

# Impacts of Digital Payment System on Old Age Allowance Beneficiaries and Persons with Disabilities Beneficiaries

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# **Impacts of Digital Payment System on Old Age Allowance and Persons with Disabilities Beneficiaries**

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## EXECUTIVE SUMMARY

Old-age-allowance and disability-allowance programs are two significant social safety net initiatives of the Bangladesh government. The Department of Social Services is working to bring the backward, underprivileged and helpless people of society into the mainstream of development by implementing various social safety-net programs. Previously, people used to receive allowances through traditional banking channels, which was time-consuming and complex. To make the system smart, quick, and easy, the government has started to digitize the allowance payment system. The newly introduced digital payment system should be justified with research and evaluation. However, research on the impact analysis of digital payment systems is very limited. Therefore, this study aimed to investigate the impacts of the Digital Payment System on Old-age-allowance and Disability-allowances. Using mixed methods of data collection, this study analyzed data quantitatively and qualitatively to capture the real picture of Digital Payment System at the grassroots level and its subsequent impacts. Data were collected through surveys, focus group discussions, and key informant interviews. The respondent described Digital Payment System as quick, hassle-free, and smart. This digital payment system offers beneficiaries financial relief as well as physical comfort. This study clearly identified limitations and complexity of traditional disbursement system. Bangladesh is currently moving towards achieving the Smart Bangladesh Vision 2041. Thus, it is important to provide smart services in a smart way for smart Bangladesh. This Digital Payment System could contribute to achieving the vision of Smart Bangladesh. This research strongly recommends digitizing all allowance payment systems to make Bangladesh smart. The findings of the research have policy significance in introducing smart payment systems in other public payment systems in Bangladesh and other countries.

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## **LIST OF ACRONYMS**

DSS -Department of Social Services

FGD -Focus Group Discussion

KII- Key Informant Interview

PWDs -Persons with disabilities

OAA-Old Age Allowance

WWW-World Wide Web

SDG-Sustainable Development Goals

TCV-Time Cost Visit

MIS: Management Information System

DDO: Drawing Disbursing Officer

CAO: Chief Accounting Officer

IBAS: Integrated Budget Accounting System

BEFTN: Bangladesh Electronic Fund Transfer Network

SPBMU: Social Protection Budget Management Unit

MOSW: Ministry of Social Welfare

SNP: Safety Net Program

# CHAPTER ONE CHAPTER 1

## 1. INTRODUCTION

### 1.1 Background of the Study

Old age and disabled allowance programs are two significant programs among the other social safety net programs in Bangladesh (REF). It works for the largest vulnerable group in our country. The number of aged people is increasing rapidly as the raising life expectancy rate in Bangladesh is rising (REF). The expectancy of life is gradually increasing for the betterment of social, health and education sectors, which influence the livelihood of people (REF). Old Age Allowance Program helps those elderly poor who do not get any support from their families or have no family to support them. Elderly people are dependent on their economic and physical condition on their families. The Old Age Allowance is introduced to ensure the dignity and well-being of older persons (REF). Disability is the experience of any condition that makes it more difficult for a person to do certain activities or have equitable access within a given society. Disabilities may be cognitive, developmental, intellectual, mental, physical, sensory, or multiple factors. Disabilities can be present from birth or acquired during a person's lifetime. The Department of Social Services has been providing allowances to disabled persons to fulfil the constitutional and legal commitments given to disabled persons and for the socio-economic development of disadvantaged, disabled persons (REF). This allowance aims to bring severely disabled persons under the social security scheme. The G2P payment approach is a way of transferring cash. The Government of Bangladesh (GoB) and governments worldwide are seeking ways to respond to the economic and social consequences of the COVID-19 pandemic, and the G2P payment is an example of one such attempt. This research problem raises questions about the potential advantages and disadvantages of digital payment systems, their accessibility, the level of financial inclusion they enable, and whether these systems contribute to or hinder these vulnerable populations' financial stability, security, and independence. This research problem statement seeks to explore the multifaceted effects of digital payment systems on these vulnerable groups and how they cope with the new system is the matter of research.

## **1.2 Objectives of the Study**

The main objective of the study is to find valuable insights into the benefits and challenges of implementing digital payment systems for old age allowance and persons with disabilities beneficiaries, ultimately contributing to more effective and inclusive social support systems. The specific objectives of this study are as follows:

1. To examine the impacts and implications of digital Payment systems on elderly and disabled beneficiaries in the study area.
2. To find the benefits and effects of Digital Payment system.
3. To know about the Barriers to maximizing the benefits of the Digital Payment system.
4. To find out the possible ways to improve the Program's effectiveness and satisfaction of the targeted beneficiaries.
5. Identify areas to continue monitoring the impacts of digital payment systems on these beneficiaries and to adapt to evolving technologies and needs.

## **1.3 Scope of the Study**

Studying the impacts of digital payment systems on old age allowance and beneficiaries of persons with disabilities is a valuable area of research and has several dimensions to consider. The scope of such a study can be comprehensive and multifaceted, involving various aspects. Bangladesh has seen significant declines in fertility and mortality following remarkable improvements in human development. The country's population pyramid, once with a broad base representing a huge young population, is starting to see a burgeoning elderly population (defined as those ages sixty-two and older) who represented about 5 percent of the population in 2011 and is expected to grow to a staggering 20 percent of the population by 2050. On the other hand, people with disabilities are very helpless and dependent on society. So, these safety net programs to provide old age support for the poor elderly and allowances for persons with disabilities will play an increasingly important role. This research brief discusses the program details, current challenges, and reform areas way forward for the digital payment of Old Age and disable Allowance, the country's most significant anti-poverty cash transfer for people. This research focuses on the impact of the Digital Payment system on old age and disabled beneficiaries the opportunity to

access their funds quickly and without having to travel significant distances as the selected upazilas are very large in size and population density is so high. Hence, People have to go far from house and have to wait for long time due to gathering to get allowance in Previous time. Different classes here live there now a day they get Payment on their mobile as they are very vulnerable physically. Hence, the benefits and barriers are easy to find out from these area's beneficiaries. Analyze the financial implications of transitioning to digital payment systems. Assess whether beneficiaries incur additional costs or save money using digital payment methods. Examine beneficiaries' security and privacy concerns, especially older individuals who may be more vulnerable to scams and fraud. Measure the convenience and efficiency of digital payment systems compared to traditional payment methods. Determine whether beneficiaries find digital payments more convenient and if they experience faster disbursements. Identify any barriers and challenges beneficiaries face in adopting digital payment systems, including issues related to physical disabilities, cognitive impairments, or lack of access to technology. Assess the user experience of beneficiaries using digital payment systems. Explore whether digital payments enhance social inclusion and participation for older individuals and persons with disabilities. Compare the experiences of older age allowance beneficiaries and persons with disabilities in using digital payment systems to assess whether there are variations in their experiences and needs. Provide recommendations for policymakers and service providers on enhancing the digital payment experience for these beneficiaries, considering future trends in technology and financial services. Investigate the broader socioeconomic impact of digital payment adoption in these groups, such as its potential to reduce poverty, increase financial inclusion, and improve the overall well-being of beneficiaries. To gather their perspectives and feedback, it's essential to involve beneficiaries in the research process. The scope may vary depending on the specific context, but addressing these elements will provide a comprehensive understanding of the impacts of digital payment systems on old-age allowance and beneficiaries of persons with disabilities. Top of Form It is miserable that in the last three years of implementation of this programme, there has been no significant research conducted by DSS or other organizations to assess the success and problems of this programme in Bangladesh. The uniqueness of this research is that it has been undertaken. Studying the impacts of digital payment systems on old age allowance and beneficiaries of persons with disabilities is a valuable and timely

research topic. Such a study can provide insights into how technology adoption affects these vulnerable groups' financial and social well-being.

#### **1.4 Rational of the Study**

Old age allowances are the government's most important safety net programs to facilitate poverty alleviation in Bangladesh (REF). Many of these households do not have any adult-earning members or do not own any productive assets to support their families. Some of them live on charity and live below the subsistence level. The beneficiaries of their programs are our senior citizens who are weak physically and economically dependent on their family members. On the other hand, Persons with disabilities are some of our most vulnerable citizens. Persons with disabilities are not capable of accurately understanding or communicating what has happened to them. Persons with disabilities consistently face lower educational enrolment and attainment, limited employment opportunities, limited access to information, services and resources and an increased likelihood of a life in poverty. For their comfort and easy access, the G2P (Government-to-person) program is now performed in all areas of our country. Payment is disbursed through cash-out points in the pilot locations. Finally, the digitalization process ends with payment disbursement through accessible cash-out points at the beneficiaries' doorsteps. The study can help identify potential barriers to older adults and persons with disabilities accessing and using digital payment systems. Addressing these barriers can promote greater inclusivity and ensure these groups are not left behind in the digital age. In this context, the present study is an effort to discover these issues that impact and implicate both programs. This study would add new knowledge about the pros and cons of digital payment systems on old-age allowance beneficiaries. This study would add new knowledge to policy implementers and policy-makers about ground-level realities and help find solutions to these problems. It will also discover possible ways to better address the relevant issues. In conclusion, the rationale for studying the impacts of digital payment systems on old age allowance and beneficiaries of persons with disabilities is rooted in the potential to enhance financial inclusion, efficiency, security, transparency, accessibility and social inclusion for these vulnerable populations. The study results can guide policy decisions and help ensure that social support systems effectively reach those in need.

## **1.5 Limitations of the Study**

Studying the impacts of digital payment systems on old age allowance and beneficiaries of persons with disabilities is an essential area of research, but it has several limitations. Here are some of the critical limitations to consider when conducting the study. The main limitation of this study is the shortage of smooth timing, which is necessary to conducting comprehensive research due to the need to engage in official duties at a time .The study was conducted in only two districts .As a result, it wasn't easy to generalize the findings to Bangladesh. Due to financial constraints, the number of respondents was curtailed, especially in terms of carrying out surveys, while, in return, emphasis was put on qualitative data collection methods

Many older adults and persons with disabilities have limited digital literacy and are uncomfortable with technology .This can affect their ability to use digital payment systems effectively, leading to potential exclusion or difficulties in accessing their benefits. Not all beneficiaries may have access to the necessary devices (smartphones, computers, tablets) and internet connectivity required for digital payments. This could lead to a lack of equity in benefit distribution. Older adults and individuals with disabilities may be more cautious about the security of digital transactions. They may be concerned about fraud, data breaches, and privacy issues, which could deter them from using digital payment systems. Persons with disabilities may encounter physical or cognitive barriers when using digital payment systems. Studying the impact on these individuals may not capture the whole picture if accessibility issues are not addressed in the study.

Beneficiaries might not be aware of the availability and benefits of digital payment systems. This lack of awareness can hinder their adoption of these systems. Some beneficiaries may rely on family members or caretakers to manage their finances and benefits. Transitioning to digital payment systems may disrupt these existing arrangements and introduce complexity. In particular, older adults may resist change and prefer traditional methods of receiving their allowances. Convincing them to switch to digital payment systems can be challenging. Policymakers should consider these limitations when implementing digital payment systems to ensure that they are inclusive and accessible for all segments of the population.

This research focused on the most vulnerable group in society. So, it would be better to add and interview more potential beneficiaries to cross-check the results, especially under the survey method. Time and fund constraints hindered the path.

### **Ethical Consideration**

Ethical considerations are a crucial part of the research process. Ethical issues in research are critical considerations that revolve around the moral and responsible conduct of research involving human subjects, animals, or even inanimate objects. It helps to maintain the integrity and credibility of scientific investigations. Their confidentiality will be fully supported. Since this study is about two of the most sensitive groups of society - older people and the disabled - it has been collected with great care to ensure their safety. Each person was chosen as a respondent upon their prior consent, and participants had the right to terminate the interview at any time during data collection. Recorded interviews and collected information from informants promised to use only for research purposes. In the practical field, we followed the ethical guidelines provided by Miles and Huberman (1994). A guarantee of anonymity was given to all respondents. In this research, our primary focus is senior and golden citizens. They are the most respected person in society. So, respect for the dignity of research participants will be prioritized first. The Protection of the Privacy of Research Participants will be ensured during the questionnaire, case study and FGD Process. Integrity and transparency will be secured during every step of this research. The data were collected by the respondents' appropriate consent, ensuring no harm or disturbance to the participants, including physical, psychological, social, economic, or legal forms, as well as any kind of possible discomfort. Before starting the interview, the respondents were given necessary clarifications, such as the purpose of the study. The gender concerns and ethics of data collection were followed at every study stage. The study teams were aware of the interview place and environment, so the respondents felt comfortable. After completing the level survey, the data was stored in a safe and restricted place. Recorded interviews, audio and video, and collected information of informants promised to be used only for research purposes, and most importantly, it guaranteed the privacy and confidentiality of their statement.





