

Master in Comparative Social Work

Master's Thesis: SA321S

**Poverty Reduction in Bangladesh: A Qualitative Analysis of the
“Allowance Scheme for Widowed and Husband-deserted Distressed
Women”.**

Student Name: K.M. Kabirul Islam

Student Number: 260745

Candidate Number: 07

Date of Submission: 30 May 2007

**[A Thesis Submitted in Partial Fulfillment of the Requirements for the
Masters in Comparative Social Work]**

Department of Social Sciences,

Bodø University College,

Bodø, Norway.

Acknowledgements

Let me start with that I owe a great deal to Prof. Steven Shardlow for providing me new insights about qualitative research approach and I feel also greatly indebted to Prof. Johans Sandvin for enlightening me about analytical aspect in qualitative research method. Both of them helped me capture the methodological part of the research.

I am grateful to my supervisor Prof. Agnete Wiborg for her untiring inspiration, care and support during the preparation of my proposal, data analysis and writing of my thesis.

Without her guidance it would have been hugely difficult to complete my work. She guided me all the way to finish my thesis.

I would like to take the privilege to pay my respect and gratitude to my co-supervisor Dr. Mohammad Tareque, Secretary, Finance Division, Ministry of Finance, Government of the People's Republic of Bangladesh. I am grateful to him for his support and cooperation during my fieldwork in Bangladesh.

Special thanks are due to the respondents of my study, the resilient rural distressed women, who gave me a unique chance to share some of the experiences of struggle of their lives through the interview. I am also thankful to the participants of the Focus Group Discussion, who were the members of various committees to implement the Scheme ranging from Ward Committee, Municipal Committee to Upazilla Committee, core field officials of the Government, and representatives of local civil society.

I am also grateful to my family for their continued support and inspiration during my stay in Norway and Bangladesh. They also endured a lot of difficulties caused due to my stay outside Bangladesh. When I was doing my fieldwork my wife accompanied me and as a student of Social Science she helped me a lot particularly in building rapport with the rural distressed women to conduct interviews in a congenial environment. My son Abrar, a ten years old boy, is always a great source of inspiration to complete my study. When I look back I find that he is deprived of love and affection for months.

Finally, I want to thank all of my friends, colleagues and Government officials from whom I have got a lot of academic support, motivation and cooperation.

Abstract

While Bangladesh has been persistently trying to overcome the poverty regime, yet most of the distressed widowed, divorced and husband-deserted women are struggling hard to subsist due to impoverished economic condition. The Government of Bangladesh has given due attention in the recent past to empower these disadvantaged groups of people. The “Allowance Scheme for Widowed and Husband-deserted Distressed Women” is one of the major state interventions as a social safety net program, which delivers cash support to the target people. This research intends to capture some of the impacts of this Scheme on the lives of the beneficiaries as a means of poverty reduction and reveal some policy guidelines for making the Scheme more effective and comprehensive.

The study has used a qualitative approach to analyze and interpret data that have been collected through interview with the help of a semi-structured questionnaire from two groups of respondents: the beneficiaries and the non-beneficiaries. In addition, a Focus Group Discussion (FGD) was organized to collect data from and share insight with the main stakeholders of the Scheme including the selectors, the implementers, relevant government officials and representative of local government and civil society.

The findings of the study revealed that the Scheme has important impact on the lives of the rural distressed women, who are either widowed or divorced or deserted by their husbands, to come out of severe insecurity of food, to have a better medical care and to manage comparatively good clothes. By achieving these basic needs they have earned some degree of dignity and honor in the family and society. On the other hand this study also unveiled some deficiencies of this Scheme as a means of poverty reduction. It has failed to improve the housing status and to create income generation opportunities for the distressed women and in this way perpetuates their struggle against poverty.

However, the success of the Scheme depends on the expansion of contribution in terms of total coverage and amount of money as well, because after their subsistence the distressed women need to manage some capital from the allowance to start a venture for increasing their income.

Table of Contents

Page Number

Acknowledgements	ii
Abstract	iii
Table of Contents	iv
Chapter-One: Introduction.....	1
1.1 Introduction.....	1
1.2 Statement of the Problem.....	2
1.3 Rationale of the Study.....	4
1.4 Objectives	5
1.5 Research Questions.....	5
1.6 Key Concepts	6
Chapter-Two: Poverty and Safety Net Programs in Bangladesh	10
2.1 Introduction.....	10
2.2 Gravity and Magnitude of Poverty in Bangladesh.....	10
2.3 Poverty Alleviation and Social Safety Net Program Approach.....	11
2.4 Major Social Safety Net Programs	12
2.5 Social Safety Net Programs in the PRSP.....	12
2.6 Towards an Understanding of “Allowance Scheme for Widowed and Husband-deserted Distressed Women”	14
Chapter-Three: Methodology	18
3.1 Introduction.....	18
3.2 Sample Selection.....	18
3.3 Methods of Data Collection	19
3.4 Data Analysis and Interpretation	22
3.5 Socio-economic Profile of the Respondents	25
3.6 Ethical Considerations	29
3.7 Limitations	31
Chapter-Four: Data Analysis, Interpretation and Discussion.....	32
4.1 Introduction.....	32
4.2 How do the Beneficiaries Get in Contact and Enlisted into the Scheme?.....	32
4.3 Impact on the Beneficiaries	35
4.3.a Food Security	35
4.3.b Clothing.....	38
4.3.c Medical Care.....	41
4.3.d Housing	43
4.3.e Increase in Income	44

4.3.f	Empowerment of Women	45
4.4	Scale and Scope of the Scheme	47
4.4.a	Number of the Beneficiaries	48
4.4.b	Amount of Allowance.....	50
Chapter-Five:	Conclusion	52
5.1	Introduction.....	52
5.2	Contribution and Challenges.....	52
5.3	Policy Guidelines for an Effective Approach to Addressing Poverty of the Distressed Women	54
5.4	Concluding Remarks.....	57
References	59
Annexure-1:	Interview Guide for the Widowed who are getting Allowance.....	62
Annexure-2:	Interview Guide for the Widowed who are not getting Allowance	64
Annexure-3:	Check-list for Focus Group Discussion (FGD).....	66

Chapter-One: Introduction

1.1 Introduction

I start with the Nobel lecture by Nobel Peace Laureate for 2006 Dr. Muhammad Yunus delivered in Oslo on 10 December 2006. He said,

“I firmly believe that we can create a poverty-free world if we collectively believe in it. In a poverty-free world, the only place you would be able to see poverty is in the poverty museums. When school children take a tour of the poverty museums, they would be horrified to see the misery and indignity that some human beings had to go through. They would blame their forefathers for tolerating this inhuman condition, which existed for so long, for so many people.

A human being is born into this world fully equipped not only to take care of him or herself, but also to contribute to enlarging the well being of the world as a whole. Some get the chance to explore their potential to some degree, but many others never get any opportunity, during their lifetime, to unwrap the wonderful gift they were born with. They die unexplored and the world remains deprived of their creativity and their contribution” (Nobel Prize.org, online).

Bangladesh has been striving hard with multiple interventions to overcome poverty that chokes life of approximately 58 million poor people, over one third of total population, of the country. Successive governments have undertaken various special strategic interventions to address the poverty of the people. With the aim to address various forms of risks and vulnerabilities through direct transfer of resources to the poor, government has wide range of Social Safety Net Programs (SSNP). The major arguments in favor of social safety net programs are to: (a) reduce income uncertainty and variability; (b) maintain a minimum standard of living; and (c) redistribute income from the rich to the poor. The basic operational characteristics of social safety net programs are that it transfers resources in cash or kind directly to a specified group of people (the poor, women, disadvantaged groups, old people

etc.) through diversity mechanisms with or without certain condition being binding upon the recipients.

During the last two decades, government of Bangladesh has been pursuing a number of safety net programs. There are about 27 social safety net programs in Bangladesh. Some of the programs are as follows:

- Old-age allowance scheme
- Allowances for the distressed disabled persons
- Allowance scheme for widowed and husband-deserted distressed women
- Vulnerable group development (VGD) program
- Food for education/ cash for education
- Adarshagram/Asyrayan/Abashan (housing for the poor) project

1.2 Statement of the Problem

While all poor people are general victims of poverty, widowed, divorced and abandoned poor women undergo unparalleled amount of sufferings and vulnerabilities. Among the destitute women those who are divorced or old and have minor children are exposed to the most uncertainties. Particularly in the rural areas most of the rural women of Bangladesh are basically housewives and their husbands are the only earning members of their families. Becoming widowed means losing the only breadwinner, speaking from a rigid livelihood point of view. This is also true for the women who are divorced or abandoned by their husbands. At present, widowed, divorced and abandoned women constitute about 11.29 percent of total married women in the country (BBS: 2003).

Becoming widowed has not only the economic consequences but also social and psychological impacts. In the eyes of society a widow is treated as burden and is neglected, they have lost their honor in the family and society, particularly in the poor community. The following two examples will help to understand the perception of the society about the widowed. First I will mention the dress of widowed women. In the past the widows of both the Hindu and Muslim family of any age had to wear the white color 'Saree'-literary translated as a long dress covering from head to leg, mostly used by the Indian Sub-Continent women, which was the symbol of their widowhood. They could not put on colorful dress,

because the people thought that she might try to be attractive to other men. The widowed women could not choose their costume. Now, although the state of the widowed has been changing, still there are instances that the widowed are wearing the white 'Saree'. The second example regarding the view of the society about the widowed is concerned with their names. During my study I collected the list of the beneficiaries from the relevant office and I found that all the names of the beneficiaries from Muslim community end with same word, i.e. "Bewa." I came to know that the meaning of this word is widow. When I asked the name of the respondents during interview all of the widowed from Muslim community also mentioned their name as having to end with the suffix "Bewa". As if they can never get married again in the future. It means the community has fixed the fate of the widowed as a widow forever and their name is the symbol of their life. I have mentioned these two examples to illuminate that the widowed women do not have freedom of choice, which is one of the basic requirements of empowerment.

The discussion regarding custom of marriage can also help to realize the sufferings of the widowed, divorced or husband-deserted women. After marriage women in Bangladesh go and live in her husband's house, most of the cases with the extended family. If her husband dies she can live in her husband's family or she can go back to her parents. But both are very painful to her, because she has lost her economic support and honor as well. In the case of divorce she cannot stay in her husband's family. She has to go back to her parents or somewhere else. Remarriage for the widowed or divorced is very difficult and the society discourages the remarriage of widowed women. These problems hurt most for the poor women particularly those who are old or who have children.

In the rural areas of Bangladesh, old people, especially old women, are treated as a burden on the family and some are even forced to move out to the streets for begging. Poverty is the main reason behind this. While their children cannot manage their own livelihood, most of the cases, they fail to maintain their parents. During my study I have seen in the sample area that most of the poor old people particularly the widowed are somehow managing their lives by themselves.

In order to address the poverty of the widowed and distressed women government undertook a scheme called “**Allowance Scheme for Widowed and Husband-deserted Distressed Women**” in 1999. The objectives of the Scheme are to empower distressed widowed, divorced and husband-deserted women through financial support and to improve their status both within the family and in the society.

Under this program, extremely poor women who are either widowed, divorced or have been deserted by their husbands are given monthly cash support¹. In 2006/07 fiscal-year TK.² 1560 million was allocated against the Scheme. A total of 589,247 beneficiaries in 4490 unions and 60,753 in 308 municipalities are targeted to be covered by the program.³

This Scheme is one of the important programs under the Social Safety Net Program. The program is perceived by many to have been playing a significant role in poverty reduction, women empowerment and socio-economic development of poorest people in Bangladesh. While poverty is pervasive, it is important to capture the impact of the ongoing poverty reduction strategies and programs to make them more effective and comprehensive. With such an understanding, the Scheme merits attention for a thorough research.

1.3 Rationale of the Study

Bangladesh has been pursuing various development programs to promote socio-economic status of women in the society. The Constitution of Bangladesh calls for special program for poverty reduction of the disadvantaged group particularly women. Social safety net programs are especially designed to address extraordinary vulnerabilities and insecurity of women particularly the widowed and old.

Arguably, women in Bangladesh for various reasons primarily bear the consequences of poverty. Any thorough study on social safety net interventions may help find some critical

¹ The Scheme has experienced a steady progress in terms of number of beneficiaries and amount of allowance. While in the beginning in 1999 five persons from a ward of a union (smallest unit of rural local government) were awarded the allowances @TK. 100 per person per month, in 2006-07 fiscal year the amount of allowance increased to TK. 200 and 14 persons and 21 persons are getting the allowances respectively from a ward of Union level and a ward of Municipality (urban local government).

² Abbreviation of Taka: The Bangladeshi currency (One US\$ = Tk. 69 at present)

³ The figures were collected by me during field visits to Bangladesh from the Department of Women Affairs, Ministry of Women and Children Affairs, GoB.

issues that may be contributory to further development of the Scheme to capture the vulnerabilities in an effective and comprehensive way. Although Bangladesh has been continuing with the social safety net programs for over two decades, so far only a few micro level academic studies appears to have been done to unfold the impact of the programs on poverty reduction and analyze the perception of the beneficiaries about the intervention. Thus, a study aiming to analyze the qualitative impact on the community level of the intervention by sharing experiences of the beneficiaries and non-beneficiaries merits special attention.

