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A Look into Old Age Allowance Digitalisation

Relational Dynamics at The Digital-Social Interface

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Preface

The digitalisation of Old Age Allowance (OAA) in Bangladesh represents a significant step in the country's journey toward data-driven social protection. Implemented by the Department of Social Services under the Ministry of Social Welfare, the programme seeks to streamline benefit delivery, improve efficiency, and enhance transparency through online registration, centralised management systems, and digital payments.

This report is the product of a collaborative research effort between the University of Edinburgh and iSocial Limited. It examines not only the technical dimensions of digitalising the OAA, but also the social and relational dynamics that underpin the system. Through qualitative interviews, field observations, and engagement with beneficiaries, nominees, and service intermediaries, the study traces the flow of data from registration to disbursement and grievance redressal.

While digitalisation has simplified some processes, reducing delays, costs, and leakage, it has also introduced new dependencies and risks. One of the significant findings from this research is that elderly recipients often rely on family members, local officials, or service intermediaries to navigate digital systems to obtain their allowance. This is also a reminder that human mediation remains essential, even as the system moves toward digitised processes.

To complement this report, we also developed Sharmin's Journey: Navigating the Digital Safety Net, which is an interactive visualisation of the OAA process. This digital storyboard aids in mapping the movement of data, decisions, and responsibilities across the system, highlighting points of dependency, risk, and exclusion.

Our overall findings through this research highlight that although digitalisation plays a pivotal role in transforming welfare delivery, it does not replace the social infrastructures that sustain it. Efficiency gains coexist with new forms of dependency, dispersed accountability, and heightened exposure to privacy and security risks. To ensure that digital transformation strengthens inclusion, sustained attention is required to navigate how data is produced, stored, circulated, and governed.

We hope that this report offers policymakers, practitioners, and researchers with significant insights into the complex interplay between digital systems and human relationships in social protection. The lessons from Bangladesh's OAA experience demonstrate that digital welfare works best not as a one-time technical upgrade but as a system that requires ongoing stewardship, care, and proper governance.

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A Look into Old Age Allowance Digitalisation

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List of Abbreviations

Abbreviation	Definition
a2i	Aspire to Innovate
API	Application Programming Interface
BB	Bangladesh Bank
BDT	Bangladeshi Taka
DSS	Department of Social Services
EFT	Electronic Fund Transfer
FGD	Focus Group Discussion
G2P	Government to Person
GBP	Great British Pound
GRS	Grievance Redressal System
iBAS++	Integrated Budget and Accounting System++
ICT	Information and Communication Technology
IVR	Interactive Voice Response
MFS	Mobile Financial Service
MIS	Management Information System
MoF	Ministry of Finance
MoSW	Ministry of Social Welfare
NGO	Non-Governmental Organisation
NID	National Identity
PIN	Personal Identification Number
OAA	Old Age Allowance
SMS	Short Message Service
SPBMU	Social Protection Budget Management Unit
SSN	Social Safety Net
SSO	Social Services Officer
TCV	Time, Cost and Visits
UDC	Union Digital Centre
UISC	Union Information and Service Centre
UNO	Upazila Nirbahi Officer
UP	Union Parishad
VGD	Vulnerable Group Development

Executive Summary

The digitalisation of Bangladesh's Old Age Allowance (OAA) programme marks a pivotal moment in the country's broader transition toward data-driven social protection. Implemented under the Department of Social Services (DSS) of the Ministry of Social Welfare, the program aims to simplify benefit delivery and improve efficiency through online registration, centralised Management Information Systems (MIS), and digital payments. This report, based on collaborative research by the University of Edinburgh and iSocial Limited, examines how digitalisation has reshaped the OAA programme, not only in technical terms, but in the social relations that sustain it.

Our study combines qualitative interviews and field observations with recipients, nominees, and service intermediaries to trace the journey of data from registration to disbursement and grievance redressal. The findings show that while digitalisation has streamlined some processes, reducing time, costs, and leakage, it has also created new dependencies and risks. Elderly recipients often rely on family members, local officials, or cyber café operators to navigate digital systems. This human mediation remains indispensable, even as the system aspires to full automation.

Companion Tool: Mapping Data, Dependency, and Risk

Alongside this report, the research team developed **Sharmin's Journey: Navigating the Digital Safety Net,** an interactive visualisation of the digitalised Old Age Allowance system.

The tool traces how data, decisions, and responsibilities move across the OAA process, from registration and selection to payment and grievance redressal, highlighting points of dependency, risk, and exclusion.

The **"Insight in Focus"** boxes in this report correspond directly to stages in the visualisation, allowing readers to move between qualitative findings and system-level mapping.

https://oaa.datasense.com.bd

The transition from paper to platform has changed the scale and nature of how data is used in governance: information about citizens now flows through interoperable databases, Application Programming Interfaces (APIs), and private financial networks, extending beyond the state's direct oversight. These transformations generate new vulnerabilities, from privacy breaches to financial scams, and shift accountability across multiple actors: public and private, human and algorithmic.

Overall, digitalisation has enhanced efficiency but not autonomy. Many elderly citizens experience smoother payments but diminished control over their personal data and finances. Ensuring that digital transformation strengthens inclusion rather than reproduces inequality requires sustained attention to how data is produced, circulated, and governed in practice.

Key Messages

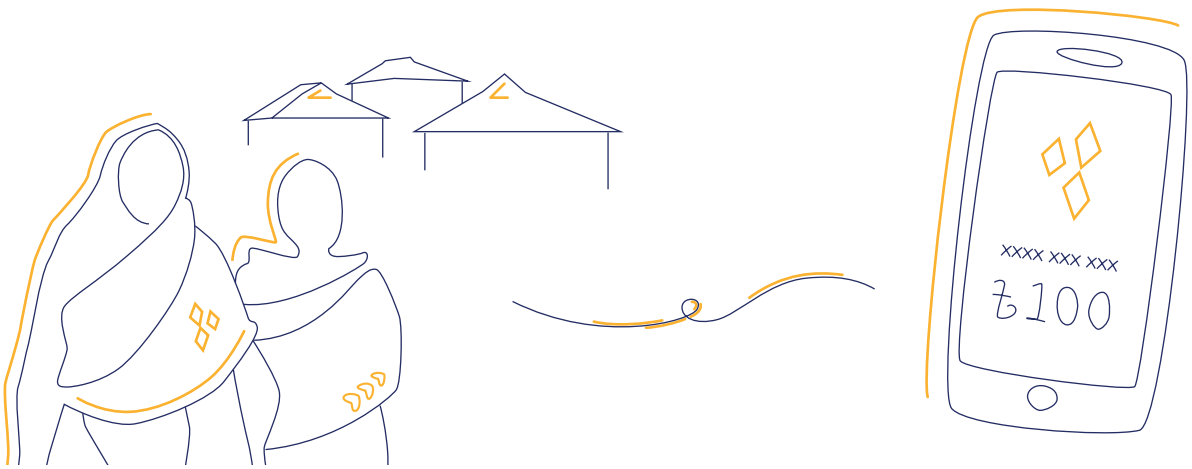
- **Digitalisation transforms, but doesn't replace, the social infrastructures of welfare.** While platforms promise efficiency, they multiply intermediaries, kin, local officials, and service agents, who remain essential for accessing welfare.
- **Data work is political.** Each step of data entry, matching, and verification shapes who counts and on what terms. Errors and omissions reveal where accountability slips between humans and algorithms.
- **Efficiency gains coexist with new exclusions.** Elderly citizens experience smoother payments but greater dependency on digitally literate intermediaries, exposing them to fraud, data insecurity, and reduced autonomy.
- **Accountability is now dispersed.** Decision-making and error correction move across servers, agencies, and private platforms, complicating redress and transparency.
- **Approaches to data handling shape welfare outcomes.** How personal data is collected, handled, explained, and protected affects trust, autonomy, and inclusion in digital welfare systems.

Policy Implications

The findings of this study point toward a set of policy implications for strengthening digital social protection systems that are both efficient and inclusive.

