

EFFECTIVENESS OF OLD AGE ALLOWANCE PROGRAM IN BANGLADESH:
A STUDY ON THE DEMAND SIDE DYNAMICS

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*Dedicated to.....
Mrs. Nurunnahar Nargis,
My Mother.....
For Whom
I Am Now
What I Am.....*

ABSTRACT

This is an exploratory study which examines the effectiveness of old age allowance program, a safety net program of the government in Bangladesh. Effectiveness has different connotations in the literature of public administration but in the context of this study, the term effectiveness means the capacity to enhance the image and honor and ability to build a sense of security for the beneficiaries of the allowance program. In fact, these are the goals that have been declared in the implementation manual of the program. Old age allowance program is designed specifically for the vulnerable aged persons who do not have regular income or pension and who suffer from acute poverty and health complications. A mixture of quantitative and qualitative methods has been used for the study. Questionnaire survey, in-depth interviews, focus group discussions, case studies, short term observations as well as secondary sources have been used for data collection. It is basically an impact evaluation approach. The goal-attainment theory of evaluation and the theory of bottom-up approach of public policy have been used to build up a theoretical framework for the study. All research participants were aged starting from 63 to 87 and came from diverse background. Among them, 10% lived alone even in their old age and had nobody to take care of them. Of the respondents, 96% said that old age allowance was a great relief for them to meet up their old age necessities. It was reported that having the privilege of the allowance is much better than not having it. Having better care and attention from the family members (88%), having better treatment and nursing during sickness (90%), having more access to doctor and medicine (94%), having more voice and participation in the decision making process of the family (98%) are some of the major achievements of this program which justify the program to go on for the future. One of the major achievements of the program is the increase of interaction and participation of the beneficiaries in social gatherings especially within the aged community. On the scheduled day of collecting money from the Bank, there is a mood of festivity among them which obviously creates some feelings of happiness in the otherwise lonely lives of the aged people. The allowance money helps them to meet their casual expenditures making them happy psychologically. It helps them to be financially independent of others to some extent and help other family members in times of their extreme needs. The program enhances their sense of self-respect, and honor and importance to the family members, friends and society including local politicians. It helps to decrease the negative attitude of the community, peers and local elites towards them that they are burden on the society. To observe the relationships between dependent and independent variables, a

correlation test has been performed. Most of the variables (building honor and image and sense of security in the elderly: as dependent variable) and indicators (voice and influence in local affairs, role and civic engagement as village leaders, leadership and role in local dispute resolution, free from anxieties and worries, access to medical care and attention, cooperation from others in rainy days etc), taken in this study have been found to be significantly correlated.

The study revealed that though the amount of money is small, the persons enjoying this are considered to be a privileged group and in an advantageous position in the family and society. They are respected and sometimes considered important vote banks for the ruling political elites. The program is a great help for the elderly especially in the country like Bangladesh where unemployment problem is acute, where people usually do not want to hire less capable aged people, and where most of the aged people do not have any income to sustain themselves. There are some problems including the inadequacy of the benefit amount, irregularities in selection procedure and hassles in the disbursement system. To overcome this situation and to make the program more effective, some suggestions have come out of this study such as to increase the amount of money and the number of beneficiaries, to consider physical sickness more than age for selection, to include insurance system with it, to give some festival allowance etc. It is expected that if the problems are reduced, the program will be more effective and can perform better. If they can perform better, the objective of introducing this social safety net program in the country will be more successful.

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LIST OF ABBREVIATIONS

BBS:	Bangladesh Bureau of Statistics
BIDS:	Bangladesh Institute of Development Studies
CARE:	Cooperation for American Relief Everywhere
CCT:	Conditional Cash Transfer
CPD:	Center for Policy Dialogue
FWP:	Food for Work Program
GoB:	Government of Bangladesh
IFPRI:	International Food Policy Research Institute
INGO:	International NGO
MoF:	Ministry of Finance
MoFDM:	Ministry of Food and Disaster Management
MoSW:	Ministry of Social Welfare
NFBS:	National Family Benefit Scheme
NGO:	Non Government Organization
NMBS:	National Maternal Benefit Scheme
NOAPS:	National Old Age Pension Scheme
NSWP:	National Social Welfare Policy
OECD:	Organization for Economic Cooperation and Development
OAAP:	Old Age Allowance Program
OMS:	Open Market Sale
PIC:	Project implementation Committee
PRSP:	Poverty Reduction Strategy Paper
SMC:	School Management Committee
SSNP:	Social Safety Net Programs
UNDP:	United Nations Development Program
USSO:	Upazila Social Service Officer
USSW:	Union Social Service Worker
VGD:	Vulnerable Group Development
VGf:	Vulnerable Group Feeding
WFP:	World Food Program

GLOSSARY

BDT- Bangladesh Taka (Taka is the currency of Bangladesh. US\$ 1 = BDT 85 approximately)

Union Parishad(UP)- Union Parishad is the smallest unit of local government institute in Bangladesh. A Union consists of 8 to 10 village on an average. Union Parishad is run by an elected body consisting of a Chairman and 12 elected members (including reserved 3 for women).

Upazila Parishad- The next upper tier of local government in Bangladesh. An Upazila consists of 8 to 10 Unions on an average.

UNO-Upazila Nirbahi Officer (UNO) is the chief administrative officer of the central government working at an Upazila.

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1.1 Background

As a new development paradigm, Social Safety Net Programs (SSNPs) have been pursued by many governments as an effective tool to combat poverty and to bring the distressed people into social inclusion. Likewise, the government of Bangladesh (GoB) has introduced some of these programs such as Old Age Allowance Program (OAAP) in the country. The Constitution of Bangladesh guarantees certain rights to under privileged people. Article 15(D) of the Constitution stipulates that state will provide necessary assistance to the people having insecurity from unemployment, old age, widowhood, loss of parents or physical and mental disabilities.

Bangladesh has been trying hard to extend support to the deserving people in the form of SSNPs for the last few decades. Bangladesh Bureau of Statistics (BBS) survey findings report that SSNPs have been widened substantially in the country both in coverage and amount of privilege during the last ten years. In contrast to only 13.03% in 2005, in 2010, 24.57% of the total households reported to have received benefits from at least one type of SSNPs. The government announced National Social Welfare Policy (NSWP) in 2005 to ensure an integrated approach to social safety net measures for the society. Particular emphasis has been given in the fifth five-year plan and in the Poverty Reduction Strategy Paper (PRSP). As a specific reference to ongoing SSNPs, the election manifesto of Awami League, the current ruling party of the country made the commitment in 2009 to double the number of recipients of old age and destitute women allowances. Beside governments' efforts, the number of Non Government Organizations (NGOs) engaged in the welfare of the under privileged people have witnessed significant growth.

Old people constitute nearly 6.38% of the population of the country in 2001(BBS, 2001). Most of the aged people in the country usually do not have economic provisions such as savings or monthly pension to take care of their financial well-being. They do not have other option but to depend on others such as their children which often gives them the feeling that they are some kind of burden on their families.

OAAP is targeted for this most vulnerable elderly people of the society. The program was launched by the Ministry of Social Welfare (MoSW) in order to ease the plight of the targeted old people by providing them a direct provision of monthly allowance to defray some of their costs of living. As the government initiated OAAP in 1998, the objectives were to uphold the position of aged people in the society by building a sense of security in them and by enhancing their image and honor in the family and society. This study makes an assessment of this program by investigating its operations in two Upazilas¹ of two Divisions² in Bangladesh in order to gauge its effectiveness.

1.2 Statement of the Problem

Social safety net programs are seen as an effective instrument for reducing the vulnerabilities of distressed population across the globe (Rook, 2011, p 6). In consistent with these broad goals, Government of Bangladesh (GoB) has initiated a number of SSNPs both in the form of “cash” and “kind” transfers in the country. OAAP is a direct cash transfer program aiming at protecting the elderly of the country from further deterioration. Since its launching in 1998, there had been no impact study to evaluate the contribution of OAAP in social gains. Bangladesh Institute of Development Studies (BIDS) conducted a study in 2008 which focused basically on the demographic characteristics of the beneficiaries. From policy perspective, OAAP demands a systematic study to review its targeting mechanism and its gradual expansion both in terms of coverage and amount of allowance. By doing that, it may reduce its weaknesses and ensure a greater degree of satisfaction of the beneficiaries. The present study will give an opportunity to assess the program from the beneficiaries’ perspectives. It will also provide an opportunity to assess the program from implementation point of view.

From time immemorial, in Bengali society, aged people are traditionally respected and considered as venerable counselors for their experience and authority over the worldly affairs. But, due to socioeconomic factors, the respectable position the venerable elderly held in the past, is losing its importance. The magnitude and familial care given to them in the past is diminishing. Again, due to advancement of science and medicine, a life expectancy level has risen more than before and the number of aged people is on increase. According to BBS,

¹ Upazila is a sub-district of Bangladesh consisting of 300 sqkm and with 3,20,0000 people on an average

² After the administration of the central government, Bangladesh has been divided into 7 administrative divisions

in Bangladesh, in 2006, 6% (8.3 million) of the population was aged 60 or over and according to United Nations(UN), this figure is predicted to rise to 12.8% by 2025 and, 21% by 2050 (Help Age International, 2011, p 7) . Every year in Bangladesh, approximately 80,000 new older persons are entering into aged group (60+) who, in general, constitute a socially and economically vulnerable group with basic needs remaining unsatisfied in many cases (Hossain, 2007). As demographically the ratio of aged persons in the population is gradually increasing, and socially and culturally they are losing their traditional venerable position in the family and society, it is very important to look into this problem with special attention and care.

The state of aging population is a growing concern for many nations in contemporary times. In a life cycle, every person, after having spent a productive life, enters into old age which may withdraw him from any productive activities and may make him totally dependent on others for survival unless enough economic provisions have been made to sustain him. Aged people usually are considered to be economically unproductive segment of the population and for them government is forced to allocate a considerable portion of its scarce resources. It leads to considerable increase in expenses on social security with rise in the expenditure in national budget. Osman(2005) observed that ‘aging’ is supposed to put pressure on the labor force And new technologies are not welcome by aged ones. He also observed that when labor market has a large proportion of aging population, overall labor productivity decreases. ‘Government burden’ becomes higher but tax base decreases and outputs are produced by a declining labor force. The government needs to take these problems seriously and form a policy framework to confront them.

Rapid economic and social transformation is contributing to changes in the pattern of vulnerability associated with old-age in developing countries. Economic transformation like changes in the structure of employment from agriculture to industry and services limits employment and livelihoods opportunities for older workers. With the process of urbanization, industrialization, modernization, individualization and the expansion of family planning, the migration of people is increasing. For domestic and international migration, changes are taking place not only in the kinship structure but also in the parent-child relationship. Another problem, which relates to the social adjustment in old age, is loneliness

and social isolation. A study conducted by Help Age International³ depicts that poverty and exclusion are the greatest threats to the well being of older People in Bangladesh. Awareness of old age issues among those who are approaching the retirement age has not been developed much and arrangements for the creation of this awareness is still negligible. BBS(2005) found out that the literacy rate among the elderly is lower than national rate which makes it important to address the issues of the elderly in a meaningful way. The current policy of OAAP needs to be revisited in the wake of these problems to capture its strengths and weaknesses and encourage policy debate in this regard.

Health issue is an important consideration for the elderly of the society. Though the elderly people suffer mostly from acute and chronic illness, there is no comprehensive health policy yet for them in the country. A study by Help Age International in 2007 showed that 50% of the older people in rural Bangladesh suffered from weakness or chronic energy deficiency, 62% were at risk of malnutrition and 40% of the older people lived below the national poverty line. Due to sudden environmental problems including arsenic, air pollution and water contamination, the diseases associated with old age is on the increase (Hossain, 2007, p 5). The elderly poor women are more handicapped than their male counterpart since there is large-scale inequality in opportunity, since health problems of aging are different for men and women and since social norms existing in the country do not encourage the women to remarry. Rich countries are able to protect their old and manage the affairs of the old better by building pension schemes for them and also by pursuing a supportive medicare policy. Bangladesh, as a developing country, face huge challenges to mitigate challenges of old age people amid its other economic realities. Despite its limits, OAAP has been seen as a necessity. Therefore, its implications and dimensions needs to be analyzed extensively and comprehensive plans may have to be followed in future.

Though formal social assistance has significant effects on the lives of the beneficiaries, this is offered in a limited scale globally. According to World Bank, more than 70% of the eligible people for social security assistance rely on informal social assistance (World Bank, 1994). In Bangladesh, there is a clear discrimination between old age benefit of the people of organized and unorganized sector. Organized sector employees have more extensive benefits with more

³ Quoted in Country Statement, Bangladesh, Presented by Arshad Hossain, Deputy Secretary, Ministry of Social Welfare, Government of the People's Republic of Bangladesh presented in a Seminar on the Social, Health and Economic Consequences of Population Aging in the Context of Changing Families, 25-27 July 2007, Bangkok, (para 3.3)

secure funding like pensions, gratuity, and provident fund benefits. In contrast, the benefits for the poor and unorganized sector like OAAP, though from the government budget, are discretionary. They are not only relatively low in amount but also not secure. As is seen, for OAAP, government has stopped to increase the amount of money or the number of beneficiaries from the financial year 2011-12 (Table 03) though there is the waiting list in the field and there is the expectation of increasing the amount. In informal sector there is the risk that though someone has been enlisted for the privilege, he may not get it in the next year as there may not be the enhancement of government budget allocation and new beneficiary may not be included. This is also suggestive of the existing gaps between demand and supply side intervention.

OAAP in Bangladesh has received special attention especially in the perspective of inadequate pension system of the country. Presently pension system is limited to the retired civil servants only. As such GoB introduced OAAP for the destitute old persons who are out of the net of any formal pension system. Since its introduction in 1998, some anomalies are observed both in supply and demand sides of the program. Reports, statements and other literature on the program provide ample evidence that those who come from the poorest strata of the society are more or less satisfied with the program. But it is also observed that the amount of OAAP money is very inadequate given the most ordinary life style. From the supply side, there are also allegations of political nepotism and corruption in the selection process of the beneficiaries. Therefore targeting poses a big challenge for the program to be implemented successfully.

OAAP is not seen as a traditional SSNP. The primary functions of most SSNPs are poverty alleviation, helping the beneficiaries to sustain their livelihood and to shield them from periodic shocks. But none of these has been targeted in OAAP. It is different from other safety net programs as here the alleviation measures have limited impact and do not in themselves help people escape poverty or build more resilient or sustainable livelihoods. Here, according to the Implementation Manual of OAAP, 2005, the primary aim of the government is to uphold the mental strength of the elderly, to enhance their image and honor in the family and society and to enhance their sense of security socially and financially. These objectives are subjective judgments and could be difficult to measure. Nonetheless, whether the program is able to deliver these objectives warrant investigation.

As SSNP is meant for the elderly and vulnerable portion of the population, effective implementation may be impeded by weak administrative capacity and undue political interferences. Sometimes it may happen that SSNPs are captured by elite members in the community who select beneficiaries and can crowd out voiceless members of the community. Using the now discontinued Food for Education program, as an example, Galasso and Ravallion(2000)⁴ found considerable evidence of local capture that prevented benefits from reaching the children of female-headed, widowed, or landless families. The other related issue is the politicization. In the context of pervasive politicization even in rural areas, social protection programs often get used by politicians to distribute favor to their political clients, as opposed to helping the poor(Devrazan, 2006)⁵. There is the problem of program leakage also. World Bank (2006, p vi) shows that there are the leakages of 10-50 percent for food-based programs and 5-25 percent for cash-based programs. Program such as OAAP also runs the risk of turning it into one kind of relief trap where people will be trapped at low living standards, living on this unrecognized or invisible relief from which they can hardly come out. OAAP should be evaluated from these viewpoint also as it is one of the most important SSNPs of GoB and can be victim of all these weaknesses.

One way of approaching the evaluation problem is to identify whether a safety net program is able to achieve its basic goals. Every safety net program has its own merits and demerits. But one important shortcomings of direct cash transfer like OAAP is that it may not always serve the purpose for which it is intended. The cash provided through a safety net program bears the risk of being wasted away without bringing the intended benefit to the family. Such situation is seen particularly when cash transfers are directed towards the male members of the households. Though OAAP is provided both the female and male equally in number in a region as far as possible, this risk of failing to achieve its basic goals cannot be denied at all.

David P. Coady(2004, p 2) mentioned in his paper that existing SSNPs have a number of shortcomings that substantially reduce their effectiveness. One of the major shortcomings, as he mentioned, is that the transfers are often so small, and program coverage so low that it cannot create any noticeable effect on overall poverty. This problem is significantly related with the OAAP where there is often the debate that the amount of money is too insignificant

⁴ Quoted in Social Safety Nets in Bangladesh: An Assessment Bangladesh Development Series – Paper No. 9 The World Bank Office, Dhaka January 2006 www.worldbank.org.bd/bds Document of the World Bank (p 22)

⁵ Quoted in Social Safety Net Program in Bangladesh KAM Morshed UNDP Bangladesh 2009 (p 12)

to create any impact upon the lives of the beneficiaries. But during an early debate on social welfare, Winston Churchill commented to British Parliament that a small amount of money (in his example, five shillings) isn't much, unless you don't have it⁶. Evidence (BIDS, 2008) from social transfer programs shows that, even when the transfer value is only a few dollars a month, not all of it is spent on immediate food consumption. A portion goes to a wide variety of other uses, depending on the circumstances and priorities of the individual household. OAAP needs to be evaluated very carefully to find out if and to what extent it creates impact on the investment pattern of the beneficiaries.

In developing countries, poverty persists from generation to generation. With a vision to prevent this, SSNPs contribute to family income and savings, and thus help the whole family to ease financial burden and reduce the extent of poverty. SSNPs play both a redistributive and a productive role supporting the moral philosophy and managing both political and social risks. From policy perspective, the inspiration of the politicians to design and implement OAAP is to make gains by drawing public support while socially it rests on the premise of assuring equitable distribution of wealth in the society by some form of inclusion of the vulnerable population. Therefore, to what extent OAAP had been successful in both ends needs to be observed and analyzed.

In Bangladesh, there is high incidence of poverty and low differentiation among the poor. Studies (Barrientos, 2008, p7) on the incidence of the old age allowance scheme in Bangladesh find that community selection does a good job distinguishing between poor and non-poor older persons, but that it fails in many cases to select the poorest among the poor. In Bangladesh, OAAP has an additional shortcoming that receiving other safety net assistance disqualifies potential beneficiaries here. Again OAAP does not have in it insurance components which is necessary to face sudden shocks like natural calamities or other accidents. These dimensions of the shortcomings of OAAP have got some importance to the policy makers. So it is very important to assess the impact and effectiveness of every social safety net program specially programs like OAAP which is exclusively taken for the welfare of the underprivileged elderly persons of the society.

⁶ Quoted in Social Protection & Food Security: How social protection reduces poverty & food insecurity of the poorest and most vulnerable Written by John Rook The Wahenga Institute - South Africa Background Paper presented in 3rd European Forum on Rural Development Palencia, Spain 29 March – 1 April 2011(p 15)

1.3 Review of Existing Literature

This part describes some of the books that have been reviewed for a deeper insight into the subject matter of the study. Some documents of different ministries⁷ of GoB have been reviewed to understand the national perspective of SSNPs. Some publications of government and non government think tanks and private initiatives have also been reviewed. Some works related with SSNPs in South Asia and other developing countries of Africa and Latin America have been reviewed to understand the regional and international dimensions. To look into what the inter-governmental organizations, Non Government Organizations (NGOs) and International NGOs (INGOs) are thinking and doing, some of their research works have also been reviewed. The section concludes by reviewing some important research works with some interesting and important findings about the impacts SSNPs produced on the beneficiary in particular and the country in general.

1.3.1 Government Initiatives and Documents

The PRSP (Poverty Reduction Strategy Paper, 2004/05-2006/07) documents identify social protection strategies as one of the pillars of poverty reduction⁸, which include- (i) ensuring macroeconomic stability to ensure pro-poor growth; (ii) improving governance for sustaining growth and poverty reduction; (iii) investing in human development to enhance human capabilities; and (iv) implementing social protection programs to reduce vulnerabilities and improve income generating opportunities. The documents of Ministry of Food and Disaster Management (MoFDM) describe some important SSNPs like Vulnerable Group Feeding (VGF), Food for Work Program (FWP) or 100 Days Employment Generation Program which basically deal with persons with the ability to do menial labor. The documents of Ministry of Social Welfare (MoSW) show that this ministry, with the basic responsibility to implement major SSNPs in the country, has initiated a number of traditional SSNPs like OAAP and non-traditional SSNPs like rehabilitation of the sex workers and street beggars. But both ministries have only facts and statistical figures such as yearly allocation, number of beneficiaries and ratio of implementation, distribution etc. They do not have any report describing anything about the impact assessment of these programs.

⁷ More than one ministries of GoB are implementing SSNPs in Bangladesh

⁸ Quoted in Social Safety Nets in Bangladesh: An Assessment Bangladesh Development Series – Paper No. 9 The World Bank Office, Dhaka January 2006 www.worldbank.org.bd/bds Document of the World Bank (p 1)

GoB incorporated a National Social Welfare Policy in 2005 under the supervision of MoSW which has declared to initiate several programs as SSNPs for the welfare of the deserving people. But of all the programs, social security programs for the old have been specifically emphasized and section 6.1.1 has clearly declared that government will extend monetary help for the social security of the elderly and extremely helpless persons. In the background statement of the Implementation Manual of OAAP, GoB has declared clearly three objectives for giving financial help to the elderly: a) strengthening the confidence and mental power of the elderly people, b) enhancing the image and honor of the elderly to the family and the society and c) strengthening the sense of security in the elderly people of the society. In the manual, the pros and cons of the implementation process, beneficiary selection, and formation of committees, power and authorities of the member of the committees have been described in detail. Implementation Manual of other SSNPs also describes about the rules regulations and procedure of implementing those programs.

1.3.2 Think Tanks and Private Initiatives

Bangladesh Institute of Development Studies (BIDS)⁹ is one of the most important public research institutes which do significant social research on different sectors of the country. It has done some good studies on OAAP. BIDS research report (Research Report-182) titled “The Old Age Allowance Program for the Poor Elderly in Bangladesh” by Mrs. Pratima Paul-Majumdar and Mrs. Sharifa Begum is a comprehensive study, but the report gives emphasis on demographic characteristics of the program like age and sex composition, marital status, education, freedom fighter status, household size, living children, occupation, sources of household income, degree of labor force participation etc.. The major findings of the study is that average age of the recipients of OAAP is 70.9, 56.7% are widowed, majority (77.3%) are illiterate, majority (53.1%) live in their own houses but a remarkable portion (28.3%) live with their son and daughters and 18.5% live with relatives and non relatives. But the report also brings out some interesting and important findings by making a comparative study between beneficiaries and non beneficiaries of OAAP. It says that OAAP beneficiaries have higher rate in consumption of better food and spending on health care than non beneficiary elderly.

⁹ Bangladesh Institute of Development Studies is the pioneer social research organization under public authority in Bangladesh.

