

Allowance for the Widow and Husband Deserted Women

Background

The Government of Bangladesh defines Widows as a woman whose husband is dead and Husband Deserted means, a woman who is divorced from her husband or does not live with her husband or has no contact for two years or more for any other reason.

Allowance for the Widow and Husband Deserted Women was introduced during the fiscal year 1998-99 through the Department of Social Services under the Ministry of Social Welfare. In that time 4,03,110 women were paid BDT 100 as monthly allowance. This scheme was shifted to the Ministry of Women and Children Affairs in 2003-04 fiscal year but in order to bring greater adaptability in the implementation process of this program, the GoB lodged this program with the Ministry of Social Welfare in the financial year 2010-11.

During the fiscal year of 2017-2018 some parts of the widow and husband deserted women allowance has been implemented through agent banking. Recently all beneficiaries allowance is being given through G2P (Government to Person) System by mobile financial service - Nagad, Bkash. In 2022-23, a total of 24.75 lakh women have been targeted to pay BDT 500 as monthly allowance and the total allocation is BDT 1495.40 crore for this fiscal year.

To enhance greater transparency and accountability of this scheme, the GoB revised implementation manual and, also institutionalized the inclusion of local MP and public representatives in beneficiary selection process.



Allowance at a glance

Commencing year of this allowance	1998-99
Total beneficiaries in 2022-23	24.75 lakh
Monthly Allowance	500 per person
Total Allocation	BDT 1495.40 crore
Implementing Agency:	Department of Social Services

Source: Department of Social Services

Impact of the allowance

- Cash transfer facilitated livelihood security of the beneficiaries
- Improved dignity in the family and society
- Enhanced status in family and society
- Freedom of choice increased for expenditures
- Facilitated access to health care and nutrition

A research on Impact of Widow and Husband Deserted Destitute Women Allowance by the Social Service Academy (May 2020) shows that allowances to the widows and deserted women contributed in social empowerment in addition to economic empowerment. The survey findings show that before getting allowance only 32% got respect in the family but after getting allowance 90% women think that the family members showed respect to them which was due in the past also.

Regarding social empowerment, 43% allowance recipient feel that the local community shows respect to them and 25.5% thinks that, their opinion on social issues are being accepted and 10.04% said that after getting allowances their acceptance has been enhanced to grandchildren. 89% respondents expressed satisfaction over their freedom of choice for expenditure. Most of the allowance are spent for family need and health care. As the amount of allowance is inadequate, so 12% allowance recipient had to take loan from relatives for managing livelihood and health care.

MJF contribution for making the allowance inclusive

Manusher Jonno Foundation (MJF) through its Excluded People's Rights Project funded by FCDO, UK contributed to strengthen public institutes for better service delivery targeting the underprivileged and excluded persons to ensure their rights to social protection and other public services. The widows and husband deserted women who are less educated got access to information related to allowances from different project interventions such as courtyard meeting, information board and citizen charters. The project extended special emphasis for information dissemination to the women of minority groups, ultra-poor and most vulnerable separated women and the widows.

From the courtyard meeting I know about widow allowance and then I have been included in the beneficiary list. Now I know all about the allowance. I have been getting this allowance since the last one and half years"

Kulsum Begum, Delduar Upazila, Tangail District

MJF Project review report shows that, 48% beneficiaries were 'highly satisfied' over their discussion with locally elected representatives on inclusion process and 42%

were found 'satisfied'. The flow of Information sensitized the community in getting access to public resources.

Policy gaps

- Existing GoB direction do not allow the displaced women for allowances in displaced area, which is a cause for exclusion. Due to climate induced displacement, women who meets criteria for this allowance is deprived of the allowances.
- Urban poor women who are living in 'city corporation areas' are not entitled for this allowance as the revised manual of DSS mentioned 'municipality area' only.

Issues to be considered by the policy makers

- Department of Social Service may take initiative to replace gender sensitive words in GoB circular and manual regarding the allowance•
 - Death Certificate of husband can be considered for selection criteria to identify the widows.
- Inclusion of NGO representative in the implementation committees at union, upazila, district and municipality level.
- Public disclosure of Monitoring and Supervision report prepared by Department of Social Services (DSS).
- Impact assessment of the scheme by DSS or Planning Commission.
- Inclusion of Citizen Feedback by applying Social Accountability Tools as part of formal monitoring and evaluation of the program.
- Formation of Union Implementation Committee should be done in an open meeting participated by the UP members and local civil society representatives instead of the members are chosen by the MP, Upazila Chairman and, UNO. Guideline may include criteria and members' category, like- minimum number of female, civil society representative, etc. One of the UP elected female members can be the president of the union committee.
- Multiple cash transfer options can be introduced considering beneficiaries' convenience.
- Digital literacy of the selected beneficiaries need to be ensured.
- Policy should be adopted how other organizations can be engaged in monitoring and evaluation process.
- In order to quickly resolving grievances, the Grievance Redress System (GRS) should be available at the local level in addition to logging online.
- Introduce community monitoring through using Social Accountability Tools during implementation.