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Experiences of older adults and widows with the government allowance programmes in rural Bangladesh

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Abstract

The Government of Bangladesh has digitised social safety net programmes to improve enrollment and allowance disbursement, yet the impact on rural beneficiaries remains unclear. This article examines the experiences of older adults and widows in Kurigram based on 68 semi-structured interviews. At the administrative level, beneficiaries reported positive aspects such as support for enrollment and disbursement. However, challenges included delays due to unofficial payment demands, slow disbursement, and difficulties accessing mobile financial service (MFS) accounts. At the individual level, many lacked the knowledge to use their MFS accounts, often needing to share PINs for assistance, and relied on family or community support to receive their allowances. The findings suggest that enhancing local government capabilities may help combat corruption and improve communication. Educational initiatives and community support may boost digital literacy and address gender disparities. Collaboration between the government and MFS providers is essential for timely payments and effective support for beneficiaries.

KEYWORDS

Bangladesh, mobile financial services, Old Age Allowance, qualitative research, social safety net, Widow Allowance

INTRODUCTION

Social safety net (SSN) programmes are part of social protection intended to assist people and households in overcoming income loss or significantly declined income caused by economic or social hardships from various unforeseen events (Torm & Oehme, 2024). SSN programmes are also a way to make progress on the UN Sustainable Development Goal 1 (target 1.3), which aims to reduce poverty by implementing suitable social protection systems and measures for all (United Nations, n.d.). On average, SSN accounts for 1.5% of the Gross Domestic Product (GDP) in developing and transition countries. However, the spending on SSN programmes in South

Abbreviations: BDT, Bangladeshi taka; DSS, Department of Social Services; GDP, Gross Domestic Product; GoB, Government of Bangladesh; LMIC, low- or middle-income country; MFS, mobile financial services; NID card, National Identity Card; OAA, Old Age Allowance; PIN, Personal Identification Number; SSN, social safety net; USD, United States dollar; WA, Widow Allowance.

Asia is 0.9% of GDP (World Bank, 2018). Although substantial progress has been noted globally in fighting poverty through SSNs, significant gaps remain in coverage, particularly in low-income and lower-middle-income (LMIC) countries, with coverage of 18% and 50%, respectively (World Bank, 2018). In South Asia, only 24% of the population is covered by at least one form of SSN (United Nations, 2020). Payment systems in most countries in South Asia typically face various challenges, including delays in disbursing money to beneficiaries; access difficulties for the elderly, childcare providers, pregnant mothers, and people with disabilities; travel costs; and vulnerability to duplication and fraudulent activity (Salgado et al., 2022). The COVID-19 pandemic and the large penetration of mobile phones accelerated the shift in SSN transfers in South Asian countries towards adopting direct payments to beneficiaries from government treasuries through digital financial services (Salgado et al., 2022).

Digitisation of the allowance disbursement process, allowing access by mobile phone, has the potential to expedite payments and improve the effectiveness of individualised services (Ball et al., 2023). However, the success of digital allowance transfer depends heavily on how policymakers and regulators address cybersecurity, digital fraud risks, low digital literacy, and the exclusion of poor and vulnerable populations (Salgado et al., 2022). Digitisation of the SSN programmes in Bangladesh serves as an example to understand how efficient this process has been from the user experience.

The Government of Bangladesh (GoB) designed SSN programmes using a lifecycle approach to address risks associated with different life stages for vulnerable populations (Government of the People's Republic of Bangladesh, 2015). Despite a drop in Bangladesh's poverty rate from 24.3% in 2016 to 18.7% in 2022 (Bangladesh Bureau of Statistics, 2023), almost 35 million out of 169.8 million (20.6%) people still live below the poverty line (Bangladesh Bureau of Statistics, 2024; Mavis, 2023). Those who live just above the poverty line are at risk of falling into poverty due to shocks (such as disasters, floods, cyclones, and illness) that may impact affected persons and their families, households, and social networks (Kidd & Khondker, 2013).

SSN programmes in Bangladesh include unconditional cash transfers, conditional cash transfers, public works or training-based cash or in-kind transfers, and emergency or seasonal relief (World Bank, 2019). Old Age Allowance (OAA) and Widow Allowance (WA) are two unconditional cash transfer SSN programmes that are administered by the Department of Social Services (DSS) under the Ministry of Social Welfare's supervision. In rural areas, local government representatives, including chairmen and members, as well as other staff, such as the secretary and village police from the union council office, support DSS in operating these SSN programmes. OAA provides a monthly cash payment of 600 BDT (5.46 USD,[1] approximate), and WA offers 550 BDT (5.01 USD, approximate), which is distributed quarterly. The age-based eligibility requirements for OAA benefits are 62 years and above for women and 65 years and above for men (Department of Social Service, 2024b). For WA allowance, women must be widowed or husband-deserted and at least 18 years old (Department of Social Service, 2024a). The average yearly income for OAA and WA must be less than 10,000 BDT and 12,000 BDT, respectively. Despite employing means-testing for eligibility, these two programmes are unconditional cash transfer SSN programmes that provide beneficiaries with allowances without imposing any behavioural conditions, such as requirements to work, attend training, or demonstrate specific spending patterns. Individuals receiving grants from the government, non-governmental organisations, or other sources are ineligible for the allowance (Department of Social Service, 2024a, 2024b).

The GoB introduced online enrolment and allowance disbursement via agent banking in the fiscal year 2017–2018 to avoid the challenges faced by the beneficiaries of different SSN programmes, including OAA and WA, in cash collection from banks, to improve the process of retrieving funds, and to promote financial inclusion among vulnerable populations (a2i-innovate for all, 2019). Agent banking employs agents with legitimate agency agreements to offer small-scale banking and financial services to the underserved population as opposed to using tellers or cashiers (Bangladesh Bank, 2014). As of fiscal year 2021, all beneficiaries receive allowances through two major mobile financial service (MFS) providers, namely, Nagad and bKash, and agent banking (Department of Social Service, 2024a). MFS outperform agent banking with 24/7 access, lower costs, transparency (Islam, 2020), and greater scalability and inclusion for remote populations (Paul, 2025). This approach aims to ensure direct personal access to allowances for beneficiaries without third-party involvement (Figure 1). This process is also designed to be free of cost for the beneficiaries, and the government bears the cash-out charges for MFS for the SSN payment (Tasreen, 2021).

However, the self-use of MFS requires basic financial literacy and digital skills (Venkatesh et al., 2012) that not all people equally have due to resource constraints, lack of connectivity, financial literacy, and social awareness (Aziz & Naima, 2021). These issues are particularly

[1] 1 BDT = 0.009112 USD as of 02 April 2024.

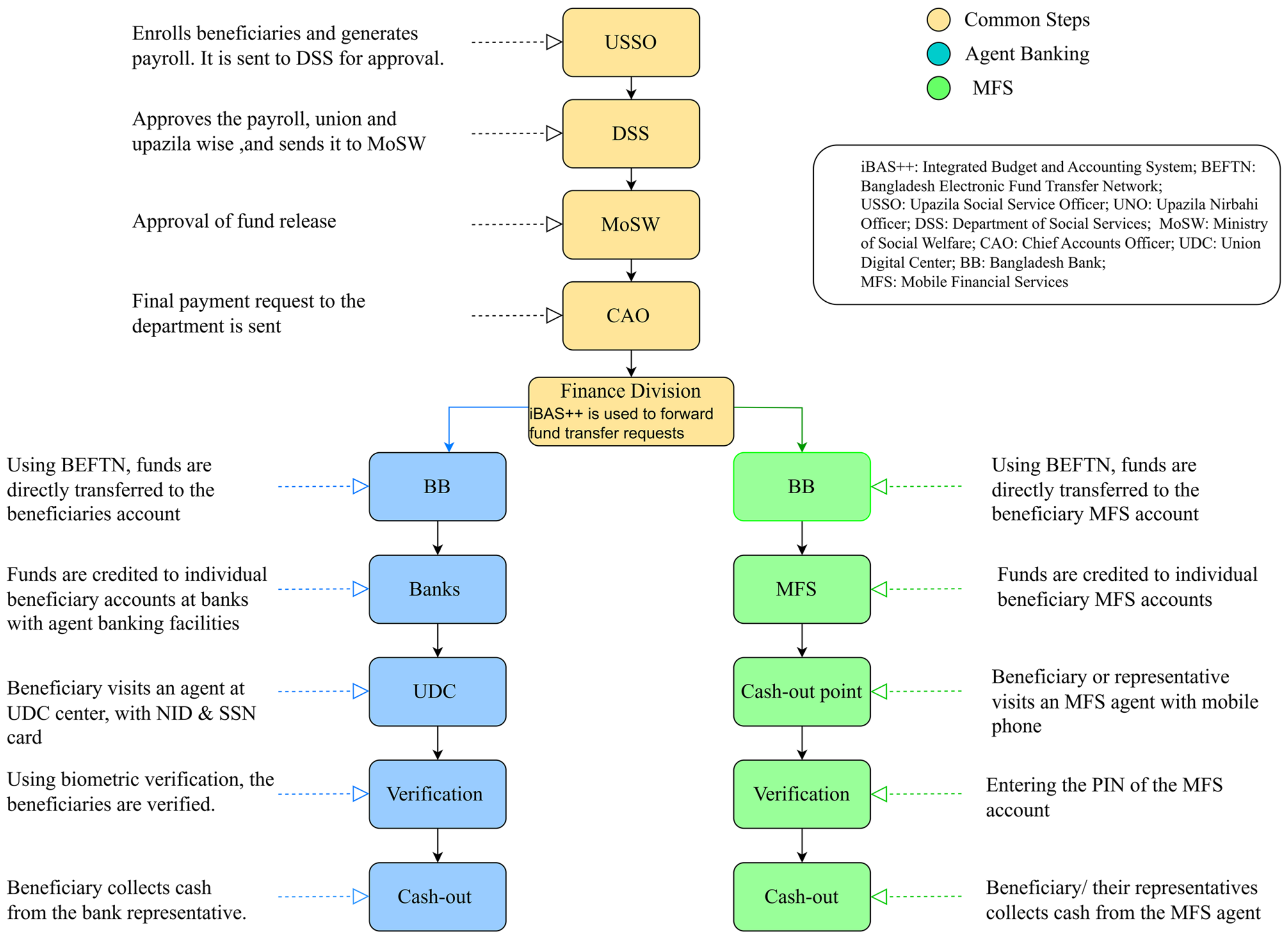

FIGURE 1 Digitisation of the Old Age Allowance and Widow Allowance disbursement process.

relevant for OAA and WA beneficiaries who are older adults living in rural Bangladesh, as they are often marginalised in terms of income with low levels of literacy (UNESCO Institute for Lifelong Learning, 2019) and gender disparity in mobile ownership (Bangladesh Bureau of Statistics, 2022). Further difficulties exist because these beneficiaries were introduced to the digitised allowance disbursement process without any training on how to use MFS accounts independently. Policymakers might have perceived beneficiaries as being 'digital by default', implying that beneficiaries' inability to use the new system would mean deviation from dominant expectations and norms (Schou & Pors, 2019). Consequently, older beneficiaries may require more support from the community and MFS service providers than younger people (Seifert & Schelling, 2015).