## CHAPTER TWO

### 2. LITERATURE REVIEW

#### 2.1 Allowance for Persons with Old Age in Bangladesh

Until the late 1990s, the only form of old age pension was the Government's civil service pensions (Pensions for Retired Government Employees and their Families), which covered about 5 per cent of the labour force and 1 per cent of the elderly population. Therefore, most Bangladeshi workforce had no access to old age support other than informal networks based primarily on kinship. Meanwhile, economic development and rapid urbanization had already begun influencing modern lifestyles. Nuclear households had started breaking away from joint families, rendering traditional social and family support structures inadequate for the welfare of the elderly population. In recognition of these issues, the Government of Bangladesh introduced the Old Age Allowance (OAA) program in FY98 to provide old age support and a means-tested monthly cash payment to older people to help reduce their vulnerabilities and income insecurity for the poor elderly. It is unconditional a cash transfer program in which the beneficiaries are the deprived elderly of the society (Farrington and Slater 2006)

It is administered by the Department of Social Services (DSS) under the Ministry of Social Welfare (MoSW). The program targets poor and vulnerable elderly (sixty-two years and older for women; sixty-five years and older for men). Initially a program with only rural coverage, the OAA reached out to only five men and five women per ward, paying BDT 100 per month to each of the 400,000 beneficiaries across the country. Today, the OAA is one of the country's most extensive anti-poverty safety net programs. Under this programme, the monthly allowance is BDT 600. There are about 2.5 million approved beneficiaries, and the annual budget allocation is BDT 8.9 billion. The programme was created and promoted by the government and is financed from the government's revenue budget. (Sharifa Begum, 2013)

The program aims to work on the following aspects for the old age population: Socioeconomic development and social security of the elderly population, Improved status in the family and society, Enhanced morale and Improved nutrition and health care. Even a low allowance can have a meaningful and significant impact on the lives of older people and their families. A country can start with a low allowance to begin a

support provision for older people and their families, to move to a larger benefit over time. Old-age allowance increases the empowerment and dignity of older people and is far from undermining family support. Such social assistance may strengthen the relationship between older people and their families. Social pensions appear to benefit women more, who are more vulnerable in countries such as Bangladesh than men. Old-age allowance programmes can be top-rated and quickly gain political support. (Rubaba Anwar, 2018)

## **2.2 Allowance for Persons with Disabilities in Bangladesh**

Disability has many conceptual models to define and measure. Disability is not easily conceptualized, and increasingly it is being recognized as a socio economic construct that is influenced by differing cultural social Institutions and physical environment. The medical model views disability as a problem of the person directly caused by disease, trauma or other health condition which requires medical care provided in the form of individual treatment by professionals..... .....Disability and Social Safety Nets: Bangladesh Perspective.

One of the marginalized and backward communities in Bangladesh is the disabled community. Even though the country has progressed economically, they are still lagging behind due to various reasons. They face discrimination in meeting basic human needs and accessing social services. Disability is an essential dimension of Bangladesh's poverty. A significant share of people is affected by disabilities in Bangladesh, and many of them live in poverty with limited means of living. Disability and poverty constitute a vicious cycle, fueling the other through generations. Disability is not an attribute of an individual but rather a complex collection of conditions, many of which are created by the social environment. A person with impairment may not be able to find work because of an inability to work but as a result of being discriminated against or because of the inaccessibility of workplace. (Ashraf, 2016)

In addition to economic disadvantages, people with disabilities (PWDs) also suffer from social stigma and exclusion. Studies suggest that many people in Bangladesh tend to believe that disability is a curse or punishment for wrongdoings and, therefore, a cause of embarrassment to the family. Stigmatization continues to prevail and affect PWDs' rights and access to education, health care and other essential services and

facilities. Disability in young children is often unreported, and those of adults are regarded as a social burden, having a devastating psychological impact on PWDs. Women are significantly more disadvantaged. A woman with the same level of disability as a man may be considered more disabled, and her access to education, health care and the chance of marriage is much lower. Women and girls with intellectual disabilities are particularly more vulnerable to sexual abuse and child marriage. Families neglect children with disabilities, get less food and clothing than others of the same age, and their education and health needs may be ignored.

The Government of Bangladesh introduced a targeted cash transfer for persons with disabilities in 2006. This transfer, known as the Allowance for Financially Insolvent Persons with Disabilities, is implemented by the Ministry of Social Welfare. MOSW through the Department of Social Services. The program aims to provide essential income support to PWDs living in poverty. This unconditional and non-contributory cash transfer scheme targets citizens of Bangladesh who are both poor and have a disability. In addition, selection committees give priority to older persons, the homeless, women with multiple disabilities and children who are poor and intellectually impaired. In addition to this scheme, children with disabilities in Bangladesh are also entitled to a stipend to assist students with disabilities to continue their education in specialized and mainstream educational institutions up to the university level. A legal framework, with the Persons with Disabilities Rights and Protection Act in Bangladesh in 2013 support Bangladesh's cash transfer scheme for persons with disabilities. The Act clearly outlines the responsibility of the State in guaranteeing access to social and income support schemes for persons with disabilities. Most PWDs live in rural areas, and a majority are women who suffer from additional disadvantages of poor access to suitable services and facilities. Allowances for the Financially Insolvent Disabled aim to provide poor PWDs with cash transfers to improve their socio-economic well-being. (Anwar, 2016).

### 2.3 Digital Payment

Digital payments and online banking have grown ubiquitous with increasing digital and online service and decline in cash use and payment access must evolve symmetrically to remove barriers to participation in this fundamental aspect of society..... cognitive accessibility

A digital payment, sometimes called an electronic payment, transfers value from one payment account to another using a digital device or channel. Digital payment refers to transferring money or value between individuals, businesses, or organizations using electronic methods, typically facilitated through the Internet and various electronic devices. This definition may include payments made with bank transfers, mobile money, QR codes, and payment instruments such as credit, debit, and prepaid cards.

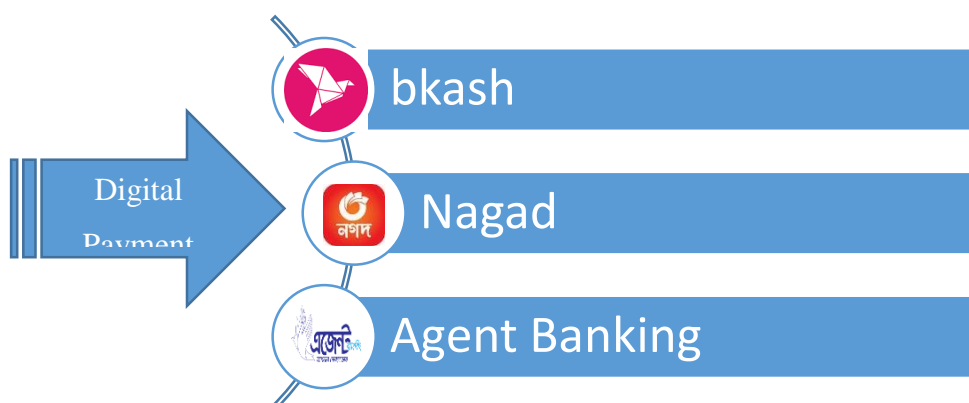


Figure 1: Digital payment methods for implementation of allowances

Digital payments have changed peoples financial behaviour. The expansion of the internet network and the intensification of gadget function have grown digital payment system in mobile payments, internet banking, QR codes and electronic payments.....Reference :review of digital payment Adoption in Asia.

MIS Software has been launched for the digitization of allowance payment activities, an online allowance application has been accepted, and mobile financial services have been introduced for payment of allowances to beneficiaries through the G2P system. Although all types of digital payments are rising in Bangladesh, the MFS business stands out for its rapid growth. In addition, the increase in MFS available is also signalling a trend in changing consumer behaviour regarding digital payments. Furthermore, customers can easily access the formal banking system without going

through the hassle of moving to banks physically. From the beneficiary's point of view, poor and vulnerable people can select their preferred means of receiving cash transfers from mobile financial service providers or agent banking via digitized G2P payment systems. Old age, widow allowance recipients, and student scholarship recipients, now have more control over their money and the opportunity to access their funds quickly and without travelling significant distances. This has opened up wide array of opportunities for services to thrive. One of the most noticeable trends in Bangladesh right now is the rise of digital payments.

Agent banking is a method of bringing formal banking to the doorsteps of the underserved community on a small scale. For banks, it serves as a substitute for branch expansion in rural areas and aims to bridge the gap between the bank and the unbanked citizens of Bangladesh.

The Government of Bangladesh (GoB) and governments worldwide are seeking ways to respond to the economic and social consequences of the COVID-19 pandemic, and the G2P payment is an example of one such attempt. Government-to-person (G2P) payment has played a critical role in alleviating poverty and improving the citizens' standard of living. The G2P payment approach transfers cash assistance like social benefits, pensions, government wages, stipends to students, and unemployment benefits to improve the welfare of the poorest. **The utilization of mobile money payments played an instrumental role in reaching large populations while maintaining social distancing measures during the pandemic .....Bazarbash et al.2o2o, Una,allen et al.2o2o**

By the G2P system, beneficiaries can collect money at any convenient place and time and as per need. Currently, the amount of allowance reaches the doorstep of the beneficiary. In this method, the money is paid directly from the government treasury to the beneficiary account, so the government fund does not lie idle, and its proper utilization is ensured. MIS software of beneficiaries has been developed as a pre-

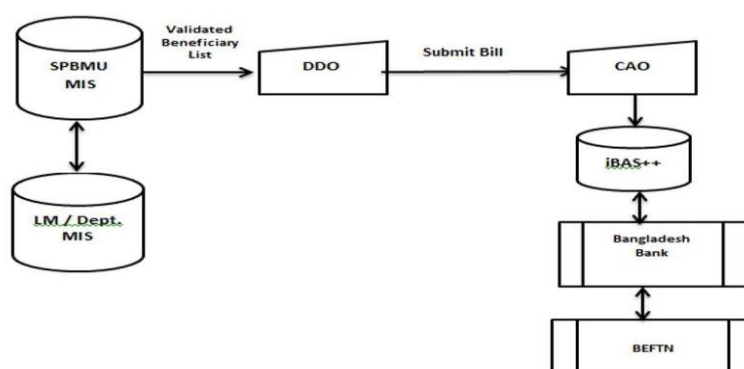


Figure 2: Allowance disbursement process under G2P system

condition for electronic allowance payments where national identity-based verification is mandatory. For which it is possible to identify and block the deities or fake beneficiaries. By ensuring the payment of allowance through each beneficiary's electronic account, the beneficiaries can receive the allowance money as well as other financial services. As a result, it is possible to ensure the complete financial inclusion of the beneficiaries. (Elizabeth Koechlein, 2022)

## CHAPTER THREE

In this chapter the research methodology has been discussed in detail which is deeply connected with the title, research questions, concepts and research objectives of this study. The details of Research Design, research population, data Collection tools /instruments and procedure are given below.

### 3. RESEARCH METHODOLOGY

#### 3.1 Research Method

A mixed method approach, consisting of qualitative and quantitative research, was used concurrently. It focuses on understanding phenomena, searching for causes and shedding light on the consequences descriptively. The study makes a detailed investigation of the Impacts of digital payment systems on old age allowance and persons with disabilities beneficiaries. The fundamental rationale for choosing the mixed method approach was to combine the strength of the qualitative method with the quantitative one. It may be said that using the mixed method approach provide us a better understanding and comprehension of the complex phenomena than either approach alone (Arizon,2010).

Qualitative data is gathered according to the theoretical framework to understand better the Impacts of the digital payment system on old age allowance and persons with disabilities beneficiaries. Surveys as a quantitative method and case studies as a qualitative method were employed. A multiple case study approach is used with semi-structured questionnaires to collect primary data from participants. A detailed questionnaire was developed and filled out by the respondents. The researchers adopted a qualitative approach since it facilitates extensive consultations at all stages of this research, including assessing and reviewing key outcomes.

Table 1: Methodology at a Glance

Methods	Respondents	Sample Size	Tools Used
Questionnaire Survey	Old age allowance beneficiaries and their family members	250	Semi-Structured Questionnaire
Key Informant Interview (KII)	Old age allowance beneficiaries and their family members	15	Checklist



Focus Group Discussion (FGD)	Old age allowance beneficiaries and their family members, public leaders, mass people	5	Guideline
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### 3.2 Source of Data

There were two sources of data collection by which we can collect data for this study; these sources are the following-

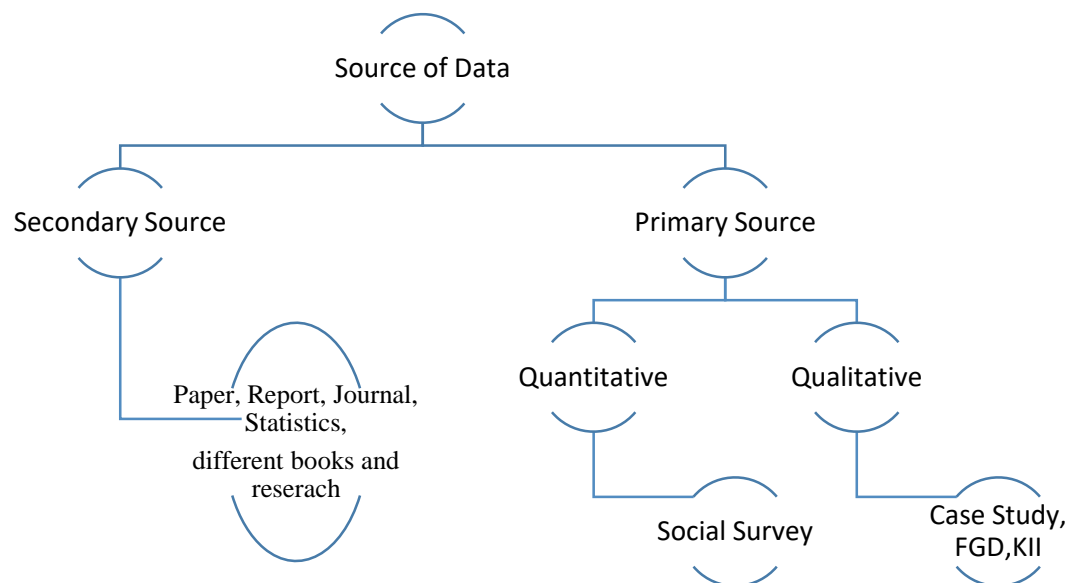
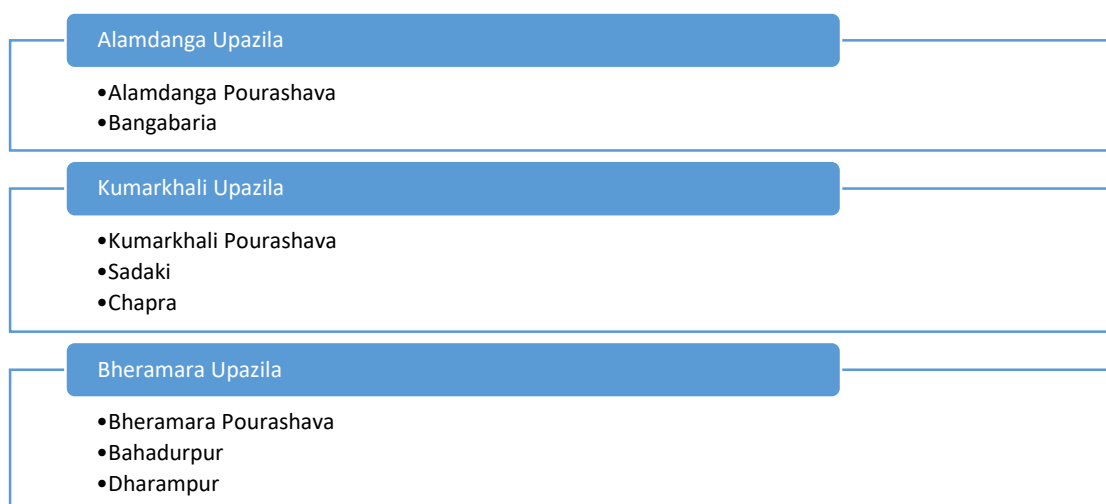