Centre for Policy Dialogue (CPD) is considered to be a pioneer and very renowned non-government research organization in Bangladesh. A report titled “Macroeconomic Implications of Social Safety Nets in the Context of Bangladesh” by Md. Ashiq Iqbal, Towfiqul Islam Khan and Tazeen Tahsina, published by CPD says that though social safety net is especially designed and implemented for the poor and the vulnerable groups of the society, the implication of these programs on poverty has often remained untouched. The report looks at the overall structure of SSNPs in Bangladesh and their poverty impact.

The article titled “Social Safeguard Programs in Bangladesh: A Review” written by Barkat-e-Khuda published in the BIDS journal, (volume XXXIV June-3011 Number-2) makes a general review of the current SSNPs in Bangladesh with special emphasis on Vulnerable Group Development (VGD), 100 days employment generation program and incentives for children education.

The paper “An Overview of the Social Assistance Program for Older People in Bangladesh” by Sharifa Begum reviews the basic features, implementation procedures, impacts, weaknesses and strengths of the OAAP as well as seeks to identify the key lessons and implications for policy and practice. On the basis of the findings of conversational interviews with policy makers, review of program documents and secondary data sources, the paper mentions that the program bears immense value to the country’s poor older people by assisting them to meet basic needs, enhancing their status at home, and giving them mental relief by providing a reliable source of income. The book also suggests that the program has some spillover effects in terms of the benefits for other household members and macro impacts.

1.3.3 Inter-governmental Organizations, NGOs and International NGOs

The Inter-governmental organization and INGOs have done some significant studies on the impact of SSNPs in Bangladesh. The World Bank Report titled “Uninsured Risk and Asset Protection: Can Conditional Cash Transfer Programs Serve as Safety Nets?” By Alain de Janvry, Elisabeth Sadoulet, Pantelis Solomon, and Renos Vakis describes that CCT programs have proved to be effective in inducing chronic poor households to invest in the human capital of their children while helping reduce poverty. They have also protected child human capital from the shocks that affect these households. The paper explores how CCT programs can be designed to serve as safety nets for the vulnerable non-poor when hit by a shock.

The paper “The Political Economy of Targeted Safety Nets’ by Lant Pritchett of Social Protection Unit, Human Development Network of The World Bank provides a practical resource for those who are engaged in the design and implementation of safety net programs around the world. The paper also provides information on good practices for a variety of types of interventions, country contexts, themes and target groups, as well as current thinking of specialists and practitioners on the role of social safety nets in the broader development agenda. Some important issues like the political economy of “safety net” versus “safety rope”, the issue of local versus central targeting of programs and the political economy of program implementation have been reviewed in the paper also.

United Nations’ Development Program (UNDP) report titled “SSNPs in Bangladesh” by KAM Morshed describes in detail SSNPs operated by both Government Organizations (GOs) and NGOs but the writer gives emphasis on the programs conducted by NGOs and donor agencies. He describes in detail some programs operated by NGOs, INGOs and UN agencies like the ‘Strengthening Household Abilities for Responding to Development Opportunities (SHOUHARDO) project of Cooperation for American Relief Everywhere (CARE) Bangladesh which reaches approximately 400,000 households with 2 million people or the United Nations World Food Program (WFP) supported VGD program which has approximately 3.8 million beneficiaries. The book also argues that it is almost impossible to make a comprehensive and rigorous assessment of the entire safety net system in the country for the large number of these programs and the manner in which they have been developed and implemented. This makes it difficult to draw definite conclusions about the performance of safety net programs in Bangladesh. Some of the studies done by local NGOs have been reviewed to understand their findings about the impacts of SSNPs in the country. BRAC is considered to be the largest NGO in the world operating in several countries on poverty issues.

The book published by BRAC in 2008 titled “Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh: An Evaluation” describes the result of a research which shows how cash transfer impacts on level of poverty and vulnerability of the recipient households, facilitates access to essential healthcare services as well as improves intra-household relationship. With reference to a study of Help Age International which says that cash transfer reduces household’s probability of becoming poor by 21% in Brazil and 11% in

South Africa (Help Age 2006), the book suggests that cash transfers impact not only on the beneficiaries but also on the lives of fellow household members.

1.3.4 Safety Net in South Asia

South Asian countries especially, India and Nepal have some similar programs like OAAP. SSNPs of Nepal and other countries in the region have also been studied to make some form of comparison and develop some insights. In the book “Social Security in Asia and the Pacific: Social Security for the Unorganized Sector in South Asia” S. Irudaya Rajan mentions some similar social security schemes in India. The writer mentions that The National Social Assistance Scheme, introduced in 1995, has three components: the National Old Age Pension Scheme (NOAPS), the National Family Benefit Scheme (NFBS) and the National Maternal Benefit Scheme (NMBS). Of the three schemes, NOAPS which is very similar to OAAP in Bangladesh is intended for disadvantaged older people. This is a centrally sponsored program providing 100 percent central assistance to the states and union territories in accordance with the norms, guidelines and conditions laid down by the central government. Managed by the Ministry of Rural Development, NOAPS is meant for the destitute of 65 years or more. Central government assistance is limited to 75 rupees a month per beneficiary but the states, however, may provide higher benefits from their own resources.

In the paper “Nepal’s Old Age Allowance: A Model of Universalism in a Low-Income Country Context” Michael Samson, the writer describes in detail Nepal’s Old Age Allowance scheme, a universal and non-contributory social pension, which provides the central pillar for the country’s social protection system. This paper reviews that this scheme is an integrated system of cash transfers protecting many vulnerable groups and the government is using this instrument extensively in tackling poverty, vulnerability and social exclusion. This paper finds that the Old Age Allowance in Nepal effectively tackles poverty and vulnerability, raises the status of older people and contributes to a range of developmental outcomes in poor households.

1.3.5 SSNPs in Africa and Latin America

To look into the SSNPs of other third world countries especially in countries of Latin America and Africa, some works on the SSNP of some of these countries have been reviewed. In the book “Social Pensions in Low-Income Countries” Armando Barrientos, describes about BONOSOL in Bolivia and the social pension in Lesotho which guarantees a

transfer to all individuals who have reached the age of entitlement (65 and 70 respectively). Bolivia's BONOSOL includes a fixed payment and even when the pensioner dies, a provision is given to cover funeral expenses. Transfers are paid annually in Bolivia, and monthly in Lesotho. In Lesotho and Bolivia, social pension entitlements are universal which ensures a high rate of coverage. Brazil's Previdencia Rural provides a rare example of a noncontributory pension program focused on informal workers in rural areas, and aiming to combine income support for older people with strengthening of household economic activity. Under this program, informal workers in agriculture, mining, and fishing are entitled to a transfer from age 55 for women and 60 for men.

The book "In-kind Transfers and Household Food Consumption: Implication for Targeted Food Programs in Bangladesh" by del Ninno, C. and P. Dorosh describes how most households benefiting from cash transfer programs have improved their income levels and the quality and quantity of their food intake. He mentions that in a study of 18 countries in Latin America, 10 showed rates of poverty incidence among older people to be higher than for the population as a whole. Non-contributory pensions and regular income transfers to poor and poorest groups have proved successful in extending protection to older people and their households in low income countries. The presence of well developed social security systems emerges as the main factor responsible for low rates of old-age poverty in countries of Latin America like Chile, Uruguay, Argentina, and Brazil.

1.3.6 Other Sources

Some scholarly books have been reviewed to understand the different dimensions that SSNPs can create on the lives of the beneficiaries. John Rook in his book "Social Protection & Food Security: How Social Protection Reduces Poverty & Food Insecurity of the Poorest and Most Vulnerable" says that social transfers can do more than simply alleviate poverty. By addressing causes and not just symptoms, social transfers can directly (for the beneficiaries of such programs) and sustainably reduce both the number of people living below the poverty line and the severity of poverty. He said that if social transfers are regular, predictable and delivered at scale and essentially in the form of cash, it can have a strong impact on the livelihoods of the wider population by stimulating inclusive growth which transforms social transfers from purely social expenditures into economic investments. He said that this is why Organization of Economic Countries and Development (OECD) countries spend upwards of

15% of their national budgets on social transfers and nearly around a third of their budgets on a broader range of social protection measures. The paper also describes some of the merits of unconditional cash transfer like the direct role of cash transfer in influencing the income level of the poor or in providing greater choice to households on their consumption decision.

Again the International Food Policy Research Institute (IFPRI) report titled “Designing And Evaluating Social Safety Nets: Theory, Evidence, And Policy Conclusions” by David P. Coady reviews the literature on the performance of commonly found SSNPs in developing countries. The paper argues that universal food subsidies have very limited potential for redistributing income while targeted food subsidies have greater potential. In the paper David P. Coady also speaks about a number of shortcomings of existing social safety nets that substantially reduce their effectiveness like their failure to reach the intended target group, uncoordinated and duplicative nature, operational inefficiencies resulting unnecessarily high cost of transfer etc. But the most important one is that the transfers are often too small, and program coverage too low, to have any noticeable effect on overall poverty which is true for OAAP also.

1.4 Objectives of the Study

The primary objectives of the government to initiate this program, are to build up the confidence and mental strength of the elderly people by building up a sense of security in them, and to enhance their image and honor in the family and the society. The objectives of this study are to find out:

1. Whether and to what extent OAAP money has empowered the target beneficiaries in uplifting their socioeconomic and psychological well-being and,
2. To what extent OAAP has achieved the predetermined goals as set out in the project document.

1.5 Research Question

This study aims to answer one single question regarding the effectiveness of OAAP. The answer of this question will bring into light the actual scenario of this program in the beneficiary level and will open up the ways to make it more effective to achieve its goal. The question is:

1. To what extent the current OAAP is effective in attaining the objectives of the program for which it was initiated?

1.6 Significance of the Study

The study is significant as it unveils and touches on different aspects of OAAP and in a broad sense, safety net policy of Bangladesh as a whole. The study will help to revisit the social safety net policy of the country and open up ways to integrate this in the development paradigm of the country. According to the sources of Ministry of Finance (MoF, 2011), GoB allocated 14.8% of the total budget in 2010-11 fiscal years for SSNPs which is 2.5% of total GDP of the country. Government has declared to expand the safety nets further in the fiscal year 2012-13. In order to expand the program, more resources needs to be channelized to this sector and donors support may come into play here. The country as has been mentioned already is losing the young work force and the size of the aged population is on the rise. This changing reality, the ever increasing size of old age population must be recognized from the policy perspective and necessary measures must be taken to address them. In order to fully materialize the development agenda, this segment of the old age population should not be neglected and must be at the front seat of the political agenda of the country.

There is no significant study conducted in Bangladesh highlighting the effectiveness of OAAP. Inadequate attention in this area provides a major driving force to conduct this study. It is expected that the study will generate interest both to the policy makers as well as development partners. From academic point of view the study can provide literature to the researchers in the field of social safety net program in Bangladesh. The study findings will provide ways to understand societal values and attitudes towards safety net programs with special focus on the beneficiaries and the rural people. It will be helpful to identify the nature of effectiveness, their influence and consequences. It will bridge the knowledge gaps of government initiatives and existing reality. For lack of administrative capacity or conflict of interest in the line ministries and implementing agencies, the monitoring and evaluation of any program is usually contracted out to independent and competitively selected agencies. This study is significant in the sense that it is an attempt to explore the effectiveness which will have academic value as well as it will provide input for policy reforms.

1.7 Scope of the Study

The study had a very large scope as OAAP is a countrywide program, but due to time and other constraints, the researcher limited himself within two Upazila of the country. The study was designed to investigate the effectiveness of OAAP as a SSNP to its beneficiaries.

Therefore, for giving more emphasis on the reactions and comments of the beneficiaries, the survey population was selected from amongst its beneficiaries only. Non-beneficiaries were included in FGD and other activities. Besides, officials at the field level and public representatives who were familiar with the life styles of the aged people, who had interaction with them personally and officially and who were directly related with the implementation process of the program were interviewed. The beneficiaries of OAAP were surveyed with a close ended questionnaire and the officials and public representatives were interviewed on the issue in an in-depth manner. A detail description of these will be found in the next chapter. This is the end of this chapter and the next chapter has been dedicated exclusively to deal with the methods used, data collection techniques, sources of data , validation, processing etc. in the study.

2.1 Introduction

Every empirical study has implicit or explicit research design. This design is a logical sequence linking empirical data to the primary research questions of the study and finally leads to the conclusions. Research design is a procedural plan adopted by a researcher to answer his research question validly, objectively and accurately. This chapter covers what methods were used in the study and why, who were the respondents and how they were chosen, how the gathered data have been analyzed and how the findings have been present. Basically, it deals with data collections from primary and secondary sources, validation of data and data analysis plan.

2.2 Research Method

According to Aminuzzaman(1991), research method is the functional action strategy to carry out the research in the light of the theoretical framework¹⁰. There are three types of methodologies to carry out any research: quantitative, qualitative and mixed. A quantitative approach, used basically to explore accurate concepts about the phenomenon, collects quantitative data applying structured as well as validated information collection tools. A qualitative method, using qualitative information such as interview, field notes and open-ended questions helps to explore, discover, and explain new phenomena at the end and provide an opportunity to assess and build reality in an inductive manner. A mixed research method uses both quantitative and qualitative approaches and by using multiple forms of data collection, it produces pragmatic reports. In the present study, a mixed method was used to have the most realistic results. Primarily data was collected using quantitative method through structured questionnaire. After analyzing, the data interpretation part was made by using qualitative approach.

¹⁰ Quoted in Open Market Sale – A Supply Side Dynamics Of Two Thanas In Dhaka MPPG Thesis Paper By Tabassum Zaman 2011 (P 43)

In the study, a combination of content analysis, survey, interview, focus group discussion, case study and observation (short term) methods have been used. This has been done to take advantage of their respective strengths and overcome limitations of others. This also helped to reduce bias of any single method. Combination of these methods was expected to be a reliable tool for the study. Here is a Table (Table 01) which shows the major method used in the study and the number of participants.

Table 01: Methods and the Number of Participants in Each Method

	Method	Benefici		Non Bene		Fam Mem		Pub Repres		Officers		Sub Total
		Mal	Fem	Mal	Fem	Mal	Fem	Mal	Fem	Mal	Fem	
In Phultala	Survey	13	12	-	-	-	-	-	-	-	-	25
	FGD	12	9	4	3	3	7	1	1	-	-	40
	Interview	-	-	-	-	-	-	4	2	3	1	10
	Case study	1	1	-	-	-	-	-	-	-	-	2
	Observation	1	-	-	-	-	-	-	-	-	-	1
In Panchbibi	Survey	12	13	-	-	-	-	-	-	-	-	25
	FGD	11	7	2	2	3	4	3	2	-	-	34
	Interview	-	-	-	-	-	-	4	2	3	1	10
	Case study	1	1	-	-	-	-	-	-	-	-	2
	Observation		1	-	-	-	-	-	-	-	-	1
Total	Survey=50, FGD=2(40+34=74), Interview 20, Case Study=4 and Observation=2.											

“Content analysis method critically and objectively reviews the published or printed facts, figures, opinions, observations, generalizations in the light of its content value (Aminuzzaman, 1991)¹¹.” It acts as a base and directs the study in a proper direction. In the present study, content analysis was used to collect secondary data about the present status of OAAP in Bangladesh. It helped to identify other reports, statements, reactions of people about the effectiveness of OAAP.

The reason behind using survey method was that it is “....probably the best method available to the social scientists interested in collecting original data and this enables the researcher to

¹¹ Quoted in Problems of working at the field level: A study of women civil servants of Bangladesh MPPG Thesis paper by: Rawnak Jahan 2010 (p 9)

identify not only the variables which are related to each other but also how these relationships change over time (Aminuzzaman, 1991:39)¹².” Survey helped to reach a larger sample with limited resource and time and facilitated reliable generalization for this exploratory study. Survey was used to find out primary data about the effect of OAAP on the food consumption, clothing and healthcare pattern of the beneficiaries and to find out how much the beneficiaries were happy with OAAP. In addition, as the sample was a special group of people who were old and at the verge of their lives having very limited wants in life, it was expected that questionnaire survey will be very useful to generate high quality data.

Some interviews of Government’s officials and public representatives who were directly related with OAAP in one way or another were taken with semi-structured questionnaire. The officials were Upazila Nirbahi Officer (UNO)¹³, Upazila Social Service Officer (USSO), Union Social Service Worker (USSW) and the public representatives were Chairman and Vice Chairmen (both male and female) of Upazila Parishad¹⁴ and Chairman and Ward Members (both male and female) of Union Parishad¹⁵. Public representatives have direct interactions with the beneficiaries and they have participation in the beneficiary selection process. Interview was helpful to find out people’s perception about the effectiveness of OAAP. The officials were also involved with the beneficiary selection process and implementation. So their opinion was also helpful to justify OAAP in the field level. Interview also helped to cross checking other methods.

Case studies were used because it helped to examine the complex situation and combination of factors involved in that situation so as to identify the causal factors operating (Gopal, 1964)¹⁶. *“It enables us to explore, unravel and understand problems, issues and relationships (Aminuzzaman, 1991:43)¹⁷.*” The use of case study provides an opportunity for relating facts and concepts, reality and hypothesis (Wievioka, 1992¹⁸). Another reason for choosing it is that *“it is a holistic approach”* in which cases are studied as wholes (Regin, 1987)¹⁹.

¹² Quoted in Problems of working at the field level: A study of women civil servants of Bangladesh MPPG Thesis paper by: Rawnak Jahan 2010 (p 10)

¹³ UNO, the representative of the central government is the chief administrative officer who works as the incharge of all administrative affairs in an Upazila(sub-district)

¹⁴ Local government body in Upazila

¹⁵ The lowest tier of local government body in Bangladesh

¹⁶ Quoted in Problems of working at the field level: A study of women civil servants of Bangladesh by: Rawnak Jahan 2010 (p 9)

¹⁷ Ibid (p10)

¹⁸ Ibid (p10)

¹⁹ Ibid (p10)

Focus Group Discussion (FGD) helped to have in-depth knowledge and understanding of the impacts of OAAP on the lives of the beneficiaries. Lots of interesting and important findings about different dimensions came out in the discussion. As in the FGD, local elites, some local public representatives and the family member of the beneficiaries also participated beside the beneficiaries, it revealed important and unbiased facts and helped to validate information of other methods. Short term observation also helped to understand the depth of significance of OAAP on the daily lives of the beneficiaries.

2.3 Sources of Data

Data were collected both from the primary and secondary sources. Primary data was collected basically through questionnaire survey among the beneficiaries. Other methods like FGD, observation and case study also provided some primary data. The source of secondary data was content analysis, interviews, FGDs and observations.

The nature of data was both qualitative and quantitative. Quantitative data was collected through questionnaire survey. Data collected through FGD, case study and observation was both quantitative and qualitative. Content analysis and interview provided qualitative information.

It should be mentioned here that all elderly of a village or union do not get OAAP and the survey was carried out only with the beneficiaries of OAAP. Respondents were selected from two Upazilas. Both males and females were taken with same ratio purposefully to find out the gender based dimension of effectiveness of OAAP. Total 50 samples constituted the study population. Purposive sampling was used to select beneficiaries from different regions, caste and religions. Utmost care was taken in the selection of the respondents so that the study population can be a true representative of their universe.

2.4 Description of the Study Population

The total number of beneficiaries for the survey was 50. Annex 01 shows the distribution of the respondents. Presently the eligibility age to be included in OAAP is minimum 65 for male and 62 for female but formerly it was 60 for all (MoSW, 2012). In the survey, the respondents were found be from 62 to 77. But for analysis, the respondents have been divided roughly in three age categories: old (less than 65), moderately old (65 to 70) and very old

(more than 70). It is seen from the analysis that, 32% of the beneficiaries was old, 36% moderately old and 32% very old. The ratio of male female was 1:1. When occupation was analyzed, it was found that 56% of the respondents did not have any work i. e. they were unemployed, 8% was doing agricultural work, 6% was working as day laborer and the rest 30% came from other minor jobs like fishing or even rickshaw pulling.

Regarding religion, 44% of the respondents were Muslim, 46% Hindu and 10% from Christianity. 84% of the respondents were found to be illiterate and the rest 16% was found to have only primary education. Respondents living in small family consisting of 2 members was 6%, in medium family 60% whereas in big family consisting of more than 6 members was 34%. 38% of the respondents had their spouse alive and the rest did not have spouse. About income, 18% respondents was found to have no income except OAAP, 26% had some income but very insignificant, 54% did have moderate income and even 2% had good income beside OAAP. Respondents having themselves as the head of the family status were 18% (all are male) and living with son or daughter was 80%. 1 (2%) female respondent even lived with relative (female cousin). When asked about their physical condition, 44% of the respondents said that their physical conditions were really very bad. 22% said that they were also considerably sick, 18% said their sickness was negligible and the rest 16% said that they did not have any sickness (See Annex 01 for details).

2.5 Area Covered

The respondents of this study were taken from a geographical area of two Upazilas in two districts. Half of the respondents were taken from Phultala Upazila of Khulna District and the rest half from Panchbibi Upazila of Joypurhat District. Phultala is situated in the southern part of Bangladesh whereas Panchbibi is situated in the northern part. South Bengal is considered to have better economic profile than North Bengal. Again Phultala is a Muslim majority area whereas Panchbibi Upazila of Joypurhat District is one of those areas where there are low caste Hindu²⁰ and aboriginal Santals²¹ and where there are some activities of Christian Missionaries. Two regions from two different parts of the country were deliberately chosen for this study for the obvious reasons of having a comparative study to have better and in-depth knowledge and different dimensions of the problems. In Phultala

²⁰ Hinduism is the second largest religion in Bangladesh

²¹ Santals are the minority tribal people living in the Northern part of Bangladesh

Upazila, survey, FGD and other activities were done in Phultala Sadar Union but in Panchbibi Upazila, for survey, case studies and observation, the respondents were taken from Kushumba Union and FGD was arranged in Atapur Union.

2.6 Techniques of Data Collection

Through questionnaire survey, data was collected during the period of March 08-22, 2012. FGDs, case studies and observations were also conducted in the same period. In the study, data were gathered and used both from the primary and secondary sources.

2.7 Primary Data

Four methods were used to collect primary data. These are: questionnaire survey, case studies, observation and in-depth interview.

Questionnaire survey: Data was collected through a questionnaire survey from among 50 OAAP beneficiaries. The questions were both open and close ended. Some parts of it were designed to get opinions and comments on specific issues from the research participants. Close ended questions were used to save time and open ended questions to get in-depth knowledge and insight; as well as personal experiences and observations.

FGD: FGDs were arranged in a very informal environment with the cooperation from and participation of local public representatives and with the participation of some local elites and the family members of some of the beneficiaries also. They all were encouraged and provoked to talk and very good responses came from them. When they were opened up they all were eager to talk in a competitive manner but the researcher managed to control the situation to have the targeted and necessary information.

Observation: The daily lives of two OAAP beneficiaries (one in each Upazila) were observed very closely to have an in-depth insight of the effect of OAAP on them. Prior consents were taken from them and utmost cares were taken so that they did not feel hesitated and the spontaneity of their daily lives were not disturbed. Almost eight hours were spent with each participant and their family members for observation.

