.

V. The fifth group includes micro credit based safety net programs like Rural Social Service (RSS), Urban Social Service (USS), Rehabilitation of Acid-Burnt Women and Physically Handicapped etc. The aim of these programs is to provide the poor, physically handicapped and acid victim with self-employment opportunities so that they can reduce their poverty by improving the socio-economic conditions (Paul-Majumder, 2005).

Besides these, there are also some informal types of safety nets in Bangladesh. Individual charity is a case in point. The well-off people are seen to come forward with money and food during any natural calamity or any crisis. The rich Muslims also give 'Jakat' to the poor and thus help in maintaining social safety.

2.1.3 A brief Description of Safety net Programs in Bangladesh

There are about 27 different types of safety net programs in Bangladesh. Some of the programs are traditional while some are recent in origin. A brief description of the safety net programs is presented below;

- **Food For Works (FFW)**

This is the oldest program in safety net series. The main purpose of this program is developing and maintaining rural infrastructure through employment generation for the poor in slack season. People who are functionally landless, who lack productive resources, women headed households where women are widowed, deserted and destitute, day labour or temporary workers with income less than Tk.300 per month are targeted in this program. Entitlement in this program depends on the amount of work done. In the year 2005/06 the budget allocation for FFW was 0.393m M.T. of food grains. About 1000000 beneficiaries are covered per annum under this program. This program is financed by GoB, ADB and WFP and implemented by LGED, Ministry of Social Welfare and Ministry of Water Resources.

- **Cash For Works (CFW)**

The main purpose of this program is the generation of employment for the poor in slack season by developing and maintaining rural infrastructure. People who are functionally landless, who lack productive resources, women headed households where women are widowed, deserted and destitute, day labour or temporary workers with income less than Tk.300 per month are targeted in this program. Entitlement in this program depends on the amount of work done. In the year 2005/06 the budget allocation for FFW was Tk.300 million. About 1000000 beneficiaries are covered per annum under this program. This program is financed by GoB, ADB and WFP and implemented by LGED, Ministry of Social Welfare and Ministry of Water Resources

- **Vocational Training and Self employment Program for Insolvent Freedom Fighters and their Dependents**

The main purposes of this program are to reduce the poverty among insolvent freedom fighters and their wards and to install social dignity of the Freedom Fighters. Insolvent freedom fighters and their dependents from all 64 districts are targeted for this program. Under this program vocational training in various income generating trades and loans from Tk.5000-10000 (individual case) and Tk.50, 000 to 500000 are given to the beneficiaries. This program is financed by the government and implemented by Ministry of Liberation War Affairs. There is a target of covering 25000 beneficiaries under this program.

- **Fund for Reduction of Temporary Unemployment**

The main purpose of this program is to provide employment opportunities for the marginalized poor in some poverty pockets. Another purpose is to provide income support to people living in geographically disadvantaged areas to overcome seasonal unemployment. Marginalized poor living in geographically disadvantaged areas and seasonally unemployed people living in specific areas are the target groups for this program. In the budget of 2005/06 FY, Tk.500 m was allocated for this. This program is financed by the GoB and implemented by the Ministry of Social Welfare.

- **Vulnerable Group Feeding (VGF)**

This is a food security program. The purpose of this program is to provide food and other emergency assistance to disaster victims. Victims of disaster and natural calamity are the target group of this program. Entitlement in this program depends on the amount of work done by the beneficiaries. GoB and Development Partners finance this program. The Ministry of Food and Disaster Management implements this program. Under this program the target is to cover 240000 beneficiaries per annum.

- **Gratuitous Relief (GR)**

The main purpose of this program is to provide food and other short-term emergency assistance to disaster victims. Victims of disaster and natural calamity are the target group of this program. Entitlement in this program depends on the amount of work done by the beneficiaries. GoB and DP finance this program and the Ministry of Food and Disaster Management implements this program.

- **Fund for Mitigation of Risk of Natural Disaster**

The main purposes of this program are to help mitigating sufferings of disaster victims and to provide them loan to set up small business. Disaster and calamity victims are the target groups of this program. Loan between Tk.5000 to 25,000 for 1 to 3 years with nominal service charge are given to the beneficiaries. This program is financed by GOB and implemented by the Ministry of Food and Disaster Managemnt. Under this program a total of 1000000 beneficiaries are covered annually.

- **Emergency Fund for Mitigating Risk of Natural Disaster**

The main purposes of this program are to help mitigating sufferings of disaster victims and to provide them them emergency help. Disaster and calamity victims are the target groups of this program. Entitlement in this program depends on the actual needs and necessity of the victims. This program is financed by GOB and implemented by the Ministry of Food and Disaster Managemnt.

- **Primary Education Stipend Project (PEPS)**

This is a safety net program in the field of education. The objectives of this program are to increase the number of primary school enrollment from the poor family, to increase school attendance and to reduce dropouts, to increase primary school completion rate and finally to reduce child labor and poverty. Children from female-headed household, where head of the household is widowed, deserted and destitute, children from day labor headed households, family of low-income professionals and the children from landless households (land owned not more than 0.5 acres) are targeted in this program. Under this program Tk.100 for single student family and Tk.125 for more than one student family is distributed monthly under some conditions. This program is financed by GOB and implemented by the Ministry of Primary and Mass Education.

- **Female Secondary School Assistance Program (FSSAP)**

The main purpose of this program is to increase female student enrollment at secondary schools and to reduce the incidence of underage marriage. All unmarried girls' students studying in recognized institutions at secondary level are the target group in this program. Under this program from Tk.300-720 is distributed monthly depending on different grades. There are also the opportunities of free tuition and examination and book allowance benefit under some conditions on attendance, examination and marriage criteria. Over 4 m beneficiaries get stipend under this program annually. This program is financed by GoB, WB, NORAD and ADB and implemented by Directorate of Secondary and Higher Education and Ministry of Education.

- **Rural Maintenance Program (RMP)**

The main purposes of this program are to empower the women and to maintain rural infrastructure. Households owning less than 0.3 acres of land, female-headed households where head of the households are aged between 18-35 years, women who are widowed or separated at least one year and the households with no other income and not participating in other targeted programs are targeted in this program. Under this program Tk. 51 is given to each beneficiaries daily. This program is financed by GoB, EC, CIDA and Union Parishads and implemented by LGED and CARE Bangladesh.

- **Vulnerable Group Development (VGD)**

The main objectives of this program are to develop life skills for women through training, motivating savings and providing scope for availing credit and to build social awareness on disaster management and nutrition through training in groups. Households with income less than Tk.300 and dependent upon seasonal wage employment, women of reproductive age (18-49), day labour or temporary worker and households with little or no productive assets are the target groups of this program. Under this program each beneficiary gets 30 kg. of wheat per month and they get a training of total 150 hours. This program is financed by GoB, WFP, EC, Canada and Australia and implemented by Ministry of Women and Children Affairs and Directorate of Relief and Rehabilitation.

- **Rural Social Services (RSS)**

The main objectives of this program are to promote local organizations, to facilitate participation of local people specially the disadvantaged groups in planning and execution of group specific programs. Disadvantaged rural people including children, women, unemployed youth and landless persons are targeted in this program. Under this program the beneficiaries are provided with micro credit, vocational training, and primary health care services and informal education facilities. This program is financed by GoB and implemented by Department Social Services and Ministry of Social Welfare.

- **Rural Mothers Centre (RMC)**

The purposes of this program are to employ women in gainful economic activities and to educate women in various aspects of social life including health. Rural women of age group 15-49 are the target group for this program. Under this program mothers are provided with interest free loan, they are given skill training and also health care knowledge is disseminated to them. This program is financed by GoB and implemented by Department of Social Service, Ministry of Social Welfare.

- **Urban Community Development Program (UCD)**

The main purposes of this program are to mobilize disadvantaged urban people to solve their immediate problems through group efforts and to facilitate income- generating

activities through training, credit etc. Disadvantaged urban people are the main target group in this program. Under this program the beneficiaries are provided with interest free credit, they are given skill training and also health care knowledge is disseminated. This program is financed by GoB and implemented by Department of Social Service, Ministry of Social Welfare.

- **Program for Socially Disadvantaged Women (SDW)**

The main objectives of this program are to provide alternative livelihood for SDW and their children vocational and skill development training and to reintegrate SDWs in mainstream society. Socially disadvantaged women and their children in selected locations are the target group for this program. Under this program the beneficiaries are provided with counseling, skill development training and health care services. This program is financed by GoB and UNDP and implemented by Department of Social Service, Ministry of Social Welfare.

- **Test Relief (TR)**

The main objective of this program is to generate employment for the people in poverty stricken areas in rainy season. Generally locations where poverty is relatively severe are targeted under this program. 5-6 kgs of wheat are distributed to each person for a day's work. This program is financed by GoB and some DPs and implemented by Ministry of Food and Disaster Management.

- **Rural Infrastructure Maintenance Program (RIMP)**

The main objectives of this program are to generate employment for the people in poverty stricken areas in rainy season and to develop and maintain rural infrastructure. Generally locations are targeted where poverty is relatively severe. 5-6 kgs of wheat are distributed to each person for a day's work. This program is financed by GoB and some DPs and implemented by Ministry of Food and Disaster Management.

- **Funds for Housing for the Distressed (Grihayan Tabbil)**

The main objective of this program is to mitigate housing problem of the homeless, poor and other low-income groups. The rural poor, low income and homeless family,

households affected by natural disaster and fire, households capable of paying 5% of flat interest rate are targeted in this program. Under this program loan up to Tk.20000 is disbursed to the beneficiaries through NGOs. This program is financed by GoB and implemented by Housing Fund Management Unit, Bangladesh Bank in association with NGOs and local government.

- **The Old Age Allowance Program**

This program was introduced in 1997/98 financial year. It has been described elaborately in chapter five.

- **Honorarium Program for the Insolvent Freedom Fighters**

The main purpose of this program is to provide livelihood support to the poor Freedom Fighters through cash transfers. The Freedom Fighters with income not exceeding Tk.20,000 per year, disabled or partially disabled or landless or unemployed or none in the family to depend upon. Under this program a cash of Tk.500 is distributed among the beneficiaries through the public banks. This program is financed by GoB and implemented by the Ministry of Liberation War Affairs.

- **Fund for Rehabilitation of Acid Burnt Women and the Physically Handicapped**

The main objectives of this program are to assist acid burnt women and disabled through provisioning of interest free credit and skill training and to create opportunities for acid burnt and disabled women for Income Generating Activities and last of all to raise social awareness. Under this program this special group of beneficiaries are provided with an interest free credit of Tk.10,000-15,000 and special training. This program is also financed by GoB and implemented by Department Social Service, Ministry of Social Welfare.

- **The Allowance Program for the Widowed and Husband Deserted Distressed Women**

This program was introduced in 1998/99 financial year. The salient features of this program have been described elaborately in chapter five.

- **Appropriate Resources for Improving Street Children's Environment (ARISE)**

The main purpose of this program is to develop the condition of most vulnerable children (floating and homeless). Street children with or without family are targeted in this program. They are provided with education, shelter, health services and job. This program is also financed by GoB and implemented by Department of Social Service, Ministry of Social Welfare.

- **Allowance for Retarded Disabled Persons**

The objective of this program is to provide subsistence allowance to fully retarded persons for their livelihood security. People who are mentally and physically challenged/handicapped are targeted in this program. Each beneficiary is given 200 Tk per month as cash allowance. This is a government-financed program, which is implemented by the Department of Social Welfare under Ministry of Social Welfare.

- **The Adarsha Gram Project**

The main objective of this program is to address the needs of ultra-poor people through distribution of government owned land with the provision of physical structure (dwellings, latrines, ponds for keeping ducks or fish farming). In allocating the land, deed is executed in equal shares by the name of husband and wife. This program was initially set up and funded by the Government of Bangladesh (GoB) in 1988 and co-financed by European Community aid since 1991.