Figure 3: Source of Data

The present study is based on both primary and secondary data. Preliminary data were collected using qualitative and quantitative data collection tools. This study applied a stratified sample random sampling technique for interviews from the selected three Upazila. Primary data is also collected by conducting a focus group discussion (FGD). Gathering in-depth information, KII (critical informant interview) disabled and Old age allowance beneficiaries and their family members, mass people and government officials who are related to this system. Moreover, necessary secondary data were collected from literature reviews, desk research, both published and unpublished records such as books, thesis papers, newspapers, and articles, and from secondary data sources of relevant departments or ministries. Besides, reports from different NGOs, GOs, and project works enrich the study.

### 3.3 Location of the study

The study was conducted in the three upazilas of two districts in Bangladesh. The locations were Alamdanga upazila of Chuadanga district, kumarkhali and Bheramara upazila of Kushtia district of Bangladesh. The study area was selected purposively on the basis of objectives of the study. Allowances are distributed digitally in Chuadanga through financial company Bkash and in Kushtia through Nagad limited. Allowances are distributed digitally in most districts of Bangladesh through these two financial institutions. Therefore, to know the effect of digital system, beneficiaries of two mediums have been selected as sample area. So the selection of the study areas deserves strong justification.



Bkash is the financial institution for distribution of allowance in chuadanga. Alamdanga Upazila Municipality and Bhangbaria Union are selected for the impact of allowance distribution through financial institution bkash. Nagad is the financial institution for distribution of allowances in Kushtia district. Kumarkhali and Bheramara upazilas of Kushtia have been selected for the study. Kumarkhali Municipalities, Sadaki and Chapra Unions of Kumarkhali Upazila and Bheramara Municipalities, Bahadurpur and Dharampur Unions of Bheramara Upazila have been chosen as the means of data collection to know the impact of distribution of allowance through Nagad.

### 3.4 Sampling Technique

The study has been divided into 8 clusters. For selecting each cluster a systematic random sampling strategy has been adopted. In selecting representative sample of respondents a survey was conducted in 8 clusters. In this clusters 136 disabled and 114 elderly persons were selected. In the selection of the sample, the elderly and disable beneficiaries who received allowance through digital payment methods were considered as respondents. As this study seeks to know the effect of digital payment of allowances, such respondents are selected through simple random sampling method.

Table 2: Distribution of Sample

District	Upazila	Union
2	3	8

The research has been conducted in two districts of Bangladesh, namely Chuadanga and Kushtia. These included the Alamdanga upazila of Chuadanga district and Bheramara and Kumarkhali upazilas of Kushtia district. Bkash is the financial institution for the distribution of allowances in the Alamdanga upazila of the Chuadanga district. A study was conducted to determine the impact of allowance distribution through the development of digital payment financial institutions on elderly and disabled allowance beneficiaries in Alamdanga Municipality and Bhangbaria Union of Alamdanga Upazila. In Kushtia district and Bheramara upazila, Nagad limited is the financial institution for distribution of allowances to the beneficiaries. Kumarkhali Municipal Chapra and Sadki Union were our study areas in Kumarkhali Upazila of Kushtia District. The research area in Bheramara upazila was Bheramara Municipality Batika and Dharampur Union.

### 3.5 Data Collection and Presentation Tools and Techniques

For the study of mixed methods, various tools will be used to collect primary data from respondents. All the data collection tools, along with the data collection mechanism, are listed below:

Table 3: Data Collection Tools

Tools		Expected data to be gathered	Number of Interviews	
Key Informant Interview (KII)		Collect information from professionals and experts regarding particular knowledge and understanding of the nature of problems and recommendations for solutions.	15	Key Informant Interviews will be taken from professionals and experts
Focus Group Discussion (FGD)		Gather in-depth information from a group of participants on the study topic	5	FGD will be conducted from two groups of people- Male & Female
Semi Structure Questionnaire		Collect opinions or information from respondents regarding the study topic.	250 interviews will be taken from 3 seven divisions equally	

Mixed methods are the primary basis of this research. Quantitative and qualitative methods were followed to conduct this study with the targeted population. The relevant literature review was undertaken to collect secondary data from different sources. The study will be based on a questionnaire study. A semi-structured questionnaire was formulated to ask questions to the representative of the beneficiary (age 62+) and disabled person of Digital Payment to get primary and qualitative data, which was collected with the help of the probability Sampling of questionnaires. Thirty questionnaires will be asked of selected beneficiaries. To collect quantitative data, focus group discussions (FGDs), in-depth case studies and key informant interviews (KIIs) were used, while different guidelines and checklists were used to collect data through qualitative methods. All interviews were face-to-face, and interview schedules, and guidelines were prepared to comprise both open-ended and

close-ended questionnaires. The research is conducted using both Primary and secondary data collections method. Secondary data collection the study team review some research works, existing studies, public policies and project reports that are available and consistent with the study's objectives. Secondary data were helpful to have an initial perception of the issues. Finally, the mixed method approach enabled triangulation on key questions on key topics through both qualitative and quantitative insights into the main research objectives.

### **3.6 Data Analysis Mechanism, Data analysis techniques and reporting**

Data analysis is thoroughly examining each element of the data obtained or presented. Data is acquired from a variety of sources. The primary data were collected from the respondents, and the secondary data from different sources were analyzed conveniently. The preliminary data were analyzed using statistical techniques like arithmetic mean calculation and interpretation, frequency distribution, percentage distribution and other descriptive statistical techniques. Both types of analyzed data were integrated and presented as tables and graphical representations in the report. These analyses have many approaches, but they all fall under two broad categories: qualitative and quantitative. Qualitative data includes words, pictures, symbols, and observations. Commonly utilized methodologies include comparative studies, grounded theory, and narrative inquiry. Quantitative analysis also quantifies data and produces results from a sample to a targeted population. Quantitative data gathering procedures include meaning, inferential analysis, population and sample size, regression, standard deviation, and modes. This study followed the qualitative data analysis with a random purposive sampling methodology to discover themes on the selected topic to compile results from interviews, FGDs, KIIs, and survey responses. FGDs were recorded by digital recorder and notes were taken during interviews. Collected data on specific areas were stored in a separate file with a code number, transcribed into English later and triangulated properly in accordance to the nature, types, characteristics and theme of the data/information. Survey data gave a clear picture of the beneficiaries of digital Payment system while, anomalies in terms of services came to light through qualitative data mostly. For the purpose of quality control at every stage of the study, different steps were followed. Initially, a pre-test was conducted to check the data collection tools. After the pre-test, the tools were updated. During the data collection, every questionnaire was checked several times.

Every filled-in questionnaire was thoroughly edited and checked before the schedule was coded for computer entry. Data processing consisted of registration of all completed schedules and editing, coding, cross-check, data entry and matching of data. Based on the information and type of the respondents, the filled-up questionnaires were numbered and categorized. After gathering data, it is evaluated and analyzed to draw a conclusion or generate a finding. Finally, the findings were presented through written research report.

Table 4: Respondents' profile

Methods	Genger	Number	Grand total
Interview	Female	111	250
	Male	139	
FGDs	Female	30	
	Male	45	
KIIs	Female	02	
	Male	13	
Case study	Female	05	
	Male	05	
	Female	148	
	Male	<b>202</b>	

<b>METHODS</b>	<b>GENDER</b>	<b>NUMBER</b>	<b>GRAND TOTAL</b>
<b>INTERVIEW</b>	Female	111	250
	Male	139	
<b>FGDS</b>	Female	30	75
	Male	45	
<b>KIIS</b>	Female	02	15
	Male	13	
<b>CASE STUDY</b>	Female	05	10
	Male	05	
<b>TOTAL</b>	Female	148	350
	Male	202	

## CHAPTER FOUR

### DATA ANALYSIS AND FINDINGS RESPONDENTS

Data analysis is very important and important in research. The effectiveness of the research depends on identifying the problem and finding ways to solve it by analyzing the data collected from primary and secondary sources. This chapter deals with socio Economic (age, gender, Educational qualification, profession and economic status) of the respondents of the survey.

#### 4.1 Types of Beneficiaries

The study was conducted to find out the effects of digital payments on elderly and disabled beneficiaries. The respondent of this study were elderly and disabled beneficiaries of the Department of Social Services. The number of old age allowance beneficiaries was 114. The number of disability allowance beneficiaries was 136. The percentage shows that 54.4% of the beneficiaries are disabled and 45.6 percent of the beneficiaries are the elderly person. Since both older people and the disabled beneficiaries are in one of the most vulnerable situations in society, this study has tried to highlight the impact of this digital allowance management on them. This research has also attempted to show that if the fundamental issues of the implementation of allowance through digital payment are updated, the allowance beneficiaries will get more benefits.

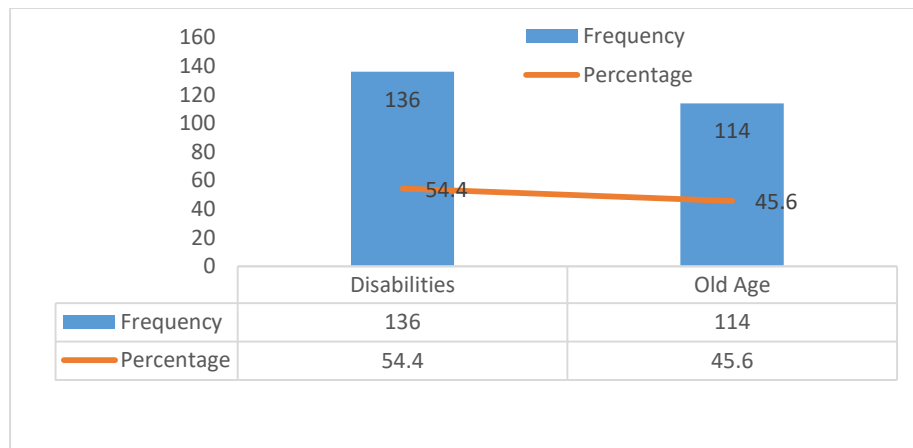


Figure 4: Types of Beneficiaries



### 3.1.1 Distribution of respondents by types of disabilities

146 differently able children and women were also interviewed from 146 households who receive disability allowances from the department of social services of Bangladesh. Differently, able persons were categorized in four ways in the study, and it found that the majority of the beneficiaries were physically challenged (65.7) while the least category was recognized as hearing disability (4.79). Among the differently able respondents, a total of 15.7 percentages second and third highest, were identified with intellectually (cognitive) and visually disabled. Golden Citizen Card is issued to such differently abled persons through which they are considered as beneficiaries.

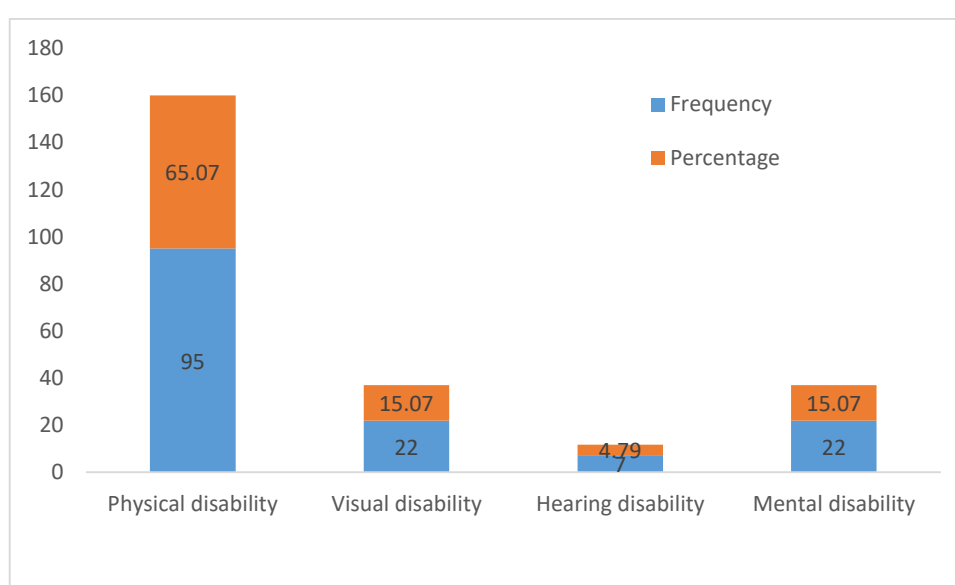


Figure 5: Distribution of respondents by types of disabilities

## 3.2 Socioeconomic Backgrounds of Beneficiaries

In the study one of the important objectives of the study was to understand the socioeconomic profile and the impact of digital payment systems on beneficiaries under social services department. under the demographic profile, age, educational status, gender ratio, occupation, monthly income, types of disability if any are scrutinized.

