Old Age Allowance Program in Bangladesh: Policy Issues and Implementation Challenges

Gaylan Peyari Tarannum Dana

Doctor of Philosophy

Department of Public Administration
Faculty of Social Science
University of Dhaka

July 2021

Dhaka University Institutional Repository

Old Age Allowance Program in Bangladesh: Policy Issues and Implementation Challenges

PhD Dissertation

Submitted for the Degree of
Doctor of Philosophy

Submitted By
Gaylan Peyari Tarannum Dana
Registration Number: 130/2016-2017

Department of Public Administration
Faculty of Social Science
University of Dhaka

July 2021

Dhaka University Institutional Repository

Dhaka University Institutional Repository

DECLARATION

I hereby declare that this PhD dissertation entitled “Old Age Allowance Program in Bangladesh: Policy Issues and Implementation Challenges” was completed under the guidance of Professor Dr. Salahuddin M. Aminuzzaman, Department of Public Administration, University of Dhaka for the degree of Doctoral of Philosophy. The intellectual content of this thesis is the product of my own work and I have not submitted it earlier elsewhere.

_____

(Gaylan Peyari Tarannum Dana)
Research Scholar
Department of Public Administration
Faculty of Social Science
University of Dhaka

Dhaka University Institutional Repository

CERTIFICATE

This is to certify that Gaylan Peyari Tarannum Dana (Reg. 130/2016-2017) have completed this PhD dissertation entitled "Old Age Allowance Program in Bangladesh: Policy Issues and Implementation Challenges" under my supervision. As per my knowledge this thesis has not been previously submitted either in whole or part, to in any other university or institution for the award of any degree, diploma, fellowship or its equivalent.

_____

(Professor Dr. Salahuddin M. Aminuzzaman)
Supervisor
Department of Public Administration
Faculty of Social Science
University of Dhaka

Dhaka University Institutional Repository

ACKNOWLEDGEMENTS

I am grateful to the Almighty Allah (SWT), the Most Beneficent, the Most Merciful, for His kind blessings in enabling me to complete my thesis. There were many people who helped me in various ways during this journey; although I am unable to mention all of their names here, I thank them from the bottom of my heart for their support.

I would like to express my deep and most sincere appreciation to my supervisor Professor Dr. Salahuddin M. Aminuzzaman, Department of Public Administration, University of Dhaka, for his invaluable guidance, mentoring and support during the entire period of my research. His constant encouragement, attention to detail, strategic inputs and constructive critique motivated me to work hard, boosted my confidence and helped me produce a robust research output. It was indeed a great honor and privilege to have had the opportunity to work under his exceptional supervision.

I am grateful to the University Grants Commission, in particular the Research Support and Publication Department, for granting me a scholarship to pursue my Ph.D. I would also like to express my heartfelt gratitude to all the Upazila Nirbahi Officers (UNOs), Social Welfare Officers, Union Parishad (UP) Chairmen and Members, Bank Managers and old age beneficiaries for sharing their experiences which enriched my research in more ways than one. Special thanks go to Md. Zihad Hossain and Suman Sarker, who helped me with field data collection.

I could not have done this without the unwavering support of my family. I am grateful to my husband, Mahbub, for his love, understanding and sacrifice, and to my children, Fares and Fawaz, for putting up with my preoccupations and absences and accommodating with shifting priorities in their own childlike way. Thanks to my parents (Dr. S.B. Dana and Ashraf Dana) sisters (Sumaiya, Ayesha and Tabassum) and brothers (Rizwan, Nadeem, Muksud and Kayhan) for believing in me and for being there for me at every step of the way through prayers and active support. I am also indebted to my colleagues (Nazma, Hosneara and Sabina) for their laughter and company which helped me get through many a difficult day. This would not have been possible without you all. Thank you!

Dhaka University Institutional Repository

ABSTRACT

The Government of Bangladesh has introduced wide range of Social Safety Net Programs (SSNP) to reduce poverty and improve the situation of vulnerable populations, like elderly people, disabled population, destitute women, widows and etc. Numerous studies have been conducted to understand the achievements of the goals of the Old Age Allowance Program, however, very few studies have been found that tried to view the implementation process of the program involving beneficiaries and implementers' perceptions. In this context this research examines various policy implementation challenges of the Old Age Allowance Program (OAAP) in Bangladesh. This research contends that challenges of policy implementation cannot be fully understood without examining the various aspects that shape the process of policy implementation. Indeed, the implementation process does not operate in a vacuum, but is influenced by prevailing social, political, cultural and other contextual factors. The methodology of this research was mixed methods approach and two groups of people were interviewed beneficiaries and the implementer to draw their perceptions, insights and experiences of implementers of OAAP. This study draws range of empirical and theoretical approaches to produce a comprehensive assessment of the policy implementation model in Bangladesh and perspectives of people's engagement in the process. The research findings demonstrate a distinct relationship between all the variables that have been used in the analytical framework. The research findings also indicate that policy implementation in developing countries like Bangladesh continue to be focused and dependent on structural, political and bureaucratic commitment of the implementers. Furthermore, the research highlights the difficulties faced by the implementers of the program and gauges the level of satisfaction of beneficiaries with how things are done. Mainstream policy research may consider these research findings to theorize policy implementation in developing countries.

Dhaka University Institutional Repository

TABLE OF CONTENTS

Declaration I

Certificate II

Acknowledgements III

Abstract IV

Table of Contents V

Appendix IX

List of Tables X

List of Figures XI

List of Abbreviations and Acronyms XII

Glossary of Bangla Terms XV

Chapter 1: Introduction

1.0 Introduction 1

1.1 Background 1

1.2 Internationally Initiative Taken to Reduce Vulnerability of Elderly People 3

1.3 National Response: Government and Non-Government 6

1.4 Statement of the Problem 7

1.5 Broad Objectives 9

1.6 Research Question 9

1.7 Significance of the Study 10

1.8 Structure of the Thesis 10

Chapter 2: Literature Review

2.0 Introduction 12

2.1 Social Safety Net Programs and Social Protection 12

2.2 Empirical Studies on Pension System for Elderly People 21

2.3 Empirical Studies on Old Age Allowance Program 23

2.4 Empirical Studies on Policy Implementation 28

2.5 Literature Gap 32

Dhaka University Institutional Repository

2.6 Literature Review Tree 33
2.7 Conclusion 35

Chapter 3: Policy Implementation - Theoretical Overview

3.0 Introduction 36
3.1 Basic Concepts 36
3.2 Theoretical Issues of Policy Implementation 37
3.3 Theoretical Perspectives to Understand the Key Factors of Policy Implementation 45
3.4 The Integrated Theory 45
3.4.1 Van Meter and Van Horn's Model 46
3.4.2 Sabatier and Mazmanian's Model 49
3.4.3 Thomas B. Smith Model 51
3.4.4 Grindle's Model 52
3.5 Analysis of the Four Models 54
3.6 The Analytical Framework 55
3.7 Relationships between the Variables in the Proposed Analytical Framework 59
3.8 Conclusion 63

Chapter 4: Methodology

4.0 Introduction 64
4.1 Research Design 64
4.2 Data Collection Methods and Techniques 65
4.3 Selection of Study Area 68
4.4 Sample Size 69
4.5 Process of Instrument Development and Pre-Testing 71
4.6 Conducting Interview 71
4.7 Data Analysis Procedures 72
4.8 Anticipated Ethical Issues 74
4.9 Limitations of Study 74
4.10 Conclusion 75

Dhaka University Institutional Repository

Chapter 5: State of Social Safety Nets Programs in Bangladesh

5.0 Introduction 76
5.1 Concept of Social Safety Net Program 76
5.2 Historical Development of Social Safety Net Programs in Bangladesh 81
5.3 Evaluation of Social Safety Net Program in Bangladesh 83
5.4 Current Social Safety Net Programs in Bangladesh 86
5.5 Arrangements of Social Safety Net Programs Implementation 89
5.6 Old Age Allowance Program (OAAP) 90
5.7 Budget Allocated for Social Safety Net Programs 94
5.8 Conclusion 97

Chapter 6: Findings from the Field

6.0 Introduction 98
6.1 Demographic Profile of the Beneficiaries 98
6.2 Institutional Environment and Managerial Autonomy 101
6.2.1 Tension Between Implementing Organizations 101
6.2.2 Target Group Participation 104
6.2.3 Implementers Attitudes 104
6.3 Context of Implementation OAAP 105
6.3.1 OAAP Implementation Approach 106
6.3.2 Trust on Implementers 110
6.3.3 Bureaucratic Leadership Among the Implementers 112
6.3.4 Level of Corruption in Implementation Process 114
6.4 Nature of Policy and the Degree of Change Aspired by Respondents 116
6.4.1 Selection Criteria of OAAP 116
6.4.2 Captures the Clarity on Contents 125
6.4.3 Policy Relevance to Bridge the Gap in Implementation of OAAP 127
6.4.4 Size of the Beneficiaries 129
6.5 Overall Managing Capacity 130
6.5.1 Distribution Process 131
6.5.2 Implementing Planning 138

Dhaka University Institutional Repository

6.5.3 Management Capacity 142
6.5.4 Resource Adequacy 143
6.5.5 Knowledge and Skills of the Implementers 146
6.6 Consensus among OAAP Implementers 147
6.6.1 Functional Commitment of the Implementers 147
6.6.2 Cooperation and Coordination among the Implementers 150
6.6.3 Ownership of the Program 153
6.7 Accountability 154
6.8 Regression Analysis of Important Factors Affecting the Level of Satisfaction 156
6.9 Constraints of OAAP Effecting Implementation 158
6.10 Level of Satisfaction of OAAP Implementation 160
6.11 Respondents Suggestion for the Improvement of OAAP 162
6.12 Summary and Conclusion 168

Chapter 7: Analysis of Research Findings Based on Theoretical Framework

7.0 Introduction 175
7.1 Essence of the Research Findings 176
7.2 Additional Observations 182
7.3 Implications of the Findings 184
7.4 Conclusion 184

Chapter 8: Conclusion

8.0 Introduction 187
8.1 Revisiting of Research Questions 188
8.2 Takeaways of the Thesis 189
8.3 Future Areas of Research 194
8.4 Conclusions 195

References 197

Dhaka University Institutional Repository

Appendixes

Appendix 1: Figures of Different Theories 217
Appendix 2: List of Sample Area 221
Appendix 3: Social Safety Net Programs 223
Appendix 4: Survey Questionnaire and Topic Guides 233
Appendix 5: Interviewee Codes (Anonymized) 242
Appendix 6: Tables in Appendixes 243

Dhaka University Institutional Repository

List of Tables

Table 3.1: Variables Viewed as Important in the Implementation Literature 39
Table 3.2: The Variables Indicator and Narratives 59
Table 4.1: Sources and Data Collection Tools 68
Table 4.2: Selected Study Area 69
Table 5.1: Coverage of Key Social Safety Net Programs in Bangladesh 88
Table 5.2: Ministries Responsible for the Large Social Security Programs 89
Table 6.1 Demographic Profile of the Beneficiaries 100
Table 6.2: Eligible Elderlies Excluded 106
Table 6.3 Excluding Eligible Elderlies by Level of Satisfaction 106
Table 6.4: Respondent's Opinion about Overall Selection Process 117
Table 6.5: Selected Without Difficulties by Level of Satisfaction 119
Table 6.6: Overall Distribution Process by Level of Satisfaction 131
Table 6.7: Reasons for Improper Distribution 132
Table 6.8 Difficulties Withdrawing Allowance by Level of Satisfaction 133
Table 6.9: Regular Disbursement of Allowance by Level of Satisfaction 139
Table 6.10: Types of Irregulars in Disbursement of OAA 139
Table 6.11: Beneficiaries Seeking Support During Difficulties Related to OAAP by Level of Satisfaction 142
Table 6.12: Proportional Odds Model Based Estimated Respondent's Level of Satisfaction of Selected Covariates 157
Table 6.13: Level of Satisfaction Scale of the Beneficiaries 161
Table 6.14: Recommendations for the Improvement of Old Age Allowance Program 162

Dhaka University Institutional Repository

List of Figures

Figure 1.1 Trend in Percentage of Elderly Population in Bangladesh 2
Figure 2.1: Literature Review Tree 34
Figure 3.1: Analytical Framework 58
Figure 4.1: Concurrent Triangulation Design 65
Figure 5.1: Evaluation of Social Safety Net Program in Bangladesh 85
Figure 5.2: Overview of Social Safety Net Program of Bangladesh 87
Figure 5.3: Beneficiary Selection Process for OAAP 92
Figure 5.4: Implementation Mechanism Of OAAP 93
Figure 5.5: SNP Budget Percentage to Total Budget and GDP 95
Figure 5.6: Number of Beneficiaries (in millions) 96
Figure 5.7: Total Allocated Budget (in Million Taka) 96
Figure 6.1: Reasons for Excluding Eligible Persons Perceived by the Respondents 107
Figure 6.2: Trust on the Implementers by Level of Satisfaction 110
Figure 6.3: Limitations of Old Age Allowance Program 114
Figure 6.4 Overall Selection Process 117
Figure 6.5: The Process of Selecting Beneficiaries 121
Figure 6.6: Problem Faced During Withdrawing Allowance 133
Figure 6.7: Summary Findings of In-Depth Interviews about Distribution Process 138
Figure 6.8: Flow of Financial Transfers for OAAP 144
Figure 6.9: Overview of Beneficiaries Perception and Experiences Regarding OAAP Implementation Process 172
Figure 6.10: Analysis of OAAP Implementation Performance 174

Dhaka University Institutional Repository

LIST OF ACRONYMS

ADB	Asian Development Bank
ARCHES	Association for Renovation Community Health Education Services
ASA	Association for Social Advancement
ASEAN	The Association of Southeast Asian Nations
BAAIGM	Bangladesh Association for the Aged and Institute of Geriatric Medicine
BBS	Bangladesh Bureau of Statistics
BIDS	Bangladesh Institute of Development Studies
BRAC	Bangladesh Rural Advancement Committee
CBO	Community Based Organization
CCT	Conditional Cash Transfer
CIDA	Canadian International Development Agency
DFID	Department for International Development
DoB	Date of Birth
DSS	Department of Social Services
DU	University of Dhaka
ECARE	Eliciting Change in At-Risk Elders
ESCAP	Economic and Social Commission for Asia and the Pacific
EGS	Employment Guarantee Scheme
FAO	Food and Agriculture Organization of United Nations
FFW	Food For Work
GDP	Gross Domestic Product
GoB	Government of Bangladesh
HIES	Household Income and Expenditure Surveys
IEG	Independent Evaluation Group
IFPRI	International Food Policy Research Institute
IGAs	Income Generating Activities
IAGG	International Association of Gerontology and Geriatrics
IFA	International Federation on Ageing
ILO	International Labor Organization
LGED	Local Government Engineering Department

Dhaka University Institutional Repository

M&E	Monitoring and Evaluation
MDGs	Millennium Development Goals
MIPAA	Madrid International Plan of Action on Ageing
MoE	Ministry of Education
MoF	Ministry of Finance
MoFDM	Ministry of Food and Disaster Management
MoLWA	Ministry of Liberation War Affairs
MoPME	Ministry of Primary and Mass Education
MoDMR	Ministry of Disaster Management & Relief
MoWCA	Ministry of Women and Children Affairs
MoSW	Ministry of Social Welfare
MoLGRD&C	Ministry of Local Government, Rural Development & Cooperatives
MP	Member of Parliament
NGO	Non-governmental organization
NID	National Identity Card
NSSS	National Social Security Strategy
OAA	Old Age Allowance (Monthly Allowance of Bangladesh)
OAP	Old Age Pension (Grant of South Africa)
OECD	Organization for Economic Co-operation and Development Countries
OMS	Open Market Sales
PKSF	Palli Karma Shohayok Foundation
PPP	Public Private Partnership
PPRC	Power and Participation Research Centre
RMP	Rural Maintenance Program
SAGE	World Health Organization Study on Global Ageing and Adult Health
SDGs	Sustainable Development Goals
SPA	Structural Adjustment Program
SSN	Social Safety Nets
SSNPs	Social Safety Net Programs
SWO	Social Welfare Officer
UN	United Nations

Dhaka University Institutional Repository

UNDP	United Nations Development Program
UNFPA	The United Nations Population Fund
UNO	Upazila Nirbahi Officer
UNPD	United Nations Population Division
UNRISD	United Nations Research Institute for Social Development
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding
VIPAA	Vienna International Plan of Action on Ageing
WB	World Bank
WHO	World Health Organization of the United Nations
WFP	World Food Program

Dhaka University Institutional Repository

GLOSSARY OF BANGLA TERMS

Nirbahi	Executive
Parishad	Council
BDT	Bangladeshi Taka—unit of currency
Union	The Smallest Administrative Unit of Bangladesh
Upazila or Sub-District	The Second Administrative Unit of Bangladesh
Upzilla Nirbahi Officer (UNO)	Chief of the Upazila Administration
Union Parishad Chairmen	Elected person at Union Parishad Council
Ward Member (parishad member)	Elected person at Union Parishad Council

CHAPTER ONE

INTRODUCTION

1.0 Introduction

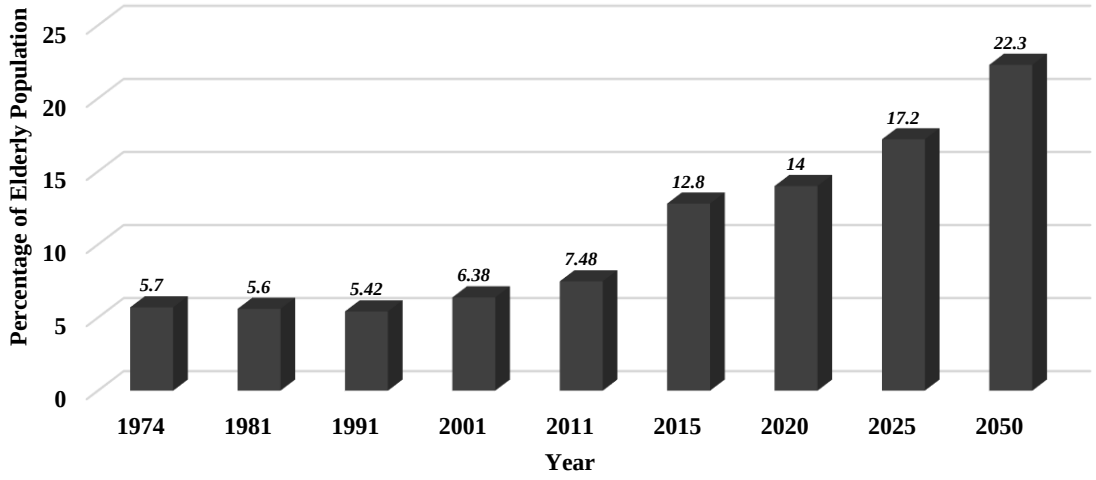
Bangladesh is the eighth most populous county of the world therefore has a large, extremely dense estimated population of 156.22 million in 2015 (BBS, 2015b). Bangladesh must face an aging population due to rapid demographic change (Hayes and Jones, 2015). By decreasing fertility and improving life expectancy because of improved living conditions and health care there is a rapid increase in the elderly population. Currently, the elderly population of 65 years or more has reached about 8 million in 2010 (BBS 2015b) which was 4 million in 1990, and this increase is forecasted to be higher in the coming years (BBS, 2015a). In order to cater to the elderly expenses, in 1997-98 Bangladesh introduced Old Age Allowance Program (OAAP), under the framework of its Social Safety Net Programs. It is necessary to find out how this program is progressing as Bangladesh is a developing country hence the program has been facing challenges (Masud-All-Kamal and Saha 2014; Barkat et al. 2013; Begum and Wesumperuma, D 2013; Choudhary, 2013; Pradhan, 2015; Mannan, 2010). However, none of these researchers have dealt with the issue from the angle of examining it using the parameter of policy implementation in the context of a developing country. This is the essence of what my study plans to implement.

1.1 Background

Since the mid-twentieth century, the world's aging population is increasing in both the developed and the developing countries resulting in a rising ratio of elderly people. The world is experiencing this ongoing change. Approximately 962 million people around the world are aged 60. It is projected that by 2030 globally, the number of elderly people aged 65 or more will rise to 1.40 billion and is expected to rise more, to 2.10 billion in 2050, and could rise up to 3.10 billion in 2100 (United Nations 2017). Further, it is estimated that a number of people aged 80 years or over will be 434 million by 2050, which will be three

times more since 2015 (United Nation, 2015; UNFPA and HAI, 2012). Nearly 260 million of the world's elderly population are living in Eastern and South-Eastern countries, followed by Europe and North America (over 200 million) (United Nations 2019). It is projected that by 2050 Eastern and South-Eastern Asia the of aged (age 65 or over) population will be 573 million persons from 261 million in 2019 where more than 50 percent of the population will be represented by women aged 60 or more (United Nations, 2019; UNFPA and HAI, 2012). According to a UN report (2019), more than 65 percent of the world's elderly population (1.1 billion) will be living in developing countries, and it is estimated to increase from 37 million in 2019 to 120 million in 2050. Further, in developing countries, it is likely that by 2050, the proportion of persons over 60 years of age will increase from 7 percent to 12 percent, and people over 80 years old are expected to rise 4 percent from 1 percent in 2008 (Hutton et al., 2008). In the context of Bangladesh, the Figure 1.1 below shows the percentages of elderly population from census and projection data of BSS and United Nation. Therefore, it is expected that Bangladesh will be having the largest population of elderly in the world by 2050 (United Nation, 2015).

Figure 1.1: Trend in Percentage of Elderly Population in Bangladesh



Source: (BBS 2015; United Nation 2015)

Globally proportion of elderly women were higher than elderly male but in Bangladesh scenario it is different, here in all divisions the proportion of elderly men was higher than women (BBS, 2015). The ageing index shows that by the next half-century due to rising

number of elderly people and the decline in young people, the ratio of the aged people (60 years or over) to the children (>15 years), might be about 5.7 times higher (BBS, 2016). The index of aging was 16.40 in 1950, 12.20 in 1975 and 12.80 in 2000 respectively (Rahman, 2010). According to Global Age Watch Index (2015) and BBS (BBS, 2015) Bangladesh ranks low in the capability domain due low proportion of economically active persons among the elderly populace. It has been predicted by World Population Prospect 2008 that in Bangladesh the old-age dependency ratio would be three times higher from 5.40 to 16.20 in between 2000 to 2050 (Rahman, 2010). There has been a gradual increase in the percentage of working age population from 49.80 and 56.80 in 1975 and 2000 respectively to 61.50 in 2010. Therefore, the aging population is great concern for us as their participation in the labour force is decreasing. According to World Population Projection also showed that elderly working age participation in labor force, has decreased from 62.5 percent 1950 to 46.6 percent in 2000 and expected to further decrease to 42.9 percent by 2010 (Holzmann et al., 2009; Rahman, 2010). Therefore, financial insecurity makes elderly people more vulnerable in our society. The more people get older, the more they become dependent on others in terms of financial security as they lose the capacity of earning. It was found that more than two-third people were economically inactive and only 39.5 percent were under the average pension coverage which is a small portion of the elderly population (Global Age Index, 2015).

1.2 Internationally Initiative Taken to Reduce Vulnerability of Elderly People

Population aging is one of the most significant social changes of the 21st century which impacts social, economic, demographic, and health sectors. Besides poverty, longevity causes different types of vulnerabilities for the elderly population in the society (He et al., 2016). The reasons for the elderly people to be at risk are, because of poverty they have less community support and face hurdles created by, lack of infrastructure; inadequate care services, social security systems and marginalization of family size and structure. The change in family structure is related to migration and economic development. These add to the weakening of informal social support systems that were conventionally given to the elderly in a family. Hence both family and society consider elderly people to be a burden which effects the aging population and face challenges like living arrangements, financial

conditions, healthcare, social support programs, labor supply, economy, human rights issues, culture, and environment. Therefore, population ageing gives rise to different social and economic challenges and poverty is higher among them and there is limited coverage of social security system (He, et al, 2016).

In order to reduce the vulnerable conditions of the elderly people, UN adopted different actions like the International Plans of Action on Ageing in 1982; The Madrid International Plan of Action on Ageing (MIPAA) in 2002; Review and Appraisal of the MIPAA in 2012, all these declarations urged governments to integrate elderly population into their national programs and guarantee their welfare. The broad recommendations were to ensure healthy aging by strengthening social security (providing psychological care from the family and society); introducing health services to ensure good health; strengthening economic security (ensuring active ageing and dignity) (UNFPA and HAI 2012; WHO 2015). Healthy ageing means quality of life in old age in terms of physical (access to the healthcare services) and mental wellness, social and economic security (Peel, Bartlett & McClure 2004). However, the Sustainable Development Goals (SDGs) only mentioned about better health and well being but there are no specific goals on achieving sustainable healthy aging.

In response to these declarations along with UN, World Health Organization (WHO) and INGOs such as the International Federation on Ageing (IFA), Help Age International and International Association of Gerontology and Geriatrics (IAGG) are directly working for ageing populations. According to Barrientos & Hulme (2016) governments of developing countries, to ensure the rights, dignity and income security of the elderly people, developed several policies and programs under Social Protection Program. For example, Thailand initiated a basic universal social pension for persons over 60 in 2009 and formed an elderly fund to give economic support to their aging population. China introduced new pension system for urban and rural population and started home-community based care support for elderly persons to uplift their care (UNFPA & HAI 2012). On the other hand, Australian government has passed its first National Male Health Policy (2010) and Shed Development Program in order to improve health and social isolation of the elderly men (UNFPA & HAI 2012). Later, 185 countries endorsed by the G20 and the UN adopted ‘Social Protection

Floors Recommendation' with the aim to give basic health care and income security for elderly men and women (ILO 2014).

Bangladesh was known as a very high poverty-stricken country where majority of the population were living between upper and lower poverty lines[1]. Then in recent years poverty fell from 31.5 percent in 2010 to 24.8 percent in 2015 were living below the poverty line (World Bank 2015). The proportion of extreme poor was 17.6 percent in 2010 which now stands at 12.9 percent in 2015 (World Bank 2015). Government of Bangladesh has initiated formal and informal Social Safety Net Programs (SSNPs) to address the issues of poor and vulnerable population as article 15(d) of the Constitution of the People's Republic of Bangladesh guarantees the rights of the sick, unemployed, aged, disabled persons, widows and orphans. Over the last four decades Bangladesh government started different programs under the umbrella of SSNPs. The broader goal of this initiative was to ensure social and economic security of the vulnerable population by redistributing resources and income (Mannan, 2010). Directly or indirectly all ministries are involved, but The Ministry of Social Welfare (MoSW), the Ministry of Women and Children Affairs (MoWCA), the Ministry of Food and Disaster Management (MoFDM), and the Local Government Division (LGD) are the four key ministries that are responsible for implementing the programs under SSNPs. All prior and present government have given SSNPs utmost importance to manage hazards, poverty and vulnerability faced by the vulnerable poor population especially elderly population.

In Bangladesh our aging population is gradually emerging as an issue that has a significant impact on both society and the economy of the country (Uddin et al., 2010). Previously in Bangladesh family and society were providing all the support to the elderly people. However, due to recent socio-economic changes, and resultant weakening of social fabric, the traditional support to the elderly people is gradually changing. Changing traditional household structures and declining fertility is increasing the vulnerability and poverty rates among the elderly in Bangladesh (World Bank, 2006). Furthermore, it was reported that

[1] The amount of income a person or family needs in order to maintain an acceptable standard of living, and below which they are considered poor.

there is a lack of inadequate safety net programs for elderly in Bangladesh though family is providing the old-age care (World Bank, 2006). Therefore, a range of programs with new approaches will be required to address adequate needs of the elderly population.

1.3 National Response: Government and Non-Governmental

Since independence various programs have been introduced by the government of Bangladesh, which are known as social safety net programs for the vulnerable people in the rural areas (Pradhan & Afrin 2015). In this regard the consecutive governments of Bangladesh have initiated number of specific welfare programs like welfare fund, old age allowance program (*Boyosko Bhata*), widow allowance (*Bidhoba Bhata*) for the disadvantaged vulnerable poor people and pension, gratuity, group insurance and provident fund for retired government employees. Since there is no common social security system in the country for elderly people hence, they become dependent on others that leads to economic insecurity. The government developed a National Old Age Policy in 2013 to ensure a responsible and safe environment for the elderly people.

Globally it has been proven that, bureaucracy causes inefficiencies in public policy process resulting in difficulties in implementation and economic losses to countries (Price, 2002). During implementation of the policies due to various reasons like policy process and procedures, inadequate resource policies face challenges either from the community or from the implementer. Hence few policies get the opportunity to be successfully implemented, but majority of them are partially implemented or unimplemented. Routine policies hardly encounter any opposition but new or proactive policies are always seen as a threat hence face opposition from different quarters and severe implementation gaps. The worst situation is for those new policies that are implemented in a top-down manner without involving the participants in both the phases of policy formulation and implementation. This confirms that in spite of good intention a policy may encounter opposition only because it could not read the mood and sentiments of a community. Therefore, to avoid these complications governments have developed an implementation manual for old age allowances program. Literature review in chapter two will try to identify the gaps in the current literature on social security system, social safety net programs, old

age allowance programs and policy implementations challenges which will enable us to include relevant questions to address the gaps through this proposed research on population aging in Bangladesh.

1.4 Statement of the Problem

As discussed above, an aging population has major consequences and effects in all area of life due to its large size, lack of resources being allocated for services, poverty, inadequate healthcare amenities, lack of social security and adequate strategic planning (Nesa et al., 2013; Uddin et al., 2010; Kuhn, 2001). National Health Policy 2011 has highlighted the impending challenges that will be faced by the elderly people. Hence taking proper care of the elderly is a major challenge as 83 percent of elderly people are living in rural areas of Bangladesh (BBS, 2015). In Bangladesh a history of patrilineal society and extended family pattern always provided the social and economic support for the elderly people both in urban and rural areas (Kuhn, 2001). Traditionally elderly people were head of the family, participated in major decision making and looked after their grandchildren (Uddin et al. 2010). Though, this joint family scenario is breaking down into nuclear families due to changes in social, economic and demography. Other reasons associated to this change are rapid industrialization, rapid urbanization, migration, labor force mobility and increase in non-agricultural activities (Nesa et al. 2013). Nuclear family structure has changed the status of the elderly for which norms and values to show respect to elderly is disappearing. Elderly is considered to be dependent family members at present (ILO, 2014). It was found that poor households have more than forty percent elderly (Pradhan 2013). As a result, social and economic support from family, kin or community are decreasing for which elderly people are becoming more lonely, vulnerable and neglected (Uddin et al. 2010). Further, it was also found that due to lack of family support challenges faced by the elderly was food insecurity, lack of shelter and healthcare (Pradhan 2013, Barkat et al. 2013, BIDS 2013, Uddin et al. 2010). Especially, elderly women were more vulnerable than men because of lack of social and economic support from their family (ILO, 2014).

The gradual declining support from the family pushes the elderly people to seek, financial, social and healthcare support from government (Khan and Leeson, 2006). Whereas in

Bangladesh there are not many policies and large programs like social and economic security system to address problems of the elderly people (Miyan, 2005). Bangladesh has very limited support system like old homes, healthcare and social security services for the elderly (Kuhn 2001, Nesa et al. 2013). Though government has given priority to reduce poverty and inequality over the past 10-15 years however they will face difficulties to support the large number of elderly people with inadequate resources. Therefore, it is important for the government to focus the issue among policy planners to develop solution, policy, programs to address the issue. Under the umbrella of Social Safety Net Programs in 1997-98 government has introduced Old Age Allowance Program (OAAP). It is one and only program initiated by the government that gives small amount of money to the vulnerable poor elderly. However, only about 30 percent of the poor elderly are receiving a small amount individually which is not sufficient to meet their needs (BIDS, 2013, Nesa et al. 2013, Miyan 2005, Kabir, 2001). Therefore, government alone is not capable enough to ensure better life for the vulnerable elderly as the coverage of the program is not satisfactory. Total coverage of the program was low due to leakage and targeting errors (Ahemd, 2007 and Sumarto & Suryahadi, 2001). Most of the studies on SSNPs and OAAP (discussed later in chapter two) used the quantitative or qualitative approaches to examine the effect of the programs on the beneficiaries and analyzed the visions of the beneficiaries and non-beneficiaries about the programs. The experience of the implementers and satisfaction of the beneficiaries about the implementation of the policy have not been widely examined. Thus, a thorough study from policy perspective may disclose policy issues that may provide guidance in the development of the current programs along with other SSNPs interventions.

The rationale of this study is to have an in-depth understanding of the real situation of implementation of old age allowance program in different regions of Bangladesh, creating evidence based strategic decisions to go ahead with specific interventions. Though, numerous studies have been conducted to understand the achievements of the goals of old age allowance program however very few studies have been found on OAAP implementation. This research is an effort to start filling the void. The focus is on old age allowance program broadly defined—cash transfers, that take place after a given eligibility

age and on their possible role as instruments for increasing access to old age security in rural areas. The rationale of the study is to bring up gaps of previous studies which could not present views from the context of policy implementation process. It would help to assess how far the goals of old age program are achieved and draw possible policy-oriented strategy given the resource constraints. This study thus tries to examine the implementation of Old Age Allowance Program (beneficiaries, community people and service providers) in terms of implementation status and satisfaction of the beneficiaries. The study however has examined the implementation process of OAAP from 2005 till May 2018. This knowledge is of utmost importance in developing an effective strategy to ensure implementation of policy. This study would try to capture the perspectives of beneficiaries and all implementers regarding the process of implementation presently by using mix method approaches. This study would be a good resource for the government and nongovernment policy makers considering the pension, old age allowance program, national elderly policy and others like micro credit, health, nutrition, population sector program and community empowerment, etc.

1.5 Broad Objectives

Based on the broader context and dynamics of the management and the broader issues and statement of the problem, this research attempts to understand and analyze the institutional and implementation challenges of implementation of Old Age Allowance Program (OAAP) in Bangladesh. The study broadly aims to examine the institutional issues and implementation process of OAAP. The process of implementation has also been examined from the beneficiaries' perspectives.

1.6 Research Question

The prime questions that will be addressed in this study are:

1. What are the critical factors that influence the implementation of OAAP?
2. To what extent the mainstream policy implementation theories explain the process and dynamics of the Old Age Allowance Program in the context of Bangladesh?

1.7 Significance of the Study

All over the world the number of elderly persons is increasing at a very rapid pace. This study is appropriate as the world is facing a tough economic crisis that is challenging social protection for societies. Consequently, the vulnerable poor elderly is being isolated from the family due to social change rapid urbanization and rural-urban migration. Bangladesh is not an exception to these trends because majority of the elderly population in Bangladesh are rural based and are among the vulnerable groups in the society. Most prior research of old age pension system and allowance programs are linked to social and economic security of elderly people but was consistently focused on Western populations, less is known about these relationships in South Asian context like Bangladesh, a country facing a rapidly aging population. Since there is an implied statement in most policy studies that once a policy has been formulated the policy will be implemented. However, this statement is invalid for policies formulated in many developing countries. This study will help to reduce the knowledge gap of implementation process of a policy and the findings of the study will contribute to an in-depth understanding on the adequacy and coverage of the Old Age Allowance Programs that will help policy makers in designing effective Social Safety Net intervention for the older population in Bangladesh in a more appropriate and effective manner.

1.8 Structure of the Thesis

The structure of the research is conventional. Chapter one of the study is the introductory part which consists of the background and context of the study, statement of the problem, scope and rational of the study, objectives of the study, key research questionnaire followed through the study. Chapter two of the thesis, presents in-depth literature review related to old age allowance program; policy implementation; and social safety net programs. The study is based on findings of different studies that have taken place at different times by different researchers collected from various secondary sources were re-analyzed before presentation and discussed in details. Later, on from literature review it identifies factors directly related to policy implementation and develop a visual model to demonstrate these relationships. Chapter three is broadly divided into two sections with the first section

exploring five different policy implementation theories developed by scholarly authors in depth. In the second section of this chapter, based on the analysis of first section, an analytical framework to be employed throughout this research has been developed. Chapter four details the methodological approach applied for data collection and relevant analysis to obtain better understanding of the objective and answer the research questions and limitations of the study. Chapter five presents an extensive synthesized and summarized evolution and state of Social Safety Net Programs in Bangladesh with a focus on the Old Age Allowance Program of Bangladesh initiated by the government for elderly people. Chapter six comprises of quantitative and qualitative data analysis. There are two broad sections, with first section is the presentation of data of both survey questionnaire and case studies based on beneficiaries' opinion regarding the implementation of OAAP. The second section of the chapter presents the findings of an in-depth interview of the implementers. Chapter seven consists of the discussion and links it with the theoretical premise of the analytical approach of this study. Finally, chapter eight concludes the research with summarized relevant observations and way forward.

CHAPTER TWO
LITERATURE REVIEW

2.0 Introduction

This chapter reviews different books and journal articles on Social Safety Net Programs (SSNP) in Bangladesh, Social Protection, Old Age Allowance Program, Old Age Pension and literatures on policy implementation with the aim to understand the challenges in policy implementation. This review intends to explain some key concepts used in this research and identify the research limitations in comprehending the acute gaps of the existing literature to raise pertinent questions in the proposed research on Old Age Allowance Program in Bangladesh. It starts by examining different empirical studies on Social Safety Net and Social Protection Programs. Then investigates different studies on pension system and Old Age Allowance Programs to identify the policy issues and challenges. Later, explores the evolving process of policy implementation. Finally, summarizes the literature review and outlines the gaps in the literature which this research expects to address by developing a literature review tree by merging the findings of empirical studies and theories of policy implementation.

2.1 Social Safety Net Programs and Social Protection

The pattern, duration and services of Social Safety Net Programs largely vary according to the performance, the cultural beliefs and practices of the implementers who are assigned to implement the program. For example, Bloom, Jimenez, and Rosenberg (2012) discussed that Social Protection Programs address the needs and vulnerabilities of older people in low and medium-income countries despite having financial constraints and lack of political will. They suggested that to overcome the problem policy-makers need to tackle problems of overlaps in to integrated programs and ensure social insurance and welfare assistance (Bloom, Jimenez, and Rosenberg, 2012). This was further supported by Barrientos and Hulme (2016) that in developing countries Social Safety Net Programs faces various implementation challenges like low coverage due to financial and low-cost schemes,

ineffective design, poverty and political barriers. Then again, according to Grosh, Del Ninno, Tesliuc, and Ouerghi (2008) to overcome the challenges in implementation of Social Safety Net Program, it was required to have an effective implementation system along with good intentions. Findings also reveal that there were errors in targeting of beneficiaries and different cost like administrative costs, political cost, incentive costs, transaction and social costs that were affecting the overall benefit (Grosh et. al., 2008). At the same time, to develop an effective social security system in developing countries requires a number of policy instruments to overcome administrative constraints and incentives for workers that depends on government revenues (Ahmad, 1991). Whereas Devereux, et al., (2017) discloses that targeting error was one of the most challenging and debatable features of the strategy of Social Transfer Programs, which requires vigilant strategy and dedicated admin to avoid elite capture and ensuring targeting accuracy throughout the world. Similarly, Pritchett (2005) study identified that training courses on Safety Net programs required to overcome the problems in the design and implementation. He identified five issues, like budget for the program on which target depends; targeting needs to be clear; targeting need to consider legitimacy, equity and fairness; targeting of the beneficiaries must be based on eligibility rules rather that localized discretion; who will be the implementers of the program related to targeting of Safety Net Program.

While, Conning and Kevane (2002) stated that though Social Safety Nets Programs in developing countries played important role in alleviating poverty but it has not been able to successfully target the actual poor due to the failure of engaging community groups as targeting agents by Social Welfare Ministries. So, to overcome the problem, they suggested for bottom-up service delivery options that would ensure the participation of the target population and their community in program planning, execution and supervision (Conning and Kevane, 2002). According to Besley, Burgess and Rasul (2003) targeting the actual poor is the important most factor that determines the success of Safety Nets Programs. Therefore, for effective implementation of SSNPs needs a supportive institutional framework, that was not overwhelmed by management authority, corruption and respects the rule of law (Besley, Burgess and Rasul, 2003). As it was important to study the implementation of Social Safety Net Program because there was a continuum of adverse

challenges that effect the achievement of the goals. In this context, Coady (2004) confirms that in developing courtiers Social Safety Net Programs failed to decrease poverty to any noticeable level because it could not reach the intended target group due to small allocation, low program coverage, uncoordinated, overlap transfer programs, operational inadequacies and corruption. Echoing with this, it was also found that though Safety Net Programs played important role in poorest countries but there were three fundamental constraints; lack of proper information about the beneficiaries, lack of organizational capacity to target beneficiaries and lack of economic affordability of transfers that challenges the program (Smith and Subbarao, 2003). Therefore, to address the problem Smith and Subbarao (2003) suggested that programs should be simple that was within the limit of administrative capacity, easily implementable, cost-effective and fiscally sustainable.

According to Ginneken (2003) few policy approaches like strong political commitment, better administrative structure and long experience of the worker would ensure successful implementation. Therefore, it was suggested to extend social security program at the international and national level by improving the current social insurance programs, by ensuring political commitment and encouraging community and area-based social insurance schemes (Ginneken, 2003). Furthermore, Alderman and Hoddinott (2007) argued that the aim of the Social Safety Net Programs was to ensure economic benefits for the vulnerable poor but these programs were barely assured pro-poor growth as these programs utilized public resources without having no long-term planning, discouraging work and investment. Simultaneously it was suggested to overcome the long-term consequences Social Safety Net Programs need to have clear objective, reliable means to identify beneficiaries, a source for continuous resource transfer, constant monitoring and evaluation of effectiveness, and ensuring transparency (Alderman and Hoddinott, 2007).

In the context of Africa, Kalusopa, Dicks and Boateng (2012) study based on information from ten African countries informed that majority people in Africa still lacked social protection even after involving the Unions to ensure social protection in Africa. The study also revealed social protection exists for those working in the formal sector, public sector and in private formal sectors. It was identified by reviewing different case studies that

various difficulties such as availability of resources, lack of coverage, administration commitment, number and types of incidents covered and increased benefits problems. These issues vary from country to country as countries were not homogeneous (Kalusopa, et. al. 2012). In other studies, on social protection conducted in Africa by Dhemba (2013) and Mathiu (2012) showed that Social Protection measures did not provide adequate benefits, coverage was limited, payment was not guaranteed and limited budget was allocated by the government as these programs were attached on political economy and national economy. Whereas, another study confirmed that similar to other African countries, in Zambia's there was no public policy and legal framework for the informal sector as a result they were not brought under the social security scheme, it was confined to the formal sector (Kipumbu, 2016). The study suggested that government needed to amend laws to facilitate the coverage of the informal sector workers (Kipumbu, 2016).

The empirical study findings from Asian countries like Nepal, India, Indonesia Myanmar and Pakistan confirmed that success of policy implementation depends on a socio-political context, leadership, resource, commitment and coordination. For instance, Dutta (2008) found that Indian Social Pension Scheme performance was satisfactory because the social pension was high and disbursements were on time. However, coverage was low due to high transaction costs associated with the application process and targeting was far from perfect and the eligibility criteria were not firmly applied. He suggested that improvement on both the policy and administration sides were required. In another study Kalicharan (2016) argued that Social Security System had been universally recognized, but the implementation of Social Security in India was challenging due to the existence of large workforce in informal sectors and high level of poverty. The aim of the Social Security Program was to reduce the social distresses but due to limited coverage the small industrial workers, unorganized and agricultural labors were left out from this program, so the program requires effectiveness, accurate coverage, appropriate policy and approaches to strengthen the delivery system and include old age benefits (Kalicharan, 2016). Vaziralli and Camille (2013) also revealed that Social Protection Schemes in India provides supports to the vulnerable poor but suffers from considerable weaknesses related to ownership structure, coverage and delivery architecture (Vaziralli and Camille, 2013). Therefore, to

overcome these weaknesses, the government must own the program and have effective planning, resources, delivery mechanism and coordination among the operating authorities (Vaziralli and Camille, 2013).

Related to this, the Report of Nepal National Planning Commission (2012) validated that Nepal's Social Safety Net Programs successfully achieved the goal to reduce poverty by ensuring proper targeting with low inclusion and exclusion errors. However, according to the report it was found that there were errors in implementation due to lack of capacity, policy issues, coordination, transparency and updating records to avoid targeting errors. Similarly, Khanal (2013) reviewed existing literature and consultation meetings on Social Security/Social Protection Programs of Nepal to understand the conceptual clarity about which programs should be non-contributory and contributory. Furthermore, he suggested that there was need to overcome problems related to issues of responsibility, sustainability, monitoring, coverage and corruption (Khanal, 2013). Then again, Pakistan's Social Safety Net, Social Protection program and public pension were highly skewed and restricted to formal sectors as a result it limited the access of deserving people in the informal sectors and large number of elderly people were not included in any kind of pension system or old age benefits (Mahmood and Nasir, 2008; Khan, Sulaiman, Ibrahim and Shah, 2013). Both the studies showed that programs lacked adequate SSN measures for which various problems arose, for example: coverage and adequacy, management and monitoring of resources, income inequality, class-conflict, corruption, self-indulgence and self-indulgence effected the effectiveness of the pension plans and social security system in Pakistan (Mahmood, et.al, 2008; Khan, et.al, 2013). Furthermore, they suggested developing an inclusive policy and measures on social security system and old age pension program along with all modalities for delivering the services (Mahmood, et.al, 2008; Khan, et.al, 2013). Then again, Yoshimi Nishino and Gabriele Koehler (2011) argued that in Myanmar through Social Security System and Social Assistance Program it was possible to enhance country's Social Protection Policy. According to him by increasing current taxation rate, resources, political, policy changes and consultative initiatives could change parts of the social security system for better achievement (Yoshimi, et. al., 2011).

Whereas, Sumarto, Suryahadi and Widyanti (2002) examined the effectiveness of various Social Safety Net Programs of Indonesia. The study revealed that goals of the program were not being achieved due to the problem like wrong targeting, under coverage and leakage. Therefore, to achieve the goals the program needs to be concise with the capacity for quick expansion whenever required, well-targeted with higher coverage and need to address the leakage by effective public education to make people understand the importance of the program (Sumarto, Suryahadi and Widyanti, 2002). Similarly, Ananta and Siregar (1999) evaluated the Social Safety Net Policies of Indonesia and revealed that overall administrative capacity, poor performance of the implementer and low resources extremely weakened the effectiveness of the policies. Then again, due to different levels of per capita income, economic structure, demographic trends and political philosophy in the Southeast Asian countries, the Social Security arrangements in these countries vary (Asher, 1998). The study also identified few problems in implementation like effectiveness in terms of coverage, administration and compliance and investment pattern of social security funds, lack of transparency concerning certain crucial aspects that affected the program (Asher, 1998). Therefore, to overcome the challenges Asher (1998) suggested that political management was crucial in designing and implementing social security reforms in Southeast Asia. In a study on four south Asian countries Social Pension System by Mujahid, Pannirselvam and Dodge (2008) also confirmed that elderly population of the society appreciated the Social Pension System because through this small amount they were self-independent, could contribute to households, as well as, it increased community participation. Furthermore, with this pension they could meet their basic necessities and improved their lives. Therefore, to ensure the sustainability of the Social Pension System government need to monitor and evaluate the system regularly for providing or expanding the coverage of social pensions (Mujahid, et.al, 2008).

Over the last two decades government of Bangladesh has been giving priority to the Social Safety Net Programs to alleviate poverty and increase the social security of the vulnerable population especially living in rural areas. For example, well-implemented Safety Net Programs of Bangladesh helped to reduce the poverty among the poor however, the success of the Social Safety Net Programs was dependent on administrative commitment, well

targeting system, less leakages and strong monitoring and supervision at various levels (Wetengere and Sabuni, 2015). Nevertheless, absence of a clear strategic framework for integrated and harmonized Social Protection System affected the outcome of the program (Hulme, Maitrot, Rango, and Rahman, 2014). Major challenges for the government of Bangladesh were to develop monitoring systems, coordination and sharing of resources and institutional arrangements for addressing the issues of implementing Social Protection System (Hulme, et.al, 2014). Nevertheless, Haider and Mahamud (2017) found that Social Safety Net did not target the eligible people, as majority beneficiaries selected under Social Safety Net Program did not fulfil with one or more priority criteria of the programs. So, they suggested to review the selection criteria and ensure proper monitoring at the beneficiary selection process (Haider and Mahamud, 2017).

While in another study, on Social Protection System in Bangladesh showed that the current system was rationally progressive but unsuccessful to achieve the goal of the program due to targeting error and total allocation was small compared to the needs (Khan and Hassan, 2016). Then again, distribution process of the Social Safety Net Programs was not effective and sustainable and it would have been better if social work graduates were employed in implementing the program (Khan and Hassan, 2016). In a similar study on targeting errors in beneficiary selection of main public Social Safety Net Programs in Bangladesh by Hossain, Kaiser, and Islam (2015) identified that highest targeting errors was found in old age allowance, allowance for the widowed, deserted and destitute women and VGD. Then again, reviewing the Social Safety Net Programs (SSNPs) of Bangladesh, Ahmed, Jahan and Zohora (2014) showed that better targeting of beneficiaries, better monitoring and supervision is required to achieve the goals of Social Safety Net Programs. According to Subbarao, Bonnerjee, Braithwaite, Carvalho, Ezemenari, Graham and Thompson (1997), literature reviewed study found that in SSNPs in Bangladesh people who were extremely vulnerable poor were mostly excluded. Therefore, to overcome this problem, they have recommended involving communities, local groups, and NGOs in targeting poor people for better outcome of the program (Subbarao, et.al., 1997).

According to Planning Commission (2005) report, though SSNP was a success for Bangladesh, the programs were not running smoothly due to various problems like low coverage, insufficiency of the grants per beneficiary, and targeting errors and leakages. The report suggested there was a need for enhanced targeting and improving efficiency, effectiveness and coordination, improving the accountability of management, start a system for supervision and evaluation for successful implementation. However, in another report prepared by Planning Commission (2015) identified that coverage of SSNPs for the vulnerable poor households had increased but yet there was an absence of a strategic framework and future projection. Furthermore, it was found from the report that programs were overlapping each other, an absence of coordination among the programs, ineffective targeting due to which often resulting in duplicative, low-budget allocations and multiple implementation agencies. Additionally, the monitoring and evaluation aspects of these programs were inadequate (Planning Commission, 2015).

Whereas, World Bank (2006) report illustrated that there were considerable evidences on the short-term impacts of safety net interventions like wrong targeting, lack of coordination, corruption and regional disparity. In another report on Bangladesh's Social Protection System Kidd and Khondker (2013) found that impact of current Social Protection System was low despite spending high amount for reducing poverty. The reasons for the poor performance stated in the report were low and uneven geographical coverage, poor targeting performance, amount of the allowance was too low to have impact on poverty, and ministries involved in delivering the program had very little influence on overall final budget allocation. Related to the findings of the reports Rahman and Choudhury (2012) also assessed the SSNPs of Bangladesh and noted that budget of SSNPs was low as a result the benefit size was not sufficient. Whereas policy related findings reveals that there were coverage gaps, leakages and tendency to build parallel implementation structures which add to implementation costs but not to sustainability. In another study conducted by Raihan's (2013) found that many programs were overlapping due to improper coordination and absences of monitoring cell resulting of no accountability and coordination among the implementing administrators. Therefore, he suggested that

improving the issue of regional disparity of safety net programs in Bangladesh would bring changes.

Whereas Masud-All-kamal and Saha (2014) found that organizational complication, huge budget, high leakages, targeting error, poor administration, less transparency and answerability and dishonesty hindering program implementation (Masud-All-kamal and Saha, 2014). In another study, Barkat, Sengupta, Hussain, Rahman and Ahamed (2013) also identified due to political and personal nepotism, improper prioritizations and lack of coordination among the ministries and agencies of the government resulting low coverage, bribe, leakages, and inequality in regional distribution affected the implementation of SSNPs. Then again, Barakat-E-Khuda (2011) identified that political commitment, weak program management, leakage, errors in selection process, delays in fund disbursement, weak monitoring and supervision of the program were challenging the success of the program despite which SSNP has achieved to ensure economic growth and food security, both locally and nationally. In line with these studies, it was reconfirmed by Ahmed and Bari (2011) that lack of good governance and empowered local government had created barriers for the poor people to access government social safety net programs. Morshed (2009) also reviewed SSNPs operated by both Government Organizations (GOs) and NGOs in Bangladesh and found that all safety net programs in Bangladesh significantly have leakage problem, targeting beneficiary errors, lack of sufficient capacity to monitor programs, lack of proper management and coordination and politicization of the SSNPs affecting the successful achievement of SSNPs goals. Perception about Social Safety Net Program was studied by Ahmed and Islam (2011) where he found SSNP beneficiaries and community people did not completely understand the selection criteria and administration undergo some pressures from the political and influential quarters. Whereas, in another the study by Maniruzzaman and Somiti (2009) disclosed that lack of coordination, overlying and doubling in program delivery, participation of different ministries in implementation could not ensure access of poor and from one source few received assistance. Then again, in another study by Iqbal, Khan and Tahsina (2008) displayed Social Safety Net Program of Bangladesh was especially designed and developed for the poor vulnerable population

of the community but the program was unevenly distributed in different region, lack of coordination resulting of overlaps and leakage in transferring resource to the poor.

It can be argued that Social Safety Net Programs alone cannot ensure social and economic security. To achieve the goals of the programs, one needs to ensure accurate implementation. From the above discussion, it was seen that Social Safety Net Programs were very popular program to reduce poverty among the poor vulnerable people in developing countries. However, in South Asia researchers also hypothesize that programs under SSNP were not able to achieve its goals due to corruption, political patronage, electoral manipulation, administrative capacity and pressure of elite individuals. Therefore, the following discussion on literature on National Pension System for elderly people provides a basis of the current study.

2.2 Empirical Studies on Pension System for Elderly People

As the growth in economy increasing urban migration and rise of nuclear families results in the rise of vulnerable elderly people in rural areas round the world, there would be more vulnerable elderly people in the urban areas too. Therefore, to ensure overall support for the elderly population was major concern for the governments of developing countries. The literatures on pension system for elderly people context has focused on the universal pension system for vulnerable elderly people with the aim to increase their self-respect and worth of the human person as espoused within the international human rights regime (Shahid, 2014). The trends and recent policies on pension system called for the expansion of social protection in search to overcome crisis, comprehensive development and social justice as social protection policies had been effective in reducing poverty, inequality, strengthen the elder people's rights and dignity (Holzmann, 2013). However, pensionable elderlies were not covered in the non-contributory pensions system (Holzmann, 2013). According to Johnson and Williamson (2006) there were various limitations in universal non-contributory pensions system, so it might not be suitable for all developing countries even though the program might have helped to increase social safety widely in remote areas with the anticipation that it would decrease poverty, rise longevity and improve overall security (Johnson and Williamson, 2006). Similarly, Barrientos (2009) in his study on

social pension in low-income countries found that non-contributory pension programs helped to reduce poverty and inequality, support and promote functioning and capabilities among vulnerable poorer groups. Even though the programs were developed against adverse institutional environments and core foundation of solidarity institutions and natural reservoirs of political support and social contract (Barrientos, 2009). In another study by Barrientos (2012) showed that there were four types of non-contributory system for poor vulnerable elderly, they were generalist social assistance, social assistance with an old age component, selective or means tested social pensions, and categorical social pensions. Since there were several policy options available and one needed to be carefully considered in the context of country-specific conditions and existing institutions (Barrientos, 2012).

Policies cannot be implemented without strategic planning, in this context, World Bank's report identified that design and implementation of pension programs were facing three strategic challenges like coverage gap, adequacy and sustainability along with few implementation issues for example, monitoring and efficient service delivery, cooperation between managerial staff and management of public and privately managed pension funds (Dorfman and Palacios, 2012). Similar, findings were identified by Stelten (2011) that problems in policy issues resulted for low coverage of the Pension Scheme. As they showed that the scheme did not have secure financial investments, lack of its legal status and organization planning, faults in the distribution networks and lack of targeted marketing strategy (Stelten, 2011). Whereas, Yang, Williamson and Shen (2010) research confirmed with previous studies that lack of social security for rural elders deteriorates the rural-urban economic difference, increases the ratio of rural poverty and social justice concerns. According to them there was a need for universal non-contributory Rural Old-Age Social Pension in rural China to reduce poverty level in rural areas and income inequality between rural and urban areas (Yang, et.al, 2010). Whereas, Wang (2006) showed that China's urban and rural Old Age Security System having funding gaps, that were causing huge problem on the sustainability of the urban pension system and low coverage in rural areas. He suggested that China needed to accelerate the modification of its Old Age Security System that would ensure organizational support (Wang, 2006). Akwimbi (2011) also argued that lack of adequate financial resources to provide pension benefits and other social

security to the elderly was the key challenge in Kenya. Therefore, to address the issue there was an urgent need for comprehensive National Social Security Policy and integrating planning for coordinating different schemes (Akwimbi, 2011). On the other hand, Miyan (2005) in his study on existing pension system of Bangladesh found that present retirement and pension system in Bangladesh had limited coverage. All of these pensions were only for the public servants but not for those working in the agriculture sector and migrant workers. The study proposes that government need to formulate policy on national pension system to cover all retired elderlies from both the formal and informal economic sector. Then again, Skovseth (2010) reviewed the existing literature on effects on the minimum old age pension in South Africa and found that cash transfers were a good way to redistribute money and help people out of the absolute poverty and if the money was given to a woman, then it had positive effects.

The above discussion focused on the social pension system for elderly people as the existing research intends to explore the Old Age allowance Program under SSNPs in Bangladesh. From the above discussion, it was clear that current pension system in developing countries did not focus on the population those were involved in informal sectors and living in rural areas. Only through SSNPs these marginalized vulnerable poor elderly people were supported but not all were covered in the programs. There was a need for comprehensive policies to ensure the coverage of the programs. The following section discusses on the empirical research findings on Old Age Programs of SSNPs.

