A Look into Old Age Allowance Digitization

Relational Dynamics at The Digital-Social Interface

Contents

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Relational Dynamics at the Digital-Social Interface

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Acronyms

Acronyms	Full Form
a2i	Access to Information
API	Application Programming Interface
BB	Bangladesh Bank
BDT	Bangladeshi Taka
DSS	Department of Social Services
EFT	Electronic Fund Transfer
FGD	Focus Group Discussion
G2P	Government to Person
GRS	Grievance Redress System
iBAS^{++}	Integrated Budget and Accounting System
MFS	Mobile Financial Service
MIS	Management Information System
MoF	Ministry of Finance
MoSW	Ministry of Social Welfare
NID	National Identity
OAA	Old Age Allowance
SPBMU	Social Protection Budget Management Unit
SSN	Social Safety Net
SSO	Social Services Officer
UDC	Union Digital Center
UISC	Union Information and Service Center
UNO	Upazila Nirbahi Officer
UP	Union Parishad
VGD	Vulnerable Group Development

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Section 1

Introduction

1.1.   Background

In the past decade, driven with the Digital Bangladesh Vision, Bangladesh has experienced a rapid growth of internet penetration. In 2022, 66.43 per cent of the Bangladeshi households have been found to use internet[1]. With the same drive and the goal of simplifying public service, the Government of Bangladesh, till 2022, has introduced 1,955 digital services for facilitating public service offering to the citizens[2]. The connection of the citizens with these digital public services and other digital private services have further been facilitated through the 8,468 digital centers, including 4,602 union digital centers (UDCs)[3], where more than 300 services are offered. These centers offers *digital public services*, such as birth, death and national identity card registration, citizen certificate, social safety net allowance, passport application, land mutation, Hajj registration, filling of and downloading government service forms, and *digital private services* like job application and information (domestic and abroad), agent banking, mobile banking, bus-air-launch ticketing, digital health services (medical visa, doctor appointment, telemedicine), life insurance, mobile recharge, SIM sale, various types of computer and technical training, cybercafé-based services (web browsing, e-mailing, placing applications, checking exam results, online shopping, photocopying), agricultural advice, and information services, etc.[4].

In the digitalization wave, which was further accelerated during COVID-19, the government also shifted its gears on digitizing many social safety net (SSN) programs with the goal of reaching the socio-economically vulnerable population in the fastest way and most accessible manner. In FY 2025 budget of the government, SSN covers around 17% and the digitization has been mainly integrated in the backend management of information and in the fund disbursement process, where a single registry system is being maintained to better manage the overall SSN activities. While such digital transformation aims to serve the goal of ensuring further inclusion of the vulnerable groups in SSN programs and having an efficient beneficiary and operation management in place with a smoother flow of information and tasks, it is also imperative to understand the status and extent of such impacts and identify whether the digitalization has generated or furthered any exclusionary components in the process.

1.2.   Empowerment through OAA

One of the oldest cash-based SSN programs is the old age allowance (OAA) program. With more than 9.7 million of the population aged more than 65, 46.3% of which is women[5]. The program is being managed by the Department of Social Services (DSS), Ministry of Social Welfare (MoSW), Government of Bangladesh and is among the first programs to be digitized, especially in the areas of registering applicants and disbursing allowance amount. The digitization of OAA was initiated in 2018 in a pilot capacity which was later scaled up effectively in 2021, with the need for efficiently disbursing allowances during COVID-19.

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[1] BBS. (2022). Household Income and Expenditure Survey 2022. Bangladesh Bureau of Statistics.
[2] a2i. (2023). Assessing the Impact of Government Digitization Efforts on Time, Cost & Visits (TCV): An Analysis of 1,955 Digital Services. Aspire to Innovate Program, UNDP Bangladesh and ICT Division, Government of Bangladesh.
[3] https://uddokta.eksheba.gov.bd/center-list
[4] a2i. (2022). Fostering Transformation Through Digital Centre- Micro Report 2022. Aspire to Innovate Program, UNDP Bangladesh and ICT Division, Government of Bangladesh.
[5] BBS. (2022). Population and Housing Census 2022. Bangladesh Bureau of Statistics.

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Section 1: Introduction

This digitization has improved the process and is offering solutions to many problems faced before, both for the recipients and the other connected stakeholders, including better accessibility of allowance, efficient management of allowance-related data and better communication channels throughout. However, in consideration of the target beneficiaries of OAA, the digitization has also brought added layers of dependency needs for the recipients due to their lack of digital literacy and unfamiliarity with the use of digital devices or services. Even though previous research has found no significant association between digital literacy level and SSN allowance consumption[6], it is understandable when the dependency on others for allowance consumption is factored in. Such dependency also exposes the recipients to different vulnerabilities connected to data breach, identity theft and financial frauds.

In terms of the backend process, the current framework of the OAA has designed the applications and recipient management process to be coordinated through a single registry system called Suhrid, where the system is interoperable with the separate SSN program management information systems and offers beneficiary management, validation of beneficiary data, and budget and allowance management. With such multidimensional solutions, the system has offered simplicity and efficiency for the stakeholders. Despite this progressive shift, the OAA process still carries components of complexity and exclusivity. This research focuses on this by understanding and assessing the overall OAA process.

1.3.   Research Objectives and Questions

This study aims to understand the relational dynamics of digital and social interface in terms of digitisation of old age allowance, one of the citizen services provided by the government of Bangladesh.

The research has the goal to work with the following research questions which addresses role and impact of digitized citizen services:

1	**Ingestion of information** What role does the data collection and transformation process play in generating exclusions that get formalized into the digital service system?
2	**Storage, analysis, implementation, action** In what ways do back-end data flows, decision pathways, security, accessibility, and monetization generate value, and for which stakeholder groups? How are data and its potentials understood? What are the sociopolitical consequences of this conceptualization of data? How is the data produced by digital services perceived in terms of actionable insight and data-driven decision making?

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[6] Shadat, Wasel Bin., Zahan, Iffat., Matin, Maria., Islam, Md Saiful. (2020). High Impact but Low Consumption of Public E-services Relevant to Financial Inclusion in Rural Bangladesh. BRAC Institute of Governance and Development.

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3 User experience

How does the digital service experience transform citizen accessibility and equity? In what ways do these new digitally mediated relations, possibilities to define and extract value, and interface design shape the parameters for citizen empowerment? What new exclusions are produced that need to be addressed?

What are people's experiences of accessing and using these digital transformation processes? What existing inequalities are exacerbated or ameliorated? What new inequalities emerge and with what consequences?

Enterprising responses

4 How do Social Enterprises (SEs), NGOs, grassroots activists, and individuals respond to digitization's exclusions?

Section 2

Methodology

Section 2: Methodology

2.1.   Data Collection Procedure

This qualitative research gathered information from different stakeholders connected to the OAA process, including the recipients of allowance. For this, separate questionnaires were developed for each type of stakeholder where the goal of the data collection procedure has been to understand the digitized OAA process and to identify the impacts it has created on these parties.

2.1.1. Questionnaire and Preparation

The questionnaires for the OAA recipients and the acquaintances (family members or nominees) were developed in a way where the introductory part tried to understand the profile and background of the respondents and how they are connected to the OAA process. This information on the recipients has later been utilized to identify possible gaps in the verification and selection process for OAA. After that, the questionnaire dived into the OAA process journey relevant to the respondent and focused on achieving in-depth understanding of the experience of the respondents with the process (both with manual and digital process, where relevant). The 'Process Journey' section of the questionnaire covers the pre-registration process of awareness raising, registration process including the selection and verification aspects, allowance receipt process and the grievance redressal process. The section attempted to find pieces on the puzzle to understand the overall system and to capture the experience of the respondents at each stage, gathering insights on both positive changes brought through digitization and the possible improvement areas. In the final section, the questionnaire asked the respondents specifically about the digital process and how it may have impacted them.