1.4 Objectives

In the perspective of above discussion, the present research primarily intends to capture some of the impacts of the “Allowance Scheme for Widowed and Husband-deserted Distressed Women” on the widowed and distressed women living in one of the poorest districts (Nilphamari) of Bangladesh, the specific objectives are to:

- (a) Analyze the experiences of the beneficiaries and non-beneficiaries about the Scheme;
- (b) Explore different aspects of some of the impacts on these women’s lives and meaning of the Scheme on poverty reduction of the beneficiaries through a comparison between those who receive the allowance and who do not;
- (c) Explore the strengths and weaknesses of the Scheme as a means to poverty reduction of the destitute women; and
- (d) Provide policy guidelines to make the Scheme more effective.

1.5 Research Questions

To attain those objectives I need to know the perceptions of the beneficiaries and non-beneficiaries regarding the Scheme. It is very important to make out the views of the main stakeholders of any program for its appraisal and further development. I wanted to know the experiences of the key actors of the Scheme i.e. the beneficiaries, non-beneficiaries, the selectors, the implementers and local civil society from their point of view with the intention to compare their statements and get the actual depiction of the problem. In this backdrop I had determined the following research questions:

1. How do the widowed women receiving the allowance perceive the Scheme?
2. How do the widowed not receiving the allowance perceive the Scheme?
3. To what extent are the widowed women aware of the Scheme?
4. How far the Scheme has been able to change the socio-economic status of the beneficiaries?

1.6 Key Concepts

Poverty

Poverty is a widely used and understood concept, but its definition is highly contested (Gordon, 1998). Poverty is a condition measurable only in terms of the living standards and resources of a given society at a particular time. The concept of poverty can be understood in three ways; a) in terms of the amount of money required by a person to subsist; b) in terms of the life below a minimum subsistence level and living standard prevalent at a given time in a given place; c) in terms of the comparative state of well-being of a few and ill-being of the majority in society. The first two ways are more economic by nature, while the last one has a social dimension. The last approach explains poverty in terms of relative inequality. In Bangladesh like other developing countries poverty is measured in the first two ways especially as suggested by the way MDG target is fixed.⁴ Poverty was defined in MDG targets as ‘people whose income is less than one US\$ a day’. The causes of poverty is also highly debatable though the most common causes may be lack of access to education, health services, and employment opportunities, war, natural disaster, persistent political corruption, physical and mental disability etc.

While poverty is a common phenomenon in Bangladesh, women are the major victims of that. Women’s economic deprivation is reflected in their low level of participation in the labor market, low return on their labor and their concentration in low-level jobs. According to Labor Force Survey, 1999-2000 (BBS, 2000) compared to men (6.4) a large proportion of women (about 34.3) work as unpaid domestic workers. About 26.9 per cent of women are self-employed and about 51.6 per cent men are self-employed. This indicates that women’s

⁴ In the Millennium Declaration adopted by 189 nations and signed by 147 heads of the government or state during the UN Millennium Summit in September 2000 eight goals were set to reduce poverty, which is called ‘Millennium Development Goals (MDGs)’.

entry into small business is limited. On average, women earn only 58.5 per cent of the average earnings of male day labor.

In Bangladesh women are usually considered to be an under-utilized resource, because in terms of cash income they can not earn a lot. But actually, most women are engaged in paid and unpaid market-oriented work, unpaid house work, child care, caring for the elderly and the sick etc. and it severely limits women's ability to access to the labor market and also limits their leisure and their ability to take advantage of formal and informal education. Time poverty relegates many women to a life of hardship.

Women's social vulnerability is all-pervasive and endemic. Discrimination against women at the social level are reflected in their confinement within the homestead, lack of mobility in the public space, women's early marriage etc. Women have weak protection socially and legally in the event of break-up of marriages. They face high level of vulnerability such as losing honor, high degree of divorce and abandonment etc. and easily fall into the trap of trafficking. Thus, due to lack of power in society in order to influence their situation women cannot empower themselves.

In a Bangladeshi perspective women can have three types of support system to maintain their lives. These are:

- Working in the labor market;
- Family support; and
- State intervention.

The poor people, particularly the women, have the least opportunity to get support from the first two systems. As I discussed earlier that job/labor market opportunity is limited to the women, for the poor women like distressed widowed and husband deserted it is more restricted. Most of the women of middle class and upper class can have the access to the labor market or family support. But women of the poor community cannot enjoy the family support sufficiently because of incapability of their family members. In that case the state intervention is the only source for them. Being a poor country Bangladesh cannot afford the

required support for the poor people. But recently the state has been expanding their intervention in terms of coverage and total amount of allocation.

Social Safety Net Programs

Safety nets are programs that protect a person or household against two adverse outcomes: chronic incapacity to work and earn (chronic poverty) and a decline in this capacity from a marginal situation that provides minimal means for survival with few reserves (transient poverty). A chronic incapacity to work or earn will usually result from physical or mental disability, long-term illness, or old age (K. Subbarao et. al., 2003).

Bangladesh has a robust portfolio of Social Safety Net Programs (SSNP), which addresses various forms of risk and vulnerability and attempt to reduce poverty through direct transfer of resources to the poor. During the last two decades, successive Governments of Bangladesh (GoB) have been implementing a number of safety net programs. Expenses for SSNPs are less than one percent of GDP and about 4.4 percent of public expenditure (GoB 2005). There are about 27 SSNPs in Bangladesh.

Widowed and Husband-deserted Distressed Women

In this research the Bangladeshi poor widowed and divorced women and the women who are abandoned by their husbands at least for two years will be treated as the widowed and husband-deserted distressed women. At present, widowed, divorced and abandoned women constitute about 11.29 percent of total married women in Bangladesh (BBS 2003).

Empowerment of Women

Empowerment of women is the main objective of the Allowance Scheme. Women's empowerment can be explained in different ways. According to United Nations Population Information Network (POPIN) women's empowerment has five components: women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally (Guidelines on Women's Empowerment, Online).

It is a well-established fact that in a patriarchal society like Bangladesh, women are ascribed a lower status than men who have the sovereign power to control households and society as a whole, while women are often secluded in their homes. The World Bank study in Bangladesh highlights that women have limited role in household decision-making, limited access and control over household resources (physical and financial assets), low level of individual assets, heavy domestic workloads, restricted mobility and inadequate knowledge and skills that leading to women's vulnerability (Sebstad and Cohen 2002: 44).

In Bangladesh the social workers intend to empower the rural poor women. According to one of the social workers of Bangladesh Professor Dr. Hosne Ara Begum (Empowerment of Women in Bangladesh, online) empowerment refers to increase economic, social, and cultural and leadership strength of one that expands the capabilities to make decision in individual, family and society level. In Bangladesh context the objectives of empowering women are:

- To raise women's awareness about gender sensitivity and equality;
- To ensure women's participation in income generating activities;
- To perform programmatic activities for enhancement of women's livelihood;
- To raise women's voice and leadership;
- To ensure women's freedom of choice.

In a society like Bangladesh most of the rural women are not aware of their rights in the family, society or state. Illiteracy is the main cause behind this. So it is very easy to exploit the diffident women by all possible means. Due to the lack of education and competence most of the poor women cannot participate in the mainstream job market. In addition they cannot engage themselves in self-employment because of constraints of fund. Without having education and economic emancipation, the distressed women do not have proper voice in the family or society, their share in the leadership in any level is minimal, so as to their freedom of choice.

The Scheme intends to empower the distressed widowed and husband-deserted women through monetary support, so that these women can ensure their livelihood expenditure and by reducing their vulnerabilities they can improve their status both within the family and in the society.

Chapter-Two: Poverty and Safety Net Programs in Bangladesh

2.1 Introduction

This chapter deals with poverty situation of Bangladesh and Social Safety Net Programs as a means of poverty reduction in general and the “Allowance Scheme for Widowed and Husband-deserted Distressed Women” in particular. This discussion may help assessing the impact of the Scheme on poverty reduction in Bangladesh.

2.2 Gravity and Magnitude of Poverty in Bangladesh

Bangladesh is one of the poorest countries in the world having 146 million of population in 147570 square kilometer area. It has nearly 58 millions (40 per cent of total population) poor-the third largest poor population in any country after China and India. One fourth (25.5 per cent) of the population lives in extreme poverty (BBS, 2006).

The poverty situation in Bangladesh has worsened over time (during the 1960's and 70's). During 1963-64, there was 24.1 million poor (44 per cent of the rural population), which increased to 42.6 million in 1973-74 (55.9 per cent of the rural population) and further to about 56 million (68.2 percent of population) in 1976-77 (Mannan and Paul-Majumder, 2003). According to some estimates, the poverty situation may have improved slightly since 1982. But Osmani (1990) has shown that while the moderate poverty has indeed fallen somewhat (from 68 per cent to 57 per cent) extreme poverty has risen at the same time (from 9 percent to 38 per cent). According to BBS (2006) Head Count Rate (using Cost of Basic Needs) of incidence of poverty in 2000 was 48.9 percent and 33.7 percent for Upper Poverty Line and Lower Poverty Line respectively. In 2005 it was 40 per cent and 25.5 per cent respectively. Here Upper Poverty Line indicates the moderate households whose food expenditure is at the level of food poverty line and Lower Poverty Line indicates the extreme poor households whose total expenditures are equal to the food poverty line.

2.3 Poverty Alleviation and Social Safety Net Program Approach

Bangladesh government is committed to alleviate poverty within the shortest possible time. One of the major weapons of the government's approach to poverty alleviation is the maximum involvement in targeted programs which cover a wide range of activities. These activities include: food aid to establish safety-nets for the poor, creation and maintenance of rural infrastructure, rural development programs, micro-credit programs, and poverty reduction and welfare programs implemented by different government departments and agencies (Mannan and Paul-Majumder, 2003). Although all the safety net programs are meant to alleviate poverty, the nature, objectives, magnitude of the programs and the types of assistance differ and so do target beneficiaries. They in fact consist of three broad categories of safety net programs.

The long-term financial assistance that falls under the first category seeks to provide support to those who are more or less permanently incapacitated and are unable to alleviate their condition through work. Indeed, they are the poor and distressed women and elderly men having little land or assets or wards to support them. The interventions are primarily intended to provide relief to those who are incapable of taking care of themselves, and having little opportunity to do with capacity enhancement. At the heart of the programs lie the critical questions such as whether the deserving persons are getting it or not and how adequately are they provided with the support.

The second category programs are designed for those who are able to work but their income is low and irregular because of lack of their marketable skills, illiteracy, and limited access to capital and/or natural calamity. These programs are meant to provide interim relief, while enhancing the capacity of the beneficiaries through provision of minimum consumption needs, development of skills and access to credit. While these programs help beneficiaries move out of extreme poverty, but the degree of importance of these elements vary from program to program. Because some programs are seasonal and some are around the year, some programs target the most susceptible group of people and some are relatively less vulnerable. The "Allowance Scheme for Widowed and Husband-deserted Distressed Women" is one of the second category safety net programs.

The third category programs are meant to encourage poor parents to send their children to schools, who are otherwise unable to sustain their children in school for fear of loss of income supplement.

All the targeted programs attempt to improve the economic and social situation of the rural poorest in general and distressed women in particular, so that they may graduate beyond their existing conditions and be able to sustain themselves above the hardcore poverty level. The outcomes of the targeted interventions can be assessed by employing various indicators that reflect the magnitude and level of fulfillment of basic human needs of the beneficiaries. The major components of basic need programs are: food, clothing, shelter, health and education. Some supplementary components of basic needs, such as social security, income opportunity, crisis coping and access to pure drinking water, sanitation, entertainment facility, transportation and popular participation can also be included.

2.4 Major Social Safety Net Programs

Bangladesh governments has been implementing a numbers of Social Safety Net Programs (SSNP), which address various forms of risk and vulnerability and attempt to reduce poverty through direct transfer of resources to the poor. Major SSNPs are: a) Old-Age Allowance Scheme, b) Allowances for the Distressed Disabled Persons, c) Allowance Scheme for Widowed and Husband-deserted Distressed Women, d) Rural Maintenance Program, e) The Vulnerable Group Development Program, f) Rural Infrastructure Development Program, g) Food for Education/Cash for Education, h) Female Secondary Stipend Programs, i) Quantity Rationing, j) Vulnerable Group Feeding, k) Food Security Enhancement Initiative programs, l) The Rural Social Service, m) The Urban Social Service, n) The Rural Mother Centre, o) The Program for Acid Burnt Women and the Physically Handicapped, p) The Social Investment Program, q) Emergency gratuitous relief operations, r) Fund for Mitigating Risks for Natural Disasters, s) Asrayan/Abashan Program (housing project for the poor people).

2.5 Social Safety Net Programs in the PRSP

Bangladesh's Poverty Reduction Strategy Paper (PRSP) namely "Unlocking the Potential: National Strategy for Accelerated Poverty Reduction" (GoB 2005) sets policy strategies and

programs on the basis of priorities of the Government to reduce poverty within the shortest possible time. In the PRSP as a means of poverty reduction ‘Social Safety Net Programs’ are given due importance. The table provided below reflects the policy matrix of SSNPs in the PRSP. We can see the strategic goal, key targets, the action already taken or underway, the policy agenda, future priorities and the responsible agencies for all the safety net programs including “Allowance Scheme for Widowed and Husband-deserted Distressed Women.”