2.3 Empirical Studies on Old Age Allowance Program (OAAP)

Among the different programs in the SSNPs, OAAP was the only program for the vulnerable poor elderly who were not in the formal sector of economy. As discussed earlier, the findings of previous studies on social safety net programs and pension system for elderly gave us an overview on various that evolved over time and implementation of these programs were complex. Therefore, understanding the implementation process of OAAP was important. This section discussed the methodology and findings of different studies that focused on the old age allowance programs in south Asian countries especially, Bangladesh India and Nepal. In this context, Rajan (2002) found that both public and

private charitable institutions partially contributed and provided social support but coverage of the program was low due to insufficient resource. According to him if this situation continues then the outcome would be even less promising (Rajan, 2002). Applying mix-method approaches in another study in India by Jothi, Lakshminarayanan, Ramakrishnan and Selvaraj (2016) confirmed that majority of beneficiaries were satisfied with the scheme, felt economically empowered as it increased the self-esteem and renewed confidence in life but delivery mechanism of the scheme was not appropriate. Using a combination of qualitative and quantitative methods Tame (2014) confirmed that the pension system for the tribal elderly had reduced poverty and restored the tribal elderly people's pride in the society (Tame, 2014). However, using descriptive, observational cross-sectional field-based data Srivastava and Kandpal (2014) showed that majority of the elderly were knew about social security scheme but the utilization rate was terribly low. According to them there was an urgent need to review the existing policy guidelines and revise it to upsurge the utilization of the scheme and effectively implement the program at the community level. According to a report for Planning Commission Government of India (2011) due to less social interaction elderly people did not know about their rights and power. The report has requested to increase the benefit amount and aware elderly regarding the existing available programs. Report recommended to give funds straight to Panchayat for the betterment of elderly people and to develop comprehensive development policy for the rural older people (Planning Commission India, 2011). In another study by Goswami (2001) observed that low coverage, deficit of provident fund schemes due to investment restriction and financial difficulties in administering reduced the current unfunded public pension programs. Therefore, to overcome this Indian pension system requires policy direction reforming (Goswami, 2001). Related to this study Alam (2004) studied three major income security plans (social assistance, pension and devising old age saving) for the aged people of India. Alam (2011) strongly argued for strengthening of the Social Assistance Program for older persons by modifying the coverage size of its beneficiaries, ensuring reformed pension policy and planning long-term old age savings instruments.

Compared to previous studies, Sony KC et al (2014) found that elderly people in Nepal appreciated the program as it had reduced the burden on their families. At same time Sony

(2011) acknowledged numerous problems in the delivery system of the allowance like existence of ghost names, lack of proper information on distribution of the allowance, the exclusion of eligible households, small amount of the benefit, mode of payment, cost involved needed to travel long distance and lack of information about the deposit requirement. However, in another literature on Nepal's Old Age Allowance scheme by Samson (2012) identified that this scheme was an integrated system of cash transfers through which government was effectively tackling poverty, increased the status and vulnerability of the older people. The benefits were well targeted, provided through transparent registration and delivery systems and the increase of the coverage reflected program success and political popularity. In line with the previous findings, Uprety (2010) also found that senior citizens have appreciated the Old Age Allowance Program, as it has gave them the opportunity to come out of social inclusion but they had raised the issue of the transparency and irregularity of the program. He also discussed about institutional complications like fund not released in time, reducing fund for a year, difficulty to distribute it in the scattered settlements, problem of security, problem of office buildings and that each secretary had to cover a large area. Additionally, he showed that the allowance money was used to meet their personal basic needs but it was inadequate to meet the cost of treatment, medicine and food (Uprety, 2010). In another study by Help Age Nepal (2009) exposed that older people from rural area and those living alone had highly valued the pension system, despite the amount being small because it had contributed to sustain their lives. Another qualitative survey on old age allowance program in Nepal by Rajan (2003) found that sanctioned amount of the grant has fallen short of the amount required because the number of potential beneficiaries had increased.

The findings of different studies on Old Age Allowance Programs in India and Nepal showed that program was well accepted by the elderly people but had few challenges in delivering the program. Among the SSN program OAAP was the first program that was initiated in 1987 in Bangladesh. Therefore, to understand the implementation process of OAAP, it was important to review the findings of other studies conducted in Bangladesh. For example, Mamun (2019) explored the effectiveness of OAAP for reducing poverty among its beneficiaries. The findings of the study revealed that OAAP had a positive

impact on reducing poverty, ensures to improve food and calorie and increases their status within their families as well as in society. Furthermore, Mamun suggested that to have better outcome from the programs it was essential to ensure transparency, increase allowance money, coverage, reduce complexity of withdrawing allowance and more publicity of the program for raising awareness among the targeted people. In another qualitative study Ara, and Tanni, (2019) aimed to examine the impact of old age allowance program of Bangladesh and its impact on the improvement in quality of life of elderly. The findings of the study confirmed that quality on two aspects called social status and psychological well-being had increased for most of the respondents, but quality on basic needs was not covered with the allowance money. Similar finding that allowance was very significant in the life of recipients, however it was not sufficient to help them to come out of poverty (or extreme poverty) but contributes to reinforce extreme poor households' social network and confidence, was found in Tariquzzaman and Rana (2014) and Choudhary (2013) study on old age allowance program. Both the study used mixed methods approaches. Then again, Rana and Ahmed (2008) using quantitative data revealed that regular financial support brought a positive change in the social and economic dimensions of the elderly people's life because small amount of money which allowed them seek healthcare, buy food and clothes.

Compared to other studies, Uddin (2013) found that majority of the beneficiaries were satisfied with the program as they were able to fulfil their needs even though the amount was small. The study also confirmed that program implementation faced challenges due constant meddling of local government representatives and political leaders, targeting to errors and operational difficulty in the bank which badly affect the effective implementation of the program. Mallik (2018) also conducted a qualitative study with the aim to gain in-depth understanding regarding the limitations, challenges and gaps of the current system of SSNPs and to access the impacts of these programs on their lives. According to her there were various kinds of barrier like wrong targeting, bribe giving, lack of information, lack of a monitoring and evaluation system, political influence was obstructing the implementation of the programs (Mallik, 2018). To overcome the problems, she suggested that to reduce organization leakage and targeting errors (Mallik, 2018).

According the report of Ministry of Social Welfare, Government of Bangladesh (2017) on OAA and HDDWW programs revealed that program coverage was poor with significant targeting errors, issues of corruption and payment process through the bank was not easy as elderly people had to travel long distances that enforces substantial monetary costs as well as physical hardship.

Similarly, Begum, Sen, Ahmed (2013) in their comparative study of beneficiaries and non-beneficiaries of OAAP context found that OAAP beneficiary have higher rate in consumption of better food and spending on health care than non-beneficiary elderly. However, as the allowance money was not sufficient for supporting the older people as a result beneficiary of an extreme poor category were found no better than their non-beneficiary counterparts. The research also confirmed that selection did not follow the selection criteria and information were not properly disseminated. Using mixed methods approach a study conducted by Hasan, Mahbubuzzaman and Chowdhury (2012) revealed there was some limitations in the administrative process (selection process and money distribution) of OAA program. In line with the findings of earlier studies Ahmed S.A., Rana, A.K.M.M., Hossain, N. and Zahra, N., (2008) disclosed that beneficiaries were satisfied with selection process than the non-beneficiaries and they were satisfied with the allowance scheme as this allowance has increased some of their social and economic status. It was also stated that the process of beneficiary selection and distribution were dominated by UP members and chairmen. In another study using mixed methods approaches Kabir and Salam (2001) revealed that government *Boisko Bhata* benefit was small but the scheme was promising for the wellbeing of the elderly people, though it reached only a fraction of the elderly population in rural Bangladesh. The findings of the survey disclosed that the allowance money was mostly utilized for their basic needs and some money was used in transport cost as they had to travel long distance. However, in numerous studies conducted by Help Age (2000) on old age support issue to address the relevance, outflows, and barriers of the efforts made by government institutions found that many older people are excluded from services and support by the NGOs due to age limits on participation resulting in low uptake of the services by the older people. The study also revealed that the coverage of '*Boisko Bhata*' was not sufficient and much of it drains to transportation cost.

The earlier studies on old age allowance program in Bangladesh, India and Nepal have used both quantitative and qualitative research methodologies to examine the effectiveness of the program. The main focus of these studies was to understand the effect of the program on the lives of the elderly people and how they spend their allowance money. These studies did not examine the implementation of the process of OAAP. The above discussion indicates that many irregularities were happening during the selection of beneficiaries and distribution of the allowance. Therefore, present research was different from these earlier studies, because it did not plan to see the impact of the program on lives of the elderly people. Rather, this research explores the OAAP implementation process to identify the challenges faced by the implementer while implementing the program. At the same time this research would try to discover level of satisfaction of beneficiaries of the OAAP about the implementation process. In this study, the researcher broadly tries to conceptualize policy implementation consistent with popular implementation theories.

2.4 Empirical Studies on Policy Implementation

The following debates on policy implementation from various empirical researches offer a basis to examine whether the program was implemented appropriately. In this context, Edward (1980) study showed that organizational disintegration may obstruct the coordination which was necessary for successful implementation of complex policy. According to him lack of coordination may result in waste of resources, prevent change, and create misunderstanding that leads to policies working at cross-purposes and overlooks the important functions. While Mthethwa (2012) identifies number of factors associated with policy development and implementation like the social, political, and economic, leadership, participant involvement, proper planning and resource mobilization and feedback on progress that may affect the policy implementation. So, there was a need for a supportive policy environment (determining guidelines, systems and relationships that govern service delivery) could ensure effective policy implementation (Mthethwa, 2012). Similarly, Brynard (2009) maps out few fundamental factors like commitment training, institutional setting, public/private partnerships, contextual factors and inter-organizational co-operation that influence the success of policy implementation. He also argued that

behaviors of the political and administrative role-players influence nature and style of policy implementation.

While, Schofield (2004) studied models of policy implementation and policy learning to implement ambiguous policy, he argued that lack of ability and capability of a manager creates the gap in policy implementation. He suggested that there was a need for increasing competence (ability and capability) of the implementer and all that this involves in terms of training, awareness and the transfer of knowledge between policy sectors. Compared to this Giacchino and Kakabadse (2003) study identified different factors like decision taken to locate political accountability, the existence of a robust project management team and the type and level of responsibility have impact on successful policy implementation. They indorsed that organizations should be composed of skilled and committed human resources with full management capacity to implement the policy (Giacchino, et.al. 2003). However, according to Lundin (2007) effects of interaction need to be considered in policy implementation theory as it has effect on cooperation. He argued that in complex policies mutual trust and goal congruence must exist simultaneously to effectively enhance the cooperation between agencies. Finally, he recommended that Inter-organizational cooperation had impact on different type of public policy implementation. Similarly, Rahmat (2015) showed various issues like communication, coordination, institutional design, public participation and corruption, etc. hinders policy implementation. Therefore, to overcome the situation, he commends that effective, motivated and favorable policies should be formulated, provide adequate funds and policy implementers should be committed and motivated.

However, in developing countries Lane and Ersson (2004) revealed that policy implementation was obstructing due to low economic condition and poor political commitment. He suggested that to overcome the poor implementation of policy in developing countries it was required both economic and political condition: a degree of positive economic development and political stability. In line with previous study, Egonmwan (1991) also identified that inadequate definition of goals (lack clarity, consistency and compatibility), exaggerated policy goals and inappropriate organizational

structure in implementation of policies affects policy implementation in developing countries. According to Spratt (2009) conflicting/intersecting policies, low motivation and commitment, implementation at multiple levels, stigma, discrimination and policy formulation versus implementation were main barriers in policy implementation. It was recommended that a targeted approach should be taken to reinforce and emphasis on scanty areas of governmental programs, such as data systems, development procedures and informative campaigns about particular regulation (Spratt, 2009).

Empirical studies on policy implementation on African nations show different factors affecting the policy implementation. Ahmed and Dantata (2016) discussed the snags and challenges of policy implementation in Nigeria where they had confirmed that lack of political commitment and coordination, lack of understandable definition of duties and corruption at all levels of government effecting policy implementation in Nigeria. While Ugwuanyi and Chukwuemeka (2013) showed that unsuccessful and dishonest political leadership, the pervasive and deep-rooted dishonesty, the tension and power of primal demands and ethics on the bureaucracy negatively affect implementation actions and processes. Furthermore, they proposed that government should ensure focused and accountable political and bureaucratic leaderships by understanding the dichotomy of politics and administration (Ugwuanyi, et.al., 2013). Then again in another study by Makinde (2005), he identified that dishonesty, lack of stability in government policies, insufficient human and material resources, attitude and ineffective communication leads to implementation gap. So to overcome the problem, he proposed involvement of target beneficiaries at formulation stage, attention on power and financial resources, active participation between the target beneficiaries and the implementers, continuing a policy if change in government and provision for adequate monitoring.

Compared to previous studies Amminuzzaman (2013) explored the factors of policy making and implementation in Bangladesh. He identified numerous factors like assistance, degree of pressure from international development partners, political commitment and capacity to organize and manage resources. Among these determinants political commitment is most crucial for successful policy implementation in Bangladesh. He

suggested that to advance the policy construction and implementation government needed to address issues like improving the role of the government and its agencies, review the donor position and role, acknowledge and improve the in-house capacity and identifying and including the role of civil society. For example, Aminuzzaman (2010) viewed the environment policy of Bangladesh. According to the research it is an aspiring policy with implementation difficulty due to institutional and functional limitations. Further, it indicated that operational rules had not formulated due to, -lack of funding, lack of human and physical resources, lack of inter-agency coordination and synchronization of approaches. Further, he also showed legal limitation like inconsistency with other policies, lack of regulatory and institutional capacity, outdated laws, acquitting approach of laws and politician polluter nexus.

However, from the above discussion, it was evident that the policy implementation was a complex process and there was no straightforward way to understand the challenges in policy implementation. All the above literature was based on reviewing existing literature on policy implementation. After examining the above literature on policy implementation, it is identified that to study policy implementation it requires to consider issues like attitude, commitment, coordination, resources and socio-political context. These factors were integrally interrelated without ensuring all these few factors, study on policy implementation would not be completed. Government of Bangladesh had a long history of social safety net programs in Bangladesh to reduce poverty. According to the findings of other researches SSNPs were successfully achieved in reducing poverty and increase social status of the vulnerable poor. Bangladesh developed its first National Social Safety Net Strategy in 2015. The SSNPs in Bangladesh were being implemented through different implementing agencies as a result there was no consistency among the programs. Previous studies have recommended for an integrated social safety net policy and develop comprehensive programs to ensure proper implementation. Therefore, current research is different from other researches as it focuses on the implementation process of OAAP in Bangladesh.

2.5 Literature Gap

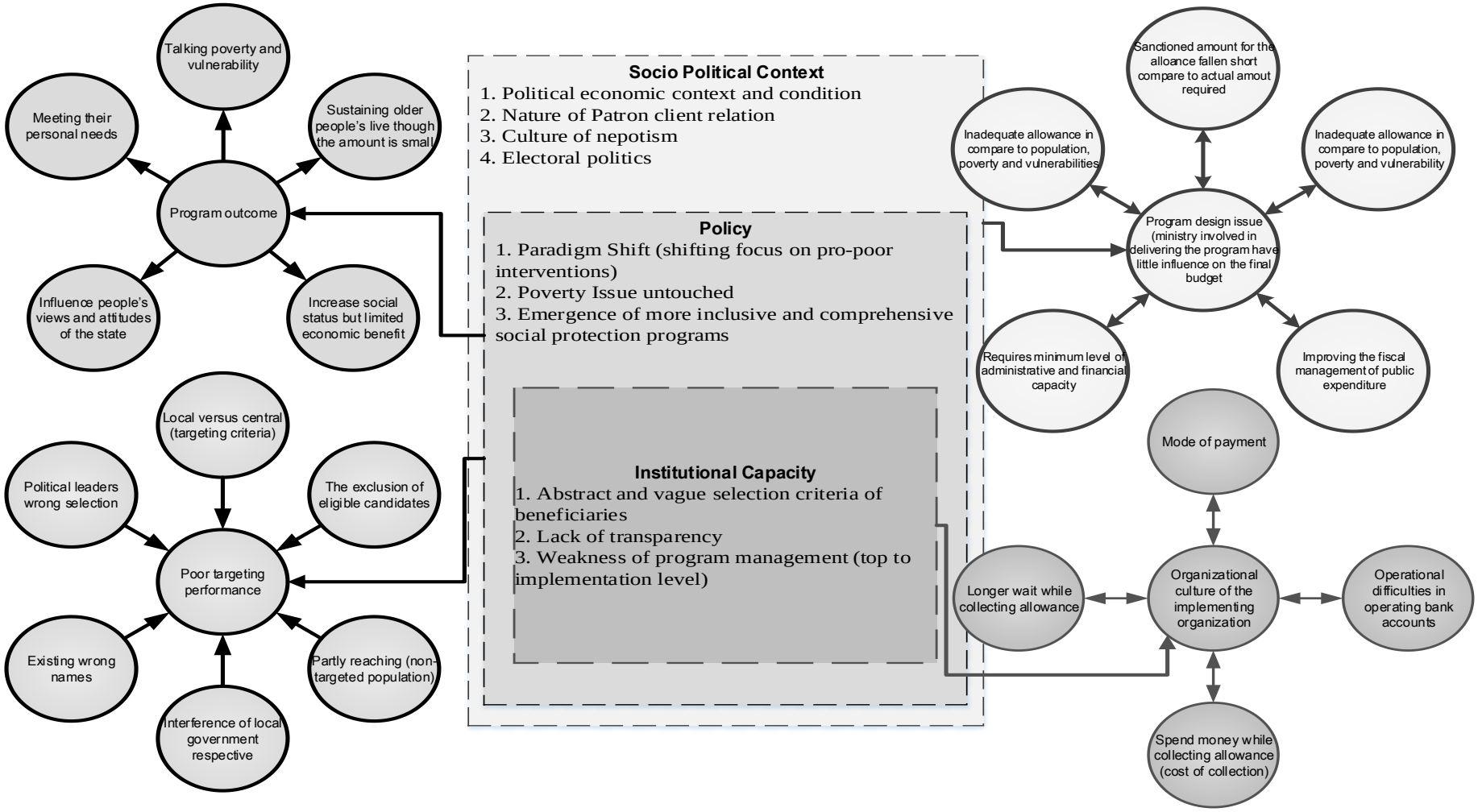
The following discussion mainly focuses on what earlier research had revealed regarding implementation of Old Age Allowance Program of Social Safety Net Programs, what had not been included in those studies and to what extent this research was similar or different from previous research. The above-mentioned literature showed that many countries have implemented various forms of Social Safety Net Programs along with retirement income transfers to assure a nominal level of revenue during old age to prevent poverty. However, limited research has been carried out to evaluate their performance in covering coverage, challenges and outcome even though there has been growing acceptance of these programs. Furthermore, programs in various countries had been studied from different angles, like a vast majority of the literature on old allowance program in Bangladesh had examined the program from the beneficiary perspective, where the beneficiaries said that allowance amount was small, social status has improved, but not on the change of the economic condition, as to whether extreme poor lives have changed after receiving the allowance. Although the study conducted by Begum et al. (2013) was based on relatively large sample size (3000) and their focus was evaluation of Old Age Allowance Programs, but the study only evaluated the program by comparing the beneficiaries and non-beneficiaries' perspective. To our knowledge, limited attention had been given in exploring other important issues such as problems associated with administrative capacity, coordination among implementing agencies, perception of the committee members about the program and resource allocation for the program**.** There was to date hardly any research that systematically analyzed the implementation process and challenges from a policy perspective. The literature review of this research reveals those issues like institutional and administrative capacity, inter and intra agency coordination of the implementing agencies, resource management have not been adequately assessed from policy implementation perspective as such. Thus, the proposed study might add some new analyses and perspectives in understanding public policy in the context of Bangladesh. Furthermore, as discussed, prior researches had mainly used both quantitative and qualitative data to explain the effect of the program on the lives of the elderly and most of the policy implementation researches were based on reviewed methodology. Therefore, current

research indents to use mixed method approaches to get the answer of why, what and how in policy implementation research.

2.6 Literature Review Tree

A literature review tree Figure 2.1 below gives a snapshot on various factors related to policy implementation that was based on the findings from literatures. It aims to touch upon every aspect related to policy implementation. The fundamental part of this tree is that it shows the links between theory and reality.

Figure 2.1: Literature Review Tree



Source: Author based on Findings from Literature

2.7 Conclusion

This chapter has examined the empirical studies on Social Safety Net Programs, Social Pension System for elderly, Old Age Allowance Program and Policy Implementation researches. After the literature review, it is evident that most of the researches carried out about OAAP and SSNPs applied mixed methods. Only a few studies have used a quantitative approach, but the objective of those researches was different from the current research. Most of the research examined the achievements of the program goals from the beneficiary's perspective. From the discussion of this chapter, it is clear that issues related to the implementation of policy that ensures the successful outcome of a program was not addressed systematically from a policy implementation perspective. Therefore, the proposed research aims to analyze the OAAP implementation from a public policy implementation context. The next chapter of this research explores policy implementation theories to develop the analytical framework for this research.

CHAPTER THREE

POLICY IMPLEMENTATION - THEORETICAL OVERVIEW

3.0 Introduction

This research is about implementation of Old Age Allowance Program of Bangladesh. There is a strong association between policy implementation and achieving the policy goal as highlighted by researchers and theorists. Since there are plenty of theories and concepts on policy implementation in the literature of social science the main objective of this chapter is to sketch an analytical framework drawing on the discussions of Chapter two. The different policy implementation theories that were commonly used worldwide are examined in details. Finally, based on a comprehensive over review of literatures, an analytical framework will be developed to analyze the dynamics of OAAP implementation in Bangladesh.

3.1 Basic Concepts

Social Safety Net

Social Safety Net Programs (SSNPs) are a set of programs that intends to protect a person or household from chronic poverty (in terms of inability to work to earn due to physical or mental disability, long-term illness, or old age) and transient poverty (decrease of capability to work from a marginal state that gives nominal means for existence with few condition) (Iqbal et al., 2008, Subbarao et al., 1997).

Old Age

The developed countries of the world considered the choronological age of 65 years as a definition of elderly population (WHO, 2002). Whereas United Nations (UN) considers 60+ as the cut-off reference for defining elderly population of a country (WHO, 2002).

According to National Aging Policy elderly people are those who's age was 60 or above fixed by government would be considered as elderly people (GoB, 2013).

Policy

The broad concept of policy expresses several different dimensions. Policy is usually described as a "Statement of Intent" or "Commitment" or "Principle" or "Rule" to guide choices and a procedure of making significant structural agreement, as well as the documentation of diverse options for example plans or expenditure significances, and selecting among them on the basis of the effect (Torjman, 2005). Furthermore, Torjman (2005: 3) states that "*policies can also be understood as political, management, financial and administrative mechanisms arranged by government, private sector organizations and groups, and individuals"*.

Policy Implementation

Policy implementation literally means set of actives designed to be carried out by individuals for the accomplishment and fulfilment of complete objectives set out in policy decisions (Fixsen et al., 2005; Adamolekun, 1983; Parasuraman et al., 1985; Van Meter and Van Horn, 1975).

Policy Implementation Gap

Policy implementation gaps means policies are not or cannot be implemented effectively due to many reasons like lack of financial and administrative support, bribery, corruption, insufficient explanation of objectives, overstated vague policy objectives and option of inappropriate organizational structure in implementation of policies (Egonmwan, 1991 and Makinde, 2005).

3.2 Theoretical Issues of Policy Implementation

Theoretically policy implementation means actions that were accepted to establish policies or authoritative decisions (Adamolekun, 1983, Berman, 1978, Nakamura and Smallwood, 1980). According to the pioneers of study of policy implementation, Pressman and

Wildavsky (1984: xiii-xv), "*implementation means: to carry out, accomplish, fulfil, produce, complete and policies imply theories. Policies become programs when, by authoritative action, the initial conditions are created. Implementation, then, is the ability to forge subsequent links in the causal chain so as to obtain the desired result*". Hanf (1982) stated that implementation of a policy is a procedure that comprises different actors to work in a given environment with various constraints. Fundamentally, policy implementation denotes a clear differences among the interconnected thoughts of implementation, action, effect and tension that was changing economic, factual, practical and social inputs into outcomes – goods and services (Egonmwan, 1991). According to Matland (1995) policy stages are highly political and top down model in nature so micro level performers and features dominate the process that creates vagueness and conflict which affect policy implementation.

Scholars emphasized on various factors for the research of policy implementation. The discussion has expanded on different issues like identification of political and social context, structural framework and contextual aspect as politics, concerns, and plans of actors tangled, institutional and administrative characteristics, obedience and responsibility and tensions gathered between and within social, political and economic issues of the environment are important factors that affect policy implementation. There is no single theory which exists that captures the most appropriate approach to analyze policy implementation in developing countries. Internationally scholars were debate and practice various paradigms to understand implementation of policies. Although widely accepted and fully verified the complex characteristic of policy implementation processes, still we are unable to develop a widely accepted pivotal theory with analytical powers. Therefore, every country has their own methods in implementing the wide range of policies into operation, but success or failure of a specific strategy might be associated with the circumstances. The following Table 3.1 illustrates various observations of what different scholars consider as significant variables in policy implementation that could be used as checklist to be utilized.

Table 3.1: Variables Viewed as Important in the Implementation Literature

Author	Variables
Ackermann and Steinmann (1982)	Resources, inter-organizational structure Stimulus, policy, program, implementation: contextual, organizational, environmental, perceptual variables.
Alexander (1985)	Goal ambiguity
Altenstetter and Bjorkman 1976, 1977) Ball (1976)	Decisional clarity, consensus, and reiteration: personnel attitudes, enforcement resources, reputational authority, homogeneity of issues, public, cost of abatement, role of local media.
Baum (1976, 1981)	Clarity of directives, accuracy with which decisions are communicated, interests of subordinates, subordinate Policy preferences, authority, insulation, sanctioning, persuasion, branch of government, structure of inter-organizational interdependence, Sabatier and Mazmanian checklist.
Berman & McLaughin (1976); Berman (1978): McLaughin (1976) (Local)	Institutional context has major impact, especially organizational climate and motivations of participants (materials development, staff training, and planning, frequent meetings); federal policy, technology, and resources: little influence.
Berman (1980)	Important variables depend on context (organizational, political, social and legal). Clarity of policy goals, number of actors participating, implementers' degree of resistance, ineffectualness, or inefficiency; degree of control exerted from top.
Bowen (1982)	Clearances, number of actors, persistence, time.
Bowman (1984)	Tension, contextual factors (e.g. economic context).
Browne and Wildavsky (1984)	Formal policy (clarity of objectives and priorities, validity of theory of causality, sufficiency of financial resources, sufficiency of power); learning/ adaptation.
Browning, Marshall, and Tabb (1981, 1984); Browning and Marshall (1976)	Local context primary (especially orientations of local targets, ideology of local dominant coalitions), statute secondary; time.
Bryner (1981); Bullock (1980)	Clarity of statute, level of general political support. Clarity of statutory standards or objectives, degree of agency support, 'presence or absence of programmatic bias favoring the attainment of the agency's responsibilities, 'attitudes of the agency's sovereigns.

Bunker (1972)	'The degree to which an organization (a) is consensually clear about its task, (b) is appropriately differentiated into parts related to its pertinent sub-environments, (c) is integrated by information exchanges and effective conflict management devices, (d) has clear knowledge about its performance, and (e) is self-reflective and able to make corrective adjustments in own behavior'; issue salience, power resources, agreement.
Bhuyan, A., A. Jorgensen, and S. Sharma (2010)	The policy, its formulation, and dissemination; Social, political, and economic context; Leadership for policy implementation; Stakeholder involvement in policy implementation; Implementation planning and resource mobilization; Operations and services and Feedback on progress and results
Chase (1979)	Operational demands, resources, authority, support: 44 'factors for consideration'; structure of interdependence
Cleaves (1980)	Complexity of the change mechanism, degree of change, number of actors involved as targets, number of goals, clarity of goals, duration.
Davies and Mason (1982)	The economy, resources, legitimacy.
Durant (1984)	Extent of behavioral change required, complexity of joint action, socio-political environment, 'non-compliance delay effect', 'implementers' dispositions, validity of policy's causal theory, 'adequacy and credibility of enforcement resources.
Edwards (1980)	Communication (transmission, clarity, consistency), resources (staff, information, authority, facilities), disposition or attitudes of implementers, bureaucratic structure (standard procedures, fragmentation), complexity.
Elmore (1976, 1977, 1978, 1979-80, 1985)	Structure of power relationships and incentives, discretion, resources.
Elson (2005)	Policy process; material; structural framework and contextual variables of implementation.
F. Thompson (1982)	Discretion in policy; agency consensus, ethos and leadership; type of pressure from environment; capacity of oversight actors.
Goodwin and Moen (1981)	Sound technical theory, constituency support, socioeconomic environment, and learning.
Grindle (1980, 1981)	Content of policy (interests affected, types of benefits, extent of change envisioned, site of decision making, program implementers, resources) and context of implementation (power, interests, strategies of actors involved, institution and regime characteristics, compliance and responsiveness).

Gross et al. (1971)	Implementers' clarity about innovation, needed skills and knowledge, availability of materials, compatibility of organizational arrangements with innovation, degree of staff motivation.
Gunn (1978), Hogwood and Gunn (1984)	Nature of policy, implementation structure, outside interference, control over implementers, resources, valid theory.
Hambleton (1983)	Policy message; multiplicity of agents, perspectives, and ideologies; resources; politics of planning.
Hargrove (1983)	Type of policy (distributive, regulatory, redistributive).
Hays (1982)	Local political conflicts, degree of mediation of local agency.
Hucke (1978)	Conditions in agency's implementation field.
Ingram and Mann (1980)	Degree of policy demand, accurate causal theory, incentives.
Jones (1980)	Complexity of program, organizational capabilities.
J. Thompson (1982)	Hierarchy, socio-economic variables.
Kirst and Jung (1982)	Time.
Larson (1980)	Policy goals, implementation procedures, complexity, changes in economic environment.
Lazin (1980)	Administrative linkages.
Levitt (1980)	Timescale for introducing legal powers, public expenditure policy, opportunity cost, policy as a 'sacrifice victim,' outside pressure, policy instruments, certainty of benefits from action, policy formulation as an end in itself, stability of inter-organizational relationships, elements of surprise and power after governmental change, images, consultation, learning, public opinion, trends in interest groups' perceptions, media, international policy-making.
Luft (1976)	Incentives
Matland (1995)	Low conflict-low ambiguity (administrative implementation), high conflict-low ambiguity (political implementation), high conflict- high ambiguity (symbolic implementation), and low conflict-high ambiguity (experimental implementation).
McLanhan (1980)	Goal specificity, degree of centralization, interests-group participation, public accountability.
Majone and Wildavsky (1978)	Objectives, resources, theory underlying policy, constraints emerging in the implementation process.
Mandell (1984)	Multilateral brokerage role.
Marvel (1982)	Number of levels of government involved.

Mazmanian & Sabatier (1981, 1983); Sabatier and Mazmanian (1979,1981,1983); Sabatier and Klosterman (1981)	Tractability of the problem (four variables); ability of stature to structure implementation (seven variables); non-statutory variables (five); initial implementation success.
Mead (1977)	Background economic and social forces, funding level, incentive structure, weakness of provider institutions, administrative weakness, political constraints.
Mechling (1978)	Technical uncertainty, internal conflict.
Menzel (1981)	Statutory deadlines, configuration of intergovernmental and institutional relationships, supportive relationships among clientele, organizational structure and management rules, enforcement styles, timing.
Mitnick and Backoff (1984)	Elaborate incentive system model, including characteristics of sender, sender-receiver relation, receiver, organizational setting, and distal environment.
Montjoy and O'Toole (1979); O'Toole and Montjoy (1984); O'Toole (1983)	Policy specificity, resources, agency goals, routine, world view, structure of independence, technical requirements of the task, facilitator, perceived risk for implementers.
Moore (1977a and 1978b)	Incentives, number of clearances, specificity of criteria, resources.
Mueller (1984)	Degree of change required, level of community support, fixers.
Murphy (1971, 1973, 1974, 1976)	Degree of support among implementers, adequacy of staff, strength of monitoring, law and tradition, constituency pressure.
Nakamura and Smallwood (1980)	Specificity of policy, technical limitations, actors, arenas, organizational structures, bureaucratic norms, resources, motivations, communication networks, compliance mechanisms.
Nixon (1980)	Clarity and consistency of communication.
O'Brien (1980)	Overlapping and conflicting provisions of law.
Pesso (1978)	Rules, supervision.
Porter (1976)	Task technology, type of interdependence, environment.
Pressman and Wildavsky (1984)	Multiplicity of participants, perspectives decision points, intensity of preferences, resources.
Raelin (1980, 1982)	Power, authority and mandate distributions; quantity of organizations; network leadership; level of competition and conflict.
Rawson (1981)	Clarity of organizational goals, support of organizational leaders, degree of discretion over means an ends, new vs. established organizations.

Rein and Rabinovitz (1978)	Goal saliency, complexity, nature and level of resources, number of levels, number of agencies, number of participants.
Ripley and Franklin (1982)	Type of policy.
Rogers and Bullock (1976)	Perception of legal standard, degree of agreement with legal standards, perceived costs and benefits for the implementers, environmental factors, degree to which law clearly defines who is responsible, whether the law specifies the type and amount of compliance required , perceived sanctions, whether beneficiaries are cohesive and able to take strong actions.
Rosenbaum (1980)	Specificity (four variables) and enforceability of statute (four variables).
Ross (1984)	Implementation strategy, tractability of policy problem, content of policy, structure of broader socio-political and policy systems, number of actors, extent of power diffusion, persona; and institutional dispositions of actors, clarity, adequacy of resources, support of leaders, institutional routines.
Sapolsky (1972)	Environment, resources, skills at bureaucratic politics, ability to manage complexity.
Scharpf (1977,1978); Scharpf *et al*. (1978)	Level of conflict, available capacity for conflict resolution, structural or organizational variables.
Scheier (1981)	Decision and control processes, resources, relations with environment, supervisory expectations, routines, technical requirements, communication flow, work group norms, behavior skills, incentives, cognitive supports.
Skelcher, Hinings, Leach, and Ransom (1983)	Structure of inter-organizational linkage.
Smith (1973)	Various tensions among idealized policy, implementing organization, target group, environmental factors.
Sorg (1983)	Individual implementer behaviors.
Thomas (1979)	Local propensity to accept a program, blend of policy incentives with conditions, how the issue develops.
Van Meter and Van Horn (1975), Van Horn and Van Meter (1976), Van Horn (1978, 1979a, 1979b),	Policy standards, resources, enforcement, communications, characteristics of implementing agencies, political conditions, economic and social conditions, dispositions of implementers.
Warick PD (1982)	Parameters and directions of action; formal organizational structures; the program's environment; the process of policy formulation and program design; implementer discretion is universal and inevitable; clients influence on the outcome; implementation is inherently dynamic; political setting; political actors; bureaucracy and the coordination between implementing agencies are significant elements.

Weatherley and Lipsky (1977)	Resources, coping behaviors of street level bureaucrats.
Weiler et al. (1982)	Availability of baseline data, extent to which individual programs are affected by required standards of performance, agency attitudes, and resources.
Weimer (1983)	Time, civil service system, bureaucratic environment.
Williams (1980, 1982)	Bargaining and fixing, institutional arrangements, staff competence, market like pressures, information process, resources.
Winter (2011)	Governance, policy design and instruments, network studies, outsourcing, public-private partnerships, street-level bureaucracy, management, 'new public management,' principal-agent studies, performance, regulatory enforcement, and compliance.
Yaffee (1982)	Statute (prohibitive character)

Source: Modified by the researchers by addpting more theories of current years (O'Toole, 1986:196 ; Warick, 1982; Elson, 2005; Bhuyan *et al*. 2010, Winter 2011)

The above table listed important variables that had been considered by different scholars for the research on any policy implementation. The variables listed in the table identifies many overlapping factors that have been considered by the scholars to sketching models in the field of policy implementation. Many scholars identified both policy characteristics (especially clarity, specificity, the flexibility of goals and procedures, and validity of a policy's causal theory) and resources (financial and other) as important variables for understanding policy implementation. While other scholars have recognized various other issues like multi-actor structure, implementing actors, attitudes and perceptions of implementing personnel, commitment, cooperation, coordination, and timing as crucial factors for successful policy implementation. However, the perceived association between different factors varies on the context of policy implementation, as there are various issues that influence the implementation process. The essential features of the implementation process are related to the intention of the implementers who carry out the actions. There is a lack of generally-accepted one theory in the policy implementation field. Therefore, the variables listed in the table provide information to develop a more comprehensive analytical framework to examine the research question.

3.3 Theoretical Perspectives to Understand the Key Factors of Policy Implementation

All the above-mentioned theories on policy implementation identified various variables and features for considering successful policy implementation. The new emerging field among gerontologists[2] is to determine predictors of "Old Age Safety". Appropriate understanding of the concept of old age safety and of its predictors may well have policy implications. Governments – both national and local – having a duty to assure and advocate the rights of the elderly. All countries face challenges to figure out secure policy for safe and health life of their elderly population. There is however a widespread agreement that proper policy implementation has significant impact on the elderly's social security and welfare (Uddin, 2013). Moreover, there are arguments that better efforts are to be undertaken to explain and indentify the factors and consequence of policy design, implementation, monitoring and evaluation (UN 2007).

Every discipline generates ideas and theories therefore basic study in any particular area would reveal that some theories challenge or contradict others. Even within one specific discipline, there might be a wide range of theories that compete with each other at any given time. Each individual theory could potentially offer something to explain a given situation or context. However, there are few theories that could help to explain the whole dynamic process of the complex and dynamic of implementing policy in a societal system and contexts of which we were all a part of. One theory to measure policy implementation for developing countries situation is still hard to find because various school of thoughts exist regarding policy implementation. Since this research focuses to identify policy implementation challenges in Bangladesh. So this research considered models from both top-down and bottom-up approaches. The four different types of theoretical models from both the approaches of policy implementation are discussed below:

3.4 The Integrated Theory

Findings of different studies reveal that top-down model gave more emphasis on effective coordination and control to assure that policy implementation was carried out smoothly

[2] Gerontologist's study of the social, psychological, cognitive and biological aspects of aging.

and ignores policy making process. Therefore, the top-down approach fails to capture numerous obstacles that implementation bears from early stages, it divides implementation from politics and regards implementation as a governmental procedure with importance on transparency of procedures, top-downers observe low level performers as problems to effective implementation, factors to be controlled (Mazmanian and Sabatier, 1981, Sabatier, 1988, Syahrani, 2014, Hjern, 1982, Hogwood and Gunn, 1984, Winter, 1986). Whereas, bottom-uppers claims that more rational understanding of policy implementation could be achieved by viewing it from the target population and the implementers perspective (Berman, 1978, Hjern and Porter, 1981, Hjern and Hull, 1982, Lipsky, 1978, Syahrani, 2014). The theorists of the bottom-up approach believe, there is no implmentation theory that is "context free" so street-level locals and implementers must have the liberty and option to accept policies to local situations, or implementation is likely to be unsuccessful (Palumbo et al., 1984). However, the bottom-up model had been criticised from two aspects. The first one deals with acceptability of street-level locals since they are not nominated or given power with mandate, so their motivation and resilience should not be consider as a tool for policy design. The second issue is related with methodology, as scholars of the bottom-up models try to capture perceptions and various interpretations of the performers for explaining implementation of policy which discards the fundamental structure, objectives, plans and resources, etc. Therefore, by following selected policy implementation models from both top-down and bottom-up approaches gave the base of the framework for this research. The framework includes Sabatier and Mazmanian's Advocacy Coalition framework of policy change; the Intergovernmental Policy Implementation model of Van Meter and Van Horn and policy implementation models for developing countries by Thomas B. Smith model and Grindle.

3.4.1 Van Meter and Van Horn's Model

Van Meter and Van Horn explained conceptual understanding of policy implementation that *"Policy implementation encompasses those actions by public or private individuals (or groups) that are directed at the achievement of objectives set forth in prior policy decisions"* (Van Meter and Van Horn, 1975: 436). The advantage of this model is that it examines the process of policy implementation, where it includes performers with on a

single organization and organization boundaries. Conferring with them, the likelihood of successful outcome of policy implementation gets higher if the policy requires minimal change with high aim consensus. Furthermore, this model identifies the associations among the different concerns of policy experts, directs attention to the determinants of and the consequences of public policy, and gives importance to the communication between policies implemented and services really provided. Van Meter and Van Horn were concerned whether policy implementation results relate to the goals elaborated in actual policy resolutions. In developing the policy implementation theory, they used three different features: organisation theory, studies of impact of public policy and study of inter-governmental relations (Van Meter and Van Horn, 1975). The model is clearly a top-down (See Figure 1 in Appendix 1 for details) having six variables which are linked dynamically to the production of an outcome. Details of the six variables of this model are as follows (Van Meter and Van Horn, 1975):

- **Policy Standards and Objectives:** All policy documents are prepared after several examinations, consultations, and cooperation with the involvement of various institutions, groups and persons. In policy formation the initial points, values, and objectives are fixed because they elaborate the overall goals of the policy or programs. It is important that there are no ambiguities and contradictions in these standards and objectives. Policy makers are responsible to ensure the absolute understanding of an agreement upon, the goals to be attained and that these situationscontinue throughout the implementation process (Hill and Hupe, 2002: 50). The crucial part of a policy is the degree of disagreement over its goals and objectives. For successful and effective implementation of policies, it is also important that there is high consensus and support from the organisation responsible for performing the task to achieve the goal.

- **Resources and Incentives Made Available:** In policy implementation resource is important. Resources usually include funds, logistics, equipment or aid from development partners, etc. Policy makers need to confirm that sufficient time and resources offered to the program to confirm policy implementation (Hill and Hupe, 2002: 50).

- **Inter-Organisational Communication and Enforcement Activities:** Inter-Organisational communication and synchronisation are significant for effective policy implementation. The individuals responsible for implementing the policy must have clear idea about the standards and goals, the efficiency of their coordination with implementers, and the stability with which they are communicating by various sources of information. Conveying information might be disseminated both intentionally and unintentionally, therefore, synchronisation within and between the organisation is a complex and difficult process. Finally successful policy implementation would be ensured if communication is well coordinated and vibrant.

- **Characteristics of the Implementing Agencies:** There are various bureaucratic characteristics of governmental organisations influence individual's performance in policy implementation.

- **The Economic, Social and Political Environment:** The financial, social and political surroundings have impact on public policy. Social-cultural situation like social trend and demographic pattern might positively or negative influence the policy implementation process as policy makers have limited control on these factors. Therefore, to ensure proper implementation policy makers should consider the these features of a society. On the other side economic and political circumstances are of concern for the government as they might have both a direct and indirect impact on performance that might facilitate or hinder policy implementation.

- **The Disposition or Response of Implementers:** The three indicators like implementer cognition, direction of response and intensity response that affect individuals ability and willingness to carry out the policy. Implementers' personality could clarify the diverse effectiveness of different implementations. Furthermore, the direction of implementers' dispositions is also crucial for the standards and objectives.

Van Meter and Van Horns (1975) model is an explicit one, as the model visibly sees implementation as a procedure that begins from the initial policy decision. However, there are also absences of specific variables in the model that would focus systematic analysis on the environmental and contextual factors that might lead to any states that are undetermined. Unlike other policy implementation theories of the top-down school, this model provides a sound basis for logical analysis but is less concerned for guiding implementers on effective implementation. According, to Van Meter and Van Horn (1975: 467) these problems are of communication, capacity and implementer's disposition.

3.4.2 Sabatier and Mazmanian's Model

Mazmanian and Sabatier model (1980) showed the most significant articulation of the top-down perspective of policy implementation. According to them policy implementation is "*those events and activities that occur after the issuing of authoritative public policy directives, which include both the effort to administer and the substantive impacts on people and events"* (Mazmanian and Sabatier, 1980: 4). They developed a widely accepted Policy Implemetation Framework (PIF) which was defines the variables involved in policy implementation process (See Figure 2 in Appendix 1 for details). This top-down model has listed a total of sixteen factors, clustered into three broad independent variables (tractability of the problems; capability of policy decision to structure implementation; and non-statutory variables affecting implementation) and one dependent variable (Mazmanian and Sabatier, 1980). Details of independent variables and dependent variables are as follows (Mazmanian and Sabatier, 1980: 20-39):

- **Independent Variables**

(a) **Tractability of the Problems**- There are number of problems that affect the capacity of government organisations to attain constitutional objectives and capability to manage problems related to policy implementation. The four variables in this category are technical difficulties, diversity of proscribed behaviour, target group as a percentage of the population and extent of behavioural change required (Mazmanian and Sabatier, 1980: 20-39).

(b) **Ability of Statute to Structure Implementation**- A statute constitutes the major policy decision being implemented in that it directs the problem being addressed and specifies the objectives to be perused. There are seven variables in this category: accuracy and clear status of legal objectives, rationality of the causal theory, initial allocation of financial resources, hierarchical incorporation within and among implementation institutions, decision guidelines of implementing agencies, officials' commitment to legal objectives and formal access by outsiders (Mazmanian and Sabatier, 1980: 20-39).

(c) **Non-statutory Variable Affecting Implementation**- Non-statutory variables in this category are socio-economic conditions, technology, public support, attitudes, resources, and commitment and leadership skill of implementing officials affecting the policy out puts of implementing agencies (Mazmanian and Sabatier, 1980: 20-39).

- **Dependent Variables**

Dependent variables are those common causes affecting the implementation process in a whole. The five variables (such as policy outputs of implementing agencies, target group compliance with policy outputs, actual impacts of policy outputs, perceived impacts of policy outputs, and major revision in statue) are considered in dependent variable group (Mazmanian and Sabatier, 1980: 20-39).

Sabatier & Mazmanian's framework for implementation is a comprehensive and multifaceted model that can be used to investigate the implementation of any policy. The policy characteristics were precisely described and placed into five stages with no time limit on the achievement of any of the stages. Many of the characteristics overlap each other therefore, slippage between statute objectives and implementation might happen, target groups might not comply with the implementing organisations regulations and it was difficult to distinguish the separate stages as implementation was a continuous process (Roh, 2012). They gave less priority on the importance of practicality and the ability of the implementers as the model thought that the policy implementation might function automatically or linearly (Syahrani, 2014). According to Lindquist and Wanna (2015) this model eventually uses approved legislation as a point of departure and wants to explain the

reasons why policies do not succeed and the circumstances under which they could be better specified to achieve desired goals (Lindquist and Wanna, 2015). Therefore, the problem with this model is that achievement depends on the meeting of mandates of the statutes, perfect hierarchical control and favouable condition as efficiently as possible. They reasoned that policy makers could endorse effective implementation through appropriate program scheme and a resourceful structuration of the implementation process (Sabatier & Mazmanian, 1980).

3.4.3 Thomas B. Smith Model

Smith (1973) states that third-world nations tend to develop broad and comprehensive policies which are expected to the implemented but myriad factors like, bureaucracy, lack of capacity, shortage of qualified personnel, hostility to the policy itself, corruption and leadership of political persons could add to the deviation of any public policy. He developed a policy implementation from the bottom-up approach (See Figure 3 in Appendix 1 for details) that helps to understand the policy implementation process of developing countries. According to Smith policy implementation means social and political change that bring changes in society. Further, he provides a generic explanation of the implementation process for third-world countries: "*Policy implementation is seen as a tension generating force in society. Tensions are generated between and within four components of the implementing process: idealized policy, implementing organization, target group, and environmental factors*" (Smith, 1973: 197). According to him government policies are actions of government to bring change in society that creates tension. Therefore, when policies are implemented then, tension and arguments are challenged by the implementers and target group. Therefore, if a policy is viewed as tension generating force, then it is vital to consider the condition and component of the policy implementation that generates tension. Smith considered four variables in the policy implementnation model (Smith, 1973):

- **Idealised Policy:** The idealized policy means the perfect arrangements for interaction that policymakers are trying to advise. There are four indicators: Formal policy that government is attempting to implement, types of Policy (complex or

simple, distributive, redistributive, regulatory), the program intensity (support, source of policy and the scope), image of the policy (essential for those affected by the policy and those who implement the policy are important) (Smith, 1973).

- **Implementing Organisation:** The implementing organisation is accountable for the implementation policy. For example, the organisation is part of the governmental bureaucracy. There are three key indicators here in terms of structure and personnel, leadership and capacity (Smith, 1973).

- **Target Group:** The target groups are people who are expected to accept the new policy and are the ones to change themselves to meet the demands of the policy. Several indicators are relevant here: the degree of organisation or institutionalisation of the target groups; the leadership of the target groups and the prior policy experience of the target groups (Smith, 1973).

- **Environmental Factors:** The environmental variables are those which could stimulate or be stimulated by the policy implementation. Environmental factors could be thought as differing cultural, social, political and economic conditions which are constraining corridor through which the implementation of policy must be forced (Smith, 1973).

According to Smith (1973), four variables in this model are not independent, instead they are united, effect and interrelate between and within everyone that usually generate tensions that lead to the incidence of transactions between policymakers, implementers and target group people, ensure perfect plans to be implemented. Further, this model would work efficiently if the implementing institution has the ability to implement it. The approach of Smith's model suitable for Bangladesh because all such variables are found in the implementation of OAAP program. Smith's model is one of the first detailed bottom-up models of implementation and remarkably robust, as it identifies the intricacy of policy implementation in a developing country context. Smith (1973) recognized policy

implementation as a continuous process without a definite end and glimpses the process as a tension generating force in society.

3.4.4 Grindle's Model

Grindle's (1980) discussed that policy implementation as very much crucial if policies are formulated at the upper level and implemented in a top-down manner. Then the expected result of implementation might often be inexact, causing from ineffective to effective, occasionally even with inadequate predictable result. In one of the few attempts to model implementation in developing countries Merilee Grindle (1980) provides a generic definition of policy implementation: *"[It] is an ongoing process of decision making by a variety of actors, the ultimate outcome of which is determined by the content of the program being pursued and by the interaction of the decision makers within a given politico-administrative context"* (Grindle, 1980: 5-6). As explained by Grindle about the role of the implementers in the definition that: targets of the programs that is developed at national level might reach their expected beneficiaries depends on the successful implementation by the implementers. Then again, the performance of the implementers as expectation depends upon their perceptions about the program and other responsibilities on him (Grindle, 1980:221). Therefore, policy implementation is thus part of whole policy-making procedure because once the policy formulation has given birth to a policy, which has a particular course of action, it is expected to be implemented in the context it is developed. According to the model that was developed by Grindle policy implementation means to be a process of administrative action that could be examined at the specific program level by measuring program outcomes against policy goals. This was an interactive model (See Figure 4 in Apendix 1 for details) which shapes on political economy viewpoint. In this model, they assumed that predetermined policy set; reviewing the policy set might impact positively or negatively on the state of stability. According to her different policy might cause reaction to those who are affected by it. Therefore, this model considers policy revisions need to manage resources to mobilize that can overcome oppositions from both societal and institutional level. Further the model suggests to merge both top-down and bottom-up models in policy implementation to facilitate other participants in policy implementation that may give a chance to be part of it and propose choices for alteration

and modification. This model views implementation as a political process which acknowledge the content and context of policy as two critical clustures of variables that mainly influence implementing activities (Grindle, 1980).

- **Content of Policy:** The content variables mainly considers: interests affected, types of benefits, extent of change envisioned, site of decision making, program implementers, resources (Grindle, 1980).

- **Context of Implementation:** The context variable mainly comprises with: power, interests, strategies of actors involved, institution and regime characteristics, compliance and responsiveness (Grindle, 1980).

According to her (Grindle, 1980) implementers as *"a corps of midlevel officials who have responsibilities for implementing programs in a specific relatively constricted area……and who are held responsible for program results by their superiors……. [who maintain] frequent contact with national or regional superiors, but also [have] occasion to interact with the clients of government agencies and with national or regional superiors, but also superiors….. [who maintain] frequent contact with national or regional superiors, but also [have] occasion to interact with the clients of government agencies and with opponents of the programs at local levels… [and] may have considerable discretion in pursuing their tasks"* (Grindle, 1980: 221). According to her policy and program implementation is a difficult task in developing countries than industrial countries because of the emphasis of political activity on the implementation process (Grindle, 1980:19). Therefore, as stated by Grindle, policy implementation model is a method that needs consensus building, involvement of stakeholders, conflict resolution, cooperation, proper planning, resource mobilisation and adpotation. So the process of implementation needs to be examined by assessing the program outcomes against policy goals.

3.5 Analysis of the Four Models

The most remarkable difference between the two top-down models considered in this study is that Sabatier & Mazmanian (1980)–model presents a more linear projection and views implementation through the description of five stages, allowing individuals tangled in policy-making and implementation understanding about what would theoretically affect implementation but the model was not robust enough. Whereas Van Meter and Van Horn (1975) greatest quality is that their model has a holistic approach, the interactions among performers are the focal point of the model that shows the big picture of policy success (Lindquist and Wanna, 2015, Russel, 2015). Sabatier & Mazmanian, did not give preference on any characteristics over the other characteristics. Whereas, Van Meter and Van Horn model suggests that only quality of the implementing agencies, charters of implementers and socioeconomic and political conditions affect the outcome performance. Van Meter and Van Horn and Mazmanian and Sabatier models conceptualize implementation as being concerned with the performance of implementers and target groups that intersect with the goals exhibited in a commanding decision (Paudel, 2009). Both the models assume that clearly enunciated legislative objectives are important for effective implementation when elsewhere there were examples of success with vague goals (Rampedi, 2003). Another assumption was that policies were decisions made by policy formulators and implemented by administrators (Sarbaugh-Thompson and Zald, 1995). On the other hand, Smith and Grindle bottom-up models give high significance on the reality and on the ability of the implementers (technical skills and the politics), views that policy implementation does not work automatically and it gives a chance to make communications via cooperation to make a better environment with a target group dimension (Nawawi, 2009, Syahrani, 2014). In Grindle model (1980) all variables are subsumed under ‘Content and Context’ and according to her policy implementation is a process that must be managed. Whereas Smith model views implementation as a tension generating pressure in society. Both the scholars’ models would be effective if the implementing organization had capacity. Finally, all the four scholars perceive that policy implementation as a continuous process (Roh, 2012, Rampedi, 2003).

3.6 The Analytical Framework

Top-down models have a tendency to present advices whereas bottom-up models usually have a strong inductive nature. Both approaches cover the main features of implementation and offered interesting explanatory factors, regardless of that there has been extensive discussions and criticism of these two approaches, predominantly depending on their rationalized propensity and in refusing another thought. Furthermore, both the models of policy implementation are unsuccessful in explaining the performance in challenging settings, for instance in the developing countries, and therefore, it is essential to revise the model and incorporate other component to get a comprehensible image of the new approaches of governance. So, policy implementation study was complicated since there are assumptions that policies are judgments made by government and implemented by local level officers. So, with one single model it would be difficult to attain an acceptable understanding of what occurs, therefore, triangulating different theoretical models will be valuable. According to Hill and Hupe (Hill and Hupe, 2006: 46) "*the debate between the top-down and bottom-up perspectives moved on to effort to synthesize the approaches, picking out key ideas from each*". Different scholars also recommended that there is a need for flexible strategy that permits amalgamation of the two or more insights to reach a desirable situation and create a suitable research relationship with the implementation variables (Elmore, 1978, Maynard-Moody et al., 1990).

The different academics have emphasised on various factors for research of policy implementation. The discussion has expanded on different issues like political and social context; structural framework and contextual aspect as politics, power, and policies of individula associated, institutions and government features, compliance and awareness and tensions gathered between and within social, political and economic factors of the environment which affect the policy implementation are important factors in which policy implementation occurs. Since the objective of this research is to view a) what are the factors influence the implementation of OAAP? b) To what extent the dominant implementation theories explain the structural and institutional concerns and issues of OAAP in Bangladesh? Therefore, to understand the clear picture, this research has considered

different variables from Van Meter and Van Horn, Mazmanian and Sabatier, Smith and Grindle's policy implementation models.