- **Design for assisted access:** Digital welfare systems should be built to support safe and accountable assistance for elderly beneficiaries who rely on intermediaries to access services.
- **Recognise and govern intermediaries:** Frontline actors play a critical role in enabling access and should be supported through clearer guidance, training, and oversight.
- **Clarify accountability across systems:** As responsibility is distributed across digital platforms and institutions, beneficiaries need clearer explanations, feedback, and escalation pathways.
- **Embed data protection in service delivery:** Safeguarding personal and financial data is a prerequisite for trust and inclusion, not an optional technical add-on.
- **Align monitoring with lived experience:** System performance should be assessed not only through administrative data, but also through tools that capture dependency, uncertainty, and risk in everyday use.

These implications are elaborated in Section 5 and are grounded in the empirical findings presented throughout the report.



Structure of the Report

This report examines how the digitalisation of Bangladesh's Old Age Allowance (OAA) reshapes welfare delivery, data practices, and everyday relations between citizens and the state. It proceeds as follows:

- **Section 1 – Introduction: From Analogue to Digital Welfare**

  Situates the digitalisation of the OAA within Bangladesh's broader digital governance agenda. It outlines the promises and paradoxes of digital welfare, introduces the conceptual lens of human infrastructures, and sets out the research objectives and questions guiding the study.

- **Section 2 – Methodology**

  Describes the qualitative research design, including interviews with OAA recipients, nominees, and key institutional stakeholders, as well as data quality assurance processes. This section explains how the study traces both official workflows and lived experiences across the OAA system.

- **Section 3 – Digitalising the Allowance: Continuities and New Dependencies**

  Presents the core empirical findings. It compares the OAA process before and after digitalisation across key stages—pre-registration, registration, selection, disbursement, and grievance redressal—showing how digital systems streamline some processes while reproducing or reconfiguring discretion, dependency, and exclusion.

- **Section 4 – Where Data Meets Dependency: The Digital-Social Interface**

  Synthesises the findings by mapping the journey of data through the digitalised OAA system. It examines how data flows across institutions and intermediaries, identifies points of vulnerability and risk, and assesses the implications for inclusion, accountability, and data protection.

- **Section 5 – Everyday Statecraft and the Politics of Data Relations**

  Reflects on how digitalisation redistributes labour, risk, and responsibility, and outlines implications for policy, research, and system stewardship.

Bangladesh's experience with OAA digitalisation demonstrates that digital social protection can extend reach and efficiency, but only when treated as a system that must be governed, maintained, and cared for over time.

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Section 1

Introduction: From Analogue to Digital Welfare

1.1. Background

Bangladesh has experienced a rapid growth in internet penetration over the last decade. In 2025, 56.2% of Bangladeshi households had internet access[1]. The country ranked 70th position (out of 193 countries) in the global e-participation index 2024 and 100th position (out of 193) in the global e-government development index 2024[2]. To cater to such gaps and to simplify access to public services, the Government of Bangladesh has more than 1,950 public services for citizens, under the vision of Digital Bangladesh[3]. Connecting citizens to these digital public services and other private services has been made more accessible by the introduction of 8,468 digital centres at various levels of local administration, including 4,602 Union Digital Centres (UDCs)[4], where more than 300 services are offered. These centres offer digital public services, such as birth and death certificates, national identity card registrations, citizen certificates, social safety net allowance applications, passport applications, land mutation, Hajj registration, and downloading and filling out government service forms. They also provide services such as job application and employment information (domestic and abroad), agent banking, mobile banking, bus/air/launch ticketing, digital health services (medical visa, doctor appointment, telemedicine), life insurance, mobile recharge, SIM sale, computer and technical training, cybercafé-based services (web browsing, e-mailing, placing applications, checking exam results, online shopping,), agricultural advice, and other general information services[5].

1. Bangladesh Bureau of Statistics. 2025. Quarterly Report on ICT Access and Use Survey 2025-25 (1st Quarter: July-September, 2025. Dhaka: Government of Bangladesh. Available at: https://objectstorage.ap-dcc-gazipur-1.oraclecloud15.com/n/axvjbnqprylg/b/V2Ministry/o/office-bbs/2024/12/1da95b5f1467482590a445d4dd112ffc.pdf.
2. United Nations. 2024. E-Government Survey 2024: Accelerating Digital Transformation for Sustainable Development. Department of Economic and Social Affairs, United Nations. Available at: https://publicadministration.un.org/egovkb/en-us/Reports/UN-E-Government-Survey-2024.
3. a2i. 2023. Assessing the impact of government digitisation efforts on time, cost & visits (TCV): An analysis of 1,955 digital services. Aspire to Innovate (a2i) Programme, ICT Division and UNDP Bangladesh. Available at: https://a2i.gov.bd/how-digitisation-efforts-on-time-cost-and-visit-tcv-is-make-peoples-life-easier.
4. একসেবা (Eksheba). n.d. তথ্য ভান্ডার: ডিজিটাল সেন্টার সমূহ [Digital centres list]. Accessed 19 October 2025. https://uddokta.eksheba.gov.bd/center-list.
5. a2i. 2022. Fostering transformation through Digital Centre: Micro report 2022. Aspire to Innovate (a2i) Programme, ICT Division and UNDP Bangladesh. Available at: https://www.undp.org/sites/g/files/zskgke326/files/2023-11/micro_report_1.3_-_copy.pdf.

At the onset of the COVID-19 pandemic, the government digitalised many social safety net (SSN) programmes to reach socio-economically vulnerable populations faster and make services more accessible. By the 2026 fiscal year, SSN accounted for around 15% of the national budget planned expenditure. For SSN, digitalisation has been integrated primarily in the backend management of information and in the fund disbursement process, where a single registry system is maintained to better manage overall activities. While digital transformation aims to ensure further inclusion of vulnerable groups in SSN programmes and have an efficient beneficiary and operation management system, it can also exacerbate exclusionary components in the service design.

Under digitalised SSN programmes, eligible citizens are now able to apply for benefits through a range of channels: 1) by themselves or with the assistance of family members or neighbours, using an internet-connected mobile phone or laptop; 2) through a private internet kiosk in the market; 3) through a Union Digital Centre; or 4) through assistance at the local Social Services Office. Citizens can now receive their cash benefits through private Mobile Financial Service (MFS) suppliers, whereby they receive disbursement notifications by mobile phone and can cash out their allowances by visiting MFS kiosks available in most village and town markets. Local government and civil service officers can now manage beneficiary lists and eligibility checks using a central Management Information System (MIS).

In this research project, we examine both the official processes and the everyday experiences of citizens and service providers in accessing and administering SSN programmes. By mapping the flows of information about citizens and flows of money from the government, we can identify areas of vulnerability that generate risks of exclusion, dependency, and misappropriation, in addition to the improvements the digital system has brought to citizen and service providers.

1.2. Digitalising Welfare: Promises and Paradoxes

More than 9.7 million citizens of Bangladesh are aged over 65, 46.3% of whom are women[6]. To support the socio-economically vulnerable citizens, one of the oldest cash-based Social Safety Net programmes, Old-Age Allowance (OAA) programme

was introduced. The OAA programme is managed by the Department of Social Services (DSS), Ministry of Social Welfare (MoSW), Government of Bangladesh, and was among the first programmes to be digitalised. The digitalisation of OAA was initiated in 2018 in a pilot capacity and was later scaled up in 2021, catalysed by the need to efficiently disburse allowances during COVID-19.

This digitalisation initiative has improved the overall process by offering solutions to many problems that both recipients and other connected stakeholders had previously faced. Improvements include easier access to the allowance, more efficient management of allowance-related data, and better information flow throughout. However, for OAA target beneficiaries, digitalisation has also introduced new layers of dependency due to a lack of digital literacy and unfamiliarity with the use of digital devices for accessing public services. Even though previous research has found no significant association between digital literacy level and SSN allowance consumption[7], these studies have not factored in dependency on others for accessing allowance and thus have not considered what other challenges such instances might bring. For instance, dependency might expose recipients to vulnerabilities due to shared versus individual control over allowance funds and risks associated with data breaches, identity theft, and financial fraud.