- **The Asrayan/Abashan Prokolpo**

The main objectives of this program are to provide homeless and landless families with homestead and basic facilities on Khas land (Government owned land), to enhance community development, crisis coping capacity and increase self-reliance to facilitate provision of basic necessities, i. e. education, health and nutrition, family planning and to promote income generating activities

2.1.4 Financing of Safety Net Programs in Bangladesh

The Government of Bangladesh spends 4.4 percent of government expenditures, equivalent to less than one percent of GDP on safety net programs (PRSP, 2005). It is too

Table 1: Expenditure on Safety Net Programs (US\$ millions, 1996-2004)

Program	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05
Children and Youth-Conditional Cash Transfers									
FFE/PES P	60.62	67.74	71.87	74.00	64.10	70.38	109.35	103.63	106.97
FSSAP	34.94	37.03	39.61	43.52	52.12	50.45	50.46	41.89	43.24
Working Age Population-Public Works/Emergency Relief									
FFW	149.16	151.01	130.06	151.54	164.48	123.95	75.87	40.93	88.79
VGD	39.60	40.66	37.97	42.87	43.86	42.72	40.49	37.92	35.66
Others	47.11	46.73	38.21	51.14	36.99	43.60	34.33	35.01	38.15
The Elderly-Cash Transfers									
Old Age Allowance	0.00	4.70	8.91	9.21	9.29	8.79	12.62	31.09	42.36
Other Risk Groups-Public Works									
VGF	0.00	13.77	106.30	43.05	55.20	23.03	18.26	29.80	17.83
Other Risk Group-Cash Transfers									
Fund for Natural Disaster	0.00	0.00	4.54	4.70	4.65	4.40	6.81	15.54	21.18
Allowance for Widow	0.00	0.00	2.73	2.82	2.79	5.06	4.85	3.11	3.85
Freedom Fighters Fund	0.00	0.00	0.00	0.00	0.00	0.00	4.212	8.64	13.37
Funds for Other	0.00	0.00	0.00	12.82	5.77	11.60	4.57	11.25	13.37

Groups									
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Source: The World Bank (2006)

small in comparison to developed countries eg, the OECD countries (see appendix-6). Of the total safety net expenditure 95% go toward targeted food transfer and another 5% in other programs (World Bank and Asian Development Bank, 2003). The budget has also been declining relative to the GDP and public expenditures since the late 1990s. Expenditures on safety net programs from 1996-2004 may be seen in the table I;

2.2 Review of the Existing Studies on Safety Net Programs of Bangladesh

Government of Bangladesh operates about 27 safety net programs of different types. These programs originated in different circumstances. Among the safety net programs the FFW program is the oldest and was launched by the Government of Bangladesh in 1975 in response to the 1974 famine (Ahmed, A.U. et, al, n.d). Different aspects of this program have been evaluated thoroughly. Osmany and Chowdhury (1983) found that the number of days of employment did not increase as a result of FFW activities but some studies suggest a significant net addition to wage income (Osmani and Chowdhury, 1983 and Zohir, 1990). Mitra et.al (1991) reported that over 80 percent of surveyed FFW laborers had alternative employment opportunities in agriculture.

The Income Diversification Component Qualitative Study on RMP by Ahmed et, al (1996), cited in BIDS (2003), indicates that 61% of the participants were able to maintain sustainable income generation activities and improve their living condition after they ceased to participate in the project. It was also found that the project has played a significant role in creating self-confidence among the participants and enhancing their social status (CARE, 1994, Jahan, 1989, Khanum, 2000).

According to Khanum (2000) the RMP enables the poor women to gain and preserve assets. About 33% of the women were able to buy homestead, 18% purchased arable

land, 33% have livestock, and 75% owned poultry and 65% have some kind of jewelry. Findings by Khanum (2000) show that the RMP has brought about significant changes in the lives of the women; Ali (1992) conducted an evaluation of VGD and found that a large number of destitute/poor women and children are being reached by this program.

According to Hashemi (1996) between 28-52 percent of the beneficiaries think that the program has a positive impact on their personal income.

Another BIDS study (BIDS, 2003) shows that the RMP, VGD and FFE programs play an effective role in the alleviation of rural poverty. This study also revealed some leakages in these programs. They found that the FSSAP and the FFE programs have an impact on long term development by fostering human capital formation through increasing the primary enrollment rate, promoting school attendance and reducing drop-out rate. Ahmed and del Ninno (2002) also find that attendance rate for FFE schools were 10 percent higher than for non-FFE schools, and drop-out rates were just about 6 percent compared to 15 percent for non-beneficiaries in FFE schools, and 11 percent in non-FFE schools.

Another study by Ahmed (2005) shows that 69.80 percent VGD women faced problem of some form by being selected in to the program. This program was less in case of PESP, at about 22.7 percent and in the case of RMP at about 26.2 percent. About 90 percent VGD, 40 percent PESP and 37.5 percent RMP beneficiaries reported that they receive less than endowed benefit. There is also evidence that most households benefitting from cash transfer programs have increased household income (del Ninno and Dorosh (2001).

Another recent study of World Bank (World Bank, 2006) shows that programs basing their targets on households lead to exclusion errors. Data indicates that 27 percent of VGD beneficiaries are not poor. According to Ahmed, 2004, cited in World Bank, 2006 11 percent of participants of the PESP meet none of the eligibility criteria for program participation while almost none of the beneficiaries meet at least three criteria.. The World Bank study again reveals that at the government level, many ministries are involved in these programs but there is little coordination among them and there are also lacks in an integrated national policy on safety nets.

Among the safety net programs discussed above, the FFE program is targeted for children and other safety net programs are targeted for the able bodied people. The old people cannot participate in manual work and because of social customs; participation of widowed, divorced and deserted women in labor market is highly restricted. The Old Age

Allowance Program and the Allowance Program for the Widowed and Husband Deserted Distressed Women; target the individuals of these vulnerable groups who are not covered by other safety nets. As these programs are recent in origin, only two national and international organizations namely Bangladesh Institute of Development Studies (BIDS) and the World Bank have studied different aspects of these programs. The main findings of BIDS and World Bank studies are as follows;

- i) **Selection Procedure:** Findings of BIDS survey (BIDS, 2001) show that almost all policies regarding selection process were strictly followed in selecting majority of the beneficiaries. Only about 4 percent of the recipient respondents and 21 percent of non-recipient respondents in the survey reported that most eligible elderly are not receiving Old Age Allowance. Some of them also reported political party workers influence the selection process for the purpose of manipulating votes. About 25 percent of allowance recipients and more than 33 percent of non-recipients suggested that in addition to economic condition, seniority should be the major criteria for selection. Another 32 percent of recipients and more than 43 percent of non-recipients suggested that elder's condition should be the priority consideration in selection process. About 24 percent of recipients and 27 percent of non-recipients reported that the government officials should do selection. According to another BIDS survey (BIDS, 2001) More than 87 percent of the beneficiaries feel that the beneficiaries currently receiving Widow Allowance, deserve to get it, 4 percent expressed no opinion and 9 percent opined that selection was not proper.
- ii) **Tageting of Deserving Beneficiaries:** A BIDS study (BIDS, 2003) shows that The Old Age Allowance Program and Widow Allowance Program introduced for the poor elderly and for the poor widowed have been successful in reaching the target group. It was also observed that in very few cases there

were incidences of mistargeting and for limited coverage, many eligible elders and widowed were left out of the programs.

- iii) **Knowledge About the Program:** According to BIDS survey (BIDS, 2001), in Old Age Allowance Program, more than 71 percent of male recipients and 59 percent of female recipients said that they came to know about the program through Union Parishad Chairman, Ward Commissioner or Members. More than 57 percent of male recipients and 53 percent of female recipients reported that local government functionaries nominated their names as candidates. In Widow Allowance Program, most of the surveyed women also came to know about this program through local Union Parishad functionaries. About 85 percent of the beneficiaries shared this opinion. As regard to the future prospect of receiving this benefit more than 80 percent believes that they will continue to receive allowance until death; 15 percent had no idea and 2 percent thinks the benefit will continue till the present government remains in power.
- iv) **Disbursement of Allowance:** Findings of the BIDS survey (BIDS, 2001) show that among the Old Age Allowance recipients 68 percent of male and 63 percent of female did not encounter any problem in collecting their allowance. Only about 32 percent of male allowance recipient and about 37 percent of their female counterparts encountered some problems to draw the allowance. On an average the male beneficiaries spend Tk.15.5 in a quarter and female beneficiaries spend Tk.18 for drawing allowance for the same time. Both male and female recipients identified transportation problem as major problem associated with the disbursement of allowance through the banking system. More than 9 percent of the male allowance recipients reported that they faced some problem with the bank, as they are not familiar with the banking system. But no female recipient reported such complaint. About 47 and 44 percent male and female respectively reported that existing system of payment is good. More than 12 percent of male and about 16 percent of female allowance recipients made no comment. The study also revealed that in case of Widow Allowance, women spend on an average tk. 30 each time to draw money from the bank. It was also found that about 68 percent beneficiaries face no

problem in collecting the allowance from the bank while 30 percent reported that transportation is their main problem to draw the allowance from the bank.

About 40 percent of the surveyed women opined that the present system of disbursement is satisfactory and the rest did not make any specific comment.

- v) **Adequacy of Allowance:** BIDS survey (BIDS, 2001) also shows that in case of Old Age Allowance about 90 percent of the surveyed allowance recipients mentioned the allowance money as a meagre amount. On an average they demanded Tk.500 per month as allowance. In case of Widow Allowance about 60 percent of the beneficiaries mentioned the amount of Widow Allowance as meagre and they demanded that it should be raised to Tk.350 per month.
- vi) **Programs Impact:** Findings of BIDS survey show that the Old Age Allowance program had multidimensional positive effect on the recipient, recipient's family and also on the rural society as a whole. Matin and Hulme (2003). Begum and Majumder (2001) showed that about 38 percent of Old Age Allowance recipients invested their allowance money for buying goat, cow, poultry etc, which has a long-term development impact through livelihood creation. This program helps the elderly poor to meet at least partly their survival crisis for food and health care. The study also revealed that effect of this program on elder's social prestige and honour is also immense. Findings showed that after receiving allowances elderly peoples receive better care for food and health care. It is also seen from the study that the receipt of Widow Allowance not only has helped the destitute women to take care of their economic problems or poverty but also helped them to add some value to their life by enabling them to improve their domestic and social status. About 40 percent of the women reported that their domestic status has increased after they become recipient of the allowance and improvement in social status was indicated by more than 50 percent beneficiaries. Another recent assessment of World Bank (World Bank-2006) shows that there is evidence of the long-term

development impact of some programs like the Old Age Allowance Program and the Program for the Widowed and Husband Deserted Distressed Women.

From an analysis of the existing studies, the following gaps in our consideration of the safety net programs under study are obvious. First, no study has so far estimated how much of the target group population have been covered by the Old Age Allowance Program and the program for allowance to the widowed and husband deserted distressed women. Secondly, it is assumed by a number of social scientists that social life in Bangladesh is characterized by patron-client relationship (Kochanek, 1993). In such a society, such transfer programs are likely to be used as instrument by the patron to buy votes in the elections. If this hypothesis is correct, the lists of recipients of such allowances are likely to be drastically changed with the change of the political regime. One way to test the politicization of these programs is to assess the extent to which the list of recipients is changed with the change of the government at national level. The change of government in 2001 provides an opportunity to examine this hypothesis. Unfortunately, the existing studies are focused at a particular time and do not analyse the changes over time. This study attempts to remedy this deficiency of the existing studies. Finally, the existing studies suggest that contrary to popular perception that such programs do not benefit the poor, performance of these programs is by and large satisfactory. None of the existing studies tried to explain for the relative success of these programs. This issue will be addressed by this study.

CHAPTER THREE RESEARCH METHODOLOGY

3.1 Justification of Selecting the Study Area

Among different safety net programs, for the purpose of the study, two programs i. e. the Old Age Allowance Program and the Allowance Program for the Widowed and Husband Deserted Distressed Women have been selected for study. Both of these programs are in operation through the country and it is easy to identify the target groups of these programs. This is not possible in the Allowance Program for the Insolvent Freedom Fighter and other programs. Other reasons of selecting these two programs have been described in Chapter One. Comilla District has been chosen as study area for the following reasons.

- i) According to the National Census of 2001 the average density of population in the country is 839 per square k.m. This figure is 1488 for Comilla District. As the density of population is higher in Comilla, it was expected that more deserving beneficiaries will be available in that area.
- ii) For the purpose of Old Age Allowance Program, poor elderly of aged 65 and above are selected. According to National Census 2001 the total population of the country of aged 65 and above is 3.85 percent of total population. According to that census this percentage is also 3.85 in Comilla. As this percentage is equal to the national percentage of old people. So Comilla may be considered as a representative sample.

3.2 Methodology

This study employed three different methodologies;

1. The first category consists of analysis of available literature and statistics on the subject which includes,
 - I. Government documents,
 - II. Reports of different national/international organizations.
 - III. And relevant documents from different reliable sources.

2. The second category consists of interviews on the basis of pretested qualitative questionnaires. These questionnaires were used to interview both the beneficiaries and non –beneficiaries of the area under study. Sample was selected for the both programs in the following way;

- **Process**

For primary data collection at the first stage one district named Comilla' was selected purposively. At the second stage two upazillas from the selected district (one is urban and another is rural) named Comilla Adarsha Sadar and Devidwar was selected purposively again. At the third stage from each selected upazilla, two unions were randomly selected from the list of unions. At the final stage from each of the selected unions two wards were selected randomly. This gave a total of eight wards.