The questionnaires for the stakeholders mainly focused on understanding the backend process and to understand the impact of digitization on their relevant activities and in terms of management of information. The questionnaires were customized for each type of stakeholder and were done based on their role in the process.

The Focus Group Discussion checklist covered questions on the overall experience with OAA process, focusing more on the comparative experience with the digital process.

2.1.2. Allowance Recipient and Key Informant Identification

For the identification of the OAA recipients and the nominees of the recipients, the research team generated leads from databases presented on websites of upazilas, local offices of NGOs and snowballing. For the key informant identification, the research utilized the findings from desk research and snowballing and identified relevant individuals from different government entities and individuals connected to the OAA process.

2.1.3. Building Data Collection Team

The data collection team consisted of researchers from DataSense with experience in similar research and a deep understanding of the objectives of the study. Before each data collection phase, the team was also trained and mentored through both in-person and remote training modalities, which were conducted by the Research Manager. During the training, the team was familiarized with the research context, the questionnaire and the reporting procedure relevant to the data collection process, with interactive role-play activities.

2.1.4. Data Collection

OAA Recipient and Acquaintance Interviews

The OAA recipients' and nominees' responses to our questionnaires were collected using KoboToolBox. The research team were provided with a potential respondents' list where they had to communicate with them and conduct the interviews, with the consideration that many might refuse to participate and the respondent might not be directly available at the contact number provided (many recipients' phones stay with family members). The potential respondents' list was developed with randomly picked data found from the OAA recipient list posted on different upazila websites from the different divisions of Bangladesh. From the list, the team reached out to the potential respondents for interview and continued the process till they met the target number of interviews. During this process, the team found that many respondents are aware of the financial frauds conducted with MFS users and that many respondents depend on someone else (family members/ acquaintances/ union parishad members) for the OAA registration process for which they are unaware of all the relevant information on the process. This lack of awareness also led to reluctance of a few respondents in taking part in the interviews or continuing with the interviews halfway through, despite efforts from the team to help them understand that whatever experience or absence of experience they share are insights for the research. The data collection team also found a tendency among the respondents of not picking up calls from unknown numbers even if multiple calls are made to the numbers, resulting in a delay in the data collection process. These insights added to the research's attempt to understand the profile and background of the respondents.

The collected data was checked with a real-time monitoring system in place (shadowing, checking recordings, checking responses, etc.), and daily feedback sessions were given to the team at the day end, where feedback were provided on the collected data and the procedure of data collection to mitigate the drawbacks (if any). Additionally, the team also shared any additional relevant information they came across during the interviews, in the questionnaire form. This multi-layered reporting system enabled the coordination team to have a better hold on the quality of the data.

Other Stakeholder Interviews

A total of 14 interviews were conducted with stakeholders who are connected to the OAA process, including the backend process. The potential respondents for these interviews were

identified following the process flow of OAA: pre-registration, registration, selection and enlistment, receipt of allowance, and grievance redressal.

The major purpose of these interviews was to comprehend the whole picture of the old age allowance process, including the user journey for the ones connected to the backend process. The core idea is to be able to understand the flow of information and money and the relevant protective measures in place. Prior to conducting the interviews, in-person or online, the prospected respondents were connected with to brief them about the research and schedule a suitable time for the interview. Later on, the interviews were conducted using digital and audio formats, where the interviews were conducted in a conversational manner, to extract the most amount of relevant information from them. The following table lists the types of respondents who have been interviewed for this research, and notes on the detailed insights collected from each of them that have been presented in Annex A.

Table 2.1 List of Interviewed Stakeholder Types

Stakeholder Type	Entity	Designation	Involvement in OAA Process
Local Government	Union Information and Service Center (UISC)	Entrepreneur	Registration
	Union Parishad	Secretary	Pre-registration, Registration, and Selection and Enlistment
	Union Parishad	Chairman	Pre-registration, Registration, and Selection and Enlistment
	Paurasava/ Municipality	Panel Mayor	Pre-registration, Registration, and Selection and Enlistment
	Upazila Parishad	Upazila Nirbahi Officer (UNO)	Selection
Social Service and Welfare Offices	Upazila Social Services Office	Social Service Officer	Pre-registration, Registration, Selection and Enlistment, Receipt of allowance, and Grievance redressal
	District Social Services Officer	Deputy Director	Pre-registration, Registration, Selection and Enlistment, Receipt of allowance, and Grievance redressal
	Ministry of Social Welfare	Deputy Secretary (Social Security)	Receipt of allowance, and Grievance redressal
Other Government Offices	a2i, ICT Division	Head of Digital Financial Services & Digital Centre	Registration, Enlistment, and Receipt of allowance
	Finance Division	Additional Secretary	Receipt of allowance
Private Sector	Mobile Financial Service (MFS) Provider	MFS Agent	Receipt of allowance
	Mobile Financial Service (MFS) Provider	Officer	Receipt of allowance
	Bank	Agent Banking Specialist	Receipt of allowance

A key stakeholder for this research was the Department of Social Services, Ministry of Social Welfare, which is the main implementing agency of the program. While the research team made multiple attempts, through formal and informal channels, to connect with the relevant officials, the research could not interview any.

FGD Conduction

To validate the findings of the interviews, one Focus Group Discussion (FGD) was conducted with OAA recipients from Feni Sadar. The discussion was held with 5 recipients of the old age allowance, where the conversation was majorly focused on their experience with the OAA process, especially after the integration of the digital process. The participants of the FGD consisted of 1 man and 4 women where their ages varied from 70 to 80. The research team moderated the FGD and took notes and captured audio recordings of the session as well.

2.2.   Data Sources and Methods of Data Collection

Research Instruments			
Instruments	**Desk Research**	**Interviews**	**FGDs**
Objectives	To get an in-depth understanding of the topic and the research area	To understand the OAA process and comparative experience after the integration of digital solutions, and capture the flow of information and money	To understand the OAA process and comparative experience after the integration of digital solutions
Sample Size	Not applicable	30 interviews with representation from: ▪ OAA recipient ▪ OAA recipient's nominee/acquaintance ▪ Local Government stakeholder ▪ Social Service and Welfare Offices stakeholder ▪ Other Government Offices stakeholder ▪ Private Sector stakeholder	1 FGD with OAA recipients

2.3.   Data Quality Assurance

The researchers worked closely with the data collection team to ensure that the quality of data generated is of the admissible standard. Beyond the training sessions that were conducted with the team, mechanisms were in place during the data collection process to ensure data validity, and control over data quality [For details please see Annex B], where the quality assurance mechanisms applied the following methods:

Tracking geo-location of respondents	Voice-recording of the survey interview and transcription	Prevention system of outlier data entry	Post-collection consistency checking following a checklist	Follow-up with respondents

Figure 1 Quality Assurance Measures

2.4.   Data Curation and Management

The collected data was cleaned and prepared for the analysis process. The data curation process considered both the qualitative and quantitative inputs collected in the study and a descriptive summary, regarding the overall survey, has been presented in an understandable format.

Section 3

Digitization of OAA

3.1.   Profile of an OAA Recipient

The Old Age Allowance Program of the Department of Social Services, Government of Bangladesh, has been designed to provide financial assistance to socio-economically vulnerable elderly citizens of Bangladesh, who are permanent residents of their area and do not earn more than BDT 10,000 in a year[7]. Table 3.1 presents the eligibility criteria to receive the allowance where the selection is done by local level selection committee.

Figure 3.1: Eligibility Criteria for Old Age Allowance Enlistment

Eligibility Type	Description of Eligibility Criteria
Residency	Permanent resident of the area
Citizenship	Citizen of Bangladesh with a birth registration or national identification (NID) number
Age	Male aged more than or equal to 65 and female aged more than or equal to 62
Economic Status	Annual income not more than BDT 10,000
Selection	Selected by the area-based selection committees (union, upazila, paurasava, ward)

The local level selection committees are formed at union, upazila, paurasava, or ward levels, and the selection process prioritizes the socio-economically vulnerable or dependent groups of applicants for enlistment[8]. Table 3.2 lists the different areas of consideration for selecting recipients for OAA allowance.