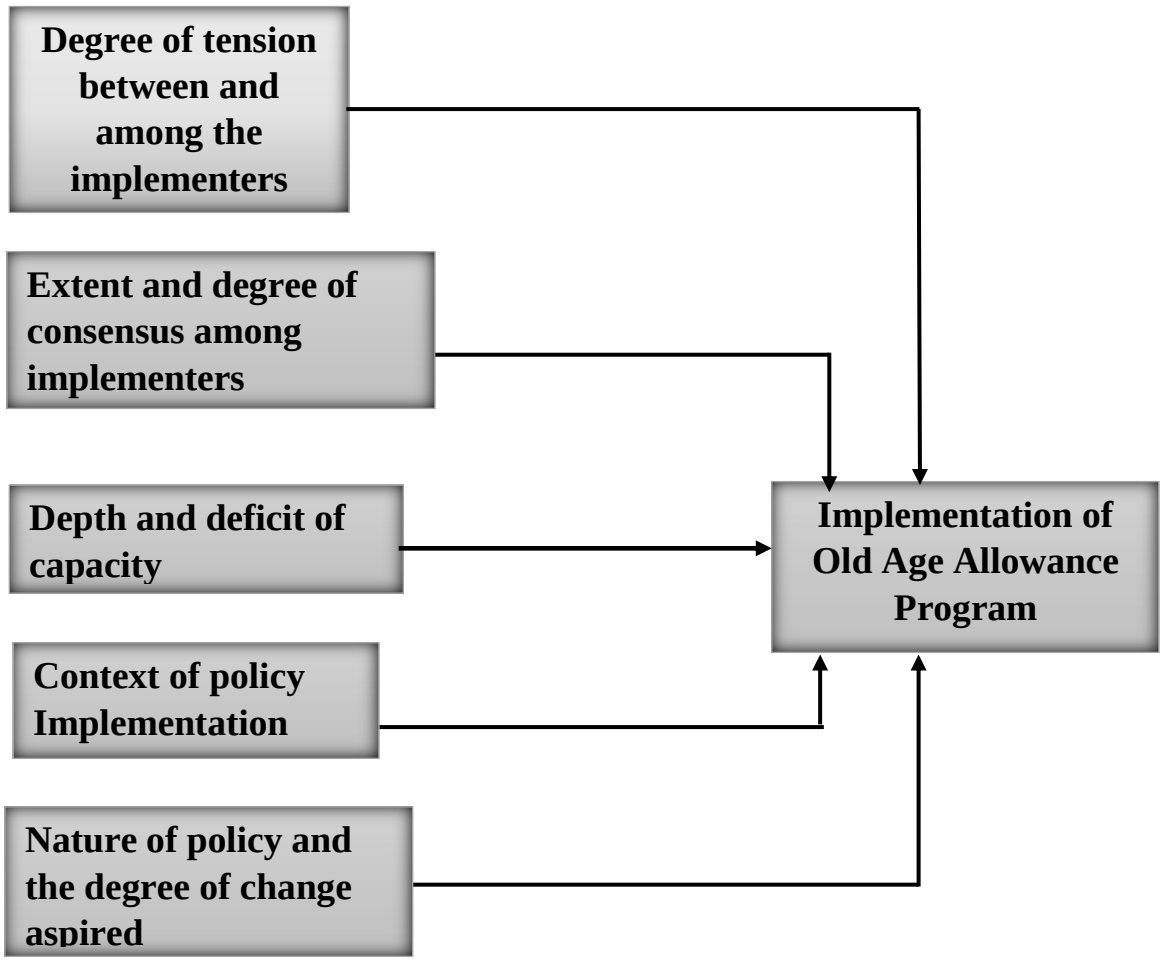
The major task of administration in any given system concerns the implementation of public policies. The present study is an endeavour to assess the implementation of Old Age Allowance Program of Bangladesh from the both supply side and beneficiary's perspectives. The study focuses on the issues of how implementers act constantly with the goals and processes drafted in the policy, responsibility accomplished by different individuals and their communication and coordination at various phases of implementation as all policies are implemented according to the guidelines provided by the government. At the same time, -the study would also focus on the issues like satisfaction of the program by the older people. To analyse the implementation scenario, the analytical framework as framed for this study goes with the main ideas of the possibility of effective implementation of policy which would mostly depend on the type of policy and the degree of consensus (Van Meter and Van Horn's, 1975); lack of capacity and tension between the set of implementation (Thomas B Smith, 1973); along with the notions of socio-political structural context for policy implementation (Elson, 2005; Merilee S. Grindle, 1980, Sabatier and Mazmanian 1980) could be utilized for analysis in this study. Thus, the study has been based on the theoretical ideas drawn from: Van Meter and Van Horn (1975), Smith (1973), Mazmanian & Sabatier (1980), Elson (2005) and Grindle' (1980). The core perspectives that affect policy implementation have been derived from the above theoretical foundations are (See Figure 3.1 below):

- **Nature of policy and the degree of change aspired;**
- **Extent and degree of consensus among implementers;**
- **Depth and deficit of capacity;**
- **Degree of tension between and among implementer;**
- **Context of policy implementation**

This framework is a broad based tool, starting from basic social situations to institutional procedures that strongly connected together form the process through which policy is implemented to achieve the goals. This framework portrays that proper policy

implementation influence on the objectives of the policy through implementating organisation, socio-political context and policy design that influence person-to-person contact and access to resources and material goods. This framework, including the upstream factors on mezzo level (i.e., institutional capacity) to downstream factors on a micro level (i.e., environmental factors) and individual pathways (i.e., target groups) relate to old age allowance program would provide a useful baseline for theorising the pathways of these study variables.

Figure 3.1: Analytical Framework



Source: Author 's creation

3.7 Relationships between the Variables in the Proposed Analytical Framework

The explanation of the independent variables with indicators with explanation of the incators are shown in the following Table 3.2.

Table 3.2: The Variables Indicator and Narratives

Dependent Variables	Indicators	Definition
Implementation of Old Age Allowance Program (OAAP)	Implementation of OAAP as per the guideline: Selection Process Distribution Process	Degree of satisfaction of the OAAPimplementation by the beneficaries

Independent Variables	Indicators	Narratives of Indicators
Degree of tension between and among the implementers	Tension between implementing Organizations	The tension between and within the implementing organizations. Acceptance rate of target group of the implementers and vice versa.
	Target group participation	Accepting the benefit with no reservation.
	Attitude of both implementers and target groups	Individuals willingness, significance, opinions, self-interest, dispotion and acceptance must compline with the policy for implementation success.
Extent and degree of consensus among implementers	Functional Commitment	A concrete and observable political and administrative commitmentof the implementers to implement the policy.
	Cooperation and Coordination	Cooperative behavior between stakeholders to a policy goal achievment. Sufficient communication between implementers (meeting, supervision)
	Ownership	A perceived situation of implementers and beneficiaries owning to the program and responsibility by the implementers for a policy implementation.
Context of policy Implementation	Bureaucratic leadership	Leadership associated with the with the ability to develop and command of a legitimate mandate. Actively taking part in approving the program and delegating the job to the concerned people.
	Trust	A high degree of confidence on the implementers.

	Implementation Approch	Beneficaries are comfortable with the approaches of implementation
Depth and deficit of capacity	Planning	Detailed activites planned by the impelemnters for implementing the program.
	Distribution Process	Distribution planning of the allowance in due process and time.
	Management Capacity	The presence different background of persons with various opinion but balancing experties and knowledge, functioning togather towards a common goal.
	Resource	It relates to the economic, logestic and human resources reachable to implementers for policy implementation.
	Knowledge and Skills	Training, awareness about OAA and efficiency in providing the program
Nature of policy and the degree of change aspired	Selection criteria of Beneficiaries	Beneficiaries selection criteria mentioned in the policy.
	Clarity of policy content	Understaning the policy issues among implementers and beneficaries
	Relevency of policy	Policy deemed as adequate by both implementers and target groups.
	Size of Beneficiaries	The total beneficiaries size is consistant with the budget allocated.

Depending on the context of research different policy implementation, models might have relative advantages. After studying meticulous identified policy implementation models and significant studies, it was found that policy implementation models shared some important variables that were relevant for this research. For this study, five independent variables have been selected from different implementation models to understand implementation process Old Age Allowance Program. Detail description of all variables were as follows.

Degree of Tension Between and Among the Implementers

According to Smith (1973) the policy implementation creates tensions among the implementing organizations, so it was crucial to rethink the situation of the implementation of policies. Degree of tension between the set of implementation actors means the institutional capacity for interaction, communication between and within different

governmental organisations. There are different committees working together to implement the policy like central national committee, ward committee and upazilla committee who were working to implement the policy with the standard and objectives stated in the policy.

Extent and Degree of Consensus among Implementers

The extent and degree of consensus among implementers means discussing the likelihood of successful outcome of policy implementation gets higher. Extent and degree of consensus among the implementers consist of three characteristic: political commitment, cooperation and coordination and ownership. In a consensus process, the implementers need to work together with focus to implement the policy. The motivation for this research has been the evidence that political commitment enhances organizational performance by improving coordination and cooperation within the implementing organizations. Harmony between and within the implementers (central national committee, Ward Committee and Upazilla Committee) ensures effective policy implementation. Another important factor is ownership of the OAAP by both implementers and beneficiaries would ensure successful implementation of the program.

Depth and Deficit of Capacity

The strong capacity of the implementing organisaions ensures successful implementation. Therefore, capability of the implementing organizations is a significant aspect in relations of bringing efficiency to policy implementation. The ability of the implementing organization comprises of four characteristics: planning, management capacity, knowledge and coordination and collaboration. Autocratic management system in policy implementation has been successful in developing countries as it helps to makes fast decisions that provides motivation for the implementers. Sufficient resources is a crucial factor in the effective of policy implementation as it includes personnel, budget, infrastructure, machinery and equipment. Knowledge and managerial skills of individuals were important in implementing policy because if they lack it then it would be difficult to achieve the goals.

Context of Policy Implementation

The socio and political context involve both social and political factors. The implementation of a policy that is influenced by both social attitudes towards ensuring the successful implementation and the by political policies. In policy implementation social factors (social-cultural trend and demographic) positively and negatively influence policy implementation (Van Meter and Van Horn, 1975, Sabatier and Mazmanian, 1980 and Grindel, 1980). Desirable socio-political context ensures successful implementation. Therefore, supportive socio-political condition has been referred as key in policy implementation model by Mazmanian and Sabatier and Van Meter and Van Horn. Another important factor is bureaucratic leadership that plays crucial role in political context. The leadership style of local implementers has also an impact on the efficiency on policy implementation. So, these variables provide the opportunity to understand the influence of socio-political context on OAAP implementation at field level.

Nature of Policy and Degree of Change Aspired

Success of Policy Implementation depends on clear understanding of the policy by the implementers. Accurate understanding of the policy itself would ensure realistic implementation which would ensure goal achievements. Since, clear and pertinent policy goals help the local implementers to implement the policy without any change. Therefore, local implementers and bureaucrats who implement the policy in everyday activities, their compliance with the policy is critical for achievement of policy implementation.

Dependent Variable

The dependent variable for this study is satisfactory implementation of old age allowance program, which aims for the betterment of elderly people livelihoods. It is to noted thatprevious studies on policy implementation showed that it is a continuous process and there are different methods to measure the success like goal achievement; timely implementation; sufficient financial resource and satisfaction with the policy or services (Patton, 1987, Bardach, 1977, Bardach, 1980). Therefore, the dependent variable of this study is level satisfaction of implementation of OAAP.

3.8 Conclusion

This chapter has examined the theories of policy implementation as a tool for understanding the implementation process of Old Age Allowance Program for the vulnerable elderly people of Bangladesh. The literature review of previous chapter also suggests that, so far, no research has been conducted using the lens of the policy implementation theories to analyze the implementation process of OAAP in Bangladesh which was a research gap that the current research tries to address. An analytical framework has been proposed to assess the challenging issues in policy implementation based on the empirical studies discussed in the previous chapter and different theories on policy implementation discussed in this chapter. According to this analytical framework, in order to assess policy implementation process, attention should be paid to management authority, strategic planning and prerequisites of policy implementation (political issues, enabling environment, and integration). Its emphases attention on the institutions of coordination among different tiers by examining implementers' roles and responsibilities.

In conclusion, in order to assess the implementation process, focus should be given to the responsibilities given to implementers (government officials and local government representatives) coordination mechanisms between the implementers and implementation planning. Therefore, effective involvement of implementers in policy implementation requires a clear idea of the requirements for policy implementation. In this context the analytical framework developed for this study would help to understand the challenging issues in policy implementation faced by the implementers in this research.

CHAPTER FOUR
METHODOLOGY

4.0 Introduction

This chapter provides a discussion of the methodology and research design of this research. In light of research questions discussed in chapter one mixed method research design has been adopted for this research. Then the chapter focuses on data collection instrument, selection of study area, selection of the participants of this research and sampling techniques. The process of instrument development and pre-testing, duration of field work, inclusion criteria of respondents, process of conducting interview, data entry processing, data analysis procedures has also been elaborated. At the end of the chapter the ethical issues and limitation of the study has been discussed.

4.1 Research Design

There were three different types of research designs: qualitative, quantitative, and mixed-methods. Choosing any research design in a research mainly depends on the type of research questions/objectives a researcher wants to answer. This research intends to capture the policy issues and implementation challenges faced by the implementers and beneficiaries. As mentioned in Chapter 1 the prime questions that will be addressed in this study are:

Prime Questions

1. What are the critical factors that influence the implementation of OAAP?
2. To what extent the mainstream policy implementation theories explain the process and dynamics of the Old Age Allowance Program in the context of Bangladesh?

This research has used a mixed method of research. The research mainly followed concurrent triangulation strategy of mix methods (See Figure 4.1 below). The concurrent mixed methods design is very useful as it provided the researcher to concurrently collect

both qualitative and quantitative data in one data collection phase and helps to develop a comprehensive picture of the research problem. Both qualitative and quantitative data are analyzed separately but in the result section and in discussion the findings can be merged and compared.

Figure 4.1: Concurrent Triangulation Design

Source: (Creswel, 2017: 228)

4.2 Data Collection Methods and Techniques

The proposed study followed a concurrent triangulation strategy for data collection. In this approach both qualitative and quantitative data collection happened in one phase were collected simultaneously. Both approaches were given equal weight. Then the mixing of the data from two methods integrated, compared as two different pictures or one merge picture provided an overall assessment. The quantitative data was collected by using a structured survey questionnaire while qualitative data was collected by using in-depth interviews (IDs).

Quantitative Data

For quantitative part the study data were collected from the elderly people who were receiving old age allowance. A structured closed ended questionnaire was developed as data collection instrument for quantitative data collection. The questionnaire was pre-tested

before actual data collection. There were different methods for data collection for example face-to-face interview, telephone interview and through email. However, for this research face-to-face interview method was chosen for data collection. As this study primarily intended to give a picture of country wide ongoing Old Age Allowance Program, whether the initiatives throughout Bangladesh were adequately implementing the program. Sample areas were selected on the basis of proportion to population size.

Qualitative Information

The main strength of qualitative study was that it gives in-depth insights of the lived experiences which cannot be obtained other than actually talking with the people. According to Creswell 2007 there were five approaches in qualitative research they were: Narrative, Phenomenology, Grounded theory, Ethnography and Case study. There were four basic ways for data collection methods in qualitative inquiry and they were: ethnography and participant observation; interviewing; focus groups; and document analysis. The specific techniques for qualitative data collection were matrix ranking, pile sorting, timeline, body mapping, digital mapping and using Venn diagram.

As discussed in literature review most of the previous studies conducted in relation to Old Age Allowance Program and SSNPs in Bangladesh mainly used quantitative approach to see the achievements of goals of the program. Thus, did not investigated the implementation challenges from policy perspective. Therefore, qualitative approach was one of the most appropriate tools to gather various viewpoint regarding the question what were the factors affect effective implementation. Though there were different methods (e.g., in-depth interview, observation, focus group discussion, and narrative dairy) to collect data, but for this research In-depth interview (IDI), Key informants' interviews (KIIs) and observation were considered as main method for data collection. The data were collected from both elderly people who were receiving old age allowance, implementers who were working in this program, ministries those were involved in this program and policy makers. Further, available secondary data were used to know the context of the research area and to develop theory to examine the effective implementation of the program. Collected data were used to explain the perceived policy issues and

implementation challenges of the Old Age Allowance Program. The following table 4.1 shows the different methods of data collection and its corresponding data source.

Interview

Interview was considered to be the most common data collection instrument for qualitative research. This method was also appropriate especially where the main focus was to understand a broad range of human experience as described from the people's perspective and interpreted by the researcher (Edwards, 2002, Taylor and Bogdan, 1998). There were two types of interviews in-depth and key informant interview. Through in-depth interview (IDI) comprehensive and detailed information was gathered regarding implementation process of OAAP viewed by the beneficiaries. This process gave an option to examine the research topics in detail by probing the respondents with follow-up questions. At the same time key-informant (KI) interviews were carried out to collect all implementers' knowledge about implementation process. The purpose of having KI was to get an overall idea of implementation challenges faced by the implementers. Information collected through IDI and KI helped the research to triangulate the findings. In every interview session a semi structure topic guide was used to guide the researcher (See Appendix 4). All interviews were carried out by the interviewer directly from the interviewee, on a one-on-one and face-to-face interaction. The following Table 4.1 illustrates the sources of data and data collection tool in line with the research questions of the thesis.

Table 4.1: Sources and Data Collection Tools

Research Question	Sources of Data	How to collect
What are the critical factors that influence the implementation of OAAP?	Elderly beneficiaries of OAAP	Questionnaire survey and field note and case study
	Locally elected body members (UP chairman and member), Social Welfare Officers, UNO and bank manager involved in OAAP implementation.	KII (Key Informants Interview) and in-depth interviews
To what extent the mainstream policy implementation theories explain the process and dynamics of the Old Age Allowance Program in the context of Bangladesh?	Elderly beneficiaries of OAAP	Questionnaire survey and In-depth interview
	Locally elected body members (UP, UP chairman and member), Social Welfare Officer, UNO, and Bank managers involved in OAAP.	KII (Key Informants Interview) and in-depth interviews
	Inspection report, monitoring report, Meeting minutes, website of Social Welfare Ministry and other ministry related to OAAP	Use literature review and different types of secondary data

Observation

Observation was a process through in qualitative research, which helps the researcher to take field notes on behavior and activities of individuals in an unstructured way at the research place. Qualitative observers confirm the roles from a nonparticipant to a complete participant, especially for those observations where open-ended questions were asked by the researchers to the participants and allowing them to freely provide their views and opinion on specific issues.

4.3 Selection of Study Area

Bangladesh is a small country in terms of area with 147,570 square km of land (BBS, 2011), with a large population of 156.6 million people (UNDP, 2014). It has eight administrative divisions and 64 Districts (Zila). Each District has some Sub-Districts which were called an Upazila. There are about 174 Upazila in our country. Each Upazila consists of number of municipalities, city corporations and *Union* councils (or rural councils).

Union councils and the lowest tier of administrative unit is a ward. The highest number of Districts in one division is 13 and the lowest number is four. This study has been conducted in all seven divisions of Bangladesh. Maymanshing division was excluded from the divisions as this division was not officially functioning during field work (See Table 1 in Appendix 2 for details).

Selection of Sampling Area

Sampling areas (Districts, Upazila and Union) were selected on the basis of proportion to population size, which means the highest number of beneficiary's areas were identified. At the first stage, out of 64 Districts in Bangladesh, seven namely Manikgang, Cumilla (previously known as Comilla), Bogura, Dinajpur, Jashore (previously known as Jessor), Barishal (previously known as Barisal) and Habigang Districts were selected (See Table 2 in appendix 2 for details). In second stage, Upazilas were selected out of 88 Upazilas of the seven Districts on the basis of high beneficiary rate (See Table 2 in Appendix 2). The third stage, selection of highest beneficiaries of eight Unions from the seven selected Upazilas (see Table 2 in Appendix 2 for details). The names of Districts, Upazilas and Unions name are shown in the following tables 4.2.

Table 4.2: Selected Study Area

Divisions	District Name	Upazila Name	Unions Name	Total Beneficiaries in 2017-18 Fiscal Year
Barishal	Barishal	Bakerganj	Rangasree	773
Rajshahi	Bogura	Gabtali	Nepaltali	903
Chattogram	Cumilla	Burichang	Sholonal	961
Dhaka	Manikgang	Harirumpur	Boira	475
Rangpur	Dinajpur	Parbatipur	Belaichandi	925
Khulna	Jashore	Jashore	Nowapara	1054
Sylhet	Habigang	Bahubal	Bahubal	641

4.4 Sample Size

Primary data was collected from the beneficiaries of OAAP. The respondents in this research (interviewees and KII) were grouped into three major categories: (1) the key respondents' elderly people receiving the allowance; (2) mid-level government officials,

representatives from local government agencies and bank officials; (3) senior officials from the implementing departments and ministries. Elderly people who were receiving old age allowance and met the inclusion criteria of that Union were selected for interview. The sample size is approximately 400.

$$\text{Sample size} = \frac{Z^2 * (p) * (1-p)}{c^2}$$

(Where: Z = Z value (e.g. 1.96 for 95% confidence level); p = percentage of old age beneficiaries, expressed as decimal (0.2 used for sample size needed as only 20% of the population are receiving the benefits); c = .04 confidence interval, expressed as decimal. Using the above formula, the sample size of this study will be 400.)

The object of this qualitative study was to deepen understanding and knowledge of the experience of beneficiaries and implementers of OAAP [Upazila Nirbahi Officer (UNO)[3]; Social Welfare Officer (SWO[4]); Union Parishad (UP) Chairman[5]; Member[6] and Bank Manager[7]) of the old age allowance program implementation. The number of IDI and KI has been carried out as follows:

Category of Respondents	**Quantity**
In-depth Interview (Two from each Union)	2X7=14
Key Informants Interview (KII) (UNO, SWO, UP Chairman, member and Bank manager)	4X7=28
Key Informants Interview (KII) (policy makers and bank officers)	5

[3] Upazila Nirbahi Officer (UNO): UNO works as Chief Executive Officer at Upazila level for executing all decisions taken by the government and ensuring financial disciplines of the funds of upazila parishad and representative of Government of Bangladesh in the Upazila level for performing retained activities to the Government of Bangladesh, non-transferred and controlling activities.
[4] Social Welfare Officer (SWO): Implement all the programs of Social Welfare Department at upazila level to union level.
[5] Union Parishad (UP) Chairman: Local government representatives at Union level.
[6] Member: Local government representatives at ward level.
[7] Bank Manager: Responsible to distribute the allowance from bank.

4.5 Process of Instrument Development and Pre-Testing

After the development of the data collection instrument on the basis of analytical framework the questionnaire was pre-tested with the intention to identify if there were any particular issues that would be valuable to follow in more depth, or would form a particular barrier in the field work. Five days intensive training were arranged for the field team where they were oriented on various characteristics of the questionnaire. After completing the training, interviewers went for pre-testing of the questionnaire**.** Interviewers were also motivated to ensure the quality and given the flexibility to work within the set parameters. The pretesting has been carried out in December 2017.

To collect quantitative and qualitative data the researcher interviewed 400 respondents and organized key informant interviews during her three month-long (February 2018 – May 2018) fieldwork. The first week were used for preparation for the data collection. At this stage the researcher visited government offices including the relevant ministries. Key Informant Interviews (KIIs) were conducted with the officials at different levels of the Ministries implementing SSNPs. Qualitative data were collected till the data was saturated. However, government has made some institutional[8] and procedural[9] changes for the implementation of SSNP from 2018-19 fiscal year.

Ministries	Departments	Implementing Offices at District Level	Implementing Officers at Upazila Level
Ministry of Social Welfare	Department of Social Services (DSS)	Office of the Deputy Director, DSS	Upazila Social Services Officer

4.6 Conducting Interview

Both qualitative and quantitative data collection were conducted at the same time. Strict quality control measures were taken at all levels of study implementation. Close monitoring and supervision ensured throughout the study to ensure no mistake due to negligence or lack of understanding. To ensure the quality of the interview, data collectors maintained

[8] Institutional changes are that allowance money is now given from bank as well as from Digital Union Parishad (See Appendix 3 for details)
[9] Changes in allowance distribution process through G2P method. (See Appendix 3 for details)

constant link with the researcher. The inclusion criteria for the elderly people were (a) who were 60+ years old and who were considered to be receiver of old age allowance; (b) not suffering severe disabilities or dementia; and (c) able to participate in the study. During the fieldwork the researcher stayed at field for four days in every division. The researcher conducted twelve interviews each day, travelling to the house of each interviewee. Two data collectors accompanied the researcher from Upazila every time the researcher went to conduct an interview. The data collectors were trained by the researcher beforehand regarding their responsibilities and the ethical obligations they should maintain. Before starting each interview, the researcher introduced himself to the interviewees and explained the aims of the research. The average time for a formal interview was 20-30 minutes. The time spent for introduction of the researcher and to make rapport with the interviewees was not included in this calculation. However, the interview with the implementers varied from 60-30 minutes. Digital recorder was used in collecting the qualitative data along with detail notes. Digitally recorded data were then transcribed for analysis.

4.7 Data Analysis Procedures

Quantitative Data Analysis Procedures

After completion of survey quantitative data was edited and open-ended questions were re-coded at this stage. Different tables were developed for describing the variables by using basic statistics like: percent, mean, and standard deviation. Descriptive analysis has been carried out for the outcome variables of older people demographic and socioeconomic characteristics by using mean and standard deviation for continuous variables and frequencies and percentages for categorical variables. Then through bi-variate analysis using Chi-Square test helped to determine which variables were statistically associated with each of the outcome variables of interest. Finally, multiple regression analysis has been carried out to determine the most important factors at the macro level that independently associated with effective policy implementation level of satisfaction of OAA policy implementation.

In this study, Ordinal regression model also called Cumulative Logit Models[10] has been used to estimates the likelihood, or odds of categorical outcome variables that includes: dissatisfaction, moderate and satisfaction. There was inherent order or magnitude to the categories, necessitating the use of an ordinal logit model for estimating the policy implementation satisfaction. Parallel lines assumption[11] test which have been carried out to confirm to do Proportional Odds Model (POM)[12] of ordinal regression model, as this test is critical to ordinal logistic regression. We added only those variables in the models that we found to be associated with the independent variables. We used SPSS version 21.0 (SPSS, Inc., Chicago, Illinois) for data management and bi-variety analysis and STATA 14 for multivariate data analyses. The coefficients in the Proportional Odds Model (Ordinal Logit were different from the coefficients in linear regression because it shows the changes in the likelihood, or odds that has been calculated in the model. The change in likelihood was expressed as an odds ratio (Long, 1997; Vittinghoff et al., 2004).

Qualitative Data Analysis Procedures

In this study, the qualitative data analysis was done after data collection. Field note, observations, important statements, meaning units, textual and structural explanation, and description of the "essence" were components of the whole data analysis process. Since interviews were conducted in Bengali, so after collecting data (in-depth interviews and case study) researcher listened the recording several times to write the transcripts and marked the significant notes. Then the transcripts were read meticulously and analyzed by the *NVivo*[13] software to develop the initial codes along with series of logical memos around the codes. In the next step, on basis of the research questions whole transcripts was read

[10]Ordinal regression model also called Cumulative Logit Models usually used for ordinal dependent variable where the independent variables may be categorical or continuous covariates (Garson, 2014). Ordinal Logit Models consider the ordinal structure of the dependent variable were used in case where the dependent variable had at least three categories that are ordinally arranged (Arı and Yıldız, 2013).

[11]Parallel lines assumption test holds the null hypothesis then Proportional Odds Model gives correct results (Arı and Yıldız, 2013, Garson, 2014). Models that consider ordinal structure and parallel lines assumption test does not hold are suggested NPOM and PPOM (Arı and Yıldız, 2013, Garson, 2014).

[12]Ordinal Regression Models can be divided into three groups for instance Proportional Odds Model (POM), Non-Proportional Odds Model (NPOM) and Partial Proportional Odds Model (PPOM).

[13]NVivo is a software program used for qualitative and mixed-methods research. Specifically, it is used for the analysis of unstructured text, audio, video, and image data, including (but not limited to) interviews, focus groups, surveys, social media, and journal articles.

for focused coding. Then from the coded data significant themes were organized, and data was then grouped into themes and axial coding was completed. At this stage the codes were more formal to finalize the theoretical coding. All the significant statements were reviewed again; suitable themes were then chosen. Finally, significant themes and subthemes were named and analysis was finalized for writing the findings of the study.

4.8 Anticipated Ethical Issues

Ethical principles are important in social research to ensure that the research is directed toward its goals by protecting the welfare of the respondents. The principles also help to prevent abuses and specify responsibilities. The research has ensured the ethical issues involved including risks and benefits of the respondents. While doing fieldwork the data collector along with the researcher was always careful and aware of maintaining ethical norms, especially the dignity and confidentiality of the respondents of this research. Since most of the respondents of this research had little or no education, they could not read the consent form and explained to them various features of the study particularly the aims of the study, the probable time for the interview, and the need to record the interview session. Research team talked to the elderly person, household heads in the family to create a pleasant environment and ensured that they had the freedom to join or decline and could discontinue at any stage of the interview without any fear. The researcher was always aware to protect the respondents from any kind of physical, mental, psychological, financial, professional or social harm that might arise from participating in this research. However, key informants were given the consent form before starting the interview. When the respondent signed the consent form or verbally gave consent then the researcher collecting the data or interview.

4.9 Limitations of Study

All studies of its kind have number of limitations that need to be taken into consideration as single research is unable to address all the issues. This research was not exceptional, it also had some limitations which were identified at respective stages, due to unavailability of necessary means to overcome these ended up leaving them as limitations for this

research. For example, the study did not cover all the districts even all Unions in the same Upazilas due to lack of time and resource; managing and collecting information from the elderly people and gathering documents at from Upazila parishad office was very challenging. The research attempted to overcome some limitations by conducting a mix methods approach, by combining findings from quantitative and qualitative exploration. Though the research was also guided by the gap, but it is difficult to refute the effect of the principal policy implementation theory in the area. However, the similarity of outcome was explained as simple practicality. For example, the grounded theory exploration used theoretical sampling and it asked for interviewing beneficiaries and implementers of different levels. The beneficiaries were old illiterate who did not have clear idea about the process. On the other hand, some UP chairmen and members did not give interviews. This might have had limited the breadth of theoretical sampling of this research.

4.10 Conclusion

This chapter has described the methodology that has been considered to guide the whole research process. The basic assumption of the policy implementation process is subjectively established and varied according to the context in which the policy is being implemented. This study aims to understand the OAAP implementation process from a public policy implementation context. This study used a mixed-methods research design following a survey questionnaire and in-depth interview as a data collection tool. The method and data collection tool allowed the researcher to draw insightful information from the respondents of this research. The next chapter would demonstrate the state of the Social Safety Net Program in Bangladesh. The Findings of the study are discussed in chapter six.

CHAPTER FIVE

STATE OF SOCIAL SAFETY NET PROGRAMS IN BANGLADESH

5.0 Introduction

This chapter gives a contextual overview of Social Safety Net Program (SSNPs) in Bangladesh. At the beginning concepts of Social Safety Nets have been discussed. Then the historical development and present scenario of SSNPs in Bangladesh have been detailed out. Later, evaluation of Safety Net Programs and major safety net Programs in Bangladesh has been highlighted. Then detail of old age allowance Program of SSNPs in Bangladesh has been discussed.

5.1 Concept of Social Safety Net Program

Globally Programs under Social Safety Nets have been an important policy focus. Failure of Structural Adjustment Program (SAP) in the 1980s gave rise to the concept of Social Safety Net Programs into the 'development discourse' (Giannozzi & Khan 2011). The different concepts and connotations of Social Safety Net Program (SSNP) have evolved over time and also differ between developed and developing countries. The scholars and institutional agencies also hold different perspectives on SSNP. Developed countries, especially in Europe and the US, Social Safety Nets were often synonymous with welfare Programs targeted specifically at the poor, whereas in the developing countries, the word safety nets has been used wrongly as an alternative for all social strategies. In developing countries, the term became popularized during the financial crisis of 1990s, when SSNPs were predominantly developed to support three goals: to improve poverty situation, to make Programs that were publicly acceptable and to encourage administrative change (Paitoonpong et al., 2008, Vivian, 1994). Different organization like Asian Development Bank (ADB) and the Department of International Development (DFID) define Social

Safety Nets as non-contributory transfers of resources to those considered as poor or vulnerable, but they did not emphasis risk mitigation (IEG, 2011). Even different terminologies have been used in different literature to intellectualize the 'Social Safety Net' these were: 'Social Security, 'Social Protection', 'Social Assistance', 'Social Pension', 'Social Welfare' and 'Social Insurance' interchangeably. Whereas International Labor Organization (ILO) used social protection instead social safety net that raised from human rights-based approach. As defined by ILO social protection floor (Ginneken, 2003).

> "Entitlement to benefits that society provides to individuals and households – through public and collective measures – to protect against low or declining living standards arising out of a number of basic risks and needs" (Ginneken, 2003: 279).

According to ILO (2012) Social Security is human right for all, regardless of race where they live, and do, must be ensured at least a floor of basic Social Protection. They also emphasize for significant participation of the beneficiaries in every stage of the Programs. The main meaning of Social Protection is:

> – "Social security is a social and economic necessity to combat poverty and social exclusion and promote development, equality and equal opportunity" (ILO 2012: V).

> – "A floor of Social Protection is economically affordable and can be introduced, completed or maintained everywhere, in accordance with national circumstances" (ILO 2012: V).

> – "A floor of social protection should consist of at least four basic Social Security guarantees: essential health care; and basic income security during childhood, adulthood and old age for all residents and all children" (ILO 2012: V-VI).

> – "All societies should also develop strategies to enhance their levels of Social security, guided by ILO Social Security standards as their economies mature and fiscal space widens" (ILO 2012: VI).

The International Monetary Fund (Planning Commision, 2005) defines safety nets as a tool that was expected to mitigate adverse effects on the poor. According to World Bank (Honorati, 2015) defined the term Social Safety Net in two ways:

> "(S)ocial Safety Nets are non-contributory measures designed to provide regular and predictable support to poor and vulnerable people. These are also referred to as safety nets, social assistance, or social transfers, and are a component of larger Social Protection Systems" (Honorati, 2015: 1).

> "Non-contributory Programs that target the poor and vulnerable and are designed to reduce poverty and inequality, enable better human capital investments, improve social risk management, and offer social protection" (Honorati, 2015: 1).

Whereas, Food and Agriculture Organization (FAO, 2004) defines Social Safety Nets,

> "Social Safety Nets refer to cash or in-kind transfer Programs which seek to reduce poverty through redistributing wealth and/or protect households against income shocks" (FAO, 2004: 1).

Then again Conway, Haan and Norton defines the concept of Social Protection as:

> "public actions taken in response to levels of vulnerability, risks and deprivation which are deemed socially unacceptable within a given polity or society" (Conway et.al, 2000: 7)

SSNPs concentrate on reducing life cycle risks by transferring some resources (both cash and kinds) from the Government. Besides contribution on reducing poverty, SSP is contributing as complimentary initiatives taken to promote growth, investing in human, and reforming institutions and governance for protecting poor and vulnerable sections of people (World Bank, 2006). Traditionally different literatures on Social Safety Nets were protection Programs broadly classified into three major clusters: (1) unconditional transfers (cash or in-kind transfer, allowance, non-contributory pension/disability benefit, and housing and utility subsidies), (2) income generating Programs (wage/employment subsidies and workfare Programs) and (3) capital investment in human (conditional cash transfer, waivers for education and health, and school feeding Programs) (IEG, 2011,

Rahman et al., 2011). According to Rahman, Choudhury and Ali (2011) traditional Social Safety Net Programs were designed to prevent the poor to be utter poor, or improve the conditions of the poorer section to a minimum acceptable standard of living, by introducing Programs that have possible sustainable development goals to alleviate transitory poverty and develop policy for reduction of chronic poverty. They categorized SSNPs into five groups: (i) allowances, (ii) assistance to ensure food security, (iii) job creation, (iv) human resource and empowerment and (v) urban poverty (Rahman, et.al, 2011). Whereas Rahman and Chowdhury (2012) indicated that Safety Net Programs were mainly clustered into two groups: food rations and post-disaster relief and the third group were unofficial safety net Programs address issues of demographic and social shocks at family and community levels. On the other hand, there was pension scheme for state employees. Furthermore, they conclude that over the period there was three factors at work: a political process for the welfare responsibilities for the state to focus; a social process that changes the informal Safety Net; and a developmental understanding of Safety Nets for sustainable anti-poverty strategy excelled the change in Social Safety Net Program (Rahman and Chowdhury, 2012).

Then again, Grosh, del Ninno, Tesliuc, & Ouerghi (2008) conceptualized the Safety Net as a system that was well designed merged of several Programs which was enhancing each other in addition to supporting other socio-public policies. Therefore, a comprehensive Safety Net System means collection of Programs that exhibits the attributes like suitable, satisfactory, impartial, cost-effective, stimulus, well-matched, sustainable and dynamic (Grosh, et.al, 2008). The Programs of SSNPs mainly reallocate resources among the poor and vulnerable people, to reduce the impact of poverty and inequality by ensuring invest for the future, manage risk, and allow governments to choose the Program that support development (Grosh, et.al, 2008). Hence, the Independent Evaluation Group (IEG) (2011) considers Social Safety Nets as a policy tool to mitigate all adverse situations caused by physical or mental health, natural disasters or economic shocks. Four main objectives of the Social Safety Nets identified by IEGS (2011) were: (1) alleviate poverty (2) enable households to manage risks efficiently (3) help households to make better investments and (4) enable beneficial to improve in the social sector and areas (IEG, 2011). However,

Barrientos and Hulme (2009) used the term ‘Social Protection’, not ‘Social Safety Net’, and defined as:

> “Social protection is now better grounded in development theory, and especially in an understanding of the factors preventing access to economic opportunity and sustaining persistent poverty and vulnerability. The initially dominant conceptualization of social protection as social risk management has been extended by approaches grounded in basic needs and capabilities” (Barrientos and Hulme, 2009: 439-442).

They have characterized the concept of Social Safety Net into three broad phases: (a) the traditional concept (focuses on ensuring basic needs during physical and mental disability, chronic illness and old age), (b) risk mitigation concept (motivating human to overcome the constraints and economic development posed by social risk) and (c) rights-based concept (implementing a right-based approach to development) (Barrientos and Hulme, 2009). Then again, Whiteford and Förster (2002) conceptualized the concept of Social Safety Net Program for Organization for Economic Co-operation and Development Countries (OECD):

> “The term safety net is often used to describe the social assistance schemes that provide a guarantee of minimum resources to citizens or residents who lack sufficient income from other sources….” (Whiteford and Förster 2002: 401).

On the other hand, Holzmann and Jorgensen (2001) consider Social Safety Nets to be a subset of Social Protection that was rooted in Social Risk Management. They have developed three new strategies like prevention, mitigation and coping for the traditional scope of Social Protection (labor market intervention, social insurance and social safety nets). They argued that these strategies would be able to work at three levels of bureaucracy of risk management (informal, market-based, and public). While, Subbarao, Bonnerjee, Braithwaite, Carvalho, Ezemenari, Graham, and Thompson (1997) viewed Social Safety Nets as a traditional concept that had two dimensions: firstly, SSNPs protect a person or household who were incapable to work due to chronic inability (physical or mental disability, long-term illness or old age). Secondly, a decline in capacity to work due to sudden death of bread-winner or workers were immobile or poor harvest. On the other

hand, according to a report of UN Human Rights Council by Sepulveda and Nyst (2012) spell out the responsibilities of the governments to confirm contribution of the main stakeholders in all stages of programs:

> "States must put in place adequate mechanisms for beneficiaries to participate in the design, implementation, monitoring and evaluation of Social Protection Programs".

> "Participatory mechanisms must ensure that participation is authentic, takes into account the existing asymmetries of power within the community, and is tailored to ensure the broadest participation possible by vulnerable and disadvantaged groups" (Sepulveda and Nyst, 2012: 16).

They argued that without applying human rights framework, implementation, monitoring and evaluation of Social Safety Net Programs would not be equitable or sustainable that would leave behind the poorest and most vulnerable of the society (Sepulveda Carmona et al., 2012). However, Khuda (2011) defines Social Safety Net Programs as a set of public actions that follow "promotion approach" to raise the incomes and employment opportunities of the poor and to reduce the vulnerability of the poor. The discussion on Social Safety Net Programs confirms that the concept of Social Safety Net evolved from the main thought of Social Protection, to ensure socio-economic safety for the population living below poverty line. It was a non-contributory Program which acts as short-term buffer for the vulnerable poor people. Major goals of the Programs under SSN were decrease poverty and inequality of the society, empower women and reduce all social risk.

5.2 Historical Development of Social Safety Net Programs in Bangladesh

Poor and vulnerable people of Bangladesh face different forms of financial and social sufferings, due to significant reduction in revenue because of several forms of natural and manmade incidents such as crop catastrophe; loss of land due to river erosion; joblessness; disease; aging population or death bread-winner (Khuda, 2011). Fiscal policy of Bangladesh mainly focused on macro-economic stability and persuading several poverty alleviation Programs helped to achieve a commendable expansion in economic and social development. However, economic growth has widened the gap between rich and poor as

the capital accumulation skews wealth in favor of the rich posed a challenge to maintain an equitable society. Though Bangladesh has made progress in reducing poverty in last four decades the rate of poverty decreased from about 50 percent in 2000 to round twenty-five percent in 2015 and the rate of extreme poverty has decreased from 34.3 percent in 2000 to 12.9 percent in 2015 (GOB, 2015). Nevertheless, about one-fourth of its population are poor and live under the national poverty line (BBS, 2015). As a result, in Bangladesh, 33 percent of the population fails to earn their fundamental necessities with the income they earn (Rabbani and Chowdhury, 2014). Fewer people were working in the formal sector for which small portion of them can avail the government pension scheme. Then again, every year population were increasing but employment opportunities were not increasing and agricultural sectors was decreasing consequently livelihood of poor and vulnerable people in rural area were threatened. They could barely sustain a minimal standard of living due to lack of income and make savings for the future. It was a great concern for country to have a large number of poor people in country, therefore, major policy priority should be to ensure fundamental necessities, carry on with the effect of financial crisis and capitalize in human development and participate in the development progression by transferring of public resources to the poor (Rahman et al., 2011).

Government of Bangladesh informally introduced Social Safety Net with the idea of a short-term protection for providing basic needs to the poor and most vulnerable people of the society (GOB, 2015; Rahman and Choudhury, 2012). Therefore, SSNPs were important measures taken by the government to address: (a) risks (uncertain events affect people's wellbeing), (b) poverty (not having enough of something valuable to derive income and livelihood) and (c) vulnerability (probability at present of not having enough of something valuable in future) (Khuda, 2011). The fundamental idea about the Social Safety Net Programs of Bangladesh was to address the definite vulnerable poverty driven society through a delivery process with or without certain any mandatory term on the beneficiaries. The main objectives of SSN were based on the government's policy to (a) reduce income uncertainty and variability, (b) sustain minimal standard of life and (c) reallocate revenue from rich to the poor (World Bank, 2006). According to Bangladesh Planning Commission (Planning Commission, 2005) report, Bangladesh has a robust

portfolio of SSNPs that aimed at the different risk groups and directly transfers resources to poor people. At present SSNPs targets three groups of poor people- (i) the chronic poor, (ii) the transient poor and (iii) other vulnerable population groups (such as the disabled and divorced/separated/widowed women without access to any regular employment or help from others) (IEG, 2011). Through these SSNPs the poor people and households were able to use their existing resources more effectively to cope with these various types of risks. These Programs gave certain kind of assistance to the people who were left behind to get support to fundamental amenities such as health, water and sanitation, education and adequate nutrition, help to create assets at individual, household and community levels, in cash or kind or both, paid to the poor and vulnerable population groups to provide them with a minimum economic security and access the need for several essential services (ILO and WHO, 2009). Further, the SSNPs has been responsive to altering risk assessments and has witnessed a fair degree of Program innovation (ILO and WHO, 2009).

5.3 Evaluation of Social Safety Net Programs in Bangladesh

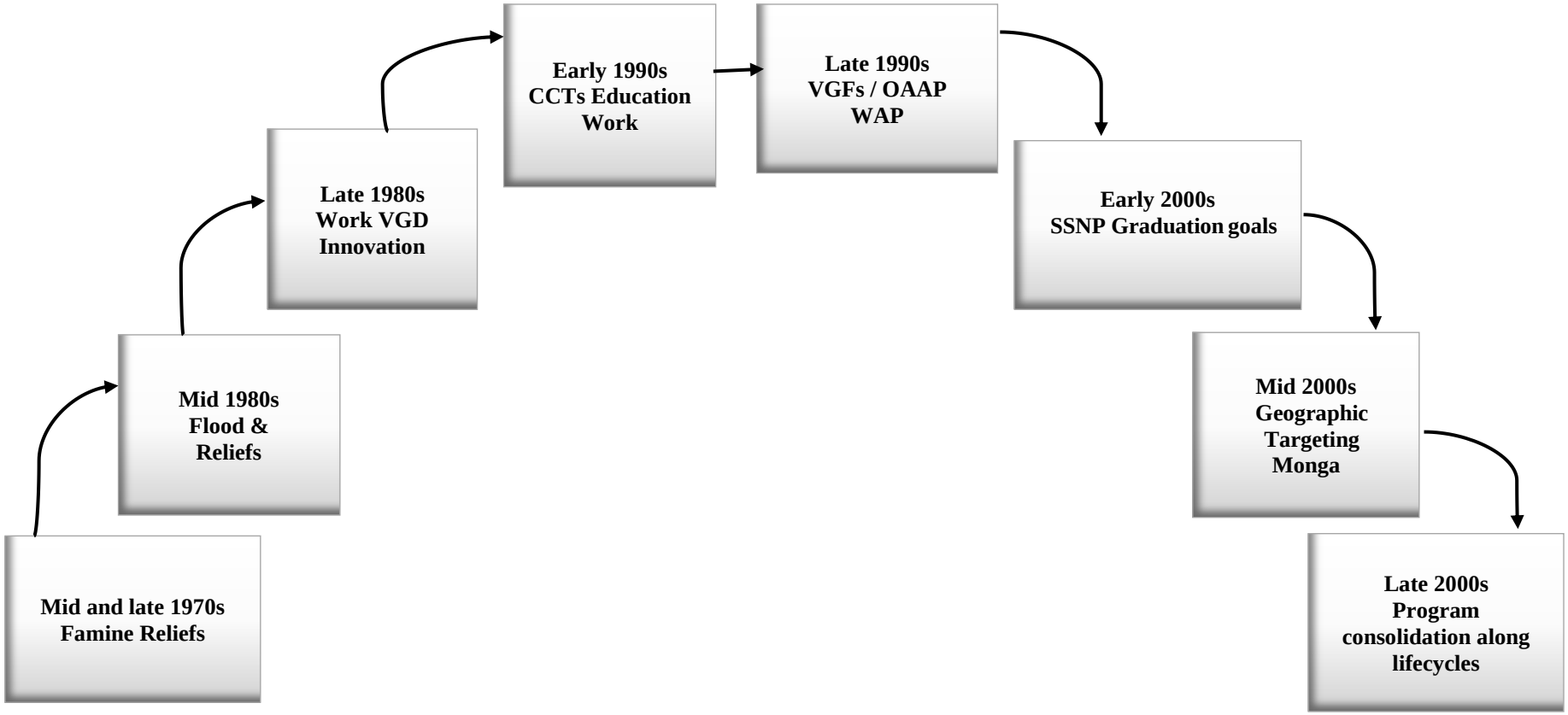
Social Safety Net Program was initiated as a charity approach immediately after independence, but currently, it has become a right-based approach for the vulnerable poor. Over the past 40 years, Government of Bangladesh is utilizing SSNPs as an important instrument to deliver different types of transfers to address the shocks and vulnerabilities experienced by poor people. SSNPs in Bangladesh has evolved in response to major shifts in government viewpoints and unfolding of a policy agenda that has formed the nature of the existing Social Security System (Rahman and Choudhury, 2012). SSNP in Bangladesh progressively changed from relief approach in 70s and 80s to a more complete Safety Net approach in the 90s and lifecycle framework in late 2000 (see Figure 5.1 below).

The evolution timeline shows in figure 5.1 highlight certain agendas of the development of Social Safety Net Programs of the government. First origin of SSNP was in 1970s in response to the food shortage due to famine and then second revolution took place in 1980s due to floods where new schemes like public works and other food aid Programs were developed. Then in late 1980s the government continued the previous Program and focused on rural maintenance Program by promoting workfare innovations. Throughout 1990s

SSNP focus was provide support to special groups of population. During early 1990s government introduced Conditional Cash Transfer (CCTs) Programs for example food-for-education Program, female school stipend Program. Then in late 1990s, with the support from the donors, development partners and NGOs government launched Programs like VGF card, widow and old age allowances. In early 2000s, Programs started to expand with the goal to combine protection and promotion in safety net Programs. Programs were mainly replaced by the graduation Programs to ensue sustainability of the poor who came out of poverty. However foreign aid was mostly withdrawn by the mid-2000s, then food aid Program was replaced by food transfers that was funded by government from taxation. Then focus moved on geographic targeting to address the poverty pockets of the country. Finally in late 2000s, it focused on employment guarantee schemes and develop national data-base of the poor and formulation of a comprehensive Social Protection Strategy depending on lifecycle (See detail in Table 1 in Appendix-3).

According to Rhaman and Chowdhury (2012) the innovation of the timeline highlights four issues of the development of Social Protection Agenda. At the beginning agenda of Social Protection was substantially demand driven as response to crisis, then incremental Program experimentation with the agenda of Social Protection, the target of Social Protection was to develop Programs parallel to the vulnerability discourse and geographic targeting poverty pockets, and lastly the agenda of Social Protection was to be more comprehensive with more discourse for a complete data-base and a holistic framework. Conversely, National Social Security Strategy Report also showed three causes that were behind the process of innovation timeline (GOB, 2015). The first humanitarian philosophy that arranged relief due to disasters. The VGF (Vulnerable Group Feeding) and FFW (food-for-work) fundamental Programs started with the beliefs that has become the foundation of for the expansion of SSNPs to address the basic interest of provisional food insecurity. Second initiative of the Program was to introduce ‘ladders’ besides the ‘nets’ of SNPs with the target to allow beneficiaries to have more sustainable gains. The ‘ladder’ had components like human development, financial strengthening and employment guarantee. The third initiative of the safety net portfolio was to develop a comprehensive Social Protection Approach for the special need population of the society (GOB, 2015).

Figure 5.1 Evolution of Social Safety Net Program in Bangladesh



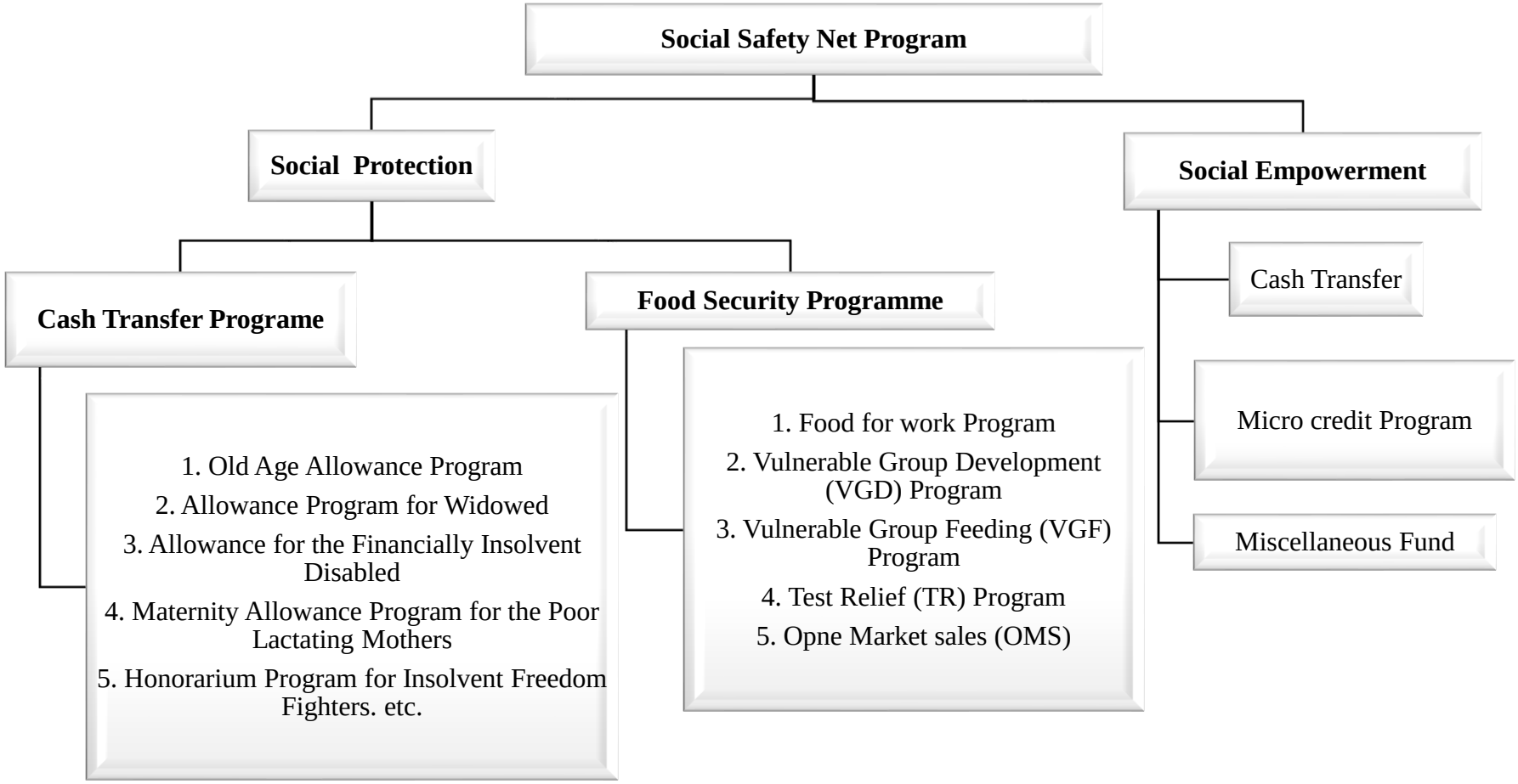
Source: Modified GoB 2015

5.4 Current Social Safety Net Programs in Bangladesh

Social Safety Net Programs were established with the aim to reduce poverty, to provide protection against that make them susceptible to fall into poverty. Traditionally, two types of SSNPs have been operating in Bangladesh. Firstly, public Safety Net Programs clustered around two themes of food rations and post disaster relief, along with pension schemes for state employees and secondly, clustered to informal Safety Nets at family and community levels to address issues of demographic and social shocks (Rahman et al., 2011). Eventually, Safety Nets have excelled and become a mainstream social and development Program. Broadly, the Programs were non-contributory that are divided into two groups one was social protection and the other was social empowerment (GoB, 2015). Furthermore, Programs were classified mainly into four different types namely: Cash Transfer Programs, Food Security Programs, Micro-Credit and Miscellaneous Funds Programs and Development Sector Programs (See Figure 5.2 below which sketch out major Social Safety Net Programs in Bangladesh).

The public goals of these SSNPs were to: (i) ensure protection for all types of poor people and target the extreme poor first, (ii) encourage NGOs, community-based organizations and the private sector to enhance their role and contributions to expand the Social Safety Net and (iii) increase coverage through increased budgetary allocation each year (GoB, 2009). Although these were the common goals of all the SSNPs but in operation all SSNP Programs had its specific goals. According to the goals each Program was designed with different structures. For instance, each Program had specific target group, the nature and amount of benefit, and the length of the Program. Some Programs were conditional, such as stipend Programs. On the other hand, majority of the Programs were unconditional such as some were cash transfers, some were in-kind, and some were both (See Table 5.1 below). Currently, government had developed a strategic and analytical life cycle framework approach to visualize the structure of the current safety net Programs to address the risks and challenges across the lifecycle from birth to old age. Considering the issues Social Security System now able to recognize various risks at different stages of the life cycle and pursues to address the problem which will provide a more active support than one that does not specifically respond to the needs of the life cycle related risks (GOB, 2015).

Figure 5.2: Overview of Social Safety Net Program of Bangladesh



Source (Choudhary, 2013)

Table 5.1: Coverage of Key Social Safety Net Programs in Bangladesh

Cash Transfer Programs			
Program Name/ Year	**No. of Recipients**	**Financed/ Implementing Ministry**	**Budget/ Delivery**
Primary Education Stipend Project (PESP) 2009	143.95	GOB// MoPME	1550.00/ Bank
Female Secondary School Assistance Program (FSSAP)	8.33	GOB; DFID/DSHE; MoE	200.00/ Bank
Old Age Allowances 1997-98	40.00	GOB / MSW	2400.00 /Bank
Allowances for the Distressed Disabled Persons (ADDP)	10.00	GOB / MSW	840
Allowance to the Widowed, Deserted and Destitute Women	14.00	GOB / MoWCA	840.00/ Bank
Honorarium for the Freedom Fighters	2.00	GOB / MoLWA	3305.00 / Bank
Rural Maintenance Program (RMP)	0.00	GoB, EC, CIDA/ Union Parishads; LGED, CARE	3242.00
Stipend Program for the Children with Disabilities	0.90	GoB /MoWCA	80.37
Food Transfer Programs			
Name of the Program/Year	**No. of Recipients**	**Financed / Implementing Ministry**	**Budget/Delivery**
Food For Work (FFW) and (Cash for Work)	11.01	GOB; ADB/WFP / MLGD MSW/MWR	987.58 Union Parishad
School Feeding Program (SFP) in poverty-prone areas 2011	25.00	GOB WFP/ NGO	671.00/Union Parishad
Vulnerable Group Feeding (VGF)	64.72	GOB; DPs/ /MoFDM	1730.81/Union Parishad
Gratuitous Relief (GR)	56.82	GOB;DPs / MoFDM	540.88/ Union Parishad
Test Relief (Rural Infrastructure Maintenance Program) (TR)	19.06	GOB; DPs/ /MoFDM	1390.00/ Union Parishad
Vulnerable Group Development (VGD)	142.47	GOB; WFP EC; CIDA / MoWCA	1685.07/Union Parishad NGO
Employment Generation Program for the Poorest (EGPP) 2014	8.27	MoDMR	1650.00

Source: (Honorati et al., 2015; GOB, 2015; Bangladesh, 2008; World Bank, 2006; IMF, 2005; World Bank, 2015; WFP and Education; 2012; Rahman et al., 2011,).

5.5 Arrangements of Social Safety Net Programs Implementation

According to National Social Security Strategy (NSSS) of Bangladesh (2015) Social Protection Programs were complex and highly time-sensitive as managed by different ministries. At present 23 ministries are spending around 2.02 per cent of the GDP for more than 145 Social Security Programs directly or indirectly being implemented with the goal to eradicate poverty or improve the wellbeing and empower the poor people (GOB, 2015). About seven ministries manage more than 75 percent of the total funding (GOB, 2015). Ministry of Finance singly manages the largest Program the Government Service Pensions (GOB, 2015). However, there were severe overlaps among various Programs and lack of formal mechanism for information sharing made things worse for implementation (GOB, 2015). Following Table 5.3 shows the management responsibility of the 11 largest Programs.

Table 5.2: Ministries Responsible for the Large Social Security Programs

Ministry	**Program**
Ministry Finance	Government Service Pensions
Ministry of Social Welfare Ministry of Local Government and Rural Development & Cooperative	Old Age Allowance
	Widows' Allowance
	Disability Allowance
	Insolvent Freedom Fighters' Allowance
Ministry of Women and Children Affairs	Vulnerable Group Development (VGD)
Ministry of Primary and Mass Education	Primary Stipend
	Secondary Stipend
Ministry of Disaster Management & Relief, Ministry of Food	Employment Generation/Food for Work
	Market Sales

Source: (GOB, 2015)

There are several ministries that are financing and implementing majority of the Social Protection Programs, and as result the administrative coordination systems are relatively weak (GOB, 2015). The Programs are being implemented without any central digital database that could link all Programs with the Union level and inter-ministerial level. Therefore, keeping in mind the complexity of the Program better financial management systems for these Programs needs to be designed and managed properly.