Although previous studies have examined the impact of OAA and WA on poverty reduction and social inclusion (Ara & Tanni, 2019; Choudhary, 2013; Mallik, 2017; Mamun, 2019; Saifur, 2020; Tariquzzaman & Rana, 2014), there is limited research on beneficiaries' experiences of this digitisation from the traditional process of in-person collection of payments. Key gaps remain in understanding how beneficiaries enrolled before digitisation perceive and adapt to digital payments after years of manual collection, how newly enrolled beneficiaries cope with the system, and what challenges older adults and widowed women face in accessing, withdrawing, and managing their allowances digitally. Additionally, the role of social and institutional support in helping beneficiaries adjust to this change remains underexplored.

This study explores OAA and WA beneficiaries' experiences transitioning from manual to digital payments in rural Bangladesh, examining their adaptation to MFS-based disbursement, challenges faced, and access barriers. As the first in-depth study of its kind in this context, it provides critical insights to guide policymakers in enhancing the inclusivity and delivery of SSN programmes. While grounded in Bangladesh, the findings offer broader relevance for countries navigating similar digital transitions. By emphasising social capital and self-efficacy, the study highlights key factors to support older, low-income populations in adopting digital financial systems effectively.

Theoretical framework

This study has taken into account the Social Capital Theory (SCT) to understand the role of administering government allowance programmes, as well as the reactions of beneficiaries and their families regarding MFS use by older adults in rural Bangladesh, specifically OAA and WA beneficiaries. According to the SCT, social networks, trust, and shared norms facilitate resource access and social participation (Bourdieu, 1986; Coleman, 1988; Gilleard, 2020; Putnam, 1993). However, there are differences in how social capital is conceptualised. Bourdieu (1986) defines social capital as a means of power used by individuals or organisations to sustain or enhance their social status. Coleman (1988) highlights its role in fostering cooperative behaviour among persons in trustworthy networks. Putnam (1993) focuses on the importance of community trust and civic engagement to achieve collective goals. More recently, Gilleard (2020) contextualises social capital in the later stages of life, emphasising how peer relationships, community involvement, and family support contribute to the social participation and well-being of older adults. This perspective aligns well with both the social context and participants' reports of experiences with the MFS-based benefits programmes under study.

Although these viewpoints vary in terms of their focus—Putnam's is on communalism, Coleman's on relational and utilitarian factors, and Bourdieu's is on structural and status-oriented features—they all agree that social capital is crucial in determining how people behave, in particular when given new opportunities to take advantage of opportunities (Bourdieu, 1986; Coleman, 1988; Putnam, 1993). These dynamics may influence the ways that local authorities, family members, and community actors affect older individuals' access to and ease of use of MFS devices in rural areas.

On the other hand, self-efficacy theory focuses on individuals' beliefs in their capacity to carry out particular activities (Bandura, 1997). In the context of MFS adoption, self-efficacy determines how older adults perceive their capability to navigate digital platforms, handle transactions, and resolve potential technical issues. For this study, a combined approach grounded in Coleman's (1988) and Gilleard's (2020) interpretations of social capital, alongside Bandura's (1997) self-efficacy theory, was deemed to be most appropriate. Integrating social capital theory with self-efficacy, this study explores how older adults' digital financial engagement is shaped by both their social environment and personal confidence, highlighting the interplay between external support systems and internal perceived ability in their use of MFS. Additionally, Putnam's focus on civic engagement and institutional trust could enhance the role of local administrative actors within this framework. Their participation in welfare distribution may foster community trust and collective efficacy, which in turn can influence older adults' readiness and capacity to engage with formal digital systems (Putnam, 1993).

METHODS

Study design

A descriptive qualitative approach was chosen because it is a low-inference approach that produces a comprehensive description of the phenomenon of interest while remaining close to the data, employing language used by the participants with little abstraction (Colorafi & Evans, 2016; Kim et al., 2017). This qualitative study to identify and address contextual and cultural factors that could improve the experience of the SSN beneficiaries receiving the allowance was conducted as part of a mixed-methods trial to assess the impact of near-vision glasses on presbyopic OAA and WA beneficiaries' use of mobile banking (Shitol et al., 2024).

Setting

The study was conducted in eight wards (the lowest territorial and political unit for administrative and representative purposes consisting of one or more villages) within a union (the lowest geographic administrative entity in a rural area) of Kurigram Sadar upazila (a rural administrative unit made up of multiple unions) in Kurigram district of northern Bangladesh. This union was selected because bKash is already rolled out there, where many beneficiaries have had the experience of both collecting the allowance in person at a bank and via the bKash platform using a code, without needing a smartphone or internet access.

Participants

Participants in this study were OAA male beneficiaries aged 65–70 years, OAA female beneficiaries aged 62–70 years, and WA beneficiaries aged 50–60 years who lived in the study area and received an allowance for at least 1 year.

Sampling

From the lists of beneficiaries of the included union collected from the Upazila Social Service Office of the DSS of Kurigram Sadar sub-district, a sampling list of beneficiaries meeting the inclusion criteria was made. The list

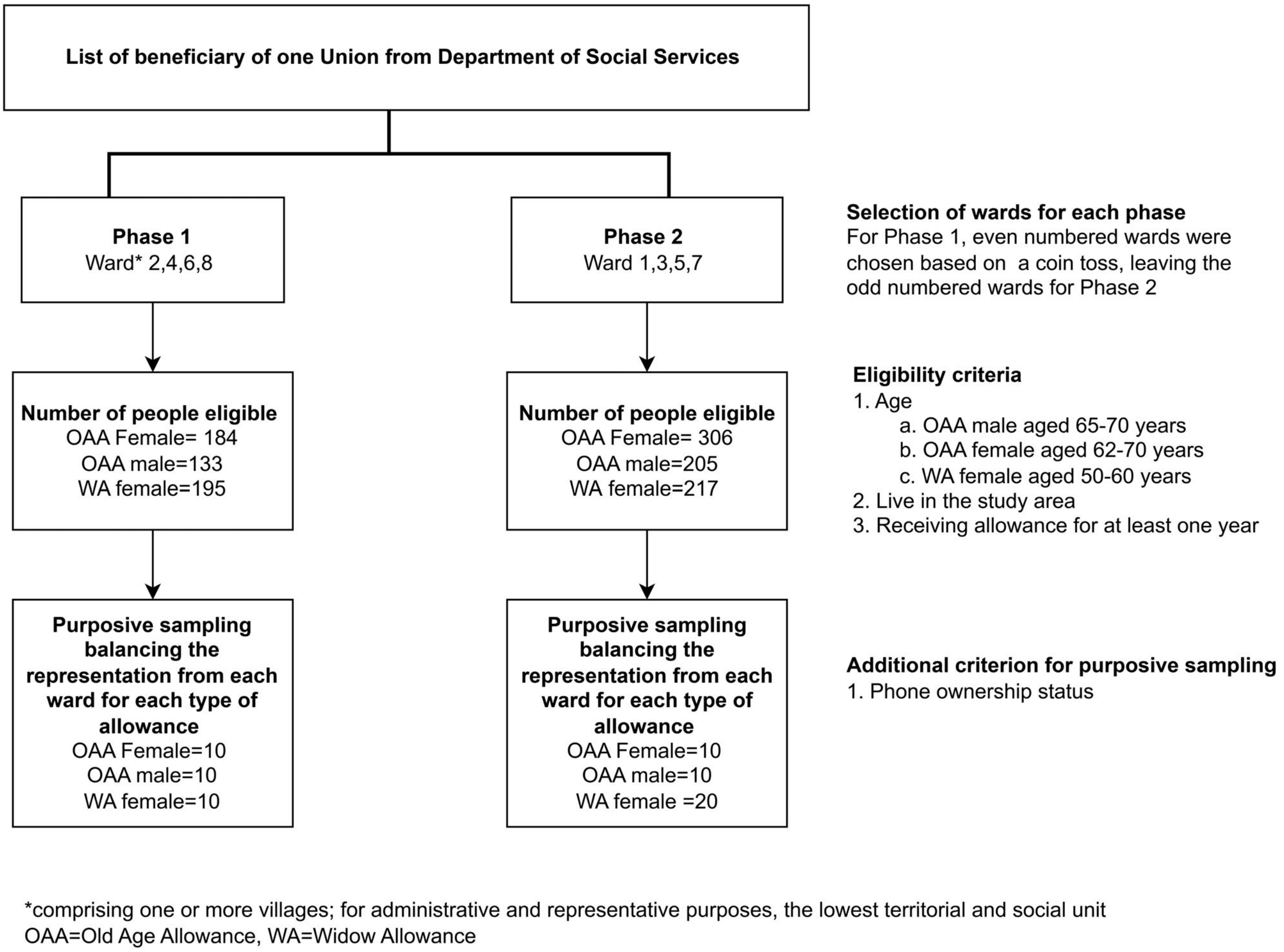

FIGURE 2 Sampling strategy.

of beneficiaries from nine wards was reduced further by randomly choosing four even-numbered and four odd-numbered wards, respectively, including two hard-to-reach areas for Phase 1 and Phase 2 recruitment. This was done to ensure a geographic distribution of data that could help capture participant experiences related to differential access to services and funds (Figure 2). Beyond beneficiaries' experiences with the government allowance, Phase 2 included more focused questions on older adults and their families' perspectives regarding ageing, smartphone and mobile money use, as well as their views on vision impairment and eye care-seeking behaviours. The broader qualitative component of the mixed-method study required a larger sample size in Phase 2 to capture diverse perspectives and strengthen the findings. Purposive criterion sampling was used to ensure information-rich sources from beneficiaries who had been receiving allowance through bKash. Some of them could also describe their experience of collecting allowance from a bank in comparison to accessing information and funds about their MFS account on the phone. An additional criterion on phone ownership was introduced, ensuring the inclusion of beneficiaries regardless of whether they owned a mobile phone to assess potential differences in accessing their allowance via MFS. Information was also gathered on issues with requesting access to the account if someone else owned the phone. This ensured a wide range of experiences were captured in this study.

Data collection

Four two-person research teams consisting of an interviewer and a notetaker with at least a bachelor's degree plus 2 years experience in qualitative research plus the ability to conduct interviews in Bangla, the local language, conducted the interviews. The first author participated as an interviewer in one of the four teams and was responsible for conducting a quarter of the total interviews. Each team consisted of a female and a male researcher to promote researchers' acceptability in the rural community. Data were collected in participants' homes from October to December 2022 through semi-structured, in-depth interviews conducted with the help

TABLE 1 Examples of qualitative content analysis from lower to higher level of abstraction.

Meaning units	Condensed meaning unit	Code	Category
'Rather than going to the bank, money comes on the phone at home. We can check [SMS]. Money can be withdrawn using the PIN'.	No trip is required to receive allowance	Convenient disbursement process	Administrative level-supporting factor
'This is the only problem. Sometimes, they give it [the quarterly payments] within three or four months, or sometimes it even takes five months. It is the Government's money. It's not my money that I will receive whenever I want'.	Three-month interval for disbursement is not followed strictly	Inconsistent disbursement	Administrative level -challenging factor
'SMS comes [when money is disbursed]. SMS comes in the mobile. My son or someone else checks the message. I show it to others as I cannot read it. They say, 'Money has come in the phone, cash-out the money using your PIN'. She [Daughter] writes the PIN [on paper] at home. I cash-out the money from bKash'.	Family members and community members assist in process of receiving process via MFS	Social support	Individual level-supporting factor
'No, I can't [withdraw the money]. I haven't learned that. The phone is with my son. If I knew how to do it [withdraw money], I could do it'.	Unable to withdraw cash from MFS account	Lack of technological literacy	Individual level-challenging factor

of a pilot-tested interview guide (Appendix A). Participants were called by phone 1 day before the interview to ensure their availability. Beneficiaries who were unreachable by phone were identified with the help of the community people on the interview day. Several participants had a family member present during interviews. Interviews were conducted in Bangla and lasted on average 37 min (range 30–60 min), with audio recording plus synchronous field notes taken to ensure accuracy. Findings from each interview were reviewed in daily debriefing sessions. This allowed the field team to identify gaps in the growing database overall and separately for each subgroup of participants based on gender and type of assistance received. The teams also recommended modifications to the list of probes and follow-up questions to improve the quality of data gathered in the remaining interviews. Data collection ended when data saturation was reached (Saunders et al., 2018).