Figure 3.2: Selection Priority Criteria for Old Age Allowance Enlistment

Prioritization Type	Description of Selection Prioritization Criteria
Health Status	Individuals who are physically disabled (completely unable to work) to be given the highest priority
Age	Eldest individuals to be prioritized
Financial Condition	Priority to be given to destitute, displaced, and landless (or annual income less than BDT 10,000 or BDT 12,000 for widows/women deserted by their husbands) respectively
Land Ownership	Priority to be given to landless individuals who have less than or equal to 0.5 acres of land, other than homestead land area
Social Condition	Individuals who are widowed, divorced, widower, childless, separated from family to be given priority in order

Having the goal of building an inclusive system of social protection and covering the most vulnerable population, OAA is designed to be limited to vulnerable elderlies who are not covered by any other governmental or non-governmental social protection program or schemes, including pension for former government officials [Table 3.3.].

Figure 3.3: Ineligibility Criteria for Old Age Allowance Enlistment

Ineligibility Type	Description of Ineligibility Criteria
Financial Assistance Enlistment	Recipient of government official pension (was an official/inherited pension)
	VGD (Vulnerable Group Development) cardholder women
	Recipient of other government grant/allowance
	Regular recipient of non-governmental/social welfare based financial grant/allowance

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[7] DSS. (2013). Implementation Manual for Old Age Allowances programme (Revised). Department of Social Services, Ministry of Social Welfare, Government of Bangladesh.

The OAA program also has the provision of cancellation of enlistment status, in case of the instances mentioned in Table 3.4, which also enables adjustments for canceling enlistment of ineligible individuals, for cases where unintentional or intentional mistaken inclusion took place.

Figure 3.4: Reasons for Cancellation of Old Age Allowance Enlistment

Cancellation Reason Type	Description of Reason for Cancellation
Residency	Shifted from the area of residence and did not come back within 6 months of departure
Financial Assistance Enlistment	Recipient of other government allowance or regular financial assistance
Interest for Continuation	Not interested to receive allowance, after enlistment
OAA Enlistment	Recipient of OAA in multiple areas (if proved)

These criteria and prioritization areas depict the profile of an old age allowance recipient, as outlined in the implementation manual[8]. The local selection committees are required to enlist the OAA recipient lists, based on these. However, this research has found instances where abidance to these criteria is not strictly maintained by the committees, or there is a lack of awareness of such criteria. While many committees focus on extending this social protection to the socio-economically vulnerable, reports have also been found of nepotism, bribery, and biases (personal, political, etc.) influencing the selection process[8]. Such influences on the selection process have created faucets of possible exclusion or deprioritization of eligible candidates.

3.1.1. Profile of Interviewed OAA Recipients

The research interviewed a few randomly picked OAA recipients (11) and nominees (5) from different divisions of Bangladesh to better understand their profile and background, where 6 out of 11 interviewed recipients were female and all the nominees interviewed were connected to a female recipient.

Age

While the interviews had recipients as old as 100 years, the research also found an instance of a 58-year-old female recipient who has been receiving old age allowance for 15 years (Mst. Banesa, reference data B/B6_2). According to this recipient, the local-level authority chose a few individuals from the village and registered them as OAA recipients, by replacing the enlisted recipients who were dead. Presumably, they have been receiving the allowance under the names of the dead recipients (evidence on allowance receipt will be gathered when the next installment is disbursed). With this particular exception, the research did not find any other gaps in adherence to the age criteria.

Residence

While the recipients were found to be residing at the locality from which they applied for the allowance, 1 recipient was found to be mostly residing in another locality for work, being a

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[8] Moazzem, Khondaker Golam., Shibly, ASM Shamim Alam. (2023). Estimating Gap of the Social Safety Net Programmes in Bangladesh: How Much Additional Resources Required for Comprehensive Social Inclusion?. Centre for Policy Dialogue

resident domestic worker, (Mst. Banesa) and the digital allowance disbursement has been helpful to easily access the allowance amount from the area of residence.

Land Ownership

In terms of land ownership, the research found 6 out of 16 recipients who do not have any land under their name, 6 had the household land only and 4 owned land less than or equal to 0.5 acre. For this particular area, the eligibility criteria seemed to have been met.

Socio-Economic Condition

When looking at their socio vulnerability, the research found that most recipients live with their children (9 out of 11) and a few are living with their partners (4 out of 11) or relatives (3 out of 11). In terms of economic vulnerability, only 3, including the 58-year-old, were found to be employed to some extent and 12 out of the 16 recipients the research gathered data on were found not to be employed or doing a business. Out of the 4 recipients who earn, 3 mentioned having annual income more than BDT 10,000 and as much as BDT 84,000, which is earned by the 58-year-old recipient. The second highest annual income reported was BDT 36,000 and the other recipient mentioned earning BDT 12,000 annually, which is near the income threshold set for OAA eligibility. Such non-compliance of the income criteria could be a result of lack of awareness of eligibility criteria among the selection committee or selective inclusion. While the selective inclusion has been reported in previous research, during this study, an instance was found where the local level authority mentioned that the only criteria for OAA is the age and socio-economic vulnerability is mainly checked to prioritize the vulnerable ones in the enlistment procedure (Joynal Abedin Liton Hazari, Panel Mayor, Feni Paurasava).

Living Expenses and Allowance

While most recipients were found to have no source of income, in terms of expenses, the research found that at least BDT 2,000 is spent for overall monthly expenses of the recipients, and the highest monthly expense was found to be at BDT 15,000. In contrast to the monthly allowance allocation of BDT 600, such high expenses also indicate the dependency of these recipients on their family members. 10 out of 11 interviewed recipients depend on children's income for their monthly expense, and overall, the expense areas include food, medicines, health check-up, transportation, utilities and house rent. One recipient was found to have debt servicing as one of the expense areas.

Consequently, when asked about the usage of the allowance amount, the areas included food, medicines, health check-up, utilities, transport, house rent, and family expenses. 3 recipients (out of 16) were found to use the allowance amount as their savings.

In contrast to the ideal profile outlined for OAA recipients, the profile portrayed through the research findings reveals different gaps in the process of selecting the ideal OAA recipients. While with a small sample size the findings may not be representative, these do, however, draw interest towards learning about the whole OAA process to better understand the recipients.

3.2.   How Was It Before?

In 2021, the process of old age allowance program went through to a major digital transformation with the integration of mobile financial services to the Government to Person (G2P) payment system, with the goal of ensuring better accessibility to the allowance. During the same time, the online registration procedure was also introduced. Such digitization of the process entails changes in the overall system as well and before knowing about the changes brought it is important to understand the process before the change.