5.6 Old Age Allowance Program (OAAP)

The Old-age Allowance Program (OAAP) is completely government funded Program, which was introduced in 1997-98. The goal of the Program is to provide a monthly cash to elderly people with the goal to reduce their vulnerabilities, increase their self-respect/dignity in society; ensure social security/income insecurity and increase health support and supply of nutritional assistance. At the beginning the Program started as pilot basis for three months, with the amount of the allowance was 100 BDT (USD 2.2) per person per month. Since the start of the Program, the number of beneficiaries has increased significantly, and the monthly allowance rate increased three times, with the budget allocation expansion of more than 18-fold, and its share of gross domestic product (GDP) increased from 0.02 percent to 0.13 percent (GoB, 2017). Currently the amount of the monthly allowance is BDT 500 (less than USD 6.5) (See detail in Table 3 in Appendix 3), there are about 31.50 million approved beneficiaries and the annual budget allocation is BDT 18.9 billion (GoB, 2017). To bring maximum elderly women under this Program, the age of women has been reduced from 65 to 62. Every year ten elderly people from every Union receive the allowance. The allowance is distributed through a local bank. The number of beneficiaries for each Ward of Union or Municipality level every year is fixed by the Ministry of Social Welfare. The number of the beneficiaries is determined according to the population of the Ward. As a result, it covers only a portion of the total qualified candidates unless the government enhances the number or any of the beneficiaries dies or migrates permanently from the Ward. There are also certain requirements to be met by the potential candidates to be included in the Program. According to the implementation manual for the Old Age Allowance Program 2013 the eligibility and non-eligibility criteria for OAAP are as follows.

Condition on Eligibility for Allowance

According to the manual (GoB, 2013) the eligibility conditions were: nationality (the person must be a permanent resident of the related area and must have national ID card); age (candidates below the age of 65 years for males and 62 years for females should not be considered, but priority should be given oldest candidates); yearly average income (a

person's average annual income must be less than BDT. 3,000 taka); health condition (Physically and mentally disabled and completely physically incapable to do menial labor older citizen should get utmost priority); socio-economic condition, (in the case of economically distressed families, asset less, homeless, and landless (*Bhumihin*) and social condition, widow, widower, divorced, childless, separated from family would be given priority) and ownership of land property (landless people would get priority). In this context a person is defined landless if the land other than homestead amounts to 0.50 acre or less). If there was any confusion then decision of the committee would be accepted as final decision.

Condition for Non-Eligibility

Government Servants and pension holders, VGD (Vulnerable Group Development Program) card holder, destitute women; regular recipients of government grants from other sources, regular recipients of grants from any non-government organization or other sources or social welfare agency and the laborer, housemaid, vagrant would not be eligible to get old-age allowance.

Candidate Selection Procedure

As per the OAAP strategy, the beneficiary selection procedure depends on few issues that are: application for OAAP was invited through mass media, daily newspapers and other means for public information. Interested candidates submit application to the concerned Upazila social service officer in a prescribed form. There are two committees responsible for the final selection. These committees are responsible to select the beneficiaries of the Program from a large number of candidates. First the ward committee (see table below) scrutinizes the applications of their jurisdiction to select the beneficiaries in line with the implementation manual of the old-age allowance. Then they send the list of the eligible candidates to the Upazila committee (GoB, 2013). Members of the Union ward committees are Member of the concerned ward from the reserve seat of Union Parishad- convener, elected UP member of the concerned ward (female/male)-co-convener, renowned persons

of the Upazila (one male and female nominated by the MP)-member and Union Social Worker/Technical instructor-member secretary (GoB, 2013).

Upazila committee (See Figure 5.3 below), acts as appellate authority of any objection against Ward committee and gives the final approval of the beneficiaries. Upazila committee also examines the list approved beneficiaries list given by the ward committee. After careful verification of every information, gives the final approval the beneficiaries list with the consent of the local Member of Parliament. Members of the Upzila committees were Upazila Nirbahi Officer-convener, Union Parishad Chairman of the concerned Upazila-member, renowned persons of the Upazila (one male and female nominated by the MP)-member and Upazila Social Welfare Officer-member secretary (GoB, 2013).

There were other committees formed at the District, Ministry and inter-ministerial level for supervision and monitoring of the OAAP. The following figure 5.3 gives a snap shot of the selection procedure of OAAP. There are certain other committees (see figure 5.4 below) at the field level such as Ward Committee at Union Parishad or Purashava (Municipality) Ward level and Upazila or Paurahava Committee at Upazila or Paurahava level respectively (GoB, 2013).

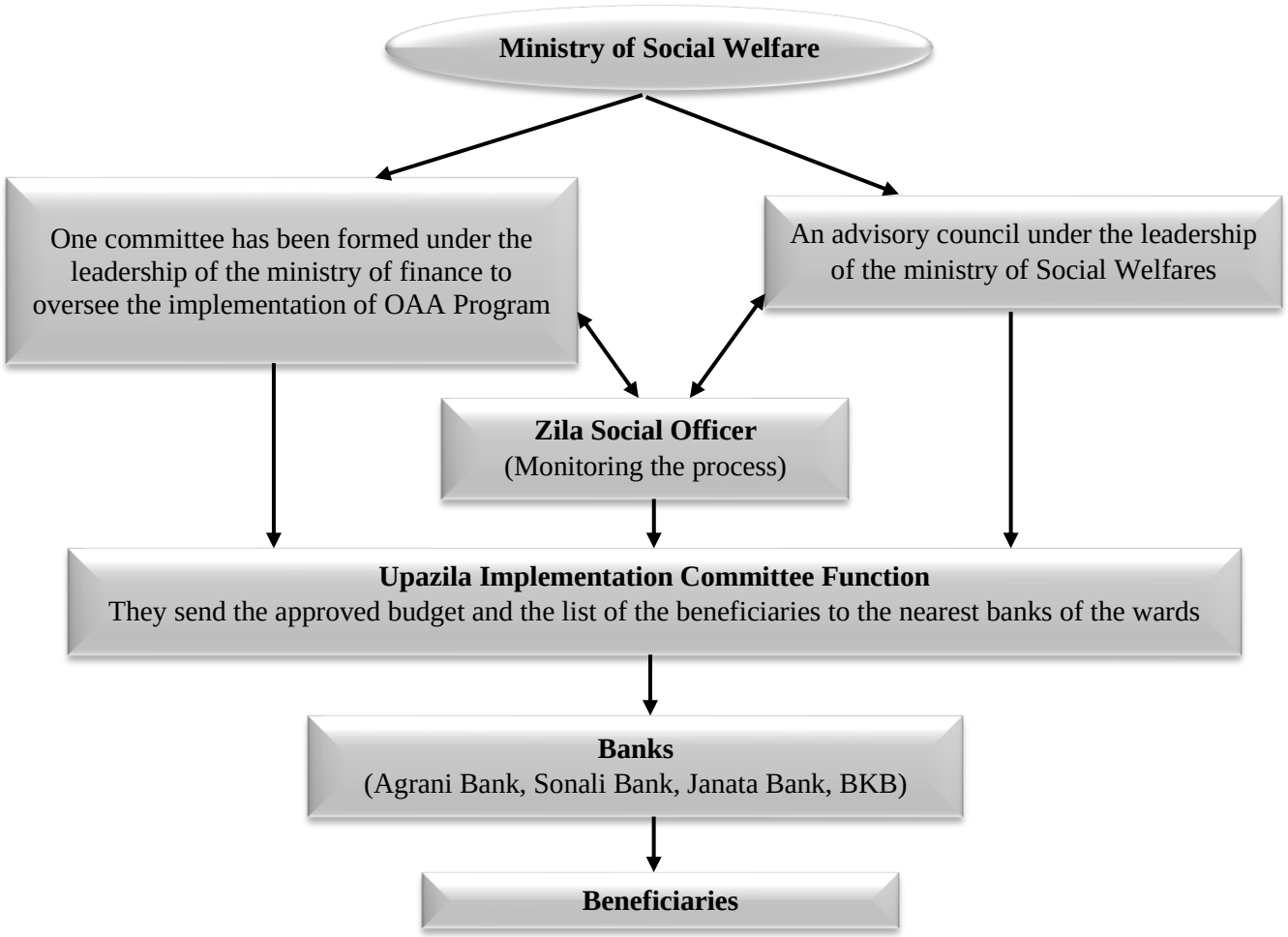
Figure 5.3: Beneficiary Selection Process for OAAP

Source: (GoB, 2013)

Implementation of the Program

The OAAP was both developed and financed by the government (GoB, 2013). The Program is implemented by the Department of Social Welfare under the Ministry of Social Welfare of GoB. For the country wide 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 (GoB, 2013). The implementation mechanism has been shown in Figure 5.4 (GoB, 2013).

Figure 5.4: Implementation Mechanism of OAAP



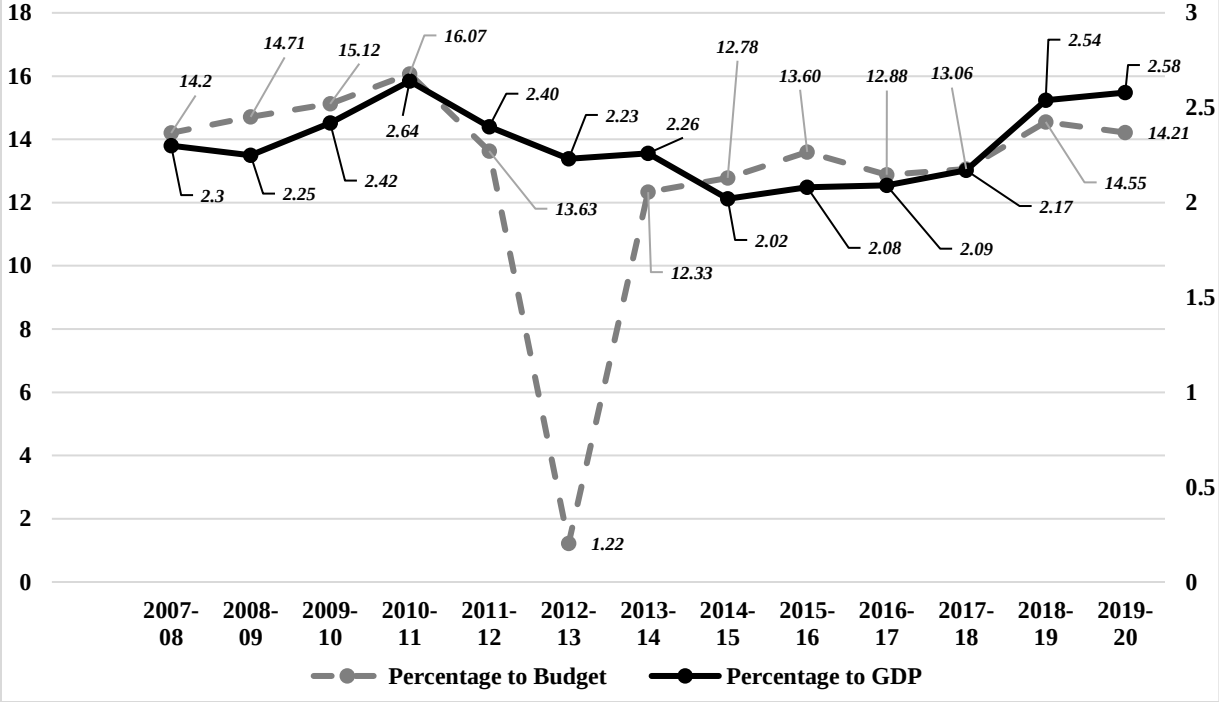
Source: (GoB, 2013)

Distribution of the allowance was from the Social Welfare Office at the beginning, later from 2005 to increase the transparency of the program the allowance was distributed from four government banks (Agrani Bank, Sonali Bank, Janata Bank, BKB). All the beneficiaries needed to open a bank account where allowance money is deposited and after every three months beneficiaries were able to collect the allowance from banks. However, from the fiscal year 2018-19 government has made changes in the distribution process of OAAP. Since 2018-19 fiscal year the government has introduced digital payments system (G2P) of the allowance as a pilot basis in hundred Upazilas (See Appendix 3 for detail).

5.7 Budget Allocation for Social Safety Net Programs

Success of any Programs depends on financial feasibility. Though government has given top priority to all SSNPs but there was no harmony on the numbers of SSNPs in the country for which exact financial resources allocated for SSNPs was debatable (Hulme et al., 2014). The budget of the SSNPs is based on cost sharing arrangements between the government and the private sector. The list of SSNPs published by the Ministry of Finance showed that in the 2017-2018 financial year, it financed as many as 145 SSNPs (See Table 1 in Appendix 3). The government allocation for SSNP as percentage of GDP and as percentage of total budget form the FY 2007-08 till 2019-20 are shown in the graph in Figure 5.5 below (See Table 2 in Appendix 3 for details). According to the Ministry of Finance the ratio of allocation on SNP as a percentage of GDP for the financial year 2007-08 was 2.3 and then raised to 2.58 in financial year 2019-20. However, the ratio of allocation on SNP as a percentage of the total budget has been declining. It had a sharp decline from 14.2 in the FY year 2007-08 to 1.2 in FY 2012-13 and it has raised in 2015-16 but the declining pattern was constant (See Figure 5.5 below).

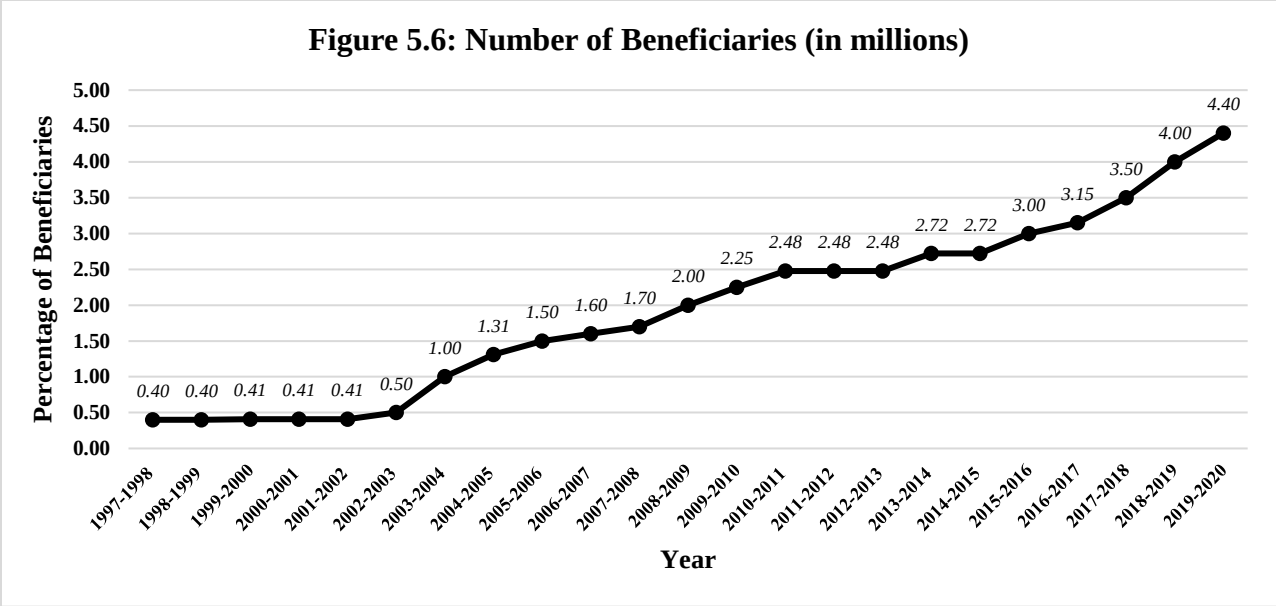
Figure 5.5: SNP Budget Percentage to Total Budget and GDP



Source: (GOB-2018)

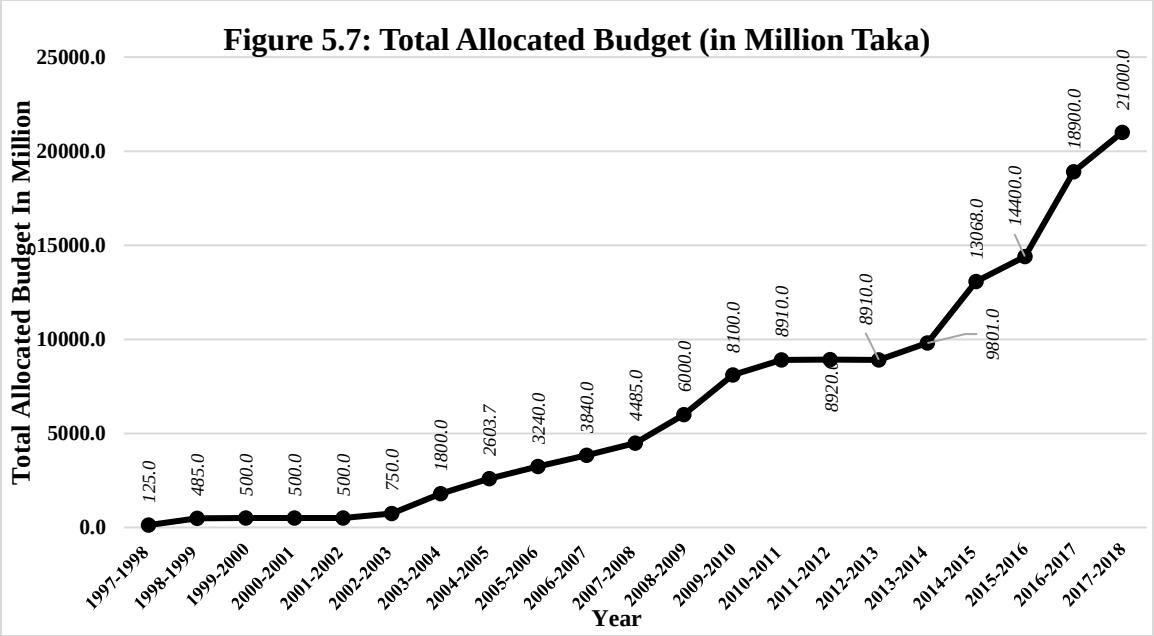
Budget of Old Age Allowance Program

The Old Age Allowance Program, is however fully budget-funded cash transfer Program for the poor elderly people of the society. Old Age Allowance Program has been modified to provide allowance to all poor and vulnerable citizens who are aged 65 years or above (in case of women it is 62). The monthly allocation at the starting of the Program in year 1997-98 was taka 100 per month per head and it remained same till the year 2001-2002 and then it increased gradually in the following years. Currently, the monthly pension is Taka 500 (See Table 3 in appendix 3 for details). Furthermore, it has been decided that Taka 3000 will be provided to those elderly who exceed 90 years (GOB, 2015). The following Figure 5.6 shows the increasing trend of beneficiaries of the old age allowances. In 1997-98 the number was 0.40 million and remained the same until 2001-2002. Then gradually the number has increased in each of the following years. After the end of fiscal year 2019-20, the number of beneficiaries has reached to 4.40 million.



Source: (Ministry of Social Welfare Webpage 2019)

Figure 5.7 below shows the total amount allocated for OAAP. The allocated amount of the old age allowances was Taka 125 million in the fiscal year 1997-98 and remained unchanged until 2001-2002; then gradually increased in each of the following years. After the end of fiscal year 2019-20, the allocated amount reached to Taka 26400 million.



Source: (Ministry of Social Welfare Webpage 2019)

5.8 Conclusion

This chapter presented the contextual overview of the Social Safety Net Program (SSNPs). It discussed concepts of Social Safety Nets, the historical development and current scenario of SSNPs in Bangladesh, the evolution of Safety Net Programs and major Safety Net Programs. Later, the Old Age Program that has been selected for this research and justifies why these programs have been chosen for this research. Discussion on the concepts of SSN confirms that universally the concept of SSN has changed over time. The conceptual change also happened in Bangladesh. Though in the beginning, the Programs were more of aid work, later it has become a rights-based development process and now it is perceived as a tool for alleviating poverty and inequity, reducing risk and vulnerability and investing in human development. Bangladesh had a modest portfolio of SSNPs that had short-term and long-term Programs to address issues of the vulnerable population. Almost all ministries were involved in implementing 145 Programs under SSNPs. The number of beneficiaries is gradually increasing along with the allocated budget for the Programs under SSNPs. Among the cash program, Old Age Allowance Program selected for this research is most important as it is a single Program for the elderly taken by the Government with the aim to ensure social, financial and healthcare support for the vulnerable poor elderly people living in rural areas. The following chapter discuss the findings of the research.

CHAPTER SIX

FINDINGS FROM THE FIELD

6.0 INTRODUCTION

This section of the research mainly focuses on the findings of the data that has been collected from the field through different methods. The analysis of the data was completed in line with the research question. The findings of quantitative and qualitative analysis have been presented sequentially in line with all five independent variables of this study. The Level of satisfaction regarding the OAAP selection and distribution process were classified into three groups "poor", "moderate" and "good". Then again information from in-depth interviews with policy implementers (UNO, Social Welfare Officer, UP Chairman, Ward Member and Bank Manager) identified various issues and challenges that act as barrier for effective program implementation. The results of the in-depth interviews and survey questionnaire sheds lights on the challenging issues of OAAP implementation. In this chapter univariate analysis of variance and bivariate analysis was used to find the differences in implementation based on beneficiaries' level of satisfaction. At multivariate level, ordinal regression model has been carried out to show the factors that was affecting the implementation of OAAP. Constrains of the program as stated by the beneficiaries and implementers was elaborated followed by scale construction and anova result with major independent variables. Then recommendation provided by the beneficiaries and implementers for the improvement of the program have been presented. Finally, in summary, findings of the quantitative and qualitative were discussed.

6.1 Demographic Profile of the Beneficiaries

A detail discussion about beneficiaries' demographic and economic characteristics has been presented below which has been collected in order to have a better understanding of various issues and problems that effect program implementation in Bangladesh. These characteristics of the respondents include division, age, sex, educational attainment,

religion, economically active and agricultural land possession. Sampling of respondents were on average same in size in all seven divisions (see table 6.1). Among the respondents' 47.5 percent were males and the remaining 52.5 percent were females (see table 6.1). Although Bangladesh has a very balanced sex ratio (100: 100.3 in 2011), but female respondents were slightly higher which was consistent with the expectation due to higher life expectancy of females in older ages compared to males. The age characteristic of the beneficiaries varied; the age of the beneficiaries was confirmed with National Identification Card (NID). It was found from the study that all the respondents had valid NID Card as it was a prerequisite criterion. Since age was a continuous variable, it was later grouped in three categories below 62, 62-80 and above 80. The distribution of elderly people across three categories of age groups showed that majority respondents (67.3%) were aged 62-80 followed by above 80 (28.7%) and below 62 (4%) (See table 6.1). The age composition of the elderly people was important in the sense that it was a prerequisite condition to be eligible for the allowance program. However, the result of the study provides a snapshot of the extent to which policy being implemented appropriately. A small percentage in below 62 group confirms that there was leakage which needed effective monitoring and transparency in policy implementation. The educational attainment data of the beneficiaries in table 6.1 indicate that majority (71.5%) of the respondents had no education, only 28.5 percent respondents had some education. The distribution of respondents' educational background was useful as it was an important indicator. Elderly people with higher educational attainment were more likely to have better understanding of the policy in relation to their lower educated counterparts. Among the respondent's majority (81.5%) of them were Muslim only few (18.5%) were Non-Muslims (See Table 6.1 below). In this study it was found that around 30.3 percent respondents were involved in some kind of economic activities and remaining 69.8 percent were not involved in any kind of economic activities. The common perception in the society about elderly people was that they were dependent population and cannot contribute to the economy and only consumed from different sectors.

Table 6.1 Demographic Profile of the Beneficiaries

Variables	Percentage
Division	
Barishal	13.8
Chittagong	13.8
Dhaka	15.0
Khulna	13.8
Rajshahi	15.0
Rangpur	15.0
Sylhet	13.8
Age	
Below 62	4.0
62-80	67.3
Above 80	28.7
Sex	
Male	47.5
Female	52.5
Educational Attainment	
Yes	28.5
No	71.5
Religion	
Muslim	81.5
Non-Muslim	18.5
Economically Active	
Yes	30.3
No	69.8
Agricultural Land	
No land	80.8
Below 0.5-acre land	16.0
Above 0.5-acre land	3.3
n= 400	

Source: Survey Data

The OAAP policies outlines that preference should be given to the landless or who have less than 0.5 acres of land. However, from the data it is found that the policy has been ignored in few cases. Majority respondent did not have any land but 3.3 percent respondent have above 0.5 acre. As per the selection criteria, those have no land or have land below 0.5 acre were to be selected as eligible beneficiaries. There was a small percentage of beneficiaries who have land above 0.5 acre that indicates there were gaps in policy implementation. According to the OAAP strategy, if any family member or a beneficiary of any SSNPs received allowance from government then other family members or the

beneficiary would not receive allowances. It was found none of them were enrolled in other Social Safety Net Programs but there were few participants where both husband and wife were the beneficiaries of OAAP.

6.2 Institutional Environment and Managerial Autonomy

Implementation of policy and programs generates tensions among the implementer who were responsible to implement the policy and program. The findings related to degree of a tension between sets of implementation actors of policy implementation presented below. This variable of the study was classified into three categories: tension between implementing organization, target group participation and attitude of both implementers and target group.

6.2.1 Tension between Implementing Organizations

During the interview process it was asked to the implementers if they faced any tension while taking any decision and what type of tension usually creates difficulties to implement the program. Administrative interviewees mentioned that once the number of total allocations of a year for each Union was given to the local government representatives UP Chairmen after that Social Welfare Office unofficially did not have any autonomy on the selection process that creates tension between the two implementation groups. Further, they added that they were representatives of government to accept the list given by the UP Chairmen and give the money at the district level. As stated by a IvGOB2:

> "According to the manual we did not have full autonomy or little control over selection process. As result, I feel embarrassed as I did not have any power to give any allowance when someone came to me. I need to request UP Chairman for selecting our candidates. The Government did not empower us. If we found that someone was performing poorly, we could not do anything because politically these people are powerful, and they feel that they can ignore us. According to the manual we can only verify the age and once the funds are released, we request the bank for distributing the money, as they were responsible to disburse the allowance money. The local government representatives usually consult with us if any strategic decisions regarding the implementation needs to be taken and after taking our inputs makes their decisions." (IvGOB2).

They also mentioned that in some areas the total allocated number was distributed among different political representatives so that everyone could nominate some names of their choice. As stated by one of the IvGOB2:

> "Once the allocated allowance numbers (10-15 per ward) were given among the Chairmen. Then they distribute the numbers to their Ward Members, Upazila women members, even political people of the ruling party. So that all could give names of eligible candidates and at the same time they keep some in their hand. While selecting sometimes try to avoid selection of beneficiaries who are followers of the opposition."

Whereas, UP Chairmen mentions that the tension arises with them and other implementers when they fail to keep requests. Other political leaders and mass people keep on requesting UP Chairmen to accommodate their requests and if they fail then they face difficulties. As stated by a IvLGR2:

> "We all are politicians and dependent on each other for different purposes. If we did not keep a request of others now, then when we need their help but they will not help us. So, it becomes difficult for us to work. The total allocation of the allowance is less in compare to the size of the population. Therefore, if we have to keep so many requests of other politicians then we do not have any number to give. We are also elected persons and people also expect from us as they give votes. This is how the tension builds up among us."

As explained by another IvLGR2:

> "As I am a follower of the opposition party, things were tough for me. I had to manage my members as well as other political leaders. As a result, some time is impossible for me to keep all requests. The moment the number of allowance cards is distributed among the ward members, I hardly have any allowance card to give the people who elected me. It creates tension among us as the voters who supported me if not selected then these people will not give me a vote next time which will make it hard for me to do election. It is worse when others avoid the selection of beneficiaries who are followers of the opposition."

Then Upazila Nirbahi Officer (UNO) mentioned that Upazila committee posts were also political and they could not directly select any beneficiaries as by strategy the selection

would be done only by the UP Chairman. As a result, it created misunderstanding among them that lead to tensions. As explained by IvGOB2:

> "They were also elected person, during the election they also promised that they would give the allowance when it comes again but according to the manual, UP Chairman is the signing authority for finalizing the beneficiaries list. The UP Chairmen sometime avoid giving any percentage or quota to them. That means they have to request them and sometimes UP Chairmen fails to keep their request. Then it becomes shameful for them that they were unable to provide allowance cards, then people will think they are failure. Being the UNO, they sometimes request us to do something but as per strategy we were unable to intervene in this matter, as a result, it creates rifts among the groups."

Another interviewee explained that in reality there was no system of quota or percentage as a result it becomes difficult for us to provide allowance card to our people. All other political leaders apart from UP Chairman had very limited link with the selection process. Being a male dominant society, it was even difficult for women members to influence a UP Chairman. As stated by an IvLGR3:

> "The UP Chairmen did not want to accept that we have more power than them and we were the representative of all the Unions. If they do not keep our request, then we keep it in mind and wait when they come to us for other purposes. Then we sometimes do not cooperate as result, things get worse, further, it gets worsen if the UP Chairman was a follower of opposition political parties."

It was also mentioned in the interviews that this total process was part of party politics as UP Chairmen, Ward Members, MP and other political persons used this program to gain popularity. As interviewees described that party politics plays significant role at local level for which genuine people suffer. The banks cannot deliver the allowance until Social Welfare Office gives them the letter. However, sometime banks disburse the allowance without the permission of the Social Welfare Office due to political pressure. Therefore, political interference made it difficult and raise conflict among the implementers.

6.2.2 Target Group Participation

It was essential to regard the degree of target group participation in policy implementation and the nature of interactions and association among implementer and beneficiaries. According to the interviewees, beneficiaries were receiving the allowance without any reservation. The beneficiaries believe that this program has provided them access their basic needs and increased their position in the community. According to interviewees:

> "The program has increased the self-respect of the elderly, helped them to be independent and combat poverty as they now have money in hand. Elderly people were happy that the government was trying to solve their problems when everyone in the society was neglecting them and consider them to be a burden." (IvLGR2)

As per manual members and UP Chairman need to finalize the names of beneficiaries every year either from the waiting list or make a fresh new list. Since there were no specific national or local level data base of the elderly various problems, arise like at Upazila level Social Welfare Officer fails to ensure required number, as a result it becomes challenging to finalize the actual budget required every year for the program. It was found in the field survey that there were many eligible elderly persons for the program who were not receiving the benefits and living in poverty. In addition, party politics played a great role for excluding eligible elderly as, loyal followers, family members and influential people were targeted first for the program. This information was strongly supported by the UNO and Social Welfare Officers. As explained by IvGOB1:

> "Since there was no database, it was difficult for us to ensure proper selection because candidates were selected by the UP Chairman and members so they sometimes avoid eligible elderly whose families are followers of the opposition or less influential."

6.2.3 Implementers Attitude

Successful acceptance of the program depends on the attitude of the implementers and beneficiaries. Interview with both parties revealed that there was full willingness and acceptance of the OAAP by both parties with existing problems in selection and

distribution process. Everyone was satisfied with the program as it was one of the first initiatives by the government to support the elderly people of the society. According to them this program has increased the status of the elderly people. For example, few beneficiaries explained that:

> "We are (beneficiaries) happy with the allowance program because now we are being valued in society. Though, many elderlies were not receiving the allowance but people were happy as the government is thinking about us and sometimes, they will also receive it. We know UP Chairman and Ward Member makes mistakes but they also see our problems." (IvEMB1)

In another interviewee (Implementers) stated that this program was a good initiative by the government. According to an implementer:

> "The implementer was very active in implementing the program. Till today no allowance money was not returned. We were able to implement the program successfully by resolving all the challenging issues related to the selection process, bank management was able to distribute the allowance money in due time. To our knowledge, all implementers all over the country hold a positive attitude to implement the program successfully in Bangladesh." (IvGOB2)

All the implementers indicated that party politics was one of the major issues of concern as it was creating tension among the implementers. As local government representatives were committed to gain their popularity through this program it created tensions with government officials as well as within the party. Therefore, lack of political commitment and too much political interference were the leading cause for creating tensions among the implementers.

6.3 Context of Policy Implementation

Policy implementation cannot be removed from the context as social, political, and economic contexts influence implementation of policy. Socio-political context creates both prospects and limitations for effective policy implementation and have strong influence in the process of implementation. Both quantitative and qualitative findings related to socio-political context of policy implementation has been discussed here. Socio-political context

in the study was classified into three categories: OAAP implementation approach, trust on the implementers' bureaucratic leadership and level of corruption of the implementers in implementing the policy.

6.3.1 OAAP Implementation Approach

Majority respondents (84.5%) thought that eligible elderly was left out from being selected for the allowance (See Table 6.2 below). Among the respondents those who confirmed that there were many eligible elderlies left out despite the fact less than fifty percent (47.6%) where satisfied and 19.5 percent were dissatisfied with the implementation process (See Table 6.3 below). However, as expected the level of satisfaction was higher among the no group who thought eligible elderly were not left out.

Table 6.2: Eligible Elderlies Excluded

Variables	Percentage
Eligible Elderly Excluded	
Yes	84.5
No	15.5
n=400	

Source: Survey Data

This respondents' perception was significantly (p-value[14] 0.001) associated with level of satisfaction of OAAP implementation (See Table 6.3 below). This meant that from the beneficiaries' perspective excluding an eligible person had a positive and significant correlation with satisfactory OAAP implementation.

Table 6.3 Excluding Eligible Elderly by Level of Satisfaction

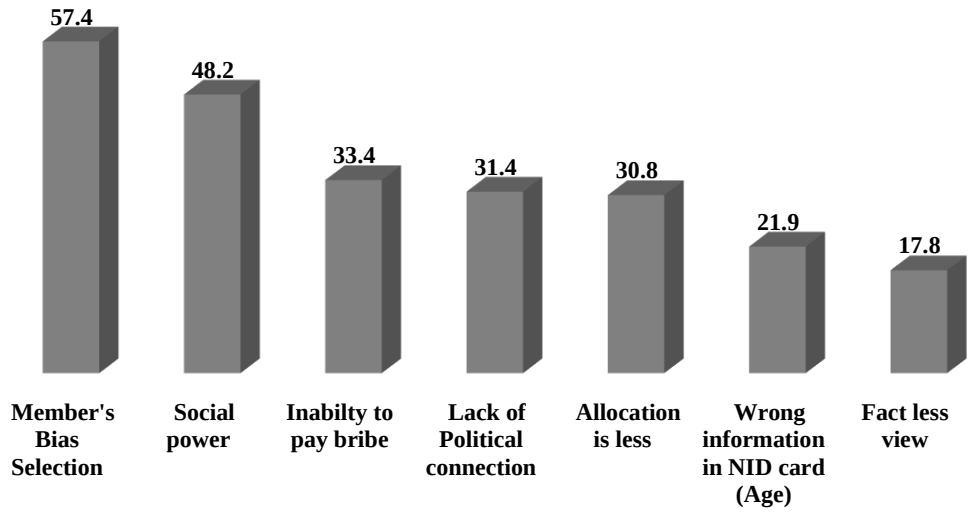
Variable	Dissatisfied	Moderate	Satisfied	P-Value
				0.001
Yes	19.5	32.8	47.6	
No	3.2	27.4	69.4	
n=400				

Source: Survey Data

[14]In statistics, the p-value is the probability of obtaining results as extreme as the observed results of a statistical hypothesis test, assuming that the null hypothesis is correct. ... A smaller p-value means that there is stronger evidence in favor of the alternative hypothesis.

The following figure 6.1 displays various reasons stated by the respondents for excluding eligible elderly. More than half of the respondents identified the reasons for excluding were member's bias selection, social power, inability to pay bribe and political connection. In addition, they also stated the reason like total allocation of OAA allocated number was less and wrong information in NID (Figure 6.1 below). Only 17.8 percent of the respondents held fact less view those who were being excluded.

Figure 6.1 Reasons for Excluding Eligible Persons Perceived by the Respondents



Source: Survey Data

The findings from the in-depth interviews with the beneficiaries confirmed that Ward Members or UP Chairman had the power to include or exclude candidates during the selection process. According to the respondents, at the primary selection level Ward Members/UP Chairman gives preference to their relatives, friends, family members of active party workers, key personnel who can influence voters. All the participants of the interview mentioned that social and political connections were the two major factors in choosing the eligible persons. Some also indicated that member preferred to select his own relatives and who votes for him for which eligible people were left behind. As stated by one of the respondents:

> "Among the selected beneficiaries there were some *Murubbi* who were the relatives of the UP Chairman and Ward Members. As a result, eligible people were excluded like my wife was old but she did not get the allowance." (IvEMB2).

The findings also reveal that there were few beneficiaries who were poor but relatively better off than those who were selected by the UP Chairmen. This occurs as they were kin or faithful followers of the Ward Member, UP Chairman and MPs. At the survey level a case was identified who was a beneficiary of the OAAP at the same time father of the Ward Member. According to the father:

> "My son is a member of this ward for which I got the benefit. I also agree that there are people who need the allowance, but this was my right so, my son gave me it. I know that many beneficiaries who did not receive the old age allowance because they are family members of the Ward Member or UP Chairman." (IvEMB3).

Participants similarly reported that in many cases members took bribes for selecting candidates. The amount of the bribe varies from BDT 1000 to BDT 6000 depending on situations. The bribe money is usually given during the first-time selection process. Everyone considered it to be another major reason for those not being selected. They mentioned that those denied to pay bribe were not selected despite being potential candidate for the program. Most beneficiaries stated that they were poor meagre so it was not possible for them to give bribe. Sometime they were selected with the condition that they will be giving their first three- or six-months allowances to the members as bribe. It was also learned from the field that members in some case deliver their allowance book after three to six months. As stated by a respondent:

> "I received only 300 taka after six months, since I did not know the actual amount for that reason believed what the Ward Member told me and received the money without any questions. However, few beneficiaries got more than me, but the member took bribe money and gave the allowance book to me." (IvEFB1).

While collecting the survey data, an old lady informed that the local Ward Member takes taka 1000 from all candidates whose names were selected. While some participants

expressed that they were scared to say regarding the members or UP Chairman because if anyone reports then they might lose the card. As stated by a participant:

> "I knew many things were happening, but I will not say anything because if the member comes to know then he will cancel my card." (IvEFB2).

Another beneficiary stated that:

> "There was an old lady, who lives alone after her husband's death. None of her children do not provide any support to her. Sometimes she begs for her survival. Since she could not pay bribe Ward Members did not select her." (IvEFB3).

During questionnaire survey, many elderly persons approached voluntarily and complained that there were many eligible elderlies who were not selected because there were mistakes in the NID and also did not receive the information on time. As stated by a respondent:

> "There were many eligible elderly persons who were sick, poor and needy but not considered for the benefits due to anomalies of the date of birth on NID and sometimes information was not received before the submission deadline." (IvEMB4).

Social Welfare Officers and the bank representatives also agreed with the error in information on the NID and this problem becomes worse with the involvement of political representatives. At the same time there was lack of transparency in the system. Political representatives misuse their power and impede their activities. As stated,

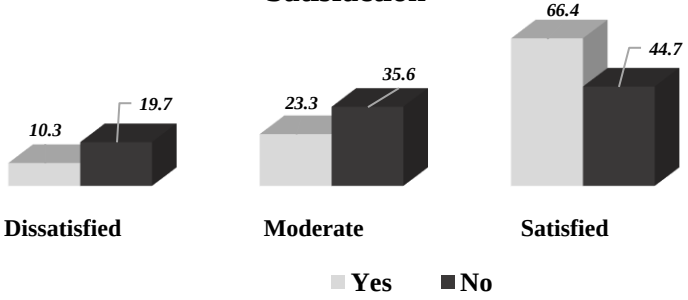
> "The political representatives were not supportive in terms of selecting and distributing the allowance as a result, we were unable to do our work without any threats that increase our problems. In some areas, the political leaders put pressure on the bank authority to distribute the money quickly and if they fail then complain is being launched at higher officials for the transfer or suspension of the officer, so they sometimes do work as they have no alternative, however, the involvement of the local political leaders varies from area to area" (IvGOB2)

Findings of the qualitative and quantitative observation reveals those issues like corruption, nepotism and favoritisms by the local government representative's challenges the entire implementation process. However, it was also found that despite having these problems the beneficiaries were satisfied with the program implementation because they were better off now and able to meet their expenses with the allocated money.

6.3.2 Trust on the Implementers

According to Mazmanian and Sabatier (1980), political trust reinforces the government's ability in implementing policy. Therefore, trust the in political ability of government to implement the OAAP for overall welfare of the elderly was a new direction for the analysis of policy implementation. The key implementers of the policy were Union Perished (UP) Chairman, Ward Member and Social Welfare officers. The bank was another implementing agency to deliver the allowance to the beneficiaries. In relations to trustworthiness of the implementer's majority (74%) beneficiaries believed that implementers were trustworthy whereas 26 percent did not know the implementers (See Table 1 in Appendix 6 for details). It was not surprising that those in yes group would be more satisfied than those said that they do not trust the implementers (Figure 6.2 below). However, the Figure 6.2 also revealed that less than half in the no group were also satisfied with performance of the implementer. Trust on the Implementer's was statistically significant in terms of level of satisfaction (See Table 2 in appendix 6 for details). These results indicated that beneficiaries trust on the implementers had a positive and significant association with acceptable OAAP implementation.

Figure 6.2: Trust on the Implementers by Level of Satisfaction



Source: Survey Data

However, findings of qualitative data and field observation disclosed a very different image that respondents had very little trust on the implementer (few members and UP chairmen) as they were corrupted and highly political. The Ward Members were more corrupted than the UP Chairman. They were very scared to speak about the Ward Members and UP Chairmen as they belonged to same society and they needed their support. Especially respondents from Dhaka, Chottogram and Rajshahi divisions were very dissatisfied with the Ward Members' performance in implementation process. According to the respondents in Sylhet division, UP Chairman was more corrupt person than the Ward Members. The Social Welfare Officer was unknown to the respondents from Sylhet, Barishal and Khulna divisions. Whereas respondents from Dhaka and Rajshahi divisions said that Social Welfare Officers took extra money to process the files after their selection for the first time. As stated by them:

> "Our Ward Members are very corrupted; they took money from us and we could not do anything. We did not know anyone apart from him we did not know the Social Welfare Officer as he did not visit us ever. It was Ward Member and UP Chairman who gave us the money." (IvEFB4).

Same as beneficiaries it was found in two Upazilas where implementers were not trusting each other (Social Welfare Officer). According to the implementer:

> "We did not trust our UP Chairman he was not a nice person he drinks and plays *jua*[15] *(gambling),* takes money from us. He sleeps half of the time; how could he efficiently work? It was the Ward Members who worked in the field and UP Chairman only signs." (IvGOB2)

Another interviewee considered that:

> "Ward Member of our area was not trustworthy he was very biased and took money from us. He gave us threats that he will not select our names if we did not give him money. Ward Member was better he used to come to our house and helped us even today we go to him for any help as we are not comfortable with our new Ward Member." (IvEMB5)

[15] The activity of betting money, for example in a game.

It was also confirmed by the UNO that there were few UP Chairmen in the areas were unable to work efficiently. They were elected by the political power only. As stated by a respondent:

> "One of the UP Chairmen was female and her husband was political leader he helped her to win the election. She hardly knew her job responsibility, as a result, did not work. Her office was functioning by her husband and her personal assistant." (IvGOB1)

Interviewees considered that:

> "We thought successful OAAP implementation would have been possible, if we had mutual trust among us. It would have been better if the local government representatives were more cooperative in giving the list on time. Therefore, we can say lack of partnership due to trust among the implementers was one of the reasons, for which the program was successfully implemented." (IvGOB2)

According to Social Welfare Officers all UP Chairmen were active in the process of OAAP implementation with all the drawbacks, but trust among the implementers needed to be improved for sound implementation of OAAP.

6.3.3 Bureaucratic Leadership among the Implementers

Bureaucratic leadership was essential for effective policy implementation. Policy implementers at different level and influential political leaders could ensure implementation through strong commitment. Therefore, level of consensus among implementers and target group on the need for policy implementation would affect the implementation. All the Social Welfare Officers had same understandings about their administrative power. All of them recognized that they had limited power exercise than the local government despite having better relationship between the tiers of local government and bureaucracy. They did not enjoy necessary freedom and support from the upper tiers of government to implement the program. According to the implementation manual of OAAP, though government officials were Ward Member of different committees but with limited power to exercise. As stated by the interviewee:

> "The policy implantation manual did not give us ownership of the program. As we only manage the file and issue letters for the meetings in the system, we have limited autonomy. All the power is in the hand of the local political representatives. We are always under pressure by the government to implement the program on time." (IvGOB2)

Another interviewee explained that they sometime were facing resistance from the local government representatives and vice versa. The resistance was even worse among the local government as they also face party politics pressure. As stated by two be implementers that:

> "Party difference and party pressure are the two significant factors that create problems in implementation. Since there are few UP Chairmen or Ward Members from the opposition party, therefore, we face difficulties to come to a consensus." (IvGOB1)

> "Local government representatives interfered in our matters all the time, they always try to dominate in our work, especially in some areas MP played a dominant role where no one could say anything on him. Being government officers, we have little independence to work we feel embarrassed as our staff always ignored by, the local government. They always work according to their wishes." (IvGOB2)

According to one of the interviewees, it was identified that there were issues on both sides*:*

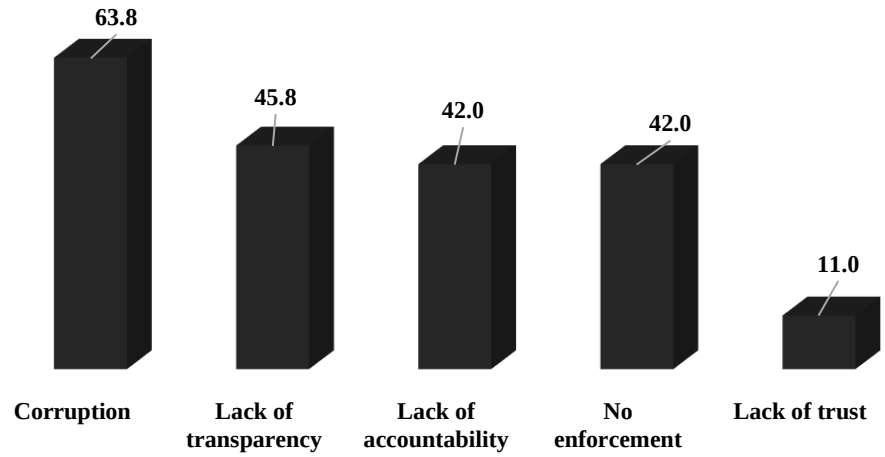
> "The UP Chairmen/MP/Ward Members have the political powers so their behavior rough and did not show respect the admiration. This was not same in all the places of the country. This behavior of UP Chairmen is not acceptable by the Social Welfare Field staff and us it creates a rift between the two implementers. At the same time, working with political pressure affects the program implementation. As they sometimes violate the instructions of the Manual bureaucracy of the system also delays our activities." (IvGOB2)

It was confirmed by the interviews that bureaucratic system and processes also delayed the process of implementation. It gets worse where different implementers exist.

6.3.4 Level of Corruption in Implementation Process

Corruption was a major problem considered as constrain in implementation of OAAP in all divisions. It also implied that dearth of transparency and accountability had an impact on implementation of the program. Implementation of OAAP would continue to face challenges as long as level of corruption was not addressed. According to the beneficiaries six in ten considered corruption to be the major problem to implement the program followed by lack of transparency (45.8%) and lack of accountability (42%) (Figure 6.3 below).

Figure 6.3: Limitations of Old Age Allowance Program



Source: Survey Data

However, none of the respondents complained about the bribe giving to Ward Members or in any other places. They were very scared if their cards were taken away from them. As stated by a respondent that:

> "No one even complained to anyone regarding the bribe giving to the Social Welfare Field Officer or Ward Member. We were scared if we complain then our card would be cancelled. It would be difficult for us to survive without this allowance money. For that reason, I did not think anyone ever complained for bribing" (IvEFB6)

According to the implementers the elderly people were illiterate, poor and living in a vulnerable environment gets easily motivated by the politicians during the election. The representatives of local government need to invest huge amount of money to contest in elections and after election, they need to recover their money spend in election. So, they took bribes from the beneficiaries of OAAP. According to Social Welfare Officers, UP Chairmen hold the power for primary selection, so it was difficult to reduce the corruption. They also stated that most of the local politicians lacked ethics and moral principles. As stated by one that:

> "The politicians raise conflicts and chaos by being biased, majorities goals were to achieve wealth and power that was reducing morality of the leaders of the society and lack fairness and transparency in their responsibilities". (IvGOB2)

The findings of both quantitative and qualitative also disclosed that many beneficiaries paid between BDT 500 to BDT 3000 as bribe to the Ward Members, UP Chairman and even to Social Welfare Field Staffs in order to be selected in the program. During the survey most of the beneficiaries tried to hide the issue of bribe given by them. However, at the end of the interview, when they were assured that their card would not be cancelled then some of them shared their experience of spending money for securing allowances. During the interview with the Social Welfare Officer and UP Chairman, they unanimously agreed that the Ward Members took the bribe to recover their expenses during election. Another view was shared by the interviewee:

> "Corruption was deeply rooted in our culture it has become the norm that you need to pay money if you wish to get something and they were so accustomed to the fact that they sometime considered it to be normal, we knew there were few Ward Members and even field staffs connected with this program took financial benefits from the beneficiaries." (IvLGR1)

According to IvGOB2:

> "We were trying to give a clear message that to get this allowance card nobody needed pay any money to anyone and informed the field staffs to make sure that nobody takes money in the name of Social Welfare Office

for which many staffs were disappointed with the whole matter in reality it is challenging task to change this culture and practice."

The socio-political context confirms that implementing issues like trusting the implementer, leadership quality and corruption was challenging the implementation of OAAP. Nevertheless, with all the drawbacks it was also found that beneficiaries were satisfied with program implementation however disappointment was seen among the implementers of the program.

6.4 Nature of Policy and the Degree of Change Aspired by Respondents

Finding related to nature of policy and the degree of change aspired by the beneficiaries and implementers for policy implementation have been discussed here. To measure the variables: selection process, clarity of policy issues, relevance of policy and benefit size were considered as indicators. The results were gathered both from survey questionnaire and in-depth interview with implementers and beneficiaries.

6.4.1 Selection Criteria of OAAP

As per OAAP implementation strategy among the selection criteria age and wealth of the candidates were to important factors that was verified by UP Chairman and Ward Member at the initial stage. Later, age was crosschecked by the Social Welfare Officers by NID. However, wealth conditioned could be verified again and needed to depend on the UP Chairmen as they were local representatives to ensure the matter. Despite divisions, age and sex, all of respondents confirmed that their age and wealth were verified by the members. In terms selection criteria, the information in table 6.4 demonstrated the opinion of the beneficiaries about overall selection process. Four in ten (41.8%) respondents consider overall selection process to be good (See Table 6.4 below). Based on the respondents' perception, the results indicated that overall selection process was significantly associated with level of satisfaction of program implementation. The Pearson Chi-Square value between opinion on overall selection process and level of satisfactory of the beneficiaries it was found 0.000 at the significant level of 0.01 (See Table 3 in Appendix 6 for details).

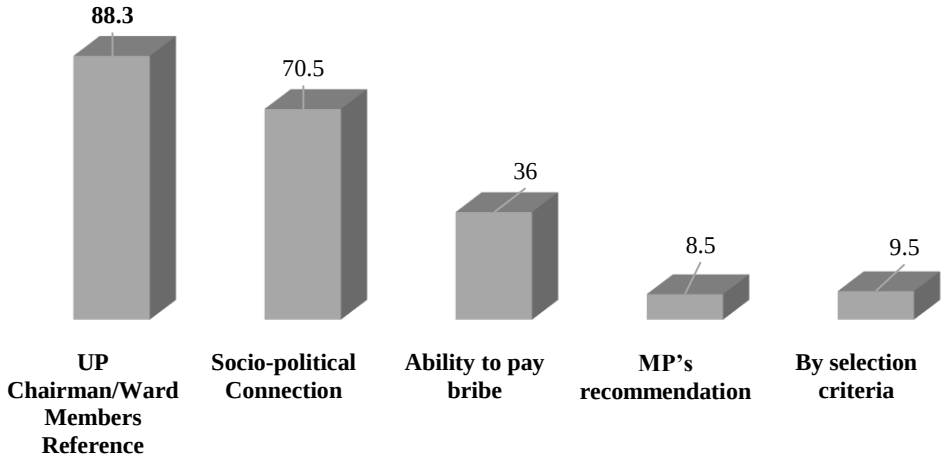
Table 6.4: Respondent's Opinion about Overall Selection Process

Selection Process	Percentage
Opinion on Overall Selection	
Poor	29.3
Moderate	29.0
Good	41.8
n=400	

Source: Survey Data

The following Figure 6.4 presents the overall selection procedure of the beneficiaries as stated by the respondents. According to majority (88.3%) respondents selection procedure was totally dependent on UP Chairmen/Ward Members. About 70.5 percent and 36.0 percent respondents identified social connection and the need to pay bribe as the conditions of being selected. Only 9.5 percent respondents, stated selection was done purely on the basis of selection criteria (See Figure 6.4 below).

Figure 6.4 Overall Selection Process



Source: Survey Data, Note: Multiple response

Participants of the in-depth interview and filed observation confirmed that nepotism, bribe giving and social connection were the major reasons in the process of selecting the candidates. Respondents confirmed that selection procedure was influenced by the politician for which many were deprived. As stated by few participants

> "The list was made by the Ward Members. Our names were also given by him it was true that some member and UP Chairman took bribe from the candidates. Those who have strong political support they got privilege in the selection process government should do something so that the poor and needy people also get chance." (IvEFB7)

It was also confirmed by the Social Welfare Office that the local government representatives (mostly belonging to the political parties) control the selection process and finalizing the names which was largely responsible affecting the effective implementation of the program. Local MP, interferes in the selection procedure and UP Chairmen need to get approval from them before confirming their list of beneficiaries. As stated by one of the respondents:

> "Various political factors considerably affect the implementation of OAAP the selection process there would be loads of references from different political parties to select their candidates." (IvGOB2)

Furthermore, it was stated by few officers that this problem exists throughout the country as they have experienced this problem it their previous location.

More than sixty percent (66.8%) respondents mentioned that they did not face any difficulties during the selection process and that their names were nominated in the first list and only three in ten respondents who were not selected in the first time (See Table 4 in Appendix 6 for details). Table 6.5 sheds the level of satisfaction of the beneficiaries regarding the selection system at first time. It could be seen among the group who were selected in the first round among them more than fifty percent (56.6%) respondents were satisfied on the other hand among the other group only 39.4 percent stated they were satisfied with the process. Based on the beneficiary's perception, the statistical analysis indicated that those were selected at first round was statistically significant with level of satisfaction of the program implementation. The reasons specified by the respondents for not being selected at first round were lack of political identity (75.2%) and only few mentioned that information was not disseminated in time (See Table 5 in Appendix 6 for details).

Table 6.5: Selected Without Difficulties by Level of Satisfaction

Category	Dissatisfied	Moderate	Satisfied	P-Value
				0.007
Yes	14.6	28.8	56.6	
No	21.8	38.3	39.8	
n=400				

Source: Survey Data

Then again, from field observation and in-depth interview it was found that more or less everyone had to pay bribe money of at least BDT 500 to get the allowance card even if they were selected in the first round. This was one reason for them not to be satisfied even being selected in the first round. As stated by one respondent that

> "A Ward Member told me that without money he will not select me as there were many people who need it. Since I could not give the money at first, he did not refer my name. Then I visited another Ward Member and he said to me this year the allowance was finished. I should meet him again next year. It was hard for me to manage the card if anyone knows that I have talked about it then my card might be cancelled so I do not want to talk anymore." (IvEMB6)

Another person stated that:

> "My neighbor visited the Ward Member so many times to get the allowance he directly refused later he said to him that if he could give him Taka 3000 then he would make him the allowance card, otherwise not. I also heard this Ward Member takes bribe in every selection but I got my card after three months." (IvEMB7)

Dissemination of information about the allowance was another problem stated by the respondents. All the respondent said that they did not hear any loud speaker announcements to submit the names for the OAA. As a result, many of them missed the information and could not apply by deadline. As mentioned by an old lady:

> "I missed once and my neighbor missed twice as she lives in the Char[16] . Usually when the allowance comes during that time none of us were here so we missed the opportunity. The Char people have many difficulties in coming to Union to get information. So, whenever we went to the Ward Member and told him the reason for missing the information, he said that come next year. This year my daughter got the information and informed me to come to submit the form and contact the member. I also paid 200 Taka to the member as processing fee for the allowance." (IvEFB2)

Among the other problems experienced by the respondents' lack of political and social connection people were not selected. Ward Members preferred to select those families who gave votes to them and had strong social connection. As mentioned by the respondents that there were many better off people receiving the allowance as they had connection with the Ward Members but landless poor elderly still now left out. Therefore, strong political backed people as well as high status people of the community were able to get the allowance at the first time. As stated by one beneficiary:

> "I have waited few years to get the allowance. Since I prefer to stay at home, probably that's why I did not get the allowance later I had to meet the Ward Member several times, he made it hard for me, he kept telling me different thing in every visit then finally I have got the card after three years with the help of our MP*".* (IvEMB4).

As stated by another respondent that:

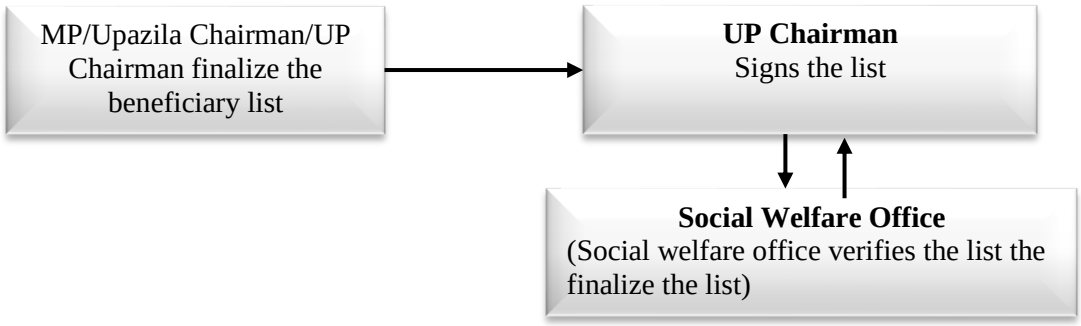
> "There were many elderlies who were poor landless but not receiving the allowance. On the other hand those have money and strong hold were receiving the allowance. This was possible because they can obtain help from the Ward Member for their strong social connection and also family member of the Ward Member and UP Chairman". (IvEFB6)

According to the implementation manual there were set selection criteria upon which beneficiaries were supposed to be selected and the selection process of the new beneficiaries of the OAAP would be completed through different committees (see chapter

[16] Char a tract of land surrounded by the waters of an ocean, sea, lake, or stream; it usually means, any accretion in a river course or estuary. It includes all types of bars including both lateral (point-bars) and medial (braid-bars).

five for detail). However, in reality none of the committees were functional, in most of the areas UP Chairman finalize the names but, in some places, sometime MPs or Upazila Chairman plays a dominant role in the process of selection (Figure 6.5 below).