At the backend, the OAA is administered through a single internal registry system called Suhrid (translated as 'good heart'), which coordinates applications and beneficiary records across social safety net programmes. Integrated with programme-specific Management Information Systems, Suhrid enables beneficiary management, data validation, and budget and allowance administration. The system is interoperable across key institutions involved in service delivery, including Social Service Offices at local, regional, and national levels, relevant departments within the Ministry of Finance,

6. Bangladesh Bureau of Statistics. 2022b. Population and housing census 2022. Dhaka: Government of Bangladesh. Available at:https://sid.portal.gov.bd/sites/default/files/files/sid.portal.gov.bd/publications/01ad1ffe_cfef_4811_af97_594b6c64d7c3/PHC_Preliminary_Report_(English)_August_2022.pdf.
7. Shadat, W. B., Zahan, I., Matin, M., and Islam, M. S. 2020a. High impact but low consumption of public e-services relevant to financial inclusion in rural Bangladesh. BRAC Institute of Governance and Development. Available at: https://bigd.bracu.ac.bd/wp-content/uploads/2020/04/policy_brief23042020.pdf.

Bangladesh Bank, and Mobile Financial Services partners. While this infrastructure represents a significant step toward administrative integration, the delivery of the OAA continues to involve procedures that are complex and, at times, exclusionary. The research engages these challenges by mapping the OAA's end-to-end administrative workflow and assessing how complexity is experienced in practice.

1.3. From Smart Citizenship to Human Infrastructures

While the digital system has allowed for online registration and transfer of allowances, the post-registration selection process still relies on local elected representatives, creating opportunities for errors, fraud, and corruption[8]. Despite some efforts to address this, including double-dipping checks during disbursement[9], ineligible recipients remain enrolled[10]. The government plans to integrate all SSN data into a central MIS, though implementation may take time.

Digitalisation has simplified processes for providers by improving data and allowance management, reducing time and effort compared to the analogue system.

8. Stolk, C., and Tesliuc, E.D. 2010. Toolkit on Tackling Error, Fraud and Corruption in Social Protection Programs. The World Bank. Available at: https://documents1.worldbank.org/curated/en/707761468336852559/pdf/538890NWP010020Box345633B01PUBLIC1.pdf?_gl=1*164m1eh*_gcl_au*NjMxNDA5MjUzLjE3MjQyMjU4NTA.
9. Finance Division. 2024. Promoting inclusive growth and social inclusion: Social security budget report 2024–25. Ministry of Finance, Government of Bangladesh. Available at: https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/03420639_b754_4e26_83bb_85cf7d6c7a5a/Social%20Security%20Budget%20Report%20%282024-25%29_compressed%20%281%29.pdf.
10. Haider, M. Z., and Mahamud, A. 2017. Beneficiary Selection and Allowance Utilization of Social Safety Net Programme in Bangladesh. Journal of Human Rights and Social Work, 2, 45-51. Available at: https://doi.org/10.1007/s41134-017-0028-1;

    Khatun, F., Saadat, S. Y., Saleh, Z. W., and Ahsan, F. T. 2024. Social Safety Net Budget of Bangladesh: Catching Some, Missing Many. Centre for Policy Dialogue. Available at: https://cpd.org.bd/resources/2024/08/Social-Safety-Net-Budget-of-Bangladesh-Catching-Some-Missing-Many.pdf;

    Moazzem, K. G., and Shibly, A. S. A. 2023. Estimating gap of the social safety net programmes in Bangladesh: How much additional resources required for comprehensive social inclusion? Centre for Policy Dialogue. Available at: https://cpd.org.bd/resources/2023/05/Presentation-on-Estimating-Gap-of-the-Social-Safety-Net-Programmes-in-Bangladesh.pdf.

Some studies have found that, for recipients, it has reduced registration visits, costs, and time spent collecting allowances[11]. However, issues like low digital literacy among vulnerable groups have led to new challenges, including fraud risks, dependency on others to collect allowances, and potential loss of control over funds[12]. This project explores the digital-social dynamics mediating registration, enlistment, and disbursement processes, applying a 'human infrastructures' approach for deeper insights.

'Smart citizenship' enables citizens to engage with the state digitally, reducing time, cost, and visits (TCV) for public services[13]. However, research from South Asia emphasises the importance of 'human infrastructures' of mediation and advocacy that ensure digital services function[14].

11. Shadat, W. B., Zahan, I., Matin, M., and Islam, M. S. 2020b. Transforming customer experiences in public services (mobile banking, agent banking, and SSN allowance payment): What have we learnt? BRAC Institute of Governance and Development. Available at: https://bigd.bracu.ac.bd/wp-content/uploads/2020/05/Transforming-Customer-Experiences-in-Public-Services_Policy-Brief-2.pdf.
12. Moazzem, K. G., and Shibly, A. S. A. 2023. Estimating Gap of the Social Safety Net Programmes in Bangladesh: How Much Additional Resources Required for Comprehensive Social Inclusion?, 2023. Centre for Policy Dialogue. Available at: https://cpd.org.bd/resources/2023/05/Presentation-on-Estimating-Gap-of-the-Social-Safety-Net-Programmes-in-Bangladesh.pdf.
13. Datta, A. 2018. The digital turn in postcolonial urbanism: Smart citizenship in the making of India's 100 smart cities. Transactions of the Institute of British Geographers, 43(3), 405–419. https://doi.org/10.1111/tran.12231.
14. Carswell, G., and De Neve, G. 2022. Transparency, exclusion and mediation: How digital and biometric technologies are transforming social protection in Tamil Nadu, India. Oxford Development Studies, 50(2), 126–141. https://doi.org/10.1080/13600818.2021.1904866;
    Chambers, T. 2020. "Lean on me": Sifarish, mediation & the digitisation of state bureaucracies in India. Ethnography, 26(1), 84–105. https://doi.org/10.1177/1466138120940755;
    Chaudhuri, B. 2019. Paradoxes of intermediation in Aadhaar: Human making of a digital infrastructure. South Asia: Journal of South Asian Studies, 42(3), 572–587. https://doi.org/10.1080/00856401.2019.1598671;
    Webb, M., Khan, A., Suri, V. R., Azam, R., and Salim, F. 2024. Between hunger and contagion: Digital mediation and advocacy during the COVID-19 emergency in Delhi. Third World Quarterly, 45(5), 946–962. https://doi.org/10.1080/01436597.2023.2257612.

Digitalisation often leads to the need for informal intermediaries to facilitate access to services, such as family members or local shops, undermining transparency and efficiency goals. Despite the aims of disintermediation, traditional infrastructures, such as local officials managing welfare lists manually, remain essential. This project examines the political economy of access to the Old Age Allowance (OAA) through these digital-social interfaces, and we explore these themes further in the academic article that accompanies this report and our research presentation at the 28th European Conference on South Asian Studies, October 2025[15].

1.4 Research Objectives and Questions

This study aims to understand the relational dynamics of digital and social interfaces in the context of the digitalisation of the Old Age Allowance, one of the citizen services provided by the government of Bangladesh. The following research questions guide the study to understand the role and impact of digitalised SSNP services along each stage of data processing and user experience:

15. Huang, J., Tajrian, A., and Raihan, A. n.d. Data-Mediated Welfare Governance: Auditability without Relational Accountability in Bangladesh's Digitalised Old Age Allowance. Article draft.
Ibid., 2025. Old Age in the Digital Age: Negotiating Data Politics in Bangladesh's Digitalised Social Safety Nets. Paper presented at the 28th European Conference on South Asian Studies, October 2025, Heidelberg, Germany.

Table 1.1. Research Questions

1	**Ingestion of Information** What role does the data collection and transformation process play in generating exclusions that get formalised into the digital service system?
2	**Storage, Analysis, Implementation, Action** In what ways do back-end data flows, decision pathways, security, accessibility, and monetisation generate value, and for which stakeholder groups? How are data and its potentials understood? What are the sociopolitical consequences of this conceptualisation of data? How is the data produced by digital services perceived in terms of actionable insight and data-driven decision making?
3	**User Experience** How does the digital service experience transform citizen accessibility and equity? In what ways do these new digitally mediated relations, possibilities to define and extract value, and interface design shape the parameters for citizen empowerment? What new exclusions are produced that need to be addressed? What are people's experiences of accessing and using these digital transformation processes? What existing inequalities are exacerbated or ameliorated? What new inequalities emerge and with what consequences?

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Section 2

Methodology

2.1. Data Collection Procedure

The research is primarily based on qualitative data gathered in 2023-24 from a wide range of stakeholders involved in the OAA process, including recipients of the Old Age Allowance as well as public and private service providers. This report also draws on research and ethnographic interviews conducted in 2022-23 by Dr. Huang.