Policy Matrix: Safety Net for Poverty Reduction

Strategic Goal	Key Targets	Actions taken/ Underway	PRSP Policy Agenda (FY05-FY07)	Future Priorities	Responsibilities
(1)	(2)	(3)	(4)	(5)	(6)
1. Creating an enabling policy framework for social protection	<ul style="list-style-type: none"> • Prepare and adopt a coherent national social protection policy 	<ul style="list-style-type: none"> • Certain laws and rules exist on social insurance 	<ul style="list-style-type: none"> • Initiate the process of examination of social protection policies in various countries and their financial implication and modes of financing • Strengthen MoSW to efficiently and transparently administer its social safety net programs and other interventions 	<ul style="list-style-type: none"> • Prepare and adopt a coherent and cost-effective national social protection policy • Enact relevant laws and prepare relevant rules of business 	MoSW, MoLJPA, MoF, MoFDM
2. Extending coverage of safety net Programs	<ul style="list-style-type: none"> • Bring more people under the Programs • Raise level of assistance; • Attach conditions to present non-conditional transfers as far as practicable • Optimize utilization of resources 	<ul style="list-style-type: none"> • Old age insurance extended to more people • Level of assistance raised 	<ul style="list-style-type: none"> • Examine cost-effective designing of several programs for further extension • Examine mode of financing higher level of assistance 	<ul style="list-style-type: none"> • Extend coverage of old age pension and widow pensions to all eligible persons in phases • Establish a clearing and designing institutional framework • Redesign programs for specially disadvantaged groups such as disabled persons, ethnic groups or geographical locality 	MoSW, MoWA, MoF, MoFDM

3. Effectively implementing existing social insurance provisions in labor and employment laws	<ul style="list-style-type: none"> • Put regulatory framework in place • Amend laws as necessary 		<ul style="list-style-type: none"> • Form legal review bodies composed of government, employees and employers in all formal sectors 	<ul style="list-style-type: none"> • Labor and other laws amended as necessary • Regulatory framework put in place • Fiscal mechanisms and operational procedures put in place 	MoF, MoL, MoSW, MoFDM
---	--	--	--	---	-----------------------

2.6 Towards an Understanding of “Allowance Scheme for Widowed and Husband-deserted Distressed Women”

Given the magnitude of poverty and scarcity of resources and opportunities, Bangladeshi women are exposed to plethora of vulnerabilities and difficulties. In a society where employment opportunity is highly limited and husbands are the primary breadwinners, women become more vulnerable with the loss of their husbands. Their vulnerable situation aggravates further in a situation of acute poverty. Distressed widowed, divorced and husband-deserted women are not only financially vulnerable but they are also exposed to vulnerabilities in terms of social, cultural and psychological perspectives. Upon capturing their vulnerabilities, Bangladesh Government introduced the “**Allowance Scheme for Widowed and Husband-deserted Distressed Women**” in September 1999. This Scheme had been run by the Ministry of Social Welfare up to 2002-03 fiscal year and since 2003-04 the Ministry of Women and Children Affairs is operating the project.

2.6. a Goal and Objectives of the Scheme

The goal of the Scheme is to improve the economic and social conditions of the poor widowed, divorced and husband-deserted distressed women, so that they may graduate beyond their existing conditions, and are able to sustain themselves and their families above the hardcore poverty level.

The specific objectives of the Scheme are to:

- Empower distressed widowed, divorced and husband-deserted women through financial support;
- Improve the distressed widowed, divorced and husband-deserted women’s status both within the family and in the society.

2.6.b Entry to the Scheme- the Process and Criteria

According to the ‘Implementation Rules’ of “**Allowance Scheme for Widowed and Husband-deserted Distressed Women**” published by the Department of Women Affairs, under the Ministry of Women and Children Affairs, GoB (2004), in sanctioning this allowance priority would be given to those women who are a) aged helpless and distressed widowed, divorced or deserted by their husbands, b) distressed, helpless, landless widowed, divorced or deserted by husband and who have at least two minor children (aged under 16 years) and c) distressed , poor widowed, divorced or deserted by husband who are disabled or sick.

The criteria of ineligibility for the allowance are those who a) have been working in government or non-government institutions, b) enjoy family pension, c) enjoy VGD, d) enjoy any other government benefits, e) receive some other benefit on regular basis from any non-government/ welfare organizations and f) got married again.

The selection of the beneficiaries for the Scheme is done by a selection committee called ‘Ward Committee’. The Ward Committee is constituted by six members and headed by the female ward commissioner. Previously it was headed by the male ward commissioner but recently the government has amended it. The other members of the selection committee are: the male ward commissioner, one school/college teacher, one faith leader, one representative of village government⁵ and the secretary of the union council acts as member secretary of the union level ward committee and the Upazilla Women Affairs Officer acts as member secretary of the municipal level ward committee.

Upon selection the ward committee refers the list of the beneficiaries to the ‘Upazilla Committee’ in the case of rural area and ‘Municipal Committee’ for urban area for approval. There are various authorities on the approval committees. While the UNO heads the upazilla

⁵ Village government is the literal interpretation of Gram Sharker that refers to the smallest unit of rural local government; it was reintroduced recently by the past regime after long gap of over two decades since it was first introduced by Gen. Zia government in the late 1970s. The basic purpose as claimed of the gram sharker is to involve people with development process at the grass root level. However, it always suffers from popular support and credibility.

committee in rural areas and ‘C’ category⁶ municipal areas, the Deputy Commissioner (DC)⁷ for A and B category municipal area(s) in non-hill districts and the Chairman, Hill District Council⁸ for hill area. The approval committees consist of 8-10 members including the local government representatives, representatives from civil society and the concerned government officials.

There are two high profile committees with overall oversight role such as supervision and financial, legal and policy compliance. One is called ‘Ministerial Committee’ which is headed by the Finance Minister and the other is called ‘Advisory Committee’ which is headed by the Minister for Women and Children Affairs. The members of the ‘Ministerial Committee’ include some relevant ministers and the members of the ‘Advisory Committee’ are the secretaries of relevant ministries.

2.6.c Procedure of Publicity and Application

It is mentioned in the Implementation Rules of the Scheme that the ward committee and/or municipal committee will inform by hanging notice in the public places about the Scheme and ask for applications from the deserving widowed, divorced and husband-deserted distressed women. The interested applicants will apply in a prescribed application form to the chairman or the member-secretary of the ward committee. In case any selected beneficiary dies, the ward committee selects another one from the waiting list according to priority.

2.6.d What does the Allowance Deliver?

Each beneficiary gets Tk. 200 per month (approximately US\$ 3) on a six-monthly basis. The beneficiaries have a bank account in a nearby bank and they have their own passbook. Every

⁶ Municipal areas in Bangladesh are classified in three categories: A, B and C in terms of revenue collection-ability and number of people. While A refers to the most resourceful area, the C indicates the less. And depending on the classification resource from the government is allocated and the status of the elected functionaries determined.

⁷ DC is a mid level career civil servant with status of a deputy secretary who has oversight and coordinating role at the district level. S/he is a member of Bangladesh Civil Service Administration Cadre.

⁸ There are three hill districts in Bangladesh and they are: Rangamati, Bandarban and Khagrachhari. They are governed with some degree of autonomy by elected councils. Majority of the local people are tribal and they enjoy various special benefits that include quota in civil service, at tertiary education etc. Some tribes specially the Chakma cross the national rate of literacy marking approximately 80% as opposed to national rate of around 50%.

six-month they go to the bank and collect their allowance totaling (Tk.200X6) Tk.1200. The beneficiaries are entitled to get life-long allowance or till further marriage.

2.6.e Total Coverage of and Allocation for this Scheme

Total population of Bangladesh is 146 Million. According to the National Report (Provisional) of Population Census 2001 (GoB, 2003) in Bangladesh total number of ever-married women is 31,571,420 and total married women are 28,006,320. Total number of widowed is 3,229,440 and total number of divorced women is 335,660. It suggests that total number of widowed and divorced women together is 3,565,100.

The total population of Jaldhaka Upazilla, the sample area, is 274,736 of which the number of male persons is 141,715 and the females are 133,021. Total number of widowed is 3600 and total number of divorced women is 1200. And while the total number of widowed and divorced women together is 4800, the coverage of the Scheme in the Upazilla reaches only 1575 individual women suggesting approximately 30% of total eligible widowed and husband-deserted distressed women.

Chapter-Three: Methodology

3.1 Introduction

A qualitative approach is used in this study for the purpose of collecting and interpreting descriptive data to explore the experiences and insights of the widowed and husband-deserted distressed women from their point of view. In this study one of the two major theoretical perspectives, following the lead of Deutscher (1973), phenomenological or interpretative perspective- has been used.

The phenomenologist, or interpretivist (Ferguson, Ferguson, and Taylor 1992), is committed to understanding social phenomena from the actor's own perspective and examining how the world is experienced. The important reality is what people perceive it to be. In my study the main actors were the respondents of the interview who are either distressed widowed or deserted by their husbands. I wanted to explore their experiences and perceptions regarding the problem.

In this research I have collected data through interview by using the open-ended semi-structured questionnaire from the widowed and husband-deserted distressed women and arranged a Focus Group Discussion with the selectors of beneficiaries and implementers of the Scheme.

3.2 Sample Selection

This is a qualitative study and in qualitative research we want to get much information from few units. It is also an exploratory study because it is a topic/issue that has not been studied much before. My sample was small, only eight respondents for interview and seven participants for FGD. During the selection of my sample I was intended to capture the experiences of the most vulnerable widowed and husband-deserted women, so that the impacts of the Scheme on their lives would be the right demonstration of the country.

According to BIDS (2001) based on the 1995 Basic Needs Survey data, and BIDS-Action Aid (2003) based on the 1999 Poverty Monitoring Survey data some districts have been able

to improve their situation, from low to medium or from medium to high income categories, but many have not. The Northwest districts of Bangladesh the districts of Kurigram, Rangpur, Lamonirhat, Gaibandha and Nilphamari are particularly vulnerable. The poorest families of these districts remain as vulnerable as they were, if not more. This becomes more evident during the months of October and November. Every year the '*manga*'⁹ situation captures the headlines of the national and international media. Even the recent miracle, micro-credit programs have also failed to benefit the poorest (Karim, 1998; Hulme and Mosley, 1997). All these clearly indicate that despite massive development efforts over decades the poorest class in these districts remains as vulnerable as they were. So I selected **Nilphamari** district, one of the poorest districts of Bangladesh as the field of my research. My aim is to capture the most chronic poverty zone of Bangladesh- the northern district of Nilphamari indicating that the respondents would be the people hard hit by poverty over the years.

With the intention to capture the most vulnerable widowed and husband-deserted women, sampling of area has been done using multi-staged purposive sampling, but the respondents have been selected randomly from the sample area. The sample procedures are as follows:

- i) *Selection of Upazilla*: There are 5 Upazillas in Nilphamari district and Jaldhaka Upazilla has been selected purposively considering the geographical location.
- ii) *Selection of Union/ Municipality*: 1 Union named Balagram and Jaldhaka municipality from Jaldhaka Upazilla has been selected purposively.
- iii) *Selection of Ward*: Two Wards from the selected Union (Ward number 1 & 2) and one Ward from the municipality area (Ward number 2) have been selected purposively.
- iv) *Selection of the widowed and husband-deserted distressed women*: 8 respondents (4 women who are beneficiaries and 4 women who are non-beneficiaries) have been selected randomly from 3 Wards.

3.3 Methods of Data Collection

In my study from a few respondents I have tried to collect much information. From the experiences of the respondents I intended to gain some new knowledge of this field that has

⁹ *Manga* is Bengali word that refers to a state of huge seasonal food crisis lasting for two months of October and November due to lack of purchasing capacity of the poor people in the North-Western districts of Bangladesh. The children and the women are the majority of the victims caused by *manga*.

not been studied much before. So for collecting data I have chosen the interview method for the respondents. In addition, a Focus Group Discussion also arranged for collecting data from the selector and implementers of the Scheme and the representative of local government and civil society. Necessary secondary data regarding the Scheme have been collected from the respective government offices. Data have been collected from all relevant sources in the month of November and December 2006.

Key Informants: A complete list of the beneficiaries getting the allowance has been collected from the local UNO¹⁰ office and from the list 4 key informants have been randomly chosen. The other 4 respondents i.e. who are not the beneficiaries of the Scheme have also been selected randomly.

Regarding the Scheme I had to collect information about the rules and regulations, the selection procedures, the system of governance, allocation for the Scheme, total coverage of the Scheme, and the list of the beneficiaries of the sample area etc. All these types of secondary data have been collected from the relevant line Ministries and Departments and other government offices. These sources of secondary data include:

- a) Ministry of Women and Children Affairs;
- b) Ministry of Social Welfare;
- c) Ministry of Finance;
- d) Department of Women and Children Affairs;
- e) Department of Social Service;
- f) Bangladesh Bureau of Statistics (BBS);
- g) Bangladesh Institute of Development Studies (BIDS);
- h) UNO Office, Jhaldhaka, Nilphamari;
- i) Upazilla Women Affairs Office, Jaldhaka, Nilphamari.

¹⁰ UNO means Upazilla Nirbahi Officer, the chief executive at the sub-district level. The UNO is a career civil servant.