Interview: Data were also collected through interviews. Interviews were taken by the researcher himself. Interviews were taken basically of those government officials and local public representatives who are directly involved with OAAP beneficiary selection and implementation process. Public representatives were interviewed more intensively as they had direct and very close relationship with the aged people of the locality for various reasons. Interviews were based on an interview guide. But a number of issues popped up during interviews and were discussed elaborately. The interviewees were encouraged and provoked to speak out their own experiences, which allowed further understanding of the phenomenon. As the respondents were locally respected elites and officials, an open but formal approach was maintained.

2.8 Secondary Data

Secondary data were used for the re-analysis of previously collected and analyzed data. *“There are some clear advantages to working with an existing body of data, including cost, time and making difficult populations accessible (Punch, 1998: 107)²².”* In this study, the use of books, journals, reports, some official records and documents were some of the most important sources of data. The books and published documents relevant to the study were collected from various sources such as Library and Documents of Ministry of Social Welfare; Finance Division, Ministry of Finance; Department of Social Service; Ministry of Food and Disaster Management, Bangladesh Institute of Development Studies; Central Library of Dhaka University; Library and Seminar of Institute of Social Welfare, Dhaka University; Bangladesh Public Administration Training Center; Resource Center of Master in Public Policy and Governance (MPPG) Program, Department of General and Continuing Education, North South University; Central Library of North south University etc.

2.9 Validation of Data

For selecting survey population, utmost care was taken to ensure the demographic variations such as sex, age, religion or social status of the respondents so that the sample size could be the true representative of their universe. The survey questionnaires were distributed, administered and collected personally by the researcher during field visit. While collecting data, two local college going students helped as interpreter (they came to help voluntarily but

²² Quoted in Problems of working at the field level: A study of women civil servants of Bangladesh MPPG Thesis paper by: Rawnak Jahan 2010 (p 15)

were paid some remuneration for their assistance). Interviews, FGDs and observations were conducted by the researcher himself as well. In the case of content analysis, principle of authenticity and objectivity was maintained. Data were credible and reliable as far as possible.

2.10 Data Processing and Analysis

The collected data was processed both qualitatively and quantitatively. Quantitative analysis was done using statistical tools such as SPSS. Quantitative method was used to generalize and identify prevalence from the data provided by the respondents. Qualitative method was used to capture personal experiences, attitude, social realities etc. which could not be collected through questionnaire. But it was not intended to test any theory. This was done to get the insiders perspectives, the actor's definition of the situation and the meanings people attach to things and events (Punch, 1998)²³. Both methods complemented each other in the study.

2.11 Concluding Remarks: Some Challenges in Data Collection

The data collection process using the social research methods was not an easy one. It needed more time and efforts than planned or even imagined. Most of the respondents for survey were very old in age. It was much difficult to collect data from them. Especially, in Panchbibi where the beneficiaries were mostly habituated with local dialect only, it was very difficult to make them understand the question. Some were even doubtful of the motives of the study undertaken. All the interviewees were very busy people as such it was quite difficult to conduct the interviews. For taking interviews, schedules had to be changed a few times. In the FGD, some of the respondents seemed not quite sure of the answers. Convincing the respondents to get adequate response was a big challenge.

Retrieval of information from the line offices also posed some challenges as documentation was manually done. It took huge time to get relevant data. It was also very difficult to get permission to enter into the secretariat and collect information. Getting relevant information was very much constrained due to inaccessibility and official formalities. Use of informal

²³ Quoted in Problems of working at the field level: A study of women civil servants of Bangladesh MPPG Thesis paper by: Rawnak Jahan 2010 (p 16)

connections was helpful in this regard. Many interviewees were reluctant to talk. However, some others were found to be very cordial and helpful. Many respondents could not respond because of their engagement in household affairs and workload. Total duration for the completion of the research project was limited by time and resources. However, data collection was possible due to familiarity of research area and administrative support. With these concluding remarks, the chapter is ended here. The next chapter will deal with the theoretical issues, the concepts, the framework and the variable and indicators used in the study.

3.1 Introduction

There are plenty of theories and concepts on evaluation of effectiveness or implementation in the literature of social science. The core objective of this chapter is to develop an analytical framework depending on some of these existing theories to carry out the study. This chapter begins with the discussion of some conceptual issues of program evaluation and thereby its effectiveness. Based on theories, an analytical framework has been developed on the basis of which the study was built.

3.2 Conceptual Issues of Program Effectiveness

“Program effectiveness” can be interpreted by the outcome that demonstrates whether the program has met or exceeded the objectives. It helps to determine if the program needs to be adjusted or changed and documents the need for continued funding or its expansion in the future. Effectiveness also includes the concepts how and when a program/project is evaluated and is also determined by the objectives and activities of the project. It is easier to measure the success of a program if decisions are made about what to measure and how/when to evaluate it before implementing the program (US Safety Net Research Center, 2007)²⁴.

3.3 Models of Evaluation

Despite the acrimonious disagreement on the methodological foundation of evaluation research, many approaches and models have been developed and used in evaluation research. The evaluation models are broadly divided into two groups: models focusing on the results of the interventions (substantive models) and models checking the procedures of implementation of the interventions. Since this study is a result evaluation study, the models of first group is related with it. Guba and Lincoln (1981)²⁵ divided the models dealing with results in three basic groups which have been largely accepted: effectiveness models,

²⁴ Quoted in Open Market Sale – A Supply Side Dynamics Of Two Thanas In Dhaka Mppg Thesis Paper By Tabassum Zaman 2011 (p 26)

²⁵ Quoted in Public Policy and Program Evaluation by Evert Vedung, Transaction Publishers, New Burnswick(USA) and London(UK),2000 (p 35)

economic models and professional models. Effectiveness models address only the results of the interventions, economic models pay heed to costs as well whereas professional models focus on the subject matter only and here immediate stress is put on who should perform the evaluation (See Annex 02 for details of evaluation models). This study wishes to find out the effectiveness of OAAP on the lives of the beneficiaries. The use of one of the effectiveness models is logical to have the desired results in the study. Of the effectiveness models, goal-attainment model seems to be the most suitable one for this study as the objective of this study is to find out to what extent OAAP has been effective in attaining the goals of this program as per the program objectives.

3.4 Goal-Attainment Model

Among all the effectiveness models of program evaluation, goal-attainment model is the classical one for approaching any evaluation problem. The model has two basic ingredients: goal achievement measurement and impact assessment. Goal achievement measurement tries to find the answer of a key question whether the results are in accord with program goals. And the impact assessment issue tries to find out the results produced by the program.²⁶ The first step of this model is to identify the goals of the program, to tease out their actual meaning and rank order, and to turn them into measurable objectives. The second step involves determining to what extent these premeditated goals have been realized in practice. The third step in goal-attainment evaluation implies ascertaining the degree to which the program has promoted or dampened goal realization.

Goal-attainment evaluation is an effectiveness model because it asks questions about the substantive content, output and outcomes of the program, not about program procedures like equity of treatment, due process, and the like. It raises substantive issues only and pays heed to neither program costs nor the organization of the evaluation. The goal-attainment model applies a descriptive theory of valuing since it takes premeditated program goals as criteria of merit and organizer for the evaluation. Earnest House (1980)²⁷ writes that “[it] takes the goals of the program as stated and then collects evidence as to whether it has achieved those goals. The goals serve as the exclusive source of standards and criteria. The evaluator assesses what the program developers say they intend achieving. The discrepancy between

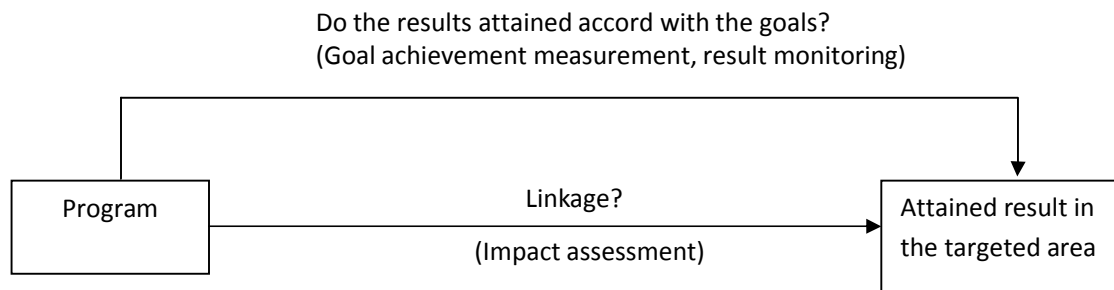
²⁶ Quoted in Public Policy and Program Evaluation by Evert Vedung Transaction Publishers, New Brunswick(USA) and London(UK),2000 (p35)

²⁷ Ibid(p35)

the stated goals and the outcomes is the measure of program success". The major task of evaluation, is to determine if the premeditated program goals have in fact been achieved and then try find out to what extent the program has contributed to goal achievement.

The simple anatomy of goal-attainment evaluation is outlined in the following Figure:

Figure: 01 Goal-Attainment Evaluation Model²⁸



The first part of the goal-attainment model, goal-achievement measurement, engenders two distinct activities to be kept apart: 1. the clarification of program goals (the goal function) and 2. the measurement of actual completion of premeditated program goals (the goal accomplishment function). The second part of the model implies finding out to what extent the program has contributed to goal achievement.

There are at least three important reasons in favor of goal-attainment model (Vedung, 2000). The first one is that the program goals of this model are officially adopted in political assemblies by the public representatives which make them significant. Secondly, since program goals are explicitly stated in the preparatory work, they can be established through interpretation and the cautious evaluator can avoid taking a personal, subjective stand on the merits and demerits of the programs to be evaluated. A third admittedly less important reason for the goal-attainment model is its attractive simplicity. Involving only two major questions, it is very easy to understand and apply. Almost all types of government programs can be evaluated by goal-attainment. Goal-attainment is also called as goal-achievement evaluation, the rational model, the objectives-oriented approach and the behavioral objectives approach frequently.

²⁸ Adopted from Public Policy and Program Evaluation by Evert Vedung, Transaction Publishers, New Burnswick (USA) and London(UK),2000 (p35)

3.5 Bottom-Up Approach

The next important theory that has been considered with importance in this study is the bottom up approach of formulating and implementing public policy. The top down approach starts with the decisions of the government, examines the extent to which administrators carry out or fail to carry out these decisions, and seeks to find the reasons underlying the extent of the implementation. But the bottom up approach begins at the other end of the implementation chain of command. It urges that the activities and evaluations of street-level implementers must be taken into account fully and comprehensively. In bottom-up approach, street level bureaucrats plays the most important role and all stakeholders are involved and considered seriously to have the desired results.

Though senior politicians and officials play only a marginal role in day to day implementation of any policy in comparison to lower level officials and members of the public, it is the top and seniors bureaucrats and politicians who are focused in top down approach. In bottom up approach or street level approach, policy implication starts with, and emphasis is given on lower level officials who are directly involved in the implementation process of any policy. The bottom up approach is more empirical oriented and it urges analysts to begin with all the public and private actors involved in implementing programs and systematically examine through interviews and survey research their personal and organizational goals, their implementation strategies, and the network of contacts they build. Studies conducted in bottom up fashion have shown that the success or failure of many programs often depend on the commitment and skills of the actors directly involved in the implementation process.

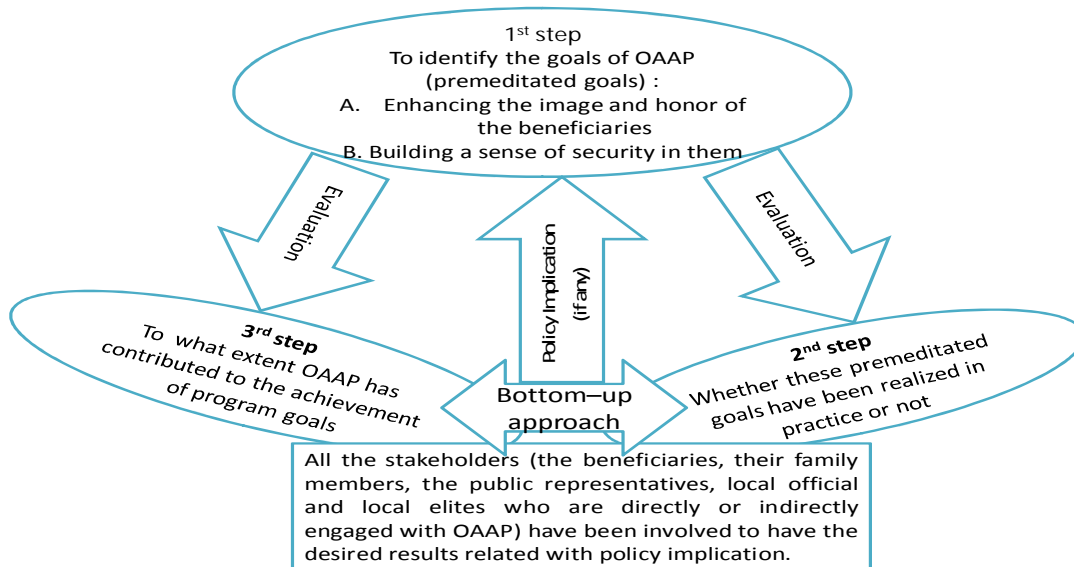
The key advantage of the bottom-up approach is that it gives importance and attention to the formal and informal relationships constituting the policy subsystems that are involved in making and implementing policies. In this study, the beneficiaries, their family members along with the public representatives, local official and local elites who are directly or indirectly engaged with this program have been involved to have the desired results related with policy implication²⁹.

²⁹ Public Policy and Program Evaluation by Evert Vedung, Transaction Publishers, New Burnswick (USA) and London(UK),2000 (p35)

3.6 Analytical Framework

On the basis of these two theories an analytical framework has been developed to conduct the study . Here is a diagram of the framework (Figure 02).

Figure 02: Analytical Framework



The study has started from considering the goals of OAAP which, as has been mentioned earlier, are to enhance the image and honor of the elderly and to build a sense of security in them. These are the premeditated goals and in the next two steps the study has measured first whether these goals have been achieved in practice or not and then to what extent OAAP has contributed to these goal achievements. These two have been done and analyzed in the study simultaneously using the bottom up approach. In this stage all the stake holders both the beneficiaries and the implementers in the field level have been taken into consideration seriously to have the right result of bottom up method. From this analysis, some policy implications regarding this program came out which will be helpful for future policy direction (to identify future goals or to redefine the existing goals) of this program.

3.7 Variables and Indicators

The following table (Table 02) shows the variables and indicators of the study:

Table 02: Variable and Indicators

Independent Variables	Indicators	Dependent Variables	Indicators
1. Demographic features	Age	4. Honor and Image	Acceptance and Feelings
	Sex		Voice and influence in local affairs
	Education		Civic engagement and role as village elder
	Religion		Leadership and role in local dispute resolution
	Occupation		Relationship with local elites and officials
	Yearly income (Excluding OAAP)	5. Sense of Security in the beneficiaries	Decreasing anxiety and worries
	Spouse		Access to medical care and attention
	Physical condition		Savings for rainy days
	Head of the family		Behavior and cooperation from others in difficult times
	Number of family members		Adequacy of monthly allowance
2. Participation and Inclusion	Village and other association membership		
	Level of social ownership		
	Life style (religious participation)		
	Apolitical stance		
3. Family support	Household income		
	Children's care and monetary help		

3.8 Operational Definitions of Some of the Concepts, Variables and Indicators

Different concepts have been used in the study. These concepts as well as some of the variable and indicators may seem unclear and difficult to understand at first sight. It will not be unnecessary to clarify them with operational definitions. Here are the operational definitions of some of the concepts, variables and indicators used in the study:

OAAP: The elaboration of OAAP is “Old Age Allowance Program”. The program was initiated by GoB for the vulnerable old people in 1998. Presently each old person is given BDT 300 (US\$ 1= BDT 85 approximately) per month under this program. The details of OAAP have been discussed in Chapter 4.

Effectiveness: In this study “effectiveness” has been defined as the fulfillment of the objectives mentioned in the OAAP implementation manual. The goals of the program are to uphold the position of aged people in the society by building a sense of security in them and by enhancing their image and honor in the family and society. Therefore the definition of effectiveness in this study is to what extent OAAP has been successful to generate a sense of security among the beneficiaries and to enhance their image and honor in their families and the society

Demand side: “Demand side” in this study means from the side of the beneficiaries of this program.

Participation and inclusion: “Participation” and “inclusion” has been taken to show how a person is associated with the social, political or other organizations locally. It expresses how active is his participation in social, religious cultural or even political gatherings and functions, his attitude and involvement as a member of the society.

Level of social ownership: “Social ownership” is a person’s consciousness and spontaneous feeling that he is a member of the society and that he has some responsibilities towards it. Social ownership has been taken in the sense of a person’s engagement with social gatherings such as social or cultural events without any institutional obligation and identity. The more a person is involved in these social gatherings without any institutional obligation and identity, the more he is considered interested in the society and demonstrate ownership and commitment.

Life style: In this study, “life style” has been taken in the sense of a person’s participation in socio-religious affairs like offering prayer in *Jamat*³⁰, participation in *Janaja*³¹, doing regular worship and offering in *Mandir*³² or visiting Church regularly. Here, life style means a person’s religious life style.

Family support: “Family support” has been taken in the sense of how much a person gets physical, mental and financial support in times of need from other members of the family.

Acceptance and feelings: “Acceptance and feelings” is a person’s personal acceptance of and feeling about himself as a beneficiary of OAAP. It is his acceptance and feeling of how much he is getting respect from others and how he himself is feeling about it.

Voice and influence in local affairs: “Voice” is one’s ability and opportunity to express ones opinion without hesitation, to be heard with attention and importance; and to be able to influence, or having some role in decision making or to have some impact to determine the course of some actions.

Civic engagement and role as village elder: “Civic engagement and role” has been taken in the sense of a person’s involvement with civic affairs where he has the opportunity to command some people, to contribute for the development of some organizations, or to participate in some decision making process voluntarily.

Sense of security: “Sense of security” has been used in the sense of security of having adequate food in times of hunger and treatment with medicine and care at times of illness.

3.9 Concluding Remarks

In this concluding section of this chapter it should be summarized that, in the study, the issue was approached from a point of view of the goal-attainment theory of impact evaluation and bottom-up theory of public policy. The problems were analyzed using some indicators in the context of socioeconomic and cultural environment of Bangladesh. It was a limited scale academic study to explore the condition of OAAP beneficiaries in the rural Bangladesh using

³⁰ Offer prayer in a body by the Muslim in mosque or in convenient place

³¹ The last ritual offered for the peace of the departed soul of a dead in Muslim society.

³² Religious temple of the Hindus

very limited resources. Therefore, its policy implication is also limited but it is expected that it will throw light on some unexplored areas that will lead to more intensive and in-depth study. This is the end of this chapter and in the next chapter an overview of OAAP in Bangladesh has been described in brief.

4.1 Background

Despite constitutional obligation of public assistance in the cases of undeserved want arising out of unemployment, illness, disability, widowhood or old age, there was no significant attempt to it until 1998. That year the then government started OAAP for the aged persons. Now it has become a significant social security program in the society of Bangladesh. This chapter gives a general overview of different features and dimensions of OAAP in the country.

4.2 Old Age Allowance Program (OAAP)

OAAP is a cash transfer program in which the beneficiaries are the destitute elderly of the society. The World Bank Group defines cash transfer as the provision of assistance in the form of cash to the poor or to those who face probable risk, in the absence of the transfer, of falling into poverty. Cash transfer is a social assistance given to individuals, as distinct from the communities (Farrington & Slater 2006)³³. This is also defined as public action to protect the poor and vulnerable from adverse changes in living standards (Ahmad, 1991)³⁴. Under OAAP, presently the poor elderly in the country get BDT900 (US\$ 11 approximately) in every three month.

4.3 Number of Elderly and Number of Beneficiaries

According to national report (provisional) of the population census of 2001 published by BBS in July 2003, there are 14,43,140 persons belonging to 65-69 years age group, 16,26,240 belonging to 70-74 years, 6,15,940 belonging to 75-79 years and 10,76,380 persons belonging to 80 years and above age group. Thus, the number of elderly population above 65 years of age stands as 47,61,700 persons. Government started the program by allocating BDT 125.00 million in 1997-98 fiscal year and in the financial year 2011-2012, the allocation is

³³ Quoted in “Impact of old age allowance on health-related quality of life among elderly persons in Bangladesh” by AKM Masud Rana, Syed Masud Ahmed, (p 1).

³⁴ Ibid (p 1)

BDT 8910 million. Starting from BDT 100 per person per month in 1998, now it is BDT 300 monthly per head which is payable in every 3 months through commercial banks. In 1997-98, the number of total beneficiaries was 0.40 million which is 2.475 million in 2011-12. The year wise statistics of the distribution, budget allocation, number of beneficiaries and benefit amount of this allowance since its inception is given below in Table 03:

Table 03: OAAP in Bangladesh

Fiscal Year	Allocated Fund (million BDT)	Monthly Allocation per person (BDT)	Number of Beneficiaries (in millions)
1997-1998	125.00	100	0.40
1998-1999	485.00	100	0.40
1999-2000	500.00	100	0.41
2000-2001	500.00	100	0.41
2001-2002	500.00	100	0.41
2002-2003	750.00	125	0.50
2003-2004	1800.00	150	1.00
2004-2005	2603.70	165	1.31
2005-2006	3240.00	180	1.50
2006-2007	3840.00	200	1.60
2007-2008	4485.00	220	1.70
2008-2009	6000.00	250	2.00
2009-2010	8100.00	300	2.25
2010-2011	8910.00	300	2.475
2011-2012	8910.00	300	2.475

Source: MoSW, 2012

4.4 Selection Criteria of OAAP³⁵

Age: Previously minimum requirement age for this benefit was 60 for both men and women. Presently, the eligibility age for OAAP is 65 years and above for men and 62 for women.

³⁵ The Implementation Manual of Old Age Allowance Program in Bangladesh, 2004

Income: To be eligible for this benefit, a person's average annual income must be less than BDT. 3000 (US\$ 350).

Health conditions: For selection of beneficiaries, highest priority regarding health is given to those who are physically unable to do menial labor. The next priority is given respectively to those candidates who are physically ill, mentally abnormal, physically or mentally fully or partially handicapped.

Socioeconomic condition: (i) Freedom fighters: Top priority is given to the freedom fighters. (ii) Financial Condition: Priority is given to the asset less, homeless, and landless. (iii) Social Condition: Priority is given to the widow, divorced, widower, childless and deserted from family. iv) Expenditure status: Priority is given to those who do not have any savings after meeting expenses for food.

4.5 Non Eligibility³⁶

The following persons are not eligible for OAAP:

(i) Retired public servants enjoying pension facilities or their family members; (ii) destitute women having VGD Card privilege; (iii) recipients of government grants from other sources; (iv) regular recipients of financial grants from any NGO or social welfare agency; and (v) day laborer with regular income, house maids and vagrant.

4.6 Selection Procedure³⁷

The selection procedure for OAAP is as the following:

a) Application for OAAP is invited through mass media, daily newspaper and other means for public information. b) Interested candidates do submit application to the concerned Upazila Social Service Officer in a prescribed form. c) There are Ward committee and Upazila Committee which includes two representatives of local Member of Parliament. d) Ward committee scrutinizes the applications of their jurisdiction and sends the name of the eligible candidates with recommendation to the Upazila committee and Upazila committee, after careful verification of every information, gives the final approval. The Government has

³⁶ The Implementation Manual of Old Age Allowance Program in Bangladesh, 2004

³⁷ Ibid

recently taken decision to involve the public representatives of Upazila Parishad in the selection and distribution process of OAAP.