Figure 6.5: The Process of Selecting Beneficiaries



Source: Based on Process Dynamics Observed during Fieldwork

As explained by the Social Welfare Officer and UNO in every fiscal year new allowance were allocated according to the population of the wards. We called meeting with all the UP Chairmen and provide to them the number of allowances allocated for his Union and request them to select the eligible candidates. As stated by the IvGOB2:

> "Once we come to the total allocation number for this fiscal year then we call meeting with all the Union Parishad Chairmen to distribute the allocation among wards. The meeting is headed by the Upazila Nirbahi Officer (UNO), Upazila Vice Chairmen are present in that meeting. The number for new beneficiaries is given to each UP Chairmen to prepare their list for that year. Then they are supposed to send it to us for verification and we then send the list to the bank to open the account. We have the opportunity to cross check the age only with NID."

Then as per procedure UP Chairmen hold meeting at the Union Parishad level where Chairmen distributes the number to the Ward Members so that they can select the most eligible persons from their respective wards. Based on the primary lists, the Union Committee finalizes the names of the selected beneficiaries. Then the list was sent to Social Welfare Officers for further verification. Social Welfare Officers was supposed to send the

list to the Union Committee for further verification to confirm the poverty condition of the names listed, if not then the chairman needs to include the most vulnerable elderly. UNO also agreed with that at Upazila level it was difficult to verify the wealth conditions of the beneficiaries, so they had to accept the lit provided by the UP Chairmen until any complain placed. As stated by IvGOB2 that:

> "It was easy to verify the authenticity of the candidates through the Ward Member and UP Chairman because they all were known to them, especially the wealth condition. Since there was no wealth measuring mechanism to measure the wealth. Therefore, it is difficult for us to verify the wealth condition. The beneficiaries were not known to us, so, it was difficult for us to verify the wealth. However, in every committee, we had our representatives, but in practice, they were unable to attend the meeting as most of the meetings were held after office hours sometimes we were not even informed when the meetings were taking place even if they were present the political leaders hardly listen to them if they raise any question the local Social Welfare Office maintains a data-sheet in the computer for recording the name of the participants, in terms of father/spouse name, address, age according to National ID (NID) and so on."

However, the performance at the grass root level was still weak in most of the parts of the country. The Social Welfare Officer could only verify the age by NID but could not select any beneficiaries on their own, this situation gets deteriorated if there is involvement of any higher political leaders. Interviewees also highlighted that, because of the economic condition's implementers were facing complications in the selection process. In practice it was found that once the first draft list was made by the Ward Members and UP Chairman that are passed to the next committee for confirming the names of the eligible beneficiaries. Then Upazila committee gives final approval of the beneficiary's name list but some time the committee may return the list back to Union committee for any inclusion and exclusion of names required. Finally, with the approval of Upazila committee the list is sent to the zila committee that acts primarily as a supervising authority. This was the process that being followed in finalizing the beneficiary's list. Sometime many eligible candidates were left out even though they meet the selection criteria. So, if these cases were reported then usually Social Welfare Officers request the UP Chairmen to include the name. During the interview with the Social Welfare Officers and UNO they mentioned that due to absence

of the national digital database it was difficult for them to ensure transparency in the primary selection. They also mentioned that the selection procedure was supposed to be happening in front of local administration and local government representatives, but in reality, the scenarios were different, Ward Members and UP Chairmen had the power to finalize the selection of beneficiaries. As a result, questions of nepotism, corruption, inclusion and exclusion errors emerged. As suggested by the government representatives that,

> "It would be better if the government officials along with the local government representatives goes door to door to verify the poverty situation and collect the eligible names to develop a data-base. Then only the selection process would be transparent. Most vulnerable elderly would be including in the list without any delay. It would make the lives of the vulnerable easy, as they do not have to request the Ward Members, UP Chairmen, or MP for selecting them as beneficiaries." (IvGOB2)

Throughout the country, it has been found that final list was made by the UP Chairmen. He was the final authority for selecting the person by considering all the request from all levels. Sometimes MP suggested names of his supporters if excluded from the primary list then the list was again sent to UP Chairmen to address the issue. Formally there was meeting at the Union level to endorse the list. As stated by IvGOB2:

> "Though there were various committees to verify the list before finalization, but in reality it was the UP Chairmen who finalizes the list and submit the list to Social Welfare Office. All the requests from different sectors are placed to UP Chairmen and they decide who gets the priority. However, in some areas where MPs are influential, they dominate the UP Chairmen to sign the list made by the MPs."

Finally, after the list was sent by the UP Chairmen with approval of MP and were sent to the District Steering Committee. Generally, the District Committee acts as a supervisory authority but it did not make any changes if there were no large anomalies or complications, then lists were considered to be final then send to Social Welfare Office for further procedures. The local administration finalizes the list and sends it to the bank to open the account for the new beneficiaries. As stated by one.

> "As per policy we are responsible for doing the initial listing for each Union and send them letters to send the names. The lists are initially drafted by the Upazila administration. However, the local representatives of the Union Parishad finalize selection process and sends it to the committee to sign it, The Ward Member of the Upazila Committee and District Steering Committee do not have any autonomy to interrupt the process except in cases when complaints are received." (IvGOB2)

According to the manual a Union Parishad Committee was supposed to make a waiting list with the names of eligible persons along with the beneficiaries list, but there was no waiting list. The main purpose of the list is to select candidates for the replacement if anyone dies in the middle of the year. As a result, selector had the privilege to include any of their own people and the chance of missing highly vulnerable elderly people gets higher. Through a waiting list the selection becomes fairer and helps to minimize corruption because it was both practical and transparent. Since it was also optional and shows the importance of the influence of the social welfare officials at a local level so most of the UP Chairmen did not prepare any waiting list. The reason given by the UP Chairmen and Ward Members for not having any waiting list was that:

> "There was no need to prepare a waiting list as we know the villagers and if anyone dies then we select a person make the replacement. If we made a waiting list then people thinks that they would be getting the allowance and keep on coming to us asking when he/she would be getting the benefit. It becomes hard for us to make them understand and sometimes our opposition party men use it against us that we were taking their name but not giving the money it also gave us the opportunity to select people who were missed before." (IvLGR1)

No waiting list were sent to the social welfare department as stated by Social Welfare Officer regarding the waiting list

> "Usually, we do not receive any waiting list along with the beneficiaries name. There are some Unions where they prepare a waiting list. But in reality, replacement was made by the UP-Chairman autonomy. He just informs us about the replacement and asks us to do the formalities. Every year new list was made the names of the waiting list were not considered for the new selection." (IvGOB2)

Another issue was raised by the Social Welfare Officer that the UP Chairmen always end the list at the eleventh hour and when we were already behind the time and under constant pressure to disburse the allowance as fiscal year would end. At that moment it was hard for us to ensure the age and address the anomalies. Since they did not have authority, make any changes in the list so sometime with mistakes they let go the list.

The findings from both quantitative and qualitative data it was clear that issues such as social connection, error with age in NID, client-patron politics, bribe giving and vote banks hinders the selection process of beneficiaries in various way. Social and family networks helped the local government representatives to identify beneficiaries without making public announcement through loud speakers and open selection. Apparently, the selection was done by the UP Chairmen and rest of the committee works as supervisory committee.

6.4.2 Captures the Clarity on Contents

Understanding the OAAP policy content was important for successful implementation. Policy content should clearly state the policy goals, objectives and the population to be benefited, along with the broad actions and strategies to be addressed. Unclear or confusing policy issues might cause challenges in policy implementation. It was highlighted that inter and intra government relations have progressed over time. Initially, when OAAP was started, there were doubts among the implementers about the implementation of the program as they did not have clear idea about the program. Gradually the different roles of the government officers and local government representatives were clear in the policy implementation. The main purpose of government officials was to facilitate the meeting, provide information and monitor the program. On the other hand, it was the local government representatives who were to select the beneficiaries according to the selection criteria.

In the policy it was written that information must be circulated through government notice board and public announcement through loud speaker so that everyone was able to get the information on time. About 55.8 percent respondents received the information from relatives, friends and neighbors, three in ten respondents mentioned that they received

information from the UP Chairmen and Ward Members and only 12.8 percent respondents said that they got the information from both sources (See Table 6 in Appendix 6 for details). From both the data it was found that loud speakers were not used by the selection committee members for the public announcement of the information of the OAAP selection. Word of mouth was the only means of news dissemination as a result many of the candidates missed the information. According to the respondents they received the information from Ward Members. In interviews few respondents mentioned that news came to them through the relatives, friends and neighbors. As stated by few respondents

> "We were not aware about the program, there was lack of publicity or campaigns about the program. Usually, we come to know about the program when the beneficiaries go to collect their allowance are being distribute from banks or ward come to inform us. Sometimes we other beneficiaries informs us that new allowance of this year has come. We then contact the member but sometimes it's too late for that year." (IvEFB3).

Then again as explained by the UNO and Social Welfare Officers that as per strategy the date for open selection must be announced so that everyone could submit their forms. As stated by the IvGOB2 regarding the use of mike:

> "Through loud speakers a date and common place has to be announced where all the eligible candidates are supposed to come and submit their documents. In that meeting usually the representatives of UNO, Social Welfare Officer, UP Chairman and Ward Member are supposed to be present. However, in reality it does not happen list is made by the member and are verified by the UP Chairman. If there is any discrepancy with age then we request the UP Chairman to change the name."

On the other hand, according to IvLGR1,

> "We are political leaders and if we did open announcement through loud speaker then it becomes difficult for us. Most of the old people are illiterate and do not understand any rules. So, they think once they submit their paper then they are supposed to get the allowance. Many other political leaders spread rumors that this UP Chairmen had got the money and did not give you as he was taking the money, it becomes a challenge for us as next time during election they will not trust us to give vote so, we avoid announcing through loud speakers. Another problem is that the total number allowance

> is less and if I do open meeting then I would have more candidates than the amount. Then I would not be able to allocate all most importantly we know the villagers so we can select them without any public announcement through loud speakers."

The main problems identified by the interviewee were a lack of role clarity of the implementers, sole power to the UP Chairmen and negative attitudes of them towards the Social Welfare Staffs leads to misinterpretation of the policy issues. Interviewees also stressed that the lack of role clarity led to mistrust among the implementing organizations. As reported by the interviewee that:

> "The involvement of UP Chairmen and members defiantly helped us to identify the real needy elderly. But we could not monitor the selection process as first of all we did not have enough power to make changes, secondly our field officers were harassed by the UP Chairmen and even Ward Member. Then, they were mostly locally recruited officers and they were not 1st grade officers. So, their position was much lower than political representatives. As a result, even if they raised question, it was totally ignored." (IvGOB2)

From the analysis, it could be inferred that dissatisfaction was mostly found among the Social Welfare Officers. They lacked role clarity regarding the selection process which created dissatisfaction among them.

6.4.3 Policy Relevance to Bridge the Gap in Implementation of OAAP

According to the policy there was no option of recommending or requesting any name. However, in the survey it was found that 78.8 percent respondents said that their name was recommended by UP Chairman and Ward Member and only seven percent respondents said that their name was also requested from different people (See Table 7 in Appendix 6 for details). This confirms that the respondents were not aware about the policy content. Qualitative data also confirmed the findings of quantitative data. Beneficiaries in most cases reported that UP Chairman and Ward Members were key persons to recommend their name for final selections and those who were closer to them or paid visit several times were selected by them. It was also found that politician (MPs) has great influence in referring the beneficiary's name. Two respondents informed that the local MP referred their names.

However, in one Union it was found that ex-member had been the influential person for referring the names of the candidates. As stated by the implementer from government official:

> "If the member and UP Chairmen did not count the beneficiaries as vote bank then the issue of favoritism and nepotism would not be a problem. The beneficiaries are considered as vote banks that allows to make the implementation corrupt. It is an initiative by the government to ensure a decent life for elderly people who were neglected by the family and society." (IvGOB2)

Then again, another issue like age and wealth was raised by both local government representatives as well as governmental officials as these issues were causing challenges in policy implementation. As it mentioned that age and wealth would be given priority, but the problem was whom to consider very old but little bit better off or very poor but not old enough as policy was not very specific regarding this factor. As a result, UP Chairmen and Ward Member considered these issue that was suitable for them. Political affiliation of the local government representatives leads to improper implementation, they highlighted the need for being consistence in policies and proper guideline of the policy should be tested for its effectiveness before implementation. As stressed by them the need for consistence in policies:

> "The main problem was in the policy for which the program is not properly implemented. For example, one of the major criteria for selection was age. Female age must be above 62 and 65 for men. Then in another policy it is mentioned that 60 and above are to be considered as elderly. Under this circumstance some time we need to give below 62 or 65. As these people are old and many would not survive till the age of 65 to verify of the age it was done through NID. The problem is there as these people are illiterate, they could not say their right age properly, as a result, wrong information was recorded in the NID. It was found in cases that father or mother age was less than their children, it puts the implementation into challenge so government needs to address the issue or else many people are suffering and they come to me to pursue the matter." (IvGOB2)

Another pertinent issue was raised by the implementers of government side was the measurement of poverty. There was no such mechanism to measure the poverty situation

of the candidates. Measuring the wealth just on availability of agricultural land was vague as poverty condition could not be measure only by land. Only having land area less than 0.5 acre was not enough to measure poverty. These criteria of the beneficiaries usually confirmed by the UP Chairmen and this a gap when leakages take place. As said by one of the interviewees:

> "Other criteria for selecting beneficiaries was wealth condition of the elderly persons. Since there was no mechanism to measure the wealth condition so it is difficult to say who is actually below the poverty line as all are poor. UP Chairman usually know their wealth condition better than us. When people come to Social Welfare Office reporting they were not selected. We were able to check the age but we could not check the wealth condition then we had to complete depending on the UP Chairman-whom we request to check the wealth then, if possible, include the name. We feel the policy must include a way to address the issue of poverty. We therefore are completely dependent on their selection at this point leakage can and does take place." (IvGOB2)

OAAP implementation manual were mostly consistent with the policy content but lacked proper implementation strategies. To ensure the implementation of the program beneficiary must not be considered as voters and implementers needed to consider the program as an initiative by the government to improve and secure the lives of the elderly people of society. It was clear that relevance of the policy was deemed as adequate by the implementers.

6.4.4 Size of the Beneficiaries

All the implementers in the in-depth interview confirmed that the allocation of allowances for every financial year was lower than the number of elderly persons. Though it was being increased every year but it was not enough to meet the demand. Thus, the number was not sufficient because the number of eligible elderlies placed on the list usually surpasses the number of declared allowances every year. Since there was no data base for every Union so names were gathered by the local members and UP Chairmen by visiting the house of the eligible people. In addition, there were many people who visited the local UNO, Upazila Vice Chairmen, MP or Social Welfare Office to submit their application. According to the IvGOB2:

> "Every year the total number of allocations that come is very less, for us to cover the whole area. This year I had to select 40 persons I have nine Unions. If I give three to each member then I am left with thirteen. Then I receive request from MP, UNO sir, and there are also other people of my party men then I left with nothing as there are so many people and we need more allowance allocation."

Though the allowance is given on the basis of population size of the District. So, there might be few Unions where the number of elderly people were less, but as the District is highly populated so the allocation of that District is more than the other. As stated by the respondent:

> "In my Union I do not have many elderly people, most of them are above poverty line so practically in my ward I do not have any eligible elderly people to give the allowance. But I gave to some of the elderly even they are not eligible because they vote for me. I do not want to let go of my share because if I let go then next year, I might not get it so I take my share and give all the people in my area." (IvLGR2)

According to the beneficiaries' lack of understanding of policy relevancy and clarity of policy issues were affecting implementation of OAAP. The data indicate that the content of the policy has not been followed by the implementers and the target group has very little idea about the policy content. These problems lead to ineffective policy implementation that affects the level of satisfaction about the program implementation. The allocation of beneficiaries per year also allows the implementers to do anomalies as the size of the beneficiaries was very small than from the actual need. So, it is important that OAAP manual take into account socio political dimension for proper implementation of the program.

6.5 Overall Managing Capacity

Policies were formulated to address problems of the society but often it creates conflict between the implementers especially in absence of proper management. The provisions of integrated planning can critically analyze to synchronization and ensure synergy. So successful implementation of the Program depends on the managing capacity of the

implementation organization. The variable depth and deficit of capacity in this research were classified into five areas: distribution process of OAA, planning, managing capacity, resource adequacy and implementer's knowledge and skills. All the five classified areas were not covered by the survey questionnaire. Some of the sections of this variables were covered through in-depth interview with the implementers.

6.5.1 Distribution Process

Document analysis confirmed that in the beginning of the program the allowance was distributed from Upazila Social Welfare Office. Later, from 2005 governments has started to disburse the allowance from government the banks to reduce corruption and increase transparency. The allowance money was distributed from specific government bank ('*Sonali* Bank', '*Agrani* Bank', '*Janata* Bank', '*Rajshahi* Agricultural Development Bank' and '*Krishi* Bank'). In terms of beneficiary's opinion about distribution process it was found that less than fifty percent (47.3%) respondents said the distribution process was good, three in ten (35.2%) considered it to be moderate and only 17.5 percent thought the process to be poor (See Table 8 in Appendix 6 for details). The following table 6.6 reveals that level of satisfaction was higher among the respondents only 18.6 percent of the respondents believed that overall distribution was poor (See Table 6.6 below). The statistical analysis also indicated that the opinion regarding overall distribution process had a positive and significant association with the level of satisfaction of OAAP implementation.

Table 6.6: Overall Distribution Process by Level of Satisfaction

Opinions	Dissatisfied	Moderate	Satisfied	P-value
				0.000
Poor	40.0	41.4	18.6	
Moderate	18.2	44.1	37.8	
Good	7.5	19.3	73.3	
n=400				

Source: Survey Data

The reasons for improper distribution of OAA stated by the beneficiaries those thought distribution process was poor and moderate, shown in Table 6.7 discloses that long waiting

time (77.3%), dissemination of information (13.3%) and paying speed money (9%) were major reason.

Table 6.7: Reasons for Improper Distribution

Reasons (Multiple Response)	**Percent Case**
Long waiting time	77.3
Dissemination of Information	13.3
Paying Speed Money	9.0
n=213	

Source: Survey Data

Concerning the respondents experience in withdrawing allowance more than sixty percent (63.3%) mentioned that they faced problems while collecting the allowance and rest 36.8 percent said they did not face any difficulties in withdrawing the allowance from bank (See Table 9 in Appendix 6 for details). The following table 6.8 reveals that those who faced difficulties, their level of satisfaction was lower compare to those who did not face difficulties. This variable also had a positive and significant correlation with level of satisfaction of OAAP implementation (See Table 6.8 below).

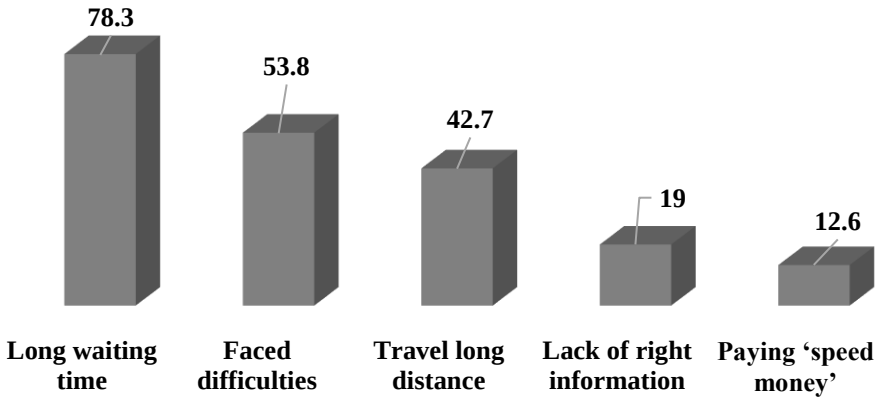
Table 6.8 Difficulties Withdrawing Allowance by Level of Satisfaction

Opinion	**Dissatisfied**	**Moderate**	**Satisfied**	**P-value**
				0.000
Yes	21.7	37.2	41.1	
No	8.8	23.1	68.0	
n=400				

Source: Survey Data

According to the respondents' problems like long waiting time, faced difficulties (toilet problem, food, sitting problem), travelling long distance, lack of information and paying speedy money were encountered by them (Figure 6.6 below).

Figure 6.6: Problem Faced During Withdrawing Allowance



Source: Survey Data

From qualitative data it was confirmed that collecting allowance from the bank was very difficult for the elderly people. They had to come from long distance then had to wait the whole day in front of the bank. There was no sitting arrangement, no toilet facilities and last but not the least no food. As said by one respondent:

> "I came to bank from four miles away at eight o'clock in the morning. Right now, I gave the book and now waiting for my money. When I will receive the money, I do not have any idea. After receiving the allowance, I have to go back home if late in the day, then it would be difficult for me to go back alone." (IvEFB7).

Another respondent stated that

> "There was no fresh air, no toilet facilities how long we could sit like this. The room is very crowded, I am disabled cannot walk and have to come with a person's help then need to pay money." (IvEMB4).

Another problem stated by the beneficiaries regarding opening bank account. From the survey it was found that only few (32%) mentioned that they faced difficulties while opening the bank account but majority did not face any problem (See table 10 in Appendix 6 for details). The findings of qualitative data and field observation established that respondents had to pay bribe to open bank account. They had to pay an amount of Taka 100-300 to the Ward Members or Social Welfare Field Staff. Further, it was also mentioned

by them that they did not do anything it was Ward Member and in rare cases Social Welfare Office opened the bank account. The beneficiary could not say anything regarding this issue. They just received the allowance book from the Ward Member and collected the money from the bank. As stated by respondents that:

> "We had to pay 300 Taka to the Ward Member as he said he needed to pay Social Welfare Officer." (IvEMB2)

Furthermore, respondent also said that

> "Member told us to give 100 taka each as it was necessary to open a bank account." (IvEMB6).

According to the implementers banking system has an accountability arrangement and it has improved the implementation of OAAP, reduced the levels of corruption at the distribution level and overall system has become more transparent. Disbursement through the bank ensured the money was being delivered directly to the beneficiaries. According to the manual of implementation, after the final selection of name, list was sent to the banks to open bank accounts for beneficiaries for distribution of the allowance. The interviewees (UNO, Social Welfare Officer and Bank Manager) had a consensus that the program was more transparent than before as the distribution of allowance was through banks.

> "Overall financial transparency has improved as the allowance is being distributed through the banks. In this system all the beneficiaries have to open bank account and allowance money is transferred to their account directly after the Social Welfare Officer sent the list of the beneficiaries names to the bank manager." (IvGOB1).

However, there were problems with the bank to make the account online of the old accounts as currently all banks were providing online services. The problem was acute in the banks, where staff were was not enough. As stated by the IvGOB2:

> "Banks are supposed to make online accounts of the new and old beneficiaries so that the allowance is transferred from mother account to the individual beneficiaries account. Still now many banks have not updated the

> old account into online system. We are giving instructions to them to open in new system, but they are reluctant".

In response bank managers informed that

> "We know we have to open the online account because it helps to transfer the allowance to the beneficiaries account and he/she could collect the money even after the due date but we are unable to open as because in our banks we have huge shortage of human resources so it difficult for to update all the old account. We are doing it, it will take time," (IvGOB3)

Bank manager said major problems arose on the allowance delivery day. A large number of beneficiaries crowd the bank to collect the allowance. The bank had to disburse old age allowance, widow allowance, disability allowance along with the pension and the allowance of the freedom fighters. Normally after every three-months allowance were distributed. Banks informs all the Union chairmen to circulate the date when the allowance will be distributed. Usually, it takes about seven days to complete the disbursement of the money but rush was on the first two to three days as majority beneficiaries comes to the bank to collect the allowance even if their particular Union is not listed that day. They wanted to withdraw the allowance on the very first day. The bank officials failed to do their other official activities in those seven days because all the staffs were engaged in the allowance disbursement process. It takes almost whole day to deliver the money to the beneficiaries. As explained by the bank manager:

> "We take the passbook from the beneficiaries in phases and credit the allowance from their accounts write it in the passbook then deliver it to the beneficiaries. It takes up time and money are distributed to them with the support of armed guards/police who help us to distribute the allowance among the beneficiaries as we do not have enough staff to deliver, we take support from them. We are unable to give the allowance from the counter as we have our regular customers and the banks get crowded. It becomes difficult for us to work for which we ask them (beneficiaries) to wait outside the bank where there was no separate space for them to sit." (IvGOB3)

As stated by the bank officials and observation it was found that most of the banks use allowance passbook to disburse the allowance. Only in two banks in Barishal and Jashore,

it was found that beneficiaries had cheque books to collect the allowance from banks. In this regard bank officials explained:

> "We do not use bank cheque book in all the branches even in all the banks because it is difficult for us to provide so many cheque books. We distribute the money through the pass book the pass books are considered as equivalent as cheque book." (IvGOB3)

It was observed during the field work that beneficiaries were finding difficulties to write the cheque. Most of them were illiterate as a result it was difficult for them to write the cheque. They were asking every single person to write the cheque for them as the officials asked them to write the cheque and then submit it. It was also observed that bank officials were busy so it was difficult for them to write every single cheque. Social Welfare Officer usually stays there to help them, but it was not possible for him to write the cheque. It was also informed by few beneficiaries, as well as, officers that few beneficiaries provide their cards to the members to collect their allowance on behalf of them. Though the beneficiaries did not simply agree about any anomalies. Thus, it was reported in one area that the member took the allowance and the beneficiaries were scared to disclose it. As stated by the IvGOB2:

> "Our field officers are present in the bank to provide support to beneficiaries, if anyone sends their nominee then our staff verifies it along with the bank staff. They sometimes help them by writing the cheque, sometimes Ward Member comes to check but, in many areas, banks do not allow any other member to ensure transparency." (IvGOB2)

Elderly people with fragile health condition face difficulties while standing in line for a long time. The major problems were faced by physically challenged and paralyzed people who required a companion to assist them. Most of the banks at the Upazila level were not big enough with free space to sit, during the allowance distribution time the beneficiaries needed to wait outside the bank. Some banks did not want to make the place dirty as the old people sometimes cannot hold their toilet and they fall sick and lie down on the floor. To avoid all these circumstances most of the banks did not allow them to sit inside. Some banks were on the second floor as a result it becomes difficult for the elderly people to

climb up. Considering all the situations all most all the banks ask the beneficiaries to wait outside the bank either on the roads or on the ground premises. There were only few banks that had separate place for the beneficiaries to sit. As said by the IvGOB3:

> "In every three months the allowance is distributed that day we face a lot of difficulties as we have to give allowances along with our daily clients. Clients complain for the discomfort as in some branches there is not enough space to sit as a result they have to wait out. We feel bad but what can we do we have to serve all the clients." (IvGOB3)

In another statement it was mentioned that

> "The beneficiaries are old and do not know anything, they are very simple and they come far very early morning and need to wait almost whole day, we do not have any system to give them food or water and many of them are so old they mess the bank. So, we ask them to wait outside in those branches where we do not have space to sit." (IvGOB3)

However, in Cumilla it was found that bank decided to disburse the money from Union Parishad with the permission from Social Welfare Officer. To disburse the money, they send their few staff and armed guard/police to distribute the allowance from the Union Parished. As mentioned by the manager

> "To avoid all difficulties, we are distributing the allowance from the Union Parishad, we have decided it by ourselves as a result it does not hamper our regular banking system and the beneficiaries are also comfortable to collect their allowance." (IvGOB3)

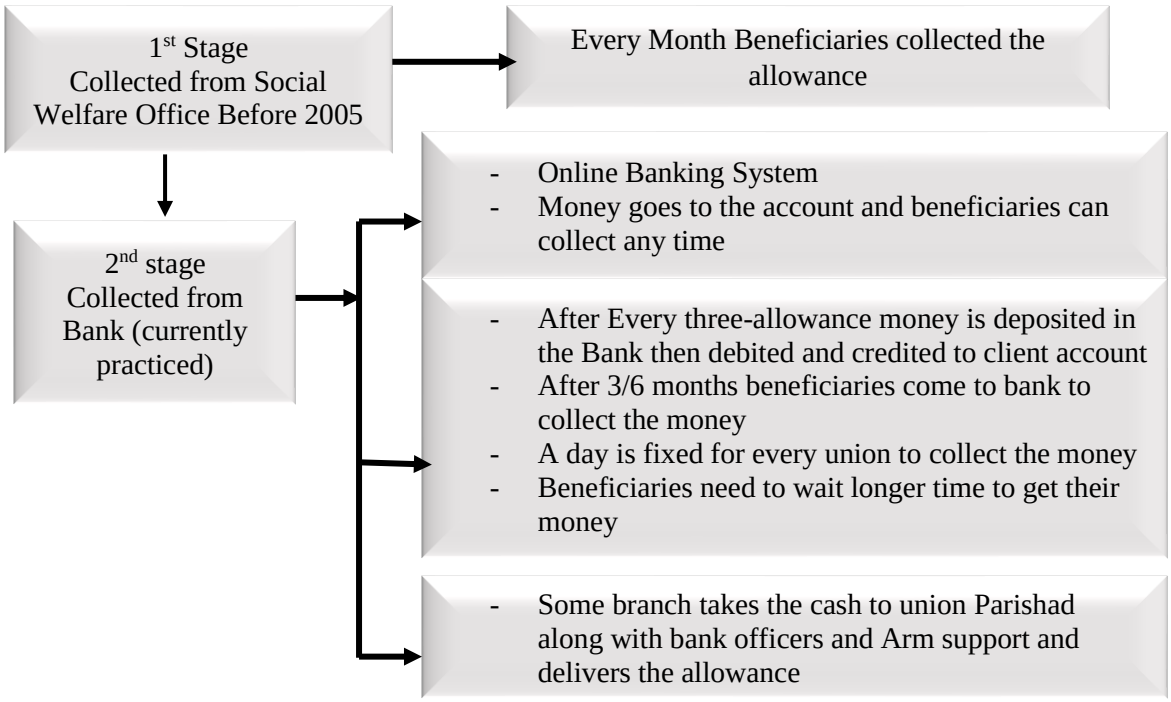
Further, it was also found in Barisal Districts the allowance was given every six monthly it was the bank authority who decided the time frame upon discussion with the Social Welfare Office. This was not practiced in all the divisions or District of Bangladesh. According to the bank manager:

> "As it is difficult for us to disburse the allowance after every three months, we have requested the Social Welfare Office and decided to give the allowance after every six months. However, it is not a problem if a person

comes after six months as the allowance would be in his/her account." (IvGOB3)

The following Figure 6.7 illustrates the distribution process of allowance money as stated by the interviewees.

Figure 6.7: Summary Findings of In-Depth Interviews about Distribution Process



Source: Based on Process Dynamics Observed during Fieldwork

6.5.2 Implementation Planning

Strong strategic action plans and effective instructions were important link between policy formulation and implementation. Adequate planning by the implementing organizations (Bank and Social Welfare Office) ensures smooth implementation of the policy. Respondents were asked whether the allowance was distributed regularly in due time. Six in ten (61.3%) percent respondents informed that they are receiving allowance regularly and only 38.8 percent informed they were not receiving the allowance on time (see table 11 in appendix 6). Table 6.9 displays the cross analysis of two variables, regular payment

and level of satisfaction. Among the respondents those who said yes were 57.6 percent satisfied with the overall of planning of distribution process than those who said no. The Person Chi-Square value between regular disbursement of allowance and level of satisfaction of OAAP implementation was 0.004 at the significant level of 0.01 which means that regular disbursement of allowance had a positive and significant association with satisfactory implementation of OAAP (See Table 6.9 below).

Table 6.9: Regular Disbursement of Allowance by Level of Satisfaction

Regular Payment	Dissatisfied	Moderate	Satisfied	P-value
				0.004
Yes	15.1	27.3	57.6	
No	20.0	39.4	40.6	
n=400				

Source: Survey Data

More than ninety percent of the respondents consider lack of timely disbursement (gap for 6-9 months) as major cause for irregularities in disbursement process. Among the other reasons did not get due payment was also mentioned and only 28.4 percent could not give any reason for irregular disbursement of OAA (See Table 6.10 below).

Table 6.10: Types of Irregulars in Disbursement of OAA

Types	Percent Case
Gap for 6-9 months	98.1
Don’t get due payment	32.9
Don't Know	28.4
n=155	

Source: Survey Data (Note: Multiple response)

In line with the findings of quantitative result findings of the qualitative data found that there was the gap of 6-9 months from the last disbursement stated by all the respondents. As they were dependent on this allowance, they were finding it difficult to cope with life. Further, few informed that they usually did not get due payment after the time the gap. As stated by respondents:

> "After nine months I got the money. They gave me 3000 Taka only but did not get full amount" (IvEFB1)

According to Social Welfare Officers delay of the allowance happens due to budget release from the center and some time we hold the allowance if we see any irregularities or we need to update the list. Once everything was confirmed then, clearance was given to the bank to disburse the allowance. However, delay of the allowance happens sometimes, usually they get the allowance regularly after every three months. Another issue was raised by the interviewees that lack of an integrated planning approach affected the implementation of OAAP within the time frame. For instance, the department of social welfare sends the allotment information at the Upazila level after four months of the new fiscal year. Then clearance of the budget and finalizing the allotment for each District takes about five to six months. As a result, it gets hard as to complete the whole process before the next fiscal year. At the selection phase UP Chairmen take about four to five months to finalize the list of the new candidate and send it to Social Welfare Officers. Then Social Welfare Officers enters the information in the data base and requests the banks to open account for the beneficiaries. Once the account was opened Social Welfare Officers gives clearance to disburse the money from mother account to individual accounts. The whole process needs to be completed within the fiscal year. At same due to lack of integrated planning resources were wasted as mentioned by the interviewees:

> "I do not have anyone needy vulnerable people in my area to give the allowance so I give to the non-eligible people as it helps me hold my political position that will help me in the next election. If I do not take my share as its is mine and I will give whom I think is right. If I let go my share then next time, I will not get it and we are political persons we need to go to every household for votes again there are people who works for me, so from my share I give them a share this is how I fill the gaps." (IvLGR1)

Death of the beneficiaries was another issue of concern. It was found that death cases were not reported and money was being collected regularly and it happened due to lack of planning and regular monitoring. According to the manual of implementation if any beneficiaries die then the nominee would get the allowance for three months then it would be replaced from the waiting list. It was found that only in one District replacement was

taking place, but in other Districts there was no waiting list made let alone replacement. According to the IvGOB2:

> "It is really difficult for us to identify a death cases as we are not able to visit homes and unless anyone comes and reports we are unable to find it. UP Chairmen need to report us and like birth certificate we have a system for death certificates but till now this process is not in use widely, as UP Chairman give a death certificate."

All the higher implementers like Social Welfare Officer, the Bank Manager and UP Chairmen stated that after the death sometime the allowance continues to be disbursed for a year or more. According to them a chain works for which it was not possible for them to clarify the matter how it was possible. One reason could be lack of planning among the implementers. As stated by IvLGR1:

> "We are aware about the issue of death of the beneficiaries. Usually, the Ward Member first comes to know about the information and he collects the allowance pass book from the family and keeps collecting money from bank. I do not know how but they make a system, it is common in all over Bangladesh. They could not do it for long just for few years, then when truth comes out and book is handed over to the Social Welfare Office. I think some members of the banks are also involved in it, as soon as we come to know we report."

However according to bank authority explanation:

> "We do not allocate any money to nominee until unless there is supporting letter signed by the UP Chairman and Social Welfare Officers, we also heard that it happens in many branches, we see the letter from the nominee and give the allowance it is the responsibility of the UP Chairmen and Social Welfare Office to verify the authenticity. If anyone said it then we do not have anything to say as we are very transparent." (IvGOB3)

Lack of integrated planning for implementation this type of anomalies were taking place. As a result, there were leakage in the implementation process of OAAP. The program needs a systematic system which can provide online data regarding the elderly population of every Union of the country to ensure effective implementation.

6.5.3 Management Capacity

Interviewees' perception about the management of inter-organizational and intra-organizational dynamics revealed certain issues such as lack of role clarity, doubt on responsibilities and lack of cooperation among the implementers. Findings of the in-depth interview reveal that overall management of inter-committee relationships depended on the power relation which was supported by the quantitative findings too. It was found that more than fifty percent of the beneficiaries received support from the UP Chairmen and Ward Members and only 31.8 percent informed that they did not take any support from anyone (See Table 12 in Appendix 6 for details). The following Table 6.11 shows the person Chi-Square value between sources of seeking support in any difficulties related to OAAP and the level of satisfaction in OAAP implementation which was 0.000 at the significant level of 0.01. Therefore, it was upheld that beneficiary those took support in any difficulties related to OAAP were satisfied than those did not seek any support.

Table 6.11: Beneficiaries Seeking Support in Any Difficulties Related to OAAP by Level of Satisfaction

Sources	Dissatisfied	Moderate	Satisfied	P-value
				0.000
UP Chairman/Ward Member request	11.2	32.3	56.5	
None	27.6	35.4	37.0	
Other*	17.1	19.5	63.4	
n=400				

Source: Survey Data

* Others (MP's Request/ UNO/uncle/ex-member)

The findings of in-depth with the beneficiaries established that they always look up to UP Chairmen and Ward Members for assistance as they were always available and easy to access than going to the Upazila office. According to Social Welfare Officers due to their political power beneficiaries went to them and believed it was the political leaders who gave the allowance. Further, the Social Welfare Officer also verified that beneficiaries did not know the field staff and the social welfare office even. Since our field staff was unskilled and overloaded with work for which did not have enough time to visit the beneficiaries even though it was within their job responsibilities. According to all Social

Welfare Officials, the quality and quantity of the management capacity of field officers have become an issue. Existing office associate were unskilled and most of the field officer positions had been filled with unskilled people. The overall management capacity of the social welfare department at Upazila level in all surveyed areas were not better off. According to third managerial level, the internal organizational set up for the program was insufficient. As a result, the implementation of the program gets stagnant due to lack of dynamic management capacity.

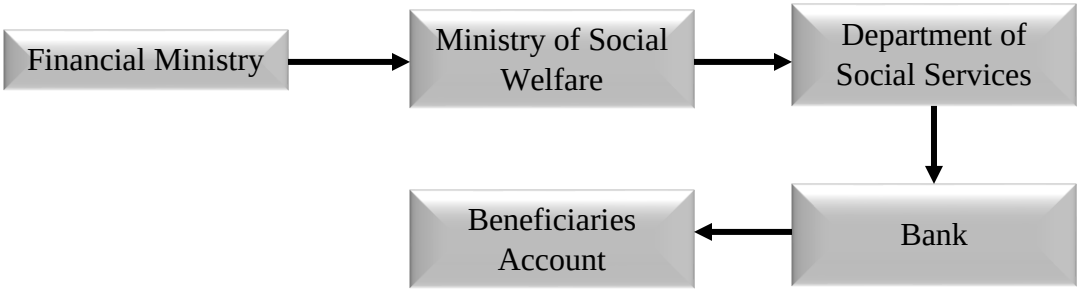
Despite having a conflict upon the power relation, all the implementers were interacting with each other to ensure appropriate implementation of OAAP. Implementers felt the need for regular monitoring that would be helpful in improving management capacity and reduce the political and administrative dichotomy. As the selection committee did not work due the power pressure. The use of power created discomfort among implementers that hindered the management system. At the same time to develop the management capacity the social welfare offices needed to be computerized that would ensure efficient performance of the office staff.

6.5.4 Resource Adequacy

Adequate resources were (financial, human and material) required for effective policy implementation which was missing the link between policy formulation and implementation. It becomes challenging for implementing organization to adapt new change due to its long-standing norms and socio-cultural factors which affect the capacity of the organization. So, it was crucial to address these factors when planning for policy implementation. According to the document analysis, it was found that there were 23 ministries spending around 2.02 percent of the GDP for more than 145 social security programs directly or indirectly (GOB, 2015). There were seven ministries managing more than 75 percent of the total funding and Ministry of Finance singly manages the Government service pensions. As a result, there were serious overlaps among various programs and lack of formal mechanism for information sharing made things worse for implementation. Social Welfare Ministry alone was responsible to implement major SSNPs. So, they receive the funds for programs from the Ministry of Finance which they

send to the Department of Social Welfare to disburse it to various banks that have beneficiaries account (Figure 6.8 below).

Figure 6.8 Flow of Financial Transfers for OAAP



The findings of the in-depth interview with UNO and Social Welfare Officers reveal that insufficient resources have been an issue for ensuring proper implementation of OAAP. For example, it was reported by the UNO, Social Welfare Officers and Bank Managers that there is a huge shortage of human resource. Each officer had to see minimum three programs as a result the quality of services was poor, so to improve the quality of the services offices requires more human resources. Lack of sufficient resources in the Social Welfare Office means ineffectual implementation. Unless the government acquire sufficient resources, it would be difficult for the present staff to manage the program and ensure effective implementation. As mentioned by the interviewees:

> "We have so many programs to implement but there is not enough staff in the office. We have three to four field level staff. As a result, they are overloaded with work, and they really cannot go for field visit for monitoring the programs. Each of them is engaged at least in three programs. They are also members of the Union Parishad Committee, and they are supposed to be present in the selection meeting but in reality, it is found that they are unable to go to the field meeting as they have other activities if they go to the filed then whole day spent and then when they will be doing their official work" (IvGOB2)

There were vacant posts in few divisions that needed to be filled with skilled human resource and this problem was common in all Districts, especially workforce with computer skills. As reported by an implementer:

> "There is shortage of skilled human resources. Most of the field officers are not technologically skilled as a result we have to do many of the works that is supposed to be done by an office assistance. In my office the post for office assistant is vacant for a long time. Due to different recruitment procedures, we are unable to recruit staff then how we will be able to do our designated work. At same time present office staffs are not clever enough to handle things smartly." (IvGOB2)

However, there was no shortage of logistic support. There were sufficient amounts of computers, laptops and other official things. Though, there had insufficient financial resource and vehicles for field work. Social Welfare Officers did not have any motorcycle even no cycle for the field staff. The daily allowance for the field was not enough to meet the fair. According to IvGOB2:

> "There is enough logistic support like computer, printers and internet but not skilled staff to operate the logistic like computers and laptops. The office should have motorcycle for Social Welfare Officer so that we can go to the remote areas to field visit. But in reality, there is no motorcycle and the daily allowance given by the government is very low for field visit so I have to ask my field officer to go to field by their own expense again if we submit a bill it takes so long to be sanctioned due to all the formalities so it becomes hard for us ensure filed visits always."

Another constraint regarding the resource was total fund management. The total budget allocated for the program were not released on time for which timely disbursement was not possible. It was also confirmed by the Bank Officials. As explained by the Social Welfare Officer due to lack of resource sometime timely allocation was not released from head office for which we were unable to give the allowance in time. Bank Managers also mentioned that there were shortages of human resources during the time of distribution of allowance money. Many of the banks were small with very limited human resources, so it becomes difficult to manage the beneficiaries along with regular clients. On the other hand, UP Chairmen also mentioned that they usually did not get any financial support from the Ministry of Local Government and Cooperatives (LG & CD) and they did not have any fixed income source. As stated,

> "We were locally elected person we do not have any financial benefits from the government so to reduce corruption nepotism and irregularities we feel that government should arrange financial support for us." (IvLGR1)

So, to ensure proper implementation and transparency government should also provide some financial support for the local government representatives.

6.5.5 Knowledge and Skills of the Implementers

Knowledge was very important to develop the skills that would ensure proper implementation. The OAAP program was implemented through four groups of implementers. Therefore, it was important that all implementers have proper knowledge about the implementation manual and sufficient skill to implement the program. Interviewees explained that if there were training program arranged for the Local Members and UP Chairmen then it would ensure the implementation as per manual by the Ward Members. Government officials also felt the need for regular training of the staff to improve the skill at the same time understands the responsibility of the job. As stated by a Social Welfare Officer,

> "I think it is an important to arrange a training program for the local implementers as they did the primary selection. Most of the Ward Members and UP Chairmen are not highly educated so training for them would make them aware with the process in the regular interval, it would also motivate them to do the selection properly." (IvGOB2)

The office staffs were not skilled they did not know how to operate the computers as a result it was all on the Social Welfare Officers. They needed to do all the computer related works along with their other own responsibilities. As a result, they were overburdened with work. Since policies require to undertake new activities for which implementers may need to take technical trainings in the content to improve their computer skills. As stated by IvGOB2:

> "We need to facilitate our staff by providing them more training opportunities particularly to operate computers and use of other equipment

through these training they would be able to improve their skills that would reduce our work load."

There was a huge shortage of skilled human resources that was affecting the program implementation. There were other issues like lack of implementation planning that have an effect of distribution of the allowance. Lack of skilled human resources means lack of management capacity to implement the Program. The implementers suggested for integrated planning as it would ensure successful implementation of policy. It also increases the quality of implementer's performance and positively impacted the effectiveness of OAAP policy implementation.

6.6 Consensus among OAAP Implementers

This section mainly assessed the consensus among the implementers to implement the program successfully. There were mainly three indicators used to analyze this variable: functional commitment of the implementer, cooperation and coordination of the implementers and ownership of the program. The information was gathered from in-depth interviews with the implementers.

6.6.1 Functional Commitment of the Implementers

The commitment of the implementers ensures the successful implementation of the program. The local government, political representatives and government officials were the key implementers of the program. Though there was increased political commitment by the local government, but deteriorating nature of accountability of them was impeding effective implementation of the program. Interviewees expressed varied responses in response to the question of political commitment of the government officials and local government representative. The local government representatives highlighted that they were very efficient in implementing the program as this program was for the elderly people who were the most vulnerable and neglected people of the society. One of the interviewees explained:

> "We are very happy with to initiation this government program for the elderly vulnerable people. They are most neglected people of the family as well as community. When they come to us for this card, we feel happy if we are able to provide a card to them because it will increase their status in the society." (IvLGR1)

Then again stated by the IvGOB2:

> "Most of the beneficiaries thought this card is given to them by the leaders but it is not true now and our officers giving the message it is a program for them by the government to give them support. We are working to implement the program, whenever we get an opportunity to meet them, we provide them the information."

It was confirmed from the interviews that all the implementers were politically committed to implement the program despite having differences. They also reported that the administrative system was very strong and no amount was released from the bank until it was verified by the Social Welfare Office at Upazila level. The banks were also working hard with all the limitation to implement the program successfully. As UP Chairmen and Ward Members use this Program to gain their popularity for the next election. Despite having commitments there were reports that members took bribe, but no complaint was lodge against them. None of the beneficiaries were ready to lodge complaint against the Ward Members as there were fears of losing the allowance card. Regarding this issue IvLGR1 commented:

> "We do not have fixed salary per-month. But in every election Ward Members spend huge amount of money so when they are elected, they want to recover the money. We also heard that members took money from the beneficiaries but we did not say anything as we did not have any proof the members are poor, they spend about one lac in an election they need the money back so what option is there for them to recover. If we get hold of anyone then we make him to return the money but this type practices by members are less. However, we all try to implement the program successfully as it is a good initiative by the government."

The Social Welfare Officer was also claiming that local government representatives had misused their power. Beneficiaries never lodge complaints against any person for asking

the bribe. This resulted in an overall unchanged situation of corruption among political members. It was also interesting to note that none of the beneficiaries lodged complained of bribe to anyone that could be an incident of corruption. As stated by IvGOB1

> "Till today we did not receive any written complaint against bribe taking. We also have heard it, but whenever we ask to give written complaint, they do not have any."

Local government interviewees highlighted that most important dimension was commitment to the public. They mentioned that beneficiary complained against the distribution process. According to the interviewees it was more important for them to be committed to the people as they were answerable to them and have to go to the people for their votes, if they did not perform well, they would not be re-elected. As stated by one respondent:

> "As far as local government representatives we are concerned with the issue of commitment as we are answerable to the people. Our election governs whether we have performed according to the peoples' expectations or not so if we perform bad and if we are corrupted then next time, they will not trust us, so we are e committed to implement the program as per manual, it was sad to see the bank authority are not fully committed, and they harass beneficiaries. These elderly people in the bank, they are helplessly going to people in the bank and waiting for long hours." (IvLGR1)

According to other the interviewees, committed relationships among the government officials and local government representatives was amiable. It depended on individual connections, if the local government repetitive was very influential and well networked then some government officials worked according their wishes. One of the interviewees mentioned that:

> "Previous officer had a very good relationship with the local government representatives and were not loyal to the office. They usually worked according to their way as a result now I am facing difficulties in my work as they give me threat if I did not listen to them, they would transfer me from this place, however higher official is happy with my work so till now I am working in this area." (IvGOB2)

In regard to commitment as explained by another interviewee that

> "Our field staffs are committed to implement the program with the load of the work field staff tries to attend the primary selection meeting even if it is after office hours." (IvGOB2)

Another aspect of commitment was dissemination of information to the public. The Ministry of Social Welfare has all the documents uploaded in the website, and everyone had access to it. Social Welfare Office at District level updates the database, then it would be easy for anyone to get access to any information related to Social Safety Net Program. As mentioned by the interviewee that:

> "To increase the transparency of the system it can be by focusing on issues such as the availability of information, beneficiary's information, and total allowance program and budget allocated every year, and finally an open window for customer complaints. These all would be online soon and everyone would have access to it, there would be an improvement of accountability transparency once we can have the online database completed, currently we are working on it." (Social Welfare Officer)

UNO confirmed that with all individual reservation the implementers were committed to implement the program form their respective position.

6.6.2 Cooperation and Coordination among the Implementers

Cooperation and coordination among the implementers were important for successful implementation of the program. The implementers of the program were government officials, bank and local government political leaders like UP Chairmen and Ward Members. Therefore, it is important to have good coordination and cooperation among all the groups. Upazila Social Welfare Officers were in charge of all the Social Safety Net Programs at Upazila level. Their role was to inform UP Chairmen about the number of beneficiaries that has been allocated for that year and once the list is given to them, they have to create the database of the beneficiaries. Furthermore, they instruct the banks to open accounts for the new beneficiaries and disburse the allowance, running meetings, drawing up the budget for the region and attending meetings with the social welfare

department. Whereas, UP Chairmen were another implementer at grass root level. Their responsibility was to identify beneficiaries, informing people and finalizing the beneficiaries list. Therefore, cooperation and coordination among them would ensure successful implementation of the program. Here Social Welfare Officer was main coordinators of the program at the field level. In addition, they were responsible to compile reports for their Upazila and they were also involved in conflict resolution. According to the IvGOB2:

> "There is no specific role for us mentioned in the policy, but we interpret the policies to ensure effective implementation of the policy. We want to implement the program smoothly, without having any clash that is why we need to cooperate with each other in order to improve the overall performance. However, if the policy is clearer with the poverty definition, then selection would be more transparent, the policy also has to be clear the role of individuals that also will increase the performance level."

Upazila offices were important link with the social welfare department as they were the second management level under Ministry of Social Welfare. Almost all the interviewees stated that they enjoyed a cordial relationship with upper tiers of the government. However, government official sometime faced resistance from the local government representatives. Especially when they started trimming the system, make it effective by enforcing their power. According to the interviewees,

> "The local government representatives always submit the list at the end of the time and they do not cooperate with us as a result it's difficult for us to check the list as we are under pressure from the higher authority for timely implementation of the program, the local representatives have different channels for putting pressure on us to accept the list that they have given to us and we accept the list without any kind of conflicts." (IvGOB2)

There were several committees for implementing the program. MP was the Chairman of the Upazila level committee and the UNO was the member secretary UP Chairmen were members. The committee meets at least once a year to approve the beneficiaries list. The main function of the committee was to crystallize a vision for integrated development of the elderly people and to prioritize and coordinate plans to implement the program.

Usually, the committee did not have the regular meeting as a result the implementation of the program was quite weak. The problems with the implementation of the OAAP were, that all tiers were independent and mostly had conflicts over the selection process. Another viewpoint was, local government representatives had the channel of internal coordination with the other members but Ministry of Social Welfare did not delegate the power at lower tiers. For instance:

> "As a Social Welfare Officer, we do not have any authority to take any decision if we find problem cases, we have to inform the UP Chairmen to make changes, and they would change if they think it was required." (IvGOB2)

There were coordination problems between the implementing groups as result there were names in list but did not exist, nepotism, corruption, duplication of names. Our staffs were spending more time on completing the other responsibilities than on the supervision of at the field level. The field staff faced resistance from the UP Chairmen whenever they attend the meetings on behalf of the Social Welfare Officers so did not want to go to the meeting. As stated,

> "They have to attend the field level meetings at Union Parishad as representatives of the Social Welfare Officers in the committees but they are not respected by the Ward Members and UP Chairmen whenever they attend the meeting. UP Chairmen and Ward Members behave very rudely with them, especially if they are female staff as they are of lower rank than then UP Chairman, consequently, they wonder why they should be answerable to someone who is below his/her rank." (IvGOB2)

All of the governmental officials at the Upazila level reported their dissatisfaction with regard to the power structure, monitoring committees and stressed the need for greater coordination among all the implementers.

> "We want to implement the program smoothly, without having any difference that is why we need to cooperate with each other. Therefore, cooperation is essential among at all stages from selection distribution and monitoring of program. The attitude of the Ward Members, UP Chairmen and MPs needed to be gentle to other implementers, as sometime they are

> very rude finally lot of patience is needed to work as representative of the government." (IvGOB2)

From the above discussion it was clear that there was lack of coordination among the committees as a result implementers' face challenges to implement the program.

6.6.3 Ownership of the Program

Other assessments of performance were determining the perception of key stakeholders and implementers on how they viewed ownership of the program. It was found that all the implementers owned the program and tried their best to implement the program. However, both of them considered the implementation manual a threat to their administrative autonomy. Social Welfare Officers perceived that local government representative dominates the program. In the field the picture was opposite as beneficiaries thought this program was about the government, but UP Chairmen were owning the program as they were giving the allowance card to them. While talking with the elderly, it was also confirmed that most of them believed as this program was for elderly so they all have the right to get the card. As stated by a respondent:

> "Elderly people now believe that getting allowance is their right and by any means they need to get the allowance, it has become a social status and there are many elderlies who are getting the allowance overruling the criteria's mentioned in the implementation manual" (IvGOB1)

Finally, it can be concluded that implementers perceived policies should be formulated to balance conflict of interest between implementers. As committees were not actively working and dominated by the MP and UP Chairman. Therefore, government must ensure that the committees engaged in implementation must be active and not dominated or influenced by political representatives. The committee members need to be unbiased have strong coordination among the members to implement OAAP successfully. Changes in organizational and administrative arrangements were necessary to enhance the success of political decisions. This would be headed by an examination of the existing bodies in charge of OAAP: Social Safety Net implementation committees, their representatives,

corresponding power and functions. Furthermore, better coordination/integration among the implementers would be encouraged.

6.7 Accountability

In response to the question of accountability relationships between implementers and overall improvement in accountability, interviewees expressed varied responses. One of the outcomes of improper implementation was a lack of accountability of the local government representative's particularly political accountability. The observation on the issue of accountability among implementers to the beneficiaries and higher officials discussed here. The nature of the relationship between politicians and government officials on one hand and other grievance procedures at the local government level on the other. Successful implementation of the program depended on the transparency and accountability of the implementers. According to the beneficiary's transparency and accountability were lacking for which implementation of OAAP was facing challenges. These two variables were also statistically significant with implementation of OAAP (see table 13 in appendix 6). According to beneficiaries' absences of accountability gives UP Chairmen and Ward Members the opportunity to favor those candidates who belonged to their group, worked for them and voted for them. Interviews with the government officials highlighted that there was no accountability relationship between political representatives and government officials. As stated,

> "There is no accountability relationship, between the UP Chairmen and Social Welfare Officer in the meeting at Union Parishad level they hardly pay any respect to our representatives, they delay in giving the list these all are possible as none are accountable to anyone. Previous Social Welfare Officers had a good relationship with the UP Chairmen and they worked as they have asked him to do but now, I am facing problem as I am trying to be accountable to our higher officials but UP Chairmen and Ward Members are not accountable to any system." (IvGOB2)

Further it was added by another IvGOB2that

> "Since there is no accountability system some UP Chairmen are not cooperative with us they sometime give us threats. Then again Social Welfare Officers post have low salary and most of the field officers are local

> and for that they are more loyal to the UP Chairmen than the office. They are loyal to the individuals who have the power to affect them."

Regarding the issue of accountability local government representative also mentioned that we were accountable to the people. As stated by a respondent that:

> "All depends upon personal relationships, if a political leader is very influential and well networked, then government officials listen to him. We are not accountable to the Social Welfare Office but we are accountable to our people and to our political leaders, so we have to work accordingly to please them." (IvLGR1)

Further, they mentioned that distribution system was not proper and as bank behaves very poorly with the elderly people as they were not answerable to the people. Whereas, they had to go to the people for asking for votes, it is issue of pride and performance. As stated by them:

> "As far as we are concerned, we are accountable to the people. Our re-election determines whether we have performed according to the peoples' expectations or not. The banks do not have any accountability towards the people, so they could behave badly with the beneficiaries and people could not complain to anyone we feel bad seeing people suffering, since we are public representatives, we are accountable to the community people, so distribution should be done from Union Parishad so that we could help the people and if beneficiaries have any problem can go the UP Chairmen or other Ward Members for assistance." (IvLGR1)

Government officials also reported that distribution process was not well managed as there were complaints by the beneficiaries regarding the bank performance. They also thought that banks were not accountable to the beneficiaries. Further, they also mentioned, that auditing was carried out in the governmental office only in financial sectors. As a result, it had an impact on accountability. Overall, interviewees were of the opinion that there was a lack of accountability in the implementation process.