Data have been collected from the respondents through open-ended questionnaire (Annexure-1 for the respondents who are receiving the allowance and Annexure-2 for the respondents who are not receiving the allowance). It was a semi-structured interview. The interview sessions have been recorded in tape recorder. For the interviews I went to the houses of each of the respondents personally. One out of eight respondents knew about my visit to her house earlier from the local government representative. The other seven respondents were not informed about the interview before. I came to their houses and we agreed for the interviews and it was carried out. The respondent, who was informed earlier about the interview, prepared herself for the interview with the help of neighbors and the local commissioner and this might affect her answers. But the other respondents were not prepared earlier. The chance of being influenced by others is less, which validate the good quality of data. All the respondents were rural poor and illiterate women who most often used local accents and forms of language which is different from the standard form of Bengali. As I did not understand some of their responses fully in local language forms, I used two local men as interpreters. The interpreters could not affect the data too much, even if they intended to do so, because they only interpreted my questions to the interviewee, but the answers were recorded in the tape recorder, so from the tape recorder I got all the answers intact.

Moreover, seven officials, bestowed with the responsibility to select the beneficiaries and disburse allowance, from government, local government bodies, and civil society have been brought together to conduct the Focus Group Discussion. The participants of the FGD were as follows:

Moderator: Researcher himself

Participants:

1. Upazilla Nirbahi Officer (UNO) and Chairman, Upazilla Committee.
2. Manager, Sonali Bank and Member, Municipal Committee.
3. Upazilla Social Service Officer and Member, Municipal Committee.
4. Upazilla Women Affairs Officer and Member Secretary, Upazilla Committee & Municipal Committee.
5. Principal, Business Management College and Member, Municipal Committee.
6. Chairman, Balagram Union Council and Member, Upazilla Committee.

7. Auditor, Upazilla Accounts Office and Member, Municipal Committee.

This FGD was arranged in the office of the UNO. A checklist has been used during the Focus Group Discussion (Annexure-3). FGD has also been tape-recorded. First I interviewed the respondents and after the completion of the interview the FGD was organized in the following day. So that the selectors and the implementers of the Scheme and the representatives from local civil society were able to give their opinion regarding the views of the respondents about the Scheme. FGD was preferred for collecting data from the participants rather than individual interview of them, because of the time constraints of the participants. But in the end of the day the FGD proved very productive, because the participants were discussing the issues sincerely and from the group discussion a variety of opinions came out.

3.4 Data Analysis and Interpretation

According to Taylor and Bogdan (1998) qualitative data analysis is an intuitive and inductive process; most qualitative researchers analyze and code their own data. Data analysis is a dynamic and creative process. Throughout analysis, researchers attempt to gain a deeper understanding of what they have studied and to continually refine their interpretations. Researchers also draw on their firsthand experience with settings, informants, or documents to interpret their data.

In my research data have been presented using inductive analysis. The major citations of the interviewees have been used to compare according to a phenomenologist theoretical model and then has been gone on to examine how these elements are linked together. Comparison between the socio-economic condition of two groups of distressed widowed who are getting and who are not getting allowance has been shown according to their experience.

Data collected through interview and FGD have been translated and transcribed to provide analysis. The reason for translating and transcribing was because the interview and FGD were held in Bengali language (the local and common language for the people in the area of study). The translation has been made by a Bangladeshi researcher who has come from the same

place of my sample area. So that he can understand the local accents of Bengali language. Though during translation there is always a chance of distortion of data, I hope being a researcher the translator did the job professionally and maintained the ethics and standard of a good research. After transcription it has been coded. The next steps were: a) construction of typology, b) developing concepts and theoretical propositions, c) testing of applicability of concepts and theme, d) rejecting concepts that do not fit the data and e) finalizing the analysis.

In my study I have used one of the two major strategies for developing grounded theory proposed by Glaser and Strauss (1967), i.e. the *constant comparative method* in which I simultaneously code and analyze data in order to develop concepts. By continually comparing specific incidents in the data, I refine these concepts, identify their properties, explore their relationships to one another, and integrate them into a coherent theory/theme.

After transcription I had to code the transcribed data in three steps. The steps included an open, axial and selective coding. In the first step of coding – open coding, I identified some concepts from the data. The objective of open coding is to reduce the bulkness of the data. As for example: “*Now the children are with their own families and do not look after me. I do not have any land. I worked as domestic servant in others’ houses. They provided me with some money, but the amount was so small that I could not manage my food. Now I get the allowance and I manage my meals through the allowance*” is one of the open coding, which I identified from my data. From this open coding I identified the concepts including:

- Family support;
- Land;
- Work;
- Food management; and
- Allowance.

All of these concepts are under the category of ‘livelihood’. My key interest for identifying these concepts was to concentrate on the research questions and the objectives of my study

i.e. to explore the impacts of the Scheme on their managing food. This stage of coding involved going through my data, again and again.

The second step of coding was axial coding. In this stage I worked with the concepts, which I determined during the open coding. I have found out the dimensions, sub-categories and types of categories. Then I have been working within and with the categories and sub-categories. I have been looking for the linkage and relationship between the categories and sub-categories. Through this process I have developed questions and then I have been looking for the answers to these questions according to my research questions.

In the final stage of coding which is called selective coding I have been working with the core categories. With these core categories I went through analyzing my research questions.

In this way I managed to come up with some core categories for my analysis in accordance with the research questions and objectives. These core categories are as follows:

- Getting contact and enlisted into the Scheme;
- Impacts of the Scheme;
- Number of beneficiaries; and
- Amount of allowance.

For example I can mention some sub-categories of the category 'Impacts of the Scheme' which includes:

- Food security;
- Clothing;
- Medical care;
- Housing;
- Increase in income; and
- Empowerment.

It should be mentioned that during my analysis I refined my coding again and again. I either added something more or reduced something and sometimes redefined the coded categories aiming to render logical meaning of the phenomena that were being represented.

3.5 Socio-economic Profile of the Respondents

Eight interviewees were selected randomly for this study of which four were the beneficiaries and the others were non-beneficiaries. Seven out of eight were widowed and one was husband-deserted. The age distribution of the beneficiary group was between 40 to 65 years and non-beneficiaries between 35 to 60 years. All the respondents and their children are illiterate. Among the beneficiary respondents, two women work as domestic servant and two do not work due to their old age. The distribution in the non-beneficiary group is as follows: one works as domestic servant, one is an agricultural laborer, one works some odd jobs in an office and another woman begs alms. Seven out of eight respondents are from Muslim and one is from Hindu religion. Now I am going to present a short description of the respondents individually.

Respondents from the Beneficiary Group:

Respondent-1:

She is now 60 years old. Her husband died at the age of 50 while her younger son was a toddler. He had been suffering from chronic asthma and gastric ulcer. He was given some medical treatment but he was not recovered. He did not want to sell their last piece of land, which has been using as homestead to collect money for his better treatment in consideration of the children's future. Before death her husband had been working as a day laborer. She has two daughters and three sons. They are all adult and married. Before the marriage of her sons they all lived in a same place and her two elder sons maintained the family by earning some money as daily laborers. But since their marriage they did not give anything to their mother due to poverty. They have children also and they are in hardship to manage their own family. Her daughters went to their husband's house after their marriage. Then she started begging for her subsistence and before getting enlisted for the Scheme she had to beg. She has been getting the allowance for last four years.

Respondent-2:

She is 65 years old. She has two children, one son and one daughter. Her husband died 35 years ago at the age of 40 while her children were very young. Now her son and daughter are adult and are married. The son is now 30 years old and he has two children. The daughter has also two children.

Her husband died of disease. He was died before proper diagnosis and treatment. Local people said he died because of the influence of bogey. He was walking and went to bed for rest and all on a sudden died. They could not manage proper medical care for him due to poverty.

This widow and her son live in a same place, but they have different kitchens. The son helps her mother and she also supports her son while she receives the allowance money.

When she became widowed her husband left only the homestead and her children were very young, so she had to work as domestic servant in others' house. She had to do it until she was enrolled into the Scheme. She has enrolled into this scheme two years ago.

Respondent-3:

She is now 50 years old. She has two sons. The elder son is 30 years old and the younger is 28. She was widowed long ago. While her younger son was suckling she got widowed. Her husband died of a disease. He was not given sufficient medical care due to poverty. They sold out their properties, however, to heal him. Moreover, trained doctors were not available during those times as today.

After the death of her husband, the only breadwinner of the family, she started to work as a domestic servant in others' house to manage their meals. She did it until she got involved into this Scheme. She has been enjoying the allowance for last three years. She is not physically fit to work. Her elder son lives in different place and does not look after her. Her younger son

works in others' houses as laborer. They live in a same house and he helps his mother to manage her food or medical care. She also helps her younger son sometimes while she gets the allowance.

Respondent-4:

She is 45 years old. She has a daughter who is 19 years old and is married. While her daughter was one year old, her husband deserted her. Her mother in law used to perturb her much. Her former husband got married another woman. From the date her husband abandoned her she became helpless and started working as a domestic servant for her livelihood.

She does not have any land. Her husband did not give any land to her. So she went back to the house of her poor parents and she has been living there while her husband deserted her.

Her daughter lives with her husband separately and they do not maintain their livelihood expenditure, then she helps her daughter and her son-in-law. So she needs more money in addition to the allowance and she works in a joint quarter where some government officials live. She used to cook for them, wash their clothes, and clean their houses and so on. She was enrolled into the Scheme three years ago.

Respondents from the Non-beneficiary Group:

Respondent-5:

She is now 35 years old and is a Hindu. She got married while she was very young. Her husband died 10 years ago. He died of TB. She could not provide him better treatment due to economic insolvency. Her husband left a small piece of land from where she could produce some crops for her family, but the other brothers of her husband grabbed this land. Now she has taken lease a small piece of land for agricultural cultivation. She has no other income.

She has one son and one daughter. The boy is 14 and the daughter is 10 years old. She could

not send them to school due to poverty. The boy works as a furniture apprentice in others' houses in exchange of food and the girl helps her mother in cultivation and in the house hold works as well.

Respondent-6:

She is now 55 years old and she became widow 25 years ago. Her husband died at the age of 42 some days after the birth of her youngest son. She has four children: two sons and two daughters. They are all adults and are married.

Her husband died of illness and was not provided better medical care and support due to poverty of the family. After the death of her husband she started to work as a domestic servant of neighbors' houses and till now she has been working as a domestic servant. Her two sons also manage their livelihoods by working as laborers from their boyhoods. They live separately and cannot maintain their mother.

Respondent-7:

Her husband died 10 years ago. She is now 50 and she is alone and has no children. Her husband died of a disease called gastric ulcer. She tried to provide him medical treatment but due to poverty she failed to give sufficient and appropriate treatment.

After the death of her husband she used to beg and seek charity to the rich people. Now she has been working some odd jobs in a nearby government office from where she earns only Tk. 100 per month. From this little amount of money she fails to manage her daily meals even. So she seeks charity from the rich people. She built a small house in a government land with the financial help of surrounding people, which can be evicted by the government at any time.

Respondent-8:

Her husband died 30 years ago at the age of 45. She is now 60. She has three daughters and

one son. They do not look after her. Her husband fled them for some family conflicts and there he died after a year. He had conflicts with his stepmother. She does not have any house to live. She lives in one of her distant relation's (nephew) house. Because her only son is married and he lives in his father-in-law's house. Her daughters are married and they live with their husbands in different places. They are also poor, so they cannot help their mother. She is not physically fit for any kind of work. She cannot manage her daily meals. So she is to beg alms to maintain her life.

3.6 Ethical Considerations

I have always been careful and aware of ethical norms of research especially in protecting the dignity and confidentiality of the respondents and participants who were participating in this research. In my research the respondents, from both the beneficiary and non-beneficiary groups, are in vulnerable situations in terms of socio-economic status, so it is very important to be aware of the ethical dimensions. All the respondents of interview were women who belong to a traditional society. So during my interview I was aware of their social values and their position in the formal and informal power structure. I was especially careful about the comfort and values of the respondents as most of them were old and sensitive to specific norms especially they were not familiar talking to people coming outside the community. However, in this situation, before interview, I talked to the other male members of their family who helped me to create a congenial environment.

s-Jones and Koenig was cited in Gubrium and Sankar (1994, p15, 30) regarding the ethical guidelines to protect and respect the dignity and welfare of the participants of research. These ethical guidelines include:

Informed Consent

I was ethically obliged to inform the respondents and participants of all aspects of the research that might reasonably influence their willingness to participate in the research. As all the interviewees are illiterate they cannot sign in any consent paper, so before starting the interview I informed them various aspect particularly the core objective of the research and

their voluntary participation. Thus evidently their participation was voluntary and spontaneous. The participants of the focus group discussion also consented verbally and took part in the discussion with enthusiasm and sincerity.

Freedom from Coercion to Participate

The respondents and participants should have the freedom from coercion to participate. During the research the respondents and the participants had the freedom to participate or decline to participate and they had the right to discontinue participation at any stage of the study without any fear. I recognized this right all the time even if it was inconvenient for the research. Before starting each interview and the Focus Group Discussion this right was explained to all the respondents and participants.

Privacy and Confidentiality

As a researcher I have the duty to maintain privacy and confidentiality and to ensure the anonymity of the respondents and participants of this research. The identity of the respondents and the participants will thus not be unveiled during the course of this thesis. During the interviewing process upon their consent of the informants I asked some issues that might appear to have been personal. In the FGD all the participants gave their opinions in their individual capacity and no one would be liable for this. Moreover, their responses would not be used for damaging their professional career.