### 3.2.1 Distribution of respondents by gender

Gender equality is very important to get an accurate picture of any social research. Lack of focus on such a sensitive issue can lead to biased research. In this study to find out the impact of digital payments there were 114 elderly pensioners and 136 disabled respondents. Of the 114 survey respondents, 53 per cent were female and 47 percent were male. On the other hand, among the 136 disability Allowance receiving

respondents, 38 percent were female respondents and 62 percent were male. That is, the difference in the number of male and female respondents was not much. During the focus group discussion, there was an excess of female participation. Women are spontaneously mentioned in various parts of this study.

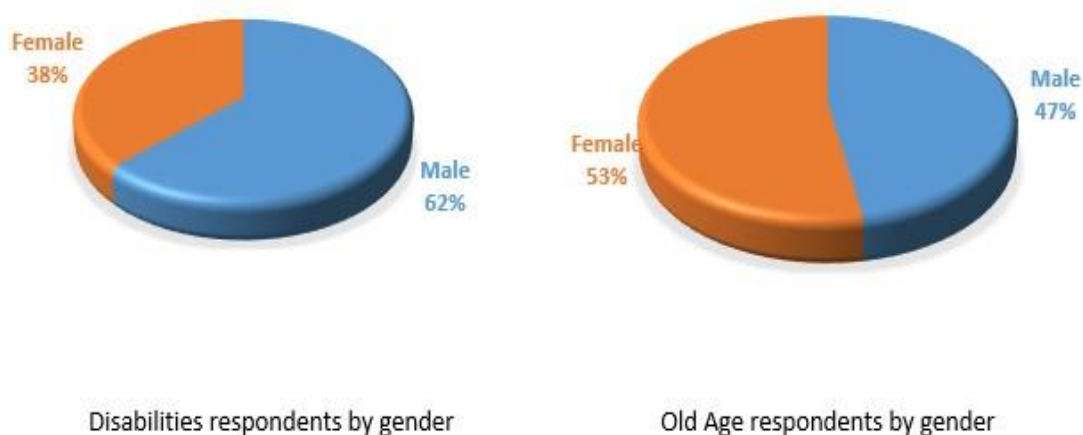


Figure 6: Distribution of respondents by gender

### 3.2.2 Distribution of respondents by age

Out of the 250 respondents of this study, 114 were old age beneficiaries. So it is normal that 114 must be above 62 years of age. At least six years of disability can go under the allowance. Looking at the comparative age picture we can see that among the 114 elderly beneficiaries respondents, 54.39 percent are between 61 and 70 years of age. The remaining 45.61 percent of elderly allowance beneficiaries are above 71 years of age. On the other hand, out of 136 respondents receiving Disability Allowance, the number of Disability Allowance beneficiaries aged 11 to 20 years was the highest with a percentage of 27.2. The lowest percentage was Disability Allowance beneficiaries aged 6 to 10 years.

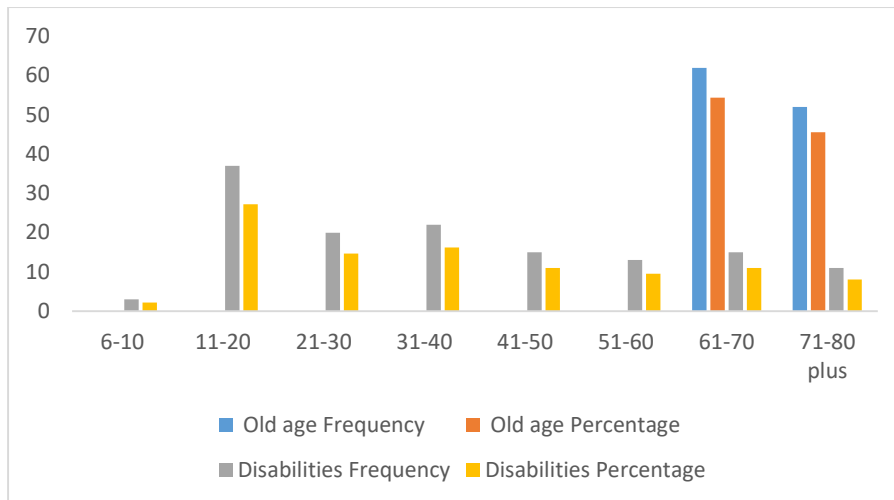


Figure 7: Distribution of respondents by age

### 3.2.3 Distribution of respondents by educational qualification

Those now old age beneficiaries have not been able to study much due to an earlier lack of educational opportunities. Also, the education rate of disabled people is very low due to their physical limitations. The study found that 66.67 percent of elderly and 45.5 percent disabled beneficiaries are illiterate those who cannot study at all or have only basic knowledge. 27.19 percent of old age beneficiaries those educated up to primary level are eligible for signature. 5.26 percent of old age beneficiaries have studied up to high school level and only 0.88 percent of beneficiaries have the opportunity to study up to the college level. On the other hand, 42 percent of disabled beneficiaries those educated up to primary level are eligible for signature. 6.62 percent of disabled beneficiaries have studied up to high school level and only 5.15 percent of disabled beneficiaries have the opportunity to study up to the college level. The least number of 0.73 percent beneficiaries are studying at university level.

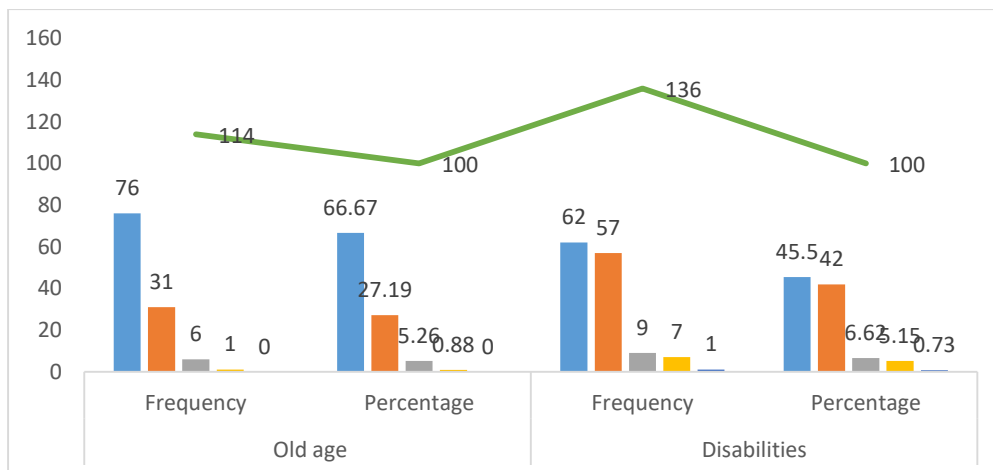


Figure 8: Distribution of respondents by educational qualification

### 3.2.4 Distribution of respondents by profession

As most of the respondents were senior citizen and persons with disabilities, hence they were why are not engaged in formal work like earning bread and butter. The present study revealed found that 44.73 percent of the 114 old age beneficiaries respondents are engaged in household chores at home. 16.67% of elderly beneficiaries are engaged in various occupations. 38.6% of the allowance beneficiaries are dependent on others that means they have no occupation. Person who is unable to work and support him as well as family members usually members who are reliant to others income was defined as dependent members to the study. On the other hand, among the 136 disabled allowance beneficiaries the maximum 40.44 percent beneficiaries are dependent on others. And the least percent 16.91% are engaged in various professions. 22.6% disabled beneficiaries are students. 20.59 percent of the beneficiaries are engaged in various activities at home.

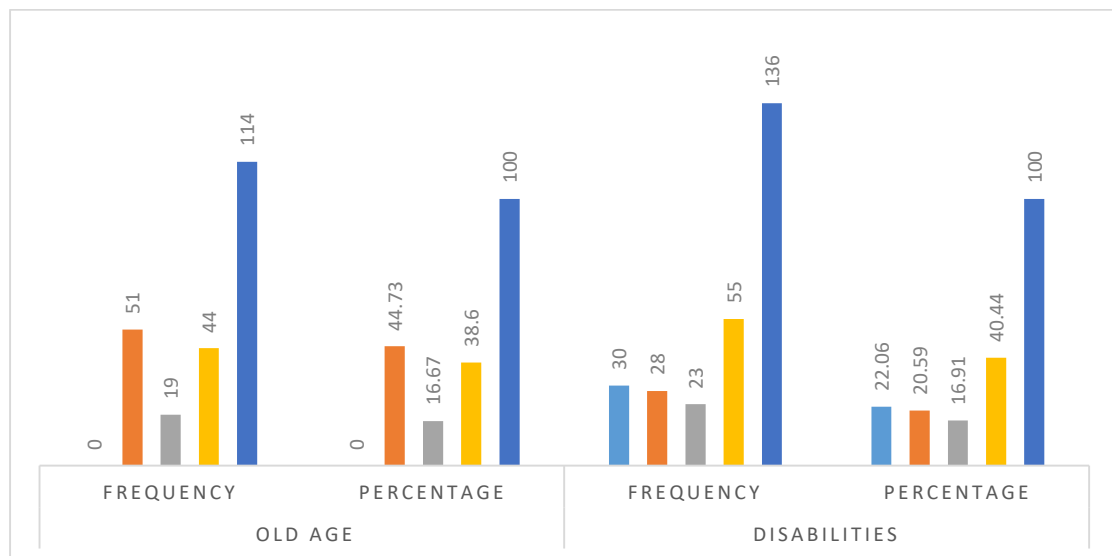


Figure 9: Distribution of respondents by profession

### 3.2.5 Distribution of respondents by monthly income

People have various physical problems due to age. As a result, they are not financially productive. The disabled also cannot earn due to various physical limitations. Therefore, the monthly income rate is quite low in our study. The two groups who participated in our study are actually dependent members of the family.

At the time of data collection in this research, it was found that Out of 114 respondents receiving old age allowance the highest is 85.96 percent of the allowance beneficiaries have a monthly income of less than 5000 taka. Monthly income of 7.9 percent allowance beneficiary is 6000-10000 taka. Monthly income of 5.26 percent elderly allowance beneficiaries is 11000-15000 taka. The remaining 0.88 percent allowance beneficiary's monthly income is above 16,000 - 20,000 taka.

Out of 136 disabled allowance beneficiaries, maximum 87.5 percent of allowance beneficiaries have monthly income below 5000 taka. Monthly income of 5.88 percent allowance beneficiary is between 6000-10000 taka. 4.41 percent of the beneficiaries have a monthly income between 11000-15000 taka. The remaining 2.21 percent of the allowance beneficiary's monthly income is above Tk 20,000.

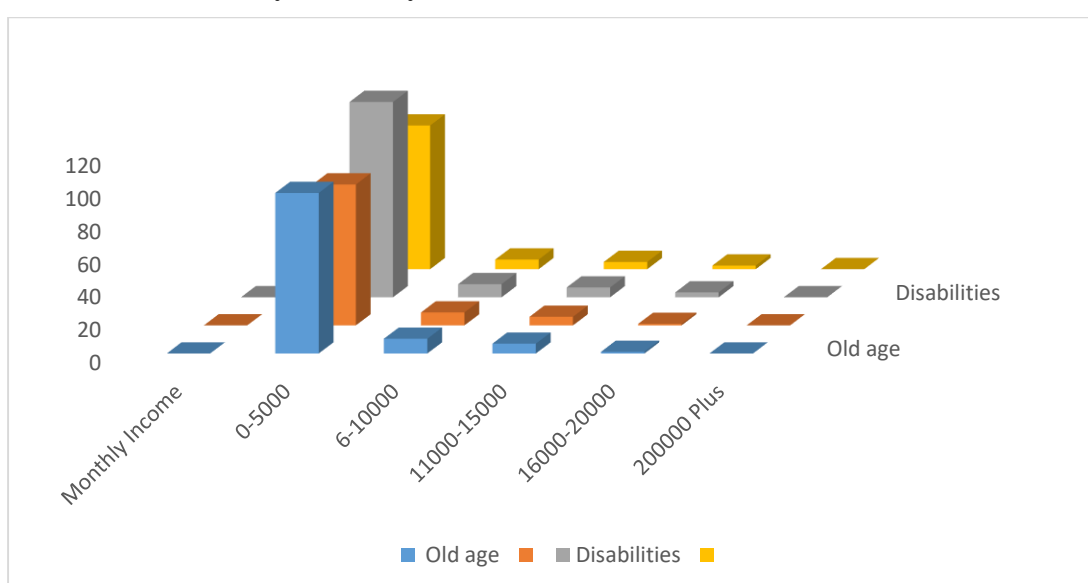


Figure 10: Distribution of respondents by monthly income

### 3.3 Effect of Digital Payment System of Beneficiaries

How many issues have been taken into account during the research to know the effect of digital payment system on the beneficiaries? For example, the impact of digital payments on their health, on their technology literacy, on financial satisfaction, on the risk of fraud is discussed in detail.

Whether the beneficiaries are becoming dependent on digital payments, how many of them have their own mobiles also shows the impact of digital payments.