6.8 Regression Analysis of Important Factors Affecting the Level of Satisfaction

In order to determine the most important factors affecting the level of satisfaction of the OAAP beneficiaries, ordinal regression analysis was employed. The ordinal logistic model was used once it satisfies the proportional odds assumption (also known as Parallel Lines assumption) (Agresti, 2010). The parallel line test was non-significant (P-value 0.215 in table 6.12), meaning that the regression slopes did not differ significantly across levels of the dependent variable. The value of Pseudo R^2 was 0.1790. Though, in ordinal regression model value of Pseudo R^2 did not have any importance as they could not interpret an ordinary least squares (OLS) R^2 (Arı and Yıldız, 2013).

All the important indicators[17] those had positive and significant correlation with the level of satisfaction of OAAP implementation at the bivariate level were considered in the logistic regression model and the results were included in the Table 6.12 below. This study found that, the respondents who said yes to corruption have 1.39 times higher probability of having satisfaction than that of their reference category who said no to corruption. The probability of the respondents who said that eligible elderly not excluded were 2.78 times higher than that of their counterparts who were treated as a reference category in this study. The ordered logistic regression model also showed that respondents trusting the implementers were likely to have significantly 1.47 times higher likelihood of having a high level of satisfaction compared to their counterparts who were considered as a reference category in this study. Selection and distribution process were also important factors for satisfactory implementation of OAAP. This study found that the respondents who said moderate and good have respectively 1.33 times and 3.91 times higher chances of having satisfaction with the selection process than the respondents who said poor. On the other hand, respondents who said moderate and good have respectively 1.87 times and 4.62 times higher probabilities of satisfaction with the distribution process than the respondents who said poor. In terms of respondent's experience of selection process, those who were not selected in the first round were like to have 32 percent lower likelihoods of having satisfaction compared to those selected at in the first round. According to the

[17] Corruption; Eligible elderly excluded; Trust on the implementers; Selection process; distribution process; selected at first round; difficulties in withdrawing allowance; regularly receiving allowance.

findings of this study, the respondents who did not face any difficulties in withdrawing the allowance have 1.88 times higher probabilities of satisfaction than who faced difficulties in withdrawing the allowance. Then again, it was also found that those receiving allowances regularly have 1.30 times higher chances than the respondents who were not receiving allowances regularly treated as a reference category here. The model was also significantly associated (p-value 0.000).

Table 6.12: Proportional Odds Model Based Estimated Respondent's Level of Satisfaction of Selected Covariates

Explanatory variables	Respondent's Level of Satisfaction		
	Odds ratio	**Coefficient**	**P-value**
Corruption			
No[a]	1.00		
Yes	1.39	.332	0.422
Eligible Elderly Excluded			
Yes[a]	1.00		
No	2.78	1.02	0.002
Implementers Trustworthy			
No[a]	1.00		
Yes	1.47	.387	0.108
Opinion about Selection Process			
Poor[a]	1.00		
Moderate	1.33	0.29	0.288
Good	3.91	1.36	0.000
Opinion about Distribution Process			
Poor[a]	1.00		
Moderate	1.87	0.63	0.032
Good	4.62	1.53	0.000
Selected at First Round			
Yes[a]	1.00		
No	0.68	-.374	0.336
Difficulties in Withdrawing Allowance			
Yes[a]	1.00		
No	1.88	.634	0.009
Regularly Receiving Allowance			
Yes[a]	1.00		
No	1.30	.267	0.226
Test of Parallel Regression Assumption	**.0215**		
Model chi-square	**144.34**	**P-value**	**0.000**
Pseudo R^2	**0.1790**		
[a] Reference Category			

Source: Survey Data

To access the level of satisfaction of the beneficiaries regarding the implementation of the program, ordinal logistic model has been used across the significant variables. The regression model was fairly strong and significant that could explain that explanatory variables had influence on the dependent variable. Likelihoods of having satisfaction regarding the implementation of the program were higher among the beneficiaries despite mentioning different problems in the implementation process. The level of satisfaction was high among those who noted that corruption exits and there were problems in selection and distribution process they were also satisfied with the program implementation. The reasons for being satisfied despite problems like corruption could not be explained through quantitative analysis.

6.9 Constraints of OAAP Effecting Implementation

Different types of constraints were observed throughout the field work that was affecting successful implementation of OAAP. According to the manual beneficiaries correct age for receiving the allowance was 65 for men and 62 for women. However, the definition of elderly in the National Policy for Elderly People, the age of 60 or above was considered. As a result, it gave an opportunity for nepotism, favoritism and wrong selection by the Ward Members, UP Chairmen and others. All respondents and implementers raised this conflicting issue of age and requested to lower the age to 60 for all so that it would be uniform and anomalies would reduce as many could be accommodated. Another major problem identified by the beneficiaries regarding the errors in the date of birth on NID cards. Due to this problem many eligible elderly people were left behind and gives members a cause to discard genuine application. The respondents also informed that they were asked to go to the National Election Commission for fixing their NID. However, fixing this issue was complicated as it was done by the National Election Commission and the last time this was done was in 2008/09. In this regard it was the government's responsibility to address the issue which requires significant time, resource and manpower. However, the problem may not be solved for all because most of the elderly were illiterate and may not be able to have their birth certificates. Accordingly, issues like irregularities in the selection process (targeting errors, inclusion/exclusion errors), age errors on NID cards, the absence of a digital database, corruption (the tendency to recover the money in

the election), irregularities in distributing allowances and nepotism were main the obstacles for successful implementation of OAAP. Corruption, lack of transparency, lack of accountability, no enforcement, lack of trust, nepotism and favoritism were few major problems expressed by both beneficiaries and implementers that was hampering the proper implementation of OAAP. According to the implementers these problems were culturally embedded in the mind of the people as a result many of us did not even consider it to be a problem. The overall primary selection was done by the UP Chairmen, for which he misused his power and created tensions among different groups. It was worse if the UP Chairmen and others belonged to different political groups.

Since there was no national database for the elderly in Bangladesh, it was difficult for the implementers to match the names listed. Preparing, the waiting list of OAAP was an essential part of the implementation of the program which was not practiced widely as stated by Social Welfare Officers and confirmed by the UP Chairman and Ward Members. Currently, Upazila Social Welfare Office maintains a digital database of the OAAP beneficiaries. However, the database has not been up to date in all divisions. There were certain names in the list provided to the researcher, but it was found that some people did not exist. Social Welfare Officers of all divisions urged the need of the digital database that would ensure successful implementation of the program. Social Welfare Officers and UNOs proposed that if there were a national database, barriers like corruption and nepotism in selection process could be reduced. Furthermore, this database would make the selection process more transparent and acceptable to all as there would be no chance for any manipulation. They also opined that the government could initiate this with the support of BBS within all the ministry those were responsible for implementing SSNP. During the interview with the secretary of the Ministry of Social Welfare, the Secretary indicated that the government had a plan, and were working to initiate such a database.

Another constraint for satisfactory implementation of the OAAP was the distribution process of the allowance through a bank. To ensure transparency and remove corruption there were four government banks that were responsible to deliver the allowance money. Despite the increase of transparency few problems such as long wait, no waiting place,

impolite behavior, travel cost and dependency on others have been identified in the distribution process through a bank. These problems arise as the allowance money was given after every three to six months. The beneficiaries were poor with this little allowance it was hard for them to survive this long time. So, when they hear the news of allowance disbursement, they rush to the bank together which arise the other problems. The bank officials also confirmed that it becomes hard for them to work smoothly during this period because of low human resource and huge amount of work. That's why the distribution was delayed resulting in long waiting time. Difficulties were worst for those who were physically challenged people who require a companion to assist them that requires money. Through the banking process it was thought that problems would be reduced, but various other problems make the distribution hard.

6.10 Level of Satisfaction of OAAP Implementation

The scale about respondents' satisfaction towards OAAP implemented has also been constructed based on a Likert scale. Total five questions were asked independently to see the overall satisfaction of the beneficiaries who have received the allowance. After asking several questions this set of variables confirms the individual level satisfaction about the implementers and the program. Respondents were asked to specify the extent they were satisfied of OAAP implementation. To measure the level of satisfaction, a 5-point Likert scale of 5 items was developed. Each question has been rated as five point scale ranging from 1 "highly dissatisfied", 2 "Dissatisfied", 3 "Moderate", 4 "Satisfied" and 5 "Highly Satisfied". Later by merging the scale has been converted into three points 1 "Dissatisfied", 2 "Moderate" and 3 "Satisfied". This section intends to capture the degree of satisfaction of the beneficiaries regarding the implementation of OAAP. The reliability of the Likert scale was calculated by the Reliability Scale Analysis and using the value of Cronbach alpha[18].The value of Cronbach alpha was very strong, indicating high internal consistency of the scale of level of satisfaction. This reliability analysis has found that all the questions

[18] Cronbach's alpha, α (or coefficient alpha), developed by Lee Cronbach in 1951, measure's reliability, or internal consistency. "Reliability" is how well a test measure what it should. If the value of Cronbach alpha is 0.7, it is considered acceptable and a value of 0.8 is considered preferable (Pallant, 2016).

used to construct this scale were correlated and the value of the Cronbach's alpha was 0.75 which indicate that the construction of this scale was reasonable.

Analysis of the Likert scale was measured in terms of the mean and standard deviation were presented in Table 6.13. Majority beneficiaries, those said poor about overall selection and distribution process were found to have fewer levels of satisfaction compared to those said good. Inconsistent with the expectation, it was found that beneficiaries, those said no to the question on difficulties in mode of payment had higher levels of satisfaction than those who said yes. Those who trusted the implementers had higher satisfaction than those who did not trust. It was also found that beneficiaries' satisfaction was significantly higher than to the beneficiaries' dissatisfaction (See Table 6.13 below).

Table 6.13: Level of Satisfaction Scale of the Beneficiaries

Explanatory Variables	**Satisfaction Scale Average score (SD)**	**P-value**
Overall Selection Procedure		0.000
Poor	5.6 (2.6)	
Moderate	7.0 (2.3)	
Good	7.9 (2.2)	
Overall Distribution Process		0.000
Poor	5.4 (2.6)	
Moderate	6.6 (2.4)	
Good	7.9 (2.2)	
Difficulties in Mode of Payment		0.000
Yes	6.5(2.6)	
No	7.8 (2.2)	
Trust on Implementers		0.000
Yes	7.6 (2.3)	
No	5.2 (2.4)	
Cronbach's alpha: 0.75		

Source: Survey Data

In general, from the beneficiary's point of view, the implementers' capability was satisfactory considering selection and distribution process, mode of payment of the allowance and implementers trustworthy. Despite having problems like corruption, nepotism, and favoritism in the implementation process, it was found that beneficiaries were very satisfied. According to them at least the government was thinking about them

whereas in the society, there was none. This program has increased their pride in the society. Moreover, now they did not have to depend on anyone for their essential needs. Only thing they said that the amount of the money was small to cope with the demand of life.

6.11 Respondents Suggestion for the Improvement of OAAP

Since the old age allowance program was the only program for the elderly population of Bangladesh so it is important to implement the program successfully. The emphasis on elderly population issues was even more important in areas where quality of life and economic safety were the main concerns. Based on the perceptions of all the participants, some immediate policies and procedural interventions could be suggested for improving the implementation of the Old Age allowance Program in Bangladesh.

Table 6.14 shows the suggestions provided by the beneficiaries to improve the OAAP from the survey. Majority beneficiaries suggested to increase the allocated amount (63.5%) of the allowance, second suggestion was mobile banking/BKash/ delivery at home (46.5%) and third highest suggestion was increased total allocation and ensure proper selection (26%) (See Table 6.15 below). In addition, timely disbarment, proper monitoring and reduce political control was also suggested by the respondents. Only a few of the respondents mentioned about the need for an awareness program about OAAP.

Table 6.14: Recommendations for the Improvement of Old Age Allowance Program

Suggestion (Multiple Response)	**Percent Case**
Increase the allocated amount	63.5
Mobile banking/*BKash*/Delivery at home	46.5
Increase total allocation	26.8
Ensure proper selection	26.0
No Opinion	19.0
Timely disbursement	16.8
Proper monitoring	16.0
Reduce political control	16.3
Awareness program at grass root level	4.0
n=400 (multiple response)	

Source: Survey Data

Then again, the implementers had specific view on how to improve the existing implementation process of OAAP. During the interviews, the implementers pointed few issues which were essential to make the implementation of OAAP more effective. They suggested: uniformity of individual bank account for each beneficiary for the OAAP, maintaining a waiting list of candidates to make replacement, ensuring involvement of concerned government officials in the selection and disbursement processes and developing a digital database of eligible elderly to strengthen implementation of the program. The suggestions were discussed below in detail.

Increase of the Allowance Money

The OAA delivers cash support of BDT 500 per person per month, qutrely, which was a very little amount to meet the basic requirements. Both the implementers and beneficiaries agreed that the benefits provided under the OAAP was not adequate and suggested increasing the amount of money to ensure a minimum level of socioeconomic security. UNO and Social Welfare Officers suggested that a higher official could consider the matter upon the discussion with the finance ministry. If the overlapping of the programs could be reduced and increase transparency, then only it would be feasible to increase the amount of the allowance. On the other hand, beneficiaries requested the amount to be Taka 1000 to Taka 1500 per month as the exiting amount was very small and is hard to cope with it as they get after every three months and sometimes even later. They had to buy theirs medicine and other necessary thing.

Increased the Total Allocation

Every year government was allocating the number of beneficiaries on the basis of population size of a Union. However, the size of the elderly population was rising compare to that the total allocation was less as a result, many were left behind. Both the implementers and beneficiaries felt the need to increase the total allocation of beneficiaries, so that an eligible elderly was not left behind. According to, implementers, government should increase the number of beneficiaries for OAA. Every year the amount is allocated always short to cover the population. Therefore, if the budget amount was increased then

only it would be possible to increase the number of beneficiaries. This would also reduce corruption, nepotism, and patronage politics.

Improvement of Information Dissemination

Another finding of the study was that there was a lack of campaigns of the OAAP. Usually, people were aware about the program through connection for which many miss the opportunity to submit an application in due time. It was suggested by the government officials to ensure dissemination of information through proper channel to aware candidates. These promotions would also give the opportunity to the elderly to apply for the Program in due time. Local government representative need to follow the instruction of open selection and not consider political loss or gain.

Increase Accountability

The participants perceived that the local cultural and political power had an impact on the OAAP implementation process, so they were afraid to launch complaint against the local government representatives. The government need to ensure the confidentiality and gain the confidence of the public. It was also suggested to strengthening the monitoring and evaluation system at all levels, from Upazila to the national level in order to ensure committees were functioning and accountable to members.

Uniform Bank Accounts and Ward Based Delivery

As discussed in the distribution section that all the beneficiaries need to open an account, but these bank accounts were not same in all the branches. Therefore, the banks need to have a uniform system for all. Then only the banks would be able to provide a document after every disbursement to the Social Welfare Office at Upazila level. Another issue was that the elderly people suffered physically, mentally and financially in having to collect the money from the bank on a specific date and stay the whole day. Against this backdrop, government officials suggested for introducing a system like online banking, Bkash or even follow the system of school stipend program in which government sends the money to students account, and they could withdraw their money at their convenience. They also

could introduce ward-based delivery system instead of Union based. This would help the banks as well as the beneficiaries because both would face less hassle. As suggested by one of the participants:

> "In the current situation, banks fix a dedicated date for the beneficiaries to collect the allowance as a result, it creates difficulties for the banks as well as for the beneficiaries. If one uniform system was developed then it would have been easy for the banks to distribute the money like normal banking system and they also would be able to provide statements to the government office. This new system would also benefit the beneficiaries as they would be able to collect the money at their convenience time, Union based delivery system would help the beneficiaries to collect the money without any delay as the number would be less and it would also help bank as their regular activities would not be disturbed." (IvGOB2)

However, respondent from banks suggested:

> "It is difficult for us to deliver the money from banks by maintaining regular clients so, it would be best if government could give the whole process by mobile banking system or disburse the money from Union Parishad, then this would minimize the delay" (IvGOB3)

Another problem was identified in the study about the existing distribution system of the allowance. While many other suggested to deliver the allowance at home as they were sick, cannot move and need to depend on others. Therefore, beneficiaries suggested to deliver the allowance through the BKash system or create option to collect the allowance anytime instead of fix date. This would be help for those who were alone, sick, disabled need assistance.

Waiting List

The implementation manual requires a waiting list to ensure fairness of selection and for replacement of any death. In the case of the OAAP no waiting lists were provided to the Social Welfare Office by the UP Chairmen. Government officials affirmed that maintaining a waiting list was mandatory. They suggested that UP Chairman must prepare and submit a waiting list of potential candidates along with the selected beneficiaries list.

Revision of the Eligible Criteria

According to the SSNP only one member per family was eligible to receive benefits from safety net allowance even if they were eligible for another program. As a result, people hide the fact of death, keep collecting the money with the help of local members as long as possible. Replacement system was not efficiently functioning. Therefore, the government needs to rethink the issue by making modifications by allowing at least two members of a family to simultaneously receive benefits, if eligible. The government needs to revise the criteria of measuring poverty as it cannot be cross checked with land ownership criteria. Efforts need to be undertaken to standardized poverty analysis situation and clear policy direction was required.

Coordination among the Implementers

Although there were provisions for including Union level government officials in the primary selection committee. In reality government officials were involved only in the approval stage and local level selection was practically and solely done by the local government representatives. There should be check and balance in place to reduce corruption, favoritism, political bias and an increase in transparency. All government officials need to be motivated to implement the programs accurately. So government officials must actively participate and oversee the selection and disbursement process. As stated by the interviewees that:

> "We think that it could bring a big difference if our field officers are actively involved in the selection process though local government representatives know the candidates and ideal persons to do the job but the local government representatives consider their vote bank in the deserving elderly people that affects the process so government official's involvement might reduce this problem, having full commitment and motivation to give effort to implement the program successfully." (IvGOB1)

Social connections help people to get a chance to be selected into the program than those who have less social connection. Correspondingly the government officials observed that if there were uniform power relation, then the overlapping and leakages could be reduced

and then it would not be a problem for the government to enhance the amount. All the committees must be actively working to implement the program.

Developing an Online Database

There was no comprehensive database of the elderly poor or the beneficiaries supported by the government in the country. A comprehensive database of the elderly population would have multiple benefits: ensured fair and transparent selection, reduce the duplications, no need to prepare a waiting list as it can be obtained readily and monitoring and supervision can be conducted properly. All the interviewees strongly voiced their concerns about the necessity of the database. As stated by the interviewee:

> "Like birth registration system we also need to have a data base of the elderly population. It should be available online with excess of all the administrative units, this database could help all for not only allowance program but also in other sectors too. If the database is prepared with photographs, then it would also help to reduce duplication. We have already started to update the beneficiary list in computer, this would help to create the database. The database must be developed for all regions and which would help administrators to choose correct geographical and temporal targeting of the government's and to project the number of elderlies at ward level through which allocation of allowance could be determined. The database would help both the decision-making process and the setting of appropriate measures." (IvGOB2)

Devising an Integrated Management Plan

Formulation of an integrated management plan for effective implementation of OAAP was required. There were limited or no coordination amongst the program implementers at the OAAP implementation level. The implementers demanded to formulate an integrated management plan for the country to ensure proper implementation of OAAP. A sustainable integrated management plan would ensure effective implementation.

Skilled Human Resources

It could not be denied that resources (financial, technical and human) were important for the success of OAAP policy implementation. Thus, implementers mentioned about the

shortage of skilled human resources at the grass root level. Therefore, we need to have training to develop the skill of the current human resource. Unless skilled human resources were sufficient, selection and distribution of the allowance would encounter the existing problems.

6.12 Summary of Findings

This chapter presents the findings of both quantitative and qualitative research data. The results were analyzed based on the analytical framework to understand the relationship between the key variables. The quantitative data were presented in the form of contingency tables to display different results regarding the implementation of OAAP and the beneficiary's level of satisfaction. It enabled a comparison between all the variables. The outcome of the Chi-square tests identifies the statistically significant association between the variables. Later the variables that were significantly associated were considered for the ordinal regression model.

The selection process and distribution of the allowance were two main areas of the program where implementers had less control. The results presented variances and differences in the implementation process of the OAA program in Bangladesh. There were differences in the power relations of the implementers that were challenging the implementation of OAAP. Local implementers (UP Chairman and Ward Member) were given more administrative autonomy in the selection process as they knew the people and their poverty level. Department of Social Welfare (DSS) has given the responsibility to the Social Welfare Officers at the Upazila level to implement the program at the grass-root level with no autonomy. UP Chairmen were the final signatory authority to finalize the beneficiaries list. As a result, it has raised administrative tensions and a lack of coordination among the implementers. Governmental officials identified political and bureaucratic interference as significant constraints to implement the program successfully.

Results of the survey and in-depth interviews showed that party politics, exploitation of power, corruption, favoritism and inclusion/exclusion errors in the selection process challenged the proper implementation of the program. The selection procedure was faulty

due to a lack of transparent records, a lack of selection process and digital databases. However, the overall trends lead us to conclude that respondents were largely satisfied with the implementation process even with the challenges. The level of satisfaction of the beneficiaries was always significantly associated.

Though there was a lack of information management systems for better-integrated planning. Document analysis and interview transcripts confirms that Social Welfare Office was better in terms of dissemination of information compared to the Union level where there was no system. Word of mouth was one of the most common ways of disseminating information. The survey data also confirms that clarity and relevance of policy issues have a significant relationship with policy implementation performance, which was in line with the statistical results. In reality, clear and relevant policy objectives benefit the implementers, especially local implementers, in implementing policy.

Another observation was the absence of the Grievance Handling Procedure, monitoring and evaluation system for the OAAP in the MoSW or at the department level. According to the OAAP implementation manual, there are supposed to be six committees consisting of members from all levels (District, Upazila, and Union) to oversee the implementation progress. The functions of different committees could be monitored by the District Steering Committee periodically at the district level and yearly at the national level by a National Steering Committee. The district committee was working as a supervisory authority to review the progress with implementation. There is a monitoring and supervision cell at the DSS with the purpose to monitor the program. However, there was no evidence of their full functioning found from the information of interviewees. According to the interviewees, the main constraints were lack of coordination, integrated planning and uneven power structure for which functions of the committee were not monitored properly.

Then again, the absence of accountability mechanisms among the political and administrative implementers was causing problems in implementation. According to the interviewees, there was no accountability mechanism in place. As a result, no complaints lodged by the beneficiaries against anyone for corruption or bribe. Moreover, the offices

did not have specific complaint cells. Though if they wish could complain to the UNO or Social Welfare office. However, survey findings confirmed that corruption, absence of transparency, accountability and trust in implementers influence OAAP implementation. The statistical analysis further verified that accountability and transparency had strong relationships with the implementation of OAAP. Furthermore, it was apparent from the data that corruption and patron-client politics also affected the successful policy implementation process.

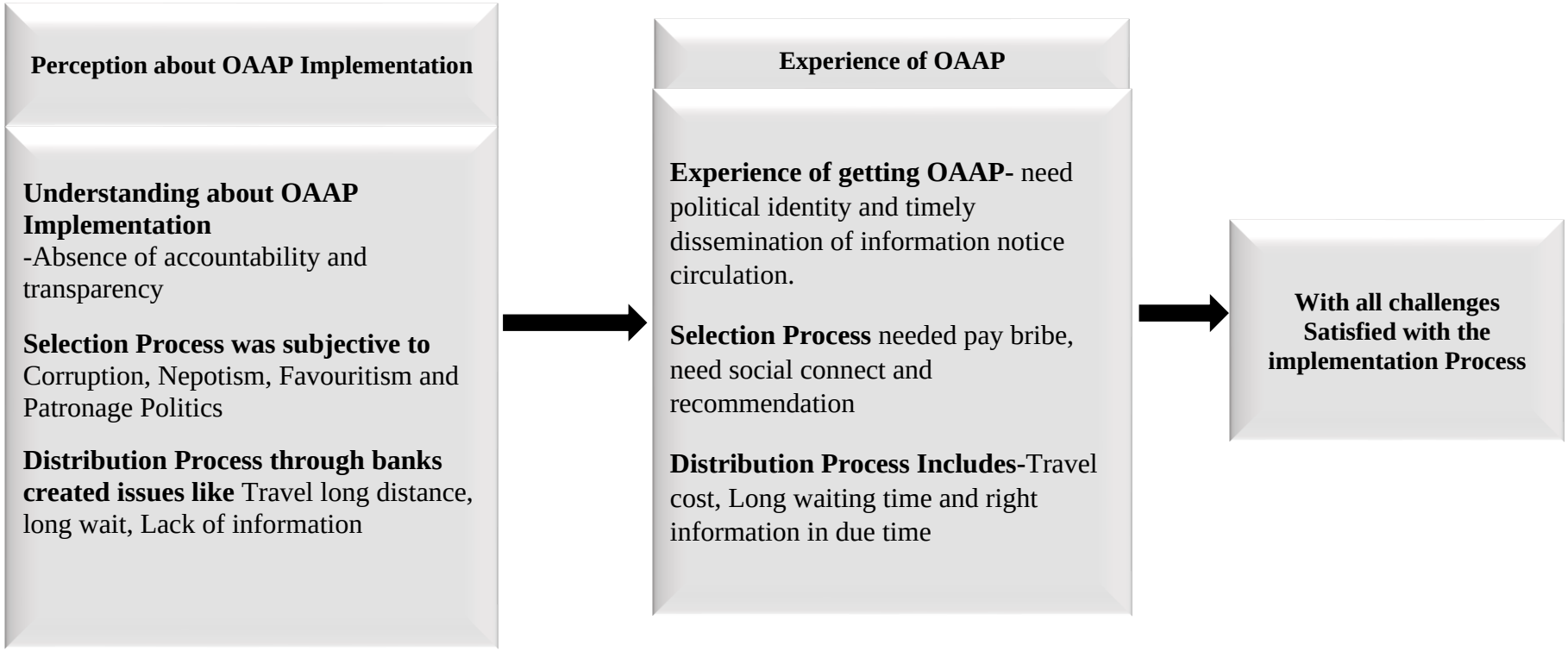
All the interviewees believed that there were constraints such as lack of skilled staff and sufficient human resources to carry out the activities. They all indicated skilled human resources and few logistic supports could overcome the challenges in implementing the program. For example, the Social Welfare Office had all the current information, but could not upload the information on the website due to skilled persons at Upazila level. The documentation of the records was not similar in all Upazilas. Even after having formal documentation provisions in computers, there was a lack of proper documentation. According to beneficiary perception, the implementing agency's weak capacity negatively affected the OAAP implementation. Overall, management capacity was not sufficient in the process of distribution. Beneficiaries faced various problems while collecting the allowance, but they were satisfied with the program. Therefore, robust capability, good planning and control of the implementers would lead to successful implementation.

Interviewees also identified that a lack of coordination existed between implementers regarding OAAP implementation. They explained that the lack of an integrated planning approach and power struggle resulted in a lack of coordination among the implementers. Regarding the coordination mechanisms between the implementers, interviewees mentioned that the active role of different committees as these committees had an advisory status and lacked enforcement mechanisms. Therefore, the recommendation was to have equal power structures and integrated planning to reduce conflicts that may arise tension among the implementers.

Conventionally it was expected that political parties usually do not like to own any programs that were initiated by previous political parties. However, this program was different as the beneficiaries of the program were the elderly people of the society, so all political parties owned the program and worked for the betterment of the program. Respondents from both government officials and local government representatives believed that they could improve the implementation of OAAP by increasing social responsibility and accountability. Further, suggested that an online database system, easy distribution system, areas for aged people, a correction program of dates of birth on the NID card should be initiated for OAAP by the government.

The study observed some challenges related to the implementation system of the OAAP. These include an absence of a comprehensive and integrated planning system, a lack of trained and skilled human resources at the grassroots level and withdrawal problems related to the delivery system to the very elderly beneficiaries. Other key factors that were affecting the successful policy implementation was the financial resource and logistic supports. Figure 6.9 below gives an overview of the beneficiary's perceptions about OAAP implementation and experience and the satisfaction of beneficiaries. It is evident from Figure 6.9 a majority of the respondents perceived that accountability and transparency were absent of the program for which many eligible candidates were not selected and had to face difficulties while collecting the allowance from banks. Primarily, Political influences, political interests, political pressure, party politics and lack of integrated planning were negatively affecting the policy implementation of the program. The beneficiaries were satisfied and accepted the program with all snags in the implementation process because they were not receiving any support from family and the community.

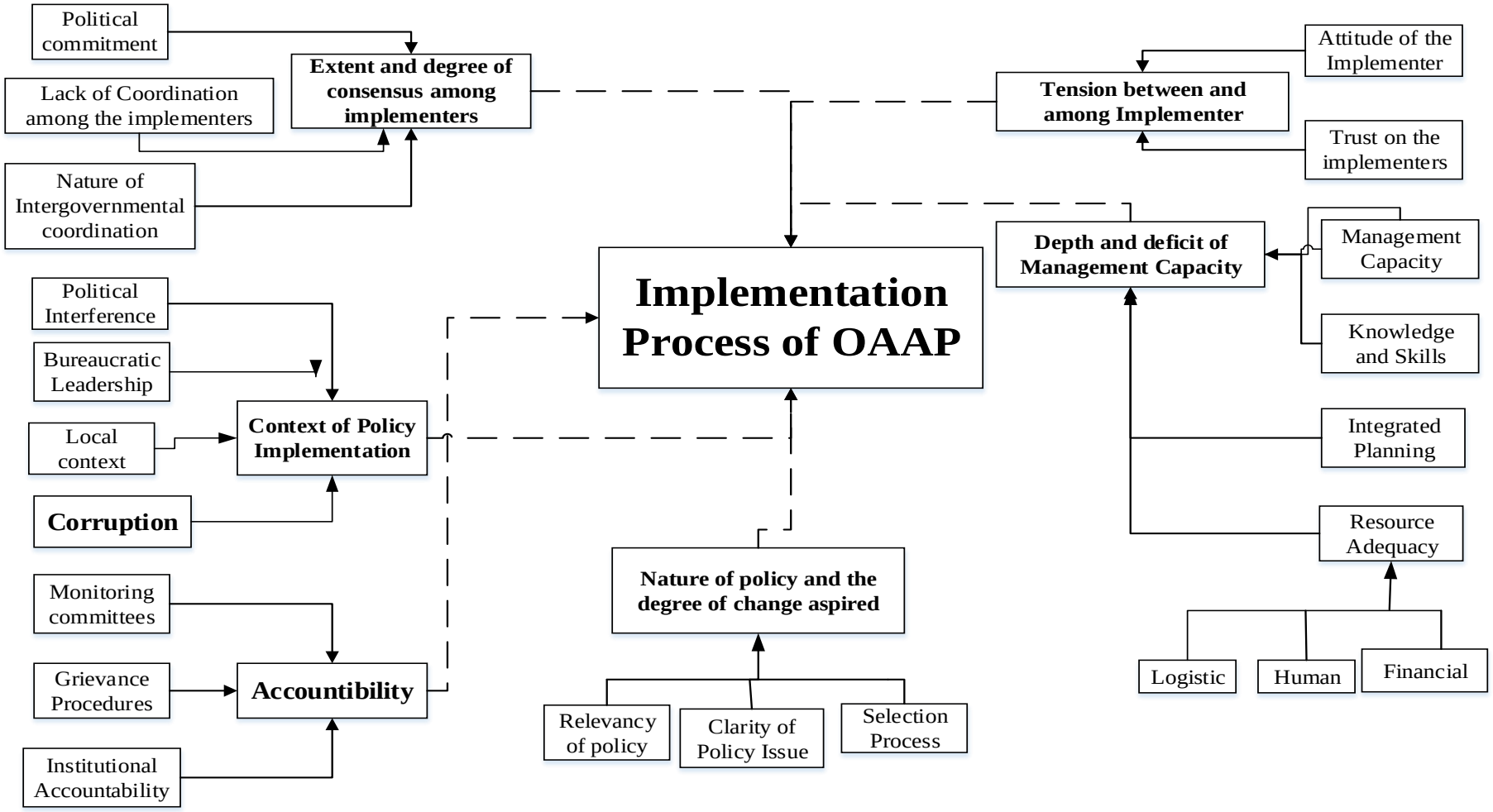
Figure 6.9: Overview of Beneficiaries Perception and Experiences Regarding OAAP Implementation Process



Source: Drawn by the author based on data analysis

The research findings were summarized in the multi-layered web sketched applying the analytical framework in Figure 6.10. The findings of this research showed that implementation of a program through many implementers is a difficult task. Due to insufficient policy framework, lack of clarity in roles and responsibilities, lack of coordination among different implementers, absence of accountability arrangements and political interference in day-to-day operations. Figure 6.10 reveals that implementers were committed to implementing the program, but poor management was the cause of poor implementation. Furthermore, it was clear that OAAP implementation faced challenges due to the lack of autonomy of the government officials, a lack of accountability and involvement of political leaders. Though there was strained coordination among the implementers, all the implementers made an effort to implement the program successfully. Then again, research findings showed that corruption and accountability were two crucial factors that influence policy implementation. Representatives and members of the committees are not functioning as per guidelines. The next chapter relates to the findings in line with the research questions of this research and discusses policy challenges.

Figure 6.10: Analysis of OAAP Implementation Performance



Source: Drawn by the author based on data analysis

CHAPTER SEVEN

ANALYSIS OF RESEARCH FINDINGS BASED ON THEORETICAL FRAMEWORK

7.0 Introduction

This research aimed to identify factors affecting the implementation process of OAAP and explore to what extent the OAA policy is implemented as per policy implantation theories. A synthesis of various policy implementation theories conceptualized different concepts like political-social context, structural framework and power, strategic planning, organizations and administration features, compliance and responsibilities as an important factor in policy implementation researches (Grindle, 1980, Matland, 1995, Mazmanian and Sabatier, 1981, O'Toole, 1986, Sabatier and Mazmanian, 1979, Smith, 1973, Van Meter and Van Horn, 1975).

While doing so, researchers on policy implementation have identified noticeable gaps in terms of thinking patterns with policy implementation. Although the prevalent policy implementation theories were most appropriate in the Western contexts, they provide only a partial understanding of issues like institutional and administrative capacity, inter and intra agency coordination of implementing agencies, resource management, etc. These theories of policy implantation evolved in the Western context, for which they cannot be applied to Bangladesh because of socio-cultural and political differences. However, as these theories contain generic features that analyze and explain policy implementation and its dynamics in a cross-cultural context. Therefore, some of these generic features can be utilized in the context of Bangladesh.

This chapter reviews the findings and attempts to answer the research questions relating to the link between implementation challenges of OAAP and performance of the implementers. The findings of quantitative study gave us a clear understanding of

beneficiary's level of satisfaction regarding OAAP implementation process. Whereas, findings of qualitative study helped us to validate implementer's experiences about meeting the challenges to implement OAAP. It was a difficult task to give an accurate answer on the issues like transparency, accountability, commitment and satisfaction because the understanding of these issues by the respondents was not the same. This chapter thus illuminates the essence of the study findings with reference to the research questions, then provides some observations and finally present policy implications.

7.1 Essence of the Research Findings

The study aimed to explore the rational linkages with policy implementation theories. The study found few problems in the implementation process of OAAP. The study outcome confirms that the implementation process of the OAAP largely followed the implementation strategy crafted by the government of Bangladesh, but there were gaps and lapses. The fundamentals of policy implementation theories (Van Meter, 1975; Smith, 1973; Grindle, 1990) highlighted the crucial factors like the commitment of implementers, the responsibility of the implementers, management capacity, resource adequacy and implementation planning supported overall findings. Different studies carried out previously on OAAP revealed various constraints like a limited resource, managerial obstacles and knowledge gap for unsuccessful implementation of OAAP policy (Sumarto, Suryahadi & Widyanti 2002; Adato & Haddad 2002; Masud-All-Kamal and Saha 2014; Barkat et al. 2013; Begum and Wesumperuma, D 2013; Choudhary, 2013; Pradhan, 2015; Mannan, 2010). Therefore, the research questions of this study concentrated on identifying problems associated with the process of OAAP implementation. The analysis of the successful implementation of OAAP depended on examining the relationship between contexts of policy implementation, management capacity, accountability arrangements, the consensus among the implementers and tension between the implementers. The study conducted document analysis, questionnaire survey and in-depth interviews to assess the relationship between these variables. Findings are discussed below in detail.

Institutional Environment and Managerial Autonomy

The implementers of OAAP were Union parishad members, political leaders, government officials and Government banks. The research focused on assessing the institutional environment and managerial autonomy that created tension amongst the implementers. Government officials' representatives in different committees at the local level had limited decision-making autonomy regarding the selection of beneficiaries. According to the strategy of OAAP implementation, Union Parishad members had more freedom in decision-making than the government officials. The local government representatives were committed to gain and maintain their popularity through this program that created tensions between and within party members and other implementers. There were several committees to ensure proper selection of beneficiaries, but, in reality, these committees were not functioning actively. Different committee members (political leaders and government officers) perceived that they had unequal power and rights that made the situation more like a competition. Political and bureaucratic factors constrained the decision-making process. Political interference was creating tension between and amongst the implementers. Hence there was significant tension among the implementers that led program implementation to a precarious situation. Since policy implementation tended to create tension, the findings endorse that government officials' need sufficient autonomy in the decision-making process to reduce the tension between the bureaucrats and local government representatives. There were some issues of polarization of the power structure, particularly concerning joint decision making. Therefore, to overcome the problem better coordination among and between the political parties and other implementers is necessary.

Deficit of Management Capacity

The management capacity to implement the program was assessed at two levels: organizational and delivery level (three organizations involved in the implementation process). Through in-depth interviews with the key informants, the management capacity of the implementing organizations has measured that show unskilled labor force, lack of planning and sufficient budget at field level constrained the managerial autonomy of the organizations. There was evidence that the poor performance of all organizations was due

to weak capacity for planning at the local level. Moreover, there was the absence of different vertical and horizontal accountability[19], arrangements, lack of coordination, overload of work of the field staff and lack of skilled human resources. The distribution of the allowance through banks increased transparency but, proper management depends on several requirements such as expert human resources, better management capacity and cooperation. The lack of these requirements in the rural branches of banks caused difficulties for the beneficiaries. Beneficiaries had to travel long distances spending money and long waiting hours made them sick and impatient as the elderly had fragile health conditions and disabilities. The shortfall of institutional management capacity puts the implementers into a challenging situation to implement the program. However, with all the shortcomings in the institutional management capacity that caused difficulties for the beneficiaries, they seem to be satisfied with program implementation, which was an exotic finding. One of the possible reasons for this unexpected finding could be that they were the most neglected population in society, and this program has been a blessing for them. Through this program, they were getting at least some financial benefits though they had to bear difficulties while collecting the allowance from the bank.

Consensus Among Implementers

To assess the consensus among implementers in-depth interview was conducted at the grassroots level to examine the performance of OAAP implementers. The consensus among the implementers was a crucial factor because it affected the program implementation. The study broadly identified few hindering issues like local government representatives and political leaders were serious about program implementation with personal gains, ineffective management system and lack of coordination. The study found that lack of coordination among tiers of government and grassroots level implementers were a significant factor that was not allowing implementers to reach a consensus. Implementers were cooperative but with serious reservations when they come together in terms of joint decision making. However, they overcome their differences in the greater

[19]Guillermo O'Donnell, has introduced the notion of horizontal accountability as a way of describing the operations of checks and balances those various non-majoritarian institutions perform in democratic systems (Donnell, 1998).

interest to implement the program successfully. There was a lack of an integrated planning approach. Political pressure was one of the factors that were affecting implementers' efforts to cooperate and work efficiently. For example, MPs used political power to pressure all implementers- political representatives, government officials and bank managers. The governmental officials believed that better coordination among tiers of implementers, with decision-making autonomy and less political interference, would ensure responsive OAAP implementation. Findings show that despite less administrative capacity, skilled human and financial resources, less consensus and coordination, all implementers were trying to increase the functionality of the committees to implement the program without any challenges. Hence, it is crucial to find strategies for integrated planning and better coordination among committees to implement the policy successfully. The greater the consensus and coordination, the better will be the implementers' commitment.

Nature of Policy and the Degree of Change Aspired by Respondents

One of the interesting findings of the study was that UP Chairmen enormously disregarded the selection criteria and selected the beneficiaries who backed their political interest. Again, implementation was affected due to weak dissemination of information, lack of a digital database of the elderly and inappropriate documentation. The majority of the beneficiaries did not understand the policy content. According to the policy, there was no option for referring names by anyone, yet beneficiaries were selected based on MP, ex-UP Chairmen and other elite people's recommendations. According to local government representatives, public announcements create a political problem, so they avoided all broadcasts during the selection of beneficiaries. This indicates that existing patron-client relations[20] hamper proper implementation. Wrong dates of birth on NID cards and inadequate amount of several allowances allocated every year were other causes of inclusion/exclusion errors of many eligible elderlies. To increase the transparency in the program implementation, the government modified the policy to deliver the allowance

[20] The patron/client system can be defined as a mutual arrangement between a person that has authority, social status, wealth, or some other personal resource (patron) and another who benefits from their support or influence (client) (Hall, 1977).

money from banks that have created difficulties for the banks and the beneficiaries. Therefore, allowance money distribution through the bank became an additional challenge in the OAA distribution context. The findings of this study also confirm that political lobbying and small quotas are causing targeting errors.

Context of OAAP Policy Implementation

Overall, this study indicated that socio-political context like bureaucratic system, the uneven relationship between power elites and marginalized population and political power structure had considerable influence on the implementation process. Both quantitative and qualitative data confirmed that beneficiaries had little trust in the implementers, especially the local government representatives. The political context was very significant in the selection process of OAAP that was causing difficulties in implementation. Corruption, political interference, client-patron relationship and favoritism guided the selection process. In some places selection of beneficiaries was influenced by the political leaders. The findings also indicated that inadequate implementation planning affects the implementation due to the political structure of local government and its relationship with governmental officials. Implementers face political and bureaucratic interferences that restrict their autonomy. Misuse of power and corrupt practices seem to be rampant in the selection process. It appeared that beneficiaries expressed a high level of satisfaction, despite their sufferings from irregularities. Corruption was considered a natural process of any program, so, it did not affect the satisfaction level of the beneficiaries. In the existing policy, there were various criteria but did not state priorities/parameters of selection criteria. The absence of monitoring cells, grievance system and non-transparent local government system further jeopardized the proper implementation.

Accountability

Previously published theories on policy implementation had identified different variables (like clarity, specificity, the flexibility of goals and procedures, resources, the structure of implementing-actors, number of actors, attitudes and perceptions of implementing personnel and alignment of clientele) to consider in the study of policy implementation.

However, soft issues like accountability have not been adequately and comprehensively taken into consideration, which can be a crucial factor in the context of the emerging as well, even for mature democracies. Accountability to beneficiaries and policy designers depends on the commitment of implementers of the program. Accountability and transparency were other reasons that emerged as significant predictors of policy implementation. The role of accountability and transparency were familiar in policy implementation (Blair 2000; King and Stoker 1996; Olowu 1994), yet accountability and transparency seem to be an unexplored factor in an area where effective policy implementation was an issue. There is a link between accountability, transparency and implementation, which is understandable because if accountability and transparency were absent, then the policy implementation would be affected. Findings of this study found that MP, Vice Chairman of Upazila and Union Parishad members had the opportunity for implementing the program in their way without any accountable relationships with government officials. The committees involved from the grassroots level to the national level to ensure smooth implementation of the program were active only as supervisory authorities rather than effectual monitoring units. As a result, there was no transparent monitoring and accountability system for program implementation. The absence of Grievance Handling Procedures affected the implementation process. The implementation process suffered from bureaucratic complexities. The local government representatives and political leaders dominated the selection process. Overall, the evidence of the performance of the implementers was mixed. The role of the committees (composed of MP, Union Parishad Chairman, Ward Member, Upazila Nirbahi Officer and Upazila Social Welfare Officer) remained ineffective due to political interference. These committees were just representative of members that has no horizontal or downward accountability. There seem to be a need to shift the focus on accountability issue for better performance that would ensure better implementation. Despite these issues, a substantial number of elderlies were found satisfied with the current process of implementation. The findings from the KII disclosed that reducing corruption and increasing transparency can improve the overall selection process.

The findings reveal that there were relationships between all variables that had a significant impact on the success of OAAP implementation in Bangladesh. Different scholars have argued and established various theories identifying important variables like management capacity, coordination, consensus, patronage politics, socio-political context, the tension between actors and commitment as determining factors of policy implementation. Regardless of all arguments and counterarguments on the importance of different factors identified by the scholars, it is established from this study that corruption, favoritism and accountability are dominant elements in policy implementation in Bangladesh. Therefore, any research related to service-oriented policy implementation in Bangladesh needs to consider accountability, nepotism and corruption in the analytical framework of policy implementation. Another finding was that satisfaction among the beneficiaries with the implementation process was high. Beneficiaries having contradictory feelings about the implementers at the same time were satisfied with program implementation because they were receiving money without any work. The corrupt practice has been widely accepted as a fact of life by our society. Another reason for their satisfaction was that they were vulnerable poor and did not have any social support to fall back on, and this is the only program through which the government was supporting them.

7.2 Additional Observations

Overall Understanding of Old Age Allowance Program Implementation

Interestingly, the findings of this research have also provided a detailed image of that in Bangladesh policy implementation was deeply rooted in biases. The extent was certainly not compared and studied with the policy implantation theories in other studies. The item-wise descriptive analyses of the survey questionnaire demonstrated perception and satisfaction towards the implementation of OAAP by the beneficiaries. Nepotism, social connection, patronage politics, corruption and wrong targeting of beneficiaries, maximum leakages, poor financial management and allowance distribution process, timely transfer of assistance at the field level and weak monitoring and supervision at different levels were influencing factors affecting the implementation of OAAP. Therefore, the government needs to take leading roles in taking necessary measures to intervene in the current

selection and distribution process. Patronage politics poses a significant threat to the acceptance of any future initiative taken by the government. Hence the government should first take positive measures to strengthen the institutional conditions of local governance of Bangladesh, including the development of a horizontal accountability mechanism of all tiers of the local government.

Theoretical Implication of Policy Implementation

From the policy implementation perspective, the analytical framework of this research can be regarded as applicable to analyze other SSNPs in Bangladesh. The Analytical Framework used here to understand the policy implementation issues reflects five aspects of policy implementation using the concepts of Grindle, 1980; Mazmanian, 1981; Smith, 1973; Van Meter, 1975. First, it reflected contemporary policy implementation, second and third reflected conceptual policy implementation, fourthly point partially reflected methodological policy implementation. The present research is unique in utilizing the framework to enhance knowledge regarding policy implementation analysis. The lack of one single policy implementation theory for developing countries causes significant difficulties amongst many researchers in the social research field. While Western policy implementation theories are well-grounded in plentiful research findings, the program implementation theories lag far behind at the proposition level. In general, implementation theories are based on the empirical foundations of the western liberal democracies, therefore, likely to have some limitations in explaining the socio-political context of the emerging democracies. However, the analytical framework used in this study has duly recognized the culture-specific socio-political dynamics to assess and interpret the observations of the study. Furthermore, the findings of the research on the analytical framework were in line with the other research that pointed out the absence of a commonly confirmed single theory in the arena of policy implementation (O'Toole, 1986, Alexander, 1982, 1985; Mitnick and Backoff, 1984).

7.3 Implications of the Findings

There were researches conducted towards a detailed understanding of Social Safety Net Policy implementation in Bangladesh. The possible implications of this research were significant. The findings can be used to redesign the implementation strategies for reducing the enduring tension between the implementers. If these policies were written by considering the contributing factors of policy implementation in Bangladesh's context, they would be more appropriate and responsive. Detailed explanation on policy implementation of OAAP offers a baseline measure for testing any future interventions of Social Safety Net Programs. It may also alert the policymakers about the extent of tension currently prevailing amongst the implementers. The analytical framework sketched out as part of this research may serve as a practical resource base for conducting future research on advancing the understanding of policy implementation and associated concepts in policy implementation in Bangladesh.

The contributing factors identified and examined in this research could be applicable in similar policy implementation research contexts. However, from the policy implementation viewpoint, it would be wise to conduct similar study in a similar context before comparing the contributors between the contexts. The analytical framework sketched for this research can be replicated by other researchers. Furthermore, the rational concepts (accountability, patronage politics and political economy) identified in this research can be examined in different socio-cultural contexts to clarify roles in the development and maintenance of policy implementation. Some of the rational concepts like accountability, patronage politics and political economy would be important for their potential roles for ineffective policy implementation.

7.4 Conclusion

Generally, policy implementation theories alone can explain performance of policy implementation, but cannot provide a wider clarification of the ongoing performance of a particular situation like the one being studied. This thesis aimed to understand the implementation process of OAAP guided by leading theories of policy implementation and

identify factors that were challenging the implementation process. According to policy implementation literature, political and bureaucratic commitment is a necessary condition, as policy implementation is rooted in a bureaucratic and socio-political system of a country. In the policy implementation process, there are two dominant players - politicians and bureaucrats; therefore, there is always an option for maneuvering to retain vested interests. Government officials with all challenges are committed to implementing the OAA program, whereas politicians are also committed to implementing the program with vested interests. Hence, the program implementation faces challenges because the policymaking process did not involve the lowest level of the implementation tier, and the top-down approach created organizational inefficiencies. Therefore, to understand the complexities and challenging issues of the policy implementation process, this research has adopted an integrative approach.

The findings of this study revealed that various multidimensional issues like accountability, socio-culture political, economic and depth and deficit of capacity perspectives are associated with policy implementation. The socio-political perspective explained that the bureaucratic administration structure helped the implementers to execute OAAP with challenges. The challenges faced by the implementers are due to a lack of administrative capacity, uneven power relations, ineffective institutions and non-comprehensible ideology. The political perspective clarified that patron-client politics challenged the selection process. The economic viewpoint gave an understanding that if local government representatives were not financially stable and social welfare field staff did not receive a daily allowance for field monitoring, the implementation of the program will not be as per policy. Another factor was lack of accountability among implementers posed challenges for program implementation. UP Chairmen and Ward Members claimed that they live close to the people, the community can hold them accountable if they do not perform well. In reality, it does not happen due to the fear of beneficiaries of losing the card and the patron-client relationship that exists in the rural context of Bangladesh. The depth and deficit of capacity perspective point that due to traditional bureaucracy, limited resources and capacity will be difficult for government officials to ensure quality service and proper implementation of the programs. The implementing organizations did not have enough

management capacity to implement the program effectively and lacked the skilled staff to monitor and coordinate such programs. The study also finds that variables like type of policy, the degree of change and the degree of consensus, lack of capacity and tension between a set of implementation and socio-political structural context for policy implementation taken from leading policy implementation theories were the keys to the successful implementation of such programs over time. However, with all limitations, the program was widely accepted and was implemented to achieve the goals. However, achieving effective policy implementation requires bringing changes in the public sector by assigning more authority to the implementing officers' at Upazila level and improving the management capacities of the implementing organizations. Furthermore, monitoring cells should be more active to ensure accountability.

CHAPTER EIGHT
CONCLUSION

8.0 Introduction

This research shows the significance of policy implementation as a fundamental issue for developing countries. It is largely a top-down process where people have less involvement while not being able to fulfill their abilities in all spheres of their lives. In spite of the many challenges during implementation the Old Age Allowance Program gained popularity. The elderly felt a sense of security because of the government presence. As mentioned, during the implementation of the program it faced many challenges. Nevertheless, the beneficiaries were satisfied. This research examined policy issues and implementation challenges of OAAP in Bangladesh to develop a long-term goal for intervention strategies of policy implementation. The research was guided by the dominant policy implementation theories and grounded theory approach. To conduct the study a mix methods approach was followed (quantitative and qualitative). The quantitative study, however, conducted a questionnaire survey with a plan to get feedback from the beneficiaries about the implementation process of OAAP. The qualitative study used a grounded theory approach that gathered in-depth interview data on participants' views, attitudes, thoughts and perceptions about their own performance in implementing OAAP. The main focus of this research was to explore the perceptions, insights and experiences of the implementer and recipient of OAAP regarding the implementation of OAAP. This dissertation has critically examined the perceptions of two groups: beneficiaries of the OAAP and implementers of OAAP. This thesis has explored the level of satisfaction of the beneficiaries regarding the OAAP policy implementation and the responses of local government representatives, government officials and bank managers, who were responsible for the implementation of the program.

8.1 Revisiting of the Research Questions

This research aimed at understanding, the extent of the mainstream policy implementation theories and if they were consistent with the implementation strategy of OAAP and thus planned to explore the critical factors that affect the implementation of OAAP. In view of the context, this study has raised two broad research questions. This section highlights the key findings of the research and attempts to answer the research questions.

To what extent the mainstream policy implementation theories explain the process and dynamics of the Old Age Allowance Program in the context of Bangladesh?

This research illustrates the applicability of policy implementation theories in Old Age Allowance Program (OAAP) implementation. The implementation of this program is being carried out on the basis of the implementation manual of OAAP, which was a policy guideline. There were certain criteria set by the government to select the beneficiaries and objectives that they were required to achieve. Therefore, this study attempted to understand the implementation of OAAP within the framework of mainstream policy implementation theories. The dependent variable of the study was the implementation of the OAAP. The independent variables were: the degree of tension between and among the implementers, the extent and degree of consensus among implementers, the depth and deficit of capacity, the context of policy implementation, the nature of policy and the degree of change desired. It was found that tension and lack of consensus among implementers due to uneven power relations and depth and a deficit of skilled human resources posed challenges for implementing officials, moreover, inadequacies in policy and the socio-political context, in which the policy is being implemented, played predominant role in the implementation of the OAAP. Corruption and patronage politics by local government representatives were other major causes behind many deviations from the standard procedures suggested in the OAAP implementation manual. A lack of formal accountability of UP chairmen and ward members, as well as power structure, made it difficult for government officials to act consistently with the implementation manual.

What are the critical factors that influence the implementation of OAAP?

The study endeavored to find factors that affected the implementation of the program. The findings reveal that under the current system, it was not possible to select the right beneficiaries for the program due to constraints like corruption, nepotism and a lack of online data systems. Both quantitative and qualitative data found that many eligible underprivileged poor beneficiaries were not selected, and that the total budget allocated for the program was not sufficient to cover all eligible candidates. Data finding also suggests that there were problems in the distribution system of the allowance as it lacked initiative for disabled and sick elderly ones, even though it was difficult for them to go to a bank to collect their allowance as they would have to wait for a whole day. A lack of monitoring and evaluation systems, notice circulation, skilled human resources in banks and Social Welfare Offices, and a shortage of vehicles in the Social Welfare Offices were also challenging issues for implementing OAAP. Finally, a lack of integrated planning, coordination, inadequate budget, and bureaucratic leadership were other factors that were causing difficulties in program implementation. Interestingly, it was also found that, in spite of various inadequacies lacking and challenges, beneficiaries were largely satisfied with the program. According to them the fact that the government was thinking of them while they were being neglected by their families and society, was a blessing in itself.

8.2 Takeaways of the Thesis

This research has explored perception of the beneficiaries about OAAP implementation and implementers' experiences in implementing the program. This research reveals that implementers were facing challenges to implement the program effectively, while with all the limitations in implementation beneficiaries were satisfied with the program. Unethical practices by the implementers in the selection process reduced the efficiency of the program. While, other researches have also revealed bribers, leakages, nepotism, favoritism and political interference in Old Age Allowance Program however most of them did not show if the implementation of the program was inefficient. The findings of the research reveal that implementation of OAAP face various challenges due to the lack of coordination and accountability of the implementers. Based on the findings, this study

argues that in terms of the goal of the OAAP on ensuring security for the vulnerable elderly people in rural areas, the program is facing challenges to bring all the eligible elderly people under the program. None of the prior studies adopted any analytical frame using policy implementation theories to understand the issues and challenges of policy implementation. The findings of this study by focusing on that aspect may prove useful, to the policy makers as well as researchers and organizations that are involved in various Social Safety Net Program concerning the policy implementation in Bangladesh. A detailed analysis offers comprehensive understanding of beneficiaries' level of satisfaction about the implementation of the program. This is another dimension, compared to many studies so far.

Firstly, it acknowledges the importance of development in an integrated multi-dimensional approach as a means to recognize the internal intricacy of policy implementation. Due to the absence of a comprehensive theoretical framework for the policy implementation in Bangladesh, this study could be particularly useful as it developed a theoretical framework by using the prime policy implementation theories and a grounded theory approach. Rather than applying established policy implementation theories evolved from the pluralistic Western context to explain the policy implementation in Bangladesh, this research endeavored to develop context-specific knowledge narrative, an integrated multi-dimensional analytical framework is proposed in this study. All the research and investigation that is derived from many man hours of scrutinizing, exploring and examining of local procedures and policies have enabled the maximum focus on local requirements and needs to better solve the implementation of the proposed policy. leading policy implementation models, such as, Van Meter and Van Horn's model (1975), Mazmanian and Sabatier's model (1980), Grindle's model (1980) and Smith's model (1973). This multi-dimensional analytical framework assisted in focusing on the viewpoint of policy implementation in a more holistic way for studying challenges in policy implementation in developing countries like Bangladesh. Each of the views were examined around key variables –degree of tension, extent and degree of consensus, depth and deficit of capacity, context of policy implementation and accountability. Each variable had their own focus of 'comprehending' and 'interpreting' the phenomenon of policy

implementation and various ways of identifying challenges of policy implementation. The variables presented in this framework had valuable insight on policy implementation that was focusing only on one characteristic at the cost of neglecting others. This also recommends that each viewpoint has their own interpretive ability, but when considered together, they propose a more comprehensive means to recognize the challenges of policy implementation. Therefore, this multi-dimensional approach was an important feedback to the study of policy implementation. The multi-dimensional approach of this study grounded its analysis on multiple levels where beneficiary's perspectives and implementers' experiences in a stacked way: the qualitative analysis of local government representatives gave the assessment of sovereignty of the implementers and in a way the context within which they were implementing the program. The research findings of this study state that the challenges in policy implementation is not the challenges for specific level so it is difficult to describe over a perception, rather it can only be explained if all these perceptions were blended together. The analytical framework of this research has created the ground for this thesis that has been experimentally tested, so to establish its explanatory power it requires to be tested and investigated more through further research.