Data analysis

Audio recordings from the interviews were transcribed verbatim into Bangla. All identifying information was removed from the transcripts, and participants were referred to by their unique ID. The interviewers checked transcripts from the sessions they had led for accuracy. Then one-third of the interviews were translated into English to facilitate collaboration with non-Bangla-speaking qualitative researchers on the wider international team. Two of the 70 transcripts were excluded from the analysis because the interviews concluded early at the participants' request, as they felt uncomfortable discussing their allowance.

Author one and author two, who are bilingual with proficiency in Bengali and English, independently read the transcripts repeatedly to familiarise themselves with the data and identify potentially useful statements. They used qualitative content analysis (Graneheim & Lundman, 2004; Hsieh & Shannon, 2005) inductively (without relying on any predetermined codes or themes) combined with the framework method (Gale et al., 2013) to produce a matrix containing quotes linked anonymously to the source, using the participant's ID code. Both coders independently read the same transcript before coming together to discuss their coding. Data were organised into tables or matrices, one per topic, forming the analytical framework for subsequent transcripts (Table 1). These tables were used to develop a codebook, which was updated after the coders reached an agreement on the coded text from each transcript. Periodically, two experienced qualitative researchers, including one international team member, reviewed the coding framework for discussion and revision. This process was repeated until the codebook stabilised (i.e., consisted of no major changes in the codes and subcodes) after both coders had independently coded and discussed the same 12 transcripts. Then, two of them applied the coding framework to the remaining 56 transcripts, each coding 28 transcripts independently. They met regularly and reached a consensus on changes to the coding framework. The final framework was applied retrospectively to all transcripts.

Then, they clustered similar codes into categories that they named, defined, and substantiated with quotes from the transcripts (Erlingsson & Brysiewicz, 2017). After manually coding all the transcripts, the coded data were transferred to NVivo to aid in identifying examples of intra- and inter-group variation across a vast dataset. Cross-case (sub-group) analyses were conducted to understand whether differences exist in beneficiaries' experiences according to gender, level of education, and phone ownership.

Presentation of findings

Verbatim quotes are presented in support of the study findings. The speaker or source of each quote is identified by an anonymous code that includes the type of programme (OAA or WA), the gender of the OAA beneficiary (M = male, F = female), the interview ID number (ranging from 1 to 20 for female OAA, 1 to 20 for male OAA, and 1 to 30 for WA) and the participant's age in years (yrs). Statements have been lightly edited to preserve meaning after translation. Ellipses (…) indicate some words have been removed, and square brackets with text inserted show where the authors have added words. Because of word constraints, only a few illustrative quotes have been included for each theme. A comprehensive list of all quotes used throughout the study can be found in Appendix B (Tables B1–B2).

Ensuring rigour

Criteria to ensure rigour in a qualitative study developed by Guba and Lincoln (Lincoln & Guba, 1986) were used. Regular debriefing sessions held after data collection and weekly with the wider team helped increase the credibility of the findings. Method triangulation was applied during the analysis, compiling the interviews with the notetakers observing and documenting verbal and non-verbal information about the participants and their surroundings. This helped the research team interpret the information that was revealed (Carter et al., 2014). Researcher triangulation, or having a multidisciplinary team of investigators collect and analyse the data, enhanced dependability by ensuring that the information was assessed from various angles. For confirmability, an audit trail of documents that demonstrate data transformation steps and the links between the raw data and findings was maintained throughout. Additionally, the participants were purposively chosen based on the characteristics appropriate to answer the research question. The COREQ guidelines were followed to report the study (Tong et al., 2007).

Ethical considerations

Ethics approval was granted by the Institutional Review Board of the BRAC James P Grant School of Public Health (Ref. No. IRB-16 February 22-007, 18th April 2022) and Queens University's Faculty of Medicine, Health & Life Sciences Research Ethics Committee (Ref. No. MHLS 22_55, 11th April 2022). This study was conducted in accordance with the Declaration of Helsinki. Participants provided evidence of informed consent in writing or by thumbprint after having the Information Sheet read to them, covering the purpose of the study, the benefits and risks of participating, confidentiality, the data sharing plan, the voluntary nature of participation, and the freedom to not answer any question or withdraw from the study at any time without incurring consequences.

FINDINGS

Data were analysed from interviews with 38 OAA beneficiaries (18 female and 20 male) and 30 WA beneficiaries. A description of the participants is provided below in Table 2. The mean age of the participants was 62.4 years (range: 50–70 years), most of whom did not have any formal schooling and enrolled in the SSN programme for 1–5 years (75% each). More than half of the participants (55.9%) had experience receiving their allowances in person at bank before the digitisation of the allowance disbursement process. Slightly over half of the participants (54.4%) did not own a mobile phone. More than half of the participants (58.8%) lived in households with an adult child. Nearly half (47.1%) lived in households with four to six members. Most of the participants (97.1%) were Muslim.

Beneficiaries' experiences with the OAA and WA programmes were organised along two key dimensions: the level of engagement and the nature of interaction. The level of engagement refers to the context in which the experience occurred. At the administrative level, this includes interactions with programme structures, procedures, and institutional actors. At the individual level, it encompasses beneficiaries' personal, social, and technological engagement with the system. The nature of interaction captures whether those interactions were supportive and empowering (e.g., enabling access and independence) or challenging and vulnerable (e.g., reflecting barriers, dependencies, or risks).

At the administrative level, experiences were shaped by how the programme was delivered, such as the consistency of allowance disbursement, the helpfulness of local officials, and the accessibility of customer support. Many

TABLE 2 Socio-demographic characteristics of the Old Age Allowance and Widow Allowance beneficiaries.

	Type of beneficiary			
Characteristics	**OAA female ($n = 18$)**	**OAA male ($n = 20$)**	**WA female ($n = 30$)**	**Total ($N = 68$)**
Age (years)				
Average (range)	66.7 (64–70)	68.7 (66–70)	56.2 (50–60)	62.4 (50–70)
Educational status				
No schooling	15 (83.3%)	10 (50.0%)	26 (86.7%)	51 (75.0%)
Primary	3 (16.7%)	6 (30%)	2 (6.7%)	11 (16.2%)
Secondary	0 (0.0%)	3 (15.0%)	2 (6.7%)	5 (7.4%)
Higher secondary	0 (0.0%)	1 (5.0%)	0 (0.0%)	1 (1.5%)
Time enrolled in the government programme				
1–5	14 (77.8%)	16 (80.0%)	21 (70.0%)	51 (75.0%)
6–10	2 (11.1%)	3 (15.0%)	7 (23.3%)	12 (17.6%)
11–15	1 (5.6%)	1 (5.0%)	2 (6.7%)	4 (5.9%)
16–20	1 (5.6%)	0 (0.0%)	0 (0.0%)	1 (1.5%)
Previously collected allowance from bank (before digitisation of disbursement process)				
Yes	10 (55.6%)	12 (60.0%)	16 (53.3%)	38 (55.9%)
No	8 (44.4%)	8 (40.0%)	14 (46.6%)	30 (44.1%)
Mobile ownership				
Has	6 (33.3%)	14 (70.0%)	10 (33.3%)	30 (44.1%)
Does not have	11 (61.1%)	6 (30.0%)	20 (66.6%)	37 (54.4%)
Missing data	1 (5.5%)	0 (0.0%)	0 (0.0%)	1 (1.5%)
Household composition				
With an adult child	13 (72.2%)	11 (55.0%)	16 (53.3%)	40 (58.8%)
Separate	5 (27.8%)	9 (45.0%)	14 (46.7%)	28 (41.2%)
Number of household members				
1–3	5 (27.8%)	8 (40.0%)	16 (53.3%)	29 (42.6%)
4–6	11 (61.1%)	8 (40.0%)	13 (43.3%)	32 (47.1%)
7–9	1 (5.6%)	4 (20.0%)	1 (3.3%)	6 (8.8%)
10–12	1 (5.6%)	0 (0.0%)	0 (0.0%)	1 (1.5%)
Religion				
Muslim	19 (95.0%)	17 (94.4%)	30 (100.0%)	66 (97.1%)
Hindu	1 (5.0%)	1 (5.6%)	0 (0.0%)	2 (2.9%)

Abbreviations: OAA, Old Age Allowance; WA, Widow Allowance.

beneficiaries described receiving assistance from local officials or appreciating the convenience of mobile payments. Others encountered difficulties, including demands for unofficial payments, delays in receiving funds, and the time and cost involved in seeking help from MFS agents.

At the individual level, experiences reflected personal and relational dynamics. Some older adults were able to access their MFS accounts independently or with the help of trusted family members. Others struggled due to limited technological literacy or had to rely on others who managed their accounts, often knowing their PINs, raising concerns about privacy and financial vulnerability. Figure 3 visually illustrates these insights, highlighting the interconnected nature of the experiences and making relationships more explicit.

Experiences at the administrative level

Beneficiaries described assistance they received from programme administrators at different stages of the

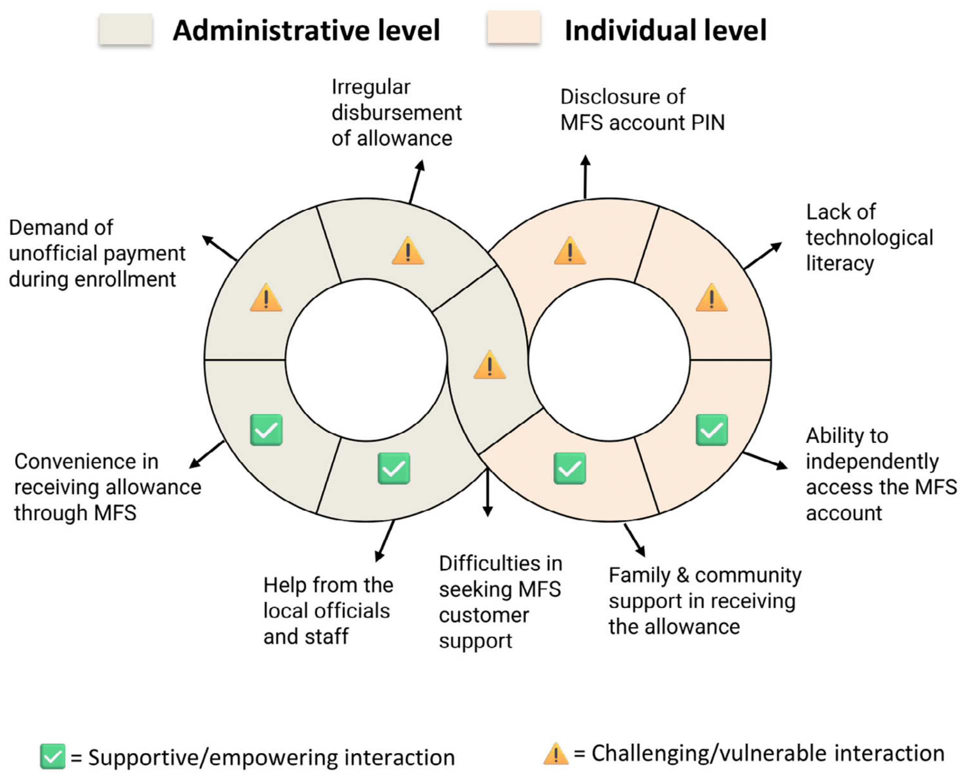

FIGURE 3 Old Age Allowance and Widow Allowance beneficiaries' experiences with government allowance programs.

allowance process and the increased convenience provided through the change to a digitised allowance disbursement process. They also spoke about three issues they faced with programme personnel and procedures, including requests for unofficial payments when enrolling in a programme, irregular disbursement of allowance, and difficulties obtaining assistance from the MFS customer care office.