4.7 Implementation of the Program

The program is implemented by Department of Social Service (DSS) under Ministry of Social Welfare of GoB. For the countrywide supervision of the program, there is a national committee headed by honorable minister of Ministry of Finance. Honorable ministers of Ministry of Local Government, Rural Development and Cooperatives and Ministry of Liberation War Affairs are the members and honorable minister of Ministry of Social Welfare is the member secretary of this committee. For proper implementation and monitoring of the program, there are certain other committees in the field level such as Ward Committee at Union Parishad or Municipality Ward level and Upazila or Municipality Committee at Upazila or Municipality level respectively.

4.8 Terms of References of Ward Committee and Upazila Committee³⁸

a) Members of Ward committee examine and scrutinize the applications of their jurisdiction to select the old-age allowance recipients in accordance with the implementation manual of the old-age allowance. b) Then the committee submits the list of the eligible candidates to the Upazila committee for final approval. c) Upazila committee acts as appellate authority of any objection against Ward committee and gives the final approval of the beneficiaries.

4.9 Recent Achievements of OAAP

Government has increased the coverage of the SSNPs in all possible areas and has given attention to implement them in the most effective manner. Several ministries of GoB are working with their own SSNPs but the majority work is done by MoSW. Department of Social Service under the MoSW delivers the services for the wellbeing of the senior citizen of the country. Monitoring, supervision and evaluation process have been strengthened also. Some pragmatic and sustainable policies and strategies are taken under the close supervision and guidance of Honorable Minister of Social welfare, and Secretary of the Ministry of Social Welfare. The OAAP has also come under the supervision of the Cabinet Committee on SSNPs headed by honorable Finance Minister. In the fiscal year 2009-10, 99.95% funds have

³⁸ The Implementation Manual of Old Age Allowance Program in Bangladesh, 2004

been successfully distributed among the target group (MoSW, 2010). 32 districts have shown highest degree of performance through distributing 100% allowance.

4.10 Conclusion:

OAAP has a positive impact on the recipients, recipients' family and on the society as a whole. The elderly would no longer be the burden on the family and they are honored as recipients of the Old Age Allowance. The Program also familiarizes the old people with formal banking system. Through this program the recipients get opportunities to meet the senior officials and public representatives, where they can express their sorrows and difficulties. The Government is gradually increasing the number of beneficiaries along with gradual increment in the monthly allowances. The next chapter of this thesis is the most important part which will describe the data description, analysis and major findings of this study.

5.1 Introduction

Research (Khaleque, Barua and Khalily, 2009, p 15) on social safety net programs suggested that cash transfer programs helped to alleviate food and health insecurity, facilitated increased education enrollment among the poor and in some cases enabled the beneficiaries to invest in small-scale income generating activities. Globally, there is evidence that cash transfer programs, regardless of whether they are conditional or pensions increase the well-being of children in households. The old age pension is the largest program in South Africa, and has significantly reduced the number of households living below the poverty line (Barrientos and DeJong, 2004)³⁹. Cash transfers are considered to give the beneficiaries the freedom of expenditure and consumption which is absent in traditional food subsidies. It works as an insurance against shocks like natural disasters also. This chapter describes the data findings of this study and gives an analysis of how much OAAP has been able to achieve the goals of the government.

5.2 Demographic Description

Monetary gain from any source creates multiple effects on the lives of the receivers. But these effects vary from person to person on the basis of gender, age, occupation, physical condition, or even education and religion. Demographic characteristics can be important considerations for analyzing the effects of OAAP on the lives of its beneficiaries. In this study also, some demographic features have been taken to look into it. In the analysis, data collected through a questionnaire survey from 50 respondents has been used. The key demographic features of these respondents have been discussed in an earlier chapter. Annex 01 also shows important demographic distribution of the respondents. Beside survey data, information of interviews of 20 officials and public representatives, 2 focus group discussions and some case studies and observations have been used (see Table 01). As part of content analysis, existing writings, research findings and other literature on social safety net programs

³⁹ Quoted in Impact of Social Safety Net Programs In Seasonal Deprivation by Abdul Khaleque, Suborna Barua, M.A. Baqui Khalily, (p4).

of the country, region and countries of other continents have been used extensively for in-depth analysis.

5.3 Participation and Inclusion

In human lives, happiness, image, honor and sense of security may have different dimensions and their degree may also vary substantially from person to person. They also depend on the socioeconomic and cultural phenomenon. In a country like Bangladesh, where majority of the aged people have very limited income opportunities, and where usually most old people are characteristically tend to be satisfied with the minimum, OAAP perhaps can play a very important role in their lives.

Participation and inclusion is important in human lives as human beings tend to live in society and without social participation, a man may live in some form of isolation. Participation and inclusion, in this study, has been taken in the sense of how much a man is associated with the social, political or other organizations. The more he is associated, the more he seems to be happy, secured, content or even honored. This has been taken as an explanatory variable which will help to explain the role of OAAP in building image, honor or even security of the beneficiaries in different ways. To understand the extent of a person's participation and inclusion in his society, his voluntary membership in different local organizations such as mosque management committee or others was taken as a very good indicator. But in the study, it was found that only 12% of the respondents had membership in any village or other local associations.

But being a member in a local committee does not ensure a person's complete participation in his society because membership means an institutional obligation for a person to participate in meetings and gatherings. But there are other social gatherings such as social or cultural events and a person may not participate in them because it is voluntary. The more a person is involved in these social gatherings without any institutional obligation, the more he is considered to have ownership and commitment for his society. Ownership has been taken in the sense that the respondent has the consciousness and spontaneous feelings that he is a member of the society and that he has some duties towards it.

Again the participation is also manifested by a person's participation in religious affairs, for example offering prayer in *Jamat*, participation in *Janaja*, doing regular worships and

offerings in *Mandir* or visiting Church regularly. In the study, the participation of the respondents in local social, cultural or even religious activities have been considered to understand the extent of the level of their participation and inclusion in the society. Their political standings have also been taken as an important component of their participation. When the respondents were asked about these, 58% of them replied that they owned their society (i. e. they participated in social gatherings like local sports or cultural events as organizer, audience or spectators); 78% replied that they participated in religious affairs only (like daily or weekly *Jamat* in mosque, religious gathering in *Mandir* or Church) and only 2% (1 male respondent) replied that they participated in local political affairs (see Table 04).

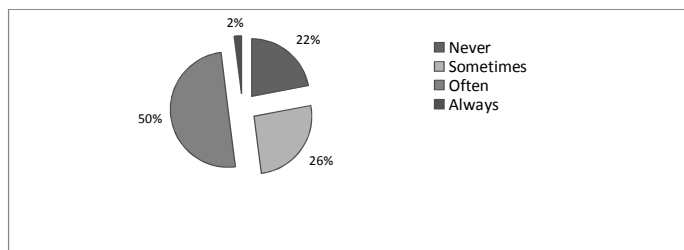
Table 04: Degree of Participation and Inclusion

Level of Participation	Level of Social Ownership (in %)	Life Style (Religious Participation) (in %)	Apolitical Stance (in %)
Never	42.0	22.0	98.0
Sometimes	6.0	8.0	0.0
Often	16.0	30.0	0.0
Always	36.0	40.0	2.0
Total	100.0	100.0	100.0

n=50

When all these trends were consolidated and analyzed, it was found that 22% of the respondents did not have any participation in the society at all. 26% of the respondents had some participation. But for the rest 52% of the respondents, the level of participation was pretty good (50 % had good participation and 2% had very good participation) (see Chart 01).

Chart 01: Participation and Inclusion

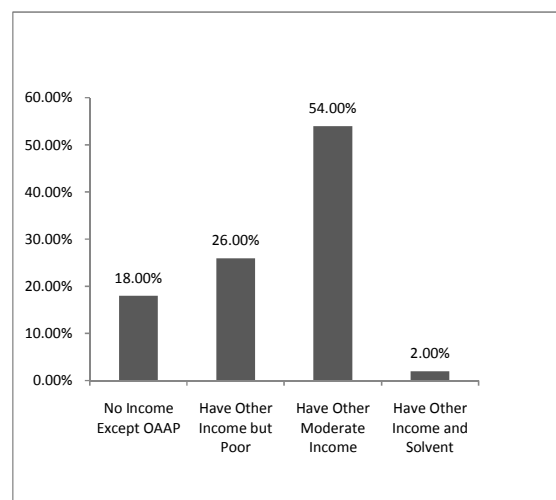


5.4 Support from the Family

Support from the family has also been taken as another explanatory variable. Because the more a person has this support, the less OAAP seems to have importance to him. Familial support has been taken to mean two types of support: financial support and take care support. One of the basic criteria for selecting the beneficiaries of OAAP is that the yearly income of the applicant must not be more than BDT 3000 (US\$ 35). In this study, it had been assumed that none of the respondents had income exceeding that. But some beneficiaries were found to come from families where other family members had good income. The effect of OAAP on these members was not the same as on those who did not have other income.

Usually, the more a person has support from the family, the less s/he would be dependent on OAAP, and the less would be the effect of OAAP on him/her. 18% of the respondents was found to be the only earning member of his family; whereas for the rest 82%, one or more of their family members had other income also. Of this 82%, it was found that 18% belonged to poor status having income less than BDT 3000⁴⁰ per month, 52% belonged to moderate status having BDT 3001-7000 income per month and even 2% came from solvent family having more than BDT 7001 per month (see Chart 02).

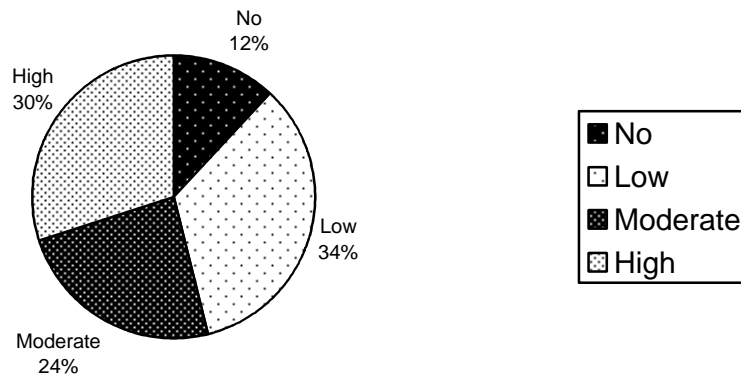
Chart 02: Status of Household Income



⁴⁰ US\$ 1 = BDT 85 approximately

Again, it is not money of financial support that is all in the case of elderly people. They need care and attention also. Even if an aged person lives in a solvent family, he may not feel secure and happy if the family members neglect his age related complications, do not take care of him during his illness or do not pay attention to his needs and demands. The less a person gets attention and monetary help from the family, the more OAAP will be significant to him. When asked about these dimensions, 30% of the respondents said that their children took very good care of them, 24% said moderate care and 34% said low care whereas 12% said that their children did not take care of them at all (see Chart 03).

Chart 03: Children’s Care



5.5 Honor and Image

One principal objective of OAAP is to enhance the image and honor of the beneficiaries in the family and society. Honor and image in rural Bangladesh depends considerably on the economic condition of the people. The more a person is from solvent family; the more he is supposed to get respect from others. But Bangladesh Demographic and Health Survey 2000 indicates that 6.4% of households in the lowest wealth quintile received benefits from SSNPs, 6.0% from the next, 2.5% from the third, 0.8% from the fourth, and 0.2% from the richest quintile. There is a clear concentration of beneficiary households in the lowest wealth quintiles (Barrientos and Smith 2005, p 12). For this, it is likely that OAAP beneficiaries do not have that much honor and respect in the society as they are from the poorest strata of the society. However, the study finds that OAAP certainly created some positive impacts on the

position of the beneficiaries in the family and the society level. In a study by BRAC⁴¹, multivariate analyses revealed that receiving old age allowance was significantly associated with attaining higher scores in the social and economic dimensions compared to the eligible non-beneficiaries

5.5.1 Acceptance and Feelings

Image and honor of a person have several dimensions. It depends not only on how much a person is getting respect from others, but also how the person himself is feeling about it. If a person does not feel at ease to take the money of OAAP, or if a beneficiary is looked down upon by others for being its beneficiary, certainly he will not feel himself honored. Again, if a beneficiary finds that for being included in OAAP program, people are showing him some respects and he is getting more importance to his friends or the number of his friends is increasing, he will certainly feel elevated and esteemed to himself. In the research, 86% (a little, 12%; considerable, 32% and a lot, 42%) of the beneficiaries said that they felt honored thinking that state was taking care of them and they belonged to a privileged group (see Table 05). About commanding other people’s respect, 16% of them thought that it did have some impact in raising their profile in this respect. 30% of the respondents replied that OAAP did have some role to increase their importance to their friends and peers and 20% respondents said that OAAP was successful in enhancing socialization with friends and peers.

Table 05: Level of Acceptance and Feelings

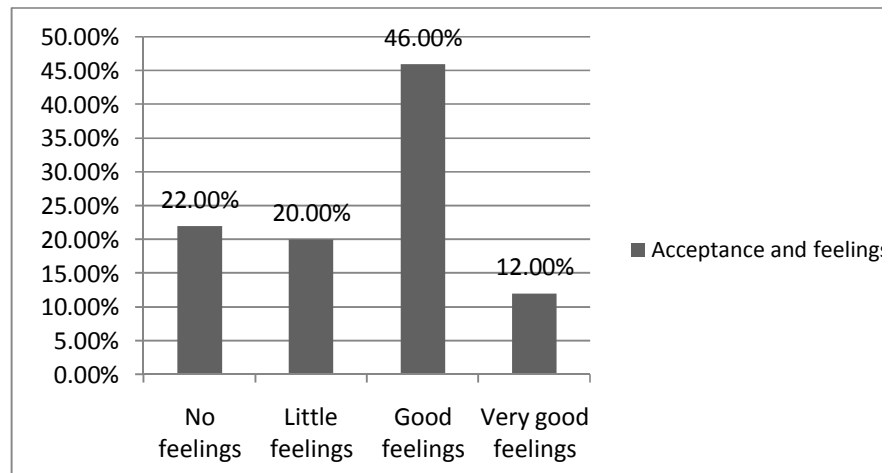
Scale	Sense of Self Honor (%)	Others Peoples Respect (%)	Importance and Acceptance to Others (%)	Increase of Number of Friends (%)
Not at all	14.0	84.0	70.0	80.0
A little	12.0	14.0	26.0	20.0
Considerable	32.0	2.0	4.0	0.0
A lot	42.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0

n=50

⁴¹ Impact of old age allowance on health-related quality of life among elderly persons in Bangladesh AKM Masud Rana, Syed Masud Ahmed, Research and Evaluation Division, BRAC, 75 Mohakhali, Dhaka 1212

When the information collected from these questions were consolidated and analyzed, it was found that 22% of the respondents did not have any feelings or they were unaware of the fact that OAAP had any bearings on enhancing the level of their honor and image in the society, but 78% had positive feelings (little, 20%; good, 46% and very good feelings, 12%) about the privilege that it had created some positive impacts of their importance to others (see Chart 04). This shows quite a good picture of the program.

Chart 04: Acceptance and Feelings



The information collected through interviews also supports this. Most of the interviewees commented that OAAP had certainly enhanced the feelings of self importance within the beneficiaries and their respects to others. Some public representatives mentioned that before being included in the program, some old men had sought financial help from them, but after being a beneficiary, the same old men never approached for any such help. It is because of the development of the sense of self dignity in them.

In FGD, in Panchbibi Upazila, the eldest member of the group, Mohiruddin(86) who was a retired UP Secretary⁴² mentioned that people had used to respect him as a government employee before and after retirement OAAP was helping him to retain that honor. About the feelings of happiness, Arvinda, the 35 years old son of a Nirmala(68), a beneficiary of OAAP mentioned in an FGD that there was always a festive mood in his mother on the day of collecting the OAAP money. She became very happy because she is going to get some

⁴² UP secretary is a government employee giving secretarial service to Union Paishad. The job is non pensionable still.

money that day and she did not allow him to do any work or go anywhere. One female UP member laughingly mentioned, “*The day is an Eid⁴³ day for them (the beneficiaries)*”. The Upazila Social Service Officer (USSO) of Panchbibi Upazila said that the elderly became happy because the disbursement of OAAP money through commercial banks on the same day created a sense of solidarity and togetherness among the elderly and they liked to go together to collect the money. Sometimes some non beneficiary elderly also accompanied them, according to one UP ward member. This certainly shows that OAAP has increased happiness and togetherness in the elderly and it affects their number of friends also.

When further analyzed with some explanatory variables (See Annex 03), it was seen that majority of the respondents showed positive attitude irrespective of their demographic or other identities. But there were other sides of the coin also. Majority of the Christian respondents (60%) were unaware of and not happy in their acceptance and feelings about OAAP. It is interesting to note why most of the Christians had such feelings because generally they should be happy as most of them were economically very poor. As observed during FGD and while discussing with the UNO, it was revealed that most of the Christian people in that area belonged to low caste minority indigenous group who usually were unaware of or enjoyed very low profile in social prestige and honor. Besides, all of them belonged to very poor economic status. This may be the reason that they had not any or very little feelings that OAAP created any impact on the level of their honor and respect in the society. The UP Chairman of *Kushumba* echoed the same that the *Santals⁴⁴* were happy to get the money, it was beyond their thinking or had very insignificant importance to them whether it had increased their honor and image to others or not.

Again those, who lived with relatives (100%) and who were from a solvent family showed their dissatisfaction here. Mentionable here is that only one respondent lived with relatives and only one respondent was from solvent family. Their dissatisfaction cannot be taken as the reflection of the general scenario of the group they are representing.

Statistically (see Table 09), acceptance and feelings have positive correlation with occupation, degree of ownership and children’s care; and negative correlation with the head of the family status and old age complications. The high incidence of Children’s care (88%

⁴³ Two biggest yearly religious occasions of the Muslims

⁴⁴ Santals are the minority tribal people living in the Northern part of Bangladesh

replied affirmatively that their children did take care of them) and degree of ownership (58% replied positively) signify why the level of acceptance and feelings among the beneficiaries is pretty good. Negative correlation with head of the family status explains why the respondent living with relatives had highest dissatisfaction about the relationship of OAAP with acceptance and feelings. But as the number of these respondents is very low (only 2%), it does not create that much impact on the overall result. Negative correlation with age related complication explains that the more a respondent is physically weak, the less is the level of his acceptance and feelings as OAAP beneficiary. Comparatively less sick or healthy person constituted 56% of the total number of beneficiaries. They had good level of acceptance and feelings which also signifies why the overall level of acceptance and feelings was good. Positive correlation with occupation explains that respondents having some sorts of profession have more the sense of acceptance and feelings than the respondents without jobs. Acceptance and feelings does not have any correlations with some indicators of independent variables such as age, education etc. which explains that these identities of the respondents did not have any influence on their level of acceptance and feelings.

5.5.2 Voice and Influence in Local Affairs

In this study, the word, voice has been used as one’s ability to express ones opinion without hesitation, to be heard with attention and importance; and influence, as having some role in decision making or to have some impact to determine the course of some actions. In rural Bangladesh, the image and honor of a person is manifested sometimes by how much he is respected and revered in the society.

Table 06: Impact on Voice and Influence

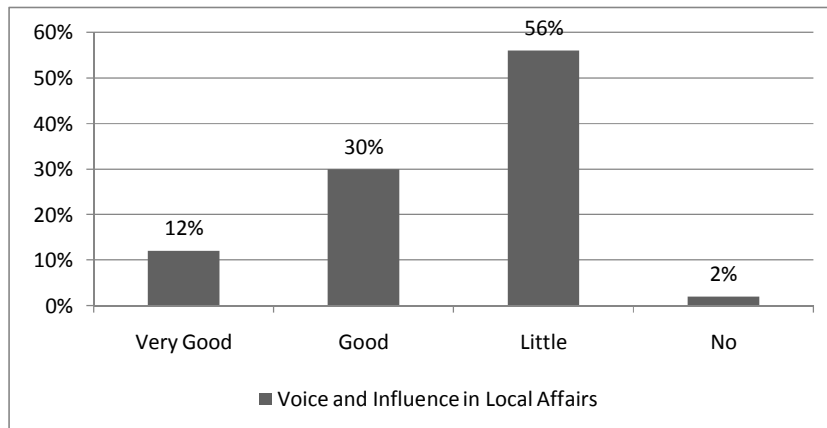
Voice and Influence	Voice Heard and Given Importance (%)	Consultation and Advice Sought (%)	Active Participation in Decision Making (%)
No	2.0	6.0	26.0
A little	60.0	54.0	36.0
Good	26.0	30.0	26.0
Very good	12.0	10.0	12.0
Total	100.0	100.0	100.0

n=50

This is manifested when their opinions are respected or they are approached to give suggestions to a problem, and also how much he can influence and participate in the decision making process of the society or the family. It was seen from the study that, 98% of the respondents said that with the intervention of OAAP their voice was heard with more attention and given due importance (very good 12%, good 26% and a little 60%), 94% said that advice and consultation was sought more from them (very good 10%, good 30% and a little 54%), and 74% said that they had more participation then in the decision making process (very good 12%, good 26% and a little 36%)(see Table 06) than before.

But when analyzed to find out to what extent the impact of OAAP enhanced the voice and influence of the beneficiaries as a whole, it was seen that 2% of the respondents were very skeptical and responded that OAAP did not have any impact to enhance their voice and influence to anywhere, neither to their friends and family nor to the society. But 56% of the respondents were optimistic that OAAP has been successful in producing some impacts and other 42% were very optimistic that it had created good or very good impacts (12%, very good impact; 30%, good impact)(see Chart 05).

Chart 05: Voice and Influence in Local Affairs



Similar realities were also visible when the officers and public representatives were interviewed. Most of the interviewees (15 out of 20) said that OAAP had at least some influence on the beneficiaries’ voice, opinion or participation in the decision making process in the family and society and almost 100% of them gave the opinion that in the family level at

least, OAAP had created significant positive impacts. It has been reported in a BIDS report (Paul-Majumder and Begum, 2008, p 48) that a large number of recipients (male 64%, female 72%) could enhance their domestic importance in some respects after receiving the allowance benefit. The report also said that one-third of them had mentioned that they received better care, support and respect from the family members than before and a section (male 27%, female 13%) reported that their importance in the family decision making had gone up after the benefit. That OAAP is influencing the elderly in raising their voice is stated clearly in a report of Help Age International. It⁴⁵ says that the collaboration of Resource Integration Center of Bangladesh (RIC), a local NGO and Help Age International to address the gaps in coverage of OAAP resulted in the formation of Older Citizens Monitoring groups. These participatory groups worked actively to improve the selection of pensioners for the allowance scheme and delivery of social cash transfers at the local level. OAAP recipients enjoy more rest and recreations and takes part more in rural arbitration than the non recipients which reflects their enhanced social status (Paul-Majumder and Begum, 2008, p 49).