3.2.1. Pre-registration Process

The OAA process begins with the pre-registration awareness raising activities. Before collecting applications for OAA enlistment, the local social services offices ran awareness campaigns in the localities, through miking and making announcements at public spaces (places of worship, markets), to share information on the program and the application process and invite applications from the eligible candidates. This process is initiated through a formal notice to the local Social Service Offices from the Department of Social Services, Ministry of Social Welfare on registration initiation and/or the annual allowance budget allocation for that locality, where the budget allocation is done based on a poverty mapping done through MS Excel. While information on the program could always be found by visiting the local Social Services Office, meeting Social Services Officer (SSO) or Social Worker/Volunteer, the campaign is mainly run to invite applications. Through this process, the following type of information are shared:

- **Specifications of OAA program**
  - Eligibility and ineligibility criteria
  - Allowance amount
  - Allowance disbursement frequency
  - Mode of payment

- **Application process**
  - Application documents
  - Application requirements
  - Timeline and process

3.2.2. Registration Process

During the pre-announced application timeline, the applicants collected the OAA enlistment application form and submitted the filled-out form to the local Social Services Officer, where the application form requests the following information from the applicants:

- **Basic demographic information:** To know about the applicant's demographic background, including name, name of parents/partner, age, gender, date of birth, religion, occupation, and address, and gather identifiable information such as NID/Birth registration number, identification mark and signature

- **Socio-economic condition:** To understand the extent of dependency and vulnerability of the applicant through knowing about martial, income, health, economic and social statuses

- **Nominee information:** To store information on the individual nominated by the applicant to collect the allowance amount, in case of physical inability of the applicant (if enlisted) to collect his/her allowance

- **Attested information:** To ensure receipt of validated information from the applicants through requesting attested photo of the applicant and the nominee, and verification acknowledgement signatures with seals from a verifier, and the union parishad (UP) member/chairman, the upazila parishad member/chairman, the paurasava councilor or the city corporation councilor. From the interviewees, 4 recipients remembered sharing attested documents during OAA registration

The process sometimes also involved local volunteers appointed by development organizations or union parishad/upazila parishad/paurasava/ward members reaching out to the prospective applicants and helping them in filling up and submitting the form to the Social Services Office. While this helped the applicants, especially considering their age group and level of dependency, the involvement of a third party, other than the nominee, had enabled more control of the local authorities over the applications. This also had the risk of an imbalance in power over the selection of applicants and possibility of selective exclusion of eligible candidates and selective inclusion of ineligible or less vulnerable candidates.

Elderly Population Database Maintenance

In addition to the self-application process, the 2013 implementation manual[8] also outlined a process for the District Social Services Offices and Upazila or City Social Services Offices to create, record and update a database on the local population aged 60 or above, by regularly collecting the following information from the local election offices:

- **Demographic information:** Name and details of elderly individuals, including name of parents/partner, area of residence, gender, religion, date of birth, and NID/birth registration number.

- **Livelihood and dependency information:** Occupation and socio-economic vulnerability specific details of elderly individuals, including number of family members, average annual income of family, ownership of land, capability to work, and status of enlistment in any other financial assistance provided by the government.

The information maintained by this database was collected by root level social workers who worked under field supervisors, and the record was attested by the local Social Services Officers. This delegation of work was mainly done as the administrative infrastructure of the Social Services Office is up to the upazila level, while the rural administration is extended deeper to another level, unions. While such delegations ensured a better management of work, it also gave the local level social workers exposure to personal data of the local elderlies, and

without a sound data maintenance guideline the confidentiality of such data could be compromised.

3.2.3. Selection Process

After receiving the applications, the local Social Services Officers prepared locality-based (union/ward levels) lists of the applicants, including the waiting list of applicants from the previous cycle, and shared the lists with the union parishads/paurasava ward councilors for verification. Upon receipt of the list, the union parishads/paurasava ward councilors invited the applicants for live verification where the Union-level Selection Committee/ Paurasava-level Selection Committees (includes UP members/ward councilor office members) checked the authenticity of the applicant's information. As mandated by the manual, the verification process also assessed the eligibility of the applicants.

Based on this verification, a primary priority list of applicants (considered that year's allocation) and a waiting list of applicants (10 men and 10 women) were prepared to be directed to the upper-level selection committee (Upazila-level Committee) for their further verification and approval. The final list of priority applicants and the final waiting list were then sent to the local members of the parliament for their final approval.

In operational reality, the selection process relied heavily on the union/paurasava ward level committees as these are more in connection to the applicants. This also allowed these committees a greater control over the selection and misuse of this imbalance of control had also been noticed[9].

Enlistment of OAA Recipients

After the final approval, the local SSOs enlisted the approved applicants as OAA recipients and forwarded the lists of newly enlisted OAA recipients to the local level authorities (UP offices/paurasava ward offices). The newly enlisted recipients were then notified about the enlistment by placing the list on the notice boards (including local-level social services office notice boards) or calling the recipients to distribute allowance books, "Bhata Boi" in Bangla, among them, where the attested photos of the respective OAA recipients were attached to their books. This Bhata Boi served as a record keeping book for the allowance recipients to maintain and track their allowance receipts and the manual mentions for it to be distributed within 7 days of final enlistment.

While this journey from registration to enlistment took a few months for many, the research also noted instances where enlistment took more than a year (Lal Mohn, reference data C/C_ii/C9). This also bears proof of the waiting list mechanism of the process and its potential to optimize the pre-registration procedures by maintaining a detailed waiting list, based on priority, and focusing on the new unique potential applicants every year. With the uncertainty in timeline of waiting list, it would also require periodic updates from the local SSOs and the local level authorities to help the applicants stay informed.

3.2.4. Allowance Disbursement Process

During the process of issuing the allowance book, the local SSOs also guided the newly listed recipients to open an OAA-special bank account at one of the government-nominated banks in that area with an initial deposit of BDT 10. These special accounts later received the OAA allowance and the SSOs maintained a list of these accounts for further proceedings.

For the allowance disbursement, an OAA-specific joint-bank account (government-nominated banks) was maintained for each upazila/paursava where the administrative authority of the account was jointly held by the local SSO (upazila-level officer/ municipality-level worker) and the administrative head (UNO of Upazila/ District Deputy Director of District Social Services Office). Based on the pre-determined allocation for the locality, the DSS administered the disbursement of the quarterly locality-specific amount to these bank accounts, through the central bank. Upon receipt of the specified amount in the local level accounts, the SSOs issued a list of the allowance recipients to the respective bank for cash transferring. This list contained information on the recipients' names, bank account numbers and the respective receivable amounts. With the authorization of the SSO, the bank disbursed the amount to the respective bank accounts and issued an attestation on the disbursement for the SSO; copies of which were later shared with the local level authority and the district-level SSO for further proceedings and record-keeping. With these reports, information on overall disbursement is found and SSO also identifies the gaps in disbursement (if any), which is reported to be adjusted in the later disbursement.

Activity	MoSW receives budget amount and allocates for DSS	DSS issues check for local level transfer	Local branch of government-nominated bank receives amount	Local SSO is notified about amount received	Local branch of bank receives information of OAA allowance transfer	Local branch transfers receivable allowance amount to OAA accounts	Local branch shares attestation of cash transfer posting to OAA account	Local Social Service Office informs about allowance disbursement	Recipient withdraws allowance amount from bank account
Flow of information	Director General	Director (Old Age)	Local Bank	Social Service Officer/ Worker	Local Bank	OAA recipient	Social Service Officer/ Worker	Local level authority and OAA recipient	Local Bank
Flow of fund	DSS Central Bank account	DSS Central Bank account	Local-level OAA-specific joint bank account	Local-level OAA-specific joint bank account	Local-level OAA-specific joint bank account	OAA-specific bank account of recipient			OAA recipient or Nominee
Timeline	-	-	In 15 Days	In 3 days	In 7 days	-	-	-	-

After the transfer, the OAA recipients are informed about the disbursement by the local level authority and the SSOs. While the manual outlines their flexibility to collect the amount at any point in time, in practice, the local branches of the banks were found to designate specific days for the OAA recipients to withdraw their amount[9]. After being notified about the disbursement and the specific date of cash withdrawal, the recipients or the nominees visited the local branches of their respective banks with their allowance books. While the specific dates of withdrawal allowed the banks to better manage the disbursement and verification process, it entailed waiting in long lines for several hours for the recipients to collect their amount.

In this process of allowance disbursement, the Cabinet Division report also noted that due to manual process and the capacity constraints of the banks, systemic loopholes were present in

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[9] Cabinet Division and General Economic Division. (2022). Concept Note for Pilot Study on Universal Old Age Allowance (OAA) in Bangladesh (Draft). Cabinet Division and General Economic Division, Bangladesh Planning Commission

regard to verification of payment and account details, reporting of missed payments, and monitoring of payment disbursement reports, which resulted into leakage in the process[10].