Protection from Harm

The respondents and participants were protected from any kind of harm for participation in this research. I was always aware to protect the respondents and participants from any kind of physical, mental, psychological, financial, professional or social harm that might arise from participating in this research. I had to consider that no respondent and participant would unduly be affected through participating in this research. Thus, I had to arrange the interview session or the FGD according to the convenience of the respondents and the participants.

3.7 Limitations

One of the primary limitations of the research was directly linked to resource constraint that inhibited the researcher to employ much time and experiment in sample selection. As an academic exercise in order to comply with the partial fulfillment of Master of Comparative Social Work in Bodø University College, Norway I had to be time bound and thus I could not broaden the horizon of field study and eventually had to limit the canvass of analysis of the issue comprehensively.

The respondents, widowed and husband deserted distressed women, appeared very shy to disclose information during the data collection process, because of the cultural practice of rural Bangladesh. And it may affect the quality of data. In Bangladesh naturally the rural women are hesitant to talk to a strange man. To overcome this barrier, I tried to make an effective rapport with the respondents. My wife who also happens to be a social worker joined the data collection process for facilitating an enabling and comfortable environment compatible with local values and norms.

I had to face some difficulties in eliciting distinct responses as they most often used local accents and forms of language that proved sufficiently short of standard form of Bengali. Because of my inability to capture the responses fully in local language forms, I took support from two local people. However, their presence was carefully monitored so that the respondents might not be influenced or biased.

There was a possibility to express their sufferings more to a researcher than the benefits of the Scheme by the distressed women of rural Bangladesh because they might think that I can manage to enhance the benefits. To overcome this shortcoming I explained earlier to the respondents that I was not able to contribute much regarding the Scheme.

On the other hand, limited amount of time and limited number of respondents may hamper the researcher from comprehensive capture of dynamics of poverty of distressed women.

Chapter-Four: Data Analysis, Interpretation and Discussion

4.1 Introduction

In the previous chapter I have been discussing the methodology of the study. Now, in the following chapter I am going to analyze the findings, interpret them and finally make a discussion regarding those findings. In my study, the data were collected through interview with a semi-structured questionnaire and a Focus Group Discussion. While analyzing, interpreting and discussing, my intention is to address the research questions and to attain the objectives of the study. I have analyzed, interpreted and discussed my findings according to the core categories and within the categories the sub-categories which I have found during my coding, these categories include:

- Getting contact and enlisted into the Scheme
- Impacts of the Scheme
- Number of beneficiaries
- Amount of allowance

4.2 How do the Beneficiaries Get in Contact and Enlisted into the Scheme?

First of all I am going to analyze the responses of the respondents and the discussion of the FGD about how the beneficiaries are getting in contact and enlisted into the Scheme. To get in contact and enlisted into the Scheme the information of these types of government interventions should be available to the deserving distressed women. It is mentioned in the 'Implementation Rules' of the Scheme that the ward committee and/or municipal committee would inform by hanging notices/poster in public places about the Scheme and ask for applications from the deserving widowed, divorced and husband-deserted distressed women. However during my fieldwork I never saw any notices/poster in public places regarding the Scheme. Another significant point to ponder is that most of the distressed widowed, divorced and husband-deserted women and their children are illiterate. In this circumstance the main way of communication may be the local government representatives or the government officers or the neighbors who receive the allowance.

In my study three out of four beneficiaries were informed of the allowance by their respective local government representatives who selected them for the Scheme. One of them stated that, *“My local commissioner apprised me first of the allowance. I did not pay any extra money to get involved in the Scheme. I was included automatically. The commissioner helped me”*.

This statement shows that the local government representative informed the widowed of the Scheme, but she did not mention whether she went to the local commissioner or the commissioner came to her. From my observation I can say that it could happen both the ways. Because the widowed have their own interest in looking for some government assistance, they usually go to their commissioners and ask them for any help. On the other hand the commissioner has also his responsibility to inform his electors regarding the government opportunities, so that they will be satisfied with him and he might get their support in the next election.

Another beneficiary was informed by a government official who lives in officers’ quarters in which she works as a domestic servant. She stated that, *“The social welfare officer informed me of the allowance. I did not pay extra money for the support. The social welfare officer helped me a lot to make me enlisted”*. In this case the widow was informed by an officer who was the member of the Upazilla Committee of the Scheme.

In both the statements the respondents said that they did not pay any extra money to them who helped them to get in contact and enrolled into the Scheme. It shows that their pre-conception was that for getting enlisted into the Scheme they needed to pay some extra money. But at least in this case the commissioner and the social welfare officer did not do any undue thing.

During the interview I came to know that there is no official mechanism of publicity of the Scheme for all the deserving women. One of the respondents from non-beneficiary group said that, *“No body did inform me of the allowance, but I know some people get it”*. Other three respondents from non-beneficiary group were informed of the Scheme from their neighbors who get the allowance. One of them stated, *“I have learned about the Scheme from those who get”*.

The participants of the FGD expressed their views regarding the publicity of the Scheme and the procedure of getting enlisted into the Scheme. They commented that if the members of the selection committee were sincere then the selection would be fair. There is no effective way of publicity in the rural area. The staff of Union Council may be used for this purpose. Chairman of the concerned Union Council can use his all efforts to inform all the widowed and husband-deserted distressed women about the Scheme. He can send a letter when needed to all the deserving widowed, so that they can know and if they are interested they can apply for the allowance.

The FGD also discussed that sometimes members of the ward committee might favor their own people who are comparatively in better condition rather than the most deserving widowed. In this case the Upazilla Committee can check and determine the actual deserving women. As the number of beneficiaries is very few and the number of deserving widowed is high, favoritism is not unlikely.

In the FGD one of the participants suggested that, the Union Council can maintain a register for widowed and husband-deserted women. When a woman becomes widowed or deserted by her husband, the register would be updated accordingly. Following the register the Union Council can ask for applications from the widowed and husband-deserted distressed women. In this way every widowed may get the equal opportunity to apply for the allowance. The concerned Ministry can circulate an order to maintain the register for the widowed and husband-deserted women.

One of the participants of the FGD proposed that, before finalizing/approving the beneficiary list the members of the Upazilla Committee could inspect the actual state of the widowed and husband-deserted distressed women who have been selected by the ward committee.

One of the participants of the FGD suggested that *“The older widowed should be given priority than the younger widowed for the allowance. The younger widowed, who has ability to work, can be provided by any kind of job.”* In the selection criteria for the Allowance Scheme it is mentioned as the first criteria that the old widowed would be given priority for allowance, but in the second criteria it is mentioned that the widowed having two children

below 16 years would be given priority. The widowed with minor children are naturally younger women; they are capable to work, so they can be provided with any job.

During my study I discovered that all the deserving women do not get the equal opportunity to be informed about the Scheme, so many of them cannot apply for the allowance in time. Sometimes the selectors might favor their own people rather than the actual deserving women. It must be ensured that there is a level playing field for all the distressed widowed and husband-deserted women to be informed about the Scheme and neutrality in selection.

4.3 Impact on the Beneficiaries

In this segment I have captured some of the aspects of impact of the Scheme on poverty reduction of the widowed and husband-deserted distressed women by comparing the socio-economic situation of the two groups of respondents who receive the allowance and who do not. Simultaneously I have tried to find out the qualitative changes made in the life of the beneficiaries after their enrolment into the Scheme. The impacts on the beneficiaries are hereby presented in terms of food security, clothing, medical care, housing, increase in income and empowerment of women.

4.3.a Food Security

In my study one of the key concerns was to analyze the impact of the Scheme on poverty reduction of the beneficiaries through a comparison in regard to various socio-economic parameters of which one of them was food security. Previous study (Sen and Hulme, 2006) refers that the incidence of “hungry poor” is about 10 per cent of rural households. Out of them 0.3 per cent reported eating only one meal a day during some months; another 1.4 per cent reported living on two meals throughout the year and about 8 per cent of households reported having only two meals a day during some months of the year. Lack of a seasonal security mechanism for this group of the hungry poor is consistent with the persistence of the two/three month hungry season in the riverbank erosion and ‘char’¹¹ areas in North-Western Bangladesh, which is my area of study. In this area during the months of September, October

¹¹ *Char* means a tract of land permanently or seasonally surrounded by river water.

and November seasonal scarcity of employment and hence income leading to lack of access to food amongst mainly rural poor landless families occur which is called 'manga'. The consequences of 'manga' regarding food are:

- Reduction in the size and number of meals prepared and consumed each day;
- Recourse to the consumption of uncultivated foods from wild sources.

The immediate impacts of 'manga' are the rise of unemployment, then lowering household incomes, threatening their food security, and finally seriously affecting nutrition levels. The main options for coping with the 'manga' are reducing food intake in the face of increased risk of malnutrition and selling assets whatever they have or resorting to money lenders for loans at an exorbitant interest rate.

Regarding food security responses from two of the key informants from the beneficiary group showed that they benefited from the Scheme in some ways. This is well depicted by the statement from the informants, who said, "*I manage my meals through the allowance.*"

Nonetheless, there was a kind of mismatch of responses from the key respondents within the category of the beneficiaries. It is to say that while others reported to have been relatively satisfied with the deliverance of the Scheme regarding food, other beneficiaries reported their dissatisfaction. It was found that there were some factors that led to such mismatch of the responses given. The study discovered that such factors included that two of the key respondents who reported dissatisfaction about the Scheme had a number of dependants with whom they had to share the meager allowance. This was not a common phenomenon for all the four of respondents who either did not have or had few dependants.

Additionally, my study also discovered that not all the beneficiaries from the Scheme were completely satisfied with the benefits in a way that they had to find some supplements to cover up the gaps. In this respect, some reported to their engagement in some activities so as to raise their income as stated by a respondent: "*I work in a joint-quarter where some government officials live. I get Tk.500 per month. I get meals there*"

It should be noted that some of the beneficiaries have a social network through which they help each other. In my study one out of 8 respondents does not have any children. Only two out of other 7 get some help from their sons, though it is not unconditional. Other 6 women have to manage their food by themselves, either from their own earnings or from the allowance or begging or charity of others. One informant told that after her receipt of money from the Scheme, she gave some amount to her son who in return provided her food and other needs. This is also supported by a statement from another woman, who said, *“My son gives me food. He resides beside me and we have different kitchens. My son also lives in hardship. So when I get the allowance I try to give him some support.”*

The observation above depicts that a kind of reciprocity is still available in rural Bangladesh amid extreme hardship. While for example a mother’s contribution to the son’s family in expectation that she may later be supported may be interpreted as a ‘give and take’ relation but that relationship can equally be interpreted as the reflection of motherhood spirit whereby a dedicated mother is ready to sacrifice her minimal allowance for the sustenance of her children. And in perspective of value system of rural life of Bangladesh the later interpretation corroborates the reality. In Bangladesh the parents should look after their children as long as they become capable to maintain by themselves and in return when the parents become old and incompetent to work the earning sons usually maintain their parents. The daughters have to go to the house of their husbands and sons are living in the same house with their parents along with their own family after their marriage. But if both of the children and parents are in very hardship the children cannot help their parents.

In the case of non-beneficiaries my data showed that most of them remain in insecurity of food. The statement by one of the non-beneficiaries like: *“I could manage somehow my meals”* proves equally the most uncertainty of their food.

Two other respondents from non-beneficiaries directly admitted that they fail to manage their daily meals as they said, *“I beg alms. I cannot manage my meals”* and *“I fail to manage my daily meals. I depend on people’s charity”*

It was found that those who do not have any security of their food, either they beg or they go for charity or they eat left over food by the well off people or in restaurant.

Another respondent from non-beneficiary group said, *“My son works as a furniture apprentice in others’ houses in exchange of food. I manage myself my own living cost. Sometime I go to the houses of my nephews. I work as domestic servant in houses of other people in the community”*. In this case the 14 years old boy and his mother are both compelled to work for their food. Instead of going to school, the 14 years old boy has to work for his food and his mother has to work as a domestic servant. Sometime she goes to her nephew’s house for charity. Working as a servant or seeking charity both are treated as non-prestigious in the society for a woman who has ability to work.

From my study I found that before getting the allowance the beneficiaries were much more vulnerable to food insecurity, but now they feel a bit comfortable. They have earned some honor from their families as well as the community, because they do not need to beg or are not dependent on the charity of neighbors for their daily meals. On the other hand the non-beneficiary group is facing the social and psychological suffering, because some of them have to beg and others are dependent on odd jobs or the charity of rich people. Although Bangladesh is one of the poorest countries in the world and a lot of poor people are either begging or working as servant or depending on the charity, these are treated as embarrassing and non-dignified way of living. Among the poor people who are self-employed or self-dependent they are treated as honorable in the society. The food security, in turn, has given the beneficiaries some dignity in their family and the society.

In this part I have discussed about the impact of the Allowance Scheme on the issue of food security. It was found that people who did receive the allowance had a better chance for solving their food problems than those who were not part of the Scheme. In the following subcategory I am going to discuss about the aspect of clothing.