Help from local officials and staff

Almost all participants highlighted the importance of having support to enrol in the allowance programmes from local government employees such as village police and union council secretaries, plus elected officials (e.g. union council chairmen). They informed potential beneficiaries about the programmes and helped them apply: '*[A] union member told me I am old enough to enrol in the allowance program. He helped me get enrolled.*' (OAA-M01, 68 yrs).

Participants also received help purchasing a SIM card, opening an MFS account, and resolving any issues with their accounts, with 17 participants reporting problems who were told to contact the social service office if the problem persisted. This support was crucial for communities where residents have little skill in handling mobile phones or the MFS account, and often required help from family members:

> I went to the DSS office in Kurigram when I hadn't received my money. They directed me to the MFS customer care office. At that office, I made a photocopy of my ID card, took a photograph, and submitted everything. Then, they made the corrections, and the money began to come through. (WA-14, 54 yrs)

The convenience of receiving allowance through MFS

Most participants who previously accessed their allowance in person at a bank preferred MFS-based access. Improvements include being notified of allowance payments via SMS on a mobile phone rather than by word of mouth from local officials, obtaining their money at a convenient time, and not having to spend time and money travelling to a designated bank where they had to wait in long queues. This was particularly relevant for beneficiaries living on *chars* or 'river islands' who had additional difficulties finding transportation from their homes to the boat harbour.

> It has been good [switching to the MFS system of disbursing funds]. … [it was] tough to go there [bank]. It's annoying for aged people to walk, and we must walk in the sand as we live in the Char [river island]. We have to cross the river [and] that costs more. We have to take a rickshaw ride [from the boat harbour] to the bank … we don't suffer if it [notification and access] comes via the mobile [phone]. The government also pays the cash-out charge, which is good for us. (OAA-M16, 70 yrs)

MFS was also appreciated by female beneficiaries, many of whom reported they felt uncomfortable standing in crowded queues with men or spending a whole day at the bank to complete paperwork rather than doing their household chores: '*The situation was bad, with pushing in the crowd [that] included both males and females … [To feel comfortable] I waited for the crowd to leave*'. (WA-19, 57 yrs)

> I [now] receive the money sitting at home [so] I can also do my work today. I can finish my household chores (…) When I had to go to the bank, I had to spend money and my household chores remained undone. (WA-03, 50 yrs)

Request for unofficial payment when enrolling in a programme

Despite being eligible to enrol in one of the programmes, a few participants reported paying money to local officials in order to be listed as beneficiaries. According to them, they were expected to meet these demands for which they took out loans, sought help from family members, or sold assets such as cattle, leading to financial burden. People who could not raise the funds had to wait and try to enrol later without making a payment, which reduced the number of payments they received:

> He [the union member] took my name for candidacy and said, 'Give [me] 5000 BDT and your name will be added to the list. Otherwise, you will not be enrolled'. Then I arranged [to get the] 5000 BDT and gave it to them. Then, my name was added to the list. (WA-19, 57 yrs)

Irregular disbursement of benefits

Switching to disbursing allowance payments by MFS was meant to ensure regular quarterly payments to beneficiaries. This was done in recognition of the fact that the quarterly payments through the bank often were delayed. However, most participants reported delays in receiving their funds by MFS as well. When payments were late, participants had to take loans from others to meet their daily needs:

> We wait and get it. … [But] when it is the fourth month after three months [have passed], I fear whether they will give me the money … [and while waiting] I [have to] take a loan. I buy things on credit from the shop when the money comes late. (WA-03, 50 yrs)

An additional problem reported by 13 beneficiaries was that the MFS agents charged the beneficiary a cash-out fee, although this was supposed to be paid jointly by the government and the MFS providers:

> I go to cash out the money. It comes in [by] mobile [phone and the MFS agent] cashes out the money. I ask him, 'How much money is there?' He says, '1500 BDT'. He cashes out the money and gives it to me. Sometimes, the cash-out charge is paid [by the government], but sometimes it isn't. Then I need to pay that from my allowance and collect the rest. I paid the cash-out charge for the allowance I withdrew this time. (OAA-M09, 70 yrs)

Difficulties obtaining assistance from the MFS customer care office

Beneficiaries with problems accessing payments via MFS were directed to the customer care office. This was costly for the participants who had to spend time and money to travel to the customer care office:

> [When I didn't receive the money in my MFS account], I asked what should be done to receive the money. Then everyone told us to go to the [MFS customer service] office in Kurigram. … So, I went there for three days. Two days went in vain [because] one day I didn't get the chance to talk [to anyone]; they did not have time. Another day, I went there, and they said the previous NID [national identity] card was invalid [and] they needed [to see] the smart NID card [but] the card was not with me. I [had] left it at home. (WA-12, 57 yrs)

This account highlights multiple challenges in achieving timely issue resolution: a lack of information regarding where to find assistance and the necessary documentation pointed to wider informational deficits; limited staff capacity was evident as staff struggled to assist all clients, resulting in delayed resolutions; and the need for repeated travel to centralised offices incurred substantial costs, particularly for rural and low-income beneficiaries.

Experiences at the individual level

Beneficiaries were pleased with family and community support and, for some beneficiaries, the ability to independently access their payments. They described two issues that created difficulties for them when trying to manage their MFS accounts and withdraw payments: the lack of technological literacy and the need to share their MFS account PIN.

Family and community support in receiving the allowance

All the participants reported that support from family and other community members was a major help in their accessing the allowance. This was found to be an important resource given the participants' low educational attainment, lack of ownership of required resources (e.g., a SIM card and phone), and lack of familiarity with technology (e.g., not knowing how to use a feature phone for anything other than answering calls). Such support, in the form of cashing out money through family members or relatives, was reported more by female participants, with over half of the female OAA and nearly half of WA participants, as opposed to only three men.

> I do not have any problem [because] my nephew knows everything. I do not know anything about the phone. That's why I gave him the responsibility [to manage my MFS account]. When it [the benefits allowance] comes, he cashes out [for me]. (WA-10, 55 yrs)

Family support was also evident when participants faced problems with their MFS accounts:

> I went to [the MFS customer care office] ... to fix it [a blocked MFS account]. A union member ... told me to go to the upazila [social service office] (...). Then, my daughter-in-law went there [to the MFS customer care office] and got it fixed. (WA-29, 60 yrs)

Some participants, with high level of illiteracy, also mentioned receiving help from people in their community to read SMS alerts that notify them of their availability of allowance.

> I get to know [about the allowance disbursement] from them [other beneficiaries known to the person]. I ask someone to check my mobile and they tell me when I have received it. (OAA-F14, 70 yrs)

This reliance on others underscores that digital inclusion involves more than just access to technology—it also depends on social capital and literacy, as marginalised individuals often navigate digital systems with the help of trusted community networks due to their limited literacy and digital skills.

Ability to independently access the MFS account

The beneficiaries who knew how to access an MFS account were better able to protect their funds against fraud by keeping the account's PIN secure. Three beneficiaries, all males with a secondary or higher secondary level of education, indicated they could use their MFS account without any assistance:

> [When I go to a local shopkeeper who is an MFS agent] I tell them I have received the money. And they ask if I've received the message. I say, 'Yes, I have received the message'. Then I cash out the money. After cashing out, they give me the amount. Those who don't know their PINs give their mobile to the shopkeeper [MFS agent] who see the PINs and cash-out the money [for the beneficiary]. It is difficult for them [the beneficiaries]. (OAA-M20, 66 yrs)

Lack of technological literacy

The vast majority of beneficiaries, including all females and 7 out of 10 males, lacked the technological literacy required to operate their MFS accounts independently. This can be attributed to both a lack of formal education and low rates of mobile phone ownership:

> We don't understand how to operate a mobile device. We are uneducated. We do not understand whether the money has arrived. We don't realise it has arrived. We ask our sons, daughters-in-law or grandchildren to check whether the money has come in [or not]. (OAA-F09, 65 yrs)

The lack of technological literacy was particularly relevant for 17 beneficiaries who reported struggling to manage their MFS accounts. Frequently their SIM cards were blocked or deactivated as they use the SIM only to be notified of the allowance and the mobile network operator does not count the use of MFS as an activity on their SIM card. Similarly, others had their accounts locked because they had forgotten or used an incorrect PIN. In such cases, they had to seek assistance at customer service points. As a result, they would sometimes miss a quarterly instalment and have to wait until the next one and receive both payments. Unlike the majority of participants who preferred accessing their accounts by phone rather than in person at a bank, three female and one male participant preferred collecting their allowances from banks to help them avoid problems with their MFS accounts:

> I went to the Upazila Social Service Office first. Then I went to [the MFS customer care point]. I got my mobile [MFS account] fixed but waited three days. I went there for three consecutive days to get it fixed. Then, I received one instalment of 1500 BDT. I also received the money for the two instalments that I missed earlier. (OAA-M13, 67 yrs)

Disclosing the MFS account PIN

Beneficiaries who lacked technological literacy and shared their PIN are at a higher risk of unauthorised account access. Anyone with the linked SIM card and PIN can access the account. Previously, beneficiaries collected their funds directly from the bank, preventing unauthorised collection except in certain cases, such as the beneficiary being severely ill or unable to visit the bank for any other valid reason. If a beneficiary was ill, they could nominate someone in writing to collect the funds, provided the nominee presented a certificate from an authorised official confirming that the beneficiary was alive. Beneficiaries who lacked the technological literacy to operate their MFS account independently had to seek help from others during the cash-out process. Although beneficiaries were told they should keep their MFS account PIN secret for security, most participants' PINs were either known to shopkeepers who were MFS agents or given to them verbally or in writing at cash-out. Often, participants asked the MFS agent to enter the PIN for their MFS accounts as they did not know how to do it:

> My daughter-in-law writes down the PIN [and] I give it to the bKash agent. He reads it [enters the PIN], gives me the money and returns the slip [of paper with the PIN on it]. I tear up the slip and return home. (OAA-M14, 68 yrs)

One beneficiary reported being defrauded of his allowance by someone claiming to need the beneficiary's MFS PIN to transfer lottery winnings into the account:

> They [DSS] deposited the old age allowance in my account, but I saw that 1500 BDT had been cashed out. So, I went to check, and they [social service officers] told me the person I shared my PIN number with someone who had taken out my money! (OAA-M17, 69 yrs)

This case highlights MFS users' vulnerability to fraud due to a lack of awareness about safeguarding their MFS PIN and limited financial literacy.