- **Sample for Old Age Allowance Program**

For Old Age Allowance Program number of beneficiaries per ward is not fixed. It depends on the population of that ward. The number varies from 20 to 50 in the study area. For the purpose of the study 20 beneficiaries (10 male and 10 female) have been randomly selected from each ward. Thus it gives a total of 160(20x 8) beneficiaries. For the purpose of cross checking 10 non-beneficiaries (5 male and 5 female) with different socio economic background were selected randomly from each ward which gave a total of 80(10x8) non beneficiaries against 160 beneficiaries.

- **Sample for Widowed and Husband Deserted Distressed Women Allowance Program**

For Widow Allowance Program there are 14 beneficiaries in each ward and for the purpose of the study 7 beneficiaries out of 14 have been randomly selected from each ward. It gave a total of 56(7*8) beneficiaries. For the purposes of cross checking 5 non-beneficiaries with different socio economic backgrounds were randomly selected from the each ward whic gave a total of 40 (5*8) non-beneficiaries against 56 beneficiaries. The sample distribution for both the program has been shown in the following table;

- Sample Design for Study

Table 2: Sample for Old Age Allowance Program

District	Upazilla	Union	Ward No	Number of beneficiaries	Number of non beneficiaries
Comilla	Comilla Adarsha Sadar	Durgapur North	5	20	10
			6	20	10
		Jagannathpur	2	20	10
			8	20	10
	Devidwar	Dhamti	1	20	10
			7	20	10
		Borokamta	5	20	10
			6	20	10
	Total			160	80

Table 3: Sample for the Allowance Program for the Widowed and Husband Deserted Distressed Women

District	Upazilla	Union	Ward No	Numnber of beneficiaries	Number of non beneficiaries
Comilla	Comilla Adarsha Sadar	Durgapur North	5	7	5
			6	7	5
		Jagannathpur	2	7	5
			8	7	5
	Devidwar	Dhamti	1	7	5
			7	7	5
		Borokamta	5	7	5
			6	7	5
	Total			56	40

3. Complementing the sample survey the study contains a qualitative component, which consists of 10 Focus Group Discussions (FGDs), which were held in the 8 wards of the surveyed four unions and in two Upazilla Head Quarters. People

from different professions including the members of ward selection committee, female members, UP Chairmen, Upazilla Social Service Officer, Upazilla Women's Affairs Officers, Manager of the concerned Banks and Upazilla Nirbahi

Officer participated in these FGDs. The following questions were discussed elaborately;

- i) Whether the policies followed in selecting the eligible beneficiaries are correct or not;
- ii) Whether the mechanism of payment of allowance is appropriate or not;
- iii) Whether right persons are getting the allowance or not;
- iv) Whether the amount of allowance is adequate or not;

Suggestions were also sought from the FGD participants for further improvement of these programs.

CHAPTER FOUR

BACKGROUND AND PROFILE OF THE PROGRAMS UNDER STUDY

4.1 Background

The elders are traditionally considered as the guardians of ancestral values and the providers of continuity. They are also considered as the respected counsellor of the society for their experience (BIDS, 2001). But due to various socio-economic reasons the traditional values and customs are eroding. With the advent of technology the younger found the experiential knowledge of the elders to be outdated. On the other hand with the passage of time the traditional joint family structures have broken down and in most cases familial supports have been withdrawn from the elders. At the same time there has been a gradual erosion of the traditional, community-based mechanisms, which had provided these poor peoples some sort of safety net in the past (Kabir, 2002). This situation throws the elderly population, particularly the elderly population of the poor families in to a large - scale socio economic insecurity. The elders become mentally depressed feeling unwanted by the society. The elderly poor women face double handicap since there is a large-scale inequality in opportunity (BIDS, 2001) for them.

For the development of medical science the number of elderly peoples are increasing worldwide. Bangladesh is not an exception to that. According to the National Census of 2001, the people aged 65 and above were 3.9 percent of total population of Bangladesh. According to HIES, 2000, 43 percent of elderlies are from poor households. This implies that at least 1.67 percent of the population are elderlies without sufficient means of income.

In Bangladesh since 1997, policy concern for the elderly was limited to pension scheme for public servants and various retirement benefits for employees of public sector corporations. But the proportion of public sector employees is very small compared to

country's elderly population. In the Fifth Five Year Plan (1997-2002), problems of the elderly people were acknowledged. To help these elderly poor people, the government initiated a program named The 'Old Age Allowance Program' in the year 1997/98. And for the first time in the budget of 1997/98 financial year the government allocated an

amount of Tk.329 million for the beneficiaries. Initially the amount of allowance was 100 Tk. per month. It was gradually raised to Tk.200 per month (according to the budget of 2006/07).

The proportion of widowed, divorced, abandoned and separated women are about 8.7% of total married women (SVRS, 2002). According to HIES, 2000, among the widowed, divorced and husband deserted women, 51.5 percent live below poverty line. This indicates that at least 4.17 percent of population belongs to the category of distressed women. The status of women in Bangladesh is very low –socially, economically and culturally.

Studies show that the burden of poverty falls disproportionately on women since there is large-scale gender discrimination. Under the circumstances, women's suffering knows no bound when they become widowed, divorced and abandoned. Besides the norms existing in the country is also responsible for the acute sufferings of the widowed, divorced and abandoned women since it does not encourage women to remarry. In most cases familial supports are withdrawn from them as traditional joint family structures have broken down (BIDS, 2003). Realizing the intensity of the problem the government introduced an allowance program known as 'Allowance Program for the Widowed and Husband Deserted Distressed Women' in September 1999 and allocated a total budget of Tk.191 million in the annual budget of 1998/99 for this purpose. Initially the Ministry of Social Welfare implemented the program. In the financial year 2003/04 the responsibility to implement this program was given to Ministry of Women and Children's Affairs. In the last financial year the coverage of this program was 0.625 million and in the financial year 2006/07, the coverage will be 0.65 million. . Initially the amount of allowance was Tk, 100 per month and after increasing the amount in different financial year, the government has now fixed it Tk. 200 per month.

4.2 A Brief Profile of Safety Net Programs under Study

4.2.1 The Old Age Allowance Program

The main features of this program are as follows;

Goal

To save the poor elderly of Bangladesh from all types of insecurity and thereby to reduce poverty in the long run.

Main Objectives

The main objectives of this program are to remove the mental depression of elderly due to lack of financial and social support, to increase their status in the family for keeping them in family environment and to remove insecurity of food and health through financial support.

Main Partners

Various organizations are engaged in implementation of this program. Ministry of Social Welfare, Department of Social Service, elected representative of Union and Municipilites, Local Administration and the members of the local civil society take part in it's implementation process.

Geographical Coverage

This program has been introduced through out almost the whole country. At present this program is operating in 42991 wards of 4777 unions under six divisions. Except City Corporations all Municipalities are also included in the program (PRSP, 2005).

Target Groups

Hard core poor elderies of aged 65 years and above have been targeted through this program.

Selection Criteria for the Beneficiaries

The following criteria are maintained in selection process:

First, the beneficiaries should be at least 65 years of age, second, their annual income will not be more than Tk.3, 000, third, elderly impoverished Freedom Fighters would be given

the highest priority, fourth, physically sick and out of work, mentally retarded, handicapped and partially out of work people will also be given priority, fifth, the destitutes and landless elderly will get priority, sixth, the widowed, divorced, childless

and seperated women will be given priority. These groups will be given priority sequentially. Fifty percent male and fifty percent female will be selected for the allowance basing upon the total population of a specific area.

Ineligibility for the Allowance

The following persons will not be eligible for the Allowance

Any retierd government official or a family member receiving pension; VGD cardholders;

any other government grants recipients; any other NGO financial assistance recepients; residents of metropoliton areas and any day labourers, domestic servant and despondent.

Population Coverage

From the financial year 2006/07 program will cover 1.6 million of poor elderly (CPD, 2006).

Project Period

The program has been operational since April 1997 till to date.

Program Cost

Tk. 384 crore is allocated in the annual budget of 2006/07 financial years for this purpose.

Method of Implementation and Distribution of Allowances

The Ministry of Social Welfare has been given the responsibility to implement this program. The Ministry implements this program through the Department of Social Service. A national committee has been created under the Chairmanship of the Honourable Minister of Finance to oversee this program. This committee meets every three months. A special meeting of the committee is held every March to evaluate the performance of the projects in the previous year and to finalize the budget for the next year. According to the policy there will be a committee each at the Upazilla level and at the Ward level to select the recipients. Upazilla Nirbahi Officer heads the Upazilla committee and Upazilla Social Service Officer is the member secretary of the committee. The Union Parishad Members with the elected Female Member of the reserved seat as

adviser head the ward committee. The ward committee will do the preliminary selection and the Upazilla Committee will give the final approval in consultation with the honourable Member of the Parliament of that constituency. The Ward Committee is also

to submit a waiting list consisting of 3 male and 3 female elderly. All the complaints and disputes are to be primarily arbitrated by the Ward Committees. In case of appeal the Upazilla Committee is the final authority to dispose off such cases. The fund sanctioned in the national budget for the allowance will be handed over to Sonali Bank in two installments. This allowance is paid through the branch of Sonali/Janata/Agrani and Krishi Bank located at the Upazilla Headquarters. Every beneficiary must have a passbook. The Upazilla Account Officer issues the passbook in the recipient's name and sends order to the local branches of the authorized banks with attested photograph of the allowance recipients. The Old Age Allowance is paid every month. But if a beneficiary desires he/she can receive a few months allowance in one installment (Implementation Manual of Old Age Allowance, 2004 and BIDS, 2003).

4.2.2 Allowance Scheme for the Widowed and Husband deserted Distressed Women

The main features of this program are as follows;

Goal

To improve the economic and social condition of the poor and helpless widowed and husband deserted and distressed women and to mitigate their vulnerability.

Main Objectives

The main objectives of this program are to empower poor widowed and distressed women through financial support and to improve the widowed women's status both within the family and in the society;

Main Stakeholders/Partners

Initially the Ministry of Social Welfare implemented this program. Ministry of Women and Children's Affairs' implement this program through Department of Women's Affairs since 2003/04 financial year. Besides these, the elected representatives of local

government institutions, members of local civil society and local administration is also engaged in implementation process.

Geographical Coverage

This program is in operation throughout the whole country. At present a total of 4448 Unions have been included in the program. Except City Corporations, this program is operated all over the country.

Target Groups

Poor widowed and husband –deserted distressed women have been targetted through this program.

Selection Criteria for Beneficiaries

Priority should be given to those women who are helpless, landless, sick, disabled, widowed or husband deserted have at least two minor children (aged under 16) and have an yearly income less than Tk. 3000.

Ineligibility for the Allowance

The following women will not be eligible for the Allowance;

Woman who works in a government or non-government institutions; who inheiretely get pension facility; VGD cardholders; any other government grants recipients; any other NGO financial assistance recipients; residents of metropoliton area; woman who got married again;

Population Coverage

In the annual budget of 2006/07 financial year about 0.65 million beneficiaries are targeted for allowance;

Project Period

The program has been operational since September 1999 till to date.

Project Cost

In the annual budget of 2006/07 financial year, Tk. 156 crore has been allocated for the purpose;

Method of Implementation

Initially the Ministry of Social Welfare had been given the responsibility to implement the program. In the financial year 2003/04 the responsibility was handed over to the Ministry of Women and Children's Affairs. The Ministry implements this program through the department of women's affairs. The committee, which has been formed under the leadership of the Honourable Minister of Finance to oversee the implementation of the Old Age Allowance program, is also responsible to oversee the working of the Widowed Allowance program. And there is also a advisory council under the leadership of the Honourable Minister of Women and Children's Affairs.

Upazilla Nirbahi Officer heads the Upazilla Committee and Upazilla Women's Affairs Officer is the member secretary of the committee. The Female Members are the Chairpersons and the UP Members are the Vice Chairpersons of the Ward Committees. The Secretary of concerned Union Parishad act as the member secretary of the Ward Committee. The ward committees are responsible for preliminary selection and the upazilla committee is responsible for approval. The fund sanctioned in the national budget for the allowance will be handed over to Sonali Bank in two installments. This allowance is paid through the branch of Sonali/Janata/Agrani and Krishi Bank located at the Upazilla Headquarters. Every beneficiary must have a passbook. The Upazilla Account Officer issues the passbook in the recipient's name and sends order to the local branches of the selected banks with attested photograph of the allowance recipients. Allowance is paid every month. But if a beneficiary desires she can receive a few months allowance in one installment (Implementation Manual of Widow Allowance, 2004 and BIDS, 2001).

4.3 Estimation of Coverage under Old Age Allowance Program and the Program for Widow Allowance

4.3.1 Coverage Under Old Age Allowance Program

According to the National Census of 2001, population aged 65 and above was 3.9% of the total population of Bangladesh. According to that census total population of Bangladesh was 12,38,51,120. Thus total population over 65 years is 48,30,193. According to the HIES, 2000, 43 percent of elderly are from poor households. So the total elderly from

poor household are 20,76,983. The present coverage under this program is 16,00,000 beneficiaries. So the average coverage is about 77 percent. This estimation is based on the data of 2001. It was not possible to estimate the present coverage due to lack of data.

