

PROGRAM BRIEF¹

Allowances for the Widow, Deserted and Destitute Women

Widows and divorced women in Bangladesh represent about a tenth of ever married women in the country.¹ Despite progress in women's empowerment, due to social stigma and patriarchal social norms, they tend to be highly vulnerable to poverty and social marginalization. In addition, widows face legal, religious and social restrictions which impede their ownership of property and their option to re-marry. Allowances for the Widow, Deserted and Destitute Women aim to provide cash transfers to poor and vulnerable widowed women to improve their socio-economic wellbeing.

¹ The Program Brief series discusses major safety net programs that the Government of Bangladesh implements. The series includes notes on the Old Age Allowance; Allowances for the Widow, Deserted and Destitute Women; and Allowances for the Financially Insolvent Disabled by the Ministry of Social Welfare; Employment Generation Program for the Poorest; Food for Work; Work for Money; Test Relief; and Vulnerable Group Feeding by the Ministry of Disaster Management and Relief; and the Child Benefit Scheme. Many of these programs are supported by the World Bank.

BACKGROUND

Women’s situation in Bangladesh has progressed through improved literacy; better access to family planning options and reproductive and maternal health care; and enhanced access to education and formal sector jobs among other milestones. However, such empowerment is not uniform throughout the country and multiple challenges still exist. Social norms in Bangladesh continue to prescribe roles, rights and responsibilities according to gender. Patriarchy is prominent as men are deemed to be the breadwinners while women manage the household and raise children. Women, in many cases, have limited role in household decision making, little access to household and individual resources and assets, heavy domestic workload and poor knowledge and skills.ⁱⁱ Therefore, the majority of women continue to depend on fathers, and husbands following marriage, for decision making and financial and social welfare. As a result, especially when poor women lose their husbands or get divorced, their vulnerability to poverty, exploitation and social isolation increases significantly.

Table 1: Key features of the Widow Allowances (WA)

Number of beneficiaries	1.4 million
Amount of monthly allowance	BDT 500/ US\$ 6
Eligibility	Means-tested, gender and marital status-based targeting
Agency	Department of Social Services, Ministry of Social Welfare

According to local custom, when a woman’s husband dies, she has the options of staying with her in-laws or returning to her parents’ family. The choice however is not easy for women in poor families that are unable to support an additional non-earning member. The financial hardship on the families significantly increases when the widow has children who are either too young to earn and are financially dependent on their mother; has children who are older but do not earn enough or are not willing to provide support to the mother. Many widows resort to very low paid menial jobs, begging or charity especially as their access to dignified jobs is limited by their poor literacy, lack of marketable skills and in many cases

conservative social norms that dictate their mobility, lifestyle and choice of livelihood. Also, there are social insecurities associated with living alone without male guardian.

Considering women’s vulnerability, the Government of Bangladesh, since the 1970s, has been implementing important social safety nets focused on women. Such programs include the Ministry of Disaster Management and Relief (MoDMR)’s Vulnerable Group Feeding (VGF), part of which, in subsequent years, evolved into the Vulnerable Group Development (VGD) program with an empowerment and graduation element for working age women. In FY 1998, the Government of Bangladesh introduced Allowances for the Widow, Deserted and Destitute Women (Widow Allowance [WA]).

Key features of the Widow, Deserted and Destitute Women in Bangladesh (WA)

The WA is an unconditional cash transfer allowance program administered by the Department of Social Services (DSS) under the Ministry of Social Welfare (MoSW). Administration of the program was shifted to the Ministry of Women’s and Children’s Affairs in 2003 but in 2010, the program was reassigned to DSS.