4.3.b Clothing

While clothing is another aspect to determine the impact of the Scheme, most of the beneficiaries stated that they managed their clothes from the money, which they received

from the Scheme. The general costume used by the rural women in Bangladesh is called 'Saree'. Before some years it was mandatory for the widowed to wear the white color 'Saree' which was the symbol of their widowhood. It was applicable to both the 'Hindu' and 'Muslim' widowed. Now a day the tradition has been changing and the widowed can use different color 'Saree'. During my data collection I found that the distressed women didn't have more than two clothes. The rural poor women wore the low quality and cheaper 'Saree'.

In terms of clothing some of the beneficiaries could afford to manage themselves with the allowance money, but some could not. Those who could afford clothes they stated that, "*I also manage my clothing from it.*"

While two of the beneficiaries use their money to manage their clothes, the allowance is not enough all the time and for all the beneficiaries alike to secure their clothing. So, some of them need to go for charity from their neighbors. One statement from the beneficiaries justifies that, "*I manage my clothes by myself. Some times my community people also support, when I fail to manage.*"

My study also found that one of the beneficiaries had to find some supplementary job to cover up her income gap. She reported to have engaged herself in some activities so as to raise her income: "*I work as domestic servant in a joint-quarter where some government officials live. I get Tk.500 per month..... They also provide me with cloth*". She is physically fit to work, and if she had other alternative she would not have been doing this job. She expressed her desire to get some capital so that she could leave the present job and start a home based small entrepreneurship, because self-employment is more prestigious than working as servant.

Amongst the beneficiaries two are managing their clothes from the allowance but two are not. They had to either go for charity or earn some more money by doing some non-dignified job. This distinction of contentment amongst the beneficiaries refers the underlying facts that the beneficiaries are in different situations regarding family relations. During my study I experienced that those who do not have any burden in their family, they could manage their

clothes by their allowance. But those who are required to entertain their sons or daughters or son-in-laws, they are to hunt for additional earnings or go for charity.

On the other hand most of the non-beneficiaries are dependent on the people's charity for their clothes. Two out of four non-beneficiaries expressed their sorrows by saying, "*Some rich people provide me with clothes as Zakat (charity).*"

Another respondent from non-beneficiary group said, "*I rear some chicks and wherefrom I earn some money and purchase my clothes*". But her earnings from rearing chicks are so low that she cannot afford to manage clothes of minimum quality.

Like other distressed widowed and husband-deserted women who are not covered by any kind of social safety net programs the other respondents said that they had used old or used clothes. She said, "*I afford my clothing by purchasing used garments.*" These used garments mean the second hand clothes, which were being used by some other rich people for some years, and when it became older they sell it to the poor people. These clothes are very low quality and cheaper as well, so the poor people can only afford these types of clothes.

When I went to get the first interview I observed that the interviewee wore a new cloth. I was surprised and asked her whether this 'Saree' belonged to her or she borrowed it from someone else. I came to know that this was her own 'Saree' and when she knew that I would come to interview her she took on the new 'Saree'. During any festival or if some guests come, everybody wants to wear a new and attractive costume. This woman did the same and I found that she was very happy to wear the new 'Saree'. Wearing a new 'Saree' is a prestigious issue for her in front of guest, like me, and she was feeling honored. The Scheme enabled her to be proud, because she bought the new 'Saree' from the money she received through the Scheme.

From the above discussion on the impacts of the allowance regarding clothing of the distressed widowed, my observation is that the allowance enabled the distressed widowed to purchase comparatively quality dress which is symbol of status and they feel proud to have this quality dress. But the widowed women who are fully dependent on the charity don't have

the opportunity to have the quality dress, because unfortunately the charity 'Saree' is low quality and cheaper as well.

4.3.c Medical Care

Lack of medical care facilities is the general scenario for the poor people of Bangladesh. The condition of rural poor is more vulnerable, even though there are some government interventions for the poor people, but almost all the better medical facilities are available in the urban areas, more specifically in the city areas. In the rural areas government interventions are not well performing because of lack of specialist doctors, medical apparatus and medicine. The situation of distressed widowed, divorced and husband-deserted women further aggravates because of the loss of the earning member of their family. The causative role of health problems is driving these distressed women into chronic poverty. Health problems are not only economic events, family members can face enormous upheaval and psychological stress, particularly in relation to the illness and death of the principal earning member, but also when non-earning members are affected. Economic burden of health problems has three dimensions: loss of employment and income, financial costs, and household coping with a sudden illness.

In my study I have found that most of the widowed women became feeble and fall into deep trouble after the death of their only breadwinners, all of them died in the premature age, and due to poverty they could not afford required medical care.

In respect of medical care the responses were diverse. Out of four beneficiaries two stated that they manage their medical support from the money they get through the Scheme and other two reported that their sons help them to manage treatment while they become sick. One of the two respondents who manage their medical cost said, *"I take loan from people to manage my medical cost. I pay back the loan by the money I get through the Scheme."* and another one said *"I manage medical support by myself while I become sick"*.

One beneficiary said, *"While I fall sick my younger son manages treatment."* But the other respondent from the beneficiary group said that, *"I cannot afford to have medical treatment while I fall sick. My son helps me while he has money in hand"*. This statement shows that

she has uncertainty in medical care facilities. Her son helps when he has money in hand, but when he does not have money then no way for them, because her son is also in hardship.

These diverse statements explained the fact that regarding medical care facilities the allowance cannot attain absolute satisfaction of all four beneficiaries. I found that the satisfaction depends on several issues such as the amount of money they needed for medical care, the tenure and gravity of their sickness, the affordability of their children etc.

The touchy statement made by one of the respondents from the non-beneficiary group depicting their utter helplessness. She commented that, *“I depend on people’s charity. If I get help then I take medicine and if I fail to get support from the people then I guess I would die without treatment”*.

Another statement made by one of the non-beneficiaries shows her uncertainty of medical care. She commented that, *“In case I fall sick I cannot manage medicine. I leave it to my luck”*.

The conditions of other two non-beneficiary respondents are almost the same. One said that, *“I manage somehow when I fall ill.”* and other said that, *“I take loan to purchase medicine while I become sick”*. The last respondent mentioned that she takes loan to purchase medicine, but she didn’t mention from which source she pays back the loan.

I have found from my study that the situation of non-beneficiaries is more vulnerable in terms of medical care. They remain in most uncertainties when they become sick and if they want to take loan for their treatment, they do not have any assurance to pay back the loan. So the chance of getting loan is also limited. One respondent from the beneficiary group told that she takes loan when she becomes sick and pays back the loan once she receives the allowance. She has the guarantee to pay back the loan, because she knows that she will get some money every six months later. So she has the confidence to take loan and the loan-giver also has the confidence to get back the money, because he/she also knows that the widow will get money from the Scheme. By this way the widowed earns some confidence and dignity from others and obviously their degree of status also increased.

4.3.d Housing

Housing is another point of discussion to capture the impacts of the Scheme on the livelihood of the distressed widowed. Housing conditions and infrastructure of the poor people in Bangladesh are generally bad. Almost all the houses of the poor people in the rural areas are made by the bamboo structure with roof made of leaves or thatch and with mud walls. In my experience during the data collection period I have seen three types of housing of the distressed women, these are:

- *Jhupri* i.e. roof made of leaves or thatch and wall made of bamboo or mud;
- Tin roofed and wall made of bamboo or mud; and
- Tin roofed and tin walled.

These types of housing are very vulnerable especially to natural disasters such as cyclones, tornadoes, abnormal flooding, excessive rains etc. Their personal security and security for their belongings are also in vulnerable position.

One of the beneficiaries reported that, *“The condition of my living house is very poor and any time it may collapse. If I get more money then I could repair my house.”* This statement is applicable to other three beneficiaries as well. The amount of money, which they receive from the Scheme, is not sufficient enough to spend for repairing their houses. So they all live in a sub-standard house.

Two out of four respondents from the non-beneficiary group stated that they do not have any house to live in. One of them said, *“I have no house to live even. I live on government land where I have built a house by public support”*. I have seen her house, which is a ‘Jhupri’, and as she built this house in a government land, any time the government can evict her house. Other respondent from non-beneficiary group said, *“I do not have any house to live. I live in my relation’s (distant nephew) house”*. The other two non-beneficiary respondents have their own house, but these houses are very much sub-standard and none of them can afford to repair their houses.

Regarding housing the Allowance Scheme does not have any impact on the beneficiaries. During my data collection I found that both the houses of beneficiaries and non-beneficiaries are 'Jhupri' and they are very much vulnerable in terms of living standards. They do not have required furniture or available safe drinking water or sanitary latrine. Moreover the security of their lives and their properties (if they have any) are in a vulnerable position.

In this discussion I have seen that the Scheme has no significant impact on the housing status of the beneficiaries of the Scheme. In the following section of my study I am going to discuss about the impact on increase in income of the beneficiaries.

4.3.e Increase in Income

The rural poor people are moving into vicious circle of poverty. In my study I found that most of the rural poor women intend to save some money for the future or invest some of their earnings for increasing their income. But they do not have the capability to do that, because their income is so low that they use the money only for their subsistence. As the allowance money is so meager that most of the beneficiaries cannot afford to invest their money for increasing their income, because they do not have the opportunity to take any micro-credit from any other NGOs. Micro-credit intervention helps the poor people to increase their income and come out of the extreme poverty level. However, I have seen in my sample area that invariably the poorest of the poor people are excluded from micro-credit. In my study I had chosen eight women of whom four were beneficiaries and four were non-beneficiaries. All eight distressed women did not receive any other help from any NGO either in the form of micro-credit or in assistance.

Two respondents of beneficiary group stated that they use the allowance money for subsistence only; they could not invest the money for income generation. One of them said, *"I could not engage it for other purpose to generate income."*

Another one stated that *"We rear poultry to earn extra money to manage our livelihood"* and the last respondent mentioned that *"I deposit some money in the bank, I draw this savings only for emergency needs"*. This last statement means the woman is conscious about her future emergency like sickness, so she tries to deposit some money. It also proves her

tendency of savings. If she could save more money, then she could invest some of it for increasing her income.

The pre-conditions to be enrolled as a beneficiary of this Scheme do not allow them to receive any other regular benefits from government or non-government sources. But micro-credit would not be a benefit, because it is a loan and they are bound to pay back the loan. In my study I found that as the distressed widowed, divorced and husband-deserted women could not increase their income they remain in a certain level of poverty. They cannot increase their standard of living beyond the poverty level.

However, it is evident that the Allowance Scheme almost has no impact on increasing income of the distressed widowed and husband-deserted women.

4.3.f Empowerment of Women

In my study I found that the Allowance Scheme is playing an important role for the empowerment of women. But in terms of different levels of empowerment, it is very difficult to assess the impact of this Scheme on the lives of the beneficiaries. Empowerment of women in general and empowerment of widowed, divorced, and husband-deserted women in particular are big challenges in Bangladesh. The beneficiaries themselves are not aware of their legal or human rights in the family, society and state. So the economic independence and enhancement of their social status can be qualified as their empowerment.

One of the participants of the FGD who is the local Union Council Chairman mentioned that, *“The beneficiaries of the Scheme feel themselves are confident, because they have some money in their hand. They can buy food or clothes and they can have a better medical care than they had before and they can even give some financial support to their sons or daughters or their son-in-laws”*.

Now the beneficiaries have some say in the families. Her importance in the family is growing up, because her son and son’s wife know that she will get Tk.1200 in every six months.

Before getting the allowance the widowed were treated as a burden to their children. Almost all of the respondents are not physically fit for work, so they could not contribute to their family. The allowance has made the beneficiaries useful for their children and they now are enjoying some respect from the family members as well as the community. They have in any case the freedom of choice to opt their food items or costume or taking treatment while they become sick. The beneficiaries are empowered at least in their family level and some aspects of everyday life.

From the above discussions we can see some of the impacts of the Scheme on the lives of the distressed widowed and husband-deserted women of one of the poorest districts of Bangladesh. All the beneficiaries admitted the utility of the Scheme. One of them said, *“The allowance helps me in various ways. It helps me pay back the loan, manage foodstuff, medical supports, manage entertainments for my daughter and son in law”*.

The perceptions of the distressed widowed and husband-deserted who do not receive the allowance is also important to assess the Scheme, because it will reflect their socio-economic conditions as well as their observations regarding the Scheme.

One of the respondents from non-beneficiary group expressed her opinion, as she said, *“I know some people get widowed allowance. One of my neighbors also gets. As I do not get so I do not know much about of it. But I know that they get money. I deserve to be listed for the allowance. Many women who are in better condition compared with my economic hardship also get. I do not know that those who get how they spend the money. They may use it for foodstuff and other purposes. It can be used for various purposes. It would obviously come to the use of the poor people. They can purchase foodstuff, clothes, goats, and chick etc”*.

This statement shows that her perception about the Scheme is also positive. In her opinion the Allowance Scheme would obviously come to the use of the poor people. She conceived that she had been deprived unduly; some women who are in better economic condition in comparison with her also get the allowance.

The two other respondents from non-beneficiary also admitted that the Allowance Scheme is useful for the poor widowed and those who get they deserve it.

In the 4.3 chapter I have discussed some of the aspects of the impacts of the Scheme on the life of beneficiaries by comparing between the two groups of distressed women who receives the allowance and who do not and I have been looking for at the qualitative changes made in the life of the beneficiaries. As far as impact of the Scheme is concerned the following statement made by one of the beneficiaries might be the actual reflection of the situation. She stated that, *“I cannot work anymore now; I am not physically fit either to work. Earlier I used to work as domestic servant. While my sons were very small, I used to work in others’ house to manage our meals. I do not have any land. The younger son works in others’ houses as laborer. He has some hard earned properties. Now I get the allowance. We get meals now. We rear poultry to earn extra money to manage our livelihood. I can buy my clothes and medicine when I become sick”*.