### 3.3.1 Perceptions about receiving allowances

Despite receiving allowance money for many years, many beneficiaries do not know who is giving them the allowance. However, receiving allowance through digital payment has changed this concept. More than 50 percent (50.8) of the respondents know that the government pays their allowance. 28 percent of the respondents said that money is given by social services office. 10.8 percent respondents said that their allowance is paid by members. Fewer than that 8.4% people said that the owner of the allowance is the chairman. The least 2 percent people could not answer who pays their allowance money. The impact of the government's system of payment of allowances through digital payments is clear from the answers to this question. People now get messages along with allowance money on mobile that their allowance money is being paid by the Bangladesh government.

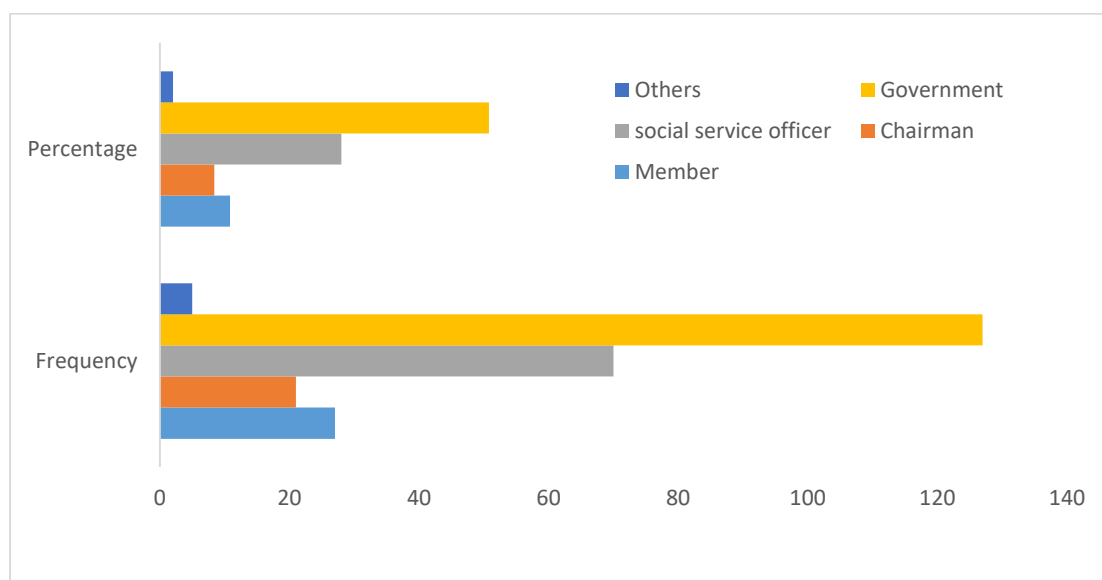


Figure 11: Perceptions about receiving allowances

### 3.3.2 Duration of receiving allowance

How long the interviewed old age and persons with disabilities have been receiving allowance were also devised in the study. The time frame was designed from 1 to 9 years or above. Findings vignette that the highest number of respondents (33.6) became beneficiaries of allowance before 5 to 6 years, while the least number of them (10.4%) got selected as beneficiaries from 9 years or above. However, (28.4%) have been receiving allowance for 3 to 4 years. Furthermore, 14% of the beneficiaries have

been receiving allowance for the last 07 to 08 years while the other 13.6% have been enjoying since last 1 to 2 years.

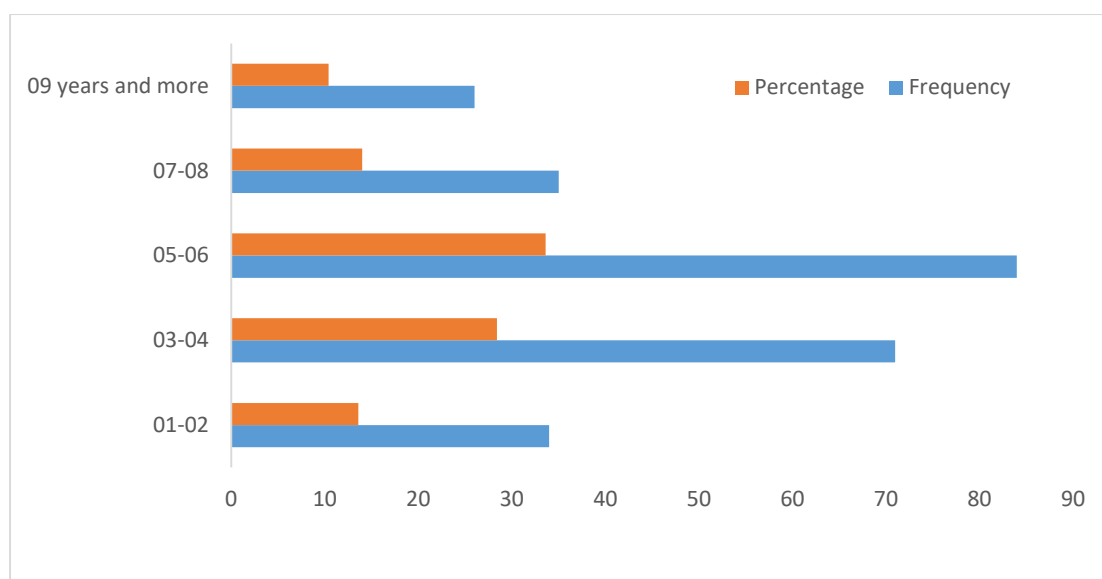


Figure 12: Duration of receiving allowance

### 3.3.3 Impact of Economic Satisfaction

Old age and disabled beneficiaries cannot earn due to physical limitations. As a result, they are financially weak. If money is spent to withdraw the allowance, it is tough for them in such a situation. Previously, they had to rent a vehicle to go to the bank to remove the allowance, resulting in financial loss. The government currently distributes cash out charges to save them from this financial loss. But many times, it is seen that the mobile financial agents take the money out charges from them unfairly. That is why this study has greatly emphasized their financial expenditure for withdrawing the allowance.

Analyzing the data, we found that 55.2 percent of people used to spend 0-100 taka to withdraw their allowance. Thirty-six percent of people used to spend 101-200 taka. Six percent people used to spend 201-300 taka. The remaining 2.8 people do not have to pay any money to collect the allowance. Currently, 62 percent of the people do not spend any money on the digital allowance payment system. The remaining 38 percent of people pay 0-100 taka. That means the allowance beneficiaries are currently getting a lot of financial benefits by receiving the allowance digitally.

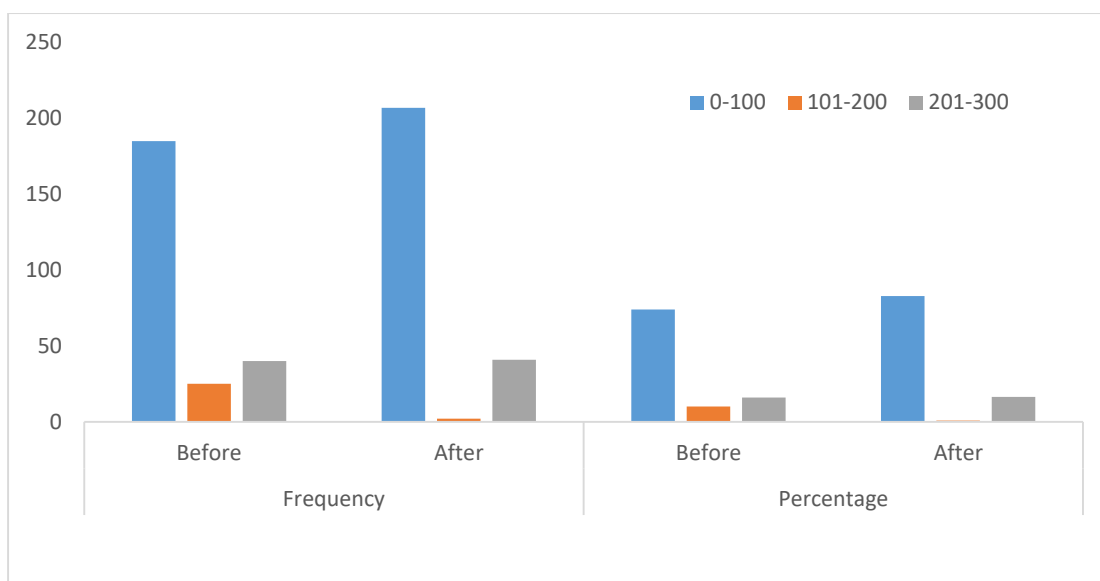


Figure 13: Impact of Economic satisfaction

A female participant in the FGD session in Kumarkhali Upazila said about Economic Impact of the program "With this system, I don't need to go to the bank outside the village to get the allowance."I can withdraw money from the shop near the house.Besides, I don't have to pay any fare.”

### 3.3.4 Mobile accessibility

The use of technology is one of the challenges of the digital distribution of allowances to elderly and disabled allowance beneficiaries. As most of the older adults are illiterate, there are many limitations to their use of mobile phones. It is difficult for disabled beneficiaries to remember OTP to read mobile

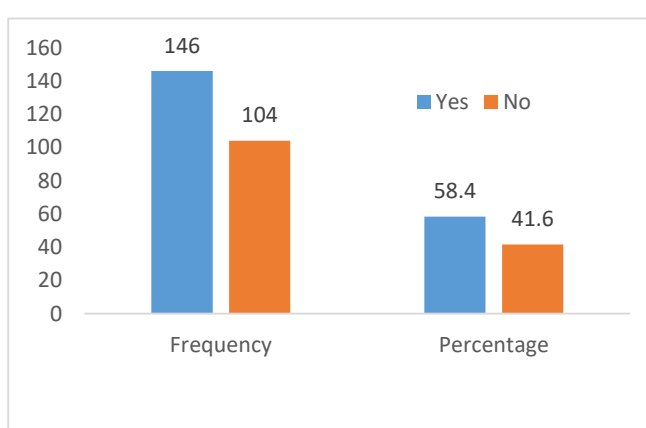


Figure 14: Mobile accessibility

messages as they are physically and mentally challenged. They are reluctant to buy and spend mobiles because they are financially helpless. In this case, one of the things to know during the data collection in this study was how many allowance beneficiaries use mobiles because the success of distribution of allowance in digital



method depends a lot on the correct use of the beneficiary's mobile phone. In the survey, from the answers of 250 beneficiaries, 58.4% of the allowance beneficiaries, which means 146 respondents have their own mobile phones. 104 respondents which was 41.6% of the beneficiaries do not have their own mobile phones.

### 3.3.5 Impact of Technology

Our country is now moving towards Smart Bangladesh. The development of the country and the use of technology is making every citizen a smart citizen. As a result of this, allowances are being distributed digitally in Digital Bangladesh. The beneficiaries currently use their own mobiles to withdraw allowances. One of the things to know while collecting data to know the effect of digital system of allowance distribution was the effect of the distribution of allowance on the technical knowledge of the allowance beneficiaries. That is, how much the allowance beneficiary is getting updated technically by getting money at home through this mobile phone. 74.4% of the respondents said that their technical knowledge has increased as a result of digital payment of allowances. 7.2% respondents gave negative answer. Remaining 18.4% respondents did not comment on this.

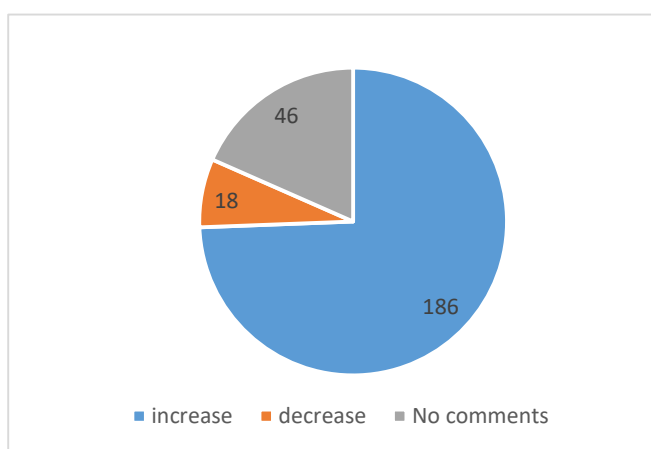


Figure 15: Impact of Technology

### 3.3.6 Digital Payments and Dependency

Currently, elderly and disabled beneficiaries are receiving allowances through digital allowance payment system of Digital Bangladesh. In many cases, elderly and disabled allowance beneficiaries cannot cash out their money alone due to educational and physical limitations. As a result, they receive the allowance money through their family members, relatives or neighbors. A maximum of 33.2% of the allowance beneficiaries of the total respondents of this study said that they were able to

withdraw their allowance money themselves. 26 and 22.8% of the beneficiaries, respectively, said that their sons or daughters and grandchildren help them to collect the allowance money. The least number 18% of the beneficiaries said that they withdraw the allowance money with the help of neighbors or other nearby people. However, during data collection, it is known that people are becoming adept at withdrawing their own allowance day by day.

A participant in the FGD session in Alamdanga said that “earlier it was a lot of trouble, one had to hire a van to go to the city with difficulty to withdraw money. Sometimes we had to stand in long lines for hours. Officers also misbehaved. Now there is no more pain.”