When the program began in FY 1998, monthly allowance was BDT 100 (US\$ 2.1 as of FY98) covering around 0.4 million women in rural areas. As of FY19, total number of beneficiaries under the program is 1.4 million each receiving a monthly allowance of BDT 500 (US\$ 6) (figure 1). The WA constitutes a tenth of eligible women.ⁱⁱⁱ

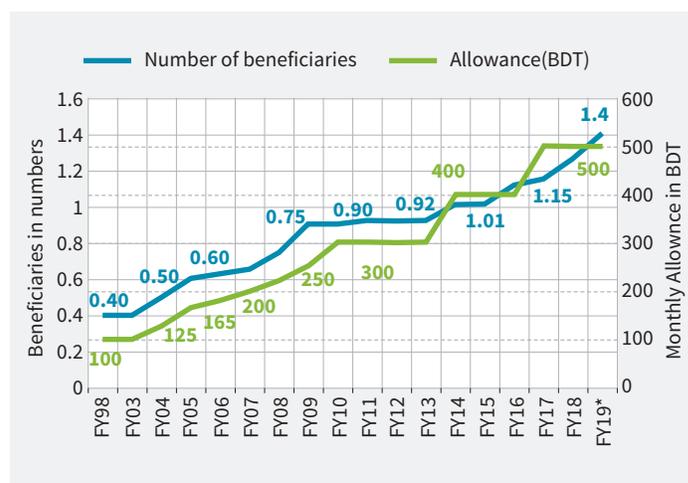


Figure 1: Growth of beneficiaries and benefits under WA

Source: Budget Archives, Finance Division, Ministry of Finance

In **FY19**, total number of beneficiaries under WA is **1.4 million** each receiving a monthly allowance of **BDT 500 (US\$ 6)**



In the past two decades, the number of WA beneficiaries has multiplied more than three times and the benefit amount in nominal terms has increased fivefold. As of FY19, national budget allocation to WA is BDT 8.4 billion (approximately US\$ 100 million) which is 1.3 percent of the national social protection budget for FY19 and 0.03 percent of the country's GDP (figure 2).

The WA aims to work on the following aspects for widows and deserted women:

- Socioeconomic development and social protection;
- Improved status in the family and society;
- Enhanced morale; and
- Improved nutrition and health care.

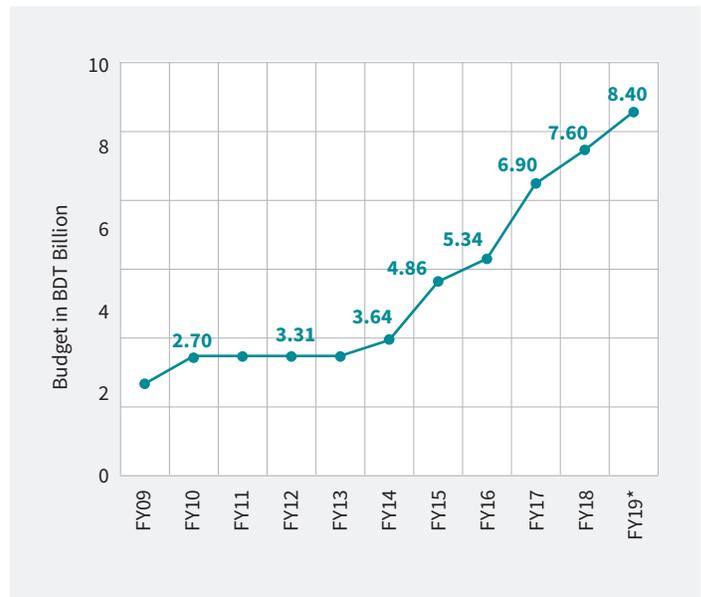


Figure 2: Annual Expenditure for WA, FY09 – 19 (*budgeted)

Source: Budget Archives, Finance Division, Ministry of Finance

PROGRAM DETAILS

The WA program, along with Old Age Allowance (OAA) and Disability Allowance, comprises key cash transfer programs of DSS, MoSW. The business process details described here are very much similar to those of OAA.