3.2.5. Grievance Redressal Process

The process of addressing problems connected to OAA mainly fell under the responsibility of the SSO, where the recipient/nominee/applicant could visit the local office of the SSO and inform the officer about the problem, verbally or in written format. Based on the type of the problem, the SSO would provide instant solution or guidance to the individual or would take necessary steps to address the matter.

With the involvement of different stakeholders in the process and the dependence of the recipient or applicant on family members, acquaintances, and representatives of local authorities, the need to contact the SSO was minimum for most problems that were within the knowledge scope or control of these stakeholders. However, for reporting problems faced with selection process, formal enlistment, receipt of allowance book, or receipt of allowance, the applicants or recipients reached out to the SSOs.

3.3.   How Is It Now?

With the goal of better management of information and funds, the digitization of OAA process was mainly done in two areas: registration and allowance disbursement. Nonetheless, this has brought an avenue of changes in the other connected processes too.

3.3.1. Pre-registration Process

The digitization of OAA has not brought much change to the pre-registration process as the target beneficiary of the program are more likely to be engaged through offline campaigns such as miking, announcements at local places of prayer, visiting potential applicants and leveraging word-of-mouth to spread the news. While push SMS or phone call notification from DSS could also be explored to widen the communication network, such campaigning may consider the family members as the target group. The Department of Social Services is also considering leveraging household data and artificial intelligence in identifying vulnerable households[10]. A model similar to MobileAid[11] could be considered here for effective campaigning and efficient management of the overall OAA process.

With the changes in the process, during the pre-registration process, the DSS also works on making the online registration portal open for application for a specific period. This also depends on the budget allocation for the program. For example, in FY 2024-25, only 233 upazilas were allocated the budget for new enlistment, as the government has ensured complete coverage of eligible applicants in the other upazilas in the previous fiscal years. With

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[10] Finance Division. (2024). Promoting Inclusive Growth and Social Inclusion: Social Security Budget Report 2024-25. Finance Division, Ministry of Finance, Government of Bangladesh.
[11] Marchenko, Anya., Chia, Han Sheng. (2021). How MobileAid & Machine Learning-based Targeting can Complement Existing Social Protection Programs. The Center for Effective Global Action.

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significantly less new enlistment allotment for FY25, the online portal was not open for OAA application on the year and the enlistment has been done from the waiting list[12].
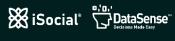
3.3.2. Registration Process

The online application portal of DSS invites and is open for applications for a specific period in a year; ideally sometime during August to September, at the beginning of a fiscal year. During this time, the applications can be submitted through online portal at mis.bhata.gov.bd (mostly used) or www.mygov.bd where the following types of information are requested:

- **Personal Information:** To gather verifiable personal information on the applicant, the online form requires information on date of birth and NID number of the applicant, through which the form pools 23 types of basic information from the NID database, such as name of father, mother and partner, nationality, gender, religion, local address and photograph (Mohammad Saiful Islam, Additional Secretary, Budget-1, Finance Division, Ministry of Finance).
- **Details for Old Age Allowance:** To understand the socio-economic condition of the applicant, the form collects information on marital status, educational qualification, occupation, annual income, ability to work, land ownership, household type, household/family size and government/non-governmental benefits received (if any).
- **Contact Information:** For contacting the applicant, the form requests information on the detailed present and permanent addresses, including post codes. The form also requires information on active bank or MFS account, active contact number for receiving allowance and ownership of the contact number (MFS account ownership).
- **Other Information on Eligibility:** To assess the eligibility of the applicant, the online form also inquires about the household in detail, its members, and overall assets and land owned by the household members. The form also asks about overall receipt of remittance and other SSN allowances by household members. This section provides further insights into the socio-economic condition of the applicant and his/her household.

With the online registration modality, the applicants have the option to register by themselves, using a smart device. However, due to the lack of digital literacy or a smart device or the age of the applicants, they usually depend on their family members, acquaintances, representatives of local level authority or local cyber cafes (UDC, UISC) for the process. Out of the 7 interviewed OAA recipients (including 3 interviews with nominee) who registered after the digital form was introduced, 6 recipients (Hosneara Bagum, Abul Khair Molla, Kabir Ahmed Hazari, Sarmin Akter, Nurjahan, and Majida reference data B_i/B/B6_3 and C/C_ii/C4) mentioned that representatives of UP/paurasava/ ward members collected their names, relevant information and documents from them and applied on their behalf. While such dependencies are understandable, it also reveals that there is a scope for misappropriation of data, input of wrong data and imbalance of control over applications (for registrations done through local

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[12] Miah, Babul. (2024, Sep 9). ২০২৪ সালে আপনার উপজেলায় কি বয়স্ক ও বিধবা ভাতা'র বরাদ্দ আসবে?দেখে নেন তালিকা|Babul Miah. [Video]. YouTube

level authority) due to this involvement of a third party where the recipient is unlikely to be present during the registration process.

During this process, after the online registration, the applicants also have to submit the printed copy of the filled out online application in-person to the SSO and carry the MFS number for allowance with them for verification. The research has also found an instance (Anzu Bagum, reference data C/C_ii/C4) of the applicant submitting the pre-digital application form and a page mentioning the MFS number for allowance and the name of the owner of that MFS account, with the relevant attachments as it was required before. With the mandatory requirement of the online application, it can be assumed that such manual applications were later converted into online ones by the SSOs or the representatives of local level authorities.

This indicates that the digital integration in the registration process is mainly helpful in maintaining a digital database as, from the applicant's end, the journey is similar to the pre-digital phase with the in-person submission of documents. The process also adds another layer of intermediation for filling out the online form and creating the MFS account for allowance and carries different data risks and potential biases in selection.

3.3.3. Selection Process

In terms of selection, the process remains similar to before, with the difference being in the use of the Management Information System (MIS) portal of the DSS for internal operational procedures. From the applicant's end, the journey remains the same. For the other connected stakeholders, the SSO shares the MIS-generated locality-based list of the applicants and the existing waiting list with the local level authority for live verification and selection by the selection committee. With a digital file in place, SSOs share both hardcopies and softcopies of the lists where the softcopies are shared through email, social media, or pen drive.

The verification and selection are done in the same manner as before, where the lists and information flow from the local-level selection committee to the higher-level ones through formal letters and authorization. After the final approval from the local members of parliament, the SSOs update the MIS by enlisting the new recipients and updating the waiting list. Through this, the flow of information from SSO to DSS on the final list of recipients

Enlistment of OAA Recipients

With the final list approved, the OAA recipients are informed through different channels about the enlistment, as it was done in the pre-digital process. The final list of recipients is also posted on the locality-based government websites (in a tabular format, pdf file, or MS Excel file), although the research team has yet to find evidence of whether the OAA-specific webpages are regularly updated. However, it was found that many of these webpages included personally identifiable information on the webpages, including the recipient's name and parent's name, gender, date of birth, NID number, financial account number, mobile phone number, etc. Such information being publicly available raises concerns of the risk of the OAA recipients falling preys to scammers and frauds.

Charoborhan
Upazila: Dashmina
District: Patuakhali
Division: Barishal

Gazipur
Upazila: Haimchor
District: Chandpur
Division: Chattogram

Shahjahanpur
Upazila: Madhabpur
District: Habiganj
Division: Sylhet

The additional difference with the digital process is that now there is no need to distribute any allowance book to the recipients, as the amount is directly going to the MFS account of the recipients.

With these, the cycle of the registration starts during August or September of a fiscal year and the enlistment process takes till the last week of February or the first week of March to end. While this timeline may not be the same for every locality, based on the interviews with the recipients, the duration to be enlisted after registration was around 3 months to 7 months.

3.3.4. Allowance Disbursement Process

A significant shift in the OAA process has been brought through digitization, where the previous top-down approach found a mix of bottom-up and top-down approach.