Case study 1: Mr. Khaleque Fakir, the Growing Leader

MR. Khaleque Fakir (70), a former jute factory employee was living a retired life. As a worker in local jute factory Mr. Fakir lived a moderate life with his permanent income. But when he retired, he felt himself helpless for not having any income of his own and for not having any savings. Then he managed to get himself enlisted for the OAAP by using his good networks with the local elites. Though he had a regular income throughout his life and he had some influence on his peers and associates, he did not command that much respect in the society before as a jute mill employee. But after being the OAAP beneficiary, he was often called in Union Parishad meetings and he had very good connection with local Union Parishad Chairman. Sometimes he even took him in local shalish and sought his opinion in resolving disputes. In some cases OAAP increased his importance to others much more than before. He often became the spokesperson of all OAAP beneficiaries in local forums, and felt more honored to be the representatives of OAAP beneficiaries in different forums. After his retirement, he became the chairperson of the local mosque committee and OAAP seemed to help him in this regard.

When voice and influence was analyzed with other explanatory variables, it showed almost the same results as was in the case of acceptance and feelings (positive attitude of most of the respondents with some minor exceptions). Only in some cases, the results were found to be

⁴⁵ Progress on implementation of the Madrid International Plan of Action on Aging (MIPAA) Help Age International, 2007 (p 2)

negative but the ratio was very low like 6.3% of the very old respondents or 9.4% of those who had nil score in social participation and inclusion replied negatively (see Annex 04 for details). There were no significant variations of responses from the respondents with the change of demographic or other indicators and it shows that OAAP is significantly playing a very important role for all the beneficiaries to enhance their voice and influence in the society and the family. One important thing to note is that though majority (98%) of the respondents responded positively in this case that OAAP had enhanced their voice and influence in local affairs, a large portion of them (56%) replied this enhancement to be little. However, the rest 42% seemed to be quite optimistic here.

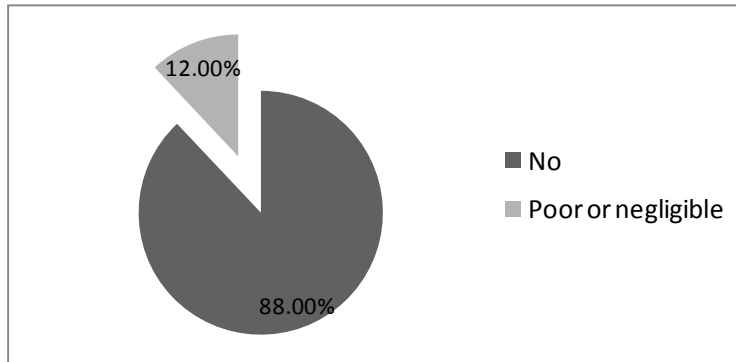
When statistically analyzed (see Table 09), it is found that voice and influence on local affairs has good positive correlation with education, village and other association membership, degree of ownership, participation and inclusion and children's care. This shows that though the rate of literacy and membership in local association among the respondents is poor (16% in both cases) the high rate in the degree of ownership, lifestyle (religious participation), and children's care (58%, 78% and 88% respectively) has caused this indicator score high. It has negative correlation with number of family members and age related physical complications which also plays some role for this indicator to score high.

5.5.3 Civic Engagement and Role as Village Leader

In rural Bangladesh, a man's respects and honor is also judged by how much he is involved with civic affairs where he has the opportunity to command some people, to contribute for the development of some organizations, or to participate in some decision making process. The more a person is engaged with these civic affairs, the more he is considered to be esteemed and honored by the people. This is one of the most important reasons for which the local elites in rural Bangladesh (even in urban areas also) are found to compete with one another to be involved with local educational or religious organizations or to get membership in different local committees. If OAAP encourages the beneficiaries to be engaged in such activities, it is a good sign that it is helping the beneficiaries to build up their honor and image in the society. So, to look into how much OAAP helps the beneficiaries to engage themselves in civic affairs, such as, to be the member of different local committees like local School Management Committees (SMC), development Project Implementation Committees (PIC), or local Religious Institutes Management Committee (RIMC), they were asked a few

questions about them. But the findings were not that much optimistic. Only 12% respondents replied that they had participation in some or any of the committees but 88% did not have any participation (see Chart 06).

Chart 06: Participation in Committees



Poor participation of OAAP beneficiaries in different local committees was also found in the interviews. Most of the interviewees replied that OAAP beneficiaries did not participate in any important local committee like PIC but some of them had some participation in SMC or RIMC.

Regarding their low participation in PIC, Chairman of Phultala Upazila Parishad said, *“How can this be? Some of them cannot even move. How can they work for PIC which needs extensive physical and intellectual capability”*. Though his statement seemed to be exaggerated then but he proved to be true when in both the FGDs, majority of the beneficiaries were found to be physically suffering from some kind of sickness (84%).

But that OAAP was helping others who had membership in some committees came out in the focus group discussion of Panchbibi Upazila when Bivuti Saren (65), a widow of Hindu community said that she was a member of the local Mandir⁴⁶ management committee. She mentioned that though she was a widow, did not have any significant visible income and lived with her son’s family; she had been included in the Mandir management committee. She also mentioned that she felt very happy to contribute regularly to the charity for the Mandir from her OAAP allowance and spent a considerable portion for purchasing materials

⁴⁶ Mandir is the religious temple of the Hindu community

for worshipping in the Mandir. The same is obvious and echoed clearly when an older woman from Moheshkhali⁴⁷ stated “*The amount of the pension is small, but it is important, I use the money to donate to the temple and then for medicine and food*”⁴⁸.

When analyzed with some other variables it is seen that the male respondents had more participation in committees than the women and it is obviously for their gender privilege. Similarly, educated people had more participation than illiterate and those who had better participation in social institutes had more participation in committees also (see Table 07).

Table 07: Level of Participation in Committees

Participation in Committees	Sex		Education		Participation and Inclusion			
	Male	Female	Illiterate	Primary	No	Little	good	Very good
No	76.0%	100.0%	95.2%	50.0%	100.0%	92.3%	80.0%	100.0%
Poor or negligible	24.0%	0.0%	4.8%	50.0%	0.0%	7.7%	20.0%	0.0%

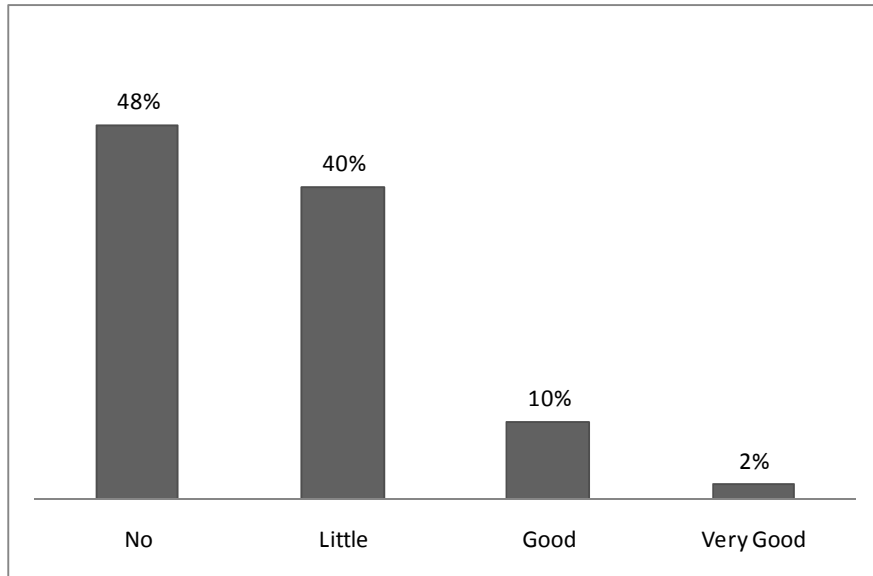
n=50

Sometimes it is also found that even if man is not involved with any local committee, people still respect him, seek his advice in personal or local affairs. This is also one kind of participation and engagement in local affairs and this is a very good recognition of a man’s bright image and honor in the society. In this study, when the extent of how much OAAP encouraged its beneficiaries to offer advice to local people and local leaders was analyzed, it was found that for 48% of the beneficiaries, there was no encouragement at all; for 40%, it was a little; for 10%, it was good and for only 2% it was very good (see Chart 07).

Chart 07: Offer Advice as Village Leader

⁴⁷ An Upazila in Chittagong district

⁴⁸ Quoted in Help Age International, 2007(P 19)



In the interview, the interviewees were also asked in a reverse way how much they sought advice or consultation (may be on petty or insignificant matters) from the OAAP beneficiaries by giving them some importance as OAAP beneficiaries. Most of them replied that they hardly sought advice or consultation from them. But two female members of Union Parishad mentioned that they sometimes sought some advice from or do consultation with them. Mr. Shushanto, USSO of Phultala replied laughingly, *“Why shall I seek advice to him? Even their Members or Chairman do not do it, why shall I do it? It is not necessary at all for any of my job”*. But one female social service worker mentioned that for enlisting potential beneficiaries, they sometimes talked with existing beneficiaries and they had offered good advice. Mr. Mahtab Sarder, a beneficiary in Phultala mentioned that in the decision making process of local mosque where he was a member of the management committee, he was always given due importance, and his opinion was sought before taking any decision. The same was echoed in the voice of Bivuti Soren also who was a member of local Mandir management committee.

After analysis of the above two concepts (participation in committees and offer of advice), it is found that as a whole, 56.0% of the respondents had some (little 40%, good 4% or very good 12%) engagement and role in local civic affairs. The rest did not have it. Analysis shows that male, educated and those who had good participation and inclusion in the society did play good or at least some civic role as village leader.

Statistical analysis (see Table 09) shows that age, education, village and other association membership, degree of ownership, life style (religious participation), and apolitical stance have positive correlations with it; whereas old age related complication has significant negative correlation. This is also an important reason for low score of the beneficiaries here. Age is not an important determinant here as the ratio of all age group is almost the same (32%, 36%, and 32% respectively). But for education, most of the respondents were illiterate (84%). Other indicators having positive correlations with it also have low score (16%, 36%, 22%, and 2% for village and other association membership, degree of ownership, life style (religious participation), and apolitical stance respectively). All these have caused this indicator to score low in the long run. Similarly, as most of the respondents are physically ill in some ways (84%, from negligible to acute), they also engage themselves less in civic affairs.

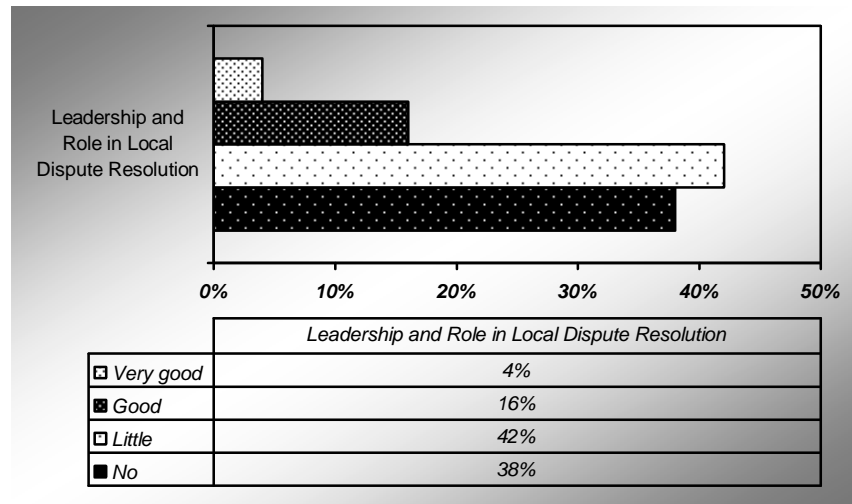
5.5.4 Leadership and Role in Local Dispute Resolution

In rural Bangladesh, the capacity of resolving disputes by traditional system (like shalish⁴⁹) is an important symbol of power and honor of a person. Those who have this are esteemed very highly in the community. Some people traditionally own it because of their family tradition; some earn it by their personal qualities and positions. Usually, these persons are seen to speak for the people on different issues also and draw the attention of the authorities when it is needed. The image and honor of a village elderly can also be judged by the exposure of his leadership role in different forums like how much he participates in local affairs, like shalish willingly or on invitation or how much he speaks to different forums about their local public problems. A BIDS (Paul-Majumder and Begum, 2008, p 48) report said, “*Allowance recipients enjoy more rest and recreations than the non-recipients and more among former takes part in rural arbitration than the latter, reflecting perhaps their enhanced social status*”. To find out the impact of OAAP on building the image and honor from this dimension, the respondents were asked- a. how often they were invited in local shalish, b. how often they willingly participated in it, and c. how often they talked about their local problems to the local public representatives and officers. 40%, 42%, and 34% replied affirmatively respectively of these questions.

⁴⁹ Shalish is a traditional local dispute resolution system in Bangladesh with the intervention of local elites.

When answers of these three questions were analyzed to find out the overall impact of OAAP on building up leadership role in the beneficiaries for local dispute resolution, it was found that, (see Chart 08) for 38% of the respondents, OAAP did not play any role at all; for 42%, it played little role here whereas for the rest 20%, it played good or very good role. (16% good and 4% very good).

Chart 08: Leadership and Role in Local Dispute Resolution



In the interview, quite the same realities were found where most (66.7% of the interviewees) of both the officers and public representatives thought that OAAP did not play that much role to encourage the elderly beneficiaries to come out of their shell for taking leadership role in local dispute resolution. Though research (Paul-Majumder and Begum, 2008) says that this program has been contributing in restoring elders' role as venerable counselors and guardians of ancestral values and providers of continuity, but how much the elderly are now invited more for rural arbitration than the non recipients is a big question.

When analyzed, it is found that (see Annex 05), leadership and role in local dispute resolution has relationships with the sex and education of the respondents. Though male respondents scored positively high here (96.0% good, very good or little role), female respondents scored negatively high (72.00%). This can be explained with reference to the socioeconomic and cultural perspective of the country.

Statistical analysis further shows (see Table 09) that this indicator has significant negative correlation with head of the family status and age related complications. As 82% of the respondents lived in others family and 84% of them were suffering from age related complications, they played less significant leadership role which causes low score of this indicator to build up image and honor of the beneficiaries. This indicator has good positive correlations with age, education, village and other association membership, degree of ownership, life style (religious participation), and apolitical stance but their relatively low scores (as has been explained earlier) have not helped this indicator much to score high.

5.5.5 Relationship with Local Elites and Officials

Again, good relationship with local elites such as elected public representatives, officers or religious leaders empowers a person much and enhances his image in the society as a whole. This relationship is built not only on personal interaction among people, but also by formal participation and interaction in different social and official events like meetings and observations of occasions. So the image and honor of village elderly in Bangladesh can also be judged by how his relationship is with local elites and officials or how much he participates in local level official meetings such as meetings in local Union Parishad, Upazila Parishad or how much he participate in activities of NGOs.

Table 08: Relationship with Local Elites and Officials

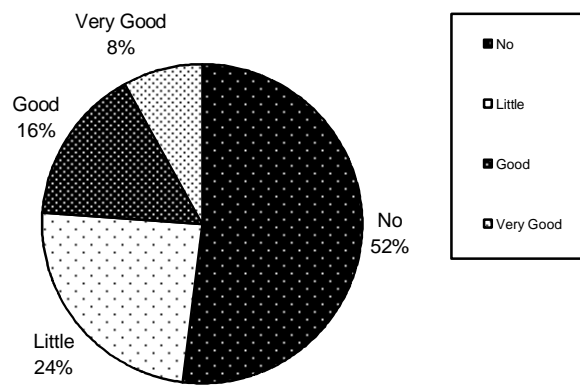
Responses	Union Parishad Meetings (%)	Upazila Parishad Meetings (%)	Local NGO Activities (%)
Never	56.0	76.0	76.0
Occasionally	22.0	20.0	10.0
Often	20.0	4.0	14.0
Always	2.0	0.0	0.0
Total	100.0	100.0	100.0

n=50

Table 08 shows that only 44% of the respondent replied that they participated in local Union Parishad Meetings (occasionally 22%, often 20% and always 2%) but for participation in Upazila Parishad meetings and Local NGO affairs, this rate is only 24% in both the cases.

To what extent OAAP is helping the beneficiaries to build up an overall good relationship with local elites and helps them to maintain it, it was found that for 52% respondents, it did not have any impact at all and for 24%, it had little impacts. The rest 24% of the respondents said that OAAP had created good and very good impact to build up good relationship with local elites (see Chart 09).

Chart 09: Relationship with Local Elites and Officials



That OAAP is playing insignificant role in building up relationships with local elites is also found from the interviews of local officials and public representatives. Regarding relationship with local elites and offices, 75% of the public representatives and 87.5% of the officers thought that the OAAP beneficiaries had poor participation in meetings and they maintained very poor connection with them. The Chairman of Kushumba Union Parishad mentioned *“How can they come? They are so old, sick and weak. The flock is only seen on the money withdrawing day. Besides, it is not necessary at all for them to have connections with us. They have nothing to get from us. Whatever they could get from us, they have got it. And once one has got it, one never comes to us”*. But still OAAP is helping some of the beneficiaries to build up some relationship with local officials and elites as was the case of Mr. Khaleque Fakir who, was often called to attend Union Parishad meetings and who sometimes even accompanied the Chairman in participating local shalish. Mr Shakhindra Malo, one of the two beneficiaries under observation was found to exchange warm tidbits delightfully with the local UP member when the two met each other coincidentally in the local market.

BIDS report (Paul-Majumder and Begum, 2008, p 56) finds out that OAAP allows the rural elderly an opportunity for outing and gives them an opportunity to get familiar with the banking system. As many elderly meet during the time of allowance withdrawal, they entertain each other by meeting and chatting among themselves. It, therefore, brings dynamism in their otherwise unhappy and trouble-ridden lives.

Case study 2: Taslima Begum, the Widow Mother

Taslima Begum (63) is a widow having two sons and five daughters all married and well settled in their families. But her youngest daughter, Reshma had been divorced by her first husband. Taslima got Reshma married again with Hafijur Rahman, a local boy and both of them lived with Taslima. She was physically strong and did sometimes menial work for others. Taslima was enjoying old age allowance for three years. She mentioned that the money received from OAAP came to a great help to her. Though the amount of the allowance was negligible, it enhanced her image to others and gave her very good importance to her daughter and daughter in law. She had never gone to any office for any purpose in her life and never participated in any Union Parishad or Upazila Parishad meetings. But for being included in OAAP, she needed to pursue the Union Parishad Chairman as he was not willing to include her initially because she was physically strong. Now she had good connection with them and she was called to be present in Union Parishad twice when higher officials came to visit it. She did not have any involvement with any NGO but after being included in the OAAP some NGO official approached her to be their member. Another of her daughter lost husband recently and a part of the money was being used for the education of the recently orphaned grandson.

The same is found when analyzed in consideration with some other aspects of the respondents (see Annex 06). It is seen that male respondents had better relationship (64%) than the female (32%) respondents. Naturally gender identity of male respondents along with OAAP was helping them more than their female counterparts to build good connection with local elites. But it is not that females are not getting benefit from it. 32% of the female respondents replied that OAAP was helping them to have some relationship with the officers and the elites as was the case of Taslima Begum who was also often called in Union Parishad when higher officials came to visit the Union Parishad. OAAP was helping the respondents from minority religion as they had better relationship status (69.68% of Hindu, 100% of Christian) with local elites in comparison with the majority Muslim (only 13.6%). The UP chairman of Atapur Union mentioned that as most of the Santals of the locality were very poor, usually they maintained good relations with local NGOs including the Christian

missionaries because of their charity works. He also mentioned that the Hindus always tried to maintain good relationship with power structure of the society such as Union Parishad or government offices. Those who were working in agriculture and in other profession had better relationship (75% and 76.7% respectively) than those of other sectors (unemployed 35.7% and day laborer 33.3%). In FGD one of the participants who was a farmer by profession said that as he had good connection with the Union Social Service Worker, he, through him managed to pursue the Union Sub Assistant Agriculture Officer for enlistment in the agriculture subsidy beneficiary list. When asked in FGD, most of the participants mentioned that due to professional reasons farmers maintained good connections with the public representatives and officers. 75% of those who had village and other association membership had some connection with local elites and local leaders. The person who participated in political activity had very good connections with the local leaders and officers also.

Statistical analysis (see table 09) also shows that relationship with local elites has significant positive correlation with age, education and religion, village and other association membership, degree of ownership, life style (religious participation), and apolitical stance . It has significant negative correlation with sex and age related complications. These relations are responsible (as has been analyzed earlier) for overall low score of this indicator to build up image and honor of the beneficiaries.

5.5.6 Correlation between Indicators of Image and Honor and some Important Indicators of Independent Variables

Pearson's correlations as revealed in the following table shows that all dimensions of building image and honor in the beneficiaries do not have correlations with all the indicators of independent variables. Some indicators like occupation, religion, family members (size of the family) and household income have very insignificant relations whereas some indicators have significant relations. Indicators like degree of ownership has positive correlations and old age complications has negative correlations with all the dimensions of building image and honor of the beneficiaries.

Table 09: Pearson’s Correlation between Indicators of Image and Honor and some Important Indicators of Independent Variables

	Age	Educa tion	Reli gion	Occu pation	Hea d of the fami ly	Fam ily mem bers	Villa ge & oth asso mem	Degr ee of own ershi p	Life style (religi ous parti)	Apoli tical stanc e	Hous ehold inco me	Old age com plica tions	Child ren's care
Acceptance and Feelings	.052	.066	.196	.287*	-.306*	.010	-.104	.323*	.248	.077	-.145	-.399**	.299*
Voice and influence in local affairs	.172	.363**	.035	.110	-.021	-.304*	.363**	.491**	.335*	.094	.261	-.501**	.465**
Civic engagement and role as village elder	.388**	.749**	.072	-.141	-.267	-.137	.749**	.564**	.429**	.319*	.109	-.544**	.157
Leadership and role in local dispute resolution	.364**	.537**	.172	.103	-.436**	-.002	.537**	.563**	.610**	.371**	-.309*	-.463**	-.094
Relationship with local elites and officials	.332*	.535**	.520**	.258	-.056	-.079	.423**	.601**	.489**	.321*	.026	-.667**	.164

* Correlation is significant at the 0.05 level (2-tailed).

**Correlation is significant at the 0.01 level (2-tailed)

n=50

It signifies that the more a person has ownership to the society, the more will be his image and honor and the more is the age related complications, the less is the role of OAAP to create image and honor. It is because the more is a person sick, the less will be the importance of image and honor to him. The second most important indicators which are found to generate honor in the beneficiaries are education, village and other associations membership and life style (religious participation) all of which have significant positive correlations with four out of five dimensions of building sense of security. Age has good positive correlation with at least three indicators of image and honor. Take care from the children also help to generate image in the beneficiaries.

The highest positive correlations is found between education and other association membership with civic engagement and role as a village elder (.749** in both cases) which shows that education and membership in local association increases the honor and image of the beneficiaries the highest. And the highest negative correlations are found between age related complications and relations with local elites (-.667**) which signifies that the more a person is ill the less is his relations with local elites.