Cross-case (sub-group) analyses

Table 3 compares beneficiaries' experiences with government allowances across the two axes of nature of interaction and level of engagement. The findings reveal both shared and divergent experiences across beneficiary groups with the government allowance programmes.

At the administrative level, all groups—male and female OAA beneficiaries, along with WA beneficiaries—universally appreciated the support received from local officials and staff and the convenience of digital payments. Receiving allowance via MFS notably reduced travel requirements, time, and cost compared to traditional bank withdrawals. Female beneficiaries emphasised distinct advantages, with OAA beneficiaries valuing the ability to maintain household routines and WA beneficiaries appreciating the avoidance of mixed-gender queues during transactions. However, administrative challenges emerged equally across cohorts, with inconsistent fund disbursement timing forcing beneficiaries to rely on loans. Both male and female beneficiaries reported similar frustrations regarding prolonged wait times and repeated visits required to resolve issues at

TABLE 3 Cross-case analysis of experiences among beneficiary groups by nature of interaction and level of engagement.

		Beneficiary type		
Nature of interaction × level of engagement	**Sub-categories**	**Male OAA**	**Female OAA**	**WA**
Supportive/empowering interactions at the administrative level	Help from local officials and staff	+++	+++	+++
	Convenience of receiving allowance through MFS	+++	+++	+++
Challenging/vulnerable experiences at the administrative level	Requests for unofficial payment during enrolment	–	–	–
	Irregular payment of benefits	+++	+++	++
	Difficulties getting MFS help	–	–	–
Supportive/empowering at the individual level	Family and community support	+++	+++	+++
	Ability to independently access the MFS account	–	–	–
Challenging/vulnerable experiences at the individual level	Lack of technological literacy	+++	+++	+++
	Disclosing MFS account PIN	+	–	+

Note: +++ = most participants; ++ = many participants; + = some participants; – = few participants; — = none; N/A = not applicable. Qualitative variations were summarised using relative frequency and thematic intensity. 'Most' indicates that three-quarters or more of the participants reported the finding, 'many' refers to more than half but less than most, 'some' refers to one-quarter to half of the participants, and 'few' applies to less than one-quarter of the participants.

MFS service points, underscoring these as system-wide shortcomings rather than group-specific obstacles. Notable gender differences surfaced in administrative interactions, where almost one-quarter of male OAA and WA beneficiaries reported demands for unofficial payments compared to fewer than one-quarter of female OAA beneficiaries.

At the individual level, patterns of technological dependence showed both convergence and divergence. All groups relied heavily on family support for MFS operations, typically turning to sons as primary helpers. However, WA beneficiaries demonstrated more diverse support networks, including nephews and sons-in-law. While limited technological literacy affected all beneficiaries regardless of gender, autonomy gaps were particularly pronounced. Only three educated male OAA beneficiaries managed accounts independently, while no female beneficiaries achieved complete operational independence. PIN-sharing practices revealed gendered patterns. Male OAA and WA beneficiaries frequently shared PINs directly with agents during cash-outs (half and one-third, respectively). Female OAA beneficiaries' PINs were typically known by family members who handled transactions on their behalf. Interestingly, household size proved less significant than anticipated in determining support availability, as even those in smaller households successfully leveraged extended kinship networks.

The findings reveal three interlocking threads: (1) structural uniformity in the benefits and challenges of MFS, with all beneficiary groups appreciating its convenience while facing similar administrative inefficiencies; (2) gendered navigation strategies, where men interacted more directly with MFS agents and women relied heavily on family networks; and (3) the paradox of digital inclusion—while MFS reduced physical and financial burdens, it introduced new layers of dependence, particularly for female beneficiaries with limited digital literacy. These patterns illustrate how convenience can coexist with constraint, and how empowerment through technology remains profoundly shaped by gender and social context.

Navigating complexity beyond binary categories in the use of MFS

Beneficiaries' experiences with the MFS system were often more complex. Importantly, beneficiaries did not have the option to choose the mode of receiving their allowances; all were required to use the digitised MFS platform following its implementation in July 2021. As such, respondents navigated the MFS system not by preference but through necessity—engaging with both its benefits and challenges simultaneously. While most participants appreciated the convenience and reduced need for travel that MFS offered, some faced persistent difficulties, such as technical barriers in MFS account use and dependence on intermediaries that resulted in revealing their PINs. These overlapping experiences often led to a process of balancing trade-offs, where individuals prioritised certain advantages over drawbacks based on their personal circumstances, digital literacy, and access to support. Even in the absence of choice between systems, beneficiaries made situational decisions—such as whom to trust with financial tasks, how to manage PINs, or when to seek help—that reflected a pragmatic weighing of risks and benefits. Recognising this complexity deepens our understanding of how individuals respond to system-level changes.

DISCUSSION

Findings from this study reveal that the transition to digital disbursement through MFS has created both beneficial and exclusionary consequences for older beneficiaries in rural Bangladesh. While it increases logistical convenience, it also reconfigures old barriers into new, more complex forms of exclusion. Beneficiaries' experiences with accessing government allowances are shaped not only by operational challenges but also by entrenched socio-cultural norms, gendered dynamics, and digital inequalities. These insights point towards a nuanced understanding of how digital technologies mediate access to welfare in unequal societies.

At the administrative level, irregular fund disbursement, unofficial payment demands, and limited MFS customer support reflect longstanding governance issues that persist even in digitised welfare systems (Haider & Mahamud, 2017; Khan, 2021; Moazzem & Shibly, 2023). These issues expose a phenomenon where technology does not resolve structural inefficiencies but is adapted to them. Instead of eliminating corruption or delays, digitisation often shifts the point of friction from physical spaces (e.g., banks) to digital interfaces that remain inaccessible to many older or marginalised users (Rahman, 2021). Addressing these issues requires effective monitoring at the local government level to enhance accountability and reduce instances of invalid demand for money or complications with enrollment into government programmes. The government's role in ensuring timely disbursement with cash-out charges and MFS providers more efficiently addressing user challenges will be crucial for improving the OAA and WA programmes (Barooah et al., 2018; Hasan & Mahmud, 2023). Introducing call- or text-in helplines accessible via mobile phones could be a solution if these were accompanied by campaigns to raise awareness about helpline availability and, if relevant, MFS agent training and refresher courses were provided.

At the beneficiary level, access is mediated by intersectional factors, including gender, age, education, and socio-economic status. For example, women's reliance on intermediaries for withdrawing allowances reflects both mobility constraints and broader cultural norms around purdah and public visibility (Chandramohan et al., 2023; Papanek, 1973; Shetu, 2024). This echoes the idea that access to government allowance is shaped not just by eligibility but by one's capacity to navigate physical and digital infrastructures (Larkin, 2013). For many women and older adults, the lack of direct access to mobile phones or digital literacy means they are only partially included in the welfare system, relying on others in ways that compromise autonomy and privacy (Alam et al., 2020; Koechlein & Jaluka, 2022).

Moreover, the prevalence of intergenerational and community-based support in helping beneficiaries navigate MFS systems reinforces the relevance of Social Capital Theory in digital inclusion (Portes, 1998). Informal networks are not merely coping mechanisms; they are essential forms of infrastructure in low-resource settings where formal systems fall short (Aziz & Naima, 2021; Ehsan et al., 2024; Freeman et al., 2020; Portes, 1998). However, this reliance also introduces risks, such as fraud and breaches of confidentiality, indicating the trade-offs between collective support and individual empowerment in digital welfare access.

Importantly, these dynamics demonstrate that digital inclusion is not a binary state of access versus non-access, but rather a continuum shaped by confidence, skills, trust, and autonomy. Self-Efficacy Theory (Bandura, 1997) helps explain why mere access to a phone or MFS account does not equate to meaningful use. Beneficiaries' limited confidence and digital literacy impede their ability to manage their accounts independently, reinforcing dependence on intermediaries and increasing vulnerability (Rana et al., 2020; Rayed et al., 2023).

While MFS has the potential to streamline G2P payments and reduce physical barriers, its current design fails to account for the lived realities of older, low-income beneficiaries—particularly women. This is evident in findings that most female beneficiaries relied on representatives to withdraw funds, and that independent operation of MFS accounts was extremely limited—only three male participants with secondary education or higher could do so. This reflects Bangladesh's stark mobile gender gap (Bangladesh Bureau of Statistics, 2024), gender gap in MFS account ownership, and aligns with broader trends observed in other LMICs (Msweli & Mawela, 2021; Reynolds et al., 2023).

This reflects a broader trend in the digitisation of public services globally, where technological fixes are often introduced without adequate attention to user diversity, lived experience, or structural inequality (Eubanks, 2018). Similar issues have been documented in India, Pakistan, and Tanzania, where women are often unaware of account features or even their entitlements (Bill & Melinda Gates Foundation, 2018; Myamba & Pulver, 2019; Schaner & Moore, 2019).

Thus, this study's contribution lies in reconceptualising digital welfare inclusion not as a question of 'access' alone but as a multi-layered process involving infrastructural, cultural, and relational dimensions. International readers can draw from this contextually grounded case study to better understand how digitisation intersects with gender, ageing, and informal support networks in welfare access. The case of Bangladesh highlights the urgent need for digitally inclusive welfare systems that are not only technologically robust but also socially embedded, gender-responsive, and culturally sensitive.

Policy implications must extend beyond infrastructure provision to include tailored digital literacy training, the recruitment of female MFS agents, and community-based support mechanisms (Barooah et al., 2018; Jain & Pamu, 2023). These measures are essential for transforming digital welfare systems from channels of conditional access to vehicles of genuine inclusion. Practical recommendations such as travel allowances, mobile data subsidies, community training sessions, and help desks must be embedded in local realities (Chamboko et al., 2021; Ngiam et al., 2022). Only then can MFS-based disbursement mechanisms move from operational convenience to equitable and inclusive service delivery.

Limitations

This study has several limitations. It focuses solely on beneficiaries, excluding key stakeholders such as family members, local government representatives, MFS agents, and customer service providers who influence beneficiaries' access and experiences. Future research should include these perspectives to offer a more comprehensive understanding of the MFS ecosystem. The sample was limited to individuals aged 50–70, restricting insights across the ageing spectrum. Comparative studies across younger-old, old-old, and oldest-old populations could help identify age-specific barriers and facilitators. Some participants relied on family for mobile account operations, which may have affected their ability to provide detailed responses, particularly when family members were present during interviews. Future work should explore distinctions between independent and assisted users. Additionally, recall and social desirability biases may have influenced responses; longitudinal or observational studies could help mitigate these effects. Data collection during the COVID-19 pandemic may have shaped participants' access to services, mobility, reliance on others, and possibly accelerating digital adoption. Future studies should consider how such contextual factors influence digital financial behaviour. Exploring the evolving nature of digital self-efficacy, long-term engagement with MFS, the role of social norms or public crises, or financial constraints will be valuable for designing inclusive, resilient financial service delivery models.

CONCLUSION

MFS-based allowance disbursement for beneficiaries of government support schemes offers a convenient alternative for the in-person collection of funds. However, there are significant challenges, especially for beneficiaries with limited technological literacy, females, or those facing local corruption. Strengthening local government networks may enhance programme communication and overcome enrolment hurdles. Stronger government-MFS provider collaboration may also help ensure timely disbursements and user-friendly support. Fostering digital literacy, community support, and educational initiatives, particularly for women, are key components that may help to address these challenges. Interventions to address gender disparities in cash-out engagement, such as promoting independent MFS account management and recruiting female agents, may further optimise the MFS disbursement system for effective programme delivery.