Secondly, this research primarily focused on beneficiaries and implementers perceptions on OAAP implementation. It is to be noted that none of the implementation theories have considered the issue of accountability as an important variable in policy implementation. The study results contribute that the existing structure and management of OAAP did not facilitate the concept of accountability within program. This study has identified absence of horizontal accountability, corruption, lack of skilled human resources, and lack of coordination as barriers for implementation. Weak accountability was the outcome of some predominant aspects of management: a vague selection criterion, inequitable power structure and inactive monitoring systems. Among program implementers from government officials to local government representatives, none has well-defined chain of accountability. Moreover, ineffective accountability was causing misuse of power and discretion among local government representatives and political leaders in rural areas, leading to implementation barrier and represents a major challenge for government

officials. Since there exists is no meaningful system for monitoring the activities of UP Chairmen, Members and Social Welfare Field Staff of the OAAP the subsequent lack of accountability and monitoring facilitate increased corruption. Other literatures also revealed that OAAP selection process was somehow affected by corruption that mostly takes the form of informal payments (bribes). All of these result in non-transparent and unaccountable SNNP governance. The Department of Social Welfare under the Ministry of Social Welfare administers overall planning as well as implementation of OAAP, with decentralization of some power (for example UNO, Social welfare Officers) to the local level. Various committees regulate the implementation of OAAP and their standards, but actual controlling power lies with the Ministry, which severely challenges the quality of SNNP governance. Therefore, structural limitations of the implementing bodies have further intensified the challenges. Then again, the accountability of political implementers, remains very low, as noted with the high level of corruption. In particular, the study results disclosed that the issue of accountability has not been stated in any previous policy implementation models, which has an immense impact on policy implementation. Since accountability issue challenges the policy implementation therefore it is essential that government seriously takes the issue into consideration.

Thirdly, it proposes an experimental evidence about the phenomenon of policy implementation in developing countries like Bangladesh. The study results validate those various situations may require specific implementation models. For this study, which was based on beneficiaries and implementers' perceptions of policy implementation, the concern for accountability, transparency and corruption directly undermines the capability of the implementers. Other independent variables also were seen to have a direct influence on the satisfaction of implementation. Depth and deficit of capacity and extent and degree of consensus among implementers, for example, play a major and crucial role in the successful OAAP policy implementation. The socio-political factors create challenges for the implementers to implement the policy. A society in which people have strong morality and commitment to work will tend to face less challenges compare to other societies. In addition, if government officials have a strong commitment, then they will tend to have a positive impact on their performance. From the analysis, it was seen that there were

various factors that had direct influence on policy implementation; it had impacts on the implementers, particularly local government representative. Another issue was that clarity of policy content created difficulties for the implementers in implementing the program successfully. The weakness of the program was the selection criteria in the implementation manual had negative impact in implementation as the criteria was open to manipulation and gave the political representatives power to influence the selection procedure. Among the weaknesses of the implementation manual, another one was that there was no penalty for those involved in unlawful actions. Additional to the weakness another one was the distribution of power structures among the implementers. These gaps in the manual created opportunities for the implementers to be benefited by adopting unlawful measures in the selection process.

Lastly, to address the drawbacks of the previous research, this thesis developed an inclusive mixed methods approach in order to be more specific to identify challenges in policy implementation. The idea of mixed method research itself is not unique as it has been used in other studies, however the studies from policy perspective rarely employ a mix methods approach to assess the policy implementation process. This research using mixed methods approach that has four levels (i.e., Selection of Contextual Relevant Study, develop and use of context specific analytical framework and testing of the contextually derived concepts) which is a methodological leap towards research completeness. This method has opened up a new opportunity for policy implementation knowledge in Bangladesh. Mostly, studies on OAAP used a quantitative approach utilized structured interviews and document examination as the main data collection techniques. The most comprehensive assessment was done by Begum (2010). While studies of the OAAP relied on quantitative data (Alam, 2004, Baldwin, 1910, Begum and Wesumperuma, 2013, Bloom et al., 2012, BRAC, 2008, Jesmin and Ingman, 2011, Justino, 2007, Khondker et al., 2013), or only qualitative data Nahid (Mallik, 2016, Mallik, 2018) evaluated Social Safety Net Programs to understand the success of the program secure social security for the elderly in Bangladesh. Although the current research mainly focused on the Old Age Allowance Program implementation context, the findings could be used to gain useful insight about similar issues of Social Safety Net Programs in Bangladesh and other developing countries.

The study also highlighted the importance of policy implementation knowledge for a topic such as Old Age Allowance Program as it is tremendously influenced by a complex interaction of factors like socio political context and accountability. Due to the variations in cultural contexts, it is now proven through our study that context-specific new factors may evolve that is pertinent in policy implementation in developing countries. The mainstream policy implementation research should take in to account this unique aspect while attempting to hypothesize policy implementation.

8.3 Future Areas of Research

While the current study has given a complete assessment of policy implementation framework in Bangladesh, future research should address the possibilities and processes of integrating these findings into policy implementation strategies of Social Safety Net Programs. This research has not included the perception and satisfaction of the non-beneficiaries of the program regarding the implementation process of the OAAP. Though statistically model was proved and significant, yet there where factors which were unexplained, perhaps need to be further explored from a political-economic perspective, using anthropological/qualitative approaches based on the Sen's theory of empowerment and entitlement. The research fairly confirms the arguments/propositions of the selected of the dominant existing theories on the implementation used in this study. However, future study on implementation issues at the local level could be done by using various dimensions/propositions of Empowerment theory and Political economic approaches. While the current study has identified the challenges of OAAP implementation process till May 2018, it will be worth looking into the newly installed change in the selection and distribution processes of OAAP in future research. At the same time, future research may aim to consider a community survey including beneficiaries and non-beneficiaries in order to have more detailed findings about implementation process of OAAP. Future research should address the possibilities and processes of integrating these findings into policy implementation strategies for the Social Safety Net Programs. Since Social Safety Net Programs of Bangladesh plays as a role model for other countries so there should be more study on the administration of inter institutional relationship in terms of pro-poor policy implementation. (i.e., horizontal coordination). Furthermore, studies on

implementation of Social Safety Net Policies, Child Marriage Policy and Population Policy will also ensure policy implementation. Findings of such studies would contribute to sharpen our current understanding of policy implementation challenges in Bangladesh by adding context-specific knowledge.

8.4 Conclusions

The Old Age Allowance Program of Social Safety Net Programs is playing important role in the life of the elderly that was echoed by the beneficiaries. The program had immense popularity in society and successfully created confidence among the elders. Through this program the government target was to ensure social dignity, good health and economic security of the elderly people of Bangladesh. Therefore, this program was a blessing for rural poor and vulnerable elderly population. Findings of the research revealed that even with all limitations in the process of program implementation the beneficiaries were more or less satisfied possibly due to continuous deprivation, lack of awareness of "rights and entitlement" and as corruption, nepotism and patronage politics is largely acceptable in our society. There were a number of other challenging factors like inadequate and uneven allowance allocation, complexity of the institutional system and inadequacy of resources highlighted in this research that affected implementation of the program. The OAAP implementation manual did not clearly distinguish priorities of selection criteria, clarify the roles of the implementers' guide for proper implementation and did not address the concerning issues like corruption, nepotism and patronage politics. For these reasons, policy implementation strategies need to be clear and well written that would rightly address the issues for ensuring implementation. Simultaneously, broad based consensus among the implementers to implement OAAP policy with necessary modifications, would be crucial with highest political will, as a pre requisite. Finally, it remains the responsibility of the government to take initiatives to ensure proper implementation by developing a mechanism to overcome the challenges and making the local government system more transparent and accountable. Although this research has focused on OAAP program of SSNPs, the findings could provide insights about similar issues for the other program of SSNPs. As a result of differences in our social system, it has been found through this research that context-specific issues may influence process of implementation. Thus,

mainstream policy research may consider these research findings to theorize policy implementation in developing countries.

Reference

Adamolekun, L., 1983. *Public administration: A Nigerian and comparative perspective* London: Longman.

Agresti, A. 2010. *Analysis of Ordinal Categorical Data.* NewJercy: John Wiley & Sons, Inc.

Ahmad, E., 1991. Social security and the poor: Choices for developing countries. *The World Bank Research Observer*, *6*(1), pp.105-127.

Ahmed, I.K. and Dantata, B.S., 2016. Problems and challenges of policy implementation for national development. *Research on humanity and social sciences*, *6*(15), pp.60-65.

Ahmed, I., Jahan, N. and Tuz-Zohora, F., 2014. Social Safety Net Programme as a Mean to Alleviate Poverty in Bangladesh. *Developing Country Studies*, *4*(17), pp.46-54.

Ahmed, R. U., & Islam, S. S. 2011. People's perception on safety netprogrammes: a qualitative analysis of social protection in Bangladesh. Dhaka: Development Consultant and GlobalCompliance Initiative (DCGCI) for Social Protection Group in Bangladesh.

Ahmed, S. & Bari, S.M.A., 2011. Social Safety Nets and the Extreme Poor: Learning from a participatory pro-poor governance approach. Working Paper 2, Extreme Poverty Research Group, Dhaka: HelpAge International Bangladesh.

Ahmed, S.A., Rana, A.K.M.M., Hossain, N. and Zahra, N., 2008. Small scale old age and widow allowance for the poor in rural Bangladesh: an evaluation. *BRAC RED Monograph, 36*. Dhaka: BRAC.

Akwimbi, W.A., 2011. The Impact of Pension Sector Reforms on the Financial Viability of Pension Plans in Kenya. *Available at SSRN:* https://ssrn.com/abstract=1784297 or http://dx.doi.org/10.2139/ssrn.1784297 .

Alam, M., 2004. Ageing, old age income security and reforms: An exploration of Indian situation. *Economic and Political Weekly*, *39*(33), pp.3731-3740.

Alderman, H. and Hoddinott, J., 2007. Growth-promoting social safety nets. *Twenty twenty (2020) focus brief on the world's poor and hungry people.* Washington, DC: *International Food Policy Research Institute (IFPRI)*.

Aminuzzaman, S.M., 2010, July. Environment policy of Bangladesh: A case study of an ambitious policy with implementation snag. In *South Asia Climate Change Forum, organized by Monash Sustainability Institute, Monash University, Australia* (Vol. 59, pp. 1-18).

Aminuzzaman, S.M., 2013. Dynamics of public policy: Determinants of policymaking and implementation in Bangladesh. *Public organization review*, *13*(4), pp.443-458.

Ananta, A. and Siregar, R., 1999. Social safety net policies in Indonesia: Objectives and shortcomings. *ASEAN Economic Bulletin*, *16*(3), pp.344-359.

Apt, N.A., 2002. Ageing and the changing role of the family and the community: An African perspective. *International Social Security Review*, *55*(1), pp.39-47.

Ara, E. and Tanni, T.J., 2019. Improvement in Quality of Life of Elderly through Old Age Allowance Program in Bangladesh: A Study on Moulvibazar Pourashava. *Journal of Emerging Trends in Educational Research and Policy Studies (JETERAPS)*, *10*(1), pp.18-32.

Arı, E. and Yıldız, Z., 2013. Paralel Lines Assumption in Ordinal Logistic Regression and Analyses Aprroaches. *International Interdisciplinary Journal of Scientific Research*, *1*(3), pp.8-23.

Asher, M.G., 1998. The future of retirement protection in Southeast Asia. *International Social Security Review*, *51*(1), pp.3-30.

Bangladesh Bureau of Statistics (BBS) 2010, *Household Income and Expenditure Survey (HIES) 2005*, Statistics Division, Ministry of Planning, Dhaka, Bangladesh

Bangladesh Bureau of Statistics (BBS) 2011, *Household Income and Expenditure Survey (HIES) 2010*, Statistics Division, Ministry of Planning, Dhaka, Bangladesh.

Bangladesh Bureau of Statistics (BBS), 2015a. *Elderly Population in Bangladesh: Current Features and Future Perspectives*. Statistics Division, Ministry of Planning. Dhaka: Bangladesh Bureau of Statistics (BBS).

Bangladesh Bureau of Statistics (BBS), 2015b. *Population Projection of Bangladesh: Dynamics and Trends 2011-2061*. Statistics Division, Ministry of Planning Dhaka: Bangladesh Bureau of Statistics.

Bangladesh Bureau of Statistics (BBS), 2016. *Report on Bangladesh Sample Vital Statistics 2015*. Dhaka: Bangladesh Bureau of Statistics.

Bangladesh Institute of Development Studies (BIDS) 2013, '*The Old Age Allowance Programme of Bangladesh: An Evaluation*', Dhaka, Bangladesh.

Bardach, E. 1977. *The implementation game: What happens after a bill becomes a law*. Cambridge, Mass. : MIT Press.

Bardach, E. 1980. *Implementation studies and the study of implements*. Berkeley: Graduate School of Public Policy, University of California.

Barkat, A., Gupta, S., Hussain, A., Rahman, M. & Ahamed, F. 2013. Improving the targeting effectiveness of social safety nets in Bangladesh. *Extreme Poverty Research Group (EPRG),* 11.

Barkat-e-Khuda, 2011. Social safety net programmes in Bangladesh: A review. *The Bangladesh Development Studies*, 34(2), pp.87-108.

Barrientos, A. 2009. "Social Pensions in Low-Income Countries." In *Closing the Coverage Gap: Role of Social Pensions and Other Retirement Income Transfers*, edited by R. Holzmann, D. Robalino, and N. Takayama, 73-84. Washington, DC: World Bank.

Barrientos A. 2012. What is the role of social pensions in Asia? Asian Development Bank Institute (ADBI) Working Paper Series no. 351. Manila: Asian Development. Available at SSRN: https://ssrn.com/abstract=2038754 or http://dx.doi.org/10.2139/ssrn.2038754

Barrientos, A. and Hulme, D. eds., 2016. *Social protection for the poor and poorest: Concepts, policies and politics*. London: Palgrave.

Barikdar, A., Ahmed, T. and Lasker, S.P., 2016. The situation of the elderly in Bangladesh. *Bangladesh Journal of Bioethics*, *7*(1), pp.27-36.

Begum, S. and Wesumperuma, D. 2013. The Old-age Allowance Programme in Bangladesh: Challenges and Lessons, One Pager 218, International Policy Centre for Inclusive Growth.

Berman, P. 1978. The Study of Macro- and Micro-Implementation of Social Policy, *Public Policy* 26, pp157-84.

Besley, T., Burgess, R. and Rasul, I., 2003. *Benchmarking government provision of social safety nets*. Social Protection Discussion Paper 0315. Washington, DC: World Bank.

Blair, H., 2000. Participation and accountability at the periphery: Democratic local governance in six countries. *World development*, *28*(1), pp.21-39.

Bloom, D. E., Jimenez, E. & Rosenberg, L. 2012. Social protection of older people. *Global Population Ageing:* Working Paper 83: Harvardprogram on the global demography of aging.

Brown, R. & Scott, M. 2007. *Implementing responses to problems*. Problem-oriented guides for police problem-solving tools series no. 7. Washington DC: US Department of Justice, Office of Community Oriented Policing Services.

Bryman, A. 2016. *Social research methods,* New York: Oxford University Press Inc

Brynard, P.A., 2009. Mapping the factors that influence policy implementation. *Journal of Public Administration*, *44*(3.1), pp.557-577.

Bhuyan, A., Jorgensen, A. and Sharma, S., 2010. Taking the pulse of policy: the policy implementation assessment tool. *Washington, DC: Futures Group, Health Policy Initiative, Task Order, 1*.

CEB. 2009. Social Protection Floor Initiative: The Sixth Initiative of the CEB on the global financial and economic crisis and its impact on the work of the UN system: Manual and strategic framework for joint UN country operations. Geneva: International Labour Office, World Health Organization.

Choudhary, M.S.R., 2013. Impact of old age allowance among rural aged: An empirical investigation. *International Journal of Sociology and Anthropology*, *5*(7), pp.262-268.

Coady, D. 2004. *Designing and evaluating social safety nets: theory, evidence, and policy conclusions*. Food Consumption and Nutrition Division Discussion Paper, 172. Washington, DC: International Food Policy Research Institute.

Conning, J. and Kevane, M., 2002. Community-based targeting mechanisms for social safety nets: A critical review. *World development*, *30*(3), pp.375-394.

Conway, T., De Haan, A. and Norton, A., (Eds), 2000. *Social protection: New directions of donor agencies*. Paper for the DFID-ODI Inter-Agency Seminar on Social Protection. Easthamstead Park. London: Department for International Development.

Creswell, J.W. and Creswell, J.D., 2017. *Research design: Qualitative, quantitative, and mixed methods approaches*. United States of America: Sage publications.

Creswell, J.W. and Poth, C.N., 2017. *Qualitative inquiry and research design: Choosing among five approaches*. United States of America: Sage publications.

Dhemba, J., 2013. Overcoming poverty in old age: Social security provision in Lesotho, South Africa and Zimbabwe revisited. *International Social Work*, *56*(6), pp.816-827.

Dorfman, M. and Palacios, R., 2012. World Bank Support forPensions and Social Security, A Background Paper for the World Bank 2012-2022 Social Protection & Labor Strategy,Discussion Paper no. 1208. Washington, D.C.: The World Bank World Bank.

Dutta, P. V. 2008. *The performance of social pensions in India: The case of Rajasthan*. World Bank Social Protection and Labour Discussion Paper No. 0834. New Delhi: The World Bank.

Devereux, S., Masset, E., Sabates-Wheeler, R., Samson, M., Rivas, A.M. and Te Lintelo, D., 2017. The targeting effectiveness of social transfers. *Journal of Development Effectiveness*, *9*(2), pp.162-211.

Edwards, G. C. 1980. *Implementing public policy*, Washington, D.C.:Congressional Quarterly Press.

Edwards, P.B., 2002. Spiritual themes in social work counselling: facilitating the search for meaning. *Australian Social Work*, *55*(1), pp.78-87.

Egonmwan, J. A. 1991. *Public policy analysis: concepts and applications*, Benin City: SMO Aka and Brothers Press.

Elmore, R.F., 1978. Organizational models of social program implementation. *Public policy*, *26*(2), pp.185-228.

Elson, P.R., 2005. Tracking the implementation of voluntary sector-government policy agreements: Is the voluntary and community sector in the frame. *International Journal of Not-for-Profit Law*, *8* (4), pp.34-49.

Finance Division, Ministry of Finance, Government of People's Republic of Bangladesh, 2017. *The report on the Diagnostic Study on Old Age Allowance Programme and Allowance to the Husband Deserted Destitute Women and Widows Programme of*

Ministry of Social Welfare prepared by Strengthening Public Financial Management for Social Protection (SPFMSP) Project under Finance Division, Ministry of Finance, Dhaka: Ministry of Finance.

Fixsen, D. L., Naoom, S. F., Blase, K. A. & Friedman, R. M. 2005. Implementation research: a synthesis of the literature. (FMHI Publication 231). Tampa, FL: University of South Florida, Louis de la Parte Florida Mental Health Institute, The National Implementation ResearchNetwork.

Food and Agriculture Organization (FAO), 2004. Safety nets and the right to food. Ineinter Governmental Working Group for the Elaboration of a Set of Voluntary Guidelines to Support the Progressive Realization of the Right to Adequate Food in the Context of National Food Security. Rome: Food and Agriculture Organization of the United Nations.

Garson, G. D. 2014. *Ordinal Regression, Statistical associates* "Blue Book" Series 9 Asheboro, North Caroline Statistical Associates Publishing.

Giacchino, S. and Kakabadse, A., 2003. Successful policy implementation: the route to building self-confident government. *International Review of Administrative Sciences*, *69*(2), pp.139-160.

Giannozzi, S. and Khan, A., 2011. *Strengthening governance of social safety nets in East Asia*. Social Protection Discussion Paper, No. 1116, Washington DC: World Bank.

Ginneken, W. 2003. Extending social security: Policies for developing countries. *International Labour Review*, 142(3)**,** pp. 277-294.

Global AgeWatch. Global AgeWatch Index 2015: Insight Report. London: HelpAge International; 2015.

Goswami, R. 2001. Indian Pension System: Problems and Prognosis. Paper Presented in the IAA Pensions Saminar. *Indian Institute of Management, Bangalore*. January 262001

Government of People's Republic of Bangladesh, (GOB). 2013. *Implementation manual for the Old Age Allowance programme 2013* (in Bangla). Ministry of Social Welfare, Government of People's Republic of Bangladesh (GOB) (ed.). Dhaka: Ministry of Social Welfare,.

Government of People's Republic of Bangladesh (GOB). 2017. Bangladesh economic review 2017. *In:* Finance Division, Ministry of Finance (ed.). Dhaka: Government of the People's Republic of Bangladesh.

Government of People's Republic of Bangladesh, (GOB). Wikipidea, 2019. (20 March 2019). Administrative geography of Bangladesh. Retrieved from https://en.wikipedia.org/wiki/Administrative_geography_of_Bangladesh

Grindle, M. S. 1980. *Politics and Policy implementation in the Third World*, New Jercy: Princeton University Press.

Grindle, M.S., 1980. The implementor: political constraints on rural development in Mexico. *Politics and Policy Implementation in the Third World, 1*, pp.97-223.

Grosh, M.E., Del Ninno, C., Tesliuc, E. and Ouerghi, A., 2008. *For protection and promotion: The design and implementation of effective safety nets*. Washington DC: World Bank.

Haider, M.Z. and Mahamud, A., 2017. Beneficiary Selection and Allowance Utilization of Social Safety Net Programme in Bangladesh. *Journal of Human Rights and Social Work, 2*(1-2), pp.45-51.

Hall, A., 1977. Patron-client relations: Concepts and terms. *Friends, followers and factions: A reader in political clientelism*, pp.510-512.

Hanf, K. & Scharpf, F. W. (Eds.). 1978. *Interorganizational policy making: limits to coordination and central control*, London: Sage Publications.

Hasan, M., Mahbubuzzaman, A. K. M. & Chowdhury, S. R. 2012. The service delivery system of the old age allowance program of the government of Bangladesh: An assessment. *SUST Journal of Social Sciences*, 18(4), pp 68-76.

He, W., Goodkind, D. and Kowal, P.R., 2016. *An aging world: 2015*. Census Bureau, International Population Reports, P95/16-1. Washington, DC: U.S. Government Publishing Office.

HelpAge International (HAI), 2014, *Older people count making data fit for purpose*, Policy Brief 4. London: HelpAge International.

HelpAge International, 2009. The universal social pension in Nepal: An assessment of its impact on older people in Tanahun District. HelpAge Brifing. London: HelpAge.

Hill, M. and Hupe, P., 2002. *Implementing public policy: Governance in theory and in practice*. London: Sage.

Hjern, B. and Hull, C., 1982. Implementation research as empirical constitutionalism. *European journal of political research*, *10*(2), pp.105-115.

Hjern, B. & Porter, D. O. 1981. Implementation structures: a new unit of administrative analysis. *Organization studies*, 2**,** pp.211-227.

Hjern, B., 1982. Implementation research—the link gone missing. *Journal of public policy*, *2*(3), pp.301-308.

Hogwood, B.W. and Gunn, L.A., 1984. *Policy analysis for the real world*. USA: Oxford University Press.

Holzmann, R. and Jørgensen, S., 2001. Social risk management: A new conceptual framework for social protection, and beyond. *International Tax and Public Finance*, *8*(4), pp.529-556.

Holzmann, R., 2013. Global pension systems and their reform: Worldwide drivers, trends and challenges. *International Social Security Review*, *66*(2), pp.1-29.

Holzmann, R., Robalino, D. A. & Takayama, N. 2009. *Closing the coverage gap: Role of social pensions and other retirement income transfers*, Washington, DC: World Bank Publications.

Honorati, M., Gentilini, U., & Yemtsov, R. G. (2015). *The State of Social Safety Nets 2015*. Washington, DC: The World Bank.

Hossain, M. Z., Kaiser, M. A., & Islam, S. (2015). Targeting Errors in Beneficiary Selection of Main Public Social Safety Nets Programmes in Bangladesh. *Demography India*. 47(1), pp: 23-37.

Howlett, M. and Ramesh, M., 1998. Policy subsystem configurations and policy change: Operationalizing the postpositivist analysis of the politics of the policy process. *Policy studies journal*, *26*(3), pp.466-481.

Hulme, D., Maitrot, M., Rango, L.P. and Rahman, H.Z., 2014. Consolidating nets and promoting ladders in Bangladesh: From social safety net programmes to a national social protection system. In H. Z. Rahman, D. Hulme, M. Maitrot & L. P. Rango (Eds.), *Social Protetion in Bangladesh: Building Effective Social Safety Nets and Ladders Out of Poverty* (pp. 3-20). Dhaka: The University Press Limited.

Hutton, D., 2008. *Older people in emergencies: considerations for action and policy development*. Geneva, Switzerland: World Health Organization.

Independent Evaluation Group (IEG). 2011. Evidence and Lessons Learned from Impact Evaluations on Social Safety Nets. Washington D.C.: World Bank.

International Labour Organization (ILO) 2014, 'Social protection for older persons: key policy trends and statistics', *Social Protection Policy Papers*, No. 11, Social Protection Department, Geneva: International Labour Office.

International Labour Organization (ILO). 2012. *The strategy of the International Labour Organization Social security for all: Building social protection floors and comprehensive social security systems,* Geneva: International Labour Office – Social Security Department.

Iqbal, M.A., Khan, T.I. and Tahsina, T., 2008. *Macroeconomic Implications of Social Safety Nets in the Context of Bangladesh*. (pp. 1-35). Dhaka: Centre for Policy Dialogue.

Johnson, J.K. and Williamson, J.B., 2006. Do universal non-contributory old-age pensions make sense for rural areas in low-income countries?. *International Social Security Review*, *59*(4), pp.47-65.

Jothi, S., Lakshminarayanan, S., Ramakrishnan, J. and Selvaraj, R., 2016. Beneficiary satisfaction regarding old age pension scheme and its utilization pattern in urban Puducherry: A mixed methods study. *Journal of clinical and diagnostic research: JCDR*, *10*(9), p.LC01-LC05.

Kabir, M. & Salam, M. 2001. *The effects of various interventions on the welfare of the elderly: Evidence from micro-study*. CPD-UNFPA Paper 17. Dhaka: Centre for Policy Dialogue (CPD).

Kalicharan, M., 2016. Social Security Measures for Indian Workforce–A Legal Intervention. *International Journal of Computational Research and Development (IJCRD)*, 1(*1)*, 47-57.

Khan, T. & Hasan, M. M. 2016. *Social protection system in Bangladesh and the scope of social work: learning from lessons on the ground.* MPRA Paper No. 70949.

Khanal, D.R., 2013. *Social security/social protection in Nepal: situation analysis*. ILO Country Office for Nepal.

Khan, Z., Sulaiman, J., Ibrahim, M. and Shah, W.H., 2013. Social safety nets and sustainable economic development: a theoretical perspective with reference to Pakistan economy. *Dialogue*, *8*(2), pp.199-207.

Khan, H.T. and Leeson, G.W., 2006. The demography of aging in Bangladesh: a scenario analysis of the consequences. *Hallym International Journal of Aging*, *8*(1), pp.1-21.

Kidd, S. & Khondker, B. 2013. *Scoping Report on Poverty and Social Protection in Bangladesh*. Report Prepared for the Department of Foreign Affairs and Trade, Australia. Canberra: AusAID.

King, D.S. and Stoker, G. eds., 1996. *Rethinking local democracy*. London: Macmillan.

Kipumbu, N., 2016. *Informal Sector Social Security and Human Rights; A case of Zambia* (Doctoral dissertation, Tata Institute of Social Sciences).

Kuhn, R.S., 2001. *The impact of nuclear family and individual migration on the elderly in rural Bangladesh: a quantitive analysis.* Labor and Population Program Working Paper Series 01-11. (No. RAND-DRU-2577). RAND CORP SANTA MONICA CA.

Kalusopa, T., Dicks, R. and Osei-Boateng, C., 2012. Social protection schemes in Africa. *Windhoek: African Labour Research Network*. Ghana: Unique Xpressions.

Lane, J.E. and Ersson, S., 2004. Policy implementation in poor countries. *Public Administration And Public Policy-New York-*, *108*, pp.691-702.

Lindquist, Evert and John Wanna. 2015. “Is implementation only about policy execution?” In New Accountabilities, New Challenges, edited by J. Wanna, E. Lindquist, and P. Marshall. pp. 209– 42. Canberra: ANU Press.

Lipsky, Michael (1978). Standing the Study of Public Policy Implementa-tion on Its Head. Teoksessa Walter Dean Burnham & Martha Wagner Weinberg (toim.): *Amerikan Politics and Public Policy*. pp. 391–402.Cambridge: MIT Press.

Long, J. S. (1997). *Regression models for categorical and limited dependent variables*. Thousand Oaks: Sage Publications.

Lundin, M., 2007. Explaining cooperation: How resource interdependence, goal congruence, and trust affect joint actions in policy implementation. *Journal of Public Administration Research and Theory*, *17*(4), pp.651-672.

Mahmood, N. and Mueen Nasir, Z., 2008. Pension and Social Security Schemes in Pakistan: Some Policy Options. *Working Papers & Research Reports*, (No. 22211), pp.2008-42. Islamabad: Pakistan Institute of Development Economics.

Makinde, T., 2005. Problems of policy implementation in developing nations: The Nigerian experience. *Journal of Social sciences*, *11*(1), pp.63-69.

Mallik, N., 2017. *Social Protection for Elderly as a Development Strategy: the Case of Ageing Population in Rural Bangladesh* (Doctoral dissertation, Flinders University, School of Social and Policy Studies.).Mallik, N.S., 2018, Achieving Sustainable Social Safety Nets in Bangladesh. *Bangladesh Journal of Administrative and Management,* 28, pp.1-14.

Mamun, M., 2019 The Impact of Social Safety Net Programmes on Poverty Reduction in Bangladesh: An Evidence from Old Age Allowance. *Bangladesh Journal of Public Administration (BJPA)*, 27 (1), pp.63-78.

Maniruzzaman, M. & Somiti, C. D. M. 2009. Management of Selected social safety net programmes in the vulnerable charlands of Bangladesh. *Center for Agriresearch and Sustainable Environment & Entrepreneurship Development (CASEED) and Cinishpur Dipsikha Mohila Somiti (CDMS).*

Masud-All-Kamal, M & Saha, CK 2014, Targeting social policy and poverty reduction: The case of social safety nets in Bangladesh. *Poverty & Public Policy*, *6*(2), pp.195-211.

Mathiu, P. and Mathiu, E.K., 2012, September. Social Protection for the Elderly as a Development Strategy: A Case Study of Kenya's Old Persons Cash Transfer Programme. Conference Paper No 32. In *III International Conference of IESE on 'Mozambique: Accumulation and Transformation in a Context of International Crisis', Maputo* (pp. 4-5).

Matland, R.E., 1995. Synthesizing the implementation literature: The ambiguity-conflict model of policy implementation. *Journal of public administration research and theory*, *5*(2), pp.145-174.

Maynard-Moody, S., Musheno, M. and Palumbo, D., 1990. Street-wise social policy: Resolving the dilemma of street-level influence and successful implementation. *Western Political Quarterly*, *43*(4), pp.833-848.

Mazmanian, Daniel and Sabatier, Paul, eds. 1981. *Effective Policy Implementation*. Lexington, Mass.: LexingtonBooks.

Ministry of Social Welfare, Government of the Peoples Republic of Bangladesh 2018, *A Diagnostic Study on Old AgeAllowance Programme and Allowance to the Husband Deserted Destitute Women and WidowsProgramme of Ministry of Social Welfare*. Strengthening Public Financial Management for Social Protection (SPFMSP) Project Finance Division, Ministry of Finance Government of the People's Republic of Bangladesh. Dhaka: Maxwell Stamp PLC.

Miyan, M.A., 2005. Retirement and pension system in Bangladesh. In *Proceedings of International Society for Labour and Social Security Law 8th Asian Regional Congress*, Session 3, Taipei,China: Association of Industrial Relations.

Morshed, K. 2009. *Social safety net programmes in Bangladesh*. Dhaka: United Nations Development Program.

Mthethwa, R. 2012. Critical dimensions for policy implementation. *African Journal of Public Affairs*, 5(2), 36-42.

Mujahid, G., Pannirselvam, J. and Dodge, B., 2008. *The impact of social pensions: Perceptions of Asian older persons*. UNFPA Country Technical Services Team for East and South-East Asia, Bangkok, Thailand.

Nawawi, I. 2009. Public Policy. *Analysis, Theory and Practice Advocacy Strategy, PMN, Surabaya*.

National Planning Commission, Nepal, 2012. *Assessment of social security allowance program in Nepal*. Kathmandu, Nepal:Author.

Nakamura, R. and Smallwood, F., 1980. *The Policy Implementation*. pp.12-18. New York: St. Martin's.

Nesa, MA , Haque, ME, Siddiqua NMR & Haque, MI 2013, Social Status of Elderly People in Health Perspective: A Comparison of Rural and Urban Area, *IOSR Journal Of Humanities And Social Science*, 18(6), pp. 83-94.

Nishino, Y. and Koehler, G., 2011. Social protection in Myanmar: Making the case for holistic policy reform. *IDS Working Papers, 2011*(386), pp.1-27.

Olowu, D., 1994. Organizational and institutional mechanisms for ensuring accountability in Africa: A review. *Commonwealth Law Bulletin*, *20*(1), pp.329-339.

Ortiz, I. (2014). *Social protection for older persons: Key policy trends and statistics*. Social Protection Policy Papers, No. 11, Geneva: International Labour Office.

O'Donnell, G.A., 1998. Horizontal accountability in new democracies. *Journal of democracy*, *9*(3), pp.112-126.

O'Toole, L.J., 1986. Policy recommendations for multi-actor implementation: An assessment of the field. *Journal of public policy*, *6*(2), pp.181-210.

Paitoonpong, S., Abe, S. and Puopongsakorn, N., 2008. The meaning of "social safety nets". *Journal of Asian Economics*, *19*(5-6), pp.467-473.

Pallant, J. (2016). SPSS survival manual: a step by step guide to data analysis using IBM SPSS, 6. th edtion: Open University Press, Maidenhead.

Palumbo, D.J., Maynard-Moody, S. and Wright, P., 1984. Measuring degrees of successful implementation: Achieving policy versus statutory goals. *Evaluation review*, *8*(1), pp.45-74.

Parasuraman, A., Zeithaml, V.A. and Berry, L.L., 1985. A conceptual model of service quality and its implications for future research. *Journal of marketing*, *49*(4), pp.41-50.

Patton, M. Q. 1987. *How to use qualitative methods in evaluation*, No. 4. Los Angeles: Sage.

Paudel, N.R., 2009. A critical account of policy implementation theories: status and reconsideration. *Nepalese Journal of Public Policy and Governance*, *25*(2), pp.36-54.

Pecchenino, R.A. and Utendorf, K.R., 1999. Social security, social welfare and the aging population. *Journal of Population Economics*, *12*(4), pp.607-623.

Peel, N., Bartlett, H. and McClure, R., 2004. Healthy ageing: how is it defined and measured?. *Australasian Journal on Ageing*, *23*(3), pp.115-119.

Planning Commission, Bangladesh, 2015. *National Social Security Strategy (NSSS) of Bangladesh*. Dhaka: Planning Commission

Planning Commission, Bangladesh, 2009. *Steps towards change: National strategy for accelerated poverty reduction II, FY 2009-11*. [Online]. Dhaka: General Economics Division, Planning Commission.

Planning Commission, Bangladesh, 2005. *Unlocking the Potential – National Strategy for Accelerated Poverty Reduction.* General Economics Division, Planning Commission, Government of People's Republic of Bangladesh. Dhaka: Planning Commission.

Planning Commission, India, 2011. *Study Report on A study of effectiveness of Social Welfare Programmes on Senior Citizen in rural Rajasthan, Chhatisgarh, Gujarat & Madhya Pradesh.* Guna Madhya Pradesh: Planning Commission Government of India.

Pressman, J. L. & Wildavsky, A. B. 1984. *Implementation: how great expectations in Washington are dashed in Oakland: or, why it's amazing that federal programs work at all, this being a saga of the Economic Development Administration as told by two sympathetic observers who seek to build morals on a foundation of ruined hopes*. Berkeley: University of California Press.

Price, R.H., 2000. Mobilization, reinvention, and scaling up: Three core processes in knowledge exchange, adaptation, and implementation. In *Inaugural World Conference,"The Promotion of Mental Health and Prevention of Mental and Behavioral Disorders,"* Atlanta, GA pp. 65-73.

Pritchett, L., 2005. *The political economy of targeted safety nets.* Social Protection Discussion Papers and Notes (No. 31498). Washington, DC: World Bank.

Rabbani, G. & Chowdhury, S. 2014. Social Safety Net for Employment Generation and Capacity Development: Current State and Policy Dynamics. *Global Journal of Management And Business Research*. 14(5), pp. 21-29.

Rahman, H.Z. and Choudhury, L.A., 2012. *Social Safety Nets in Bangladesh, Volume 2: Ground Realities and Policy Challenges.* Dhaka: Power and Participation Research Centre (PPRC) and United Nations Development Programme (UNDP).

Rahman, H. Z., Chawdhury, L. & Khondoker, S. 2011. Social Safety Net in Bangladesh: Volume I: Review of Issues and Analytical Inventory. *PPRC/UNDP (Dhaka)*.

Rahman, K. M. M. 2010. *Unnayan Onneshan Policy Brief on Present Social Context and Elderly Population in Bangladesh*. Dhaka: Unnayan Onneshan-The Innovators.

Rahmat, A.A., 2015. Policy implementation: process and problems. *International Journal of Social Science and Humanities Research, 3*(3), pp.306-311.

Raihan, S. 2013. Social protection for inclusive growth: the case of Bangladesh. *South Asian Network on Economic Modeling*. A presentation on at the GDN 14th Annual Global Development Conference, 19-21 June 2013, Manila, Philippines, organised by Global Development Network and ADB.

Rajan, S.I., 2002. Social security for the unorganized sector in South Asia. *International Social Security Review*, *55*(4), pp.143-156.

Rajan, S. I. 2003. *Old age allowance program in Nepal*. Institute for Development Policy and Management International Conference Staying poor: Chronic Poverty and Development Policy, Manchester, UK.

Rampedi, MA 2003, 'Implementing adult education policy in the Limpopo province of South Africa: ideals, challenges and opportunities', Doctor of Philosophy, Netherlands: University of Groningen

Rana, A. M. & Ahmed, S. M. 2008. Impact of old age allowance on health-related quality of life among elderly persons in Bangladesh. Aging Research Center, Gävlegatan Karolinska Institutet, Sweden and Research and Evaluation Division, BRAC.

Reuben, W. & Arevalo, B. 2005. Bangladesh-Social safety nets in Bangladesh: an assessment. Report No. 33411. Food and Agricultural Organisation of United Nation. Washington D.C.: World Bank.

Roh, Kaitlin A., 2012. *Challenges to Policy Implementation: An Examination of an Integrated Health Care Delivery System DemonstrationProject*.Political Science Honors Projects.Paper 38.

Russell, H.A., 2015. Neo synthesis approach to policy implementation of social programs: an alternative approach to policy implementation. *Journal of Sociology and Social Work*, *3*(1), pp.17-26.

Sabatier, P. and Mazmanian, D., 1979. The conditions of effective implementation: A guide to accomplishing policy objectives. *Policy analysis*, 5(4), pp.481-504.

Sabatier, P.A., 1988. An advocacy coalition framework of policy change and the role of policy-oriented learning therein. *Policy sciences*, *21*(2-3), pp.129-168.

Samson, M. 2012. Nepal's Senior Citizens' Allowance: A Model of Universalism in a Low-Income Country Context in S.W. Handayani and B. Babajanian, eds. *Social*

Protection for Older Persons: Social Pension in Asia. pp. 214-245, Manila, Asian Development Bank.

Sarbaugh-Thompson, M. and Zald, M.N., 1995. Child labor laws: A historical case of public policy implementation. *Administration & Society*, *27*(1), pp.25-53.

Sepulveda Carmona, M., Nyst, C. and Hautala, H., 2012. The Human Rights approach to social protection. *Ministry of Foreign Affairs of Finland*. Available at SSRN: https://ssrn.com/abstract=2114384

Scharlach, A., Damron-Rodriguez, J., Robinson, B. and Feldman, R., 2000. Educating social workers for an aging society: A vision for the 21st century. *Journal of social work education*, *36*(3), pp.521-538.

Schofield, J., 2004. A model of learned implementation. *Public administration*, *82*(2), pp.283-308.

Shahid, A., 2014. Ageing with Dignity: Old-Age Pension Schemes from the Perspective of the Right to Social Security Under ICESCR. *Human Rights Review*, *15*(4), pp.455-471.

Smith, T.B., 1973. The policy implementation process. *Policy sciences*, *4*(2), pp.197-209.

Sony, K.C., Upreti, B.R., Paudel, S.B., Acharya, G., Tandukar, A. and Babajanian, B., 2014. *The Old Age Allowance and perceptions of the state in Rolpa District, Nepal.* Working paper 25. London: Secure Livelihoods Research Consortium Overseas Development Institute.

Spratt, K., 2009. Policy implementation barriers analysis: Conceptual framework and pilot test in three countries. *Futures Group, Health Policy Initiative, Task Order*, *1*.

Srivastava, A.K. and Kandpal, S.D., 2014. Awareness and utilization of social security scheme and other government benefits by the elderly–A study in rural area of District Dehradun. *Indian Journal of Community Health*, *26*(4), pp.379-384.

Stelten, S. 2011. Extending coverage of the new pension scheme in India: analysis of market forces and policy options. (Master's Thesis) Working Paper 62. Berlin: Hertie School of Governance and World Bank.

Strategic Policy and Research Human Resources and Skills Development Canada 2012. *Summative Evaluation of the Old Age Security Program.* Canada: Her Majesty the Queen in right of Canada.

Subbarao, K. and Smith, W.J., 2003. What Role for Safety Net Transfers in Very Low Income Countries?. *Paper, Social Safety Net Primer Series, World Bank, Washington DC*. Social Protection Discussion Paper 030. Washington D.C.: World Bank.

Subbarao, K., Bonnerjee, A., Braithwaite, J., Carvalho, S., Ezemenari, K., Graham, C. and Thompson, A., 1997. *Safety net programs and poverty reduction: Lessons from cross-country experience*. Washington, D.C.:The World Bank.

Sumarto, S., Suryahadi, A. and Widyanti, W., 2002. Designs and implementation of Indonesian social safety net programs. *The Developing Economies*, *40*(1), pp.3-31.

Syahrani, M. 2014. The Importance of Control Variable in Policy Implementation Model of Smith's Theory. *Journal Of Humanities And Social Science (IOSR-JHSS),* 19(11)**,** pp.1-12.

Tame, R. 2014. The Old Age Pension and Its Impact on the Livelihood Chances of Tribal Elderly People in Arunachal Pradesh, India. *In:* S. Pandey & J. Singh (ed.) *Handbook of Management, Technology and Social Sciences, Publisher: Society of Engineering and Management Sciences* Research Papers Presented At International Conference On Contemporary Challenges In Management, Technology & Social Sciences At Mgimt, Lucknow.

Tariquzzaman, S. & RANA, S. 2014. *The role of social protection allowance programmes in extreme poor households' resilience: Social means to economic resilience?* Shiree Working Paper No. 22. Shiree, Dhaka Bangladesh.

Taylor, S.J. and Bogdan, R., 1998. In-depth interviewing. *Introduction to qualitative research methods, 3*, pp.87-116.

Torjman, S., 2005. *What is Policy?*. Ottawa: Caledon Institute of Social Policy.

Uddin, M., 2013. *Social safety nets in Bangladesh: an analysis of impact of old age allowance program* (Masters Dissertation). Dhaka: BRAC University.

Uddin, M.T., Islam, M.N., Alam, M.J. and Baher, G.U., 2010. Socio-economic status of elderly of Bangladesh: A statistical analysis. *Journal of Applied Sciences*, *10*(23), pp.3060-3067.

Ugwuanyi, B.I. and Chukwuemeka, E.E., 2013. The obstacles to effective policy implementation by the public bureaucracy in developing nations: the case of

Nigeria. *Kuwait Chapter of Arabian Journal of Business and Management Review*, *33*(856), pp.1-10.

United Nations, Department of Economic and Social Affairs, Population Division (2013). *World Population Ageing 2013*. ST/ESA/SER.A/348. New York: United Nation.

United Nations, Department of Economic and Social Affairs, Population Division (2015). *World Population Ageing 2015* (ST/ESA/SER.A/390). New York: United Nation.

United Nations (UN) 1983, '*Vienna International Plan of Action on Aging*', New York: United Nations.

United Nations (UN) 2002, '*Report of the Second World Assembly on Ageing'*, Madrid: United Nations.

United Nations (UN) 2008, '*Regional Dimensions of the Ageing Situation*', Department of Economic and Social Affairs, New York: United Nation.

United Nations (UN) 2012, '*Report of the Asia-Pacific Intergovernmental Meeting on the Second Review and Appraisal of the Madrid International Plan of Action on Ageing'*, Economic and Social Commission for Asia and the Pacific, Bangkok: United Nation.

United Nations Population Fund (UNFPA) and HelpAge International, 2012. *Ageing in the Twenty-First Century: A Celebration and a Challenge.* London: UNFPA, New York and HelpAge International.

United Nations, 2010. *Combating Poverty and Inequality. Structural Change, Social Policy and Politics.*Geneva: United Nations Research Institute for Social Development (UNRISD).

United Nations, Department of Economic and Social Affairs, Population Division, 2017. *World Population Ageing 2017 - Highlights* (ST/ESA/SER.A/397). New York: United Nation.

United Nations, Department of Economic and Social Affairs, Population Division (2019). World Population Ageing 2019: Highlights (ST/ESA/SER.A/430). New York: United Nation.

Uprety, L. 2010. *A Final Report on the Effectiveness of Non-Contributory Social Pension in Nepal*. Nepal: Nepal Participatory Action Network (NEPAN) and HelpAge International.

Van Meter, D.S. and Van Horn, C.E., 1975. The policy implementation process: A conceptual framework. *Administration & Society*, *6*(4), pp.445-488.

Vaziralli Ishahid & Camille, B.-R. 2013. *Comprehensive Social Security for the Indian Unorganised Sector Recommendations on Design and Implementation*. India: IFMR Finance Foundation & IFMR Research - Centre for Microfinance.

Vittinghoff, E., Glidden, D. V., Shiboski, S. C., & McCulloch, C. E. (2004). *Regression methods in biostatistics: Linear, logistic, survival, and repeated measures models*. New York: Springer.

Vivian, J., 1994. *Social safety nets and adjustment in developing countries* (No. 1). UNRISD Occasional Paper: World Summit for Social Development. Geneva: United Nations Research Institute for Social Development (UNRISD),

Wang, D., 2006. China's urban and rural old age security system: Challenges and options. *China & World Economy*, *14*(1), pp.102-116.

Warwick, D. P. 1982. *Bitter pills: Population policies and their implementation in eight developing countries*. New York: Cambridge University Press

Wetengere, K. and Sabuni, D., 2015. Efficacy of Safety Net Programmes in Reducing Poverty in Tanzania: Lessons Learnt from Bangladesh. A*pplied Economics and Business Review*, *2*(1), pp.1-10.

Whiteford, P. and Förster, M., 2002. The definition and development of social safety nets: what forms of social protection?. *Towards Asia's sustainable development: the role of social protection*, p.387. Paris:OECD

Whiteford, P., & Förster, M. (2002). The definition and development of social safety nets: What forms of social protection Towards Asia's sustainable development: The role of social protection (pp. 387-414). Paris: Organisation for Economic Co-operation and Development (OECD).

Winter, S., 1986. How policy-making affects implementation: the decentralization of the Danish disablement pension administration. *Scandinavian Political Studies*, *9*(4), pp.361-385.

World Bank 2013, '*World Data Bank*', Washington, D.C. : World Bank

World Bank. 2006. *Social safety nets in Bangladesh: An assessment*. Dhaka: South Asia Human Development Unit, World Bank.

World Bank, 2008. *Poverty Assessment for Bangladesh: Creating Opportunities and Bridging the East-West Divide.* Washington D.C.: World Bank.

World Bank. 2015. Bangladesh - *Employment Generation Program for the Poorest Project*. Washington, D.C. : World Bank Group.

World Health Organization (WHO) 2015, *'The Global Strategy for Women's, Children's and Adolescents' Health (2016-2030)'*, Geneva: World Health Organization.

World Health Organization WHO (2002), *Proposed working definition of an older person in Africa for the MDS project.* Available at: https://www.who.int/healthinfo/survey/ageingdefnolder/en/

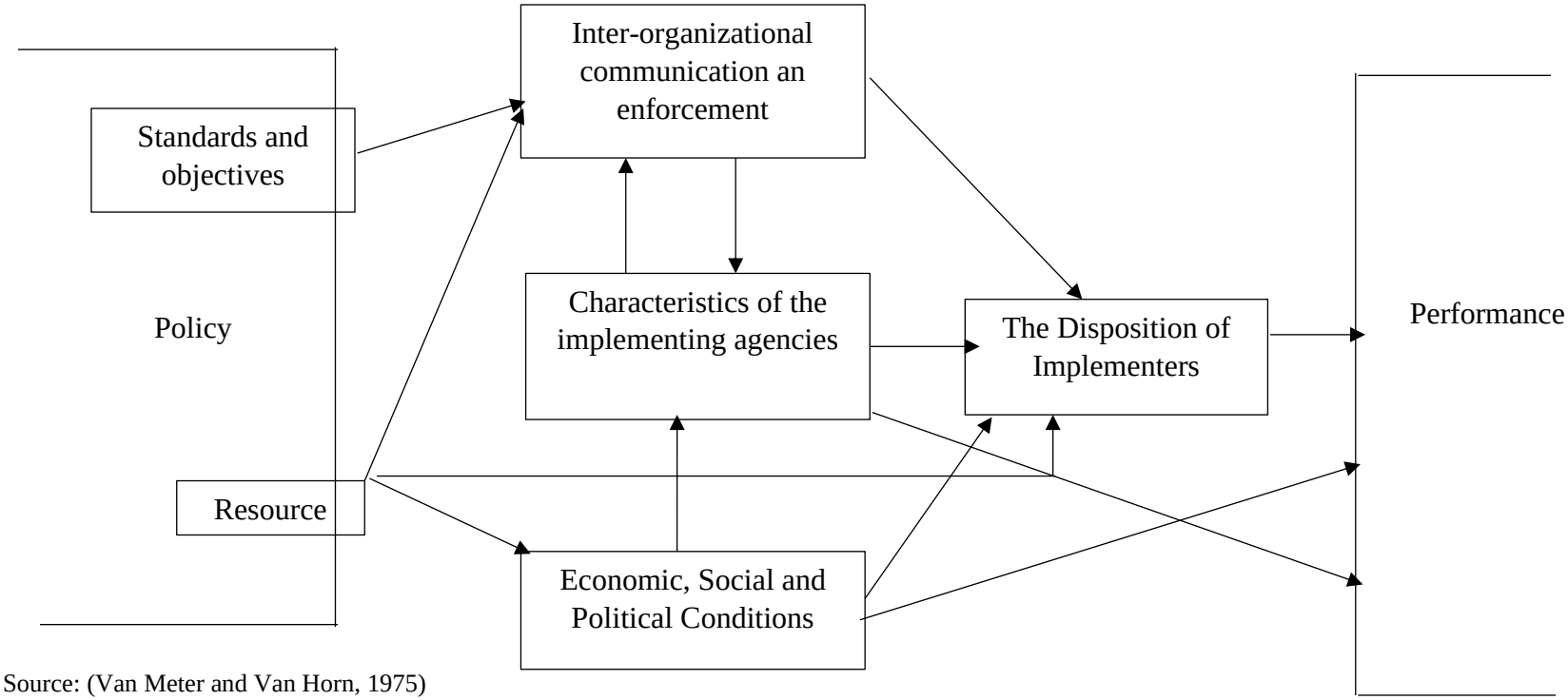
Yang, Y., Williamson, J.B. and Shen, C., 2010. Social security for China's rural aged: a proposal based on a universal non-contributory pension. *International Journal of Social Welfare*, *19*(2), pp. 236-245.

Zillur, R. & Choudhury, L. A. 2012. *Social Safety Nets in Bangladesh Ground Realities and Policy Challenges Process Coverage Outcomes Priorities*. Dhaka: Power and Participation Research Centre (PPRC) United Nations Development Programme (UNDP).