5.6 Sense of Security

The second basic objective of OAAP is to ensure security and mental peace of the aged persons. Research suggests that cash transfer programs not only creates impact on the level of

poverty and vulnerability of the recipient households, but also facilitates access to essential health care services as well as improves intra-household relationship (Lloyd- Sherlock, 2006⁵⁰). Another study demonstrates that cash transfer reduced households' probability of becoming poor by 21% in Brazil and 11% in South Africa (Help Age, 2006)⁵¹. For the poor people in Bangladesh, insecurity in old age usually comes out of their incapability of access to essential foods for living and medical care for their health problems. It also means low access to earning opportunity as in the perspective of Bangladesh, aged people have little working opportunity and there is no secured provision for them from the state. This problem is acute among the poor elderly in rural Bangladesh. In the study, security of the beneficiaries has been taken in the sense of to what extent OAAP is helping the poor elderly to meet these needs of old age.

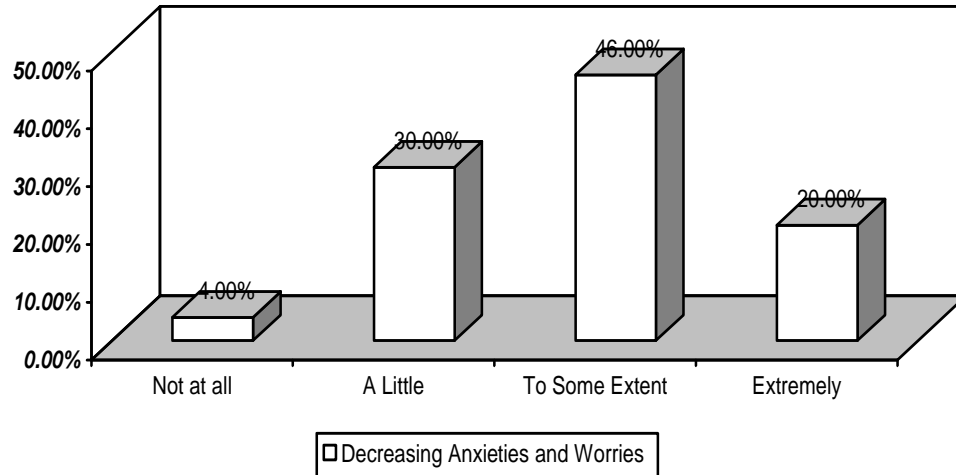
5.6.1 Decreasing Anxieties and Worries Related with Old Age

One important reason for the sense of insecurity among the elderly is their anxieties for essentials such as food and medicine as they cannot earn that much money to buy them. The more they are free from these anxieties, the more they are considered to feel secured. BIDS study (Paul-Majumder and Begum, 2008, p 43, 47) found out that OAAP beneficiaries spend most of the allowance money first on food, and then on medicine and that 70% of the beneficiaries feel happy and relieved when they receive money. So the respondents were asked how much OAAP helped them to meet their emergency need of food and medicine. There were mixed responses to this question. Some seemed to be very happy and felt secured for having this privilege while some were quite skeptical. 20% of the total respondents were quite enthusiastic in replying that the money of OAAP helped them extremely to meet emergency food and medicine need. Majority (46%) said that the money helped them to some extent, 30% said a little while the rest 4% said that OAAP money did not contribute at all to meet their emergency food and medicine need (see Chart 10).

Chart 10: Decreasing Anxieties and Worries Related with Old Age

⁵⁰ Quoted in Impact of old age allowance on health-related quality of life among elderly persons in Bangladesh AKM Masud Rana1, Syed Masud Ahmed (p 3)

⁵¹ Ibid (p 3))



The interviewees were also asked if it ever happened to them that OAAP beneficiaries had approached them for some help for purchasing some emergency foods or medicines. Most of the interviewees replied that usually OAAP beneficiaries did not do it. But those who were eligible but not enlisted yet, frequently did it. Mr. Bashar, Chairman of Phultala Union Parishad remembered about a beneficiary namely Jayeda Begum, *“Before getting the benefit whenever Jayeda Begum meets me, she requested me to include her in OAAP benefit and before leaving she always asked some monetary help for medicine. I usually did not disappoint her. But once she has been included in the program, she stops asking the money. But, there are some eligible non beneficiaries who ask for money to me when they meet”*. Most of the interviewees especially public representatives responded that before being included in the beneficiary list, they had asked but once they began to get OAAP money, they never approached. This shows the change OAAP is creating on the behavior pattern of the beneficiaries.

In FGD in Panchbibi Upazila, there were the manifestations of some very good examples of how OAAP is influencing the sense of security of the beneficiaries. Khaleda Begum (62), a widow suffering from Asthma mentioned that though the local doctor did not take advising fees from her for treatment as she worked as cleaner in local offices including the doctor’s chamber, she needed to take regular medicine and she felt secured that she got some money in every three months from OAAP which she used exclusively for buying medicine for her Asthma. Alapee (66), another OAAP beneficiary living on begging mentioned that when she

got the money after every three months, she stopped begging for some days until the money had been finished. She spent the money happily for buying whatever she wished and felt anxiety free at least for a few days. Arvinda (35), the son of beneficiary Nirmala (68) also mentioned that his mother always visited the doctor on the same day of getting the money even if she was not sick that day. It became of her from the day of her inclusion in OAAP.

The fact is found in other studies also. A World Bank study⁵² shows that the old-age allowance is spent on basic needs such as food, healthcare and income-generating activities. In a country where food insecurity is a worry for older people, the allowance is a welcome source of income during times of hardship. BIDS study says that for 96% of the recipients, this money helps to solve, at least part of their economic problems and enables them to meet again at least part of their basic needs like food. The report says clearly, “*An illuminating observation is that the allowance recipients seem somewhat less vulnerable to many of the old age related problems than their counterparts who do not receive monthly allowance; the proportion of elderly facing these problems are systematically less among recipients compared to non-recipients and monthly allowance that the former receive is likely to play role for this*” (Paul-Majumder and Begum, 2008, p 42).

When analyzed with some explanatory variables, it is found that most of the respondents considered OAAP significant to decrease their old age worries and anxieties. Only a few persons who are unemployed (7.1%), whose family had little income (15.4%) and whose spouse were dead (8.0%) considered OAAP insignificant. But this group came from the poorest strata of the society (see Annex 07) and their number is also very insignificant. Majority of the respondents irrespective of their physical complications, family size, family head status, household income status or personal savings status replied that OAAP was playing a significant role in decreasing their anxieties and worries in old age. BIDS study (Paul-Majumder and Begum, 2008, p 43) found out that more than half of the recipients (51%) use allowance money for health care purpose and about 16% of the allowance money received last by the elderly was spent on it. Statistical analysis shows some relationship of this indicator with some others such as religion and occupation and negative correlation with only age related complications (see Table 10).

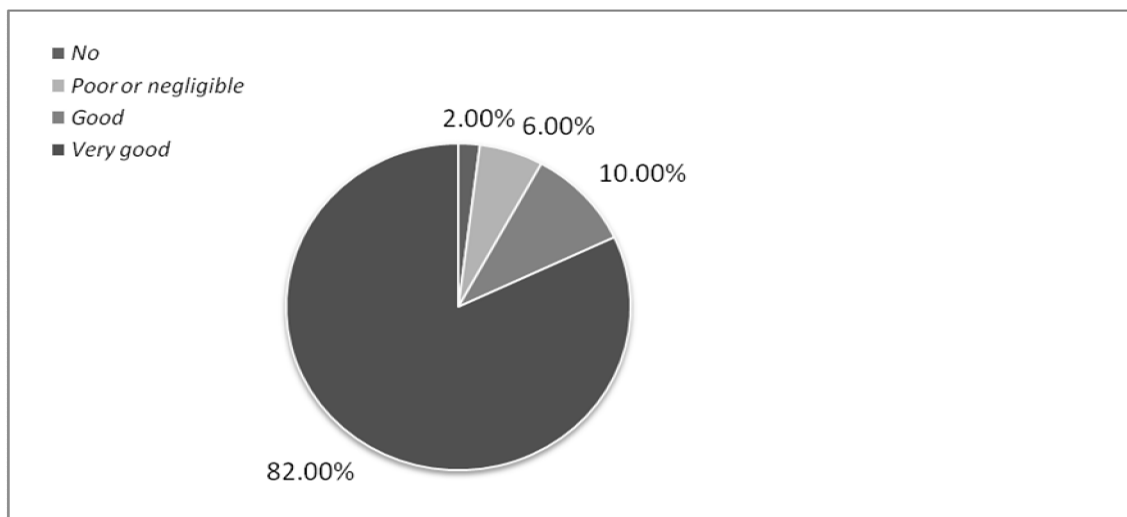
5.6.2 Access to Medical Care and Attention

⁵² “Social Safety Nets in Bangladesh: An assessment”. Bangladesh Development Series – Paper No. 9. The World Bank Office, Dhaka, January 2006. Available online at www.worldbank.org.bd/bds

Sense of security in the elderly develops not only with their capacity of purchasing emergency food and medicine, it also needs the care and attention of the family members during their ailments and age related complications. It also depends on their opportunity or access to visit doctors and buy medicines. As an elderly may not have the physical capability to buy medicine himself, he may need others help to do it. The more he has the opportunity to get this help from the family members and others, the more he will feel himself secured. When they were asked to what extent OAAP helped them to get additional attentions from the family members for their old age complications, to get additional nursing during illness and to visit doctors more than before, the replies were very optimistic. 88%, 90% and 94% of the respondents replied affirmatively respectively of the three questions.

When the responses of the above three questions consolidated and analyzed to have an overall result of access to medical care and attention, it was found that 82% of the respondent considered that OAAP helped them extremely to get better access to medical care and attention; 10% said that it helped them in some respect, 6% mentioned that it was a little helpful and only 2% mentioned that it did not help them at all (see Chart 11).

Chart 11: Access to Medical Care and Attention



How much OAAP helps the beneficiaries, to have increased attention from the family members, increased nursing during sickness and increased visit to doctors, 85 % of the interviewees replied affirmatively that OAAP had contributed a lot to have this attention, nursing and treatment. Mr. Robiul Islam, local Ward Member mentioned laughingly about the attention the recipients’ get from their family members “Children will carry their father

on their shoulder (if it is necessary) to the Bank on the scheduled day of withdrawing money. Parents become so important that day”. His utterances may sound funny or exaggerated but the truth beneath cannot be denied. A female beneficiary, Jobaida (66), mentioned that when the date for collecting the money of OAAP approached near, her daughter in law seemed to take better care of her and her son also, before going to weekly bazaar, begun to ask her if she needed anything. She could feel that it was for the money she was going to get from OAAP in a few days that made this but she did not mind. She felt happy that she was getting some more importance at least for few days and she gave all the money to her son after drawing it from the Bank.

In Panchbibi Upazila, an interesting case was revealed. Vadu Saren (44) is the son of a very old woman OAAP beneficiary commonly known as disco *Buri*⁵³ (71) (as she always wears black sun-glass because of her problem in eye). They were Christian and Vadu worked as night guard in the local missionary. Vadu mentioned that his mother had started wearing sun-glasses in her thirties when she had lost one of her eyes by accident. She became getting used to wearing sunglasses and cannot go without it anymore. He let his mother keep the money of OAAP and she spent the money mostly for medicine and buying cheap sun-glasses for herself.

Case Study 3: Narayani, The Paralyzed Street Begger

Narayani (73) was a women living with her husband deserted daughter Shanti(50). Shanti’s two sons, leaving them long ago, worked in small hotels in towns and had very little contact with them. They did not have any land and lived by building a one room mud-straw house on the land of a neighbor. Narayani was semi paralyzed and could hardly move or speak. She had nobody to take care of her beside Shanti. So Shanti could not do menial work for living leaving her mother alone in the house. So they lived on alms from others. Usually Shanti took her mother with her by a custom made Thelagari (a locally made wheelchair type carrier for the paralyzed) and they two did begging together. When Shanti had been struck by paralysis, they visited local Kobiraj (village physician (usually quack) without formal medical knowledge and who depends mostly on the superstitious beliefs of the people for their treatment) instead of registered doctor as they did not have money to pay for a doctor. But it came to no use at all and Narayani had to suffer a lot. Seeing their plight, the local member had selected Narayani for OAAP benefit and after getting the money, they had gone to a registered doctor in the nearby Upazila town. Her condition had been improving gradually. Shanti said that she spends all the money of OAAP for buying medicine for her mother. Sometimes her mother wants to have some sweetmeats of her choice or fruits which she manage to buy from this money.

Satish (38) son of another OAAP beneficiary, Shushila (66) mentioned that her mother had the knack for eating sweetmeats and he spent most of OAAP money for this purpose as he

⁵³ *Buri* is a Bengali word meaning old lady

himself had a big family and could not buy sweetmeats for her mother always from his own income. BIDS report (Paul-Majumder and Begum, 2008, p 43) says that at least 2% of the beneficiaries spent the allowance money even to buy quality food like milk, *horlics* (calcium milk) fruits etc.

Current literature on SSNPs also supports these findings. BIDS study (Paul-Majumder and Begum, 2008, p 48) said “*it is gathered from the FGDs that children sometimes quarrel among them to keep the allowance recipient parents with them*”. The study found that more beneficiaries than non beneficiaries live with children and in joint families; thereby addressing concerns of old age security for parents and helping to revive traditional family systems. Another study by del Ninno et.al⁵⁴ showed that most households benefiting from cash transfer program have improved their income levels and the quality and quantity of their food intake. In another study, BIDS (Paul-Majumder and Begum, 2008, p 48) found out that more of the allowance recipients than non-recipients live with the children/relatives and children are now more eager to look after their allowance recipient parents than they did before as latter is now less of a family burden. BIDS report also observed that lesser proportion of elderly recipients (36.1%) than non-recipients (45.7%) suffer from loneliness. The former is found in better position also for children’s care and attention, and importance in the society, authority in the family, etc. This is a great achievement of OAAP in the background of eroding traditional family values and customs in the country.

Though usually attention in the time of illness, or attention towards age related complications has some relations with physical conditions, sex, own income and family head status, analysis (Annex 08) shows no major variation in this context. In consideration of the sex, income, savings, health status, or other differences, everywhere majority of the respondents replied that OAAP was helpful building a sense of security in them by enhancing the scope of having increased attention, nursing from the family members and visiting physicians more frequently. Only 4% of the male respondents, 5.3% of those whose spouse were alive and 2.8% of the respondents living with their son’s family seemed to be discontent here. The person who was from a solvent family seems to be discontent also. But statistical analysis (see Table 10) shows no correlation of these with access to medical care and attention. It has negative correlation with education which shows that majority of the respondents who are

⁵⁴ Quoted in. *Social Safety Nets in Bangladesh: An assessment*, by World Bank, 2006 The World Bank Office, Dhaka. (Bangladesh Development Series – Paper No. 9. Available online at www.worldbank.org.bd/bds)

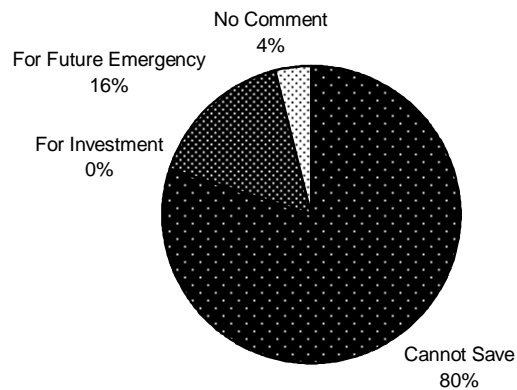
illiterate (84%) are being more benefited here than the educated ones by OAAP. Again it has positive relations with religion and occupation which shows that respondents from the minority religions and respondents from minor occupation were being more benefited by the program.

5.6.3 Savings for the Rainy Days

A man's sense of security also depends to what extent he can manage to keep provision for his future and emergency needs. The more a man is prepared for the future, the more he will feel secured in the present. This is particularly true for the aged persons for obvious reasons of their physical and economical vulnerabilities. BRAC Study ⁵⁵ shows that about 15% of the beneficiaries invested their allowance for income generating activities. Study of BIDS (Paul-Majumder and Begum, 2008, p 45) also says that around one-fifth recipients (21%) could acquire some assets out of allowance money which have potentials to augment household income. The report further says that before being a beneficiary none of the respondent had any investment, but after being the beneficiary, almost 20% of them had made some investments. According to Coady(2004), there is an emerging theoretical literature that when credit and insurance markets are imperfect, redistributing income to poor households will increase their investment levels and thus their future consumption .He also mentioned that if the poor are unable to insure against risk, they will tend to under invest in risky but higher return projects. Public transfers provide them with an additional source of certain income and thus encourage them to take on more of these projects. To find out the dimension of how much OAAP encourages them to do saving for future uncertainties, the respondents were asked if they could save any portion of OAAP money, and if they did it, why. 80% of the respondents replied that they could not save any portion of the money. But 16% said that they saved a portion of the money for their future emergency (see Chart 12). Other did not make any comment on it.

Chart 12: Savings for Rainy Days

⁵⁵ Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh: An Evaluation July 2008 Research Monograph Series No. 36 Research and Evaluation Division, BRAC, 75 Mohakhali, Dhaka 1212, Bangladesh



The officers and public representatives were also asked in a twisted way that if any OAAP beneficiary had ever approached him for his advice of what to do with the OAAP money. All of them replied in one voice that it never happened to them.

It is interesting to note that in the study, none of the respondents was found to do savings for future investment. One reason for this is, as mentioned in a report of Help Age International (2007) that business investment was not highlighted as a priority for many older Bangladeshis. But the picture is not bleak altogether. In the study 16% of the respondents were found to do savings some portion of OAAP money for future emergency. Existing literature and research show that quite a good number of beneficiaries of OAAP and other cash transfer do some investment with the money they get. “A study by Begum and Majumdar shows that about 19 per cent of Old Age Allowance recipients invested their allowance in goat, cow, poultry etc.. This has a long-term development impact through livelihood creation”⁵⁶. Help Age International (2007) said that those receiving a widow allowance and/or old age allowance were more likely to cite asset purchase and business investment as uses for the government transfer. As shared by an older man in Holdia Union, Munsigonj, “we use the pension to invest in poultry and livestock farming so that we have assets to fall back on during times of crises”⁵⁷. So whatever may be the ratio in the study, it is pretty sure

⁵⁶ Quoted in Social Safety Net Programs in Bangladesh KAM Morshed 2009 UNDP

⁵⁷ Quoted in Help Age international, 2007

that OAAP is helping some of the beneficiaries to take preparation for the future and thus helping to build a sense of security in them.

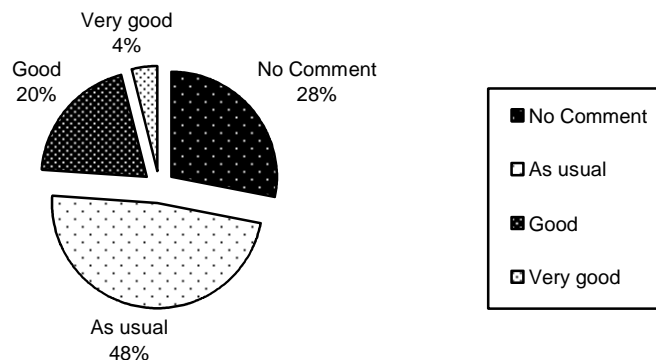
It is found in the analysis (see Annex 09) that respondents from agriculture and other professions saved more than those who were day laborer or unemployed. This is because income level of the former two was higher than the latter ones. Respondents living with relatives had the highest savings tendency as they felt themselves more insecure about their future. Education brings consciousness in human being and has good correlation with saving pattern. Those who had some education saved more than those who were illiterate. People of minority group always suffered from insecurity in any society and adopt different possible safety measures. The same is seen here also. Here people belonging to Hinduism and Christianity seemed to suffer from more psychological insecurity and as such they were seen to having more saving tendency for the future than the Muslims. The person who was the only earning member of the family saved more than those who had other bread earner in the family. This is because as the respondents had none to contribute to family income, he felt more insecure and tended to save more. Again those who had high score in social participation and inclusion were more motivated to save for future. Those who were not sick and comparatively less sick were more prone to doing savings than the physically more sick respondents. The truth was also seen among the beneficiaries present in both FGD. Some of the participants were sick and they mentioned that they spent all of OAAP allowance for medicine. Older respondents seemed more prone to doing savings than the younger ones. Those who were only earning member of the family had the tendency to save more than those who had other earning family member (see Annex 10).

This indicator has strong negative correlation with health related complications and positive correlation with education (see Table 10). These are major reasons for low score of the beneficiaries here. As most of the respondents were old and suffer from some kind of age related physical complications, they tended to save less and spent more for their treatment. Again majority of the respondents were illiterate and they also had less savings habit. Savings for rainy days has positive correlations with village and other association membership, degree of ownership, life style (religious participation), and apolitical stance. It shows that those who had better social, religious and political interactions with others of the society had more tendencies to save but as the score of these indicators are very low as has been analyzed already, they have not helped this indicators to score high.

5.6.4 Behavior from Others in Difficult Times

The sense of security in the elderly is also built by how other people response to them when they approach them for having some emergency requirements. For example, if a beneficiary is well treated by local grocer just in the consideration that the old man has some sort of income (in the form of old age allowance), and if the grocer sells to him essentials on credit in his emergency, the old man will feel secure thinking that even if he does not have the money for the time being to pay for emergency food or medicine, if he approaches to the grocer or the druggists, they will not dishearten him. Thus cash transfers programs serve as safety nets to protect the beneficiaries and households when they are hit by shocks. To find out how much OAAP is helping the beneficiaries to build up in them these feelings of security against unexpected shocks, how other people react when the beneficiaries approach them in time of emergency, one question was put before them that how the local shopkeepers behaved with them if they approached them to buy something on credit to meet some emergency. 28% of the respondents did not make any comment on it, but other 48% said that they behaved as usual but 24% responded that they received more than usual treatment from them. (Chart 13).

Chart 13: Behavior from Others



In a modified manner, the interviewees were also asked if an OAAP beneficiary sought some monetary loan from him, in the time of his emergency, what would be his reaction. Most of the interviewees replied that if it happened, they would consider it. But some of them commented that usually aged people wanted help, not loan. It shows that the acceptability of the OAAP beneficiaries to officers and local elites has increased. In the FGD in Phultala the statement of Masum revealed the same. Masum (32) who was a transport worker was the son

of a beneficiary Malek Mia (67). He said that his father was in the habit of chewing betel leaves with nuts for many years. Even in this age he could not leave it. He got these now from the local sellers on credit and paid the dues all after every three months when he got the OAAP money. He mentioned that neither his father nor the shopkeepers even maintained any account of the transactions between them. The shopkeeper gave his father whenever he wanted betel leaves from him and received whatever money his father gave him in every three months and there was no dispute between them. In an FGD conducted by Help Age International in 2007, an old man in Holdia Union, Munsigonj noted, “*I use the pension to pay back outstanding loans*”.

Case study 4: Mr. Hanif Uddin, The Happy Grand Father

Mr. Hanif Uddin was an old man of 78 having 3 sons and 2 daughters. But he lived with her eldest daughter, Kohinur who was also a widow of 52. Hanif had been enjoying OAAP for last 7 years. Before getting the privilege, none of his son did care to take care of him and he had to depend on Kohinur for living. But once he had been enlisted for OAAP, the attitude of his other siblings towards him had been changed completely. They did care him a lot now and sometimes offered their help to do daily errands. Even the attitude of Kohinur towards him also had improved. Previously she, because of her business, financial constraint and other reasons could not take much care of her father. Then she had to be a bit anxious about her father while she was on work. But now as her other brothers took care of her father, she felt less anxious. Mr. Hanif did not give the whole of the OAAP money to Kohinur. He saved a portion and that saving came to a great help at the occasion of the marriage of Kohinur's daughters. Presently also Hanif saved a portion of that money and gave to others at the time of extreme need. For OAAP, the importance of Hanif was increased a lot to his sons and daughters. He had been living a more happy life as now his sons, grandsons and granddaughters had more attachment with him and took more care of him. He was also in the habit of chewing betel leaves and nuts and the money helped him to get it. He got betel leaves always on credit and paid the price in every three month when he got the OAAP money.