4.3.2 Coverage Under Widow Allowance Program

According to the Census of 2001 total number of female was 6,29,29,255 and total number of female below age 10 was 1,56,79,840. So the total female of age 10 and above was 4,72,49,410. According to SVRS (Sample Vital Registration System), 2002, 64.2 percent of female aged 10 and above are married. So the number of total married women is 30,33,41,21. Among the married women 8.7 percent are widowed, divorced and husband deserted. So the number of widowed, divorced and deserted stands at 26,39,068. Again according to the report of HIES, 2000, 51.5% of widowed and divorced live below poverty line. So a total of 13,59,120 widowed, divorced and husband deserted women live below poverty line. Present coverage of this program is 6,50,000 of beneficiaries. So the coverage is only 47.8 percent of total deserving widowed. This estimation is based on the data of 2001 and 2002. Undoubtedly there will be some change in the figure if present state is considered. But it was not possible due to lack of data.

4.3.3 Conclusion

The above analysis shows that above 77 percent of poor persons who are older than 65 are covered by the Old Age Allowance Program. This is likely to be an overestimate for two reasons. First, some of the recipients of this allowance may misstate their age and they are not eligible for such allowance. As a result, eligible persons will not have access to the program. Secondly, during last four years the number of elderly persons have increased by 8 to 10 percent. If corrections are made for these overestimates, it seems that at least 65 to 70 percent eligible persons are covered under this program.

The coverage under Widow Allowance Program has been estimated as 47.8 percent. This estimate is based on the demographic data of 2001. During last five years, the eligible recipients have increased by 8 to 10 percent. Thus this estimate is likely to be biased upwards. However the percentage of covered eligible recipients is likely to be low. If correction is made for upward allowances, the best guess of coverage under this program is likely to be between 40 to 43 percent. There is thus significant need for the expansion of this program.

CHAPTER FIVE

5.1 An Evaluation of the Working of Old Age Allowance Scheme

5.1.1 Age Profile of the Beneficiaries

The justification of Old Age Allowance Program is to support the poor elderly who are above 65. This age limit was fixed in 2004 and previously the age limit was 57.

The age profiles of the beneficiaries may be seen in Table 4.

Table 4: Age Profile of the Beneficiaries

(Figures represent percentage)

Age	Male	Female	Both
60-65	42.5	50	46.3
66-70	36.3	28.8	32.5
71-75	8.8	6.3	7.5
76-80	2.5	6.3	4.3
Above 80	10	8.8	9.4
Total size of sample	80	80	160

Source: From Field Survey

It is seen from the table-4 that 42.5 percent male and 50 percent female and total 46.3 percent allowance recipients represent the age group of 60 to 65. Most of the beneficiaries of this group were selected under the provision of the age 57. As it is difficult to determine the age of women, in some cases there were female beneficiaries who were underaged by the official criteria. The overall data show that the beneficiaries who are getting allowance are deserving and legitimate.

5.1.2 Whether the Beneficiaries live alone or not?

Though it is said that the family support for the elderly are eroding, it is seen from Table- 5 that about 66.3 percent male and 75 percent female beneficiaries live with their son or daughter and only 26.3 percent beneficiaries live alone. It indicates that majority of the beneficiaries still have some sort of security from the family. It is also clear from the data that the female beneficiaries are more dependent on other family members than their male counterpart.

Table 5: Whom do the Beneficiaries live with?
(Figures represent percentage)

Whom do beneficiaries live with	Male	Female	Both
Alone	36.3	16.3	26.3
With son or daughter	66.3	75	68.1
Others	2.5	7	5.6
Total Size of Sample	80	80	160

Source: Field Survey

5.1.3 Land Ownership by the Beneficiaries

Status of land ownership of the beneficiaries has been depicted in Table 6. It is seen from the table that about 57.5 percent male beneficiaries have homestead and land up to 10 decimal and this figure is 33.7 for female beneficiaries. Again 25 percent male beneficiaries have no land and this figure is 65 percent for female beneficiaries. These data indicates that the female beneficiaries are the most vulnerable and they are more deserving of allowance than male beneficiaries.

Table 6: Land Ownership by the Beneficiaries
(Figures represent percentage)

Land Ownership	Male	Female	Both.
Only homestead	35	31.2	33.1
5-10 decimal	22.5	2.5	12.5
11-20 decimal	13.7	0	6.9
21-30 decimal	0	1.3	0.6
31-40 decimal	1.3	0	0.6
41-50 decimal	0	0	0
51 and above	2.5	0	1.3
No land	25	65	45
Total Size of Sample	80	80	160

Source: Field Survey

Only 1.3 percent of beneficiaries have land more than 51 decimal which is a violation of rules. It indicates that in the most cases, right people have been selected for allowance.

5.1.4 Sources of Knowledge about the Allowance and Nomination of the Beneficiaries

From table-7 it is seen that 80 percent of beneficiaries came to know about the program from UP Chairman, Members or Female Members of UP. About 83.1 percent beneficiaries said that local government functionaries nominated their name.

Table 7: Information about Sources of Knowledge and Nomination for the Old Age Allowance

(Figures represent percentage)

Sources of Knowledge about Old Age Allowance			
Sources	Male	Female	Both
UP-Chairman/Member/Women Member	78.7	81.2	80
Member of Gram Sarker	17.5	12.5	15
Others	3.8	6.3	5
Who did nominate name			
UP,-Chairman/Member/Women Member	82.5	83.8	83.1
Member of Gram Sarker	15	12.5	13.7
Others	2.5	3.7	3.2
Total Size of Sample	80	80	160

Source: Field Survey

About 15 percent of the beneficiaries told that they came to know about the program from the members of Gram Sarker and 13.7 percent beneficiaries told that the members of Gram Sarker nominated them. There may be different explanations of this. One possibility is that the local government is very active in implementation of this program.

5.1.5 Information Regarding Allowance

Table -8 depicts some general information regarding allowance. It is seen from the table that 57.5 percent male and 56.3 percent female and a total of 56.9 percent beneficiaries have been receiving allowance for less than 3 years. This is consistent with practical situation because in the financial year 2003/04 the government significantly increased the number of allowance recipients. The beneficiaries were asked how long they expect to get allowance.

Table 8: Information Regarding Allowance

(Figures represent percentage)

Number of years receiving Old Age Allowance			
Year	Male	Female	Both
<3 years	57.5	56.3	56.9
<5 years	25	18.7	21.9
<7 years	7.5	15	11.3
7-8 years	10	10	10
How long one is expected to get allowance			
Do not know	68.8	75	71.9
Untill death	21.3	18.8	20
Government's desire	10	6.3	8.1
Whether the beneficiaries know the amount of allowance			
Know	23.7	17.5	20.6
Do not know	76.3	82.5	79.4
After how many months allowance is withdrawn			
3-4 months	80	62.5	71.3
4-5 months	8.7	18.7	13.7
5-6 months	1.3	6.3	3.7
No specification	10	12.5	11.3
Where from allowance money is withdrawn			
From Bank	55	57.5	56.3
Bank and other places	45	42.5	43.7
Total Size of Sample	80	80	160

Source: Field Survey

About 71.9 percent beneficiaries answered that they do not know (Table-8). Only 20 percent beneficiaries said that they would get allowance untill death. These data suggests that the beneficiaries are still uncertain about the continuance of the program.

Interestingly 76.3 percent beneficiaries do not know the monthly amount of the allowance. Only 20.6 percent of beneficiaries were able to mention their monthly amount of allowance (Table-8). It indicates the ignorance of beneficiaries about different aspects

of this program and in most cases this ignorance is due to their illiteracy. Table-8 also shows that majority of the beneficiaries (71.3 percent) draw their allowance after 3-4 months. About 13.7 percent said that they draw allowance after 4-5 months. Another 11.3 percent informed that there is no specific time frame for the disbursement of allowance. About the withdrawn of allowance money 56.3 percent recipients said that they draw their allowance from government banks while 43.7 percent recipients informed that they collect their allowance both from bank and other places (Table-8). These data indicate that there is no specific time and place to disburse the allowance.

5.1.6 Expenditure Incurred to Draw Allowance

Table-9 shows the distance of bank from the residence of beneficiaries and the expenditure they incur to draw their allowance. Data shows that 38.1 percent beneficiaries have to cross a distance of 2-3 miles to collect allowance. 34.4 percent beneficiaries draw their allowance from a distance of 5-6 miles. 11.9 and 6.8 percent beneficiaries draw their allowance from a distance of 3-4 miles and 4-5 miles respectively.

Table 9: Distance of Bank from Residence and Expenditure Incurred to draw Allowance

(Figures represent percentage)

Distance of bank from residence	Male	Female	Both
1-2 miles	2.5	3.7	3.1
2.1-3.0	45	31.3	38.1
3.1-4.0	5	18.7	11.9
4.0-5.0	13.7	0	6.8
5.1-6.0	31.3	37.5	34.4
6.1 and above	2.5	8.7	5.6
Expenditure incurred to draw allowance (food and transport)			
Tk.20-40	30	31.3	30.6
Tk.41-60	18.7	25	21.9
Tk.61-80	33.7	31.3	32.5
Tk.81-100	17.5	12.5	15
Total Size of Sample	80	80	160

Source: Field Survey

On an average the beneficiaries are to cover a distance of about 3-4 miles to draw their allowance. Data also shows that 32.5 percent beneficiaries are to spend Tk.61-80 to draw allowance. 30.6 percent beneficiaries spend Tk20-40 for the purpose. 21.9 and 15 percent of the beneficiaries are to incur Tk.41-60 and Tk.81-100 to draw their allowance. On an average each beneficiary is to incur a cost of Tk 56 to draw allowance quarterly. So they spend Tk.18.7 per month to draw allowance, which is about 9.4 percent of their monthly allowance.

5.1.7 Problems faced by the Beneficiaries in Drawing Allowance

Almost all the beneficiaries (93.7 percent male and 95 percent female recipients and total 94.4 percent recipients) reported that they faced some obstacles in drawing their allowance (Table-10). The rest 5.6 percent beneficiaries reported that they did not face any problem to draw their allowance. Among the beneficiaries who faced problem, 56.3 percent beneficiaries identified both financial cost for transport and physical problem as one of their major problems. Another 40.4 percent beneficiaries identified the transport cost as one of their important problems. Only 3 percent has mentioned about only physical problem (Table-10). As the beneficiaries are old and the amount of allowance is very small, they have identified both distance and cost as their important problems.

Table 10: Whether the Beneficiaries face any Problem to Draw Allowance

(Figures represent percentage)

Whether they face any problem	Male	Female	Both
Yes	93.7	95	94.4
No	6.3	5	5.6
Total number of beneficiaries	80	80	160
Types of problem			
Physical	2.7	4	3.31
Financial cost for transport	41.3	39.5	40.4
Both physical and Financial	56	56.5	56.3
Total Size of Sample	75	76	151

Source: Field Survey

5.1.8 Opinion of the Beneficiaries about the Present System of Allowance Payment

More than 50 percent (51.2) beneficiaries commented that the present system of disbursement is good and 32.5 percent mentioned it as a bad system (Table-11).

Table 11: Opinion of Beneficiaries About the Present System of Disbursement

(Figures represent percentage)

Whether the system of disbursement is good	Male	Female	Both
Good	52.5	50	51.2
Bad	31.2	33.7	32.5
No comment	16.2	16.3	16.3
Whether they have any recommendation			
Present system should be continued	8.7	7.5	8.1
Deliver by bank at union parishad or any suitable place of Union Parishad	81.2	80	80.6
Deliver through UP Chairman and Members	0	0	0
No comment (desire of government)	10	12.5	11.3
Total Size of Sample	80	80	160

Source: Field Survey

Another 16.3 percent beneficiaries made no comment. Though, about 51.2 percent beneficiaries mentioned the present system of disbursement as good, actually they mentioned about the system of disbursement through banks. Maximum number of beneficiaries gave some suggestions for the improvement of the present system. About 80.6 percent beneficiaries recommended disbursing the allowance by bank in Union Parishad or in any other suitable place of their Union. Only 8.1 percent of beneficiaries favoured the present system of disbursement. Another 11.3 percent beneficiaries basically made no comment to say that it is the desire of the government. Not a single beneficiary suggested distributing the allowance through the representatives of local government. It indicates that the beneficiaries don't have any confidence on their local representatives regarding financial matters.

5.1.9 Adequacy of the Amount of Old Age Allowance

There is a large-scale discontent among the beneficiaries about the amount of allowance. All the beneficiaries (Table-12) reported that allowance (180 Tk.) is a meagre amount in this age of high price of basic needs.