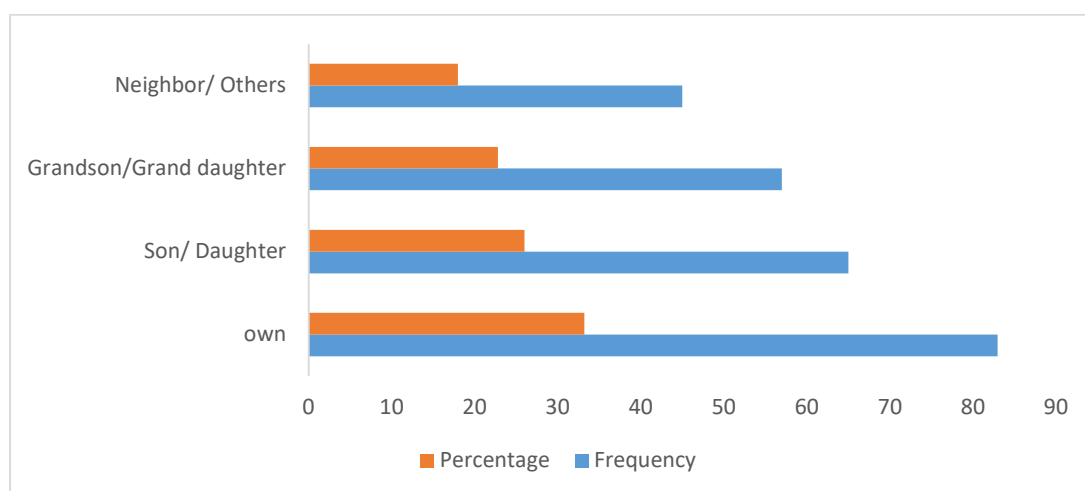


Figure 16: Digital Payments and Dependency

### 3.3.7 Effect of Hacking

Hacking or digital fraud, was one of the most important issues raised during data collection for the study on the impact of digital payments on elderly and disabled beneficiaries. That is, many beneficiaries answered that their allowance money is often hacked. The allowance money they get after three months fulfills many of their basic needs. It is very difficult for them to have this money hacked. Out of all the respondents, 16% of the respondents said that their allowance money has been hacked. The other 79.6% of the beneficiaries said they had never been a victim of digital fraud. remaining 4.4 percent beneficiaries have no comment. However, the risk of digital fraud among the beneficiaries is very high. They are always apprehensive when they fall victim to this digital fraud. Elderly and disabled beneficiaries are both

mentally vulnerable. In such a situation, this mental risk has an adverse effect on their body as well.

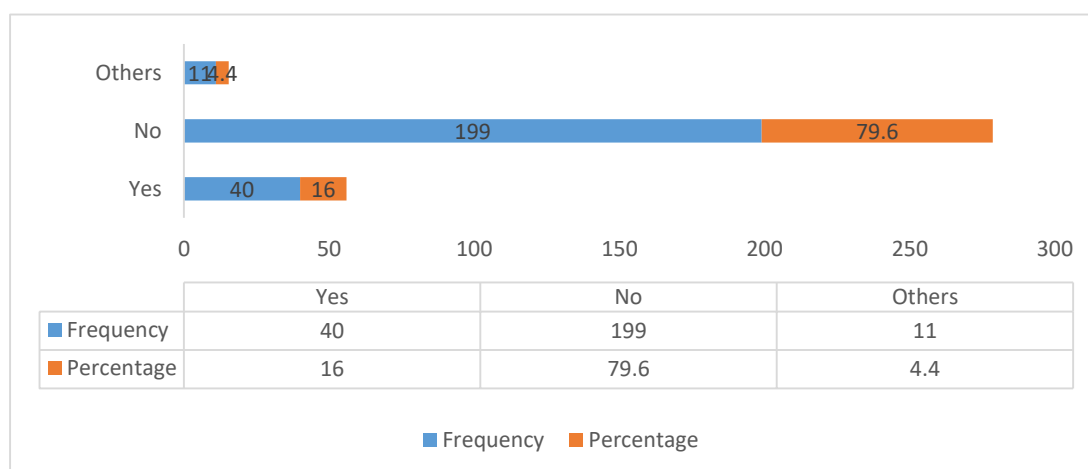


Figure 17: Effect of Hacking

“A participant in the FGD session in Bheramara Upazila said about Impact of the program. It has saved both time and vehicle rent. But am worried about Hacking. I want to know if my money is hacked for some reason, where can I go to file a complaint and where will I get my money back for sure.”

### Impact on Health

Digital payment of allowances has been observed to have a positive impact on the health of the beneficiaries. Earlier, the allowance beneficiaries had to go to the bank to withdraw the allowance money. Elderly and disabled people find it difficult to travel by vehicle. Elderly and disabled allowance beneficiaries used to go with each other while taking them to the bank. Some banks had to climb up stairs which was difficult for elderly and disabled beneficiaries. Many beneficiaries fell ill while waiting to receive their allowance. Digital payments eliminate the need for elderly recipients to travel to banks or financial institutions to cash checks or receive funds. This convenience can be especially crucial for those with limited mobility, reducing physical strain and stress associated with traditional payment methods. At the time of data collection, when asked to know the effect of digital system of allowance distribution on health, 83 percent of the respondents said that they are free from health risks by receiving digital system of allowance. 12 percent respondents disagreed with the positive effect on health. 5 percent respondents expressed other responses.

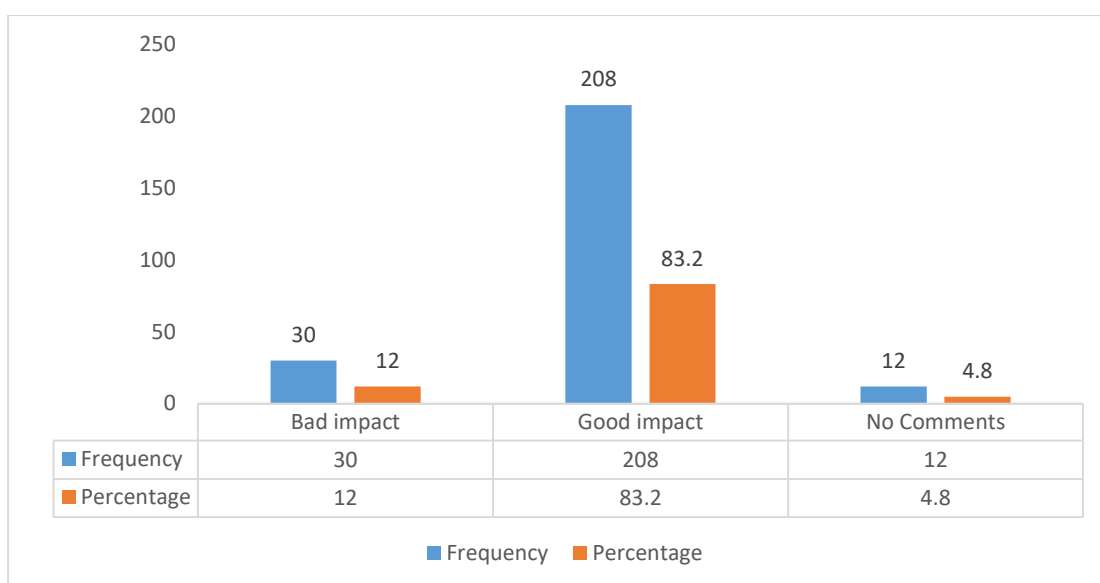


Figure 18: Impact of Health

In the FGD session of Bheramara, a disabled beneficiary said,

""Earlier, it was difficult to go to a distant bank,had to climb the high stairs of the bank.Now I don't have to go to the bank or any office with difficulty.I don't have any suffering or trouble.The money came to the mobile phone,I went to the shop next to the house and got the cash.""

## **CHAPTER FIVE**

### **4. DISCUSSION**

#### **4.1 Overall impact of Digital Payment**

##### **4.1.1 Disbursement and hacking of allowance money in digital payment**

Currently, through digital payments, allowance beneficiaries can receive the allowance money at home. In this, the beneficiary does not have to withdraw money and come with the money from the bank in a vehicle. As a result, there is no risk of money being stolen. However, during field data collection, complaints were received from respondents about digital theft in digital payment systems. 16 percent of the allowance beneficiaries said that their allowance money has been hacked. Many times it has been seen that they lose the pin number or inform someone and the money is cashed out. Again hackers hack the account and withdraw the money many times. Both the elderly and the disabled are very vulnerable sections of the society. Naturally, their educational qualifications are low. Besides, there are other physical limitations. They may not understand the technicalities of digital payment systems. If money is hacked. Many times the family members also do not withdraw their money and give them. These helpless people become victims of digital hacking and suffer more psychologically. One of the problems of withdrawal of allowance through digital payment is digital fraud.

##### **4.1.2 Digital payment and social isolation.**

Elderly people feel lonely in their old age and want to talk to others who are elderly like them. On the other hand, disabled people feel more comfortable talking to people with disabilities like them. Digital payments could result in social isolation for elderly or disabled individuals who may miss the social interaction that comes with in-person transactions. Digital payment systems can reduce face-to-face interactions, which may be a significant source of social contact and support for older adults. This could contribute to feelings of social isolation. On the flip side, for those who struggle to adapt to technology or face barriers in accessing it, digital payment systems may increase feelings of isolation if they cannot participate in this aspect of modern life.

## Case Study

Asia Khatun, an elderly beneficiary of Bhangbaria Union of Alamdanga Upazila, has been getting old age allowance for six years. she said,' earlier The day of money distribution was like a festival for us. All the houses around the village used to go to the bank together to get money. The time spent waiting for the money was spent gossiping. When I went to the bank to withdraw money every three months, I met many familiar people from other villages. Through them, I could find out about many more people. Even if I saw them every three months, it felt perfect then I used to open my heart and tell happy and sad stories to each other. Now I go to the shop next to the house and collect money. and I don't have to go to the bank anymore, so now I don't see them anymore.'''

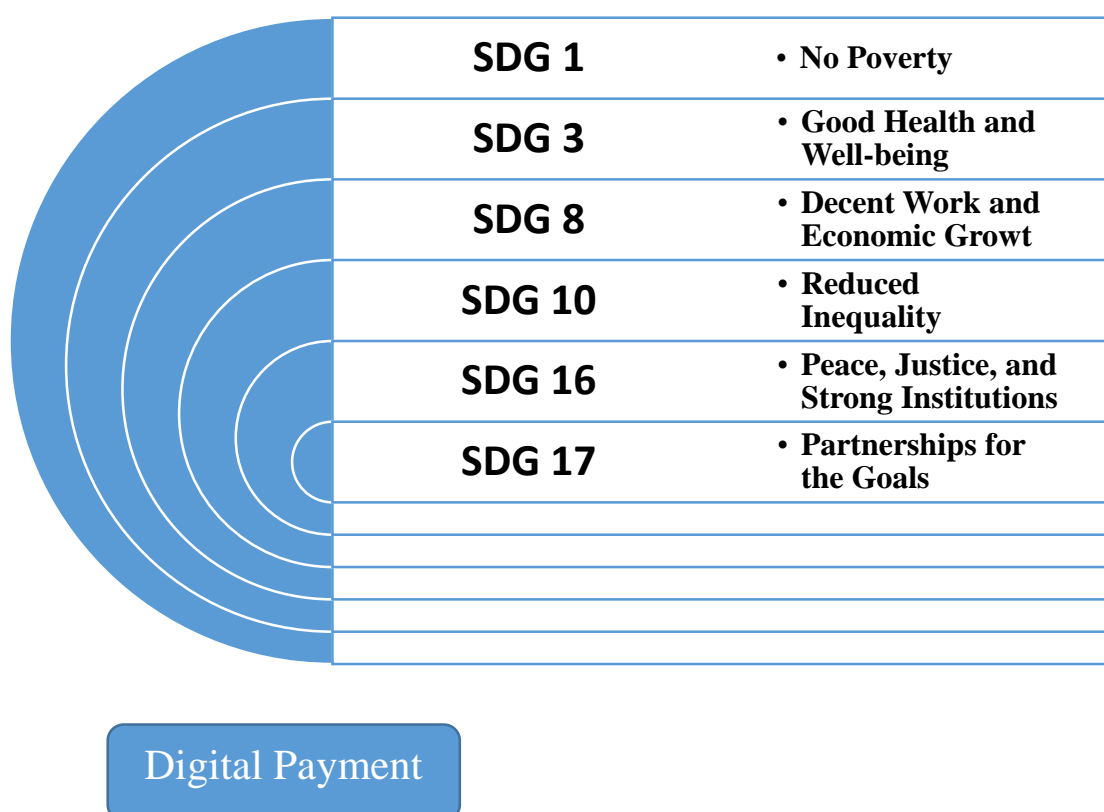
### 4.1.3 Digital payment and health issue of Beneficiaries

Through digital payments, elderly and disabled allowance beneficiaries now receive money at home through mobile phones. Women aged 62 years and above and men above 65 are receiving old age allowance through the Department of Social Services. At this stage of life, they are naturally physically weak. As a result, when an old age beneficiary used to get the allowance through earlier banking, they were sent to a distant bank with a sick body. I had to go get it. Many times, they got sick while riding in vehicles. Again, many people fell ill while waiting for the allowance to go to the bank. Waiting in line for a long time was very difficult for them. Many beneficiaries could not go to the bank alone, so they had to take someone with them. That was also a hassle. Old age beneficiaries feels a lot of physical comfort by withdrawing money from a convenience store agent through digital payment. During the field data collection of our study, 83.2% of the beneficiaries reported that their health was affected by withdrawing their allowance through digital payment. For the disabled beneficiaries, it was more difficult to remove the allowance from a distance. Many people with disabilities get around with wheelchairs, crutches or sticks. As a result, it can be seen that when they used to ride vehicles to go to the bank, it was a lot of trouble for them. Above all, it can be said that the withdrawal of allowance money through digital payment plays a major role in improving the health of the society's backward, helpless and weak people.

#### 4.1.4 Digital Payment and SDG

By implementing a well-designed digital payment system, governments can enhance the efficiency of allowance distribution, reduce inequalities, and contribute to achieving various SDGs related to poverty reduction, well-being, economic growth, and more.