1) Outreach

According to the implementation guidelines of the program, widespread awareness campaigns should be carried out to invite applications for the WA, and to gather community members and conduct community vetting to finalize the list of beneficiaries. The guidelines are not clear about the frequency of such campaigns. In reality, however, awareness campaigns are limited to announcements through local mosques and some 'mic-ing', if at all, especially ahead of a payment cycle. Limited efforts for awareness campaigns to invite applications are mostly due to the following reasons:

- **Managing expectations** – The WA continues to be a means-tested, targeted program with budget limitations. With no exit rules, the list of beneficiaries is not updated unless replacements take place due to beneficiaries' death or budget increases to absorb more. The concern that widespread awareness about the program may invite a large number of applications, every year, beyond the ability of the WA's capacity, discourages active outreach.
- **Financial** – Dedicated budget allocations for awareness generating activities are largely absent at the union level.
- **Administrative** – DSS has one staff, the Union Social Worker (USW) at the union level, tasked with administering all programs of DSS in that union. Carrying out meaningful awareness campaigns therefore becomes difficult.

With limited outreach campaigns, individuals acquire program information mostly from words of mouth. According to an assessment carried out in 2012,^{iv} most women who became beneficiaries of WA, became aware of the program through Ward Members, villagers and relatives. The same assessment also revealed that many non-beneficiaries were of the opinion that the Union Parishad did not circulate information sufficiently. Studies suggest that the media was found to be a source of information for the non-poor but less for the poor. It was noted from the evaluation that greater access to information on program eligibility, entitlement and selection process might enhance the chances of more pro-poor selection of beneficiaries and also help reduce leakage.

2) Eligibility Criteria and Intake

As stated in the implementation guidelines of the WA, beneficiaries are selected based on the following eligibility criteria:

- **Nationality:** Bangladeshi;
- **Minimum age in years:** at least 18; and
- **Annual income:** less than BDT 12,000 (US\$ 145).

Eligible applicants shall be prioritized if they are:

- among the oldest of applicants;
- detached from family and/or have no children;
- with children who are less than 16 years old;
- unable to work and/or, ill or weak; and
- landless (own less than 0.5 acre) and/or destitute.

An applicant shall be considered ineligible if he or she receives Government pension or regular safety net benefits or grants from the Government, NGOs or any other source. While participation of multiple members of the same household was not originally limited by the implementation guidelines, the single-benefit-per-household criteria was introduced via an instruction in the mid-2000s.

According to the implementation guidelines of the WA, inviting applications and selection of beneficiaries follows a four-step process (figure 3).

According to the guideline, the program can set aside 'quota' for areas affected by natural disasters, extremely poor, hard-to-reach or 'backward' regions and any other emergency. It was noted by a study^{iv} that, though the WA also includes husband deserted women, in reality, the majority of beneficiaries are widows as it is difficult to define or verify husband deserted women.

It was observed by multiple studies that the targeting process of the WA has challenges. According to one diagnostic,ⁱⁱⁱ 22 percent of WA beneficiaries are not eligible as they are not widows, divorced, or separated women; the share increases to 36 percent if violation of socio-economic criteria is included; and across both OAA and WA, around 20 percent are found to be non-poor.

Step 1 Application

- Applications submitted to Upazila Social Service Officers (USSOs) (rural) and District Social Service Officers (DSSOs) (urban), using the designated form.

Step 2 Initial listing of Applicants

- USSOs and DSSOs prepare ward wise lists of potential beneficiaries and present them to the Union Committee and Municipality/City Committee for rural and urban wards respectively.

Step 3 Union (rural) and Municipal (urban) Committees' approvals

- Union Committee (rural) and Municipal Committee (urban) select potential beneficiaries and send a primary list of eligible beneficiaries from the lists prepared by USSOs and DSSOs to the Upazila Committee.

Step 4 Upazila Committee's (rural)/City Corporation Committee's (urban) approval

- The Upazila Committee (rural) and the District Committee (urban) finalize the list of potential rural beneficiaries, and waitlist of potential beneficiaries and seek approval of the local Member of Parliament. The committee shall also finalize a waitlist.