Appendix 1:

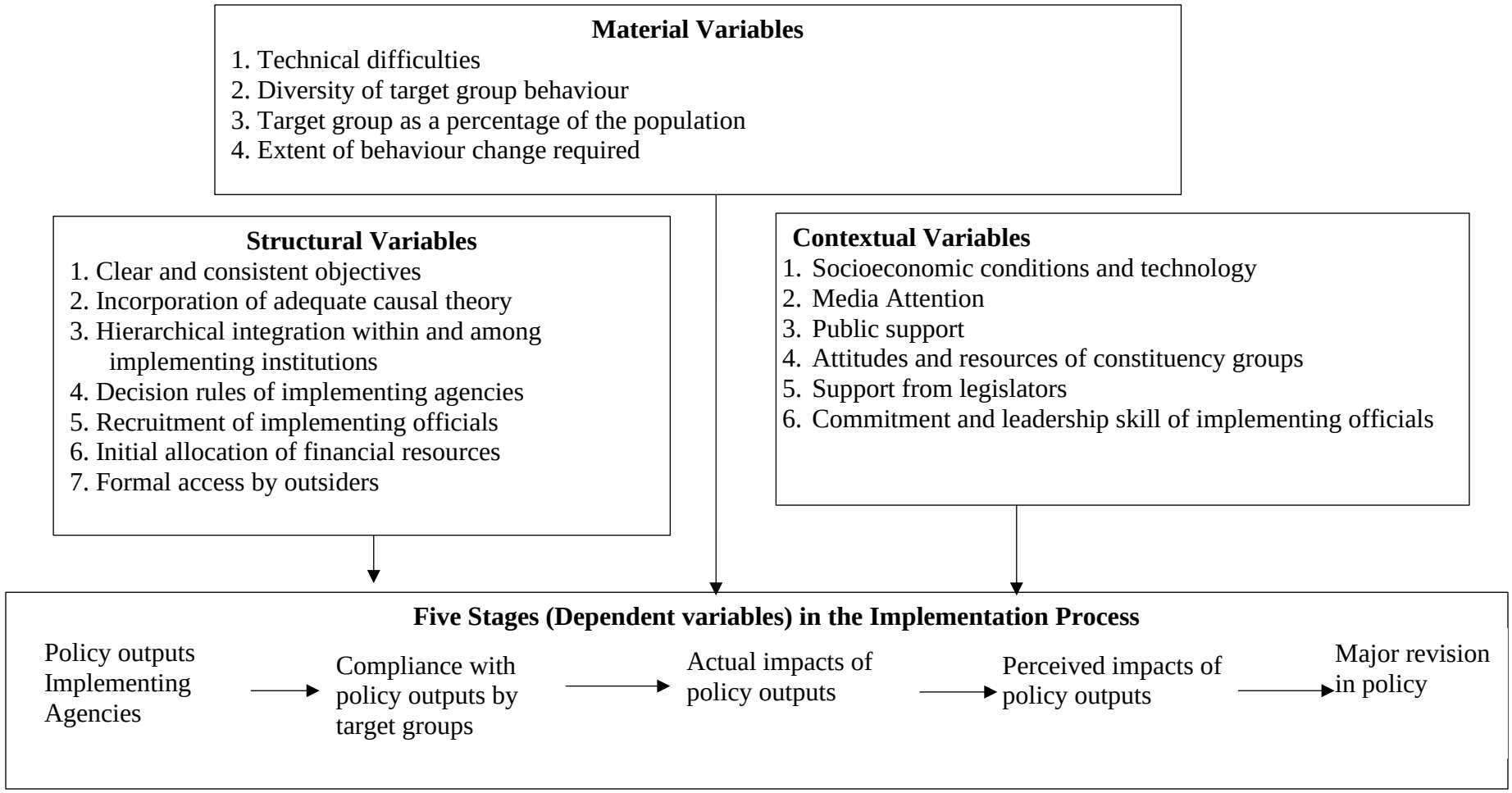
Figures of Different Theories

Figure 1: Intergovernmental Policy Implementation Model of Van Meter and Van Horn



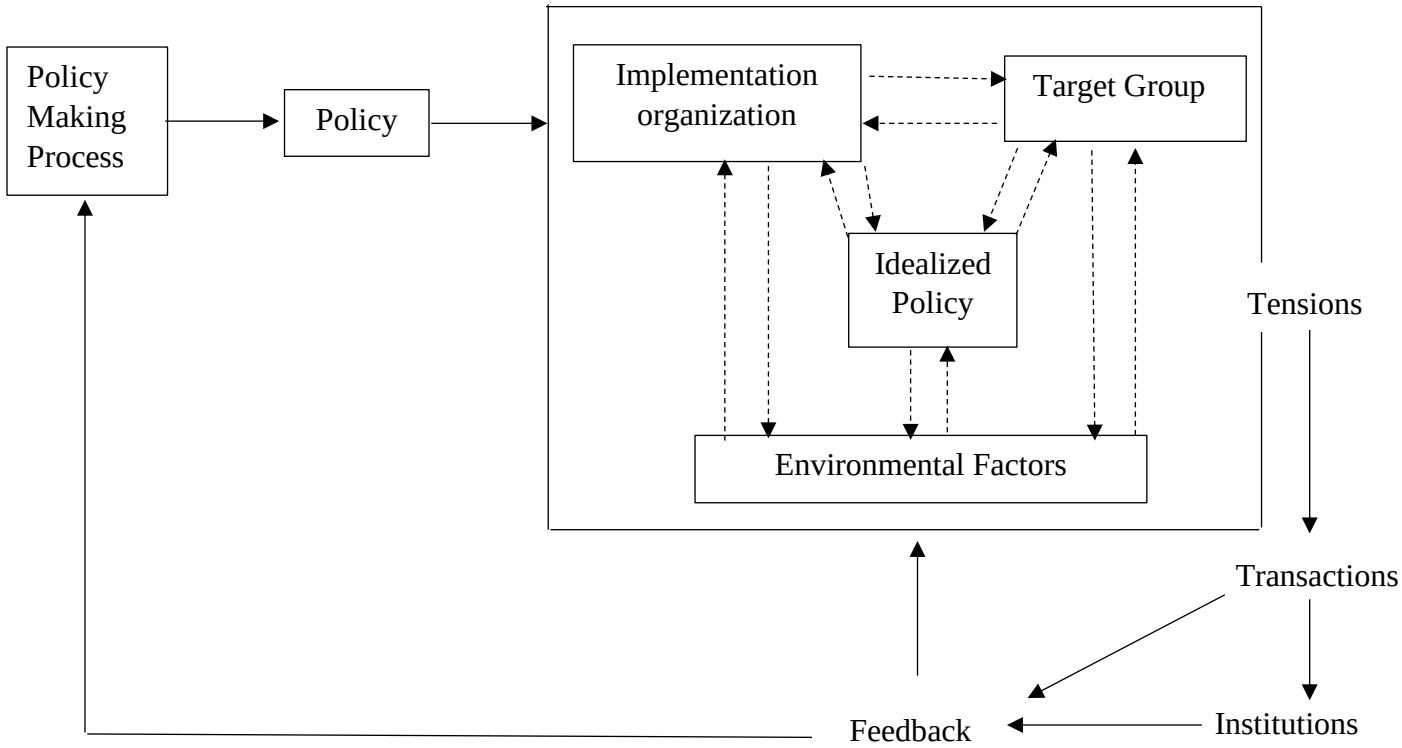
Source: (Van Meter and Van Horn, 1975)

Figure 2: Skeletal Flow Digaram of the Variables Involved in the Implementation Process of Sabatier and Mazmaian's



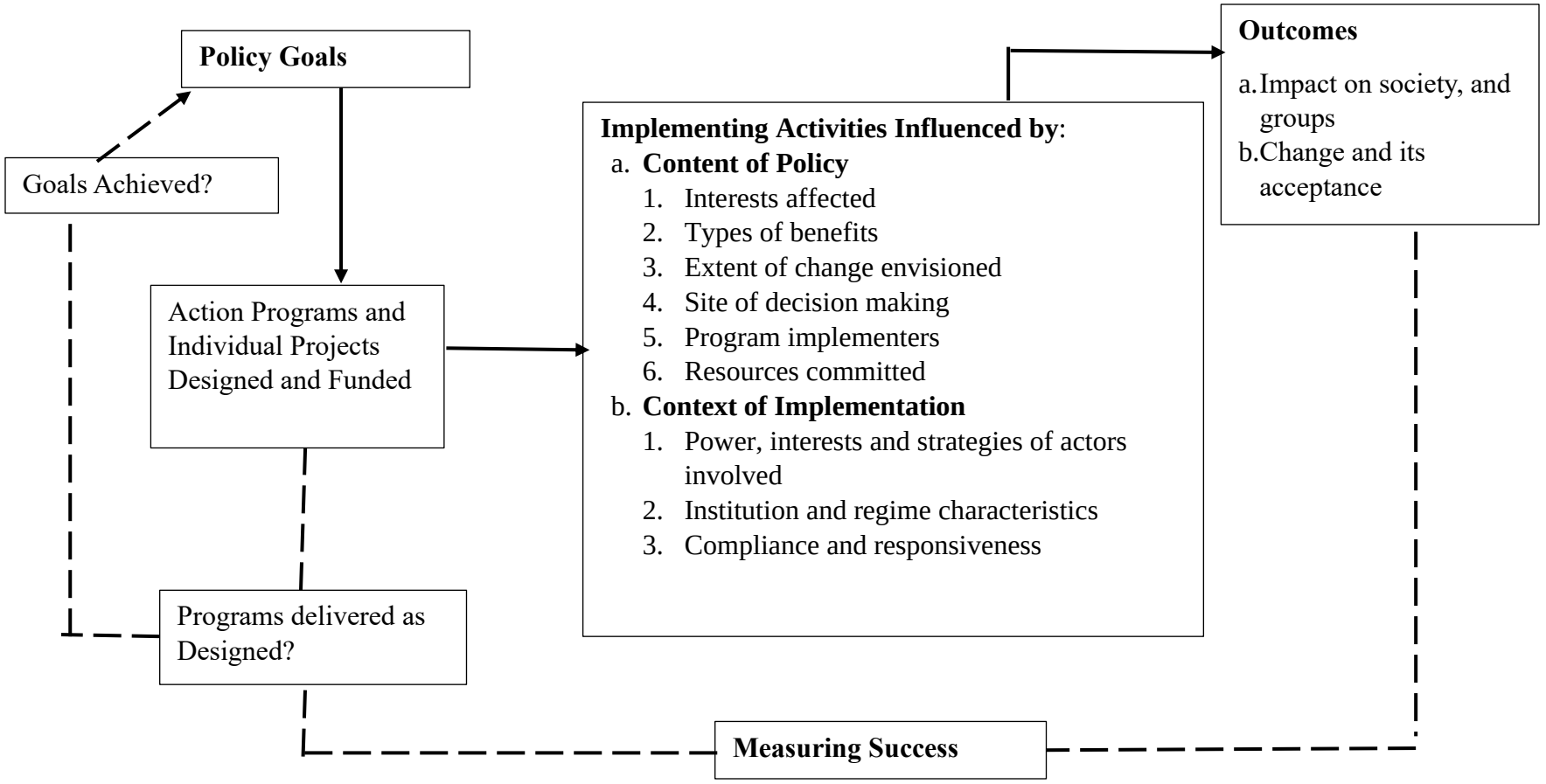
Source: (Mazmanian and Sabatier, 1981)

Figure 3: A Model of the Policy Implementation Process of Smith



Source: Smith (1973)

Figure 4: Implementation as a Political and Administrative Process of Gindle



Source: (Grindle, 1980)

Appendix 2: List of Sample Areas

Table 1: Selected Districts from Eight Divisions

Serial No.	District Name	Total Beneficiary for 2017-18 Fiscal Year	Serial No.	District Name	Total Beneficiary for 2017-18 Fiscal Year
1	Dhaka	102528	33	Rajshahi	62553
2	Gazipur	48081	34	Naogaon	63074
3	Narayanganj	51251	35	Natore	39594
4	Munshiganj	36560	36	Nawabganj	36244
5	Narsingdi	49325	37	Pabna	54647
6	Manikganj	36812	38	Sirajganj	67915
7	Faridpur	49054	39	Joypurhat	22908
8	Gopalganj	38614	40	Bogura	76416
9	Kishorgonj	69327	41	Rangpur	65224
10	Madaripur	33214	42	Nilphamari	43029
11	Rajbari	27034	43	Kurigram	49911
12	Shariatpur	33782	44	Lalmonirhat	35163
13	Tangail	81535	45	Gaibandha	60191
14	Jamalpur	57680	46	Dinajpur	69343
15	Mymensingh	112828	47	Thakurgaon	32928
16	Netrakona	54532	48	Panchagarh	25008
17	Sherpur	35347	49	Khulna	54193
18	Chottogram	135857	50	Satkhira	50540
19	Bandarban	10531	51	Bagerhat	43425
20	Brahmanbaria	63342	52	Jashore	63220
21	Chadpur	60277	53	Jhenaidah	42229
22	Cumilla	119158	54	Magura	22721
23	Cox's Bazar	47192	55	Narail	20680
24	Feni	31720	56	Kushtia	45298
25	Khagrachhari	16062	57	Chuadanga	25428
26	Lakshmipur	38149	58	Meherpur	14807
27	Noakhali	63316	59	Barishal	66871
28	Rangamati	17346	60	Bhola	46238
29	Sylhet	67937	61	Pirojpur	30667
30	Sunamgang	54473	62	Jhalokati	19304
31	Maulvibazar	45274	63	Barguna	23872
32	Habiganj	47156	64	Patuakhali	41065

Table 2: Selected Unions from the Selected Upazilas and Districts

Division Name	District Name	Upazila Name	Unions Name	Total Beneficiaries in 2016-17 Fiscal Year
Barishal	Barishal	Bakerganj	Rangasree	**773**
Rajshahi	Bogura	Gabtali	Nepaltali	**795**
Chottagong	Cumilla	Burichang	Sholonal	**961**
Dhaka	Manikgang	Harirampur	Boira	**475**
Rangpur	Dinajpur	Parbatipur	Belaichandi	**925**
Khulna	Jashore	Jashore Sadar	Noawapara	**1054**
Shylet	Habigonj	Bhahubal	Bhahubal	**641**

Table 3: Some Key Information of the Selected Unions

Basic Demographic Information			
Union: **Bangasree**	Upazila: **Bakerganj**	District: **Barishal**	Division: **Barishal**
Area (in sq. km): **10036**			
Population	Female: **18327**	Male: **17902**	
Poverty Index	Poor (Upper Line): **42.18**	Extreme Poor (lower Line): **55.38**	
Union: **Sholanal**	Upazila: **Burichang**	District: **Cumilla**	Division: **Chottogram**
Area (in sq. km): **6030**			
Population	Female: **15621**	Male: **15988**	
Poverty Index	Poor (Upper Line): **17.31**	Extreme Poor (lower Line): **33.29**	
Union: **Boira**	Upazila: **Harirampur**	District: **Manikganj**	Division: **Dhaka**
Area (in sq. km): **2761**			
Population	Female: **66693**	Male: **79686**	
Poverty Index	Poor (Upper Line): **8.27**	Extreme Poor (lower Line): **18.12**	
Union: **Noawapara**	Upazila: **Jashore Sadar**	District: **Jashore**	Division: **Khulna**
Area (in sq. km):			
Population	Female:	Male:	
Poverty Index	Poor (Upper Line): **16.40**	Extreme Poor (lower Line): **35.29**	
Union: **Napaltali**	Upazila: **Gabtali**	District: **Bogura**	Division: **Rajshahi**
Area (in sq. km):			
Population	Female: **17498**	Male: **18839**	
Poverty Index	Poor (Upper Line): **5.72**	Extreme Poor (lower Line): **15.64**	
Union: **Belaichandi**	Upazila: **Parbatipur**	District: **Dinajpur**	Division: **Rangpur**
Area (in sq. km): **9612**			
Population	Female: **18197**	Male: **19277**	
Poverty Index	Poor (Upper Line): **22.08**	Extreme Poor (lower Line): **39.75**	
Union: **Bahubal**	Upazila: **Bahubal**	District: **Habigonj**	Division: **Shylet**
Area (in sq. km): **11862**			
Population	Female: **17498**	Male: **18839**	
Poverty Index	Poor (Upper Line): **19.27**	Extreme Poor (lower Line): **24.08**	

Source: Upazila Nirbahi Office, Upzila Poverty Map 2010

Appendix 3 Social Safety Net Programs

Table 1: Capturing the Timeline of the Demand-Driven Process of Innovations

Time	Innovations	Contextually Relevant Factors
Mid to late 1970s	Vulnerable Group Feeding Scaled-up FFW Micro-credit	Innovations- a response to the food shortage of 1974
Mid 1980s	VGF transformed to VGD (later to IGVGD) to re-orient focus from relief to relief and development	There were concerns that feeding alone was not enough to reduce chronic hunger and criticism from civil society that poor were being made dependent spurred new initiatives to add training for income-generating activities and bring NGO collaboration
Late 1980s	RMP: Workfare innovations - adding promotional goals to protection goals - extending workfare projects beyond earth-work e.g., social forestry, road maintenance	Innovations- a response to the devastation of consecutive floods of 1987 and 1988 which saw new policy emphasis on all-weather infrastructure in place of seasonal earthen infrastructure
Early 1990s	CCTs Food-for Education Program	Introduction of Food for Education and Female School Stipend Programs were driven by two contextual factors: i) a political factor contingent upon the return of parliamentary democracy in 1991 that saw elected leaders seeking new sources of political support; ii) an instrumental search for new use for food aid on the phasing out of Palli Rationing program;
Late 1990s	VGF Card Old Age Allowance Widow Allowance	VGF card was an innovation occasioned by the devastating flood of 1998 when rapid deployment of a food security Program was urgently necessary. The two allowance programs were innovations driven by competitive populist politics
Early 2000s	Graduation goals A series of successor programs to RMP and VGD with more explicit combination of protection and promotional goals	A discourse shift from protection goals to protection and promotion goals
Mid 2000s	Geographic Targeting Monga affected area, chars	Greater recognition of poverty pockets
Late 2000s	Employment Guarantee	The food price hike of 2007-08 spurred a new initiative that saw a major innovation in terms on introduction of employment guarantee (bulk employment during slack seasons) in workfare program.

Source: (GOB, 2015, Rahman and Choudhury, 2012)

Current Distribution System of OAAP

Political manifesto of the present government was to establish the country into Digital Bangladesh by 2021. To achieve the goal the government has developed Union/Porashova Digital Centre (UDC/PDC/CDC) where beneficiaries' data are being entered and validated. The government has introduced Digital Payment (G2P) System in 17 July 2018, through this system the allowance of the Social Safety Net Programs are being distributed at the door step of the poor vulnerable elderly people. At the beginning as pilot basis the system was introduced in 212 upzilas of Bangladesh. However, by 2020 the government is targeting to implement G2P system throughout the country. The government has also developed Management Information System (MIS) at the Social Welfare Offices for the digitization of all allowance programs.

Digital payment system (government to pay G2P) is a system through which all the enlisted beneficiaries will receives 11 digit number that is being noted in their allowance book. Beneficiaries provide the number at the Union Digital Center and their figures tips are scanned and allowance are given to them. However, the bank system would also be functioning for those who wants to collect the allowance from the bank. Names of the selected beneficiaries now entered in the MIS system where automatically information of the beneficiaries are verified with the NID system as both the system are now linked.

Dhaka University Institutional Repository

Table 2: Social Safety Net Programs Budget 2016-17 & 2017-18

(A.1) Cash Transfer (Allowances) Programs & Other Activities: (A.1.1) Social Protection

Sl. No	Name of Program/Activities/Projects	Coverage (Persons in lac/Man Month)			Budget (Taka in core)		
		Budget (2016-17)	Revised (2016-17)	Budget (2017-18)	Budget (2016-17)	Revised (2016-17)	Budget (2017-18)
1	Old Age Allowance	31.50	31.50	35.00	1890.00	1890.00	2100.00
2	Allowances for the Widow, Deserted and Destitute Women	11.50	11.50	12.65	690.00	690.00	759.00
3	Allowances for the Financially Insolvent Disabled	7.50	7.50	8.25	540.00	540.00	693.00
4	Maternity Allowance Program for the Poor	5.00	5.00	6.00	300.00	300.00	360.00
5	Allowances for Urban Low-income Lactating Mothers	1.80	1.80	2.00	108.18	108.18	120.00
6	Honorarium for Freedom Fighters	1.80	1.85	2.00	2196.06	2196.06	3200.00
7	Honorarium & Medical Allowances for Injured Freedom Fighters	0.15	0.15	0.15	245.91	327.15	267.36
8	Assistance for Cancer, Kidney, Liver Cirrhosis and other Patients	0.06	0.06	0.10	30.00	30.00	50.00
9	Grants for Residents in Government Orphanages and Other Institutions	0.18	0.18	0.20	46.20	46.24	51.00
10	Capitation Grants for Orphan Students in Non-government	0.82	0.82	0.98	86.40	86.40	103.68
11	General Relief Activities	10.00	19.49	13.09	165.00	321.52	216.02
12	Block Allocation for Disaster Management	0.00	0.00	0.00	100.00	100.00	200.00
13	Non-Bengali Rehabilitation	1.21	1.21	1.21	75.18	75.18	80.20
14	Pension for Retired Government Employees and their Families	6.00	6.00	6.26	16915.43	12667.00	22392.22
15	Ration for Shaheed Family and Injured Freedom Fighters	0.30	0.30	0.30	32.50	32.50	33.00
16	Program for Livelihood Improvement of tea-garden laborers	0.30	0.30	0.30	15.00	15.00	15.00
Subtotal: Lac-Man & Taka (A1.1)		**78.12**	**87.66**	**88.49**	**23435.86**	**19425.23**	**30640.48**
(A.1.2) Social Empowerment							
1	Stipend for Disabled Students	0.60	0.70	0.80	47.88	47.88	54.50
2	Grants for the Schools for the Disabled	0.25	0.25	0.35	12.50	12.50	22.96
Subtotal: Lac-Man & Taka (A.1.2)		**0.85**	**0.95**	**1.15**	**60.38**	**60.38**	**77.46**
Total: A.1 (A.1.1+A.1.2)		**78.97**	**88.61**	**89.64**	**23496.24**	**19485.61**	**30717.94**
(A.2) Cash Transfer (Special) Program							
1	Housing Support	2.60	2.60	2.84	22.00	22.00	24.00
2	National Legal Aid	0.40	0.45	0.50	10.26	11.55	12.70
3	Agriculture Rehabilitation	0.00	0.00	0.00	75.00	75.00	100.00
Subtotal: Lac-Man & Taka (A.2.1)		**3.00**	**3.05**	**3.33**	**107.26**	**108.55**	**136.70**

Dhaka University Institutional Repository

Sl. No.	Name of Program/Activities/Projects	Coverage (Persons in lac/Man Month)			Budget (Taka in core)		
		Budget (2016-17)	Revised (2016-17)	Budget (2017-18)	Budget (2016-17)	Revised (2016-17)	Budget (2017-18)
Total: A (Taka)		**81.97**	**91.66**	**92.98**	**23603.50**	**19594.16**	**30854.64**
(B) Food Security Programs: Social Protection							
1	Open Market Sales (OMS)	220.00	97.06	113.88	1162.50	617.76	780.48
		(Lac Man)	(Lac Man)	(Lac Man)	(8.50)	(3.75)	(4.40)
2	Vulnerable Group Development (VGD)	120.00	120.00	137.14	1168.56	1191.85	1407.65
		(Man Month)	(Man Month)	(Man Month)	(3.15)	(3.15)	(3.60)
3	Vulnerable Group Feeding (VGF)	64.72	56.63	67.96	1483.88	1324.28	1642.26
		(Lac Man)	(Lac Man)	(Lac Man)	(4.00)	(3.50)	(4.20)
4	Test Relief (TR) Food	18.75	0.00	0.00	1281.33	0.00	0.00
		(Man Month)	(Man Month)	(Man Month)	(4.00)	(0.00)	(0.00)
5	Gratuitous Relief (GR)	40.00	62.73	56.82	326.45	522.14	488.76
		(Lac Man)	(Lac Man)	(Lac Man)	(0.88)	(1.38)	(1.25)
6	Food Assistance in CTG-Hill Tracts Area	7.76	7.76	7.76	253.92	255.79	265.10
		(Man Month)	(Man Month)	(Man Month)	(0.75)	(0.75)	(0.75)
7	Food For Work (FFW)	18.75	0.00	0.00	1528.22	0.00	0.00
		(Man Month)	(Man Month)	(Man Month)	(4.60)	(0.00)	(0.00)
8	Work For Money (WFM)	0.00	19.21	19.40	0.00	1435.47	1450.00
		(Man Month)	(Man Month)	(Man Month)	(0.00)	(0.00)	(0.00)
9	Test Relief (TR) Cash	0.00	17.57	17.83	0.00	1281.32	1300.00
		(Man Month)	(Man Month)	(Man Month)	(0.00)	(0.00)	(0.00)
10	Employment Generation Program for the Poor	8.27	8.27	8.27	1650.00	1650.00	1650.00
		(Man Month)	(Man Month)	(Man Month)	(0.00)	(0.00)	(8.50)
11	Food friendly Program	0	0.46	0.57	0.00	2021.28	2601.11
		(Lac Man)	(Lac Man)	(Lac Man)	(0.00)	(6.89)	(8.50)
	Total (B Lac-Man)	**324.72**	**216.88**	**239.23**	**2972.83**	**4485.46**	**5512.61**
	Total (B Man-Month)	**173.53**	**172.81**	**190.40**	**5882.03**	**5814.43**	**6072.75**
	Total: B (Taka)				**8854.86**	**10299.89**	**11585.36**
(C.1) Micro-Credit Programs: Social Empowerment							
1	Micro-credit for Women Self-employment	0.22	0.22	0.22	3.00	3.00	4.00
2	Fund for Micro-Credit through PKSF	34.21	30.10	30.79	100.00	88.00	90.00
3	Social Development Foundation	0.00	0.00	0.00	350.00	350.00	425.00
Subtotal: Lac-Man & Taka (C.1)		**34.43**	**30.32**	**31.01**	**453.00**	**441.00**	**519.00**
(C.2) Miscellaneous Funds: Social Empowerment							
1	Fund for the Welfare of Burnt and Disabled	0.30	0.30	0.15	3.00	3.00	1.50
2	Trust for the protection of the persons with neuron develop- mental disabilities.	0.00	0.00	0.00	10.50	10.50	10.50
3	Welfare Trust for Physical disabilities.	0.00	0.00	0.00	5.00	5.00	10.00
4	Fund for Assistance to the Small Farmer and Poultry Farms	1.00	1.00	1.00	100.00	100.00	100.00
5	Swanirvar Training Program	0.16	0.16	0.17	1.82	1.82	1.90
6	Joyeeta Foundation	0.05	0.05	0.06	1.10	11.85	1.25
7	Shamaj Kallyan Parishad	0.45	0.45	0.62	39.91	40.00	55.00
Subtotal: Lac-Man & Taka (C.2)		**1.96**	**1.96**	**1.99**	**161.33**	**172.17**	**180.15**

Dhaka University Institutional Repository

Sl. No.	Name of Program/Activities/Projects	Coverage (Persons in lac/Man			Budget (Taka in core)		
		Budget (2016-17)	Revised (2016-17)	Budget (2017-18)	Budget (2016-17)	Revised (2016-17)	Budget (2017-18)
(C.3) Miscellaneous Funds: Social Protection							
1	Fund for Climate Change	4.50	4.50	4.50	100.00	100.00	100.00
2	Block Allocation for Various Program	0.10	0.10	0.07	354.00	370.00	249.00
3	National Service	0.48	0.63	1.38	215.00	280.00	620.00
4	Women's Skill Based Training For Livelihood	0.00	0.00	0.00	4.01	5.16	4.48
5	Child Development Center	0.03	0.03	0.03	4.80	4.80	5.25
6	Street Children Rehabilitation Program	0.02	0.02	0.02	3.21	3.21	3.53
7	Service and Assistance Center for Disabled	3.07	3.07	3.76	53.08	52.43	65.00
8	Rehabilitation and Creation of Alternative Employment for Beggars Profession	0.01	0.01	0.06	0.50	0.50	3.00
9	Pension Insurance Scheme	0.02	0.02	0.02	12.00	12.00	12.00
10	Program for Improving the Livelihood of Bade & disadvantage common unity	0.25	0.25	0.29	20.30	২০.৬৯	27.00
11	Program for Improving the Livelihood of Trans Gender (Hijra)	0.04	0.04	0.07	9.00	9.00	11.35
Subtotal: Man-Month & Taka (C.3) =		**8.52**	**8.67**	**10.20**	**775.90**	**857.79**	**1100.61**
Total: C (Taka) =		**44.91**	**40.95**	**43.21**	**1390.23**	**1470.96**	**1799.76**
Total: Protection - Lac-man (A.1.1+B)		**402.84**	**304.54**	**327.72**	**26408.69**	**23910.69**	**36153.09**
Total: Protection - Man-Month (B+C3)		**182.05**	**181.48**	**200.60**	**6657.93**	**6672.22**	**7173.36**
Total: Empowerment: Lac-man (A.1.2+A.2.1+C1+C2) =		**40.24**	**36.29**	**37.48**	**781.97**	**782.10**	**913.31**
Grand Total (A+B+C) =					**33848.59**	**31365.01**	**44239.76**
Total Non-development Budget =					**228,079**	**204,538**	**245,015**
Percentage to Non-development Budget =					**14.84%**	**15.33%**	**18.06%**
(D) Development Sector Programs: Social Empowerment							
D.	**Running Development Projects**						
1	Lump Provision for Development of Special Areas (Except Hill Tracts)	0.13	0.13	0.13	20.00	20.00	30.00
2	Ashroyan-2 Project	0.07	0.23	0.26	80.00	260.00	292.00
3	Primary School Stipend	130.00	130.00	32.92	1400.00	1400.00	354.48
4	School Feeding Programs	25.00	35.00	25.00	430.80	540.10	512.45
5	Reaching Out of School	6.48	4.03	4.55	265.00	165.00	186.00
6	Secondary Education Sector Investment Program	25.00	17.85	31.25	800.00	571.30	1000.00
7	Secondary Education Stipend	10.00	10.00	4.54	240.00	233.60	109.03
8	Stipend for Female students at Bachelor Level	2.00	0.00	0.00	3.00	0.01	0.00
9	Higher Secondary Stipend	6.78	6.78	2.25	150.00	165.00	49.87
10	Secondary Education Quality and excess enchantment	12.00	11.00	12.00	693.70	630.44	366.46

Dhaka University Institutional Repository

Sl. No.	Name of Program/Activities/Projects	Coverage (Persons in lac/Man Month)			Budget (Taka in core)		
		Budget (2016-17)	Revised (2016-17)	Budget (2017-18)	Budget (2016-17)	Revised (2016-17)	Budget (2017-18)
11	* Maternal, Neonatal, Child and Adolescent Health	400.00	400.00	911.66	566.00	425.34	1290.00
12	* Essential Services Delivery	300.00	1000.00	0.00	29.00	8.64	0.00
13	* Community Based Health Care	1340.00	1340.00	1340.00	525.00	404.73	7.00
14	* National Nutrition Services	900.00	1350.00	900.00	58.00	36.19	136.00
15	* Maternal, Child, Reproductive and Adolescent Health	400.00	203.17	5.81	126.00	64.00	1.83
16	*Clinical Contraception Services Delivery	15.00	15.00	31.36	135.00	94.23	282.28
17	* Family Planning Field Services Delivery	150.00	92.46	176.16	140.50	86.60	165.00
18	TT.B., Leprosy, Communicable and Non-communicable Disease Control	900.00	145.90	2353.39	255.50	41.42	668.10
19	Child Sensitive Social Protection in Bangladesh	0.01	0.01	0.00	7.08	7.15	0.00
20	Construction of Hostel for Govt. Orphanage	0.20	0.13	0.08	50.00	33.70	19.88
21	Services for Children at Risk	0.06	0.01	0.00	16.70	0.01	0.00
22	Establishment of Hostel for the Visually Impaired Children (37 Unit)	0.01	0.01	0.03	7.17	7.89	18.12
23	Enabling Environment for Child Right	0.10	0.09	0.00	25.78	21.94	0.00
24	Early Learning for Child Development	0.00	0.00	0.00	4.14	16.90	8.52
25	Northern Area Reduction of Poverty Initiative	0.03	0.03	0.03	42.71	38.65	38.76
26	Disaster and Climate Resilient	0.10	0.13	0.00	50.00	65.00	0.00
27	Rural Infrastructure Development	0.00	0.00	0.00	65.00	65.00	60.00
28	Urban Primary Health Care Service Delivery	2.00	2.00	2.00	228.00	190.00	57.00
29	Urban Public Environmental Health Care Development Program	20.00	25.00	20.00	117.46	132.92	70.78
30	Rehabilitation of Aila Affected Infrastructure	1.00	0.00	0.00	65.00	0.00	0.00
31	Haor Infrastructure and livelihood Development	0.45	0.35	0.45	210.00	165.00	210.00
32	Coastal Climate Resilient Infrastructure Improvement	0.50	0.50	0.50	290.00	295.00	260.00
33	Rural Employment and Road Maintenance Program,	2.34	5.02	4.22	110.00	238.00	200.00
34	Agriculture Infrastructure Improvement	0.67	0.60	0.62	32.00	28.60	29.60
35	Construction of Colony for the Cleaners of Dhaka City Corporation	0.50	0.50	0.50	8.00	30.00	80.92
36	Fishermen ID Card and Fisheries Project	1.34	0.92	0.00	11.32	7.67	0.00

Dhaka University Institutional Repository

Sl. No.	Name of Program/Activities/Projects	Coverage (Persons in lac/Man Month)			Budget (Taka in core)		
		Budget (2016-17)	Revised (2016-17)	Budget (2017-18)	Budget (2016-	Revised (2016-17)	Budget (2017-18)
37	Participatory Small Scale Water Resource Development	8.00	8.00	8.00	160.00	158.00	93.74
38	Emergency 2007 Cyclone Recovery and Rehabilitation	2.05	2.05	2.05	251.00	226.20	160.60
39	Expansion of Polli Daridro Bimochon Foundation for Poverty Alleviation and self-Employment	0.30	0.30	0.30	79.60	70.00	55.65
40	Bangladesh Rural Water Supply and Sanitation	6.00	5.71	1.87	157.50	150.00	49.00
41	Char Livelihood Program (2nd Phase)	0.10	1.00	0.00	3.50	3.50	0.00
42	One House One Farm	2.00	9.00	9.00	315.26	678.33	772.59
43	Economic Empowerment of the Poorest in Bangladesh	10.00	10.00	0.00	15.76	7.15	0.00
44	Integrated Rural Employment Support Project for the Poor Women	0.13	0.13	0.13	32.99	32.99	28.00
45	Rural Livelihood (2nd Phase)	0.21	0.21	0.21	40.00	30.00	49.91
46	Mujibnagar Integrated Agricultural Development	0.85	0.85	0.00	423.23	32.39	0.00
47	Initiative for Development, Empowerment, Awareness & Livelihood, Kurigram	0.07	0.07	0.00	5.00	8.60	0.00
48	Integrated Support to Poverty and Inequality Reduction through Enterprise Development	0.10	0.10	0.00	20.27	15.52	0.02
49	Emergency 2007 Cyclone Recovery and Restoration	1.00	1.00	1.00	145.80	100.80	178.60
50	Integrated Fisheries & Livestock Development in Flood Controlled Areas & Water Bodies	0.28	0.28	0.00	20.47	20.47	0.00
51	Regional Duck Breeding and Hatchery (3rd Phase)	0.16	0.16	0.16	40.67	35.00	42.47
52	Bangladesh Climate Resilient Participatory Afforestation and Reforestation	0.31	0.32	0.00	78.09	80.00	0.00
53	Char Development and Settlement	1.00	0.24	1.00	549.61	134.93	94.85
54	"Gucchagram" (Climate Victims Rehabilitation)	0.38	0.71	1.81	48.59	90.19	231.52
55	Second Chittagong Hill Tracts Rural Development	5.02	3.50	6.02	50.00	40.00	69.80
56	Construction of Residence for Landless & poor Freedom Fighters	0.29	0.29	0.29	100.00	55.00	56.25
57	Establishment of Autistic Academy in Bangladesh	0.00	0.00	0.00	60.00	60.00	60.00
58	Skills for Employment Investment Program	2.60	2.60	2.60	256.83	256.83	367.00
59	Generation Break Through	0.10	0.10	0.10	4.42	4.73	4.31

Dhaka University Institutional Repository

Sl. No.	Name of Program/Activities/Projects	Coverage (Persons in lac/Man Month)			Budget (Taka in core)		
		Budget (2016-17)	Revised (2016-17)	Budget (2017-18)	Budget (2016-17)	Revised (2016-17)	Budget (2017-18)
60	Institute of Pediatric Neuro Disorder and Autism in BSMMU	0.05	0.02	0.04	17.23	5.44	14.45
61	Health Economic Financing	0.03	0.03	0.00	25.63	5.80	0.00
62	Investment Component for Vulnerable Group Development	0.10	0.10	0.10	22.44	21.72	143.00
63	Improving Working Condition in the Ready-Made Garments Sector	17.40	16.51	0.00	103.84	98.54	0.00
64	Income Support Program for the Poorest	9.14	3.37	6.00	87.81	32.37	167.00
65	Skills for Employment and Productivity	0.30	0.00	0.00	35.00	0.00	0.00
66	Multipurpose Disaster Shelter Construction	1.00	0.80	1.00	251.00	200.80	301.37
67	Rural Settlement Construction for improvement of Rural Livelihood	0.01	0.01	0.01	70.00	50.00	90.00
68	Employment for Ultra Poor in Northern Areas	0.07	0.07	0.07	25.37	25.00	25.00
69	Poverty Reduction Through Inclusive and Sustainable Markets	0.04	0.04	0.04	16.39	6.45	12.45
70	Adaptation to Climate Change and Rehabilitation of Livelihood	0.05	0.05	0.00	17.69	17.88	2.49
71	Social Security Policy Support (SSPS) Program	0.00	0.00	0.00	19.80	11.50	10.80
72	Strengthening Public Financial Management for Social Protection	0.00	0.00	0.00	47.20	47.20	51.25
73	Skill and Employment Program in Bangladesh	0.00	0.00	0.00	50.00	25.17	65.88
74	Increase Productivity and Opportunity for empowerment for Women (SWAPNO)	0.27	0.04	0.03	179.32	25.65	17.00
75	Support to the Urban Health and Nutrition to the Urban Bangladesh	1.00	1.00	0.73	50.81	50.81	36.85
76	Urban Resilience Project: (DNCC & DDM)	0.00	0.00	0.00	225.18	54.20	57.00
77	Skill and Training Enhancement	0.00	0.00	0.00	20.27	15.52	0.02
D. 1	**Total Running Development Projects**	**4722.18**	**4865.52**	**5902.25**	**11381.43**	**9474.71**	**9812.95**
	N.B. * Coverage denotes number of visits						

Dhaka University Institutional Repository

Sl. No.	Name of Program/Activities/Projects	Coverage (Persons in lac/Man			Budget (Taka in core)		
		Budget (2016-17)	Revised (2016-17)	Budget (2017-18)	Budget (2016-17)	Revised (2016-17)	Budget (2017-18)
D. 2	**New Development Projects**						
1	Urban Based Women Development Project (Phase-2)		0.53	0.53		11.26	21.33
2	Establishment of 20 Child Daycare Center Project		0.06	0.06		6.00	12.10
3	Income Generating Activities (IGA) for Women at Upazila Level			2.05			85.95
4	Multi-Sectoral Program to Prevent on Violence Against Women (4th Phase)						26.80
5	Amader Bari (Our Home): Integrated Old and Children Home						2.00
6	Construction of Vocational Training and Rehabilitation Centre for the Disable at CRP, Manikganj						5.00
Subtotal: Lac-Man & Taka (D.2)		**0.00**	**0.59**	**2.64**	**0.00**	**17.26**	**153.18**
Total: Lac-Man & Taka (D)		**4722.18**	**4866.11**	**5904.89**	**11381.43**	**9491.97**	**9966.13**
Total: (Social Protection - Taka)					**33066.62**	**30582.91**	**43326.45**
Social Protection (% to Budget)					**9.71**	**9.64**	**10.82**
Social Protection (% to GDP)					**1.69**	**1.56**	**1.95**
Total: (Social Empowerment - Taka)					**12,163.40**	**10,274.07**	**10,879.44**
Social Empowerment (% to Budget)					**3.57**	**3.24**	**2.72**
Social Empowerment (% to GDP)					**0.62**	**0.53**	**0.49**
Total: Beneficiary (Lac-man)		**5165.26**	**5206.9**	**6270.10**			
Total: (Man-Month)		**182.05**	**181.48**	**200.60**			
Total: (Annual Lac-Man)		**15.17**	**15.12**	**16.72**			
Total: Taka (Social Protection & Empowerment)					**45,230**	**40,857**	**54,206**
Total Budget					**340,604**	**317,174**	**400,266**
Percentage to Budget					**13.28%**	**12.88%**	**13.54%**
GDP					**1,961,017**	**1,956,056**	**2,223,600**
Percentage to GDP					**2.31%**	**2.09%**	**2.44%**

Dhaka University Institutional Repository

Table 3: Public Expenditure on SSNPs in Bangladesh in Recent Years

FY	Total SNP Budget	Total Budget (in Billion Taka)	Percentage to Budget	GDP (in Billion Taka)	Percentage to GDP
2008-09	138.45	941.40	14.71	6,149.43	2.25
2009-10	167.06	1,105.23	15.12	6,910.87	2.42
2010-11	208.94	1,300.11	16.07	7,903.66	2.64
2011-12	219.75	1,612.13	13.63	9,147.84	2.40
2012-13	230.98	1,893.26	1.22	10,379.87	2.23
2013-14	266.54	2,162.22	12.33	11,810.00	2.26
2014-15	306.36	2,396.68	12.78	15,136.00	2.02
2015-16	359.75	2,645.65	13.60	17,295.67	2.08
2016-17	408.57	3,171.74	12.88	19,560.56	2.09
2017-18	485.24	3,714.95	13.06	22,385.00	2.17
2018-19	644.04	4,425.41	14.55	25,361.77	2.54
2019-20	743.67	5,231.90	14.21	28,858.72	2.58

Source: (GoB, 2017) and the official website of the Finance Division, Ministry of Finance, Government of the People's Republic of Bangladesh (http://www.mof.gov.bd/en/index.php?option=com_content&view=article&id=217&Itemid=1)

Table 4: Budget of Old Age Allowance Program 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	8920.00	300	2.475
2012-2013	8910.00	300	2.475
2013-2014	9801.00	300	2.722
2014-2015	13068.00	400	2.722
2015-2016	14400.00	400	3.000
2016-2017	18900.00	500	3.150
2017-2018	21000.00	500	3.500

Source: (GoB, 2017, GOB, 2015)

Dhaka University Institutional Repository

Appendix 4: Survey Questionnaire and Topic Guides

Old Age Allowance Program in Bangladesh: Policy Issues and Implementation Challenges

BENEFICIARIES QUESTIONNAIRE

DIVISION…….
ZILLA ……..
UPZILLA…….
UNION……
NAME AND LINE NUMBER OF RESPONDENT……
Respondent: WOMEN AGED 62 YEARS OR ABOVE……1 MEN AGED 65 YEARS OR ABOVE ……..2

INTERVIEWER VISITS

	1	2	3	FINAL VISIT
DATE INTERVIEWER'S NAME RESULT*				DATE INTERVIEWERS CODE RESULT*

*RESULT CODES:
01 COMPLETED
02 NOT AVAILABLE
03 REFUSED
04 RESPONDENT INCAPACITATED

INFORMED CONSENT

আসসালামু আলাইকুম/আদাব,

আমার নাম ..... । আমি ঢাকা বিশ্ববিদ্যালয়ের পপুলেশন সায়েন্সস বিভাগের একজন গবেষক। বর্তমানে আমি বয়স্ক ভাতার অবস্থার উপর গবেষনা করছি। আমি বয়স্ক মানুষের বয়স্ক ভাতার বিষয়ের উপর তথ্য সংগ্রহের জন্য আপনার এলাকায় জরিপ করছি। আপনারা জানেন বাংলাদেশে বর্তমানে প্রতি ১০০ জন মানুষের মধ্যে ৮ জন মানুষ বয়স্ক, যা ভবিষ্যতে আরো বাড়বে। সেইজন্য এই এলাকার বয়স্ক ভাতার সম্পর্কে আমাদের কিছু তথ্যের প্রয়োজন। আপনি অনুমতি দিলে আমি এখন আপনাকে বয়স্ক ভাতার সম্পর্কে কিছু প্রশ্ন জিজ্ঞাসা করবো। আপনাকে আশ্বাস দিচ্ছি যে আপনি যা বলবেন তা গোপন রাখা হবে। আপনার অংশগ্রহণ সম্পূর্ণভাবে আপনার ইচ্ছাধীন, আপনি ইচ্ছা করলে যে কোন প্রশ্নের উত্তর নাও দিতে পারেন। আমি আশা করবো, আপনি এই গবেষনা কাজে অংশগ্রহণ করবেন, কারণ আপনার মতামত অত্যন্ত গুরুত্বপূর্ণ। আপনার মতামতের ভিত্তিতে সরকার বয়স্ক মানুষের কল্যানের জন্য নানা পদক্ষেপ গ্রহন করবে যদি অনুমতি দেন তাহলে আপনার সাথে আমি কিছুসময় কথা বলতে চাই। আপনি কি আমাদের জরিপ সম্পর্কে কিছু জানতে চান? এখন কি আমি সাক্ষাৎকার শুরু করতে পারি?

উত্তর দিতে রাজী হয়েছে **১- সাক্ষাৎকার গ্রহনকারী স্বাক্ষর দিয়ে সাক্ষাৎকার শুরু করুন**। উত্তর দিতে রাজী হয়নি **২- ধন্যবাদ জানিয়ে শেষ করুন**।

সাক্ষাৎকার গ্রহনকারীর স্বাক্ষর : ..... **সাক্ষাৎকার শুরু করার সময়** |___|___| |___|___|

ঘন্টা মিনিট

Dhaka University Institutional Repository

SECTION 1: BASIC INDIVIDUAL CHARACTERISTICS			
NO.	**QUESTIONS**	**CODING**	**SKIP**
101.	What is your current age?		
102.	Sex of the respondent:	1= Male 2= Female	
103.	Have you ever been to school?	1=Yes 2=No	
104.	Level of education of the respondents:	1= No education 2= Up to primary 3= Up to secondary	
105.	Religious affiliation of the respondent:	1= Muslim 2= Hindu 3= Buddhist 4= Christian 88=Others	
106.	Do you have National ID card?	1= Yes 2= No	
107.	What is your main occupation?	1= Farmer 2= Day Laborer 3= Handicraft 4=Rikshaw puller/Van/Auto rikshaw 5=Domestic maid/maid 6=Housewife 7=Fishermen/weaver/kamer/kumer 8= No work 88= Other (specify…….)	
108.	Do you have own agricultural land?	1= Yes 2= No	
109.	If Yes, what is the size of the land?		
110.	Do you have own homestead?	1= Yes 2= No	
111.	If Yes, what is the size?		

SECTION 2: OPINION ABOUT OVERALL OLD AGE ALLOWANCE PROGRAM IMPLEMENTATION							SKIP
NO.	**QUESTIONS**	**CODING/SCALE**					
201.		Very poorly implemented	Poorly Implemented	Moderately Implemented	Effectively implemented	Very Effectively implemented	
	How the OAAP is implemented?						
202.	Do all the elderly people receiving old age allowance program?	1= Yes 2= No →					If no 203
203.	If no what do you think the reasons are?	1= 2=		3= 4=			
204.	Do you think the UP chairman are trustworthy?	1= Yes 2= No					
205.	Do you think the members are trustworthy?	1= Yes 2= No					
206.	Do you think the Government officials are trustworthy?	1= Yes 2= No					

Dhaka University Institutional Repository

207.		Very Poor	Poor	Moderate	Good	Very Good	
	What do you think about the selection procedures?						
208.	How beneficiaries list are made?	1= Social connection 2= UP/member request 3= Purely on selection criteria 4= By giving bribe 5= Request from MP 88= Others (Specify……)					
209.		Very Poor	Poor	Moderate	Good	Very Good	If proper 301
	What do you think about the distribution process of OAAP?						
210.	In case of improper what do you think the reasons behind this?	1=Long wait 2=Information not disseminated properly 3=Need to give bribe 88=Others (Specify……)					

SECTION 3: BENEFICIARIES OLD AGE ALLOWANCE PROGRAM			
NO.	**QUESTIONS**	**CODING**	**SKIP**
301.	Beside old age allowance, do you receive any other allowances?	1= Yes 2= No	
302.	If yes which one you are receiving?	1=Honorarium for freedom fighters 2=Allowance for disabled persons 3=VGD/VGF 4=Widow allowance	
303.	Who verified your age? (If 106 yes then skip 303)	1=Union Parishad Chairman/member 2=Social Welfare Officer 88=Other (specify……..)	
304.	Who verified your wealth condition?	1= Union Parishad Chairman/member 88= Other (specify……..)	
305.	Did you fail to get the benefit before?	1= Yes 2= No	
306.	If yes, what were the barriers?	1= Lack of information 2= Lack of political identity 3= Could not give bribes 88= Other (Specify……)	
307.	How did you get to know about the OAAP scheme?	1= Government Notice circulation 2= Neighbors/ Friends/ Relatives 3= Announcement through loud speaker 4= UP chairman/members 5= Upazila Nirbahi Officer 88= Other (Specify……)	
308.	Did anyone referred your name to include in the list?	1= No 2= UP Chairman / Member request 3= MP request 4= Upazila Nirbahi Officer request 88= Others (Specify……)	

Dhaka University Institutional Repository

309.	Did you face any problem to open a bank account?	1= Yes 2= No		If no 310
310.	What are the problems did you face for opening bank account	1. 2.	3. 4.	
311.	For withdrawing allowance, is there any problem?	1= Yes 2= No		If no 312
312.	If the answer is 'Yes', what are the problems you face?	1= Need to face difficulties while collecting 2= Long wait 3= Lack of right information 4= Paying 'speed money' 5= Need to travel long distance 88=Others (specify…….)		
313.	Whom did you contact after the problem you faced?	1= Upazila Nirbahi Officer 2= Union Parishad Chairman 3= Upzila Social Welfare Officer 4= None 88= Other (Specify……)		
314.	Are you getting the financial assistance regularly as per interval?	1= Yes 2= No		If no 315
315.	If no then state the reasons	1. 2.	3. 4.	
316.	To your opinion what are the weakness you see in OAAP?	1= Corruption 2= No transparency accountability enforcement control 88= Other (specify……..)		
317.	Do you have any suggestions for the program improvement?	1. 2.	3. 4.	

318.

Overall satisfaction of OAAP implementation by the beneficiaries	**Highly Dissatisfied**	**Dissatisfied**	**Indifferent**	**Satisfied**	**Highly Satisfied**
How satisfied you are regarding the ability of the officers to provide the services correctly?					
How satisfied you are regarding the quality of services?					
How satisfied you are regarding the mode of payment?					
How satisfied you are about selection process done by UP chairman?					
How satisfied you are about the selection process done by member?					

Dhaka University Institutional Repository

SCHEDULE - A

Topic Guide for In-depth Interview for the Social Welfare Officer/UNO

Start with greetings and brief description of the researcher and research, i.e. introduction to the researcher, objectives and the ethical considerations of the research. These questions are designed to be open ended.

Name UNO:	Officer	
Mobile		
District	Upazila:	Union:

General questions

- Which institutions are involved in the implementation of the OAAP?

Degree of tension between set of implementation actors

- What are the challenging issues you face while implement the OAAP? (among different institutions those are involved and with the target group) (selection, distribution and information sharing)

Socio Political Context

- What type of social, politiocal and governance issues are there that affect the effective implementation?

Extent and degree of consensus among implementers

- Could you please explain the chain of responsibility involved in decision-making and interaction within and between one another for implementing?
- What type of coordination with the ministry of the social welfare ministry/Upazila/ward? (Meetings/ timely release of budget/ provide technical support in updating data base).

Type and nature of policy and the degree of change aspired

- Could you please explain the selection and distribution procedures of OAAP?

Depth and deficit of capacity

- Do you think government has sufficient planning for management capacity (human and logistic resource) of your organisation?

Future suggestion

- What do you suggest for the development of the program? Supply Side Scopes (enable supply side/ intervene/involve)

Documentation

- How do you maintain the documentation? (beneficiaries database/update/waiting list/ frequency of list updating / record keeping /Minutes of the meetings/payment report)

Grievances

- Explain the grievances process. (Any complain received about the selection process/ disbursement/ about the amount/ person drawing allowance by impersonation/ under aged/ receiving after death/from others).

Dhaka University Institutional Repository

SCHEDULE - B

Topic Guide for In-depth Interview for the UP Chairman/Members

Start with greetings and brief description of the researcher and research, i.e. introduction to the researcher, objectives and the ethical considerations of the research. These questions are designed to be open ended.

Name of Chairman	Member	
Mobile:		
District	Upazilla	Union
Number of Household in the Union		
Total no. of Population		

General questions

- Which institutions are involved in the implementation of the OAAP? (institutional level tensions/ monitoring)

Degree of tension between set of implementation actors

- What are the challenging issues you face while implement the program that create tension among different institutions as well as with the target group?

Socio Political Context (In Context of Implementation)

- What do you think are the beneficiaries satisfied on the whole process of implementation?
- What type of political and social challenges are there that affect the implementation?

Extent and degree of consensus among implementers

- What type of coordination, co-operation and communication are there between and within the committees?

Type and nature of policy and the degree of change aspired

- What is your opnion about the selection criteria and distribution procedures?

(information dissemination among the beneficiaries-why not done cost, resources or other)

- Is there any in adequacy in the policy that effect the effective implementation?

Depth and deficit of capacity

- Do you think government has sufficient planning and management capacity for implementing the program? (human and logistic resources)

Documentation

- How do you maintain the documents? (beneficiaries database/update/waiting list/ frequency of list updating / record keeping of old data/Maintain formal minutes of the meetings/ submit payment report)

Grievances

- Explain the grievances process. (Any complain received about the selection process/ disbursement/ about the amount/ person drawing allowance by impersonation/ under aged/ receiving after death/from others)

Dhaka University Institutional Repository

SCHEDULE - C

Topic Guide for the Bank Officers

Start with greetings and brief description of the researcher and research, i.e. introduction to the researcher, objectives and the ethical considerations of the research. These questions are designed to be open ended.

Bank Name		Officer
Mobile		Designation
Union	Upazila	District

Implementation challenges

- Main problems and challenges in implementing the program (fund disbursement, unclear program, decentralization) (banking system-institutional and human resources, verifying system-account, signature verification)

Distribution Process

- Describe the OAA disbursement process (frequency, delivery, point of cash/reviewing beneficiary registry before payment/ role of UP Chairman and members/ release of fund annually/half yearly/quarterly/monthly-/ any specific date set for the distribution.

Degree of tension between set of implementation actors

- Do you think there is a tension between bank and target groups?

Socio Political Context (Context of Implementation)

- What are the social, political and governance issues that hamper the effective implementation?

Extent and degree of consensus among implementers

- Is there are sufficient meetings between bank and government for effective implementation?
- How do you verify the authorization letters/application on behalf beneficiary of those who are unable to come to collect the money? (verify the signature of the chairman/Verification of the authenticity)

Depth and deficit of capacity

- Are you satisfied with the overall capacity (skilled human and logistic resources) of your organisation for implementing the program?
- Do you think current banking structure is ok to implement the program successfully?

Documentation

- What is the documentation system? (beneficiaries database/update/ frequency of list updating / record keeping of old data/submit payment report)

Future suggestion

- What do you suggest for the development of the program?

Dhaka University Institutional Repository

SCHEDULE - D

Topic Guide for Elderly People

Start with greetings and brief description of the researcher and research, i.e. introduction to the researcher, objectives and the ethical considerations of the research. These questions are designed to be open ended.

Name Male	Female	
Mobile		
Union	Upazila	District

Information about OAAP schemes

- Overall knowledge about program

Selection process

- The selection process (fair/depends on local government/spend money/pay visit the relevant office/UP Chairman/prioritize process fair/false prioritize)

Barrier to receive OAAP

- Perceived barrier to receive OAA (making bank account/ trust on officer's efficiency and capability/ bad experience/dissatisfaction) that lead to tensions?

Delivery mechanism of the program

- The delivery system (availability of information/ Communication /fix date and time/distance/ /regarding the banking system) also leads to tensions.

Issue related to corruption

- Do you think there are irregularities in the process Selection and Delivery (Bribe giving/favoring)

Perception about the Service Provided in Existing Structure

- How satisfied you are regarding the ability/knowledge and expertise of the services provided?
- How satisfied you are regarding the availability of information and the quality of services?

Depth and deficit of capacity

- Are you happy with the banking capacity to deliver the program?
- Are you satisfied with the communication process?
- Do you think there is enough skilled persons in the social welfare office to give the services?

Strength and weakness of the scheme

- Any suggestion for the program (selection, delivery mechanism, timing)

Dhaka University Institutional Repository

Table 1: Variables and Sources of Information

Independent Variables	Indicators	Operationalization's	Sources of Information
Degree of tension between set of implementation actors	Tension between implementing organization	Acceptance rate of target group of the implementers and vice versa	Interview
	Target group participation	Accepting the benefit with no reservation	Interview
	Attitude of both implementers and target group	Willingness and acceptance of both parties	Interview
Extent and degree of consensus among implementers	Functional commitment	Implementer's commitment to implement the program	Interview
	Cooperation and Coordination	Sufficient communication between implementers (meeting, supervision)	Interview
	Ownership	Implementers and beneficiaries own the program	Interview
Depth and deficit of capacity	Planning	Sufficient planning for implementing the program	Interview, Survey (314-315)
	Management capacity	Organizations are capable to implement the program in place	Interview, Survey (210, 211, 314)
	Distribution process of OAAP	Distribution done in due process	Interview, 209-210, 309, 311-312
	Resource	Sufficient budget for the program, enough human resource and logistical support	Interview
	Knowledge and skills	Training, awareness about OAA and efficiency in providing the program	Interview
Socio Political Context (Context of Implementation)	Bureaucratic leadership	Actively taking part in approving the program and delegating the job to the concerned people.	Interview
	Trust	Beneficiaries have trust on the implementers	Interview, Survey (204-206, 307-308)
	Implementation approach	Beneficiaries are comfortable with the approaches of implementation	Survey (202-203, 207-210)
Nature of policy and the degree of change aspired	Selection criteria of beneficiaries	Criteria of selection mentioned in the policy are followed.	Interview Survey (207, 208,305-306, 307)
	Clarity of policy content	Understanding of policy content among implementers and beneficiaries	Interview, Survey (301-307)
	Relevance of policy	Policy deemed as adequate by both target groups and implementers.	Interview, Survey (308, 313, 316)
	Size of Beneficiaries	The total benefit size is consistent with the budget allocated.	Published documents, annual budget,

Dhaka University Institutional Repository

Appendix 5: Interviewee Codes (Anonymized)

Interviews of this study were conducted under the approval of PhD committee of Department of Public Administration University of Dhaka. In compliance with the code of practice on research ethics, I agreed that any information that was obtained in connection with this study through interviews and that could be identified with interviewees would remain confidential and would be disclosed only with the permission of interviewees, except as required by law. With the permission of interviewees, I only discussed and published the results of the interviews as part of this study. Moreover, to prevent any interviewee from any potential for harm, it was my aim that in this thesis or any other publication, information would be provided in such a way that s/he cannot be identified. Therefore, in order to ensure confidentiality of interviewees, in this instance, no details have been given.

Code	Organization/Profession/Department
IvGOB1	Upazila Nirbahi Officer, Ministry of Public Administration, (GOB)
IvGOB2	Social Welfare Officer, Ministry of Social Welfare GOB
IvGOB3	Bank Manager, (Agrani Bank, Sonali Bank, Janata Bank, BKB), Ministry of Finance (GOB)
IvLGR1	Union Parishad Chairman, Local Government Representatives (LGR), Union Level
IvLGR2	Union Parishad Member, Local Government Representatives (LGR), Ward Level
IvLGR3	Upazila Vice Chairman, Local Government Representatives (LGR), Upzila Level
IvEMB1	Elderly Male Beneficiaries (EMB) Age 67
IvEMB2	Elderly Male Beneficiaries (EMB) Age 72
IvEMB3	Elderly Male Beneficiaries (EMB) Age 88
IvEMB4	Elderly Male Beneficiaries (EMB) Age 70
IvEMB5	Elderly Male Beneficiaries (EMB) Age 81
IvEMB6	Elderly Male Beneficiaries (EMB) Age 65
IvEMB7	Elderly Male Beneficiaries (EMB) Age 76
IvEFB1	Elderly Female Beneficiaries (EFB) Age 66
IvEFB2	Elderly Male Beneficiaries (EMB) Age 72
IvEFB3	Elderly Male Beneficiaries (EMB) Age 80
IvEFB4	Elderly Male Beneficiaries (EMB) Age 70
IvEFB5	Elderly Male Beneficiaries (EMB) Age 64
IvEFB6	Elderly Male Beneficiaries (EMB) Age 79
IvEFB7	Elderly Male Beneficiaries (EMB) Age 69

Dhaka University Institutional Repository

Appendix 6: Appendix Tables

Table 1: Trust on the Implementers

Categories	Percentage
Yes	74
No	26
n=400	

Source: Survey Data

Table 2: Trust on the Implementers by Level of Satisfaction

Categories	Dissatisfied	Moderate	Satisfied	P-Value
Yes	10.3	23.3	66.4	0.000
No	19.7	35.6	44.7	
n=400				

Source: Survey Data

Table 3: Opinion about Selection Process by Level of Satisfaction

Opinion	Dissatisfied	Moderate	Satisfied	P-value
				0.000
Poor	36.8	37.6	25.6	
Moderate	14.7	44.0	41.4	
Good	4.8	19.8	75.4	
n=400				

Source: Survey Data

Table 4: Beneficiaries Selection without Difficulties

Selected at First	Percentage
Yes	66.8
No	33.3
n=400	

Source: Survey Data

Dhaka University Institutional Repository

Table 5: Reasons for not Being Selected

Reasons (Multiple Response)	**Percent Case**
Lack of political identity	75.2
Could not give bribe	66.2
Dissemination of information in time	25.6
n=133	

Source: Survey Data

Table 6: Sources of Information of OAAP

Sources (multiple response)	**Percentage**
Relatives/friends/neighbors	55.8
UP Chairman/Ward Member	31.8
Both	12.8
n=400	

Source: Survey Data

Table 7: Recommendation for OAAP

Name Referred	**Percentage**
UP Chairman/Ward Member	78.8
None	14.3
Other*	7.0
n=400	

Source: Survey Data
*(MP's Request/ UNO/uncle/ ex-member)

Table 8: Respondent's Opinion about Distribution Process

Opinions	**Percentage**
Poor	17.5
Moderate	35.2
Good	47.3
n=400	

Source: Survey Data

Table 9: Respondents Experience in Withdrawing Allowance

Difficulties in Drawing Allowance	**Percentage**
Yes	63.3
No	36.8
n=400	

Source: Survey Data

Dhaka University Institutional Repository

Table 10: Difficulties Faced to Open Bank Account

Difficulties Faced	Percentage
Yes	32.5
No	67.5
n=400	

Source: Survey Data

Table 11: Regular Disbursement of Allowances

Regularly Disbursement	Percent
Yes	61.3
No	38.8
n=400	

Source: Survey Data

Table 12: Sources Support in Difficulties

Source	Percentage
UP Chairman/ Ward Member request	58.0
None	31.8
Other (MP's Request/ UNO/uncle/ex-member)	10.3
n=400	

Source: Survey Data

Table 13: Opinion about OAAP Implementation

Variables	No Enforcement		
	no	yes	P-Value
Lack of transparency			**.003**
No	51.6	48.4	
Yes	65.6	34.4	
Lack of accountability			**.000**
No	45.6	54.4	
Yes	65.2	34.8	
n=400			

Source: Survey Data