From this discussion I have found that despite some deficiencies the Allowance Scheme has so much impact on the lives of the recipients especially for food security, clothing and medical care facilities and the Scheme one way or another, is playing a significant role for the empowerment of women. The beneficiaries of the Scheme feel themselves confident, because they have some money in their hand. They can buy food or clothes and they can have a better medical care than before and they can even give some financial support to some of their dependants, because of this they have achieved some dignity and honor in their family and the society.

In the previous chapter I have captured some of the impacts of the Scheme on the lives of the beneficiaries. Now I am going to explore the observations of the respondents and the participants of the FGD regarding the coverage and scope of the Scheme.

4.4 Scale and Scope of the Scheme

From my study I discovered that the participants of the FGD as well as one of the respondents from non-beneficiary group pointed out that the coverage of the Scheme is very limited. Especially while in the Northwestern districts of Bangladesh the poverty rate is the highest in the country, so there are a lot of distressed widowed, divorced and husband-

deserted women living in extreme poverty. Because of limited coverage of the Scheme the local government representatives is to face difficulties for selection of most deserving candidate.

As we have seen in the PRSP the Social Safety Net Programs have been adopted as one of the priorities to reduce poverty. Regarding the “Allowance Scheme for Widowed and Husband-deserted Distressed Women” the Policy Matrix for Safety Net Programs suggests that, *“Extend coverage of old age pension and widow pensions to all eligible persons in phases”* and *“Redesign programs for specially disadvantaged groups such as disabled persons, ethnic groups or geographical locality.”*

During my fieldwork I got suggestions to enhance the amount of allowance as well as the number of beneficiaries not only from the beneficiaries but also from the non-beneficiaries and the participants of the FGD. Their suggestions are similar as the PRSP aimed to. In the following discussion I have tried to capture the observations of the respondents of the interview and the participants of the FGD regarding the scale and scope of the Scheme.

4.4.a Number of the Beneficiaries

The Allowance Scheme was started in 1999-2000 fiscal year and at that time five beneficiaries from each ward were selected for this Scheme. The Government of Bangladesh gradually has increased the number of beneficiaries. In the fiscal year 2006-07 from rural ward 14 beneficiaries and from a municipal ward 21 beneficiaries are getting the allowance. The number of beneficiaries from a ward of rural area and the number of beneficiaries from a municipal ward are same throughout the country irrespective of comparative richness or poverty of various areas. The number of beneficiaries is very few in terms of deserving people in one hand and on the other hand the poverty ratio of the Northwestern districts of Bangladesh is higher than the other parts of the country. During my study both the interviewees and the participants of the FGD mentioned the matter.

One of the non-beneficiary respondents stated, *“I have learned about the Allowance Scheme from those who get. I know that they get money. I tried but failed to manage a card for the Allowance. Those who get the Allowance they deserve. I am also a deserving person. I failed to manage a card because the number of awardees is limited”*.

During my fieldwork I discovered that not only the distressed women but the local government representatives, who are the members of selection committee, also argued that the number of beneficiaries is very limited. One of them commented in the FGD that, *“Well, this program is nice, but the problem is that the number of beneficiary is very few. We, who are selecting the beneficiaries, are in great trouble, because it’s very difficult to determine who should be nominated first. We have to face a lot of problems in the field level to select the beneficiaries, because of the limited number.”*

In the FGD one of the participants commented *“There are a lot of distressed women in greater Rangpur district, because the ratio of poverty is higher in this region in comparison with other districts of Bangladesh. The number of widowed and the rate of divorce are higher, because of poverty. This area should be given special priority and the number should be higher than that of other parts of Bangladesh”*.

All the participants of FGD supported this statement and suggested to increase the number of beneficiaries in greater Rangpur district including Nilphamari, Kurigram, Gaibandha, Lalmonirhat and Rangpur.

The participants of FGD suggested that *“The number of beneficiaries should be increased at least 10 in a ward every year in addition to the existing number”*. This suggestion is also accomplishing the PRSP policy guidelines in which stated that *“Extend coverage of old age pension and widow pensions to all eligible persons in phases.”*

During the FGD one of the participants commented, *“The number of beneficiaries should be determined according to the economic condition of a district. As poverty is massive in greater Rangpur district, the number of beneficiaries should be more than the other districts of Bangladesh.”*

In the PRSP it is mentioned that in future the program should be redesigned for specially disadvantaged group such as geographical locality. In this view the number of beneficiaries

of Northwestern districts of Bangladesh should be more than the other parts of Bangladesh, because this area is the poorest in Bangladesh.

4.4.b Amount of Allowance

When this Allowance Scheme was started in 1999-2000 fiscal year the amount of allowance for each beneficiary was Tk. 100 per month. By increasing the amount over the years now the amount has gone up to Tk. 200 (US\$ 3) per month per person. Tk. 200 is a very little amount of money for survival of a distressed woman even. In my observation during interview in a rural place like my area of study, in Nilphamari district a distressed widow needs Tk. 800-1000 per month for her subsistence, if she is alone without any child. Poverty was defined in MDGs targets as ‘people whose income is less than one US\$ a day.’ If we follow the MDGs target the allowance should be Tk. 2000 per month per person. Almost all of the distressed widowed and husband-deserted women do not have any other source of income, because they are not physically fit for work and job is not available for the old women as well.

In this backdrop the statements given by the respondents during interview sessions and the participants of the FGD are very much remarkable. One of the respondents stated, *“I spend the allowance to maintain my life. But the amount of the allowance is very meager and it cannot support my maintenance. It’s not possible to maintain life with the allowance”*. In support of her statement another women clarify more about the insufficiency of the amount of allowance. She stated, *“The allowance has reduced my miseries. But the amount is very scanty, just Tk.1200 per cycle, so it’s difficult to manage everything from the allowance money”*.

During the FGD the participants also discussed that the amount of money is very little. With the amount of Tk 200 per month cannot cover the daily expenditure of a single distressed woman even. One of the participants suggested that the amount of allowance should be increased at least up to Tk. 500 per month.

All the beneficiaries recommended enhancing the amount of allowance. One woman said, *“The money needs to be enhanced. Now it involves much money to purchase foodstuffs. It requires about at least Tk.1000 per month. It may help me get better medical support and*

better meals.” Other women mentioned different logic in favor of their argument of increasing the amount. One said, *“The condition of my living house is very poor and any time it may collapse. If I got more money then I could repair my house”*. Another woman stated that, *“It is difficult to manage the expenditure and eventually I take loan from other people. Earlier I loaned twice and my allowance got exhausted paying back the loans”*. The last one also pointed out an important aspect to think over, she said, *“The amount of the allowance requires to be enhanced. It would help me while I reach old age. I could get support from it”*.

Although they are not included into the Scheme all the non-beneficiaries suggested enhancing the amount of allowance. One of the non-beneficiary respondents recommended that, *“Raising the amount of money in the Scheme would be better and it should be Tk.800 per month. They could better manage their food, cloth etc.”*

Two women think that if the amount would enhance it would be used for income generation. One of them stated that, *“The amount of the allowance should be increased. Then it can be invested for some economic activities and eventually it would increase the income”*.

In all respect the amount of money delivered by the Scheme is very scanty which was focused by the respondents and the participants of the FGD as well. With this small amount of money the miseries of the distressed women is reduced up to a certain level. But if I consider the criterion of poverty set by the MDGs target as ‘people whose income is less than one US\$ a day’ then I can say that the amount of allowance cannot reduce the poverty of the distressed women.

Chapter-Five: Conclusion

5.1 Introduction

Bangladesh's attempt with safety net programs to address chronic poverty has a mixed impact. While it has been successful to bring forth some impact in the face of an impending crisis, which is hard bearing, for the poor living in extreme poverty, it could not establish the mark of permanent solution to the poverty wrath. They have multiple successes. Safety nets, in addition to protecting poor segments of society from major shocks, can insure them against risks and associated income losses, thereby allowing the poor to take on riskier but high return productive activities. This chapter summarizes some aspects of the impact of "Allowance Scheme for Widowed and Husband-deserted Distressed Women"- a major social safety net intervention, in addition it provides the challenges lying ahead for the successful implementation of the Scheme on the other. It also seeks to put forward some general policy guidelines to address poverty in Bangladesh.

5.2 Contribution and Challenges

The key findings of the study suggest that the Scheme has very significant impact on everyday life of the beneficiaries. While the Scheme proves some significant impacts, at the same time it encounters various challenges.

5.2.a Contribution

Though the responses given by the key respondents from the beneficiary group are not the same regarding impacts of the Scheme on their lives, all of them acknowledged that the Scheme provides at least some positive qualitative changes. The impacts can be further delineated below.

Food Security

The primary impact of the intervention is that it helps the beneficiaries at least to ensure basic food requirements. Poverty in rural Bangladesh is manifested by primary lack of access to food. While the entire community is affected it becomes hard for poor women who lack earning sources due to lack of either breadwinner or basic entitlements such as good health or basic skills to get an employment opportunity. The beneficiaries under the Scheme lack both

because either they are deserted by their husbands or of poor health owing to their old age and chronic illness. In such a situation, food security for this group of women is crucially important.

Medical Care

While food is almost unavailable, medical care is a luxury to them. It is evident by chronic illness that the rural people particularly women suffer from. Some beneficiaries suggested that they could use some of the allowance for medical care particularly paying for medicines. Thus the resultant impact was the outcome in improving nutrition status of the poor people fighting with extreme poverty. Another important impact was that they had made a choice about their health; whenever they felt necessary they went to the service providers.

Clothing

Poverty means lack of minimum clothing too. Poor and distressed women often are shabby dressed. Sometimes they fail to protect their privacy. Though limited, the Scheme allowances allowed some beneficiaries to purchase cloth for them. Most of the poor women in rural areas live on charity clothes given during holy issues such as Ramadan for the Muslims.

Housing

The country lacks a comprehensive housing policy that may address housing needs of poor people. There are some arrangements by the government to construct some low cost houses for the landless people on government land but the coverage too is limited to cover huge number of poor people. Housing has on the other hand direct correlation with poverty as the poor live in makeshift sort type of houses and it regularly demands repair. The recurrent repair expenditure proves too much for the poor. However, the allowance cannot help them to manage the repair cost.

Empowerment

The provision of a guaranteed and predictable minimum income provides them with a level of basic security and increases their ability to plan for the future. Knowing their basic subsistence is secure removes a major day-to-day concern from poor people and enables them to adopt a longer-term vision. Moreover, their complete dependence either on wards or community has been significantly reduced. In some cases due to their contribution, they earn some respect and dignity both from family and society.

5.2.b The Challenges

The objectives of the Scheme are to empower distressed widowed, divorced and husband-deserted women through financial support and to improve their status both within the family and in the society. To attain these objectives the Scheme is facing some challenges. The major challenges are given below.

The Limited Coverage

Many eligible poor women were discarded from the Scheme signifying that their poverty was allowed to be continuing. The statements provided by non-beneficiaries clearly suggest that their exclusion was not well grounded. It is simply because the fund did not cover them. In a situation when funds are limited but the potential beneficiaries are huge in number, the poorest of the poor or those who lack social capital such as access to information or authority are like to be excluded. Moreover, the poor with same magnitude of suffering and vulnerabilities cannot be left to continue a nasty fight with poverty when the result is known that it would bring more vulnerability to them.

Failure to Generate Income

Due to the small amount the allowance from the Scheme has failed to generate income opportunities for the beneficiaries. It means perpetuity of either poverty itself or of dependence on grant. In other words, truly it is not a poverty reduction approach rather a coping approach with poverty. The reasons may be: the meager amount of contribution and lack of skill promotion in the intervention. Skill promotion intervention in the Scheme may have some positive results especially in promoting confidence of those who are physically able to undertake ventures. However, the success depends on the expansion of contribution because after their food need they need to manage some capital from the allowance to start a venture.

5.3 Policy Guidelines for an Effective Approach to Addressing Poverty of the Distressed Women

In this part I will mention some of the policy guidelines given by the main stakeholders of the Scheme during my study i.e. the beneficiaries and non-beneficiaries, the selectors and the implementers of the Scheme and the representatives of the local civil society. It is very important to consider the experiences of the key actors of any program for developing the

standard of service. I will also give some suggestions as a researcher to make the Scheme more effective.

5.3.a Enhancing the Amount of Allowance

It is evident from field study that the amount provided through the Scheme is not at all enough even to manage minimum food of the beneficiaries. They suggested for an increase in the allowance so much so that it could cover basic food requirement vis-à-vis provide some opportunity to undertake some interventions to have cured from the wrath of poverty.

The government may, in consultation with beneficiaries, assess the need realistically and accordingly increase the amount. It is clear that if the allowance fails to contribute significantly then it cannot be a good option of poverty reduction and may be just a rhetorical attempt.

5.3.b Increasing the Number of Beneficiaries

In the sample area it was found that only 30% of the eligible poor women were included in the Scheme further suggesting the limited allocation in the Scheme. The fund of the Scheme needs to be expanded to involve all marginalized widowed and husband-deserted women in the community. Especially if the government is to realize its commitment to MDGs particularly halving the poverty by 2015 then the allocation has to be expanded.