2.1.1. OAA Recipients and Acquaintances

The questionnaires for the OAA recipients and their acquaintances (family members or nominees) inquired about the user journey for the OAA process, both with manual and digital processes. Questions covered awareness campaigns in the pre-registration window, registration including selection and verification, allowance receipt, and the grievance redressal system. 16 interviews aimed to piece together the overall OAA system while documenting respondents' experiences at each stage, generating insights into both the improvements enabled by digitalis ation and possible improvement areas.

To identify interviewees, leads were generated from OAA recipient databases published on websites of upazilas, local offices of NGOs (Non-Governmental Organisations), and snowball sampling methods. While conducting interviews, the research team found that many respondents were aware of the financial frauds often conducted against MFS users. We also found that all respondents depended on someone else (family members, acquaintances, or union parishad members) for OAA registration, and as a result, were unaware of the details of that process.

To validate our interview findings, a Focus Group Discussion (FGD) was conducted with OAA recipients, where discussion focused on the comparative experience of the analogue and digital processes. The participants of the FGD consisted of 1 man and 4 women, aged between 70 and 80.

2.1.2. Key Stakeholders from OAA Process

For other stakeholder groups, the interviews focused on backend processes and on how digitalisation has shaped daily work practices and information management. In total, 13 interviews were conducted to understand the full process flow of the Old Age Allowance service. Interviews were conducted using a semi-structured conversational approach. The following table summarises the categories of respondents included in the study.

Table 2.1. List of Interviewed Stakeholder Types

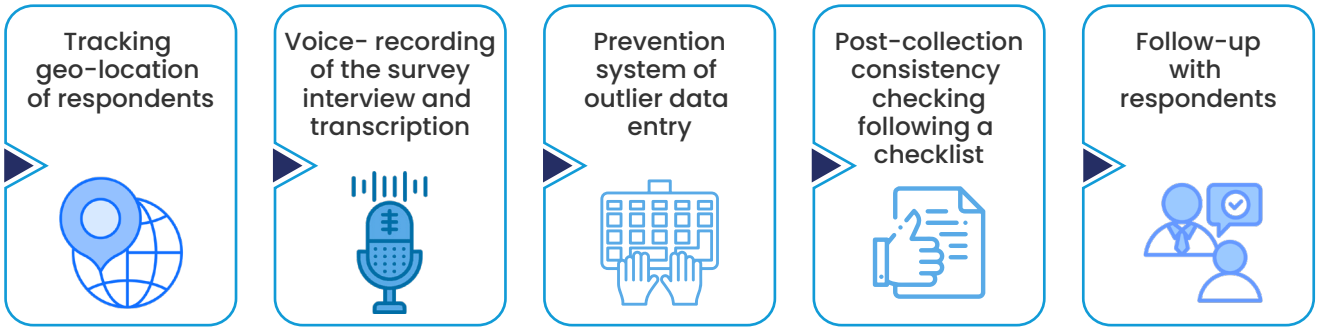
Stakeholder Type	Entity	Designation	Involvement in OAA Process
Local Government	Union Digital Centre (UDC)	Entrepreneur	Registration
	Union Parishad	Secretary	Pre-registration, Registration, and Selection and Enlistment
	Paurasava/ Municipality	Panel Mayor	Pre-registration, Registration, and Selection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

A key stakeholder for this research was the Department of Social Services, Ministry of Social Welfare, which is the main implementing agency of the programme. While the research team made multiple attempts, through formal and informal channels, to connect with the relevant officials, none were available for interview.

2.2 Data Quality Assurance

The collected data was checked with a real-time monitoring system in place (shadowing, checking recordings, checking responses, etc.). This multi-layered reporting system enabled the coordination team to have a better hold on the quality of the data.

Figure 2.1. Quality Assurance Measures



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Section 3

Digitalising the Allowance: Continuities and New Dependencies

3.1. Profile of an OAA Recipient

The Old Age Allowance Programme of the Department of Social Services, Government of Bangladesh, was designed to provide financial assistance to socio-economically vulnerable elderly citizens of Bangladesh, who are permanent residents of their area and do not earn more than BDT 10,000 (~GBP 62[16]) in a year[17]. Table 3.1 presents the eligibility criteria to receive the allowance, where selection is done by a local-level selection committee.

Table 3.1. Eligibility Criteria for Old Age Allowance Enlistment

Eligibility Type	Description of Eligibility Criteria
Residency	Permanent resident of the area
Citizenship	Citizen of Bangladesh with a birth registration or national identification (NID) number
Age	Male aged 65 or older and female aged 62 or older
Economic Status	Annual income not more than BDT 10,000 (~GBP 62)

The local level selection committees are formed at ward, union, paurasava, or upazila levels, and the selection process prioritises the socio-economically vulnerable or dependent groups of applicants for enlistment, in consideration of the limited budget allocated in contrast to the large number of eligible candidates. Table 3.2 lists the different areas of consideration for prioritising recipients for OAA allowance.

16. Based on the exchange rate of GBP 1= BDT 163.3216 on October 4, 2025.
17. Department of Social Services. 2013. Implementation manual for old age allowances programme (Revised). Ministry of Social Welfare, Government of Bangladesh. Available at: https://dss.gov.bd/sites/default/files/files/dss.portal.gov.bd/page/c847feeb_6fb0_476b_adc0_cb451b63b32f/Old%20Age%20Allowance%20Implementation%20Manual%202013%20(2).pdf.

Table 3.2. Priority Selection Criteria for Old Age Allowance Enlistment

Prioritisation Type	Description of Selection Prioritisation Criteria
Health Status	Individuals who are physically disabled (completely unable to work) to be given the highest priority
Age	Eldest individuals to be prioritised
Financial Condition	Priority to be given to destitute, displaced, and landless (or annual income less than BDT 10,000 [~GBP 62] or BDT 12,000 [~GBP 74] for widows or women deserted by their husbands)
Land Ownership	Priority to be given to landless individuals who have 0.5 acres or less of land, other than homestead land area
Social Condition	Individuals who are widowed, divorced, widower, childless, separated from family to be given priority

Aiming to build an inclusive system of social protection and to cover the most vulnerable populations, OAA is designed to be limited to vulnerable elderlies who are not covered by any other governmental or non-governmental social protection programme or schemes, including pension for former government officials [Table 3.3.].

Table 3.3. Ineligibility Criteria for Old Age Allowance Enlistment

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

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

Table 3.4. Reasons for Cancellation of Old Age Allowance Enlistment

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

These criteria and prioritisation areas depict the profile of an old-age allowance recipient, as outlined in the implementation manual[18]. The manual also requires the local selection committees to develop the OAA recipient lists based on these criteria.

However, this research found instances where adherence to these criteria was not strictly maintained by the committees, or there was a lack of awareness of such criteria. While many committees focused on extending this social protection to the socio-economically vulnerable, reports were also found of nepotism, bribery, and biases (personal, political, etc.) influencing the selection process[19]. Such influences on the selection process have created faucets of possible exclusion or de-prioritisation of eligible candidates.

3.1.1. Profile of Interviewed OAA Recipients

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

Age

While the interviews had recipients as old as 100 years, the research also found an instance of a 58-year-old female recipient who acknowledged receiving the Old Age Allowance for 15 years. According to this recipient, the local-level authority had chosen a few individuals from the village to replace enlisted recipients who had died. Presumably, they have been receiving the allowance under the names of the dead recipients. With this particular exception, the research did not find any other gaps in adherence to the age criteria.

18. Department of Social Services. 2013. Implementation manual for old age allowances programme (Revised). Ministry of Social Welfare, Government of Bangladesh. Available at: https://dss.gov.bd/sites/default/files/files/dss.portal.gov.bd/page/c847feeb_6fb0_476b_adc0_cb451b63b32f/Old%20Age%20Allowance%20Implementation%20Manual%202013%20(2).pdf.
19. Moazzem, K. G., and Shibly, A. S. A. 2023. Estimating Gap of the Social Safety Net Programmes in Bangladesh: How Much Additional Resources Required for Comprehensive Social Inclusion?, 2023. Centre for Policy Dialogue. Available at: https://cpd.org.bd/resources/2023/05/Presentation-on-Estimating-Gap-of-the-Social-Safety-Net-Programmes-in-Bangladesh.pdf.