When analyzed, it was found that, OAAP was contributing much for the beneficiaries to get good treatment from others. Not only male or literate person were getting good treatment from others, but also older destitute women and illiterate persons (though negligible, only 8% and 19.1% respectively) were also getting good treatment and it was because they were beneficiaries of OAAP. This acceptability and good behavior from others were also found in other cases also. 14.3% of unemployed people, 100.0% of those living with relatives and 44.4% those having no other income except OAAP received good responses from others in emergency even with their poor socioeconomic backdrops. Many without personal savings or other financial support were also replied positively in this respect. All these show that

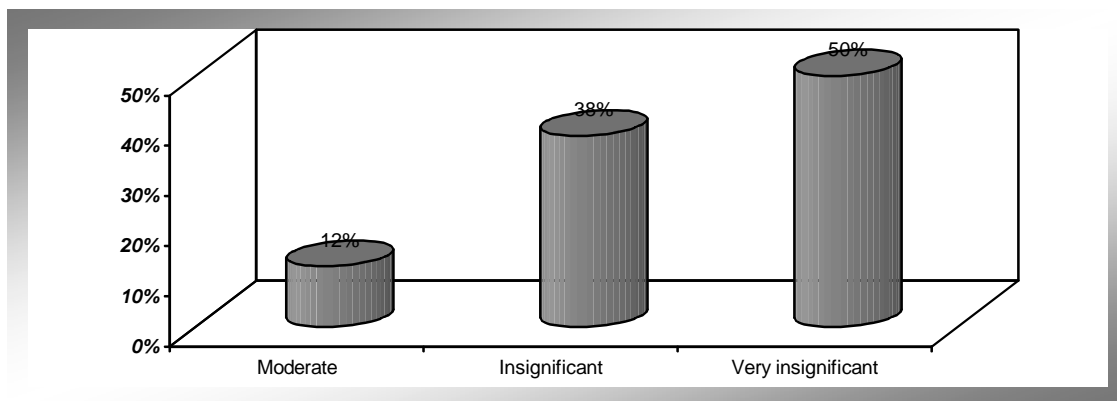
obviously OAAP have some role for the beneficiaries to get good treatment from others in their bad times (see Annex 10 for more). As is seen, OAAP is helping the beneficiaries to build up a sense of security in them through creating the scope of having good responses from others in times of their emergency.

Statistically (see Table 10), behavior from others does have strong positive correlation only with life style i.e. the respondents' religious lifestyle which shows that the more a person is religious, the better treatment he will get in rainy days. But only 40% of the respondents always participated in religious rituals. Others were not regular and 22% never participated. But the impact of OAAP on them cannot be denied. It has positive correlation with degree of ownership and negative correlations with old age related complications.

5.6.5 Adequacy of Monthly Allowance

For considering the sense of security among the OAAP beneficiaries, one important component is its adequacy. If the aged persons consider the present amount sufficient, there will be strong feelings of security, but the more they think it insufficient or insignificant, the weaker will be the feelings of security. When asked what is his/her opinion about the present amount of OAAP, 50% of the respondents replied that it was very insignificant, 38% said it to be insignificant and only 12% said it to be moderate. None of the respondents replied it to be very significant or significant (see Chart 14).

Chart 14: Opinion about Present Amount of OAAP



However, a research⁵⁸ report published by BRAC mentioned that majority of the beneficiaries were satisfied about the ongoing allowance scheme for the elderly. The report also mentioned that satisfaction was significantly higher among women and the reasons of satisfaction include that they can spend money for food, medicine and receive some money without any work. The report further mentioned that a small proportion of participants expressed dissatisfaction about the allowance and the reasons of dissatisfaction are inadequacy of the amount and sometimes not being able to spend the money on their own.

The interviewees were also asked about the present amount of OAAP. Most of them replied that the amount is really insignificant. The young male Vice Chairman of Panchbibi Upazila Parishad said, *“Sometimes almost half of the money is spent on the day of withdrawal for paying the transport and fooding bill of the day as some of them are to hire private rickshaw or van because of their incapability to move and to wait in the Bank for the whole day to withdraw the money”*. However, some of them commented that the amount did not matter at all. Whatever may be the amount, the elderly were getting something, which was the matter. As one older woman in Pubail Union in Gazipur observed, *“It doesn’t matter what we are getting, whether it is the widow’s pension or the OAA, what matters is that we are getting something to help us”*⁵⁹. In Phultala Upazila, during the FGD, one of the beneficiaries namely Shukur Ali (69) suddenly mentioned that they would get the next installment after 17 days. Then some of them began to count the date and said that Shukur Ali was right. This shows, though the amount is negligible, how much eager the beneficiaries are to get the money of OAAP.

Statistically (see Table 10), this indicator shows good positive correlations with education, religion, occupation, village and other association membership, degree of ownership, life style (religious participation), and apolitical stance participation and inclusion while it has significant negative correlation with old age complication. It shows that educated persons, people of minority religions, those who had some income and those whose level of social participation was high was more satisfied with the present amount of money. Negative correlation with old age complications shows that the more a person was sick, the less was he satisfied with the amount. One reason is that, more sickness needs more money for treatment, which induces less satisfaction with the OAAP money.

⁵⁸ Research Monograph (Series No. 36) titled “Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh: An Evaluation” published in July, 2008 by BRAC

⁵⁹ Quoted in A Study of Older People’s Livelihoods in Bangladesh, by Help Age International 2011

5.6.6 Correlation between Indicators of Sense of Security and some Important Indicators of Independent Variables

Pearson's correlations as revealed in the following table shows that all dimensions of building a sense of security in the beneficiaries do not have correlations with all the indicators of independent variables. Some indicators like age, head of the family or family members (size of the family) do not have any relations at all whereas some indicators have very significant relations.

Table 10: Pearson's Correlation between Indicators of building Sense of Security and some Important Indicators of Independent Variables

	Age	Educ ation	Reli gion	Occu pation	Head of the family	Fam ily me mbers	Vill age & oth er asso me m	Degre e of owne rship	Life style (religio us partici pation)	Apo litic al stan ce	Hou seho ld inco me	Old age compli cations	Chi ldr en's car e
Decreasing food and health related anxieties/worries	.221	.099	.501**	.411*	-.024	-.021	.030	.510*	.477**	.213	.082	-.553**	.333*
Access to medical care and attention	-.075	-.391**	.381**	.300*	.060	.049	-.391**	.055	.086	.060	-.203	.085	.002
Savings for Rainy Days	.250	.538**	.247	.100	-.045	.055	.538**	.460*	.362**	.322*	-.055	-.526**	-.048
Behavior from others	.000	.205	-.115	-.167	-.216	.265	.273	.297*	.366**	.179	-.063	-.335*	-.196
Opinion of present OAAP (Satisfaction)	.109	.320*	.647**	.429*	.093	.016	.240	.598*	.393**	.286*	-.015	-.469**	.161

*Correlation is significant at the 0.05 level (2-tailed).

**Correlation is significant at the 0.01 level (2-tailed)

n=50

Indicators like degree of ownership and life style (religious participation) have significant positive relations with almost all the (four out of five) dimensions of sense of security. The second most important indicators which are found to generate sense of security in the beneficiaries are religion and occupation both of which has good positive correlation with at least three indicators of sense of security. Old age complication has significant negative correlation with it. The highest positive correlation is found between religion and opinion about the present amount of OAAP (.647**) which show that the respondents from the minority religion has the highest level of satisfaction about the present amount of OAAP. The highest negative correlations is found between age related complications and decreasing

anxieties and worries(-.553**) which again shows that the more a person is sick, the less OAAP is able to meet his/her demands and the less is his/her feelings of security.

5.7 Descriptive Statistics of the Variables

This section describes a brief statistical analysis of the variables. Honor and image, the first dependent variable has five indicators. These five indicators have been used to understand how much OAAP is helping to build up image and honor of the beneficiaries. The following table (Table 09) shows that for the variable, honor and image, whereas OAAP is playing good role behind the first two indicators, for the last three indicators this role is pretty insignificant.

Table 11: Descriptive Statistics of the Variables

Variables	Indicators	Mean⁶⁰	% Not at all(0)	% Very Good(3)	Std. Deviation
Honor and image	Acceptance and Feelings	1.48	22.0	12.0	.974
	Voice and influence in local affairs	1.52	2.0	12.0	.735
	Civic engagement and role as village elder	.68	44.0	0.0	.683
	Leadership and role in local dispute resolution	.96	38.0	10.0	.968
	Relationship with local elites and officials	.80	52.0	8.0	.990
Sense Security of the beneficiaries	Meeting emergency food and medicine need	1.82	4.0	20.0	.800
	Access to medical care and attention	2.72	2.0	82.0	.671
	Savings for rainy days	.52	80.0	0.0	1.111
	Behavior from others	1.00	28.0	04.0	.808
	Satisfaction about the adequacy of present OAAP	1.62	50.0	8.0	.697

n=50

⁶⁰ For each respondent, 4 point scale has been used to measure the perception on certain variable. The mean is the average of the 50 respondents' score on a Particular variable. Here 3=very good, 2=good, 1=little, 0=Not at all. In the entire study, the same scale is used and mean denotes the arithmetic mean.

Regarding other dependent variable i. e. security of the beneficiaries, OAAP is playing a very significant role at least for three of its five indicators. These are access to medical care and attention, meeting emergency food and medicine need and adequacy of present amount of OAAP. For the indicator, behavior from others, also OAAP is playing some role but for savings for rainy days, it does not play any role at all.

5.8 Comparative Study Between Two Upazila

As has been mentioned already, for this study two different areas had been chosen deliberately from northern and southern part of the country to have a comparative perspective. In most cases the picture in both the areas is the same but there are some contrasting pictures also. A comparative study has been given in Annex 13.

Demographically most of the respondents in Phultala were Muslims whereas in Panchbibi all the respondents were from Hindu and Christian communities. In Phultala, 88% of the respondents were unemployed whereas in Panchbibi, it was only 24%. The level of social participation and inclusion of the respondents was pretty higher in Panchbibi than in Phultala. Regarding the acceptance of OAAP among the beneficiaries and their feelings about it, the respondents of Phultala seemed to be less satisfied than those of Panchbibi. Where only 36% of the respondents in Phultala felt themselves happy about OAAP, in Panchbibi, this was 80%. Also respondents in Panchbibi had more voice and influence in local affairs than those of Phultala. They showed better position in keeping good relationship with local elites also (Panchbibi 80% in comparison to 16% of Phultala). The beneficiaries of Panchbibi were more satisfied as OAAP beneficiaries than those of Phultala. In Panchbibi, 96% of the respondents showed their satisfaction level as significant, whereas in Phultala this was only 36%.

One important reason for more satisfaction in Panchbibi than Phultala was that people in Panchbibi belonged to low social and economic status and they were satisfied with the minimum. The money of OAAP, whatever might be the amount, was considered to be very significant to them. Another reason was that as all the respondents in Panchbibi belonged to minor community, they always tried to be united, to keep good relationship with the power circle and did not want to conflict with anybody. This was obvious in the comments of the UNO of Panchbibi and the Chairman of Kushumba UP as has been mentioned earlier. In Phultala, from the FGD, it also came to light that, majority of the respondents had other

earning members in the family, and that their activities were limited in religious gatherings in most cases. But whatever might be the difference between the two Upazilas, it was pretty obvious that OAAP had significant impact on enhancing the image and honor of the beneficiaries and building a sense of security in them in both the Upazilas. Thus, it was also obvious that OAAP had been able to achieve the goals of the government significantly in both the areas.

5.9 Findings in Summary

This chapter concludes with this section in which the major findings of this study have been summarized. The effect of OAAP on the beneficiaries varies most in consideration of sex, social interactions, family income and also age related complications. But it is also obvious from the study that OAAP has created some impacts on all of the respondents irrespective of their demographic features. There is no single respondent in the study who was found not to be influenced positively in at least some of the indicators of the study. It was also found that the OAAP money has created significant impact in family level, but in social perspective both regarding honor and security, the impact is minimal.

OAAP has helped a lot to enhance the level of self confidence and self respect in the beneficiaries as majority of them (84%, Table 05) felt honored thinking that state is taking care of them and they belong to a privileged group. But it creates little or negligible impact on commanding other people's respect or enhancing their importance to others. Regarding enhancement of voice and influence of the OAAP beneficiaries in local affairs, OAAP has created tremendous impact. Especially in the family level it has enhanced the image and honor of almost all beneficiaries. It created moderate impact to enhance the engagement of the beneficiaries in civic affairs. For enhancing the leadership role of the beneficiaries in local dispute resolution also, OAAP fails to create good impact because only 20% of the OAAP beneficiaries seemed satisfied in replying that it had helped them to take some leadership in local dispute resolution. For building up relationship with local officials or elites also OAAP has helped the beneficiaries moderately.

OAAP has influenced the beneficiaries tremendously in building up a sense of security in them. Especially, in terms of decreasing food and healthcare related anxieties and worries in old age, it has contributed a lot. Only 4% of the respondents were found to reply negatively

here. The rest 96% replied positively that OAAP became a solace for their old age worries and anxieties. The same was seen in the case of access to medical care and attention also. 98% of the respondents replied that OAAP helped them a lot to have more attention to family members and more access to medical facilities (82% replied that it helped them extremely to meet these needs). As for savings for rainy days, OAAP did not create any impact at all as only 16% of the beneficiaries replied that OAAP encouraged them to some extent to do some savings for future. OAAP was found to create some positive impacts on the behavior of other people towards the beneficiaries in their difficult times also. It is manifested when 24% of the beneficiaries replied that they received better treatment than past from others in times of their need. OAAP beneficiaries were found to be dissatisfied to some extent regarding the present amount of money but none of them were unhappy.

As is found from the above analysis, though OAAP has been creating impact on the lives of the beneficiaries in varying degrees and various ways, it has been able so far to achieve the basic objectives of the government to initiate this program. It has been quite effective in enhancing the image and honor of the beneficiaries especially in the family level, and ensuring their security especially food and health care security to a considerable extent. After this chapter, this paper has one more chapter which will conclude the writings by implying some policy implications.

6.1 The Way Forward

This is the concluding chapter of this writing describing some interesting and important implications regarding OAAP in Bangladesh. “*Though this program cannot make anybody rich, nobody will die without food now*” this was the utterance of an old man in an FGD. There is a revealing, though paradoxical, truth in it; there is both satisfaction and dissatisfaction. But the fact is that this program certainly has created some impacts not only on the physical well being of the beneficiaries but also on their satisfaction level and understanding of the welfare activities of the state.

OAAP has created a significant sense of solidarity among the poor elderly. Though almost all of the beneficiaries and interviewees were of the opinion that the present amount of OAAP is inadequate to meet the needs of the beneficiaries, when they were asked if they were given to choose either of the two: what should government do, to increase the amount of OAAP, keeping the present number of beneficiaries same or to increase the number of beneficiaries keeping the present amount same; surprisingly most of the respondents opted for the latter which showed their compassion for their friends, peers and contemporaries. There are significant variations in the responses of the officers and the public representatives. But at least for some indicators like access to medical care and attention or voice and influence in local affairs, all of the interviewees irrespective of their identities became unanimous that OAAP has created significant impacts on the lives of the beneficiaries in these areas.

When asked about some suggestions regarding how to make OAAP more effective, both the respondents and the interviewees gave more than one suggestions. Some suggestions were very interesting such as to give special allowance in religious occasions when the beneficiaries are to face additional expenditures. But most of the beneficiaries and interviewees gave the opinion that both the number of beneficiaries and the amount of money should be enhanced (though priority was on the number of the beneficiaries). Some of them said that physical condition should be given top priority for selecting the beneficiaries or at least special allowance may be given to those who are physically very ill. It was argued that

age should not be the criteria for the selection process because age of the people can be based on guess work, or it can also be manipulated to suit one's interest. Therefore, age is not a very suitable determinant of such program. One important suggestion of the beneficiaries was that political consideration should be avoided while selecting the beneficiaries. Most of the stakeholders are in the opinion of universalizing the program.

6.2 Conclusions

Amartya Sen once wrote *“the group of population in a society who don't have buying capability and for whom it is not possible to increase their capability for different socioeconomic reasons, the state has to take responsibility to re-establish their buying capability; market will not come forward to rescue these inactive people”*⁶¹. OAAP, in Bangladesh is playing this role which is clearly echoed when an elderly OAAP beneficiary uttered, *“Government is taking care of those who are cared by none; government has come to stand beside the destitute people”*⁶². The study has found an overwhelming popularity of this program. It has created a lot of interest and confidence in the neglected elderly of the society. They now feel the presence of the positive role of the government to them which has raised their sense of confidence and honor.

OAAP creates positive attitude among other people toward the beneficiaries. The non beneficiary participants in FGDs, the family members of the beneficiaries and local elites expressed their positive opinions and satisfaction about OAAP. The amount of money is insignificant but still it has enhanced the image of the government a lot. It has given the people the feeling that government is beside them. It talks about the positive existence of the government among the people. It is a good safety net program achieving more or less the goals it is aimed at. The budget allocation for OAAP is increasing from year to year and Bangladesh government seems to adopt incremental policy to expand this program. But the expansion should be done as quickly as possible as there are still a lot of old people in rural Bangladesh who do not have the least income necessary for a human being to live on and who need to be covered by this program.

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⁶¹ Quoted in The old Age Allowance Programme for the Poor Elderly in Bangladesh, Pratima Paul-Majumder, Sharifa Begum, Research Report 182, Bangladesh Institute of Development Studies, May 2008(p 41)

⁶² Ibid

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ANNEXES

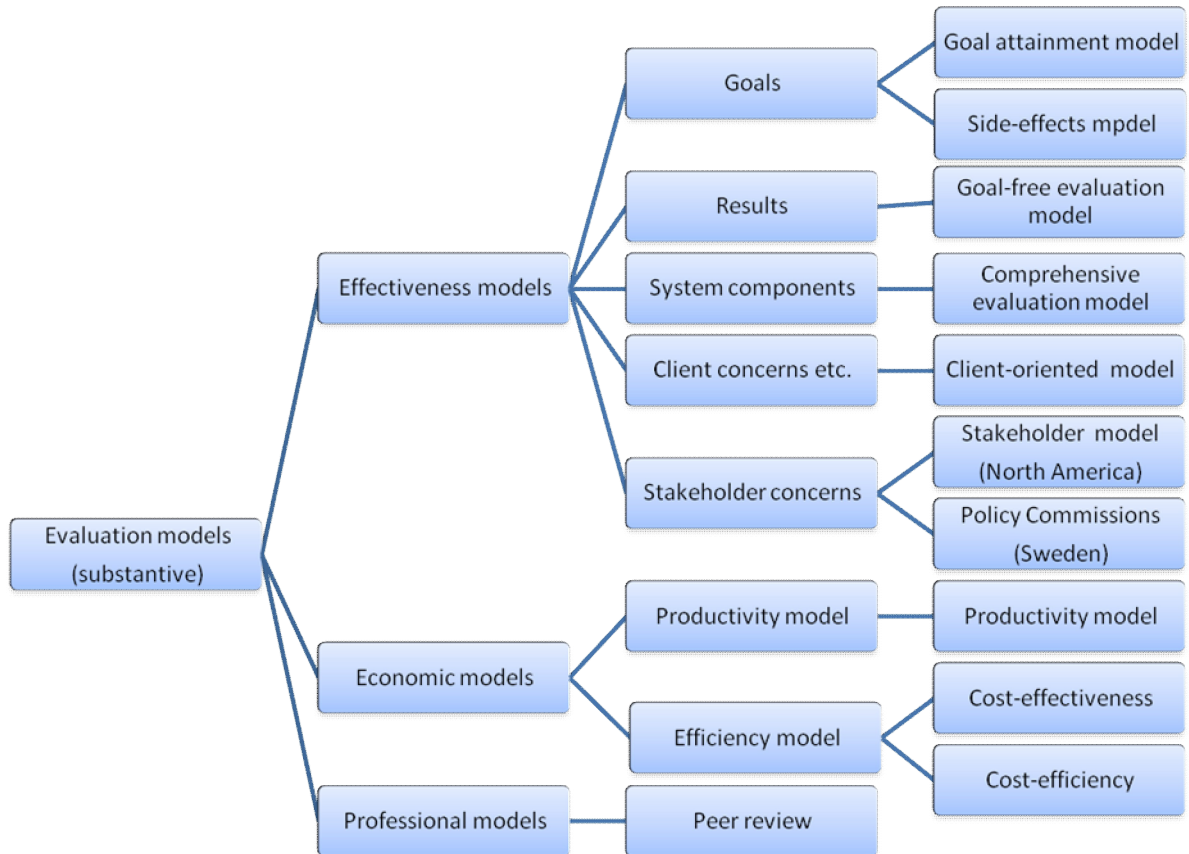
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Annex 01

Demographic Distribution of the Respondents

Category	Divisions	Freq.	Percent	Category	Divisions	Freq.	Percent
Age	Old	16	32.0	Family Size	Small	3	6.0
	Moderately old	18	36.0		Medium	30	60.0
	Very old	16	32.0		Big	17	34.0
	Total	50	100.0		Total	50	100.0
Sex	Male	25	50.0	Spouse	Dead	31	62.0
	Female	25	50.0		Alive	19	38.0
	Total	50	100.0		Total	50	100.0
Occupation	Unemployed	28	56.0	Household Income	No income except OAAP	9	18.0
	Agriculture	4	8.0		Have other income but poor	13	26.0
	Day laborer	6	6.0		Have other moderate income	27	54.0
	Others	15	30.0		Have other income and solvent	1	2.0
	Total	50	100.0	Total	50	100.0	
Religion	Islam	44	44.0	Head of the Family	Self	9	18.0
	Hindu	23	46.0		Son	36	72.0
	Christian	5	10.0		Son-in-law	4	8.0
	Others	0	0.0		Relatives	1	2.0
	Total	50	100.0		Total	50	100.0
Education	Illiterate	42	84.0	Health/Old Age Complications	No	8	16.0
	Primary	8	16.0		Negligible	9	18.0
	Secondary	0	0.0		Considerable	11	22.0
	Graduate	0	0.0		Acute	22	44.0
	Total	50	100.0		Total	50	100.0