With digital systems in place and the financial accounts for allowance receipt already created during registration, the allowance disbursement process is initiated when the local SSO generates the quarterly payroll requests through their profile at the MIS bhata portal of the DSS (DSS MIS). They carefully evaluate the list of recipients, and the allowance amount owed to them, based on the final approved list and previous payroll balances. The local payroll requests are then sorted and verified at the central level at DSS after which it is sent to the Finance Division, Ministry of Finance (MoF) for further validation with screening of NID and mobile number against different databases (NID, Birth registration number, Mobile financial account, Government program beneficiaries) to check for double dipping (beneficiaries of multiple government programs or government pension recipient) and ownership of government savings certificate, and verification of identity numbers and the MFS accounts[13]. This validation is done in the Social Protection Budget Management Unit (SPBMU) MIS which is connected to the relevant databases and is a central MIS for all social protection programs of the government.

After the data validation, the Finance Division checks the final budget for the payroll cycle and prepares and submits the bill through Integrated Budget and Accounting System (iBAS^{++}). With that, the system sends an order to Bangladesh Bank, central bank of Bangladesh, for electronic fund transfer (EFT), where the transfer takes place in the span of a few days as the central bank has a certain daily transaction limit for overall government payments.

With the EFT order in place, the designated allowance funds are first transferred from Bangladesh Bank to the parent banks of the mobile financial service providers and the agent banks. Through an application programming interface (API) integration of iBAS^{++} in their internal MIS, these banks receive the instruction to route the allowance amount to the individual MFS or agent bank accounts of the recipient or their nominees and the final transfer to individual accounts is done accordingly. Based on this final cash-in of allowance amount, the iBAS^{++} database is updated with information on the successful disbursements and the reasons behind the bounced back allowances (inactive or suspended account, network connectivity, account savings limitation, etc.), which is later updated on the DSS MIS as well. The timeline of this update at the DSS MIS portal and such information being accessible to the local-level SSO has yet to be identified by the research.

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[13] MFS account ownership and SIM ownership are not necessarily with the same individual with the current modality

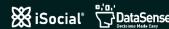iSocial® DataSense Decisions Made Easy

Activity	MoSW receives budget amount and allocates for DSS	Local SSO generates payroll request	DSS sorts and verifies information and forwards to Finance Division	Finance Division validates the data	Finance Division processes bill for EFT from BB	Parent banks receive fund and EFT instructions and forwards	MFS/Agent Bank disburses allowance to OAA accounts	MFS/Agent bank shares updates on cash transfer	Recipient withdraws allowance amount from MFS/ agent bank account
Flow of information (Entity)	Director General	Social Service Officer	Director General and Additional Director (Old Age)	Additional Secretary	Additional Secretary	Bank/ Parent Bank	MFS/ Agent Bank	MFS/ Agent Bank	Local MFS Agent and Agent Banking Agent
Flow of information (System)		DSS MIS	DSS MIS	SPBMU MIS	iBAS^{++}	iBAS^{++}	iBAS^{++} and MFS/ Agent Bank MIS	iBAS^{++}	
Flow of fund	DSS Central Bank account	DSS Central Bank account	DSS Central Bank account	DSS Central Bank account	DSS Central Bank account	MFS/Agent Bank account	MFS/Agent Banking account of OAA recipient	MFS/Agent Banking account of OAA recipient	OAA recipient or Nominee
Timeline	-	-	In 15-20 days	In 15-20 days	-	-	-	-	-

With the cash-in of allowance in individual financial accounts of the OAA recipients or their nominees, the account owners receive a notification on their mobile phones and upon receipt of that the allowance is usually cashed out immediately (3 out of 8 interviewees who collect their own allowance, Mst Banesa, Anzu Begum, Abul Khair Molla), or in a few days (4 out of 8 interviewees, Hajrat Mazi, Sarmin Akter, Amena, and Kabir Ahmed Hazari, reference data C/C_iii/C14_4). The travel cost to collect the allowance adds further insights into the matter as a single trip to the bank used to cost BDT 58[14], which has been significantly reduced with the MFS and agent banking network being closer to their home.

While in the previous process the allowance disbursement in a particular area used to occur on the same day, in the digital process the timeline of allowance disbursement is not the same for all as there is a daily transaction limit for the central bank to transfer funds. For this, there is in an uncertainty in place on when the cash-in will happen. Additionally, in the previous system, no commission was to be charged from the recipients to collect their allowances but the collection entailed some transportation cost. Now, with near home access to agents there is a certain charge applicable to cash out amounts from MFS accounts. This charge, however, is borne by the government (70% cash-out charge, reference data: Officer, bKash) and the MFS (30% cash-out charge), where the contributions are simultaneously transferred with the allowance amount in a separate transaction. In addition to better and direct access to allowance, the digital process has also offered the flexibility of collecting the allowance from an agent operating near the house of the recipient, reducing the burden of traveling to and standing in long lines at the bank. For the other stakeholders, digitization has enabled better monitoring and validation capabilities and a more efficient mode of managing allowance and relevant information.

In consideration of the socio-economically vulnerable elderlies who are the beneficiaries of the OAA program, the digital allowance disbursement process has also created a few barriers for them in terms of dependency on others to collect the amount or manage their financial account (2 out of 9 recipients who remember their own PIN share it during allowance collection), forgetting the PIN of financial account (6 out of 16 recipients shared their PIN with

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[14] Shadat, Wasel Bin., Zahan, Iffat., Matin, Maria., Islam, Md Saiful. (2020). Transforming Customer Experiences in Public Services (Mobile Banking, Agent Banking, and SSN Allowance Payment): What Have We Learned?. BRAC Institute of Governance and Development.

someone else, including 1 instance of sharing the PIN with local MFS agent), vulnerability to financial scams, facing problems with finger print detection (for agent banking), etc. While the option to have a nominee has facilitated the recipients to face some of these burdens, the hurdles remain.

3.3.5. Grievance Redressal Process

While, like the selection process, the grievance redressal process is also done manually, the government has introduced a portal for grievance redress system (grs.gov.bd). The system has been built to address the grievances of recipients regarding the payment of allowance and to provide real-time update on the payment, when requested[11]. Through API integration with the single registry system (named 'Suhrid'), which is connected to the DSS MIS, the grievance redress system (GRS) is a modality for the recipients to receive updates on their payment and to place any complaints regarding the payment. This allows the recipients to overcome the uncertainty of payment receipt timeline and saves them the effort of visiting the SSO office to place a complaint, by creating an account on the portal or submitting an anonymous complaint. The account creation process mainly requires the basic information, NID, and the mobile number of the recipients. This indicates that, to someone with whom the NID information and basic information is available and who intent to commit identity theft, the GRS portal has the potential to share information on the allowance disbursement timeline, feeding information to further fraudulent activities. However, the research did not find any instance of portal being used and possible reasons could include lack of awareness among the stakeholders, recipient's lack of digital literacy, preference of the beneficiaries to follow the manual process, etc.