Residence

While nearly all recipients were found to be residing at the locality from which they applied for the allowance, 1 recipient was found primarily residing in another locality for work, being a resident domestic worker, and the digital allowance disbursement was helpful to easily access the allowance amount from the area of residence.

Land Ownership

In terms of land ownership, the research found 6 recipients who did not have any land under their names, 6 owned only the land under the homestead, and 4 owned land under 0.5 acres. For this particular domain, the eligibility criteria seemed to have been met.

Socio-Economic Condition

When looking at social vulnerabilities, the research found that most recipients lived with their children (9 out of 11), and few were living with their partners (4 out of 11) or other relatives (3 out of 11). In terms of economic vulnerability, only 3, including the 58-year-old, were found to be employed to some extent, and 12 out of the 16 recipients were found not to be employed or operating a business. One recipient was in retirement and receiving a government pension.

Out of the 4 recipients who earned, including the pension recipient, 3 mentioned having annual income more than BDT 10,000 (~GBP 62) and as much as BDT 84,000 (~GBP 515), which was earned by the 58-year-old recipient. The second-highest annual income reported was BDT 36,000 (~GBP 221), and the final recipient mentioned earning BDT 12,000 (~GBP 74) annually. Such non-compliance with the income criteria could be a result of the selection committee's lack of awareness of eligibility criteria or the livelihood activities of applicants, a change in economic status of the recipient after their selection, or selective inclusion enabled by the selection committee, based on biases, nepotism, or bribery. While selective inclusion has been reported in previous research, during this study, an instance was found where the local level authority (locally elected representatives, such as UP chairman or Member of Parliament)

mentioned that the only criterion for OAA was age, while socio-economic vulnerability was mainly checked to prioritise and rank the most vulnerable ones in the enlistment procedure.

Living Expenses and Allowance

While most recipients were found to have no source of income, they spent at least BDT 2,000 (~GBP 13) on overall individual monthly costs, with the highest monthly expense being BDT 15,000 (~GBP 92). In contrast to the monthly allowance allocation of BDT 600 (~GBP 4) (allowance amount at the time of interviews in 2023-24, which later increased to BDT 650 in FY 2025-26), the higher expenses also indicate the dependency of these recipients on other family members. 10 out of 11 interviewed recipients depended on their children's income. Food, medicines, health check-ups, transportation, utilities, and house rent constituted the majority of the monthly expenses. One recipient had debt servicing as one of the expense areas.

When asked about how the allowance was used, respondents reported spending patterns consistent with those described above. Three recipients (out of 16) reported directing the allowance toward savings.

Compared with the ideal recipient profile outlined for the OAA, these findings point to gaps in how eligibility and need are assessed in practice. Although based on a small sample and not statistically representative, the results underscore the value of examining the OAA process as a whole in order to better understand how recipients are selected and how the allowance functions in everyday life.

3.2. The Paper Trail: Local Discretion and Social Mediation

The Old Age Allowance programme underwent a major digital transformation with the integration of mobile financial services in the Government-to-Person (G2P) payment system, alongside the introduction of online registration. These changes reshaped

how applications are processed, how payments are delivered, and how information circulates across institutions. However, the digital OAA system did not emerge on a blank slate. It was layered onto an existing set of administrative procedures, social relations, and local practices that had long structured access to the allowance. To understand how digitalisation reconfigured the programme and why certain challenges persist, it is first necessary to examine how the OAA functioned prior to these changes.

3.2.1. Pre-registration Process

The OAA process began with pre-registration awareness-raising activities. Before collecting applications for OAA enlistment, local Social Services Offices ran awareness campaigns in the localities, through miking and announcements in places of worship, markets, and other public spaces, to share information about the programme and the application process, and to invite applications from eligible candidates.

Pre-registration campaigns were initiated through a formal notice issued by the Department of Social Services (DSS) under the Ministry of Social Welfare to the local Social Services Offices, announcing the start of registration and communicating the annual budget allocation for each locality. As per the implementation manual[20], budget allocations were determined through a poverty-mapping exercise, informed by allocation requests submitted from each local authority.

Information about the programme was available year-round through local Social Services Offices and through direct contact with Social Services Officers and Social Workers or Volunteers. The pre-registration campaign, however, served to invite applications and to communicate the defined time window during which applications would be accepted. The following types of information were shared:

20. Department of Social Services. 2013. Implementation manual for old age allowances programme (Revised). Ministry of Social Welfare, Government of Bangladesh. Available at: https://dss.gov.bd/sites/default/files/files/dss.portal.gov.bd/page/c847feeb_6fb0_476b_adc0_cb451b63b32f/Old%20Age%20Allowance%20Implementation%20Manual%202013%20(2).pdf.

- **Specifications of OAA programme**
    - Eligibility and ineligibility criteria
    - Allowance amount
    - Allowance disbursement frequency
    - Mode of payment
- **Application process**
    - Application documents
    - Application requirements
    - Timeline and process

3.2.2. Registration Process

At the beginning of the pre-digitalisation application timeline, applicants collected the paper-based OAA enlistment application form from the SSO and submitted the filled-out form to a local Social Services Officer. The application form collected the following information:

- **Basic Demographic Information:** The applicant's background, including name, name of parents/partner, age, gender, date of birth, religion, occupation, and address; and identification information such as NID/Birth registration number, identification mark, and signature or thumbprint.
- **Socio-economic Condition:** The extent of dependency and vulnerability of the applicant through questions about marital status, income, health, economic, and social statuses.
- **Nominee Information:** The individual nominated by the applicant to collect the allowance amount, in case of the inability of the applicant (if enlisted) to collect his/her allowance.

- **Attested Information:** An attested photo of the applicant and the nominee, as well as verification acknowledgment signatures with seals from a verifier, and from the locally elected representative, e.g., union parishad (UP) member/chairman, the upazila parishad member/chairman, the paurasava councillor, the city corporation councillor. From the interviewees, 4 recipients remembered sharing attested documents during OAA registration.

The process sometimes also involved local volunteers appointed by development organisations or ward/union parishad/paurasava/upazila parishad members reaching out to prospective applicants and helping them fill out and submitting their forms to the Social Services Office. While this helped applicants, especially considering their age group and level of dependency, the involvement of local volunteers appointed by the local authority often enabled more control of the local authorities over the applications, allowing space for bias before the selection process. This also carried the risk of a power imbalance over the selection of applicants, selective exclusions of eligible candidates, and selective inclusions of ineligible or less vulnerable candidates.

Elderly Population Database Maintenance

In addition to the self-application process, the 2013 implementation manual[21] also outlined a process for the District Social Services Offices and Upazila or City Social Services Offices to create, record, and update a database on the local population aged 60 or above, by regularly collecting the following information from the local election offices:

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

21 Department of Social Services. 2013. Implementation manual for old age allowances programme (Revised). Ministry of Social Welfare, Government of Bangladesh. Available at: https://dss.gov.bd/sites/default/files/files/dss.portal.gov.bd/page/c847feeb_6fb0_476b_adc0_cb451b63b32f/Old%20Age%20Allowance%20Implementation%20Manual%202013%20(2).pdf.

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

The database was maintained to understand the prospective candidates from an area, for future budget allocation requests, and better estimation of applications. The information was collected by root-level social workers (union and village levels) who worked under field supervisors, and the record was attested by the local Social Services Officers (upazila level). These union and village-level social workers were often volunteers and not formal part of the Social Services Office. The government office infrastructure of SSO operates down to the upazila level, while the rural administration in Bangladesh is extended deeper to another level, unions, which required SSOs to take support from union-level volunteers. While such delegations ensured a better management of work, it also gave the union and village-level social workers exposure to personal data of the local elderly, and without a sound data maintenance guideline, the confidentiality of such data could be compromised. These data were collected and stored on paper and forwarded to the SSOs for further processing.

3.2.3. Selection Process

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

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

In operational reality, the selection process relied heavily on the union/paurasava ward-level committees for verification and validation, as the latter were more in regular contact with the applicants. This reality also allowed these lower-level committees greater control over selection, opening up scope for misuse of this power imbalance [22].