- Improvement in financial status;
- Change in marital status (remarriage or in case of divorced/separated women, reconciliation with husband);
- Drawing benefits from other Government or NGO programs;
- Migration from the area;
- Drawing WA from more than one location; and
- Death – replacements will be subject to the approval of the Cabinet Committee on Safety Nets.

The above conditions for replacement, except death, are in most cases very difficult to verify unless self-reported or confirmed by local leaders. However, a study^{iv} found that this is sometimes misused as influential people wrongly report change in circumstances of existing beneficiaries to make space for new entrants they want to favor. This becomes a bigger challenge especially in areas where no one else is influential enough to dispute or challenge any such claim.

- **Some overlap with OAA:** The OAA provides cash transfers to men aged sixty-five years and older and women aged sixty-two years and older. According to the National Social Security Strategy (NSSS), 23 percent of WA beneficiaries are above the age of sixty-two and therefore should be transferred to the OAA. However, this age-based transition of beneficiaries from WA to OAA is yet to take effect. As a result, the OAA and WA continue to complement each other to maximize coverage of the insolvent older population based on eligibility and the availability of budget at the union level.^v

3) Enrolment

Within seven days of the approval of the final list of beneficiaries, the Upazila Social Service Officers (USSOs) and District Social Service Officers (DSSOs) are expected to issue a 'passbook' to each beneficiary, with the beneficiary's photo attested by a Government official, and arrange to open the beneficiary's account^{vi} with a bank designated to provide payments for OAA – currently, Sonali, Janata, Agrani, Bangladesh Krishi Unnayan and Rajshahi Krishi Unnayan Banks or any other DSS designated payment service providers (PSPs). The beneficiary account number is labelled 'Widow Allowance' for ease of identification. The BDT 10 account is part of Bangladesh Bank's initiative for financial inclusion, requiring only the minimum balance of BDT 10, and is becoming a standard bank account for poor and vulnerable individuals. At the same time, the USSO/DSSO also maintain a register of the list of beneficiaries of WA and it should be updated every quarter.

Figure 3: Process of beneficiary selection of WA

In addition, there are a few other areas where the guidelines are not specific:

- **Replacement** – While the program continues with the same list, there is however some annual change due to increase in budgetary allocations and the demise of existing beneficiaries. The program guideline has provision for the replacement of beneficiaries with new ones from the waiting list. However, beneficiaries can only be replaced in case of any of the following scenarios:

4) Payment

The beneficiary payment process under WA has two parts like other cash transfer programs: cash-in (from treasury to individual’s bank account) and cash-out (cash withdrawal from individuals’ bank account). The cash-in process starts with release of funds from MoSW followed by Treasury allocation to (State-owned) Sonali Bank for the amount of benefit payments budgeted for a quarter. Sonali Bank then transfers the funds to four other state-owned banks and each of these five banks then transfer funds to their upazila or district branches based on advice from DSS. At the local branches, the funds are deposited in an account, jointly administered by Upazila Executive Officer (UNO) and USSO for rural areas; Deputy Director (DD), Social Services and DSSO for urban areas. Based on the list of beneficiaries received from the USSO and DSSO, the local bank branch then transfers benefits to individual beneficiary accounts. With these layers of processes (figure 4), the entire cash-in process often takes months every quarter.

The cash-out process involves the physical presence of beneficiaries arriving at the bank branch with their passbooks. In case a beneficiary is unable to come due to sickness, disability or cultural restrictions on female beneficiaries, a nominee can collect the payment, authorized by a locally elected representative for every payment cycle. Following the death of a beneficiary, the nominee can also collect payments for three months (including the month of death) to facilitate funeral expenses.