Section 4

Digital-Social Interface at OAA

4.1. Process Simplification and Inclusion

4.1.1. Journey of Data

With a digital system in place, the OAA process has transformed into hub of data with new data being generated at different stages and the generated and curated data is being shared with relevant stakeholders. This flow of data within the process has also created scopes of possible vulnerabilities. The following table summarizes the overall discussion in Section 3 on the flow of data, starting from generation of data, accessibility of data to different entities, channel for data flow and the possible vulnerabilities, with the mention of relevant stakeholders for each of these components:

Stage of OAA Process	Relevant Stakeholder	Data			
		Generation	Accessibility	Channel	Vulnerability
Pre-registration process	DSS	Application timeline	SSO, Local-level authority, Prospective applicants	Letter, Email, Website notice	
	Local government authority	Prospective applicants' list	SSO	Letter, Verbal notification	
	Local election office	List of local elderlies	SSO	Letter, Document	
	SSO	Prospective applicants' list	DSS	Document	
Registration	OAA recipient/ Nominee	Profile of OAA applicant	UISC/Cyber cafe, SSO, Local-level authority	MIS bhata portal, Documents	▪ Personal information being shared with unauthorized individuals ▪ Complete or partial dependency of recipients for application submission giving more control over data input by unauthorized individuals ▪ Possibility of intentional/ unintentional wrong data input by unauthorized individuals, especially in case complete dependency
	Local-level authority		UISC/Cyber cafe	MIS bhata portal, Documents	
	UISC/ Cyber cafe		SSO	MIS bhata portal	
	SSO	OAA applicants' list (name, parent/partner name, NID, address, contact number, financial account)	Local-level authority	Letter, Document, Email, Pen drive, Social media message	▪ Local applicants' list being shared through in group messages enabling data access to representatives of other localities ▪ Scope of factoring in relevant socio-economic data from recipient profile for the selection process not being leveraged ▪ Data sharing using pen drive might not be that secured

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Stage of OAA Process	Relevant Stakeholder	Data			
		Generation	Accessibility	Channel	Vulnerability
	Local government authority	Selected list of applicants (name, parent/partner name, NID, address, contact number, financial account)	SSO, Applicants, General citizens	Letter, Document	
	SSO		DSS, Applicants, General citizens	MIS bhata portal, Notice board, Union website	▪ Personally identifiable information being shared with public ▪ Susceptibility to scam attacks with unauthorized individuals having access to recipient information
Allowance Receipt Process	SSO	Quarterly payroll (Recipient name, NID, mobile number, allowance amount)	DSS	MIS bhata portal	
	DSS	Sorted list of recipients	MoF	MIS bhata portal	
	MoF	Validated quarterly payroll	MoF	SPBMU	▪ Connectivity of multiple servers may bear risk, if not secured properly
		Final budget and bill	BB	iBAS++	
	BB	EFT instruction	Financial Service Providers	iBAS++	
	Financial Service Providers	Allowance disbursement status	BB, MoF, DSS	iBAS++	
		Allowance disbursement notification	OAA recipient/ Nominee	Financial Service Providers MIS, SMS	
	OAA recipient/ Nominee	Cashout of allowance (amount, timeline)	Financial Service Providers, MFS Agent	Financial account	▪ Dependency and lack of digital literacy leading to recipients sharing financial account's PIN with other individuals
	MFS agent/ Agent banking agent	Record of cashout of allowance (account, amount, timeline)	Financial Service Providers	Document (Register book)	▪ Identifiable information being recorded in a document might be exposed to risk if not secured well, especially when the document is a register book and exposed to any individual requesting transaction through MFS agent
Grievance Redressal Process	OAA recipient/ Nominee	Details on grievance	SSO, Local-level authority, UISC	Letter, GRS portal	▪ Personal information being shared with unauthorized individuals due to dependency for placing complaints ▪ Low security mechanism to protect GRS data, including information on allowance disbursement) ▪ Susceptibility to scams ▪ Connectivity to other portal could be risky if not secured properly

Stage of OAA Process	Relevant Stakeholder	Data			
		Generation	Accessibility	Channel	Vulnerability
	UISC/ Cyber cafe		SSO, Local-level authority	GRS portal	
	SSO	Grievance redressal status	OAA recipient/ Nominee	Verbal notification, GRS portal	

4.1.2. Assessment of Process

With a mix of digital and manual infrastructure, the current OAA process offers greater benefits in terms of simplification and inclusivity. While digital integration has fueled this transformation, the research has identified some areas where the tide of inclusivity and simplicity is facing barriers in the process. The following table provides a brief on the study's assessment of the OAA process and suggested scopes to improve the process:

Stage of OAA Process	User experience		
	Simplification and Inclusivity	Possible Exclusivity and Vulnerabilities	Scope for Next Level of Improvement
Pre-registration process	Multiple channels to communicate, including reaching out to family members and acquaintances of prospective applicants increasing the chances of reaching the applicants	Reach to remote areas is comparatively less due to lack of manpower and poor infrastructure	Use of ML and AI tools for poverty and vulnerability mapping and targeting
			Increased focus on raising awareness of eligibility criteria among the prospective applicants and the other relevant stakeholders, especially the selection committees
Registration	All interested individuals, with help, can apply for OAA with a low barrier, in contrast to the manual selective listing	Lack of digital literacy among beneficiary group leading to complete or partial dependency for registration	Introduction of Interactive Voice Response (IVR) system to provide information on registration process of OAA
	Interested individuals can apply for OAA from home, saving the effort of visiting SSO office to collect the application form and submit the filled out one	Eligibility and prioritization criteria being overlooked to some extent leading to misallocation of allowances	Leveraging the digital system in shortlisting applicants based on eligibility and prioritization criteria. The shortlisting process may include validation through syncing with relevant databases to check the socio-economic status of the applicant
		Prevalence of manual selection and imbalance of power in selection resulting in selective exclusion, ineligible candidates being enlisted and misallocation of funds	Integration of validation points during digital shortlisting and after final manual selection by syncing with relevant databases to check the socio-economic status of the applicant

Stage of OAA Process	User experience		
	Simplification and Inclusivity	**Possible Exclusivity and Vulnerabilities**	**Scope for Next Level of Improvement**
	Timeline from registration to enlistment is reduced through saving time and effort on application data management for the SSO		
	Selected applicants receiving notification on enlistment through formal and informal channels	While verbal communication is the most used channel, it is not always effective. Considering the target beneficiaries, enlistment notification through notice board at SSO office (requires visiting office) and web post on union website (entails dependency) may also not be effective and timely, thus creating information asymmetry	Notification on enlistment or waiting list may include SMS and call, which could be connected to the IVR system to provide relevant information
Allowance Receipt Process	Direct and validated transfer of allowance ensuring the right recipient is being reached out to	Uncertain disbursement timeline resulting in the recipients calling or visiting the SSO or local authorities which incurs costs for them. It also feeds to the fear of falling prey to financial scams	Integration of sharing live updates and information on allowance receipt timeline in the proposed IVR system
	Near home and flexible access to financial service provider, saving time, effort and money to visit banks	Problems with using MFS or agent banking accounts (forgetting PIN, issue with finger-print detection, etc.) driving further dependency and a possibility of losing control over allowance	Discussions with financial service providers on possible ways to improve the user journey
	Increased awareness on incidents of financial scams	Need of further awareness on financial scams and relevant precautionary measures	Strategic cooperation between DSS and financial service providers to raise awareness on financial and digital literacy
Grievance Redressal Process	Online GRS offering easy access to the process of notifying about and receiving solutions for grievances, saving time and effort to visit SSO office	Lack of digital literacy and overall awareness on the online GRS	Proposed IVR system may include a grievance management mechanism, especially in consideration of the beneficiary group