Table 12: Adequacy of the Old Age Allowance Amount

(Figures represent percentage)

Is the amount of allowance sufficient	Male	Female	Both
Yes	0	0	0
No	100	100	100
No comment	0	0	0
Amount of allowance demanded by the beneficiaries			
Tk. 300	12.5	8.7	10.6
Tk.400	46.3	50	48
Tk.500	31.3	27.5	29.3
Tk. 600	5	8.7	6.9
No comment	5	5	5
Total Size of Sample	80	80	160

Source: Field Survey

Most of the beneficiaries said that the government is doing a great job, but it would have been more useful if the amount were raised a little. 48 percent percent beneficiaries demanded that the allowance should be Tk.400 per month. 29.3 percent beneficiaries demanded Tk.500 per month. On an average the beneficiaries demanded Tk. 435 per month as their allowance (Table-12).

5.1.10 Accuracy of the Selection Procedure

Data presented in the table-16 shows that about 44.4 percent recipients mentioned the present selection procedure as good while only 6.8 percent mentioned it as bad. An interesting aspect is that 48.7 percent of beneficiaries did not make any comment regarding the procedure. It indicates their ignorance about the selection procedure and at the same time the hide and seek policy of Ward Selection Committee for selecting the

beneficiaries. According to 60 percent of the recipients there are eligible peoples in the locality who can get allowance while 40 percent opposed this view (Table-16). They were asked why the eligible persons are not getting allowance and 45 percent of the beneficiaries reported that this is the desire of local representatives.. Actually in most cases selection of beneficiaries do not depend on the desire of Member/Chairmen alone. As they are the focal point, their activities are much visible than others. About 16 percent recipients opined that this is the matter of the government and 15 percent recipient identified fewer quotas as a problem.

Table 13: Accuracy of the Selection Procedure of Old Age Allowance Program

(Figures represent percentage)

Comment about the selection procedure	Male	Female	Both
Good	43.7	45	44.4
Bad	5	8.8	6.8
No comment/ do not know	51.2	46.2	48.7
Any eligible people who can get allowance			
Yes	62.5	57.5	60
No	37.5	42.5	40
Total number of beneficiaries	80	80	160
Why they are not getting allowance			
Less allotment much people	16	14	15
Desire of Chairman/Member	44	46	45
Matter of government	20	12	16
Don't know	20	28	24
Total Size of Sample	50	50	100

Source: Field Survey

5.1.11 Impact of Allowance and Feeling of Beneficiaries about the Program

Table -14 shows that about 42.5 percent beneficiaries (Male 45 percent and female 40 percent) spend their allowance money in buying medicine. About 31.8 percent beneficiaries spend their allowance for buying both food and medicine. So, about 74.3 percent beneficiaries spend some portion of allowance for buying medicine. Actually this

indicates that there is a large unmet demand for health services of the poor elderly in Bangladesh, which deserves more attention from the authority. Another 19.4 percent (17.5 percent male and 21.2 percent female) beneficiaries utilize their money in some income generating activities such as selling tea, rearing goat and ducks, selling vegetables door-to-door etc. It shows that female beneficiaries can make a better utilization of allowance than the male beneficiaries. Maximum number of beneficiaries (about 92 percent) opined this program as a good program. About 59.4 percent said that their social status have been increased for getting the allowance while 31.3 percent beneficiaries opined that they could not understand whether their social status has been increased or not.

Table 14: What do Beneficiaries do with the Allowance and their Feelings about the Program?

(Figures represent percentage)

What do they do with the allowance	Male	Female	Both
Medicine	45	40	42.5
Food	5	7.5	6.3
Food and medicine	32.5	31.3	31.8
Other income generating activities	17.5	21.2	19.4
Feeling of beneficiaries about the program			
Good	91.3	93.7	91.8
Bad	2.5	0	1.3
No comment	6.3	6.3	6.3
Whether their social status increased or not			
Yes	62.5	56.3	59.4
No	10	8.7	9.4
Can not say	27.5	35	31.3
Total Size of Sample	80	80	160

Source: Field Survey

5.2 Perception of Non –beneficiaries about the Old Age Allowance Program

For the purpose of the study 80 non-beneficiaries (40 male and 40 female) were interviewed to ascertain their perception regarding some aspects of this program. These are mentioned in the tables below;

5.2.1 Perception about the accuracy of the selection of beneficiaries

Table 15: Whether the deserving persons are getting allowance

(Figures represent percentage)

Comment	Male	Female	Both
Yes	55	55	55
Not always	30	27.5	28.7
No	15	17.5	16.3
Total Sample Size	40	40	80

Source: Field Survey

It is seen from Table -15 that according to 55 percent non-beneficiaries, the deserving persons are getting allowance while 28.7 percent think that the deserving persons do not always get allowance. It means that there are deviations from the ideal situation. Another 16.3 percent non-beneficiaries think that the most deserving persons are not getting allowance.

5.2.2 Reasons Behind the Exclusion of Deserving Persons

In the table –15 about 28.7 percent respondents opined that the deserving persons are not always getting allowance and 16.3 percent respondents commented that the deserving persons are not getting the allowance. They were asked why the deserving persons are not getting allowance. Their opinions have been presented in the table-16. About 30.5 percent respondents opined that the personal liking of Chairman/Member is responsible for wrong selection. About 27.7 percent and 25 percent respondents identified political consideration and nepotism respectively important reasons behind inappropriate selection. About 11.1 percent non –beneficiaries identified information gap as one of the important causes behind this.

Table 16: Why the most Deserving Persons are not Getting Allowance?

(Figures represent percentage)

Cause	Male	Female	Both
Nepotism	27.7	22.2	25
Political consideration	27.7	27.7	27.7
Personal liking of Chairman/members	33.3	27.7	30.5
Political pressure	0	11.1	5.5
Information gap	11.1	11.1	11.1
Total sample size	18	18	36

Source: Field Survey**5.2.3 Recommendation made by non-beneficiaries for the improvement of the selection procedure**

Almost all the non-beneficiaries suggested different solutions for the improvement of selection process. These suggestions are presented in the table below;

Table 17: Recommendations of the Non-beneficiaries for the Improvement of Selection Procedure

(Figures represent percentage)

Suggestions	Male	Female	Both
Government people should be in the committee	35	50	42.5
Age of beneficiaries should be fixed to 60	25	5	15
Age should be relaxed and number should be increased	17.5	30	23.7
Seniority should be given priority among the deserving people	2.5	7.5	5
Not senior but the poorest should get first	7.5	2.5	5
No comment	12.5	5	8.7
Total size of the sample	40	40	80

Source: Field Survey

Among the non-beneficiaries 42.5 percent (Table 17) opined to include government servants in the selection committee. It indicates that they have no confidence on the present selection committee. Another 23.7 percent respondents recommended relaxing

the age limit for the beneficiaries along with increasing the number of beneficiaries. Another 15 percent respondents recommended refixing the age to 60 years.

5.3 Results of Focus Group Discussion on some Administrative Aspects of the Program

In the study area 10 Focus Group Discussion comprising the members of eight Ward Selection Committee and two Upazilla Selection Committee and with local elites were held. The suggestions from FGDs are summerized below;

- Majority of the FG members opined that the present 15 member Ward Selection Committee in Old Age Allowance Program is a problem. They pointed out that the inclusion of the whole committee of Gram Sarker in selection process is a barrier to select the right persons.
- Most of the elites and member of the Upazilla Selection Committee emphasized to downsize the selection committee for Old Age Allowance. They propose a six-member committee like Widow Allowance. They also suggested to include Union Social Worker as a member secretary of the Ward Selection Committee.
- Almost all the participants of of FGD supported the present system of disbursement by bank. Side by side they have recommended to distribute the allowance through bank at Union Parishd or at any othe suitable place of the UP in presence of Chairmen/Member and a Upazilla level officer.
- All have opined that 65 years age limit for Old Age Allowance is too much for the poor and sick rural elderly. If the age is not relaxed there will be no or very small number of deserving people and violation of the provision of age may occur. They suggested to reduce the age limit to 60 years.
- In the present system there is no provision of giving priority to the eligible spouse of decesed beneficiary in any of the program. The FGD members' emphasized to incorporate this provision.
- Participants in FGDs opined that the amount of Tk. 200 per month is inadequate in this time of high rising price. One lecturer of a college had a different opinion. According to him the low amount of allowance will ensure the selection of right candidates. Increased amount of allowance will create an environment of chaos

and mistarget. However, most of the FGD members think that the amount should be Tk.400 per month.

- Some participants suggested to open individual account for the allowance recipients so that they can draw their allowance in their convenient time. It will lessen their suffering in drawing allowance they opined.
- They pointed out that for the change of political regime no allowance recipient was excluded from the list.
- They mentioned that in most cases the deserving persons are getting allowance. Sometimes the less deserving persons are nominated and the most deserving persons are excluded for nepotism, political consideration and personal liking of the local representatives
- The UP Chairmen/Members and Upazilla Social Service Officer mentioned that there is a communication gap with the banks. They alleged that the banks do not rightly inform them of the time and date of disbursement of allowance. As a result the beneficiaries suffer a lot for misinformation.
- Members of FGD pointed out that there is no specific date of distributing allowance. They generally get allowance after 3-4 months. They suggested that there should be a time limit for disbursement of allowance.

The above discussion about the working of the Old Age Allowance Program suggests that in most cases the deserving people are getting allowance. Though the maximum number of beneficiaries (74.3 percent) already have some social security, the economic conditions of female beneficiaries are worse than the male beneficiaries and they deserve more attention. There are allegations of capturing the program by the local elected representatives, but it is not supported by data. The age profile and the statement of land property of beneficiaries show that almost all the beneficiaries are deserving and legitimate. It is evident from field observation and Focus Group discussions that sometimes less deserving persons are nominated for allowance on political and other grounds. The ignorance of beneficiaries about the program is noteworthy. This is due to their illiteracy and their perception about the program. The beneficiaries are to cross an average distance of 3-4 miles and they are to incur an average cost of Tk.56 to draw

allowance. As the beneficiaries are poor and old, these things make their problem more acute. To solve these problems all the respondents suggested to disburse the allowance through bank at Union Parishad or at other suitable place of UP. They have also suggested that the amount of allowance should be reasonably increased. There were also suggestions to downsize the 15 member Ward Selection Committee through excluding the members of Gram Sarker and to incorporate Union Social Worker as the Member Secretary of the Ward Committee. As the elderly rural poor suffer from many diseases, almost all the respondents suggested the reduction of age limit to 60 in place of 65. This study also shows that there are various positive impact of this program on the beneficiaries.

CHAPTER SIX

6.1 Evaluation of the working of the Allowance Program for the Widowed and Husband Deserted Distressed Women.

6.1.1 General Information About the Beneficiaries

Table –18 presents some general information about the beneficiaries. It is observed from the table that about 35.7 percent beneficiaries are in the age limit of 36-45 while 33.9 percent represent the age group of 46 to 55. Only 17.8 percent beneficiaries are in the age group of 56 to 65 years. It indicates that the more aged widows are fewer in number. It is a problem, because for age barrier this group cannot enter into Old Age Allowance Program. As a result this group demands special attention. It is also seen from Table 18 that about 42.8 percent beneficiaries live alone which is only 16.3 percent for the female beneficiaries of Old Age Allowance Program and 39.3 percent beneficiaries live with son or daughter. About 14.3 percent beneficiaries live with their father, mother or brother.

Table 18: Some General Information about the Beneficiaries

Age limit of the beneficiaries	Number of women	Percentage of women
25-35 years	5	8.9
36-45 years	20	35.7
46-55 years	19	33.9
56-65 years	10	17.8
66-75 years	02	3.6
Whom do they live with		
Alone	24	42.8
With son or daughter	22	39.3
Father/Mother/Brother	08	14.3
Others	02	3.6
The status of the beneficiaries		
Widow	41	73.2
Divorced	07	12.5
Husband Deserted	08	14.3
Total sample size	56	100.00

Source: Field Survey

Data also show that about 73.2 percent of the beneficiaries are widow, 12.5 percent are divorced and 14.3 percent are husband deserted. The maximum number of beneficiaries are widow which coincides with the reality.

6.1.2 Sources of Knowledge and Nomination of the Beneficiaries

From the table-19 it is seen that 75 percent of beneficiaries came to know about the program from the local representatives. It indicates the influence of local representatives on the program. Another 17.8 percent beneficiaries knew about the program from the members of Gram Sarker. Again 75 percent beneficiaries said that the local representatives nominated them. They have specially mentioned the name of the UP Members. The members of Gram Sarker nominated about 19.6 percent beneficiaries. It indicates the influence of local representatives and members of Gram Sarker in selection process (Table-19).