Even though beneficiaries can draw benefits any day in theory, the practice is not encouraged by local banks to manage transaction schedules and plan workload. They designate specific days to issue payments to beneficiaries, each quarter. The withdrawal date is announced through words of mouth from USSOs, USWs and others involved. However, with a large number of beneficiaries per union (approximately 500 on average), not all beneficiaries queuing up for payment may be served on the same day and many of them have to return the next day, inflicting additional financial costs and physical exertion. Long queues also mean that beneficiaries have to wait several hours with little or no food, and no place to rest, which may be significant burden to elderly or sick beneficiaries.

Such capacity constraints and manual processes also hamper banks’ ability to verify beneficiary details while issuing payments, sometimes resulting in erroneous payments. The timely update of payment records is also lacking, which makes

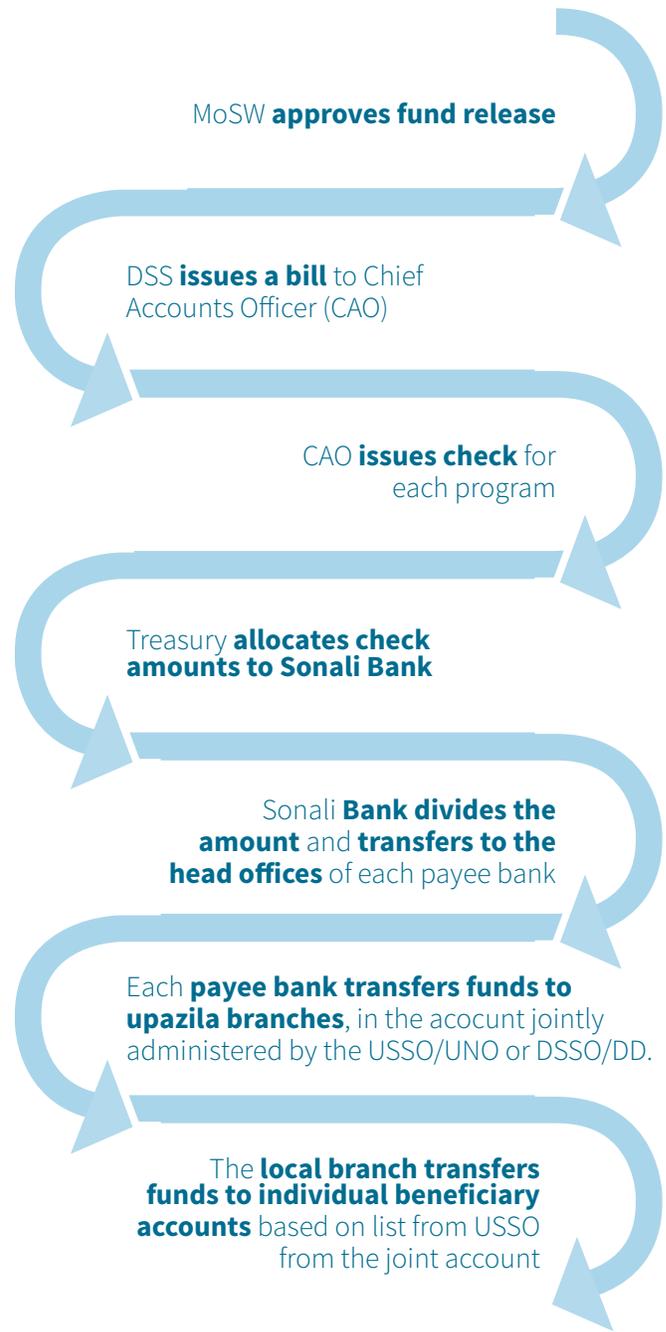


Figure 4: Payment (cash-in) process of WA

it difficult for beneficiaries to collect allowances for payment cycles they have missed to appear for. Moreover, reconciliation hardly takes place and DSS is not refunded the leftover amount due to banks’ inability to account for how many beneficiaries have actually collected payments. Such constraints could create systemic loopholes for leakage and scope for rent seeking by those involved in the payment process.