Models of Evaluation



Annex 03

Level of Acceptance and Feelings with Regard to Some Independent Variables

		Acceptance and Feelings				
		<i>No feelings (%)</i>	<i>Little feelings (%)</i>	<i>Good feelings (%)</i>	<i>Very good feelings (%)</i>	<i>Total (%)</i>
Education	Illiterate	19.0	23.8	50.0	7.1	100.0
	Primary	37.5	0.0	25.0	37.5	100.0
Occupation	Unemployed	28.6	32.1	35.7	3.6	100.0
	Agriculture	-	-	50.0	50.0	100.0
	Day laborer	-	-	100.0	-	100.0
	Others	20.0	6.7	53.3	20.0	100.0
Religion	Islam	31.8	31.8	36.4	-	100.0
	Hindu	4.3	8.7	65.2	21.7	100.0
	Christian	60.0	20.0	-	20.0	100.0
Sex	Male	20.0	12.0	52.0	16.0	100.0
	Female	24.0	28.0	40.0	8.0	100.0
Head of the Family	Self	-	22.2	66.7	11.1	100.0
	Son	22.2	19.4	47.2	11.1	100.0
	Son in law	50.0	25.0	0.0	25.0	100.0
	Relatives	100.0	-	-	-	100.0
Age	Old	25.0	31.3	37.5	6.3	100.0
	Moderately old	11.1	16.7	55.6	16.7	100.0
	Very old	31.3	12.5	43.8	12.5	100.0
Family members	Small	33.3	33.3	33.3	-	100.0
	Medium	16.7	23.3	46.7	13.3	100.0
	Big	29.4	11.8	47.1	11.8	100.0
Participation and inclusion	Never	9.1	45.5	45.5	9.1	100.0
	Sometimes	38.5	15.4	38.5	38.5	100.0
	Often	20.0	12.0	48.0	20.0	100.0
	Always	-	-	100.0	-	100.0
House hold income	No income except OAAP	-	22.2	66.7	11.1	100.0
	Have other income but poor	30.8	30.8	23.1	15.4	100.0
	Have other moderate income	22.2	14.8	51.9	11.1	100.0
	Have other income and solvent	100.0	-	-	-	100.0

Annex 04

Voice and Influence in Local Affairs with Regard to Some Independent Variables

Voice and Influence in Local Affairs	Age			Sex		
	Old	Moderately old	Very old	Male	Female	Total
Very good	12.5%	5.6%	18.8%	16.0%	8.0%	12.0%
Good	25.0%	16.7%	50.0%	40.0%	20.0%	30.0%
Little	62.5%	77.8%	25.0%	44.0%	68.0%	56.0%
No	-	-	6.3%	-	4.0%	2.0%
	Religion			Education		
	Islam	Hindu	Christian	Illiterate	Primary	Total
Very good	13.6%	13.0%	-	4.8%	50.0%	12.0%
Good	13.6%	52.2%	-	33.3%	12.5%	30.0%
Little	68.2%	34.8%	100.0%	59.5%	37.5%	56.0%
No	4.5%	-	-	2.4%	-	12.0%
	Occupation					
	Unemployed	Agriculture		Day laborer	Others	Total
Very good	10.7%	25.0%		-	13.3%	12.0%
Good	25.0%	25.0%		66.7%	33.3%	30.0%
Little	60.7%	50.0%		33.3%	53.3%	56.0%
No	3.6%	-		-	-	2.0%
	Participation and Inclusion					
	No	Little	Good	Very good	Total	
Very good	-	7.7%	20.0%	12.0%	12.0%	
Good	18.2%	7.7%	44.0%	30.0%	30.0%	
Little	72.7%	84.6%	36.0%	56.0%	56.0%	
No	9.1%	-	-	2.0%	2.0%	
	Head of the Family					
	Self	Son	Son-in-law	Relatives	Total	
Very good	-	16.7%	-	-	12.0%	
Good	33.3%	30.6%	25.0%	-	30.0%	
Little	66.7%	50.0%	75.0%	100.0%	56.0%	
No	-	2.8%	-	-	2.0%	
	Family members			Village and Other Association Membership		
	Small	Medium	Big	No	Yes	Total
Very good	-	16.7%	5.9%	4.8%	50.0%	12.0%
Good	66.7%	36.7%	11.8%	33.3%	12.5%	30.0%
Little	33.3%	46.7%	76.5%	59.5%	37.5%	56.0%
No	-	-	5.9%	2.4%	-	2.0%
	Degree of Ownership					
	Never	Sometimes	Often	Always	Total	
Very good	-	33.3%	25.0%	16.7%	12.0%	
Good	9.5%	33.3%	37.5%	50.0%	30.0%	
Little	85.7%	33.3%	37.5%	33.3%	56.0%	
No	4.8%	-	-	-	2.0%	
	Old Age Complications					
	No	Negligible	Considerable	Acute	Total	
Very good	37.5%	11.1%	18.2%	-	12.0%	
Good	50.0%	44.4%	18.2%	22.7%	30.0%	
Little	12.5%	44.4%	63.6%	72.7%	56.0%	
No	-	-	-	4.5%	2.0%	
	Children's Care					
	No	Low	Moderate	High	Total	
Very good	-	-	25.0%	20.0%	12.0%	
Good	16.7%	17.6%	25.0%	53.3%	30.0%	
Little	83.3%	76.5%	50.0%	26.7%	56.0%	
No	-	5.9%	-	-	2.0%	

Annex 05

Leadership and Role in Local Dispute Resolution with Regard to Some Independent Variables

Leadership and Role in Local Dispute Resolution	Sex				
	Male		Female		Total
Very good	8.0%		0.0%		4.0%
Good	32.0%		0.0%		16.0%
Little	56.0%		28.0%		42.0%
No	4.0%		72.0%		38.0%
	Education				
	Illiterate		Primary		Total
Very good	2.4%		12.5%		4.0%
Good	7.1%		62.5%		16.0%
Little	45.2%		25.0%		42.0%
No	45.2%		0.0%		38.0%
	Occupation				
	Unemployed	Agriculture	Day laborer	Others	Total
Very good	3.6%	25.0%	0.0%	0.0%	4.0%
Good	7.1%	75.0%	33.3%	13.3%	16.0%
Little	39.3%	0.0%	66.7%	53.3%	42.0%
No	50.0%	0.0	0.0%	33.3%	38.0%
	Religion				
	Islam	Hindu	Christian		Total
Very good	0.0%	8.7%	0.0%		0.0%
Good	13.6%	17.4%	20.0%		16.0%
Little	40.9%	39.1%	60.0%		42.0%
No	45.5%	34.8%	20.0%		38.0%

Relationship with Local Elites and Officials with Regard to Some Independent Variables

Relationship with Local Elites and Officials	Sex				
	Male	Female		Total	
Very good	12.0%	4.0%		8.0%	
Good	28.0%	4.0%		16.0%	
Little	24.0%	24.0%		24.0%	
No	36.0%	68.0%		52.0%	
	Education				
	Illiterate	Primary		Total	
Very good	2.4%	37.5%		8.0%	
Good	11.9%	37.5%		16.0%	
Little	26.2%	12.5%		24.0%	
No	59.5%	12.5%		52.0%	
	Religion				
	Islam	Hindu	Christian	Total	
Very good	-	13.0%	20.0%	8.0%	
Good	9.1%	21.7%	20.0%	16.0%	
Little	4.5%	34.8%	60.0%	24.0%	
No	86.4%	30.4%	-	52.0%	
	Occupation				
	Unemployed	Agriculture	Day laborer	Others	Total
Very good		75.0%	-	6.7%	8.0%
Good	10.7%	-	33.3%	26.7%	16.0%
Little	25.0%	-	-	33.3%	24.0%
No	64.3%	25.0%	66.7%	33.3%	52.0%
	Village and Other Association Membership				
	No	Yes		Total	
Very good	2.4%	37.5%		8.0%	
Good	14.3%	25.0%		16.0%	
Little	26.2%	12.5%		24.0%	
No	57.1%	25.0%		52.0%	
	Apolitical Stance				
	Never	Often		Total	
Very good	6.1%	100.0%		8.0%	
Good	16.3%	-		16.0%	
Little	24.5%	-		24.0%	
No	53.1%	-		52.0%	

Meeting Emergency Food and Medicine Need with Regard to Some Independent Variables

Occupation					
Meeting emergency food and medicine need	Unemployed	Agriculture	Day laborer	Others	Total
Extremely	10.7%	25.0%	33.3%	33.3%	20.0%
To Some Extent	39.3%	50.0%	33.3%	60.0%	46.0%
A little	42.9%	25.0%	33.3%	6.7%	30.0%
Not at all	7.1%	-	-	-	4.0%
Household income					
	No income except OAAP	Have other income but poor	Have other moderate income	Have other income and solvent	
Extremely	11.1%	7.7%	29.6%	-	20.0%
To Some Extent	66.7%	46.2%	40.7%	-	46.0%
A little	22.2%	30.8%	29.6%	100.0%	30.0%
Not at all	-	15.4%	-	-	4.0%
Sex					
	Male	Female			
Extremely	24.0%	16.0%		20.0%	
To Some Extent	56.0%	36.0%		46.0%	
A little	20.0%	40.0%		30.0%	
Not at all	-	8.0%		4.0%	
Spouse					
	Dead	Alive			
Extremely	16.1%	26.3%		20.0%	
To Some Extent	51.6%	36.8%		46.0%	
A little	25.8%	36.8%		30.0%	
Not at all	6.5%	-		4.0%	

Annex 08

Access to Medical Care and Attention with Regard to Some Independent Variables

Access to medical care and attention	Sex				
	Male		Female		Total
Very good	80.0%		84.0%		82.0%
Good	8.0%		12.0%		10.0%
Little	8.0%		4.0%		6.0%
No	4.0%		-		2.0%
	Only Earning Member		Spouse		Total
	No	Yes	Dead	Alive	
Very good	82.9%	77.8%	80.6%	84.2%	82.0%
Good	7.3%	22.2%	9.7%	10.5%	10.0%
Little	7.3%	-	9.7%	-	6.0%
No	2.4%	-	-	5.3%	2.0%
	Personal Savings		Family members		
	No	Yes	Small	Medium	Big
Very good	82.1%	81.8%	100.0%	76.7%	88.2%
Good	12.8%	-	-	13.3%	5.9%
Little	2.6%	18.2%	-	6.7%	5.9%
No	2.6%	-	-	3.3%	-
	Old Age Complications				Total
	No	Negligible	Considerable	Acute	
Very good	75.0%	88.9%	81.8%	81.8%	82.0%
Good	-	11.1%	9.1%	13.6%	10.0%
Little	25.0%	-	-	4.5%	6.0%
No	-	-	9.1%	-	2.0%
	Head of the Family				Total
	Self	Son	Son-in-law	Relatives	
Very good	77.8%	80.6%	100.0%	100.0%	82.0%
Good	22.2%	8.3%	-	-	10.0%
Little	-	8.3%	-	-	6.0%
No	-	2.8%	-	-	2.0%
	Household Income				Total
	No Income Except OAAP	Have Other Income but Poor	Have Other Moderate Income	Have Other Income and Solvent	
Very good	77.8%	84.6%	85.2%	-	82.0%
Good	22.2%	15.4%	3.7%	-	10.0%
Little	-	-	11.1%	-	6.0%
No	-	-	-	100.0%	2.0%

Annex 09

Behavior from Others in Difficult Times with Regard to Some Independent Variables

Behavior from Others in Difficult Times	Sex		Education		
	Male	Female	Illiterate	Primary	Total
Very good	8.0%		4.8%		4.0%
Good	32.0%	8.0%	14.3%	50.0%	20.0%
As usual	40.0%	56.0%	50.0%	37.5%	48.0%
No comment	20.0%	36.0%	31.0%	12.5%	28.0%
	Occupation				
	Unemployed	Agriculture	Day laborer	Others	Total
Very good				13.3%	4.0%
Good	14.3%	75.0%	33.3%	13.3%	20.0%
As usual	75.0%	25.0%	33.3%	6.7%	48.0%
No comment	10.7%		33.3%	66.7%	28.0%
	Family head				
	Self	Son	Son-in-law	Relatives	Total
Very good	22.2%				4.0%
Good	22.2%	19.4%		100.0%	20.0%
As usual	33.3%	55.6%	25.0%		48.0%
No comment	22.2%	25.0%	75.0%		28.0%
	Household income				
	No income except OAAP	Have other income but poor	Have other moderate income	Have other income and solvent	Total
Very good	22.2%				4.0%
Good	22.2%		25.9%	100.0%	20.0%
As usual	33.3%	61.5%	48.1%		48.0%
No comment	22.2%	38.5%	25.9%		28.0%
	Children's care				
	No	Low	Moderate	High	Total
Very good	33.3%				4.0%
Good		11.8%	16.7%	40.0%	20.0%
As usual	66.7%	70.6%	50.0%	13.3%	48.0%
No comment		17.6%	33.3%	46.7%	28.0%
	Personal savings		Only earning member		
	No	Yes	No	Yes	Total
Very good		18.2%		22.2%	4.0%
Good	12.8%	45.5%	19.5%	22.2%	20.0%
As usual	56.4%	18.2%	51.2%	33.3%	48.0%
No comment	30.8%	18.2%	29.3%		28.0%

Annex 10

Savings for Rainy Days with Regard to Some Independent Variables

Savings from OAAP	Occupation				
	Unemployed	Agriculture	Day laborer	Others	Total
For Future Emergency	7.1%	75.0%	-	20.0%	16.0%
Do Not Know	7.1%	-	-	-	4.0%
Cannot Save	85.7%	25.0%	100.0%	80.0%	80.0%
	Head of the family				
	Self	Son	Son-in-law	Relatives	Total
For Future Emergency	33.3%	11.1%	-	100.0%	16.0%
Do Not Know	-	5.6%	-	-	4.0%
Cannot Save	66.7%	83.3%	100.0%	-	80.0%
	Participation and Inclusion				
	Never	Sometimes	Often	Always	Total
For Future Emergency	-	-	28.0%	100.0%	16.0%
Do Not Know	-	-	8.0%	-	4.0%
Cannot Save	100.0%	100.0%	64.0%	-	80.0%
	Old age complications				
	No	Negligible	Considerable	Acute	Total
For Future Emergency	37.5%	44.4%	9.1%	-	16.0%
Do Not Know	25.0%	-	-	-	4.0%
Cannot Save	37.5%	55.6%	90.9%	100.0%	80.0%
	Age				
	Old	Moderately old	Very old	Total	
For Future Emergency	6.3%	16.7%	25.0%	16.0%	
Do Not Know	-	-	12.5%	4.0%	
Cannot Save	93.8%	83.3%	62.5%	80.0%	
	Sex		Education		
	Male	Female	Illiterate	Primary	Total
For Future Emergency	28.0%	4.0%	7.1%	62.5%	16.0%
Do Not Know	8.0%	-	4.8%	-	4.0%
Cannot Save	64.0%	96.0%	88.1%	37.5%	80.0%
	Religion				
	Islam	Hindu	Christian	Total	
For Future Emergency	9.1%	17.4%	40.0%	16.0%	
Do Not Know	-	8.7%	-	4.0%	
Cannot Save	90.9%	73.9%	60.0%	80.0%	
	Only earning member				
	No	Yes	Total		
For Future Emergency	12.2%	33.3%	16.0%		
Do Not Know	4.9%	-	4.0%		
Cannot Save	82.9%	66.7%	80.0%		

Annex 11

Comparative Study between Phultala and Panchbibi

Indicators	Divisions	Phultala (in %)	Panchbibi (in %)	Indicators	Divisions	Phultala (in %)	Panchbibi (in %)
Sex	Male	48.0	52.0	Acceptance and Feelings	No feelings	32.0	12.0
	Female	52.0	48.0		Little feelings	32.0	8.0
Education	Illiterate	84.0	84.0		Good feelings	36.0	56.0
	Primary	16.0	16.0		Very good feelings	0.0	24.0
Religion	Islam	88.0	-	Voice and influence in local affairs	No	4.0	0.0
	Hindu	12.0	80.0		Poor or insignificant	72.0	40.0
	Christian	0.0	20.0		Good	12.0	48.0
Occupation	Unemployed	88.0	24.0		Very good	12.0	12.0
	Agriculture	4.0	12.0	Civic engagement and role as village elder	No	80.0	96.0
	Day laborer	8.0	4.0		Poor or negligible	20.0	4.0
	Others	0.0	60.0	Leadership and role in local dispute resolution	No	52.0	24.0
Spouse	Dead	52.0	72.0		Poor or negligible	28.0	48.0
	Alive	48.0	28.0		Good	20.0	8.0
Head of the family	Self	16.0	20.0		Very good	0.0	20.0
	Son	80.0	64.0	Relationship with local elites and officials	No	84.0	20.0
	Son-in-law/daughter	4.0	12.0		Poor or negligible	8.0	40.0
	Relatives	0.0	4.0		Good	8.0	24.0
Family members	Small	0.0	12.0		Very good	0.0	16.0
	Medium	64	56.0	Meeting emergency food and medicine need	Insignificant	64.0	4.0
	Big	36.0	32.0		Significant	36.0	96.0
Participation and Inclusion	Poor or negligible	56.0	24.0	Access to medical care and attention	Insignificant	16.0	0.0
	Good	40.0	24.0		Significant	84.0	100.0
	Very good	4.0	52.0	Behavior from others	As usual	92.0	60.0
Household income	No income except OAAP	16.0	20.0		Good	8.0	40.0
	Have other income but poor	28.0	24.0	Opinion of present OAAP	Very insignificant	88.0	12.0
	Have other moderate income	52.0	56.0		Insignificant	12.0	64.0
	Have other income and solvent	4.0	0.0		Moderate	0.0	24.0
Old age complications	No	8.0	24.0	Suggestions	One suggestions	52.0	16.0
	Negligible	4.0	32.0		Two suggestions	36.0	84.0
	Considerable	20.0	24.0		More than two suggestions	12.0	0.0
	Acute	68.0	20.0				

Questionnaire for surveyEffectiveness of Old Age Allowance Program in Bangladesh:
An Assessment of demand side Dynamics**Questionnaire for the beneficiaries**

[Government of Bangladesh introduced Old Age Allowance Program in 1998 for the welfare and protection of old people of the country. Since then the number of beneficiary and the amount of money of this program has been increased gradually but there is no significant study on the impact of this program on the lives of the beneficiaries yet. This study will help to make an assessment on it. The study is being undertaken for partial fulfillment of the requirement of the course namely Master in Public Policy and Governance (MPPG) program under North South University. Data collected through this questionnaire will be used for research purpose only and personal identity of the respondents will not be disclosed. Your kind cooperation in this regard will be highly appreciated]

A. DEMOGRAPHIC FEATURES (Indep Variable 1)

1. Name(optional) :
2. Age :
3. Gender : A.Male b.Female
4. Education : a. Graduate b. SSC c. Primary d. illiterate
5. Religion : a. Islam b. Hindu c.Others
 (please specify)
6. Occupation : a. Agriculture b.Day labor c. Others(please specify)
7. Residence status : a. Permanent b. Migrant c. Displaced
8. Income (ex OAAP) : a. Yes b.No
9. Spouse : a. Yes b. No c. Others(please specify)
10. Living with : a.Himself b. Son's family
 c.Daughter's family d.With relatives
 e.Others (please mention)
11. Head of the family : a.Self b. Son c.Son in law
 d.Others (please mention)
12. No of family members (if any) : 1 2 3 4 5 more
13. Health status : a. Complicated b.Not sick at all

B. PARTICIPATION AND INCLUSION (Ind Variable 2)

14. Village and other association membership

14. Are you a member of any local committee? a. Yes b. No

15. How much do you participate in the followings?

Indicators	Sectors	Always	Often	Sometimes	Rarely	Never
<i>15. Degree of ownership</i>	a. How much do you participate in Social gatherings like cultural show, sports?					
<i>16. Life style</i>	b. How much do you participate in Religious affairs (like Janaja, Jamat or Puja)?					
<i>17. Apolitical stance</i>	c. How much do you participate actively in political activity?					

q. FAMILY SUPPORT (Ind Variable 3)

18. House hold income

18. Are you the only earning member of the family? b. Yes b.
 No

18.a. If not, how much is your monthly income of your family (excluding OAAP)?

Solvent	Moderate	Poor
7001+	3001-7000	1-3000

19. Children's care and monetary help

19. What is the level of your old age related complications?

Severe	Moderate	Low	No
3	2	1	0

19a. How much do your children take care of you and give monetary support in times of your need?

High	Moderate	Low	No
3	2	1	0

20. Personal savings

20. Do you have any personal savings?

- a. Yes b. No

HONOUR AND IMAGE (Dep Variable 1)

21. Acceptance and feelings

21. Rank the following

Sectors	A lot	To some extent	Not at all	Do not know
a. How much do you feel honored that government is taking care of you	3	2	1	0
b. How much do you think neighbors respect you as a beneficiary of OAAP	3	2	1	0
c. How much OAAP has increased your importance and acceptance to the peers and associates	3	2	1	0
d. How much the benefit has influenced the increase the number of your friends	3	2	1	0

22. Voice and influence in local affairs

22. What is your opinion about the impact of OAAP in your life about the followings?

Sectors	Among friends		In the family		In the society	
	a. Yes	b. No	c. Yes	d. No	e. Yes	f. No
a. Voice is heard more and given more importance						
b. Advice is sought on important affairs						
c. Active participation in the decision making						

23. Civic engagement and role as village elder

23. Does OAAP help you to be included in any or some of the following committees?

Sectors	Yes	No
a. Local School Managing committee		
b. Local Mosque committee		
c. Union Parishad Project implementation committee		
d. Any other committee (please mention)		

23. How often as a village elder does you offer advice on different matters in dealing with local problem?

Sectors	Quite often	Occasionally	Hardly	Never
e. To local people	3	2	1	0
f. To local leaders (such as Ward Members, UP Chairman, Local teachers or Local religious leaders)	3	2	1	0

24. Leadership and Role in local dispute resolution

24. Please give answer to the followings?

Sectors	Very often	Occasionally	Rarely	Never /No comment
a. How often are you invited in social gatherings like shalish specially because you are a OAAP beneficiary?	3	2	1	0
b. Do you go and participate in local shalish willingly by yourselves?	3	2	1	0
c. Do you raise the issue your local problems to authorities like Union Parishad and Upazila Parishad?	3	2	1	0

25. Relationship with local elites and officials

25. How often do you participate in -

Sectors	Always	Very often	Occasionally	Never
a. Meetings in Union Parishad	3	2	1	0
b. Meetings in Upazila Parishad level	3	2	1	0
c. Meetings of local NGOs	3	2	1	0

SECURITY BENEFICIARIES (Dep Variable 2)

26. Free from anxiety and worries

26. How much OAAP helps you to meet your emergency food or medicine need?

Extremely	Somewhat	Not that much	Not at all
3	2	1	0

27. Access to medical care and attention

27. Do you think OAAP has any bearing on you in the followings?

Sectors	Yes	No
a. Increases attention from the family members regarding old age complications		
b. Increased nursing from family members during sickness		
c. Increase in frequency of visiting doctors		

28. Savings for rainy days

28. If you save some portion of your OAAP money, why do you think you save it?

To meet future emergency	For some investment	Do not know	I cannot save
3	2	1	0

29. Cooperation from others in difficult times

29. How do the local groceries behave if you approach them for purchase on credit in emergency?

Very good	Good	As usual	No comment
3	2	1	0

30. Adequacy of amount

30. What is your opinion about the present amount of OAAP?

Sufficient	Moderate	Petty	Insufficient
3	2	1	0

31. Give two most important suggestions according to you for making OAAP more effective?

- a. ..
- b. ...
- c.
- d. No suggestions

[Thank you very much]