Annexure

Annex A: OAA Information on Union or DSS Website

Union	Upazila	District	Division	Timeline of data	Name Available?	Age	Partner/Parent Name Available?	NID Number Available?	Contact Number Available?	Account Number (MFS/Bank) Available?	DOB Available?	First Allowance Receipt Date Available?	Latest Allowance Receipt Date Available?	Pass Book Number Available?	Link to List
	Bhandaria	Pirojpur	Barishal	Unknown	Yes	No	Yes	Yes	No	Yes	No	No	No	No	DSS Website: Bhandaria, Pirojpur
Charoborhan	Dashmina	Patuakhali	Barishal	Unknown	Yes	No	Yes	Yes	Yes	Yes	Yes	No	No	No	Union Website: Charoborhan, Dashmina, Patuakhali
	Mathbaria	Pirojpur	Barishal	2018-19	Yes	No	Yes	Yes	No	Yes	No	No	No	No	Upazila Website: Mathbaria, Pirojpur
Baligaon	Feni Sadar	Feni	Chattogram	Unknown	Yes	No	No	No	No	No	No	No	No	No	Union Website: Baligaon, Feni Sadar, Feni
Durgapur North	Adarsha Sadar	Cumilla	Chattogram	Unknown	Yes	No	Yes	No	No	No	No	No	No	No	Union Website: Durgapur North, Adarsha Sadar, Cumilla
Dalalbazar	Lakshmipur Sadar	Lakshmipur	Chattogram	Unknown	Yes	No	Yes	No	Yes	No	No	No	No	No	Union Website: Dalalbazar, Lakshmipur Sadar, Lakshmipur
Gazipur	Haimchor	Chandpur	Chattogram	Unknown	Yes	No	Yes	No	Yes	Yes	Yes	Yes	No	No	https://gazipurup.chandpur.gov.bd/en/site/page/UubJ-%E0%A6%AC%E0%A7%9F%E0%A6%B8%E0%A7%8D%E0%A6%95-%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE
Rupapat	Boalmari	Faridpur	Dhaka	Unknown	Yes	No	Yes	No	Yes	No	No	No	No	Yes	https://rupapatup.faridpur.gov.bd/en/site/files/%E0%A6%AC%E0%A7%9F%E0%A6%B8%E0%A7%8D%E0%A6%95-%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE-%E0%A6%AD%E0%A7%8B%E0%A6%97%E0%A7%80%E0%A6%A6%E0%A7%87%E0%A6%B0-%E0%A6%A4%E0%A6%BE%E0%A6%B2%E0%A6%BF%E0%A6%95%E0%A6%BE
Dadshee	Rajbari Sadar	Rajbari	Dhaka	Unknown	Yes	No	Yes	No	No	No	No	No	No	Yes	https://dadsheeup.rajbari.gov.bd/en/site/files/%E0%A6%AC%E0%A7%9F%E0%A6%B8%E0%A7%8D%E0%A6%95%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE-%E0%A6%A4%E0%A6%BE%E0%A6%B2%E0%A6%BF%E0%A6%95%E0%A6%BE
Bandura	Nawabganj	Dhaka	Dhaka	Unknown	Yes	No	Yes	Yes	Yes	Yes	Yes	No	No	No	https://banduraup.dhaka.gov.bd/en/site/page/%E0%A6%AC%E0%A7%9F%E0%A6%B8%E0%A7%8D%E0%A6%95-%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE%E0%A6%B2%E0%A6%BF%E0%A6%95%E0%A6%BE
Dhamswar	Daulatpur	Manikganj	Dhaka	Unknown	Yes	No	Yes	Yes	No	Yes	No	No	No	No	https://dhamswarup.manikganj.gov.bd/bn/site/page/%E0%A6%AC%E0%A7%9F%E0%A6%B8%E0%A7%8D%E0%A6%95-%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE%E0%A6%B0-%E0%A6%A4%E0%A6%BE%E0%A6%B2%E0%A6%BF%E0%A6%95%E0%A6%BE
Southbedkashi	Koyra	Khulna	Khulna	2010-11	Yes	Yes	Yes	No	No	Yes	No	No	No	No	https://southbedkashiup.khulna.gov.bd/en/site/page/h6Kc-%E0%A6%AC%E0%A6%AF%E0%A6%BC%E0%A6%B8%E0%A7%8D%E0%A6%95-%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE
Jolma	Botiaghata		Khulna	Unknown	Yes	No	Yes	No	No	No	No	No	No	No	https://www.jolmaup.khulna.gov.bd/en/site/page/P7hL-%E0%A6%AC%E0%A7%9F%E0%A6%B8%E0%A7%8D%E0%A6%95-%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE%E0%A6%B0-%E0%A6%A4%E0%A6%BE%E0%A6%B2%E0%A6%BF%E0%A6%95%E0%A6%BE
Baradi	Alamdanga	Chuadanga	Khulna	Unknown	Yes	No	No	No	No	No	No	No	No	Yes	https://baradiup.chuadanga.gov.bd/en/site/page/TBK9-%E0%A6%AC%E0%A7%9F%E0%A6%B8%E0%A7%8D%E0%A6%95-%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE
Baushi	Barhatta	Netrokona	Mymensingh	Unknown	Yes	No	Yes	No	No	No	No	No	No	No	https://baushiup.netrokona.gov.bd/en/site/page/X1wW-%E0%A6%AC%E0%A7%9F%E0%A6%B8%E0%A7%8D%E0%A6%95-%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE
Dotterbazar	Gafargaon	Mymensingh	Mymensingh	Unknown	Yes	No	Yes	No	No	No	Yes	No	No	No	https://dotterbazarup.mymensingh.gov.bd/en/site/page/SK8K-%E0%A6%AC%E0%A7%9F%E0%A6%B8%E0%A7%8D%E0%A6%95-%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE%E0%A7%A7
Varadoba	Bhaluka	Mymensingh	Mymensingh	Unknown	Yes	No	Yes	No	No	No	No	Yes	No	Yes	https://varadobaup.mymensingh.gov.bd/en/site/page/scOh-%E0%A6%AC%E0%A6%AF%E0%A6%BC%E0%A6%B8%E0%A7%8D%E0%A6%95-%E0%A6%AD%E0%A6%BE%E0%A6%A4%E0%A6%BE

Annexure

Union	Upazila	District	Division	Timeline of data	Name Available?	Age	Partner/Parent Name Available?	NID Number Available?	Contact Number Available?	Account Number (MFS/Bank) Available?	DOB Available?	First Allowance Receipt Date Available?	Latest Allowance Receipt Date Available?	Pass Book Number Available?	Link to List
Atapur	Panchbibi	Joypurhat	Rajshahi	Unknown	Yes	Yes	Yes	No	No	No	No	No	No	No	https://www.atapurup.joypurhat.gov.bd/bn/site/page/At0j-...
	Santhia	Pabna	Rajshahi	2018-19	Yes	No	Yes	No	No	Yes	No	No	No	Yes	https://santhia.pabna.gov.bd/bn/site/files/pMEI-...
Parila	Paba	Rajshahi	Rajshahi	Unknown	Yes	No	Yes	Yes	No	Yes	Yes	No	No	Yes	https://parilaup.rajshahi.gov.bd/bn/site/page/4LcP-...
Pobnapur	Palashbari	Gaibandha	Rangpur	Unknown	Yes	No	Yes	No	No	No	No	No	No	No	https://pobnapurup.gaibandha.gov.bd/en/site/page/FnRc-...
Chengmari	Mithapukur	Rangpur	Rangpur	Unknown	Yes	Yes	Yes	No	No	No	No	No	Yes	No	https://chengmariup.rangpur.gov.bd/en/site/page/K5Wt--...
Noutara	Dimla	Nilphamari	Rangpur	Unknown	Yes	No	No	Yes	Yes	No	No	No	No	Yes	https://noutaraup.nilphamari.gov.bd/en/site/page/Imge-...
Surma	Sunamganj Sadar	Sunamganj	Sylhet	Unknown	Yes	No	Yes	No	Yes	No	No	Yes	No	No	https://surmaup.sunamganj.gov.bd/bn/site/files/...-...
Uttarbade pasha	Gopalganj	Sylhet	Sylhet	Unknown	Yes	No	Yes	No	No	No	No	No	No	No	https://uttarbadepashaup.sylhet.gov.bd/bn/site/page/uLN6-...
Shahjahan pur	Madhabpur	Habiganj	Sylhet	Unknown	Yes	No	Yes	Yes	No	Yes	Yes	Yes	No	No	https://shahjahanpurup.habiganj.gov.bd/en/site/page/VdYb-...
Raytoti	Itna	Kishoreganj	Dhaka	2023	Yes	No	Yes	No	No	Yes	No	No	No	No	https://raytotiup.kishoreganj.gov.bd/en/site/page/iPwV-...