Enlistment of OAA Recipients

After the final approval, the local SSOs enlisted the approved applicants as OAA recipients and forwarded the lists of newly enlisted OAA recipients, in paper format, to the local level authorities (locally elected representatives at UP offices/paurasava ward offices). The newly enlisted recipients were then notified about the enlistment when the approved list was posted on physical notice boards (including local-level Social Services Office notice boards). Recipients were also called to collect their allowance books (Bhata Boi), where the attested photos of the respective OAA recipients were attached. This Bhata Boi served as a record-keeping book for the allowance recipients to maintain and track their allowance receipts, and the OAA implementation manual mentions that it is to be distributed within 7 days of final enlistment.

22. Moazzem, K. G., and Shibly, A. S. A. 2023. Estimating Gap of the Social Safety Net Programmes in Bangladesh: How Much Additional Resources Required for Comprehensive Social Inclusion?, 2023. Centre for Policy Dialogue. Available at: https://cpd.org.bd/resources/2023/05/Presentation-on-Estimating-Gap-of-the-Social-Safety-Net-Programmes-in-Bangladesh.pdf.

While this journey from registration to enlistment took a few months for many, the research also noted instances where enlistment took more than a year. In some cases, eligible applicants remained on the waiting list for years. An objective of the waiting list was to streamline the pre-registration procedures by maintaining a detailed list, based on priority, and focusing on the new, unique potential applicants every year. With the uncertainty this poses for individuals on the waiting list in terms of their allowance timeline, periodic updates from the local SSOs and the local level authorities (locally elected representatives) helped the applicants stay informed.

Figure 3.1. OAA Recipient Holding Her Bhata Boi

Source: Upazila Social Service Office of Mongla, Bagerhat, Khulna

3.2.4 Allowance Disbursement Process

During the process of issuing the allowance book, the local SSOs also guided the newly listed recipients to open an OAA-specific bank account at one of the government-nominated banks in that area with an initial deposit of BDT 10 (~GBP 0.06). These special accounts later received the OAA allowance, and the SSOs maintained a list of these accounts for further proceedings.

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

After the transfer, OAA recipients were informed of the disbursement by the local level authority (locally elected representatives) and the SSOs. While the manual outlines their flexibility to collect the amount at any point in time, in practice it was common for the local bank branches to designate specific days for OAA recipients to withdraw their allowances[23]. After being notified about the disbursement and the specific date of cash withdrawal, the recipients or their nominees brought their allowance books to their local bank branch. While the specific dates of withdrawal allowed banks to better manage the disbursement and verification process, it entailed recipients waiting in long lines for hours to collect their amount.

23. Cabinet Division and General Economic Division. 2022. Concept note for pilot study on universal old age allowance (OAA) in Bangladesh (Draft). Bangladesh Planning Commission. Available at: https://socialprotection.gov.bd/wp-content/uploads/2022/04/Draft-Concept-Note-for-Pilot-Study-on-Universal-Old-Age-Allowance-OAA-in-Bangladesh.pdf.

Table 3.5. Summary of Flow of Funds and Information in the OAA Process before Digitalisation

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

In this process of allowance disbursement, the Cabinet Division report also noted that due to the manual process and the capacity constraints of the banks, systemic loopholes were present regarding verification of payment and account details, reporting of missed payments, and monitoring of payment disbursement reports, which resulted in illicit leakages in the process[24].

3.2.5. Grievance Redressal Process

Responsibility for addressing problems related to the Old Age Allowance largely rested with the Social Services Officer (SSO). When errors or difficulties arose, recipients, nominees, or applicants could visit the local Social Services Office to report the issue, either verbally or in writing. Depending on the nature of the problem, the SSO would provide an immediate solution or guidance, or would initiate the necessary administrative steps to resolve the matter.

In practice, however, many issues were resolved without direct engagement with the SSO. Given the involvement of multiple stakeholders and beneficiaries' reliance on family members, acquaintances, and representatives of local authorities, problems that fell within the knowledge or control of these actors, particularly those related to registration procedures and documentation, were often handled informally. Direct contact with the SSO was more common when issues concerned formal stages of the programme, such as selection decisions, official enlistment, receipt of the allowance book, or the disbursement of payments.

3.3 The Platform's Turn: Automation, Errors, and Exclusion

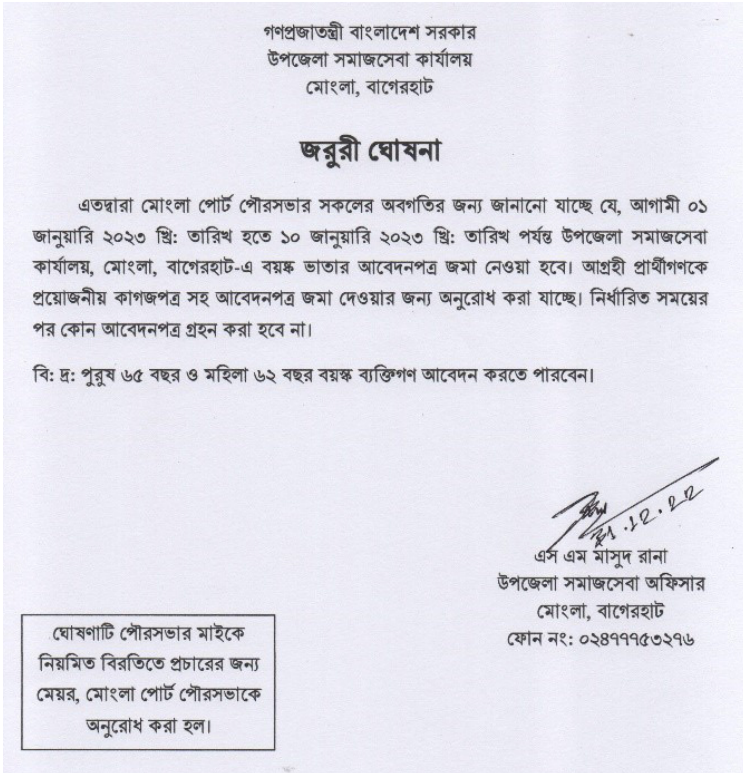
With the aim of simplifying service delivery and improving efficiency in terms of time, cost, and visits (TCV), as well as strengthening the management of information and public funds, the Old Age Allowance programme underwent a broad process of digitalisation. While some of the most visible changes occurred in beneficiary registration and allowance disbursement, digitalisation also involved the integration of management information systems, registration and allowance disbursement,

digitalisation also involved the integration of management information systems, data sharing across institutions, and new forms of coordination between government agencies and financial service providers. Together, these changes reshaped not only specific stages of service delivery, but the overall architecture of the OAA programme, generating cascading effects across related processes and administrative practices.

3.3.1. Pre-registration Process

The digitalisation of OAA has not brought much change to the pre-registration process as the target beneficiaries of the programme continue to be engaged through offline campaigns such as formal written notice [Figure 3.2], miking, announcements at local places of prayer, visits from local-level authorities and civil service representatives to potential applicants and leveraging word-of-mouth to spread the news.

Figure 3.2. OAA Application Call Announcement Letter from 2022, requesting applicants to submit applications with relevant documents to the Upazila Social Service Office



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
উপজেলা সমাজসেবা কার্যালয়
মোংলা, বাগেরহাট

জরুরী ঘোষনা

এতদ্বারা মোংলা পোর্ট পৌরসভার সকলের অবগতির জন্য জানানো যাচ্ছে যে, আগামী ০১ জানুয়ারি ২০২৩ খ্রি: তারিখ হতে ১০ জানুয়ারি ২০২৩ খ্রি: তারিখ পর্যন্ত উপজেলা সমাজসেবা কার্যালয়, মোংলা, বাগেরহাট-এ বয়স্ক ভাতার আবেদনপত্র জমা নেওয়া হবে। আগ্রহী প্রার্থীগণকে প্রয়োজনীয় কাগজপত্র সহ আবেদনপত্র জমা দেওয়ার জন্য অনুরোধ করা যাচ্ছে। নির্ধারিত সময়ের পর কোন আবেদনপত্র গ্রহন করা হবে না।

বি: দ্র: পুরুষ ৬৫ বছর ও মহিলা ৬২ বছর বয়স্ক ব্যক্তিগণ আবেদন করতে পারবেন।

এস এম মাসুদ রানা
উপজেলা সমাজসেবা অফিসার
মোংলা, বাগেরহাট
ফোন নং: ০২৪৭৭৭৫৩২৭৬

ঘোষণাটি পৌরসভার মাইকে নিয়মিত বিরতিতে প্রচারের জন্য মেয়র, মোংলা পোর্ট পৌরসভাকে অনুরোধ করা হল।

Source: Upazila Social Service Office of Mongla, Bagerhat, Khulna

The Department of Social Services is currently considering leveraging household data and artificial intelligence to identify vulnerable households[24]. A model similar to Mobile Aid[25] could be examined for understanding effective campaigning and efficient management of the overall OAA process using digital tools.