5) Grievance

Complaints – typically regarding eligibility criteria and payment accuracy and timing -- can be filed with the Union Committee. However, this indicates a serious conflict of interest given that this committee is the one that undertakes the primary selection of beneficiaries. If the Committee fails to come up with a mitigation measure, the grievance shall escalate sequentially up to the central level; though the implementation guidelines do not define specific procedures. Anecdotal evidence suggests that complaints are few and those filed are usually lodged with Ward Members or Union Chairmen with little evidence of their resolution.

PROGRAM OUTCOMES

Multiple evaluations of the WA reveal a number of socioeconomic outcomes of the Program, despite the relatively low amount of allowance which represents only 30 percent of the average monthly per capita consumption of the lowest expenditure quintile.^{vi} Some of those outcomes are described below.

Food consumption: Most of the allowance amount is reportedly spent on food consumption by beneficiaries. This is particularly relevant for beneficiaries of WA because during seasonal poverty caused by lean periods, a key coping strategy is to reduce food intake and usually, women are the first to do so. The WA is a welcome relief by providing a much-needed cushion against hunger for widows and vulnerable women.ⁱⁱ Generally, the majority of beneficiaries reported an improvement in their household food consumption, with a marked increase in protein intake in comparison with non-beneficiary households. Increase in body mass was also cited as an outcome by many beneficiaries.

Health care: A significant proportion of beneficiaries of WA are aged and often suffering from one illness or another. A World Bank field consultation revealed that individuals' monthly expense on medicines range between BDT 1,000 and 3,000 (US\$ 12 and 36). While the Government health facilities provide medicines that are less expensive, the rest needs to be purchased from the market incurring a significant amount of out of pocket expenditure. The allowance helps pay for medicine expenses.

Access to finance: Beneficiaries tend to have better access to small loans for unforeseen health care needs because creditors feel assured of payback when the beneficiaries draw their allowance.

Income generating activities (IGA): One evaluation^{viii} notes

that while the WA contributes to food security, health care and clothing, the amount may be too small to bring significant improvements in housing status and IGAs. Though limited, female beneficiaries do invest their benefits for IGAs beyond consumption.^{ix}

Women's empowerment: Social norms in Bangladesh define gender roles that often confine women's agency and mobility and make them dependent and vulnerable. This is particularly the case for widows who have lost traditional sources of male and family support. Through the allowance, widows have access to cash that helps meet some subsistence needs. In addition, the cash transfer is viewed to have helped enhance widows' social esteem and importance in the family.

CHALLENGES AND WAY FORWARD

The WA has been an important initiative towards supporting vulnerable women and has yielded some impacts. Nevertheless, challenges continue to affect program effectiveness. Overall, the program needs to transition to a centralized, automated, and rule-based decision-making system to improve governance and beneficiary experience. Below is a summary of the key challenges which have been discussed throughout the document:

- The beneficiary selection process has scope to be more objective and pro-poor. There is also significant scope for wider availability of information to further improve the application and selection processes.
- The payment process has scope for more efficiency and transparency, to enhance the convenience of the old, often sick beneficiaries, by increasing the number of payment access points, closer to where beneficiaries live. Moreover, transparency of the payment process can be enhanced by greater security measures such as biometric authentication.
- The grievance process can be strengthened to be more accountable and provide reassurance to potential complainants about timely resolution and minimal chances of backlash.