Implementing a digital payment system for old age allowance and persons with disabilities (PWD) beneficiaries aligns with several Sustainable Development Goals (SDGs).



##### **SDG 1: No Poverty:**

Digital payments can help ensure timely and secure disbursement of old age allowance and disability benefits, reducing the risk of financial exclusion.

##### **SDG 3: Good Health and Well-being:**

Digital payment systems can contribute to the health and well-being of elderly and disabled individuals by reducing the need to travel to receive payments in person, especially in times of health crises.

##### **SDG 8: Decent Work and Economic Growth:**

Digital payment systems can enhance economic growth by providing beneficiaries with a more efficient and reliable means of accessing their funds. This can lead to increased economic activity in communities.

#### **SDG 10: Reduced Inequality:**

Digital payment systems promote financial inclusion, ensuring that elderly and disabled individuals have equal access to financial services, and reducing inequalities in access to resources.

#### **SDG 16: Peace, Justice, and Strong Institutions:**

Implementing digital payment systems can help reduce corruption and fraud associated with traditional cash-based systems, promoting transparency and accountability in the disbursement of benefits.

#### **SDG 17: Partnerships for the Goals:**

Collaboration between governments, private sector entities, and international organizations is crucial for successfully implementing digital payment systems. Partnerships can leverage expertise, resources, and technology to create sustainable solutions.

When designing a digital payment system for old age allowance and persons with disabilities, consider the following factors:

##### **Accessibility:**

Ensure that the digital payment system is accessible to individuals with disabilities, considering their specific needs, such as user interfaces compatible with assistive technologies.

##### **Education and Training:**

Provide training and educational programs to beneficiaries to ensure they are familiar with and comfortable using the digital payment system. Conduct awareness campaigns and train beneficiaries to help them understand and use the digital payment system effectively. Conduct awareness campaigns to inform beneficiaries about the benefits of digital payments and how to use them.

##### **Security and Privacy:**



Implement robust security measures to protect the sensitive personal information of beneficiaries, addressing concerns related to privacy and data security.

#### **Infrastructure:**

Assess and improve digital infrastructure to ensure reliable access to digital payment services, especially in remote or underserved areas.

#### **Partnerships:**

Collaborate with financial institutions, mobile network operators, and other stakeholders to establish a seamless and interoperable digital payment ecosystem.

By incorporating these considerations and aligning the digital payment system with SDG targets, governments and organizations can enhance the efficiency, transparency, and inclusivity of social welfare programs for elderly and disabled populations.

### **4.1.5 Digital payment of beneficiaries and Smart Bangladesh**

Smart Bangladesh is one of the aspects of our vision 2041. Our government is working towards that goal. **One of the main four points of Smart Bangladesh is Smart Citizen and Smart Society.** We are moving towards smart Bangladesh with smart citizens and smart society by distributing the allowance money of allowance beneficiaries through digital payment. During the field level data collection, elderly and disabled allowance beneficiaries were asked whether their knowledge has increased by receiving allowance through digital payment. **74.4%** of the beneficiaries said that their digital knowledge has increased much more by receiving allowances in digital mode than receiving allowances through banking. Explaining the matter, we know that many of the beneficiaries did not have a mobile phone before. When the digital distribution of allowances started, they bought their mobile phones. They did not know how to use mobile phones, which they had learned. Also, reading messages, developing accounts, pin numbers are now familiar to them. Now, apart from the withdrawal of allowance money, which plays a role in communication and other financial matters.

## **4.2 Challenge of Digital Payment**

### **4.2.1 Problems faced by the beneficiaries**

While collecting information in the field, the beneficiaries said they faced various limitations in receiving allowances through the digital payment system.

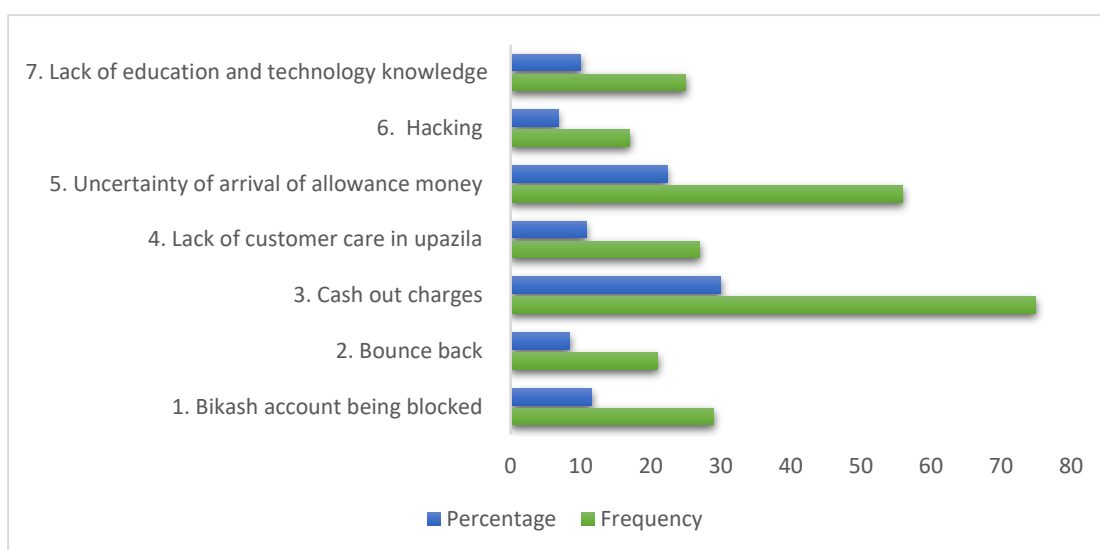


Figure 19: Problems faced by the beneficiaries

#### a. Account block

bKash is blocked if no financial transactions are done in bKash account for three months. Elderly and disabled beneficiaries are financially indigent so there are very few financial transactions in their accounts other than receipt of allowance money. Destitute beneficiaries do not even understand bKash account block. As a result, it is seen that they rush to the social service office without getting the allowance money. But social service office cannot provide solution for bKash account block, it is only by going to bKash customer care that the account problem is solved. There is no bKash customer care in every upazila. As a result, the allowance beneficiaries have to face a lot of problems with bKash account block.

#### b. Cash out charges

The agent's shopkeepers deduct additional charges from the beneficiaries of bKash and Nagad areas when they go to cash out their allowance. Although the government gives the cash out charge along with the allowance money to the beneficiaries. As most of the beneficiaries are uneducated and have little knowledge, the agents take this advantage. The helpless beneficiaries are financially deprived.

#### c. Lacking of customer care

When information was collected in the field to know the impact of digital payment on the elderly and disabled allowance beneficiaries, many allowance beneficiaries and

government officials, employees and public representatives said that most of the upazilas do not have financial institution development and cash customer care. As a result, the beneficiaries have to go to distant district towns in case of any account related problems. Which is very difficult for both elderly and disabled beneficiaries. They are financially and physically very vulnerable. If there is upazila based customer care, they can get any problem resolved very quickly.

**d. Uncertainty of allowance**

Both 62-year-old women and 65-year-old men receive benefits as old-age pension beneficiaries. At this stage of life they are quite weak physically and mentally. Earlier, when they went to the bank to withdraw money, they were guaranteed to receive the money on a certain date. But through digital payment, each allowance recipient receives money every day. Many times, despite the payment of many allowance recipients, the money does not come, as a result, it can be seen that the allowance recipients are in an uncertainty about receiving the allowance.

**e. Hacking**

Elderly and disabled beneficiaries are helpless and a bit unaware, many times they talk about the office and blackmail them from different numbers and hack their account money with their secret pin number. During data collection in the field it is seen that 16% of the allowance beneficiaries said that their account money has been cashed out without their knowledge i.e. hacked. This digital fraud of the digital payment system makes the helpless people even more helpless.

**f. Lack of education and technology knowledge**

Elderly and disabled beneficiaries mostly lag behind in terms of educational qualification and technology. That is, they get less opportunity for education due to their lack of physical ability. They are often unable to see and read messages due to age and poor eyesight. As a result, they cannot take full advantage of this digital payment system

**4.2.2 Problems faced by the implementers**

We have interviewed some officials, employees and public representatives who are directly involved in the process to find out about the impact of digital payments on elderly and disabled beneficiaries. How many limitations they have told from their

corner. Due to which digital payment process is hindered to be implemented properly.

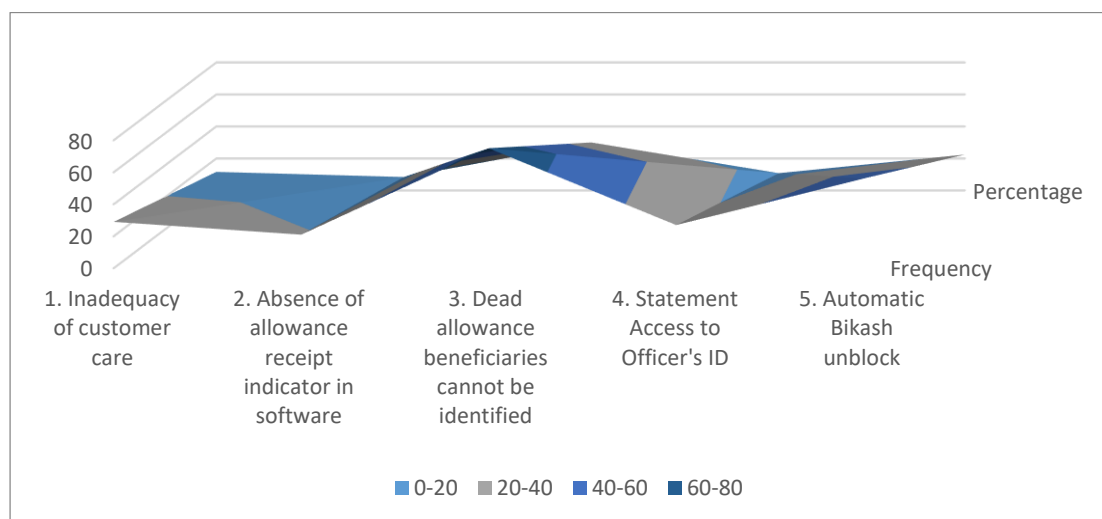


Figure 20: Problems faced by the implementers

#### a. Inadequacy of customer care

Due to the lack of upazila setup of financial institutions of digital payment system, various implementing officials and public representatives said that the beneficiaries are suffering from confusion and distress in various ways. The opinion of all of them is that the government is currently sticking to the policy of service facilitation and service localization. Due to the fact that the services of the people are reaching their doorsteps, the allowance money is being sent through the mobile phones in the hands of the allowance beneficiaries through digital payment. Therefore, the allowance beneficiaries are facing financially, physically and mentally losses due to the lack of adequate customer care and manpower of the financial institutions in the upazila.

#### b. Absence of allowance receipt indicator in software

Due to digital payment, the allowance money of elderly and disabled allowance beneficiaries is reaching their hands through mobile. When the allowance money does not reach them on time, they look for the allowance money in the social service office. But the social service officer's ID Updates are visible only till the payroll is sent and approved by the department. As a result, it is not possible to answer the queries of the beneficiaries from the social services office. It is as painful for the beneficiaries as it is embarrassing for the officials

### **c. Dead allowance beneficiaries cannot be identified**

During field data collection, interviews were conducted with officials and employees at different levels of Social Services Directorate. Besides, the words of various important people of the allowance implementation committee are also the subject of research. Many have opined that at present, as the allowance money goes to the beneficiary's mobile phone through the financial institution, it has become difficult to identify the deceased annuitant.

### **d. Statement Access to Officer's ID**

If the beneficiary's money does not arrive on time or is hacked, the beneficiaries have to go to bKash or nadad customer care to collect the account statement. As there is no option to pull statement to know if money has come in or if someone has cashed out. As development customer care is not available in all upazilas, the elderly and disabled allowance beneficiaries have to go to far away customer care in the district which is very difficult for them. The beneficiaries through the social welfare office in disorientation but no solution can be given from the social welfare office. Because the Social Service Officer's MIS id does not show the statement of the beneficiary

## **5. RECOMMENDATION AND CONCLUSION**

### **5.1 RECOMMENDATION**

#### **a.confidentiality of beneficiary information**

confidentiality of beneficiary information is very important. The financial security of the beneficiaries is threatened due to the exposure of their account information. In this case, the financial security of the beneficiaries can be ensured through the use of advanced technologies such as biometric systems.

#### **b.Availability of customer care/Customer care facility.**

Alamdanga of Chuadanga district, Kumarkhali and Bheramara of Kushtia district have no customer care of Bkash and Nagad.As a result, it becomes quite challenging to solve any problem related to the account of the beneficiaries. Having customer care and adequate logistic support in these three upazila will

also increase the development and acceptance of Bkash and Nagad. Their local upazila official setup is essential. Without customer care, many problems of the beneficiaries will not be solved.

**c. Awareness seminar for beneficiaries.**

Ward awareness program or training may be organized in each ward to make the beneficiary aware about the privacy of OTP or PIN number.

**d. Mobile court for cash out charges.**

Agent banking or mobile banking agent often deducts charges from the allowance beneficiary despite the fact that the government has given the cash out money of the beneficiary along with the allowance money. A fine can be imposed from the service office by operating a mobile court in accordance with the implementation of the Fisheries Act. If such agents can be brought under the ambit of mobile courts, chances of stopping fraud will increase.

**e. Discontinuation of bkash block system**

If there is no transaction in the account of the allowance beneficiary for three months, the allowance beneficiary shall be exempted from blocking the account. That is, the account of the beneficiary will always be active.