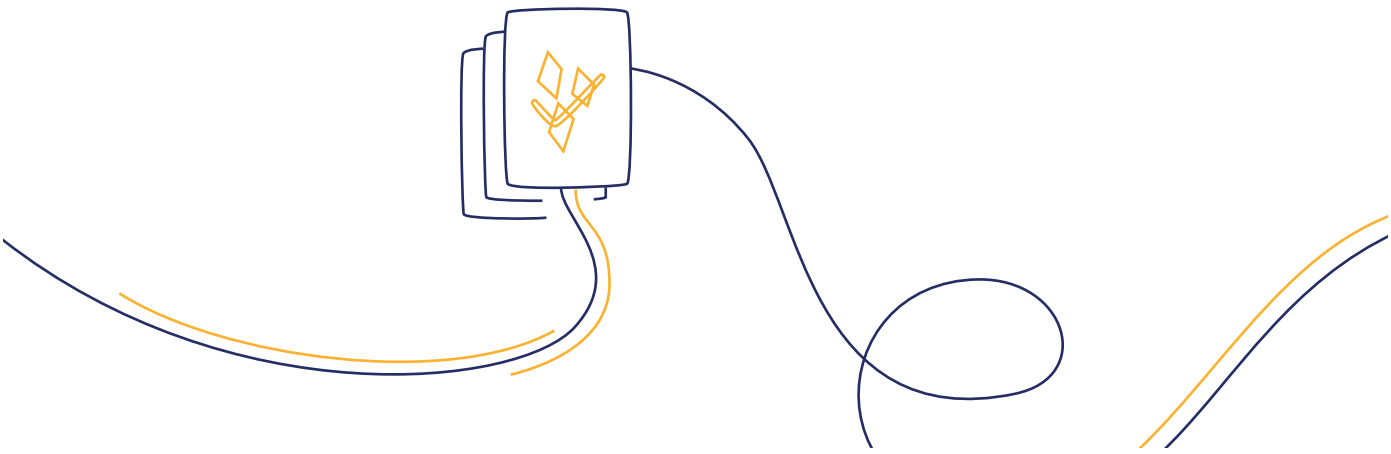
DSS developed an online registration portal that is open for applications for a specific period and in specific locations, depending on the budget allocation for the programme. For example, in FY 2024-25, only 233 out of 495 upazilas were allocated a budget for new enlistment. In those upazilas, areas with partial coverage managed enlistment entirely from the waiting list (without opening applications for new candidates)[26]. New enlistment remained closed for the fiscal year in the remaining 262 upazilas, as the government reported that it had ensured complete coverage of eligible applicants in the previous fiscal years, leaving no eligible candidates on the waiting list. The assertion, however, that no new citizens had become eligible for the OAA within that fiscal year and that all eligible candidates received the allowance is unlikely, but the research team was unable to gain MoSW comment.

24. Finance Division. 2024. Promoting inclusive growth and social inclusion: Social security budget report 2024–25. Ministry of Finance, Government of Bangladesh. Available at: https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/03420639_b754_4e26_83bb_85cf7d6c7a5a/Social%20Security%20Budget%20Report%20%282024-25%29_compressed%20%281%29.pdf.
25. Marchenko, A., and Chia, H. S. 2021. How MobileAid and machine learning-based targeting can complement existing social protection programs. Center for Effective Global Action (CEGA), University of California, Berkeley. Available at: https://medium.com/center-for-effective-global-action/how-precision-aid-and-machine-learning-based-targeting-can-complement-existing-social-protection-de3bc3211fd2.
26. Miah, B. 2024, 9 September. ২০২৪ সালে আপনার উপজেলায় কি বয়স্ক ও বিধবা ভাতা'র বরাদ্দ আসবে? দেখে নেন তালিকা [Video]. YouTube. Available at: https://youtu.be/D9G8Uf2m3Qg?si=kWKwdynbWY_sDNMR.

Blueprint for Enhancement

In the pre-registration phase, information infrastructure remains largely social rather than digital, a feature that is well suited to reaching the intended beneficiary population of the OAA programme. The selective use of complementary digital channels, such as Short Message Service (SMS) notifications and interactive voice response (IVR) calls, could extend this reach and make information about the OAA process more consistently accessible to potential applicants. Such measures may improve the user journey, particularly where existing communication gaps persist.

At the same time, carefully designed digital tools could assist local-level actors in communicating more effectively with households likely to be eligible for the OAA. However, any move toward more targeted digital identification would need to proceed cautiously and would depend on the availability of reliable, connected data sources on vulnerability, an area where current systems remain fragmented. Incremental improvements in data integration might support better estimation of local need and more informed budget planning, without displacing the social processes that currently underpin pre-registration.



3.3.2. Registration Process

The OAA online application portal is open for applications for a specific period in a year in eligible upazilas; usually from August to September, at the beginning of the fiscal year. During this time, applications can be submitted through an online form at mis.bhata.gov.bd (most used) or www.mygov.bd (a general portal for government services), where the following types of information are requested:

- **Personal Information:** Date of birth and NID number of the applicant, which enables the auto-fill of 23 pieces of information from the NID database, such as name of father, mother, and partner; nationality; gender; religion; local address; and photograph.

- **Details for Old Age Allowance Eligibility Filter:** Marital status, educational qualification, occupation, annual income, ability to work, land ownership, household type, household/family size and government/non-governmental benefits received (if any).

- **Contact Information:** Present and permanent addresses, including postal codes; active bank or MFS accounts; and active contact number for receiving allowance and ownership of the contact number. The MFS account must be registered in the applicant's name, even if the contact number belongs to the applicant's nominee.

- **Other Information on Eligibility:** Other members of the household and any assets or land owned by them; receipt of remittances or other SSN allowances by household members.

The structure of the form is designed to facilitate efficiency of the selection and allowance disbursement processes. Although recipients in some areas may receive their allowance through agent banking, instead of Mobile Financial Service (MFS), this new form does not include questions that support agent banking channels and thus is not fully inclusive of all applicants' needs. Additionally, for the determination of areas where disbursement would take place through agent banking or MFS, strategic

discussions and agreements take place among the government and the digital finance service providers (MFS and Agent Banking), which could be further improved to cater to the needs or convenience of the recipients.

With the online registration modality, applicants in theory may register by themselves, using a smart device (smartphone, laptop, tablet, etc.). However, due to a widespread lack of digital literacy, access to smart devices, and the age of applicants, aspiring beneficiaries usually depend on their family members, acquaintances, representatives of the local-level authority or local cyber cafés (the Union Digital Centre or private computer centres).

The application requires at least 10 minutes to complete and submit by someone who is familiar with the process. The multiple-choice-based question fields in the form help to save time and reduce the incidence of data input errors. Out of the 7 interviewed OAA recipients (including 3 interviews with nominees) who registered after the digital form was introduced, all 7 mentioned that representatives of UP/paurasava/ward members collected their names, relevant information, and documents from them and applied on their behalf. One of these recipients mentioned of preparing for the registration process, e.g., gathering attested documents, opening MFS account, etc., on their own, and later depending on the local representatives to fill out the registration form. While such dependencies are understandable, they also reveal that there is a scope for misappropriation of data, input of wrong data, and imbalance of control over applications (for registrations done through local-level authority) due to this involvement of a third party, where the recipient is unlikely to be present during the registration process.

Insight in Focus

100% of people interviewed relied on an intermediary to complete the online form.

This often entails paying a fee for digital services and providing sensitive information to third parties.