According to the NSSS, the Government aims to consolidate the WA and the Vulnerable Group Development (VGD) Program into the Vulnerable Women's Benefit (VWB) that will reach 3.2 million women and pay a monthly allowance of BDT 800. The program plans to place a strong emphasis on women's empowerment through child care and IGAs to facilitate women's entry into the job market. While this is a promising strategy to help able-bodied women to emerge out of poverty,

several characteristics of WA beneficiaries should be taken into account while designing the VWB:

- **Awareness:** Beneficiaries in general have poor awareness of their rights and entitlements. In addition, their ideas and aspirations are often confined by what the social norms define.
- **Age and agency:** The WA has a significant number of beneficiaries aged above forty years. Many of them have never been to school and have low absorptive capacity in terms of acquiring new skills.
- **Occupation:** Most widows are involved in some form of low paid or non-paid employment – usually as domestic workers in neighboring houses. These jobs are menial and pay very little if at all. Ill health, illiteracy and social norms often form implicit influencers to these women’s choice of occupation and flexibility to new skills and jobs. Moreover, women’s access to livelihood options are also significantly affected by:
 - Where they live i.e. peri-urban and urban areas offer more options;
 - Social capital i.e. relationship with enablers like Ward Members who can facilitate private use of Government land for residential or commercial purposes and also help arrange loans;

- Poor access to finance for business – and when finance is available, fear of not being able to repay prevents most women from taking even concessional loans for business;
- Fear of going out of the house or beyond familiar surroundings; and
- Lack of space for agriculture/poultry/dairy especially for those living on others’ land or rented squatters in peri-urban areas.

WORLD BANK SUPPORT

In recognition of the need to strengthen the administrative aspects of WA, the Government of Bangladesh, with the financial and technical support from the World Bank, has initiated the Cash Transfer Modernization Project. The Project was approved by the Bank’s Board of Executive Directors in January 2018.

The Project aims to improve the transparency and efficiency of WA and other major cash transfer programs for vulnerable populations by modernizing service delivery. The Project provides technical assistance to DSS and financial support for the OAA.

¹ Household Income Expenditure Survey, 2016, Bangladesh Bureau of Statistics (BBS); and National Social Security Strategy (NSSS) 2015

² Islam, K.M. Kabirul, 2007, Poverty Reduction in Bangladesh: A Qualitative Analysis of the “Allowance Scheme for Widowed and Husband-deserted Distressed Women”.

³ A Diagnostic Study on Old Age Allowance Programme and Allowance to the Husband Deserted Destitute Women and Widows Programme of Ministry of Social Welfare - Strengthening Public Financial Management for Social Protection (SPFMSP) Project, Finance Division, Ministry of Finance

⁴ Khan, Nilufar Jesmin; An Assessment of Widow Allowance Programme in Bangladesh – the Supply Side Perspectives 2012

⁵ Information from DSS, 2018

⁶ The account is opened with BDT 10 as part of a Bangladesh Bank’s initiative for to increase financial inclusion. This account, requiring only the minimum initial balance of BDT 10 to be maintained, and is becoming a standard bank account for poor and vulnerable individuals in Bangladesh.

⁷ Analysis based on Household Income Expenditure Survey, 2016, BBS

⁸ Islam, K.M. Kabirul, Department of Social Sciences, Bodø University College, Bodø, Norway in a thesis paper, Poverty Reduction in Bangladesh: A Qualitative Analysis of the “Allowance Scheme for Widowed and Husband-deserted Distressed Women”

⁹ Shirin 2008; RED/BRAC 2007



For more information:

<https://bit.ly/2stPrtU>

Overview on Bangladesh’s safety net program:

World Bank. 2016. Bangladesh Social Protection and Labor Review: Towards Smart Social Protection and Jobs for the Poor. Bangladesh Development Series, no. 33; World Bank, Dhaka, Bangladesh. © World Bank.

<https://bit.ly/2TWWx9>

This Program Brief has been prepared by **Rubaba Anwar, Yoonyoung Cho** and **Ashiq Aziz**, Social Protection & Jobs Global Practice, World Bank, with the kind support of the Korea-World Bank Partnership Facility (KWPF).

World Bank Office Dhaka

Plot- E-32, Agargaon, Sher-e-Bangla Nagar
Dhaka-1207, Bangladesh
Tel: 880-2-5566-7777, Fax: 880-2-5566-7778
www.worldbank.org/bangladesh