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CONFLICT OF INTEREST STATEMENT

The authors declare no conflicts of interest.

DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

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APPENDIX A: INTERVIEW GUIDE FOR OAA/ WA BENEFICIARY

'***T***ransforming ***H***ouseholds with ***R***efraction and ***I***nnovative ***F***inancial ***T***echnology (**THRIFT**) Study'

ICE-BREAKING QUESTION

1. Tell me something about your life/the life of [name of the elder/widow you will be discussing in the interview] these days.

SECTION 1: DEMOGRAPHIC INFORMATION

2. How old are you?
3. What is the highest level of education you/they completed?
4. Have you ever worked for payment?
   PROBE: (If 'yes'): What type of work have you done? When? Where?
5. Who lives in the household with you/them?
6. Who are the income-earning members in your/their family?
   - **PROBE**: Which of them live with you? **(If 'none'):** Who provides money for your basic needs?
7. Do you/they have children? **If yes**,
   - How many children do you have?
   - Where do they live?
   - What do they do for work [if old enough]?
   - Are any of them actively involved in helping you make financial decisions?

SECTION 2: MECHANISM OF RECEIVING ALLOWANCE

8. How did you/[name of elder/WA] become enrolled in the old age allowance programme?
   PROBE: BY WHOM, WHEN
   - How old were you/they when you/they started receiving the allowance? (**OR ASK HOW LONG AGO**) (**PROBE**: Was there any delay between being enrolled and receiving the first allowance?)
   - [**ONLY FOR WA BENEFICIARY**] Since when have you been a widow or has your husband deserted?
   - [**ONLY FOR WA BENEFICIARY**] So your husband died/left [REFER TO PREVIOUS ANSWER] # years ago. How long after this (months/year) did you start receiving the allowance?

9. How often are you supposed to receive an allowance? **(PROBE: MONTHLY, WEEKLY)?** How often do you receive payment?
   - When did you receive your latest allowance?
   - Was there any unexpected delay in receiving the allowance?
   - Have you faced any challenges in receiving the allowance?
   - Do you have any suggestions to overcome the challenges?
10. Are you getting your allowance? When did you start receiving the allowance? How long after registration did you start getting the allowance?
11. We are interested in learning how you receive your allowance. Please share all steps.
    PROBE:
    - First point of contact (PROBE: method, frequency, notification of allowance disbursement)
    - Some people receive allowance by phon. Do you also receive your quarterly allowance by phone (yes/no)
    - (If yes) Since when have the payments been accessible by phone? [Trying to know how the person gets the allowance money? Only receive by phone, or the process of receiving money has changed].
    - How do you collect your allowance? (PROBE: bKash/Nagad/Agent banking in Union Digital Center, someone collects on behalf).
    - What happens where you go to collect the allowance (prob: what steps are you asked to complete there?)
    - (If beneficiary travels to collect allowance):
      - Do you/they go (a) alone, (b) with someone else (If 'yes', who usually accompanies you/them?), or (c) do you/they send a designated person to go on your behalf?
      - If the allowance is collected in person, how long does it usually take (waiting time in minutes and/or hours)?
      - Description of the centre/bank (What does it look like? Does it have a waiting area? Are there chairs? Is it crowded? Do they implement covid safety measures such as people must wear face-masks and stand 2 m apart?)
      - How did you like the service? (Prob: want to know the reason for feeling good/bad).
      - What is the mode of transportation from home to Centre/Bank/Agent? What are your feelings about the journey?
      - What costs are involved? (Transport etc.)
      - How long do you/they usually wait? Is there any place to sit? Do they follow COVID guidelines? How much does it cost to travel there and back home? Do you pay fees to withdraw your money?

12. Since you started receiving your allowance, has the way you collect payments changed?

[**Note**: **Skip this section if the beneficiary has received the allowance through digital financial services from the first instalment**]

- Probe: (if needed): Now remind them what they said about the method of collecting money: going by yourself/by yourself with a partner/someone else does it for them; Has it changed?
- Probe: (i) location and travel time; (ii) waiting time; (iii) (in case of change from in-person to online collection) has there been any change?
- Probe: How has the change been for you—overall good, bad, both?
- Probe: What do you think about the way you used to get allowances (overall good, bad, both; why)?

GLOSSARY

Chairman	**chief executive of the union council**
MFS agents	individuals who provide "cash-in and cash-out" services as well as guidance to make transactions step-by-step
Secretary	staff of the union council who records and preserves all documents of the union council, manages the union council office, monitors the rural maintenance programs
Upazila	sub-unit of a district
Member	elected member of union council from ward levels who maintains law and order, implements and supervises projects in their wards
Village police	staff of the union council who guards the wards and assist the chairman in official duties in the union council
Ward	sub-division of the union council, including groups of households or villages. Villages under the union council are divided into nine wards based on their population, from where general members are elected to serve the union council
Union Council	the smallest rural administrative and local government unit consisting of multiple villages in Bangladesh

APPENDIX B: ILLUSTRATIVE EXTRACTS FOR POSITIVE AND NEGATIVE EXPERIENCES OF THE OLD AGE ALLOWANCE AND WIDOW ALLOWANCE BENEFICIARIES AT THE ADMINISTRATIVE AND BENEFICIARY LEVELS

The quotations included in the main body of the article were carefully chosen for their relevance to the research questions, their ability to effectively illustrate key themes that support the arguments, and their concise presentation of the findings. The additional quotes presented in the appendix were considered valuable but were not included in the main text due to factors such as repetition and length. These additional quotes still offer meaningful insights and represent a diverse range of perspectives from the participants, further enriching the overall findings of the study.

TABLE B1 Illustrative extracts for the experience of the Old Age Allowance and Widow Allowance beneficiaries at the administrative level.

Support from local government leaders and employees
'People came to inform us. We provided our signature and our names were enrolled. Member and chairman enrolled us'. (Female, OAA-F01, 65 yrs)
'I gave a photocopy of the identity card and mobile number to the vice chairman. He handled the rest'. (Female, OAA-F05, 65 yrs)
'The member who lives next to my house got me enrolled'. (Female, OAA-F14, 70 yrs)
'I went to the chairman. I heard from people, "When you cross sixty years, you should contact the chairman. Chairman will guide you on allowance"'. (Male, OAA-M02, 70 yrs)
'My nephew, a village police, said to my elder son, "Bring me Aunt's and Uncle's ID card, please." So, I gave him that. He checked my ID and said, "Uncle, you are of eligible age; the government gives allowance to people your age. Please let me have your ID card." Then he completed the process'. (Male, OAA-M16, 70 yrs)
'I was returning from X bazaar when I saw a crowd in a mobile shop where a village police was present. I asked the village police what was going on there. They were doing online registration for the old age allowance. So, I asked what I had to do. Village police instructed me to bring the ID card from home. That afternoon, I took my ID card to that place. I photocopied the ID card, gave it to them, and came back. Village police assured me he would handle everything. So, he did it online [application]. Later, a member called me to go there. So he asked me whether I did my application online, and I said yes. He asked me to provide a few copies of my photographs in the afternoon'. (Male, OAA-M17, 69 yrs)
'After my husband died, the member visited my house. I requested him to enrol me for allowance that time. Then he processed it'. (Female, WA-05, 50 yrs)
'Union social worker helped me. He collected my mobile number and ID, and a photocopy [of the national ID card]; I gave it to him. I never had to visit anywhere else'. (Female, WA-11, 57 yrs)
We have the village police. Village police came and said, 'Based on the allotment, people are applying. Submit her [NID] photocopy and photos. She will get enrolled'. (Female, WA-21, 55 yrs)
'The member said, "You are struggling a lot. So let me enrol you in the allowance program"'. (Female, WA-29, 60 yrs)
'People came to sell SIM cards and told us that whoever needed one could buy it. The SIM card was explicitly given to the person under whose name it was registered. I went there in person and bought it. Many people went there. The SIM sellers set up their stalls on the road. They didn't set them up in any house due to a network issue'. (Female, OAA-F12, 65 yrs)
'I bought the SIM from member's house. I brought a phone, and they set up my MFS account. I used my son's mobile'. (Male, OAA-M10, 70 yrs)
'Earlier, we received the money in cash from X. Later, they stopped giving the money, and the village police informed us that from now on, we would get the money through mobile. SIM cards were sold in the Union Parishad office in Y. I bought the SIM for 150 BDT. I gave my fingerprint and spent 150 BDTs on buying the SIM. After buying the SIM, they asked me to set the SIM inside a mobile'. (Female, WA-23, 53 yrs)
'Later, we were told to buy a SIM with 180 BDT from member's house. I went to member's house. Then they gave the SIM for 180 BDT'. (Female, WA-09, 52 yrs)
'Both my husband and I receive our allowance on our phones. Our numbers were blocked in the past. We went to resolve this issue. They [DSS officials] said everyone needs a unique phone number, so I worked hard to buy a new phone'. (Female, OAA-F13, 69 yrs)
'They told me to go with my ID card. (...) The village police helped me to gather information. I requested him to take me. Then he helped me in correcting my MFS account'. (Female, OAA-F06, 70 yrs)

(Continues)

TABLE B1 (Continued)

Support from local government leaders and employees
'That time, it was in the bank. At that time, money was not provided on the mobile. This is from old times. My allowance was terminated for some reason (...). But the social service office helped me correct my MFS account, and I could collect my money'. (Male, OAA-M01, 68 yrs)
'After fixing my phone's MFS account at the MFS customer care office, I did not face any other problem.' (Male, OAA-M13, 67 yrs.)
'They told me the money would arrive. I went with my mobile to confirm. Then they assured me I would receive the money this time. There's one lady. My brother sent me to that lady. I went there along with that boy. I don't know much. That boy is educated. He asked there; then I showed them the number and everything. They said, "Okay, all right, if you don't get the money this time, come here again." But I still have not received the allowance'. (Female, WA-02, 59 yrs)
'I wasn't sure whether my phone number was blocked, but I haven't received it. My daughter went to them with the allowance card. They told her to bring her mother. I went there but to no avail. My son-in-law told me the money should come in your phone. If we can't withdraw it, what happened to your phone? After that, I went to the member's house. He said it wasn't because the allowance card might be some old document. Then my daughter and I went there [MFS customer care service office] with the old document. They took photocopies of it, took my photographs, NID card, and fingerprints. Finally, my phone was fixed, and I have received money since then'. (Female, WA-13, 60 yrs)
'Once I did not receive the allowance. I told the village police. The village police informed the authority. Then I received the money'. (Female, WA-27, 56 yrs)
'I receive my allowance on my phone, and my husband gets his allowance on this phone. Our number was blocked in the past. We went to resolve this issue. They [DSS officials] said everyone needs a unique phone number, so I worked hard to buy a new phone'. (Female, OAA-F13, 69 yrs)
Convenience in receiving allowance through MFS
'The allowance comes through mobile and that is good'. (Female, OAA-F03, 70 yrs)
'Even if I cannot withdraw the money for five or ten days, it remains in my account. There is no problem'. (Female, OAA-F04, 69 yrs)
'Interviewer: why is receiving allowance on mobile easier? Participant: I had to spend 20 BDT to travel to the bank, 10 BDT for food and another 20 BDT to return. That's an expense. Plus I had to stand in a long queue the whole day. It was almost afternoon by the time I received the money'. (Female, OAA-F06, 70 yrs)
'It's better to receive the money through mobile because it comes directly to my phone, and I can withdraw it anytime if I know the PIN'. (Female, OAA-F12, 65 yrs)
'I don't have to travel, and there is no expense. I withdraw the money, and they [the government] cover the cash-out charges'. (Female, OAA-F15, 65 yrs)
'When the money arrives, my phone rings and I receive a message. The notification makes "cring cring" sound. Then, I show the message to someone to confirm that the money has arrived'. (Female, OAA-F17, 65 yrs)
'I don't need any company to [cash-out money] from MFS. There is a cash-out point near my home, and I go there myself'. (Female, OAA-F17, 65 yrs)
'I feel good about this system [of receiving allowance via MFS]. Earlier, people had to stand for a long time; I heard from many people that they needed to stand in long queues [in the bank]. They gave the cash in hand. There were problems as people had to go there and leave work at home. But now this is very convenient. Now we can get the money sitting at home. So that's convenient for us'. (Female, OAA-F20, 65 yrs)
'Why is it better? Because now we receive the allowance at home. The money comes through mobile, and I get a message. I don't need to ask anyone. If I show the message at bKash shop [shop where MFS agent is available], they give me the money'. (Male, OAA-M02, 70 yrs)
'Collect money from the bank was difficult. We had to stand in the queue, and it took the whole day. But now, I receive the money on my mobile sitting at home'. (Male, OAA-M07, 70 yrs)
'Receiving the money on my phone is much easier. I don't need to go to the bank, which used to cost me 30 BDT to cross the river and come back. Then I had to pay for the transportation on the road. It cost 60 BDT for a round trip to the bank. But now I don't have to spend that money. If I had to collect money from the bank, I had to spend this amount'. (Male, OAA-M12, 70 yrs)
'Now the money comes straight to our home. We don't have to go anywhere. I withdraw it from the computer shop [MFS agent's shop]'. (Male, OAA-M19, 70 yrs)
'Money is more accessible now, which makes it better than before. Previously, people had to go to the bank and wait. Now, we can cash out our money instantly using mobile phones everywhere, even in villages. So, this is the benefit'. (Male, OAA-M20, 66 yrs)