Table 19: Information About Sources of Knowledge and Nomination for the Widow Allowance

Sources of knowledge	Number of women	Percentage of women
Chairman/Member/Women Member	42	75
Member of Gram Sarker	10	17.8
Others	04	7.2
Who did nominate name?		
Chairman/Member/Women Member	42	75
Member of Gram Sarker	11	19.6
Others	03	5.4
Total Sample Size	56	100

Source: Field Survey

6.1.3 Information Regarding Allowance

The Allowance Program for the Widowed and Husband Deserted Distressed Women is about 9 years old. From the table (Table-20) it is seen that about 53.5 percent beneficiaries have been getting the allowance for less than five years, 16.1 percent for a period between 7-9 years and 16.1 percent for a period less than 3 years. It is also seen that (Table-20) about 53.6 percent beneficiaries do not know how long they will get allowance. Another 21.4 percent said that it is the desire of the government. Interestingly

about 76.8 percent beneficiaries do not know the amount of their amount of monthly allowance. The lack of knowledge about the program among the beneficiaries indicates their illiteracy and disowning perception about the program. They consider the allowance as a charity by the Government. Majority of the beneficiaries draw their allowance after 5-6 months, which is 3-4 months for Widow Allowance Program. About 39.3 percent beneficiaries commented that there is no specific time limit for the disbursement of allowance. About 51.8 percent beneficiaries draw their allowance from Bank and remaining 48.2 percent draw it from both bank and other places. These data indicates that like Old Age Allowance program there is no specific time and place for disbursement of allowance.

Table 20: Information Regarding Allowance

Years of receiving allowance	Number of women	Percentage of women
<3 years	9	16.1
<5 years	30	53.5
<7 years	8	14.3
7-9 years	9	16.1
How long one is expected to get allowance		
Do not know	30	53.6
Government's desire	12	21.4
Untill death	14	25
Whether the beneficiaries know the amount of allowance		
Do not know	43	76.8
Know	13	23.2
After how many months allowance is withdrawn		
5-6 months	34	60.7
No specification	22	39.3
Where from allowance money is withdrawn		
From Bank	29	51.8
Bank and other places	27	48.2
Total Sample Size	56	100

Source: Field Survey

6.1.4 Distance of Bank from Residence and Expenditure Incurred to Draw Allowance

Analysis of data show that (Table-21) about 35.7 percent beneficiaries are to cross a distance of 5-6 miles to collect their allowance. About 23.2 percent are to collect their allowance from a distance of 4-5 miles. About 19.6 percent cross a minimum distance of 2-3 miles to draw their allowance. On an average the beneficiaries collect their allowance from a distance of 4.3 miles. The table also shows that 35.7 percent beneficiaries are to spend an amount of Tk.41-60 to collect their allowance. Another 32.1 percent spend Tk.61-80, 17.8 percent spend Tk.20-40 and rest 14.3 percent beneficiaries spend Tk.81-100 to draw allowance. On an average they spend Tk.55 to draw their allowance in every six months. So they spend Tk 9.15 per month to draw their allowance which is about 4.58 percent of the monthly allowance.

Table 21: Distance of Bank from Residence and Expenditure Incurred to draw Allowance

Distance of Bank from residence	Number of women	Percentage of women
2.0-3.0 miles	11	19.6
3.1-4.0 miles	12	21.4
4.1-5.0 miles	13	23.2
5.1-6.0 miles	20	35.7
Expenditure incurred to draw allowance (Food and transport)		
Tk.20-40	10	17.8
Tk.41-60	20	35.7
Tk.61-80	18	32.1
Tk.81 -100	8	14.3
Total sample size	56	100

Source: Field Survey

It indicates that the beneficiaries are to draw their allowances from a significant distance and they are to spend a good amount, which they have identified as their problems.

6.1.5 Problem Faced by the Beneficiaries to draw Allowance

About 80.4 percent beneficiaries mentioned that they faced some difficulties in drawing allowance while rest 19.6 percent said the opposite (Table-22). These figures were 95 and 5 percent for the female beneficiaries of Old Age Allowance Program.

Table 22: Whether the beneficiaries face any difficulties to draw allowance?

Whether they face any problem	Number of women	Percentage of women
Yes	45	80.4
No	11	19.6
Total sample size	56	100
Types of problem faced		
Financial cost for transport	18	40
Both financial and physical	27	60
Total Sample Size	45	100

Source: Field Survey

Among the problems they faced, about 60 percent beneficiaries mentioned both financial cost for transport and physical problem as one of the important problems. Another 40 percent identified only financial cost for transport as one of their main problems.

6.1.6 Opinion of the Beneficiaries about the Disbursement of Allowance

Among the beneficiaries, 62.5 percent (Table-23) think that present system of disbursement

Table 23: Opinion of the Beneficiaries about the Present System of Disbursement

Whether the system of disbursement is good		
Comment	Number of women	Percentage of women
Good	35	62.5
Bad	21	37.5
Whether they have any recommendation		
Present system should continue	3	5.4
Deliver by bank at Union Parishad or any other suitable place after every 3 months	51	91
Deliver after every three months	2	3.6
Sample size	56	100

Source: Field Survey

is good while rest 37.5 percent thinks the opposite. For improvement of the process, 91 percent of the beneficiaries suggested to disburse the allowance at Union Parishad office or at any other suitable place of UP through bank. About 5.4 percent beneficiaries supported the present system of disbursement. Though 62.5 percent beneficiaries mentioned present system as good, they also made recommendation for improvement of the process.

6.1.7 Adequacy of the Allowance

All the beneficiaries expressed that the present amount of Tk.200 as monthly allowance is inadequate in view of prevailing cost of living. Majority of the beneficiaries (60.7 percent) demanded that the allowance should be Tk.400, 35.7 percent demanded Tk. 500, 1.8 percent for Tk.600 and rest 1.8 percent wanted the allowance should be Tk. 300 (Table-24). On an average they demanded an amount of Tk.437 per month as allowance (Table 24).

Table 24: Adequacy of the Amount of Allowance

Whether the allowance money is sufficient		
Comment	Number of women	Percentage of women
Yes	0	0
No	56	100
Amount of allowance demanded by the beneficiaries		
Tk. 300	1	1.8
Tk. 400	34	60.7
Tk. 500	20	35.7
Tk. 600	1	1.8
Total size of sample	56	100

Source: Field Survey

6.1.8 Accuracy of the selection Procedure

Among the beneficiaries about 48.2 percent (Table-25) mention present selection procedure as good while a sizable number (about 46.4 percent) made no comment regarding the procedure. About 5.4 percent beneficiaries treated the present system as

bad. These data indicate that there is ambiguity and confusion among the beneficiaries about the selection procedure. It was also found from field observation that the beneficiaries only put a signature or thumb impression on a paper and they do not know anything about this. According to 89.3 percent beneficiaries many eligible people do not get allowance In Old Age Allowance Program 60 percent of the beneficiaries had similar opinion. It indicates that the coverage under Widow Allowance program is less than the Old Age Allowance Program.

Table 25: Accuracy of the Selection Procedure

Comment about the selection procedure		
Comment	Number of women	Percentage of women
Good	27	48.2
Bad	03	5.4
No comment	26	46.4
Any eligible people who can get allowance		
Yes	50	89.3
No	06	10.7
Total sample size	56	100
If yes why they are not getting allowance		
Less quota much people	37	74
Desire of local representatives	07	14
Matter of government	05	10
Do not know	01	02
Sample size	50	100

Source: Field Survey

6.1.9 Impact of Allowance and Feeling of Beneficiaries about the Program

An important aspect of this program is that a significant number of beneficiaries (about 46.4 percent) utilize their allowance in some income generating activities, which have some positive impact in poverty reduction. This percentage is 21.2 for the female beneficiaries of Old Age Allowance Program. It indicates that age is an important factor

in proper utilization of allowance. About 25 percent (Table-26) beneficiaries spend this money in buying food and medicine while other 14.3 percent buy medicine with the allowance money. Almost all the beneficiaries (about 89.3 percent) expressed their deep satisfaction about the program while rest 10.7 percent made no comment. About 51.8 percent beneficiaries said that their social status has been improved. On the other hand 48.2 percent beneficiaries cannot say whether their social status has changed.

Table 26: What do beneficiaries do with allowance and their feelings about the program?

What do they do with the allowance ?		
Comment	Number of women	Percentage of women
Buy medicine	08	14.3
Buy food	05	8.9
By food and medicine	14	25
Education of children	26	5.3
Income generating activities	03	46.4
Feeling about the program		
Good	50	89.3
Bad	0	0
No comment	06	10.7
Whether their social status has increased		
Yes	29	51.8
No	0	0
Can not say	27	48.2
Total sample size	56	100

Source: Field Survey

6.2 Perception of Non-beneficiaries about the Widowed and Husband Deserted Distressed Women Program.

For the purpose of the study 40 non-beneficiaries of different social status of the study area were interviewed. Their comments on some administrative aspects of the program have been presented in the tables below;

6.2.1 Perception About the Accuracy of the Selection of Beneficiaries

About 62.5 percent non-beneficiaries think that (Table 27) the deserving women are getting allowance. Another 22.5 percent respondents think that the deserving women don't always get allowance and 15 percent non-beneficiary perceives that the deserving women are not getting allowance.

Table 27: Comment on the accuracy of the selection of beneficiaries

Whether the deserving women are getting allowance		
Comment	No of respondents	Percentage of respondents
Yes	25	62.5
Not Always	09	22.5
No	06	15
Sample Size	40	100

Source: Field Survey

6.2.2 Reasons Behind Improper Selection

Among the non-beneficiaries who made negative comment about 46.6 percent (Table-28) think that personal liking and disliking of local representatives specially the UP member is responsible for the most improper selection. Another 33.3 percent respondents think that political consideration in selecting the beneficiaries is responsible for improper selection. The rest 20 percent think that nepotism of the members of selection committee is another important reasons behind this.

Table 28: Reasons Behind Improper Selection of Beneficiaries

Reasons	No of respondents	Percentage of respondents
Nepotism	3	20
Political Consideration	5	33.3
Personal liking of local representatives	7	46.6
Sample Size	15	100

Source: Field Survey

6.2.3 Recommendation made by the non-beneficiaries for the improvement of the program;

About 42.5 percent (Table-29) non-beneficiaries opined that the coverage for widow allowance is very small compared to eligible beneficiaries. They suggested that the number of beneficiaries should be increased immediately. Another 27.5 percent said that in the present system there is no age priority for the beneficiaries. They maintain that older women should be given priority in selection. About 20 percent non-beneficiaries think that the active role of government officials in selecting the beneficiaries is necessary to check the anomalies.

Table 29: Recommendation of the Non-beneficiaries

Suggestions	No of respondents	Percentage of respondents
Number of beneficiaries should be increased	17	42.5
Aged women should be given priority	11	27.5
Active government role in selection procedure	08	20
No comment	04	10
Total Sample Size	40	100

Source: Field Survey

6.3 Result of Focus Group Discussion on some Administrative Aspects of this Program

In the study area there were 10 Focus Group Discussion comprising the members of eight Ward Selection Committee and two Upazilla Selection Committee and local elites. The suggestions from FGDs are summarized below;

- Almost all the participants of FGD supported the present system of disbursement by bank. Side by side they have recommended to distribute the allowance through bank at Union Parishad or at any other suitable place of the UP in presence of Chairmen/Member and a Upazilla level tag officer.

- In the present system there is no provision of giving priority to the eligible spouse of deceased beneficiary. The FGD members' emphasized the introduction of this measure.
- Participants in FGDs opined that the amount of Tk. 200 per month is very small in this time of high rising price. One lecturer of a college differed. According to him the less amount of allowance money will ensure the selection of right candidates. Increased amount of allowance will create an environment of chaos and mistarget. In spite of that most of the FGD members think that the allowance should be Tk.400 per month.
- Some participants suggested to open individual account in the name of allowance recipients so that they can draw their allowance at their convenience. It will lessen their suffering in drawing allowance they opined.
- The participants of Ward FGD recommended to increase the number of widow allowance. There are a huge number of eligible women but they cannot be included for inadequate coverage of this program..
- They pointed out that for the change of political regime no allowance recipient was excluded from the list.
- They mentioned that in most cases deserving women are getting allowance. Sometimes the less deserving women are nominated and the most deserving women are excluded for nepotism, political consideration and personal liking of the local representatives.
- The UP Chairmen/Members and Upazilla Women Affairs Officer mentioned that there is a communication gap with the banks. They alleged that the banks do not rightly inform them of the time and date of disbursement of allowance. As a result the beneficiaries suffer a lot because of non-availability of information.
- They commented that there is no age limit for the Widow Allowance. As a result the older widows are excluded. There should be an age limit up to which women will get priority. They recommended it to be 45 years.
- Member of FGD pointed out that there is no specific date of distributing allowance. They generally get allowance after 6-7 months. They suggested that there should be a time frame for disbursement of allowance and that should not exceed 3 months in place of 6 months.

- They pointed out that at present the number of beneficiaries in Widow Allowance Program is same for all Unions. It should not be continued. Distribution of Allowance should be made according to the number of population of that Union like Old Age Allowance.