**e. Automatic bKash unblock**

When the account of the beneficiary is blocked, the money of the beneficiary does not reach the account of the beneficiary on time. As a result, the misery of the beneficiaries has no limit. They cannot meet their basic needs on time. The beneficiaries through the social service office in disorientation. comes Then the officer sends the accounts as payroll triconciliation. If the accounts are automatically unblocked through this automatically sent reconciliation payroll, then the plight of the allowance is reduced.

**Conduct regular live verification.**

Conducting regular live verification for identification of dead benefit beneficiaries and providing necessary logistic support to each upazila social service office.

### Use of high configuration computers:

High configuration computer is very important in every upazila social service office. Because high configuration computers are very important to work at high speed according to the increased number of beneficiaries.

### Statement Access to ID of Social Service Officer.

There should be a facility to collect the statement of allowance from the social service officer's ID.

### Number change procedure in officer's ID

The upazila social service officer's ID should only have the option to change the number of the beneficiary. This will increase security. Others cannot resort to any illegal means.

### Strengthening the security system of mobile and agent banking

The security system of mobile agent banking should be made more active so that money is not hacked. In case of money hacking, it is very important to ensure the necessary guidance and logistical support for the solution through law.

### Allowance tracking system.

When the beneficiary rushes to the social service office for solution without getting the money, nothing special can be understood from the society or from the ID of the officer after sending the payroll. The social service officer's ID should have an indicator or symbol to access the beneficiary's money account. Which can be seen or tracked where the allowance beneficiary's money is now. Then the social service officer can give the correct information to the beneficiary about the receipt of his allowance.

## **5.2 CONCLUSION**

Government is committed to the development of backward communities and achieving the SDG goals. One of the tools to eradicate poverty is social security allowance. That allowance is now reaching the people in a short time. Timely delivery of allowance to poor families strengthens social security. It helps to reduce poverty in Bangladesh, increase economic growth and improve the quality of life of future generations. One of the two sectors of the social security sector is the provision of benefits to the elderly and the disabled. Those who are most vulnerable due to physical limitations. This study discusses the impact of digital payments on these two categories. Two districts of two financial institutions have been selected as research areas. This is because most of the allowances of the Department of Social Services are disbursed through these two channels. Except for some limitations, most of the beneficiaries have expressed their satisfaction with the disbursement of allowances through digital payment.





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## Appendix: I

### Bangla Questioner

**Impacts of digital payment system on old age allowance and persons with disabilities beneficiaries**

উপজেলা:..... ইউনিয়ন:.....

**সেকশন এ : ব্যক্তিগত তথ্য (Section A : Personal Information)**

১। নাম(Name): .....

২। জেন্ডার(Gender): ☐ পুরুষ ☐ মহিলা ☐ অন্যান্য

৩। বৈবাহিক অবস্থা (Marital Status): ☐ অবিবাহিত ☐ বিবাহিত ☐ বিধবা/বিপত্তীক

৪। বয়সের গ্রুপ (Age Group): ☐ ০-১০ ☐ ১১-২০ ☐ ২১-৩০ ☐ ৩১-৪০ ☐ ৪১-৫০ ☐ ৫১-৬০ ☐ ৬১-৭০  
☐ ৭১-৮০ বা তদুর্ধ্ব

৫। পেশা(Occupation): ☐ পেশাজীবী ☐ গৃহিণী/গৃহস্বামী ☐ শিক্ষার্থী ☐ পরনির্ভরশীল

৬। শিক্ষাগত স্তর(Education level): ☐ নিরক্ষর ☐ প্রাথমিক পর্যায় ☐ হাইস্কুল ☐ কলেজ ☐  
বিশ্ববিদ্যালয় বা তদুর্ধ্ব

৭। আয় স্তর (প্রতিমাসে টাকায়): ☐ ০-৫০০০ ☐ ৬০০০-১০০০০ ☐ ১১০০০-১৫০০০ ☐ ১৬০০০-২০০০০ ☐  
২০০০০ হতে তদুর্ধ্ব ☐ নাই

৮। পরিবারের সদস্য:

### সেকশন বি : ভাতা প্রাপ্তির পদ্ধতির তথ্য (Section B : allowance payment system Information)

৯। টাকা কোথা থেকে পান? ☐ মেম্বার ☐ চেয়ারম্যান ☐ সমাজসেবা অফিস ☐ সরকার ☐ অন্যান্য

১০। কত বছর যাবৎ ভাতা পান :

১১। নিজস্ব মোবাইল আছে কি না? ☐ আছে ☐ নাই

১২। প্রযুক্তিগত জ্ঞানঃ ☐ কমেছে ☐ বেড়েছে ☐ অন্যান্য

১৩। ডিজিটাল পদ্ধতিতে ভাতা প্রাপ্তির সময়কালঃ ☐ বেড়েছে। ☐ কমেছে ☐ অন্যান্য।

১৪। ডিজিটাল পদ্ধতিতে ভাতা প্রাপ্তির ক্ষেত্রে স্বাস্থ্যের উপর প্রভাব ☐ ভালো প্রভাব ☐ খারাপ প্রভাব

১৫। ডিজিটাল পদ্ধতিতে ভাতা প্রাপ্তির ক্ষেত্রে নিরাপত্তা ঝুঁকিঃ ☐ কমেছে ☐ বেড়েছে

১৬। ডিজিটাল পদ্ধতিতে ভাতা প্রাপ্তিতে সঞ্চয়ের প্রভাব? ☐ কমেছে ☐ বেড়েছে ☐ অন্যান্য

১৭। ম্যানুয়াল পদ্ধতিতে ভাতা পেতে কত টাকা খরচ হতো? ☐ ০-১০০ ☐ ১০১-২০০ ☐ ২০১-৩০০ বা তদুর্ধ্ব  
☐ নাই

১৮। ডিজিটাল পদ্ধতিতে ভাতা পেতে কত টাকা খরচ হয় ? ☐ ০-১০০ ☐ ১০১-২০০ ☐ ২০১-৩০০ বা তদুর্ধ্ব  
☐ নাই

১৯। কি ধরনের প্রতিবন্ধিতা বিদ্যমান? ☐ শারীরিক ☐ দৃষ্টি ☐ শ্রবণ ☐ মানসিক ☐ অন্যান্য

২০। ম্যানুয়াল পদ্ধতিতে ভাতা পেতে লাইনে দাড়িয়ে অপেক্ষা করতে হতো কিনা? ☐ হ্যাঁ ☐ না ☐ অন্যান্য

২১। ডিজিটাল পদ্ধতিতে ভাতা পেতে লাইনে দাড়ানো লাগে কি না? ☐ হ্যাঁ ☐ না ☐ অন্যান্য

২২। টাকা হ্যাক হয়েছে কি না বা প্রতারণার শিকার হয়েছেন কি না? ☐ হ্যাঁ ☐ না ☐ অন্যান্য

২৩। প্রতারণা বা হ্যাক হলে কি কি পদক্ষেপ নিয়েছেন? ১।

২।

৩।

২৪। বিকাশ হতে টাকা তুলতে বিকাশ এজেন্টগণ কোন অতিরিক্ত টাকা আদায় করে কিনা? ☐ হ্যাঁ ☐ না ☐ অন্যান্য

২৫। বিকাশ হতে টাকা তুলতে বিকাশ এজেন্টগণ কোন হয়রানী করে কিনা? ☐ হ্যাঁ ☐ না ☐ অন্যান্য

২৬। ডিজিটাল পেমেন্ট পদ্ধতিতে ভাতা উত্তোলনের ক্ষেত্রে আপনি পরনির্ভরশীল হয়ে পড়ছেন কিনা?

☐ হ্যাঁ ☐ না ☐ আংশিক ☐ অন্যান্য

২৭। ভাতা প্রাপ্তির ক্ষেত্রে কোন পদ্ধতি সুবিধাজনক? ☐ ডিজিটাল পদ্ধতি ☐ ম্যানুয়াল পদ্ধতি

২৮। ভাতা প্রাপ্তির ক্ষেত্রে ডিজিটাল পদ্ধতির এর সুবিধাসমূহ কি কি?

২৯। ভাতা প্রাপ্তির ক্ষেত্রে ডিজিটাল পদ্ধতির অসুবিধাসমূহ কি কি?

৩০। ভাতা প্রাপ্তির ক্ষেত্রে ম্যানুয়াল পদ্ধতি থেকে ডিজিটাল পদ্ধতির পরিবর্তনে আপনার পরামর্শ কি কি?

নাম:.....স্বাক্ষর: .....তারিখ:.....

## **Appendix: II**

### **List of KII**

1. Md. Abdul Quader, Deputy Director of Kushtia District Social Services Office.
2. Md. Murad Hossain, Assistant Director, District Social Service Office, Kushtia.
3. 3 Selected Upazila Social Services Officer ( Alamdanga from Chuadanga, Kumarkhali and Bheramara from Kushtia).
4. Shamim Uddin Mia, General Manager of Bkash Chuadanga district.
5. Md. Khalad Hasan Rafi (Teritory Officer), Nagad, Kushtia district.
6. Sirin Sultana, Field Supervisor, Upazila Social Services Office, Bheramara, Kushtia.
7. 3 Union Social Worker ( Alamdanga from Chuadanga, Kumarkhali and Bheramara from Kushtia).
8. Md. Mojadur Rahman, Union Chairman, Khadimpur Union, Alamdanga from Chuadanga.
9. 3 Word Member/Councilor ( Alamdanga from Chuadanga, Kumarkhali and Bheramara from Kushtia).

### Appendix: III

#### **List of FGD**

2 FGD in Alamdanga Upazila.

2 FGD in Kumarkhali Upazila.

1 FGD in Bheramara Upazila.

**Appendix: IV**  
**List of Case Study**

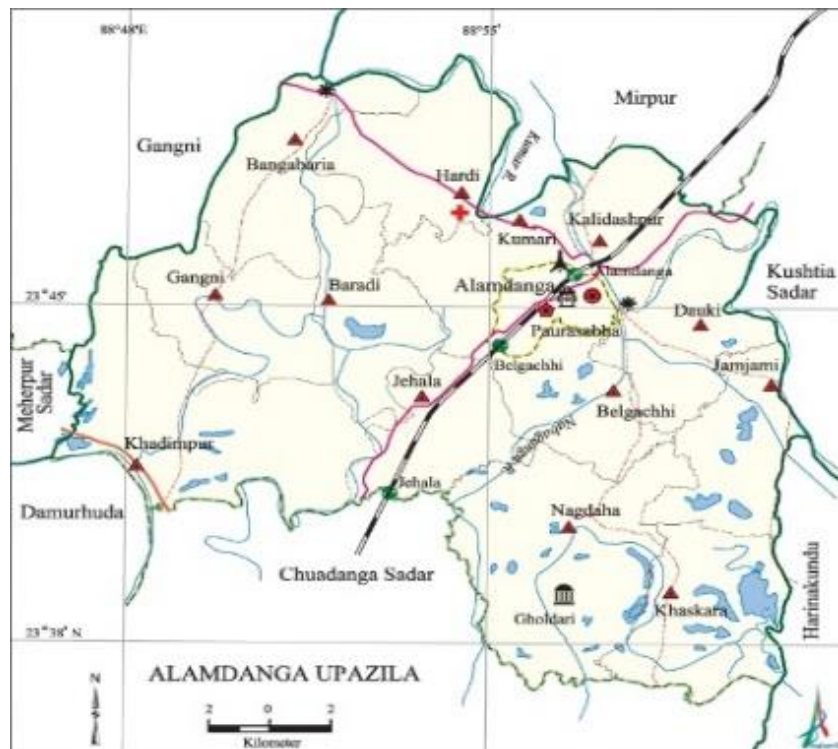
4 Case Study in Alamdanga Upazila.

4 Case Study in Kumarkhali Upazila.

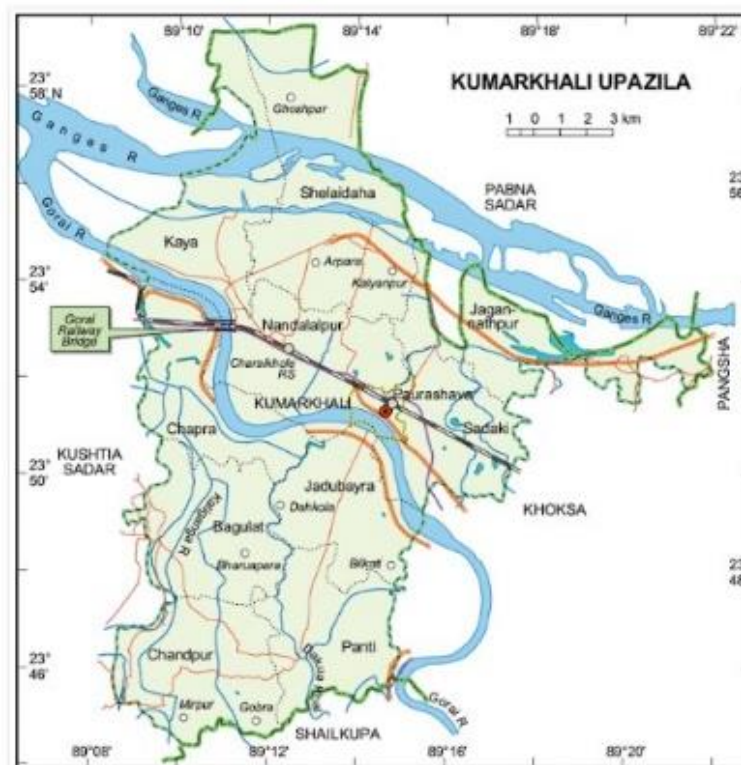
2 Case Study in Bheramara Upazila.



## Annexure 1: List of Maps



Kumarkhali Upazila



Map of Kumarkhali Upazila.