TABLE B1 (Continued)

Convenience in receiving allowance through MFS
'It was tough for me [to collect money from the bank]. My throat would get dried. There was no arrangement for drinking water or food. So I had to buy something from the shop to eat, and then I returned home. Otherwise, I felt very weak. Now, I don't have to go through these things'. (Female, WA-02, 59 yrs)
I [now] receive the money sitting at home [so] I can also do my work today. I can finish my household chores (...) When I had to go to the bank, I had to spend money and my household chores remained undone. (WA-03, 50 yrs)
'When my brother gives me the phone, I go to X. I share the PIN code. After entering the PIN code, MFS agent gives me the money. I return home. Previously, they gave a cheque in the bank, and it took half an hour, one hour or one and a half hours to collect the money with that cheque. It took time to collect the money. That was troublesome. But there is no trouble now'. (Female, WA-04, 52 yrs)
'Now we receive the money in bKash [MFS]. This is more convenient for me. I can save on transportation costs. The cost for the boat, auto-rickshaw, and even snacks. Now, I receive the money sitting at home'. (Female, WA-07, 54 yrs)
'We had to spend more money to receive the allowance from the bank. I had to pay 30 BDT on a rickshaw ride. Receiving the allowance through mobile is easier because travelling to the bank costs money. I can easily withdraw the money from a nearby shop. And no one can take my money from my account even if I don't withdraw. I go to the local market and withdraw the money there. They [the government] even cover the withdrawal charge of 10 BDT'. (Female, WA-18, 55 yrs)
'I can get the money quickly through MFS. If allowance is disbursed at the bank, I must go there by rickshaw, which requires money. Sometimes I don't have money, so I must borrow money from others, and there's no guarantee that people would help me'. (Female, WA-22, 60 yrs)
'MFS is more convenient because traveling to bank was an expense. It costs 30 BDT to go and 30 BDT to return, a total of 60 BDT. Now, the money is sent directly to my mobile. Now, I don't need to go far away. I can quickly go and cash-out from a nearby MFS agent'. (Female, WA-23, 53 yrs)
Expectation of unofficial payment
'I was asked to give 5000 BDT to the member. I wanted to give 2000 BDT, but he said it was not sufficient. I would not have been enlisted if I had not given 5000 BDT'. (Female, OAA-F10, 65 yrs)
'I went to the Chairman and the member for several times. I noticed they help people get the allowance, but they asked for some money in return. I told them, "I'll not give any money to get enlisted. Let's see if they give the allowance without taking any money"'. (Male, OAA-M04, 70 yrs)
'Since I couldn't give them money, my enrolment stayed pending. Another girl gave money and received the allowance without waiting. There's also a girl who applied for disability allowance; she gave people money and whined about her misery in other's homes. She has been staying in other people's homes for 12 months'. (Female, WA-13, 60 yrs)
'I voted for the member. He was working on allowance. He said that anyone who wished to be a beneficiary could be one. I told him, 'I don't receive the allowance. You are giving allowance to others, but why not me?' Then he asked for money. I ended up giving 2000 BDT for that'. (Female, WA-14, 54 yrs)
'Previously, a member told me, 'Give money and you will be enrolled for the allowance.' I gave my national ID card, but nothing was done. Later, when the process moved online, I received support and was finally enrolled'. (Female, WA-20, 56 yrs)
'He [union member] took my name for candidacy. He said, 'Give 5000 BDT, and your name will be enlisted. Otherwise, you will not be enrolled'. Then I arranged 5000 BDT and gave it to them. Then, my name was enrolled'. (Female, WA-19, 57 yrs)
Interviewer: How much did you have to pay to enrol? 'I paid 5000 BDT. I sold a goat to arrange the money'. (Female, WA-09, 52 yrs)
'I asked everyone [member and chairman] for the allowance, and they demanded 5000 BDT from me, so I waited to enrol later without meeting the unofficial demand'. (Female, WA-13, 60 yrs)
Inconsistency in the allowance disbursement process
'Life is very painful. I have no income. All I have is the allowance money, but I haven't received it for four months. I'm struggling'. (Female, OAA-F10, 65 yrs)
'It has been two to three months beyond the usual three-month interval, and I still haven't received my allowance'. (Female, OAA-F13, 69 yrs)
'Time for receiving one instalment was nearly over, and the next cycle was approaching when the money was finally issued'. (Female, OAA-F18, 70 yrs)
'I face problems. I hope that I will spend the money on food. When it gets delayed, I suffer'. (Male, OAA-M01, 68 yrs)

(Continues)

TABLE B1 (Continued)

Inconsistency in the allowance disbursement process
'It has been four months, and I still haven't received my money. I asked the MFS agent about it, and he said, "The money will be disbursed in a week. The authority has not disbursed the money yet. You will receive it when they disburse."' (Male, OAA-M03, 70 yrs)
'There is no consistency. Sometimes they disburse it after three months, sometimes four months. It's been three months now, but I still haven't received it'. (Male, OAA-M04, 70 yrs)
'This time, it has been five months since the last payment. Still, the money has not been disbursed'. (Male, OAA-M06, 66 yrs)
'When there is no allowance within these three or four months, I don't have money to spend. I borrow 10 BDTfrom someone and 50 BDTfrom someone else. I repay the loan when I receive the allowance'. (Male, OAA-08, 67 yrs)
'If you give me 10 BDT from your office on time, that will help me. If there is a delay, I face difficulties. But I have to tolerate it as long as I am a beneficiary. I will receive the money when it gets disbursed. I can't go to the office and ask why the allowance is delayed and demand the money there. Can I?' (Male, OAA-M12, 70 yrs)
'Yes, they keep on delaying. People say the allowance is to be disbursed every three months, but each time, there is a delay'. (Male, OAA-M14, 68 yrs)
'I hear from people that the money is supposed to be disbursed every three to four months. Today I need some money. But I will receive it after four to five months. This money will not be of any use to me. Then I have to borrow money from someone. I say that I will return the money [when I will receive the allowance]. So, people give me a loan. If I did not receive this allowance, people would not lend me any money'. (Male, OAA-M18, 66 yrs)
'Sometimes there is a delay. It is a government matter, so we can't get the money whenever we want. We receive it only when the order is placed'. (Female, WA-03, 50 yrs)
'The allowance is beneficial, but when there is a delay, we discuss among ourselves, "It has crossed three months interval, and the fourth month is running. Will we receive the allowance? What has happened? Or has the allowance been cancelled?"' (Female, WA-07, 54 yrs)
'I receive the widow allowance every five to six months [instead of every three months]. They never pay us every three months. Usually, it takes 4 to 6 months (...). I have received this term's money after five months. How will I manage food if I sit around waiting? I have to work' (Female, WA-18, 55 yrs)
'Sometimes, the government provides the cash-out charge; sometimes they don't. This time, they gave only 10 BDT and did not give the rest of the charge. So, the bKash agent deducted 20 BDT from 1500 BDT. He said I would receive this 20 BDT later'. (Female, WA-11, 57 yrs)
'If the government provides the cash-out charge, I don't need to pay. But when they don't, I have to pay 10 BDT or 20 BDT for the cash-out charge'. (Female, WA-22, 60 yrs)
Time-consuming and costly access to MFS customer care service
'I cannot recall the name of the place, but first I went to Upazila. From there, I went to another location. It took me three days to fix I fixed my mobile and receive 1500 BDT. Eventually, I also received the allowance for the two missed instalments. Some people said they never got theirs [the missed instalments]'. (Male, OAA-M13, 67 yrs)
'The money comes via bKash [MFS], but some people don't receive it. I heard that issues with the SIM card or PIN code cause problems. People say receiving money through bKash [MFS] requires no travel cost or labour. But those who don't receive the money have to run from place to place to get it. After fixing their MFS accounts, they receive the money during the next disbursement cycle'. (Female, WA-07, 54 yrs)
'Everyone received the money, but I did not receive the allowance twice. I wondered why. I asked my son if there was any issue with the mobile. He said it might be something like jam on the phone. I then went to the office with my daughter-in-law, carrying all my documents. We reached at six. (...) There was so much crowd'. (Female, WA-14, 54 yrs)

TABLE B2 Illustrative extracts for the experience of the Old Age Allowance and Widow Allowance beneficiaries at the individual level.