The above analysis suggests that that except some exception, in most cases selection of beneficiaries is in line with existing rules. Almost all the beneficiaries are satisfied with the present system of disbursement through bank. They have also identified some difficulties. They are to cross an average distance of 4.3 miles and incur a cost of Tk.55 to draw allowance. For the improvement of the system the beneficiaries and the members of FG recommended the disbursement of allowance through mobile units of banks at UP office or any other suitable place of UP. Regarding the coverage of this program, the beneficiaries identified small quota as an important problem and they recommended to increase the number immediately. The beneficiaries and FG participants opined that there is not a single instance of exclusion of beneficiaries from the existing list for political grounds. The recommendations of Focus Group of both Old Age and Allowance for the Widow and Deserted women are strikingly similar.

CHAPTER SEVEN

The Strengths and Weaknesses of the Programs: The Dynamics of Self-Targeting

7.0 Both old age and widow/deserted women allowances are centrally designed centrally funded and centrally managed programs. Though local government functionaries are involved in the preparation of the list of the recipients the ultimate authority of approving the list lies with the functionaries of central government. There are two major risks of central programs. First, leakage from such programs tend to be high. Second, such programs are often used as instruments of political patronage. Surprisingly in both old age and widow/deserted women programs both these risks appear to be low. In this section, the issues of leakage and political patronage in the context of these programs will be analysed in the first part of the section. The second part of this section will analyse the reasons for the relative success of these programs.

7.1 Leakage

7.1.1 World Bank (2003) used indirect estimates to assess leakage in food assistance programs in Bangladesh. The findings of World Bank study suggests that as much as 35 percent of the food grains allocated to the VGF, 41 percent of the VGD and an overwhelming 75 percent of allocations to FFE do not reach the target group. Similar studies on developing countries indicate significant leakage in food-assisted programs. Alderman found that approximately 69 percent of subsidized wheat released by the government of Pakistan to ration shops did not reach to the consumers (Alderman, 1988). Ahluwalia found in India that roughly a third of the food grains that are supplied in the public distribution system in India did not reach the beneficiaries.

7.1.2 Against the backdrop of serious leakage problem in food assistance programs, the complaints of leakage in old age allowance and widow/deserted women allowances is very limited. In both allowances, same expenditure is incurred for travelling to the bank. But this is a genuine cost and not a leakage. The percentage of ineligible recipients is also very low. In case of Old Age Allowance, 16.3 percent of non-beneficiaries held that deserving persons were not getting allowance (See table-15). However this allegation is not supported by land ownership profile of the beneficiaries. 45 percent of the beneficiaries do not own any land (see table 6) and 33.1 percent own only the homestead

only 1.9 percent of the beneficiaries own more than 3 decimals of land which is the upper limit of functional landless in Bangladesh. Probably, the non-beneficiaries thought that they are more deserving candidates among those who are not receiving allowance.

7.1.3 In case of widow and deserted women allowance, the non-beneficiaries reported that 15 percent of beneficiaries were not deserving (see table 27). Table 18 shows that all the beneficiaries were distressed in the sense that they were all either widowed, divorced or husband deserted. However 8.9 percent of the beneficiaries were young and in the age group of 25-35 years (table-8). These women are capable of working. The non-beneficiaries were critical of inclusion of these groups. Taking into account the performance of these allowances, it appears that leakage is very low in these programs.

7.2 Political Patronage

7.2.1 According to Stanley A.Kochanek (1996) Bangladesh society has come increasingly to be based on a subtle and intense network of interpersonal patron-client relations are utilized by political parties. It is therefore feared that transfer payments like Old Age Allowance and Widow /Deserted Women Allowance are likely to be abused as instruments for political patronage. 27.7 percent of non –beneficiaries were of the opinion that beneficiaries of Old Age Allowance were selected on political consideration. In case of widow/deserted women allowance, 33.3 percent of non-beneficiaries held similar views.

7.2.2 One of the easiest ways to test the level of politicization of these programs is to ascertain what changes were made in the list of the beneficiaries when the government is changed.

7.2.3 Both the Old Age Allowance Program and Widow Allowance Program started during Awami League regime in the financial year 97/98 and 98/99 respectively. It was alleged at that time that these programs might be abused to patronise the supporters of ruling party. The Government was changed in 2001. It was expected by many that the old list of beneficiaries would be drastically revised.. Table 4 provides a comparative picture of the beneficiaries in pre election and post election period in 2001 and 2002.

Table 30: Comparative picture of Beneficiaries in two Different political regime

Upazilla	Union	Old Age Allowance Program		Widow Allowance Program		Comment
		Number of Beneficiaries		Number of Beneficiaries		
		1997-01	2001-02	1998-01	2001-02	
Comilla	Durgapur	90	90	45	45	No change in the list
Sadar	Jagannathpur	90	90	45	45	
Devidwar	Dhamti	90	90	45	45	
	Borokamta	90	90	45	45	

Source: Upazilla Social Service Office and Office of Women Affairs, Comilla Sadar and Devidwar

7.2.4 It is seen from table -30 that in Awami League period (1997-2001) the total number of Old Age Allowance and Widow Allowance beneficiaries per union was 90 and 45 respectively. In the year 2001, BNP came to power and number of beneficiaries was just as before. It may be thought that though the number is same there may be some replacement of beneficiaries. But a careful perusal of both lists of two political regimes does not indicate a single incidence of exclusion of beneficiaries on political ground. Actually BNP Government continued these programs with the beneficiaries selected during AL regime.

7.2.5 The results are in some sense surprising. It is widely believed that central programs administered through local government are usually captured by rural elites. It is also alleged that such transfer programs are used by patrons to ensure the support of the clients. But table 28 does not support such hypotheses. It suggests that transfer program can be targeted to deserving persons in rural areas.

7.2.6 There are examples of politicization of safety net programs in Bangladesh. The Honorarium Program for the Distressed Freedom Fighters is a case in point. For the purpose of better understanding, the issue of politicization was compared with FFA Program, which was introduced during AL regime in July 2000 to help the distressed

Freedom Fighters. For the purpose of identification of Distressed Freedom Fighter; they defined Freedom Fighter and Distressed Freedom Fighter in the following way;

'Freedom Fighters are those who have the certificate signed by the Chairman of Bangladesh Muktiyuddah Sangsad and countersigned by the Chief Adviser of the Muktiyuddah Sangsad or those who were included in districtwise list published by the Central Command Council of Muktiyuddah Sangsad. Again according to them the distressed Freedom Fighters are those who have an annual income not more than Tk.6000 and are not active or slightly active/landless/jobless.

After the taking over of BNP Government in 2001, they fixed different criteria for a Freedom Fighter and Distressed Freedom Fighter. According to them, 'Freedom Fighters are those who have the provisional certificates signed by the State Minister and Secretary, Ministry of Liberation War Affairs or who are included in minimum two lists out of four nationally published lists or the names which will be finally published through gazette notification after scrutiny. And for the Distressed Freedom Fighters, they replaced the amount of minimum income 6000 by 12000.

To know the level of politicization the list of FFA recipients of both Comilla Sadar and Devidwar Upazilla were perused. It was found that about 10% beneficiaries of Comilla Sadar Upazilla and about 20% beneficiaries of Devidwar Upazilla were excluded on the ground of definition of Freedom Fighter for the change of political regime in 2001.

This happened because there is no agreed definition and list of Freedom Fighters in Bangladesh. Any list prepared by any government is controversial. There is also a difference in selection procedure with Old Age Allowance and Widow Allowance Program. The elected Ward level local representatives select the beneficiaries in case of Old Age and Widow Allowance Program while an Upazilla committee with unelected peoples selects the beneficiaries in case of FFA.

7.3 Reasons for the relative success of these programs

7.3.1 Several hypotheses may be put forward to explain the relative success of the Old Age Allowance and Widow and Deserted Women Allowance Programs;

First, the involvement of the local government in the preparation of the list of beneficiaries might have contributed to selection of proper beneficiaries.

Second, the amount of allowance is very small in these programs. These programs are self-targeting. For the nature of these programs the richer people did not try to capture them.

Third, there is increased awareness in rural areas because of the operation of civil society. So, people's awareness did not allow any vested quarter to apply their ill intention.

However, our field survey shows some contrary evidence. 42.5 percent of non-beneficiaries maintain that government officials should be involved in the selection process (Table-17). Similar views were expressed by 20 percent respondents in case of widow and deserted women allowance (Table-29).

7.3.2 Another important reason may be the gradual expansion of these programs. These programs were expanded and the deserving beneficiaries were included and there were less discontent. Table 31 and 32 shows the gradual expansion of both the programs.

Table 31: Gradual Expansion of Old Age Allowance Program

Upazilla	Union	Number of Beneficiaries					
		1997-01	2001-02	2002-03	2003-04	2004-05	2005-06
Comilla Sadar	Durgapur	90	90	90+18=108	108+174=282	282+134=416	416+51=467
	Jagannathpur	90	90	90+18=108	108+192=300	300+132=432	432+82=514
Devidwar	Dhamti	90	90	90+18=108	108+90=198	198+54=252	252+36=288
	Borokamta	90	90	90+18=108	108+99=207	207+72=279	279+36=315

Source: Upazilla Social Service Office, Comilla Sadar and Devidwar

Table 31 shows that the number of Old Age Allowance recipients was fixed upto the financial year 2001/02. From the second year of the take over of the BNP government, number of beneficiaries was increasing gradually. This is also true for Widow Allowance recipients. Table 32 indicates the gradual expansion of Widow Allowance recipients.

Table 32: Gradual Expansion of Widow Allowance Program

Upazilla	Union	Number of Beneficiaries					
		1998-01	2001-02	2002-03	2003-04	2004-05	2005-06
Comilla Sadar	Durgapur	45	45	45+9=54	54+45=99	99+27=126	126
	Jagannathpur	45	45	45+9=54	54+45=99	99+27=126	126
Devidwar	Dhamti	45	45	45+9=54	54+45=99	99+27=126	126
	Borokamta	45	45	45+9=54	54+45=99	99+27=126	126

Source: Office of Women's Affairs, Comilla Sadar and Devidwar.

The Focus Group Discussants also supported this conclusion. There were also different opinions. Maximum number of discussants opined that these are social security program for the poor, helpless and distressed people. These people are not from any political party. So the government and local leaders did not interfere in the matter politically. A number of discussants opined that in the initial stage the number of beneficiaries of both the programs were very small against a huge number of deserving people. There was close competition and selection of any wrong beneficiaries would trigger political discontent.

7.3.3 However, the most important reasons for the relative success of these programs are that they have several important characteristics of self-targeting programs. A self-targeting program is one that tends to reach the target groups easily. There are four such characteristics in these programs. First, the target groups are clearly defined. It is easy to identify all elderly persons or a widow or a divorced or a deserted woman. It is however

difficult to define a freedom fighter. Secondly, the payment through banks reduces the possibility of leakage. Thirdly, both the allowances cover a significant proportion of the target groups. As discussed in chapter four, at least 65 to 70 percent of eligible beneficiaries are covered by the Old Age Allowance Program. In case of Widow, Divorced and Deserted Women the percentage of coverage is 40 to 43 percent.

However, the greatest strength of these programs are also their greatest weakness. 100 percent respondents in the survey of Old Age Allowance (Table-12) and 100 percent respondents in the survey of widow, divorced and deserted women (Table-24) maintained that the allowance was inadequate. However in focus group discussions it became evident that these allowances did not attract the powerful rural elites because they are too low. In fact, leakage is likely to increase if the allowances are substantially raised.

CHAPTER EIGHT

FINDINGS AND RECOMMENDATION

8.1 Findings

Old Age Allowance and Allowance Program for Widowed and Husband Deserted Distressed Women are not political. All political parties support them. Despite the change of government there were no discontinuation of these programs because the importance of these programs were recognized by the successor governments. The main findings of this study are as follows;

- i) **Selection Procedure:** There are ambiguities among the beneficiaries and non-beneficiaries about the selection procedure of beneficiaries. Opinion of beneficiaries, non-beneficiaries, Focus Group Discussants and field observation shows that the 65 years age limit for Old Age Allowance beneficiaries is too high for the rural poor elderly. There is a growing demand of relaxing the age. In case of Widow Allowance the study shows that majority of the beneficiaries are from the age group of 36-45. The non-beneficiaries and FG discussants demanded to give priority to women over 45. The FG participants also suggested to downsize the Ward Selection Committee of Old Age Allowance Program through excluding the members of Gram Sarker. Suggestions also came from the FG discussants to fix the quota for Widow Allowance on the basis of population of a specific area like Old Age Allowance Program.
- ii) **Targeting of Beneficiaries:** The present study shows that in majority cases the eligible people are getting allowance. There are also evidences of selecting less eligible people for allowance in political or other considerations.
- iii) **Disbursement of Allowance:** For both the programs maximum number of beneficiaries mentioned present system of disbursement through banks is a good system. For both the programs the beneficiaries identified the distance of bank from residence and the transportation cost to draw allowance as important problems. The study finds that for Old Age Allowance Program the

beneficiaries have to cross a distance of 3-4 miles and incur a cost of average Tk.56 to draw their allowance and for Widow Allowance Program these figures are 4.3 miles and 55 Taka respectively. Almost all the respondents suggested to disburse the allowance through mobile units of banks at Union Parishad or at another suitable place of UP. The study also reveals that there is no specific time and place of disbursement of allowance. Suggestions also came to disburse the allowance after every three months for both the programs. There were also suggestions for providing individual account to the beneficiaries so that they can draw their allowance at their convenient time.