On the other hand community led data based of the widows and aged women should be undertaken to ensure their inclusion in any special benefit program apart from the present Scheme. The database may serve the purpose of combating discretion of the authority in beneficiary selection because sometimes it happens that due to local connectivity and other social factors some valid people are excluded and less eligible persons included.

5.3.c The Number of Beneficiaries of Northwestern Districts of Bangladesh should be more than the other parts of Bangladesh

The people of Northwestern districts in Bangladesh are exposed to chronic poverty and hunger, which is characterized as *monga*. This area is hugely dependent on agriculture and devoid of any major industry to create job opportunities. Agriculture dependence causes

transitory and seasonal joblessness on a recurring nature. Marginalized farmers and agri-laborers both suffer huge food insecurity. There have been suggestions for long that the government should take special measures to halt chronic poverty in the zone. A special budget allocation may be a beginning step in this regard.

5.3.d The Shifts in Strategy and Policy

Bangladesh has to chalk out self-owned development strategy to cut off the pauperization process to halt continuous growth of poor people. Over the years the development strategy Bangladesh practiced being pressurized by international power elite particularly economic elite to serve more their interest than to serve local cause not only proved counter productive but also contributed significantly to promoting huge economic inequality and impoverished section of people.

This has been the demand by the sensible people to draw independent roadmap to poverty taking spatial and local realities into consideration. In doing so the poor people have to be sincerely consulted and placed in joint decision making because they have the right to take part in the process that is likely to produce policies that may affect them.

The state has to be deliberately working for the poor to address their perpetual poverty and insecurity. Safety net programs never were solutions; it can impact temporarily. A comprehensive package to deal with poverty is the solution and obviously that has to be emerged from the local soil with local choice and focus.

5.3.e Forming a Pro-poor Coalition

In order to influence policy in favor of the poor particularly women a pro-poor coalition is strongly needed in Bangladesh. The poor themselves, local government representatives, policy advocates, farmer unions, women associations among others may form the coalition. They should regularly sit with government and other stakeholders to fight against poverty with appropriate approach and strategy. They also continuously draw insights from the existing strategies to readjust the future interventions. However, the major role lies with the government in poverty reduction. Constitutionally, the government is pledge bound to eradicate poverty of the people particularly the marginalized women such as the distressed

widowed and husband-deserted women. The coalition should remind the government of its responsibilities.

5.4 Concluding Remarks

The distressed widowed and husband-deserted women are the major victims of women's poverty. Due to their incapability to work, limited access to formal labor market and the general attitude of the society they are forced to either confined themselves into their homestead and go for less-paid or non-paid homework or go for charity or begging. Due to extreme poverty most of them are deprived of the support from their family members. The state intervention is the only hope for them to survive with some degree of dignity and honor. But in this Scheme the amount of money is so scanty that the widowed cannot invest their money to increase their income. Without increasing income they cannot move out of poverty cycle. It means their fate is either to live with poverty or their dependence on grant shall continue. In other words, truly it is not a poverty reduction approach rather a coping approach with poverty.

Although the Scheme impacted so much on the lives of the distressed widowed and husband-deserted women in various ways particularly in reducing food insecurity, managing better clothing and medical care, it can play more effective role in plummeting the poverty of distressed women, if the GoB, with the consultation of the main stakeholders, determine the actual need and enhance the amount of allowance accordingly.

The GoB should also look into the recurring nature of extreme poverty of the Northwestern districts of Bangladesh and take special measures to arrest persistent poverty in the '*manga*' prone region.

Poverty reduction and empowerment travel together hand in hand. By reducing poverty it is possible to empower the distressed women of rural Bangladesh. The objectives of the Scheme are to empower distressed widowed, divorced and husband-deserted women through financial support and to improve their status both within the family and in the society. The primary goal is to reduce poverty of the targeted women and then empowered them in the society. The study revealed that with this meager amount of allowance and limited coverage this Scheme

has contributed to reduce the miseries of the beneficiaries and to fulfill some basic needs. By doing this it can improve some degree of status of the distressed women in their family and some aspects of their everyday life. But poverty reduction or empowerment of women in comprehensive way is still a dream for the community as a whole.

Moreover, a country like Bangladesh, wherein 58 million people are living under the poverty line, safety net programs never are the solutions, it can impact temporarily. For long term solution the government should undertake a sustainable strategy in which all the concerned stakeholders can participate during policy formulation, implementation, monitoring and evaluation.

References

- Bangladesh Bureau of Statistics (BBS), Planning Division, Ministry of Planning, Government of the People's Republic of Bangladesh (2000) The Labor Force Survey, 1999-2000.
- Bangladesh Bureau of Statistics (BBS), Planning Division, Ministry of Planning, Government of the People's Republic of Bangladesh (2003) Population Census 2001, National Report(Provisional).(pp.- 452).
- Bangladesh Bureau of Statistics (BBS), Planning Division, Ministry of Planning, Government of the People's Republic of Bangladesh (2006) Preliminary Report on Household Income & Expenditure Survey- 2005,.
- BIDS (2001) Human Development Report of Bangladesh 2000. Dhaka: Bangladesh Institute of Development Studies.
- BIDS- Action Aid (2003) Results from the Survey on Stipend Scheme Beneficiaries, Report of the Public Expenditure Review Commission. Dhaka: PERC.
- Department of Women Affairs, Ministry of Women and Children Affairs, Government of the People's Republic of Bangladesh (GoB) (2004) Implementation Rules of "Allowance Scheme for Widowed and Husband-deserted Distressed Women"
- Deutscher, I. (1973) What We Say/ What We Do: Sentiments and Acts. Glenview, IL: Scott, Foresman.
- Empowerment of Women in Bangladesh accessed on 5th May 2007 at <http://www.tmss-bd.org/download/empowermentOfWomen.pdf>
- Ferguson, P.M., D.L. Ferguson, and S.J. Taylor, eds. (1992) Interpreting Disability: A Qualitative Reader. New York: Teachers College Press.

General Economics Division, Planning Commission, Government of the People's Republic of Bangladesh (GoB), (2005) Unlocking the Potential: National Strategy for Accelerated Poverty Reduction.

Gordon, D. (1998) Definitions of Concepts for the Perceptions of Poverty and Social Exclusion. In Gordon, D. et al 1998, Perceptions of Poverty and Social Exclusion(pp.- 1), Report on Preparatory Research, Townsend Centre for International Poverty Research, University of Bristol, 8 Woodland Road, Bristol BS81TN.

Guidelines on Women's Empowerment accessed on 5th of May at <http://www.un.org/popin/unfpa/taskforce/guide/iatfwemp.gdl.html>

Kayser Jones, J. and Koenig, B. A. (1994) Ethical Issues In Jaber, F.G. and Sankar, A. (Eds.) Qualitative Methods in Ageing Research, California: Thousand Oaks.

Hulme, David & Paul Mosley (1997) Finance for the poor or the Poorest? Financial Innovation, Poverty and Vulnerability', pp. 97-130, in Wood Geoffrey & Iffath Sharief (ed.), Who Needs Credit: Poverty and Finance in Bangladesh, Dhaka: University Press Limited.

Glaser, B. G., and A. Strauss, (1967) The discovery of Grounded Theory: Strategies for Qualitative Research, Chicago: Aldine

Karim, M Rezaul. (1998) A Study of Rural Poverty Alleviation in Bangladesh: Prospects and Problems, A dissertation submitted to the Doctoral Program in Social Sciences, University of Tsukuba, Japan.

Mannan, M. A. and Pratima Paul-Majumder (2003) Impact Evaluation of Social Safety Nets Initiatives, Bangladesh Institute of Development Studies, E-17, Agargaon, Sher-e-Bangla Nagar, Dhaka-1207.

Nobel Prize.org accessed on 25th April 2007 at http://nobelprize.org/nobel_prizes/peace/laureates/2006/yunus-lecture-en.html

Osmani, S. R. and Atiq Rahaman (1990) Structural Change and Poverty in Bangladesh: The Case of a False Turning Point, *The Bangladesh Development Studies*, Vol. XXIII: 213-234.

Sebstad, J. and M. Cohen (2000) Microfinance, Risk Management, and Poverty, AIMS Paper, Management Systems International, Washington, D.C.

Sen, B. and David Hulme (2006) The State of the Poorest 2005/2006: Chronic Poverty in Bangladesh: Tales of Ascent, Descent, Marginality and Persistence, Bangladesh Institute of Development Studies (BIDS), Dhaka, Bangladesh and Chronic Poverty Research Centre (CPRC), Institute for Development Policy and Management (IDPM), University of Manchester, Manchester, UK.

Subbarao, K. and W. James Smith. (2003) What Role for Safety Net Transfers in Very Low Income Countries? SP Discussion Paper No. 030, World Bank Institute, Washington DC, USA.

Taylor, S. J. and R. Bogdan. (1998) Introduction to Qualitative Research Methods: A Guidebook and Resource, Third Edition, John Wiley & Sons, Inc., New York.

Annexure-1: Interview Guide for the Widowed who are getting Allowance

*** 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.**

Personal Information

Name:

Age:

Children: Y / N

If yes, how many:

Children: Male: Female:

Age distribution:

Up to 16 17-25 26+

In case of widow, when did your husband die: years ago

How did he die: Illness Old age Others

During illness did he receive necessary medical care: Y / N

If not, why: due to lack of economic support others

In case of desertion, when did your husband leave you:

What was the reason behind leaving you:

Livelihood related information

Whether you run the family: Y/ N

If yes, what is your major source of income: Agriculture/wage from selling labor as house worker/others /

How much land do you own: acre

Income other than agriculture: Y/N

If yes, monthly amount: /month

Living standard

Do you afford to manage daily meal regularly for all members of your family?

Do you afford to manage sufficient clothing for your family members?

Do you afford to send your kids for education to schools?

Do you afford to manage medical costs during your illness?

Project related information

How did you come to know about the project?

Government channel/ LG officials/ Neighbors/ Other source

Did you face any trouble in getting enlisted for the project:

Who helped you most in getting enlisted:

How long have you been getting the allowance:

How do you use the money: for subsistence only/ use fully or partly for income generation

What impact you think has been crucial by the allowance:

Do you think that the project is helping reduce your poverty and vulnerability: Y/N

If yes, then how does the project help you reduce your economic vulnerabilities:

Do you experience any problem in drawing the allowance:

How do you rate the behavior of the respective government officials in distribution of the allowance:

Do you feel the need to increase the amount of allowance: Y/N

If yes, then what are the reasons:

In your opinion what should be the minimum amount :

What are your suggestions to make the project more effective for poverty reduction:

Others

Are you involved in any other NGO/GO support such as micro credit or allowance:

*** Conclude by giving thanks to the respondent for their participation and cooperation in the interview.**

Annexure-2: Interview Guide for the Widowed who are not getting Allowance

*** 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.**

Personal Information

Name:

Age:

Children: Y / N

If yes, how many:

Children: Male: Female:

Age distribution:

Up to 16 17-25 26+

In case of widow, when did your husband die: years ago

How did he die: Illness Old age Others

During illness did he receive necessary medical care: Y / N

If not, why: due to lack of economic support others

In case of desertion, when did your husband leave you:

What was the reason behind leaving you:

Livelihood related information

Whether you run the family: Y/ N

If yes, what is your major source of income: Agriculture/wage from selling labor as house worker/others /

How much land do you own: acre

Income other than agriculture: Y/N

If yes, monthly amount: /month

Living standard

Do you afford to manage daily meal regularly for all members of your family?

Do you afford to manage sufficient clothing for your family members?

Do you afford to send your kids for education to schools?

Do you afford to manage medical costs during your illness?

Project related information

Do you know about the project: Y/N

If yes then how: Government channel/ LG officials/ Neighbors/ Other source

Do you know what benefit the project delivers:

Do you think that you deserve to have been enlisted for the project: Y/N

If yes, then what are the reasons for not getting you enlisted for the project:

Do you have any idea about how the recipients use the money: Y/N

If yes, then how: for subsistence only/ use fully or partly for income generation

What impact you think the project delivers for the beneficiaries:

Do you think that the project is helping reduce the recipients' poverty and vulnerability: Y/N

If yes, then how does the project help reduce their economic vulnerabilities:

Do you feel the need to increase the amount of allowance: Y/N

If yes, then what are the reasons:

What are your suggestions to make the project effective for poverty reduction:

Others

Are you involved in any other NGO/GO support such as micro credit or allowance:

*** Conclude by giving thanks to the respondent for their participation and cooperation in the interview.**

Annexure-3: Check-list for Focus Group Discussion (FGD)

- 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.
- Introduction of the participants: name, designation and position in the committee
- Whether this scheme is effective or not, if it is yes, how far it is effective?
- Amount of allowance/ necessity for increase (if any)
- Number of the beneficiaries in an Upazila/Same number of beneficiaries everywhere in the country: whether it is justified or not
- Procedures of publicity about the scheme
- Ensuring fairness in selection and disbursement
- Empowerment of the women and the scheme
- Role of the Accounts Office in disbursing the fund: Attitude/behavior/corruption
- Role of the concerned Bank in payment of the allowance: attitude/ behavior/ cooperation
- Disbursement from the bank or going to the house of the recipients- which is better
- Suggestions to make the project more effective for poverty reduction
- Conclude by giving thanks to the participants for their participation and cooperation in the discussion.