Family and community support in receiving the allowance
'I don't have my own bKash. I use my daughter-in-law's mobile number'. (Female, OAA-F05, 65 yrs)
'No. The allowance money comes in my son's phone. He withdraws the money and hands it to me'. (Female, OAA-F09, 65 yrs)
'The money arrives in my grandson's phone. He withdraws it and gives it to me'. (Female, OAA-F16, 69 yrs)
'My son understands whether the money has come. I don't understand it. That is why he took the SIM card. He said that I wouldn't know whether the money had arrived'. (Female, OAA-F10, 65 yrs)
'I ask others [who can read SMS] to check whether I have received my allowance. When others receive theirs, I ask them to check mine. Once confirmed, I withdraw it. My brother covers the cash-out charge'. (Female, OAA-F13, 69 yrs)
'I show my phone to my son and say, "Son, please check what messages I have received today. I don't understand them. Please check whether the money has come. I have heard that others have received the money". Then he checks and says, "Mother, money has come".' (Female, OAA-F17, 65 yrs)
'What problem? Now the allowance comes in mobile phones. I don't know much about it. My daughter-in-law collects the money; I have one grandchild. He also gets the money for me; they hand over the cash to me'. (Female, OAA-F18, 70 yrs)
'I don't understand much. A message comes when the money is disbursed. My daughter checks that [message] and informs me'. (Male, OAA-M02, 70 yrs)
'I tell others, "People have received the allowance. Please check whether I have received it or not"'. (Male, OAA-M08, 67 yrs)
'The old age allowance comes on mobile. The SIM card is inserted into her [daughter-in-law's] phone. I receive the money on her phone'. (Male, OAA-M11, 70 yrs)
'I ask my son or his wife to check if the allowance has arrived. My daughter-in-law is educated, so I tell her to check. They check and inform me'. (Male, OAA-M12, 70 yrs)
'When old age allowance is disbursed, I find out from others. They say, 'I have received it, have you?' I show my phone to my nephew and ask him [to check] whether my allowance has come'. (Male, OAA-M13, 67 yrs)
'I asked my daughter-in-law to check if money had arrived. She confirmed it for me'. (Male, OAA-M14, 68 yrs)
'The phone belongs to my brother. He gives the phone to me saying, "Sister, your money has come". He checks the phone and informs me. Then I take the phone and withdraw the money'. (Female, WA-04, 52 yrs)
'If I go to withdraw the money, my son says, "Mother, you might make a mistake; I will go with you". He accompanies me'. (Female, WA-06, 56 yrs)
'I get to know from people [about the allowance money]. They tell each other that the allowance has come. So, I ask my son or daughter-in-law to check my phone. They confirm if the money has arrived'. (Female, WA-11, 57 yrs)
'I take my phone to others and ask them to check. They confirm if money has arrived'. (Female, WA-12, 57 yrs)
'When I receive an SMS, my daughter checks it as I can't understand. She says, 'Mother, you have received the money.' Other people tell me when they receive money. I ask my daughter to check. She withdraws the money'. (Female, WA-13, 60 yrs)
'Here, everybody gets the money. I asked them if they got the money. If their money comes, they notify me, and I take the mobile to get it'. (Female, WA-14, 54 yrs)
'When the money is disbursed, I tell my son-in-law, "I heard everyone has received the money. Can you please check whether I have received it?" When I receive the money, he says, "It has come".' (Female, WA-21, 55 yrs)
'When I receive the money, a message arrives on my phone. Since I cannot read, I ask my nephew's wife or my daughter-in-law to check the message. I tell them, "Please check the message for me". I have never learned how to read, but now it seems necessary. I show my phone to them. They confirm, saying, "The money has arrived".' (Female, WA-27, 56 yrs)
'My son went to a shop in the local market, where he knew someone who fixed my account'. (Male, OAA-M14, 68 yrs)
'At one point, I was not receiving my allowance money. My cousin, who is an MFS agent, helped me get a SIM card. I opened a bKash account, and then went to the office'. (Female, WA-02, 59 yrs)
'No. I don't withdraw the money myself. My daughter-in-law goes to cash out the money'. (Female, OAA-F05, 65 yrs)
'My grandson from my daughter's side is the one who goes to cash out the money for me'. (Female, OAA-F08, 64)
'When the allowance money comes into my bKash account, my son doesn't let me withdraw it myself. He tells me, "Mother, your money has arrived; you cannot cash out this. I'll cash out and give you." Then he cashes out the money and hands me the money'. (Female, OAA-F10, 65 yrs)
'No. My elder son always withdraws the money'. (Female, OAA-F12, 65 yrs)
'I have never gone to cash-out the money myself'. (Female, OAA-F15, 65 yrs)

(Continues)

TABLE B2 (Continued)

Family and community support in receiving the allowance
'No, I never went [to cash-out money]. My son always gives me the cash himself'. (Female, OAA-F20, 65 yrs)
'No. The allowance money is received in my son's phone. He goes to the shop to withdraw the money'. (Male, OAA-M10, 70 yrs)
'I find out that the money has arrived from other people. I give the mobile to my daughter-in-law because I cannot handle these things myself. She manages everything for me'. (Male, OAA-M14, 68 yrs)
'The bKash account is registered under my son's name. After withdrawing the money, he gives it to me'. (Female, WA-07, 54 yrs)
'When I receive an SMS about my allowance, my daughter checks it for me since I cannot read. She says, "Mother, you have received the money." I hear from others that they have received their money, and I ask my daughter to check mine. She then withdraws the money for me'. (Female, WA-13, 60 yrs)
'My son manages everything. He does not let me go anywhere. He does not let me go outside of our house. It is forbidden'. (Female, WA-05, 50 yrs)
'No dear. I have never gone to withdraw the money, not even once'. (Female, WA-15, 56 yrs)
'Either my brother or nephew withdraw the allowance money for me'. (Female, WA-16, 55 yrs)
'My son is the one to cash-out the money'. (Female, WA-25, 60 yrs)
I once went to [the MFS customer care office] to fix it [a blocked MFS account]. A member … told me to go to the upazila [social service office] (…). Then, my daughter-in-law went there [to the MFS customer care office] and got it fixed for me. (WA-29, 60 yrs)
'The money is sent to my son's phone. After withdrawing it; he hands it to me'. (Male, OAA-M01, 68 yrs)
'When my allowance is disbursed, I receive an SMS notification. My son or someone else checks the message for me. I cannot check it myself. They tell me, "You have received money. Go and cash-out your money using your PIN. My daughter writes the PIN down for me, then I go to cash-out my money from the MFS account"'. (Male, OAA-M02, 70 yrs)
'After confirming that the money has arrived, I go to the local market, where MFS services are available and cash-out my money'. (Male, OAA-M08, 67 yrs)
'No, I usually go by myself. If I am short on time, I ask my son to bring it. I tell him to take my phone and go to the bKash agent. My son does not go often. I withdraw the money myself most of the time'. (Male, OAA-M17, 69 yrs)
'I withdraw the money myself, but sometimes my son also does it and gives it to me'. (Male, OAA-M19, 70 yrs)
Ability to independently access the MFS account
Interviewer: Can you check your bKash balance? Participant: 'Yes, I can check that. I couldn't do it before, but I learned how later on'. (Male, OAA-M17, 69 yrs)
Participant: 'I go to cash-out my money from the MFS agent. Interviewer: Do you enter the PIN on your own? Participant: Yes'. (Male, OAA-M13, 67 yrs)
'After receiving the message, I go to the bKash shop and cash-out the money by using my PIN'. (Male, OAA-M20, 66 yrs)
Lack of technological literacy
'My son understands whether the money has arrived, I don't. That is why he took the SIM card, saying that I wouldn't know how to check if the money had arrived'. (Female, OAA-F10, 65 yrs)
'The phone stays in our house, but I don't know how to use a phone; I only know how to receive calls'. (Female, OAA-F13, 69 yrs)
'I can't say what's on the phone, but my daughter-in-law taught me how to answer and end calls. That's all I know'. (Female, OAA-F17, 65 yrs)
'No, I don't know about it. I don't know how to use a mobile'. (Female, OAA-F18, 70 yrs)
'My daughter-in-law and son both have phones. When my daughter calls, they give me the phone so I can talk. I hold the phone in my ear and talk. That's all I do. I don't understand much about mobile phones. We didn't have mobile phones when we were younger, so I don't understand them'. (Male, OAA-M11, 70 yrs)
'I don't check the text messages. I don't know how'. (Male, OAA-M13, 67 yrs)
'I hear from others that the money has arrived, but I can't check myself. I gave the mobile to my daughter-in-law; she handles everything'. (Male, OAA-M14, 68 yrs)
'I don't understand what's on the phone because I'm uneducated. The numbers and text don't make sense to me. I always ask my daughter-in-law or grandson to check. They tell me when money has arrived so I can go and withdraw it'. (Male, OAA-M15, 70 yrs)

TABLE B2 (Continued)

Lack of technological literacy
'The problem with the new system [MFS] is that sometimes the money arrives [on time] and sometimes it does not. The previous system [disbursing cash at the bank] was better because I received the money in my hand. [I had a problem when] the bKash number [MFS account] was blocked, and the money did not arrive. This should not happen. We don't understand happens. I might press the wrong button while talking to my daughter or brother, and the phone stops working. When that happens, I have to ask my brother for help; he teases me but fixes my phone'. (Female, WA-02, 59 yrs)
'I don't understand anything about mobile phones'. (Female, WA-29, 60 yrs)
'I don't know how to operate a phone'. (Female, WA-28, 59 yrs)
Interviewer: Why was your SIM blocked? Interviewee: It wasn't exactly blocked. My granddaughter accidentally locked the bKash PIN, so I had to get it fixed. (Male, OAA-M14, 68 yrs)
'I have been receiving it since Sab-e-Kadr (since Ramadan), but there was a gap in payments because my SIM was blocked'. (Female, WA-13, 60 yrs)
'The money is supposed to arrive via bKash [MFS], but some people don't receive it. I heard that sometimes the SIM gets blocked or there is an issue with the PIN. They say mobile banking saves travel costs, but people still have to run around when there is a problem. Some receive their money late, only when the next disbursement happens'. (Female, WA-07, 54 yrs)
'During the COVID pandemic, my SIM got blocked, and I missed allowance once. I had to fix my phone before I could receive payments again'. (Female, WA-13, 60 yrs)
'My old SIM stopped working, and I couldn't receive my allowance. I had to gather money to buy a new SIM card with 300 BDT. I provided my fingerprint and documents. And only then did I receive my allowance'. (Female, WA-17, 60 yrs)
'I bought the SIM card from the village police's house, but later, it got blocked, or something happened to it. My allowance money stopped coming [in the MFS account]. I had to go to X to renew the SIM by submitting documents'. (Female, WA-19, 57 yrs)
'There is always some issue with mobile banking [MFS]. Some people receive their allowance, while others don't. A woman in my area has not received the allowance for a long time'. (Female, WA-20, 56 yrs)
'Earlier, we received our allowance from the bank, but now it's through mobile [via MFS], which creates problems. Some people receive the money, and some don't. I didn't receive the money this time'. (Female, WA-02, 59 yrs)
'Receiving money through mobile [via MFS] feels good as long as my daughter is here to help. I'll have to go to other people's houses for assistance if she is not around. In that case, it would be easier to get cash directly'. (Female, WA-13, 60 yrs)
Sharing MFS account PIN
'Yes, the MFS agent asks for the PIN. It's saved on my phone, so I let him check it'. (Female, OAA-F13, 69 yrs)
'They only ask for the PIN code. I have two SIM cards. I have the PIN code for SIM no. 1. I give them the PIN, and they enter it before handing me the money'. (Male, OAA-M17, 69 yrs)
'I give my PIN to the MFS agent. My son has it written down for me'. (Male, OAA-M19, 69 yrs)
'My allowance comes via bKash. The bKash agent enters the PIN, counts the cash, and gives it to me. I don't know anything else'. (Male, OAA-M15, 70 yrs)
'There's a number [MFS account PIN]; When I go to the shop, I need to take the number in written form and show it to the MFS agent'. (Female, WA-02, 59 yrs)
'My daughter tells me the PIN. I carry that number in written form [MFS PIN] and show it to the MFS agent, who then give me the money'. (Female, WA-23, 53 yrs)
'They gave me the PIN code in written form. I have saved the PIN code on my phone. When money came in my phone, I go to a shop [where an MFS agent is present] and tell my PIN code. MFS agent cashes the money for me'. (Female, WA-04, 52 yrs)
'I keep my PIN written down on paper and show it to the agent to withdraw my allowance'. (Female, WA-11, 57 yrs)