- iv) **Coverage of these Programs:** The study has roughly estimated the coverage of these two programs. It shows that the coverage under Old Age Allowance Program is about 65 to 70 percent and it is only 43 percent for the Widow Allowance Program. The study also finds a growing demand of increasing the number of Widow Allowance recipients.
- v) **Political Influence on these Programs:** The study shows that for both the programs, sometimes less eligible or ineligible people are selected for allowance in a very small number on political consideration. The study examined the impact of the change of political regime on these programs and compared it with Freedom Fighter's Allowance and surprisingly found that there was not a single incidence of exclusion for the change of political regime while there was the incidence of exclusion of about 15 percent beneficiaries for Freedom Fighters Allowance with the change of political regime. And it was found that there is controversy about the definition of Freedom Fighter whereas there is no such controversy about the programs under study.
- vi) **Adequacy of the Amount of Allowance:** Almost all the respondents including beneficiaries and Focus Group Discussants mentioned the amount of allowance as inadequate and they demanded a reasonable amount to fulfill the minimum needs of the beneficiaries. The Old Age and Widow Allowance beneficiaries demanded an average amount of Tk.435 and 437 as monthly

allowance while the participants of Focus Group suggested to make it 400. They also suggested to increase the amount in such a way that these programs do not lose their self targeting characteristics. However this weakness is the greatest strength of these programs. Inadequacy of the allowances has made these unattractive to the local elite. The programs have become self targeting.

- vii) **Impact of these Programs on Beneficiaries:** Present study shows that for both the programs a large number of beneficiaries have still some social safety other than the allowance. In case of Old Age Allowance Program maximum number of beneficiaries spend their allowance for food and medicine while a majority number of beneficiaries of Widow Allowance Program invest their allowance in income generating activities. Almost all the beneficiaries of both the programs expressed their satisfaction about the programs and majorities have opined that their social status has been increased by this allowance.

Findings of the study show that administration of these safety net programs in most cases is smooth. But there are some limitations also. Following steps can make these programs more successful;

8.2 Recommendations

1. A six members committee like the widow allowance should replace the present Ward Selection Committee of Old Age Allowance Program. For smooth functioning of secretarial works, Union Social Worker should be included in the committee as member secretary.
2. Disbursement of allowance through banks should continue. To lessen the sufferings of the beneficiaries the government may consider disbursement of allowance at Union Parishad or other suitable places of Union Parishad by bank. A tag officer from Upazilla Administration can be employed to supervise the disbursement of allowance.
3. The age limit of the Old Age Allowance beneficiaries should be reduced to 60.
4. There should be a provision in Widow Allowance Implementation Manual to give priority to widows of age above 45.

5. There should be a provision of giving priority to the eligible spouses of deceased beneficiaries for both the programs.
6. Government may disburse allowance through individual bank account in the name of beneficiaries so that they can draw their allowance at their convenient time.
7. The number of beneficiaries of Widow Allowance should be increased more than the Old Age Allowance and it should be fixed on the basis of population of that specific geographical area.
8. To check mistargeting there should be a provision of cross checking minimum 10% of beneficiaries by the Upazilla and Municipal Selection Committee.
9. There should be a time frame for disbursement of allowance. It should not exceed three months. Widow Allowance should also be disbursed after every three months in place of six months. The government should allocate money in such a manner that the beneficiaries could get their allowance on regular basis.
10. To minimize information gap, banks should inform the date of disbursement of allowance to the UP Chairmen and Upazilla Committee well ahead of time.

8.3 Areas for Further Study

For time constraint the study has covered a small area. An elaborate study covering at least one Upazilla from each District can be undertaken. Only the aspects of field level administration have been studied under present study. A comparative study of all the 27 programs shall be very useful. Finally, the social and economic impact of these programs shall be explored in details. Hopefully the findings of this study will be helpful in designing a more elaborate study.

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Old Age Allowance Program

(Questionnaire for the Beneficiaries)

Occupation: _____ Live With: _____

1. From where have you come to know about this program?
2. Who did nominate your name?
3. How long are you getting this allowance?
4. Do you know how long will you get this allowance?
5. After how many months allowance is withdrawn?
6. Up to now how many times you have drawn your allowance?
7. Do you know what is the amount of allowance per month?
8. Where do you collect your allowance money?
9. What is the distance of bank from your residence?
10. i) Do you face any problem in drawing your allowance? Yes/No

[

ii) If yes; what types of problem do you face?

11. Is the present payment system good? Have you any suggestion?

12. i) Is the amount of allowance money sufficient?

ii) If no, how much it should be?

13. What is your comment about the selection procedure?

14. Are there any eligible people in your locality who can get allowance? If yes, why are they not getting?

15. How much land/property do you have?

16. What do you do with the allowance?

17. Do you /your family gets any other government facilities?

18. Are there any people in your locality who were excluded from beneficiary list?

19. What is your feeling about the program? Have your social status increased?

20. Have you any other comment about the program?

21. Date:

Thank you for your co- operation

Appendix: 2

M A in Governance and Development Course
 Center for Governance Studies
 BRAC University, Dhaka

(Allowance Program for the Widowed and Husband deserted Distressed Women)

Questionnaire for Beneficiaries

Name of the beneficiary: _____ Father/Husband
 Age: _____ Sex: _____
 Village: _____ Ward: _____ Union: _____ Upazilla: _____
 District: _____ Occupation: _____ Number of Children: _____
 Live With: _____

1. What is your current status now? _____ Widowed/Divorced/Abandoned
2. What is the duration of your current status?
3. How have you come to know about this program?
4. Who did nominate your name?
5. How long are you getting this allowance?
6. Do you know how long will you get this allowance?
7. After how many months allowance is withdrawn?
8. Up to now how many times you have drawn your allowance?
9. Do you know what is the amount of allowance per month?

10. Where do you collect your allowance money?
11. What is the distance of bank from your residence?
12. i) Do you face any problem in drawing your allowance? Yes/No
[
ii) If yes, what types of problem do you face?
11. Is the present payment system good? Have you any suggestion?
13. i) Is the amount of allowance money sufficient? Yes/No
ii) If no, how much it should be?
14. What is your comment about the selection procedure?
15. i) Have you taken any micro-credit from any organization? Yes/No
ii) If no, why didn't you take?
16. Are there any eligible people in your locality who can get allowance? If yes, why are they not getting?
17. Have you any property?
18. What do you do with the allowance?
19. Do you get any other government facilities?
20. What is your feeling about the program? Have your social status increased?
21. Have you any other comment about the program?

Date:

Thank you for your co- operation

Appendix: 3

M A in Governance and Development Course
Center for Governance Studies
BRAC University, Dhaka
Old Age Allowance Program

(Questionnaire for Non-beneficiaries)

Name: Father/Husband :
Age: Sex: Village: Ward:
Union: Upazilla: District: Profession:

1. What do you know about Old Age Allowance?
2. Are the deserving people getting this allowance in your locality? Yes/No
3. If no, why are not they getting?
4. Have you any recommendations for the improvement of the program?

Date:

Thank you for your cooperation

Appendix: 4

M A in Governance and Development Course
Center for Governance Studies
BRAC University, Dhaka
Allowance Program for the Widowed and Husband Deserted Distressed Women

(Questionnaire for Non-beneficiaries)

Name: _____ Father/Husband : _____
Age: _____ Sex: _____ Village: _____ Ward: _____
Union: _____ Upazilla: _____ District: _____ Profession: _____

1. What do you know about this program?
2. Are the deserving people getting this allowance in your locality? Yes/No
3. If no, why are not they getting?
4. Have you any recommendations for the improvement of the program?

Date: _____

Thank you for your cooperation

Appendix-5

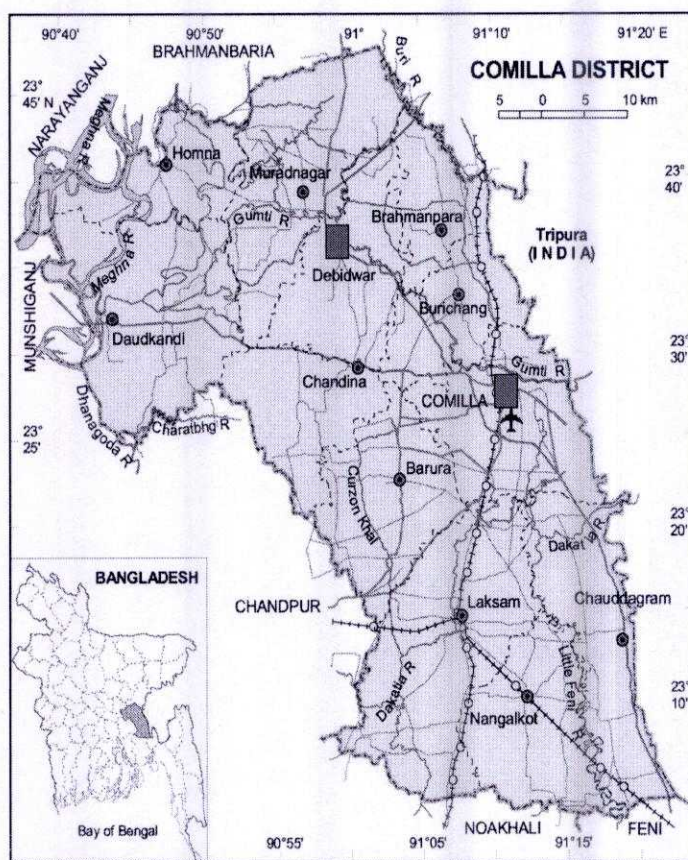
Social Protection Spending in OECD Countries (2001) % of GDP

Country	Old Age	Survivors	Disability	Active Labor Market	Unemployment	Family	Housing	Others	Total
Australia	4.1	0.2	2.2	0.1	1.0	2.4	0.1	-	10.1
Austria	10.3	2.7	2.3	0.1	0.8	2.4	0.1	0.4	19.1
Belgium	8.6	2.6	2.2	0.7	2.2	1.9	-	0.3	18.5
Canada	4.8	0.4	0.8	0.4	0.8	0.9	-	0.3	8.4
Czech Republic	6.7	0.9	3.0	0.1	0.2	1.5	0.1	-	12.5
Denmark	6.5	-	2.7	0.2	3.0	1.5	0.7	0.8	15.4
Finland	7.1	0.9	3.1	0.3	2.0	1.7	0.3	0.3	15.6
France	10.4	1.5	1.7	0.4	1.6	1.5	-	0.4	17.4
Germany	10.8	0.4	1.6	0.3	1.2	1.1	-	0.5	15.9
Greece	12.6	0.8	1.6	-	0.4	1.1	-	-	16.5
Hungary	7.4	0.3	2.5	0.3	0.4	1.9	0.5	0.1	13.3
Iceland	4.1	0.6	1.8	-	0.2	1.2	0.1	0.4	8.4
Ireland	2.4	0.8	1.3	0.4	0.7	1.4	0.5	0.5	7.9
Italy	12.6	2.6	2.0	0.2	0.6	0.6	-	-	18.7
Japan	6.4	1.2	0.6	0.1	0.5	0.3	-	0.2	9.1
Korea	1.1	0.2	0.3	0.1	0.2	-	-	0.5	2.4
Netherlands	5.7	0.7	4.0	0.4	1.3	0.7	0.4	0.6	13.7
New Zealand	4.7	0.1	2.8	0.1	1.1	2.1	0.6	0.1	11.6
Norway	4.6	0.3	3.9	-	0.4	1.9	0.2	0.3	11.6
Poland	8.5	2.1	5.4	-	1.0	0.9	-	-	18.0
Portugal	7.6	1.5	2.4	0.1	0.9	0.7	-	0.2	13.3
Slovak Republic	6.5	0.2	2.1	0.2	0.5	1.4	0.1	1.1	12.1
Spain	8.1	0.6	2.3	0.4	1.3	0.3	0.2	-	13.2
Sweden	6.8	0.6	3.8	0.2	1.0	1.8	-	0.4	14.6
Switzerland	11.6	1.6	3.0	0.1	0.5	1.1	-	0.5	18.3
U.K.	7.7	0.6	2.2	-	0.3	1.5	1.5	-	13.7
U.S.A.	5.2	0.8	1.1	0.2	0.3	0.1	-	0.3	8.0

Source: OECD (2004) Benefits and Wages

Appendix: 6

Map of Study Area



Two rectangles indicate the study area.