After online registration, applicants must also submit the printed copy of the filled-out online application in person to the SSO, which is an informal practice at these offices to maintain tangible records of applications. They must carry with them the phone with the SIM card linked to the MFS account that was registered for receiving the allowance, for verification. The research found one instance of an applicant submitting the pre-digital application form and a page mentioning the MFS number for receiving the allowance and the name of the owner of that MFS account, with the relevant attachments as was required before. With the mandatory requirement of the online application, it can be assumed that such manual applications were later converted into online ones by the SSOs or the representatives of local-level authorities. Such processes increase the risk of transliteration and data entry errors.

These findings indicate that the digital integration in the registration process is mainly helpful in maintaining a digital database, as, from the applicant's end, the journey is similar to the pre-digital phase, with the in-person submission of documents. Yet the process also adds another layer of intermediation for filling out the much longer online form and creating the MFS account for the allowance. It also carries new data risks and potential biases in selection. While there are no government fees for submitting an OAA application, in practice, applicants often have to pay for digital services at UDCs or internet cafés for support in filling out the online form and printing it out.

Blueprint for Enhancement

Digital registration improves efficiency in application management but can also create barriers for elderly applicants who lack reliable access to digital connectivity, literacy, or infrastructure. As a result, many applicants depend on others to complete registration on their behalf, increasing the risk of informal fees, data entry errors, and delayed or failed applications. These risks could be reduced through modest design adjustments, such as enabling automated data entry through National ID (NID) verification.

More broadly, combining digital registration with supported, in-person approaches, such as door-to-door registration by trained local staff or guided registration sessions at Union Parishad or Paurasava offices, could help address gaps in access while preserving the administrative benefits of digital systems. Such hybrid approaches would reduce reliance on informal intermediaries and support more equitable access to the programme.

3.3.3. Selection Process

Selection processes remain similar to pre-digitalisation, with the difference being in the use of the Management Information System (MIS) portal of the DSS for internal operational procedures. From the applicant's end, the journey remains the same. This also leaves the operational difficulties connected to selecting and prioritising eligible candidates from a pool of applicants and the intentional or unintentional exclusion of eligible candidates due to biases and misuse of imbalance of control.

Insight in Focus

There are criteria that should be used to prioritise applications, but it is not always easy to assess each individual.

In practice, candidates most in need of help are sometimes excluded.

For other connected stakeholders, the SSO shares MIS-generated, locality-based lists of applicants, along with the existing waiting list, with the local-level authorities (elected representatives) for live verification and selection by the selection committee (as specified in the implementation manual for the previous process). With the introduction of digital files, SSOs now share both hard and soft copies of these lists. Soft copies are circulated via email, social media, or portable storage devices to locally elected representatives and relevant local authorities.

The verification and selection are done in the same manner as before, as per the OAA implementation manual 2013, where the hard copies of lists and information flow from the local-level selection committee to the higher-level ones through formal letters and authorisation in paper format. Digitalisation has not substantially changed decision-making processes within the selection committee, and similar biases and power dynamics as before digitalisation persist. After the final approval from local members of parliament, the SSOs update the MIS by enlisting new recipients and updating the waiting list, as at the local level the MIS is accessible to SSOs only. Through this process, the flow of information travels from SSO to DSS with the final list of approved recipients.

During disbursement of funds, this final list goes through further evaluation under an MIS where any data entry errors result in exclusion or delayed disbursement, adding to the access barriers of digitalisation and often causing uncertainty for candidates about the status of their payments. This assessment is conducted after the final list is approved.

Insight in Focus

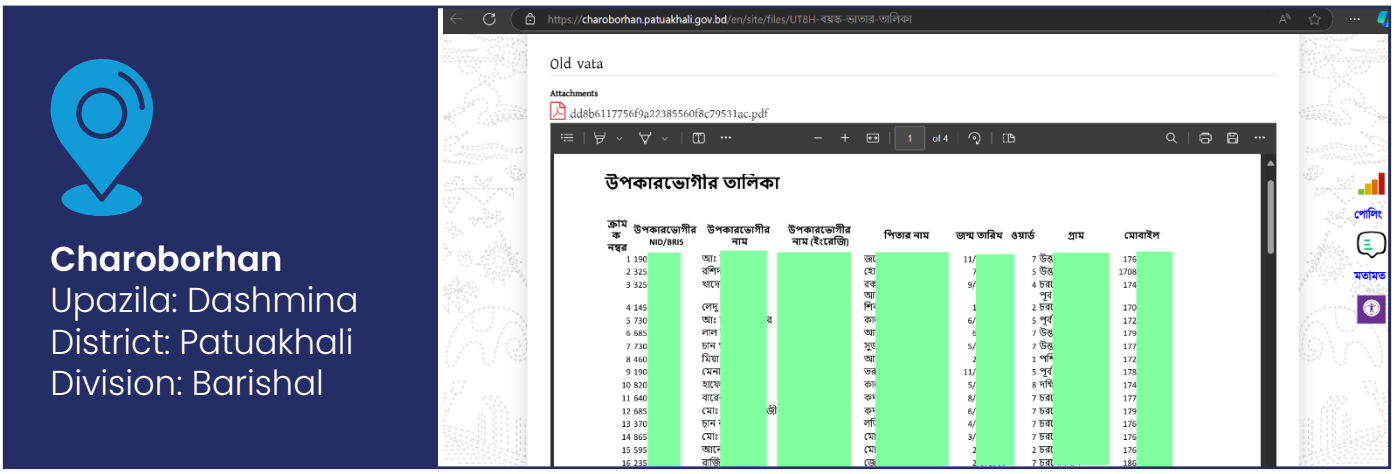
Algorithmic evaluation exacerbates the challenges of digitalisation for people.

Applicants lack the digital skills to spot and correct mistakes in the application, and no feedback is provided when the algorithm rejects someone.

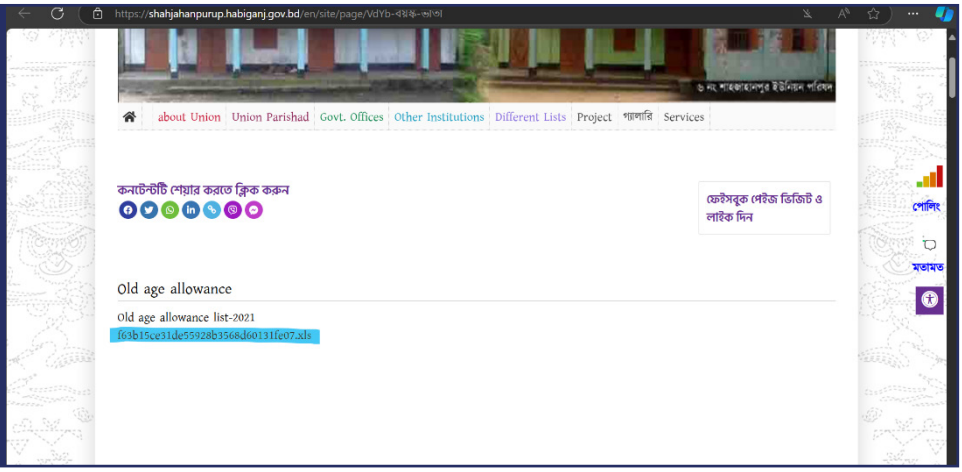
Enlistment of OAA Recipients

With the final list approved, the OAA recipients are informed through different offline channels about the enlistment, as it was done in the pre-digital process. The final list of recipients is also posted on the locality-based government websites (in a tabular format, PDF file, or MS Excel file) [Table 3.6], although the research team has yet to find evidence of whether the OAA-specific webpages are regularly updated. However, it was found that many of these webpages included personally identifiable information in the publicly available lists, including the recipient's name, at least one parent's name, gender, date of birth, NID number, financial account number, mobile phone number, etc. Such information being publicly available raises profound concerns about the risk of OAA recipients falling prey to scammers and fraudsters.

Table 3.6. Instances of Personally Identifiable Data Publicly Available on Government Websites



Shahjahanpur
Upazila: Madhabpur
District: Habiganj
Division: Sylhet



The additional difference with the digital process is that recipients no longer receive an allowance book (Bhata Boi), as the amount is deposited directly to the MFS or agent banking account of the recipients. This also means that, in many cases, the first notification of their enlistment is when recipients receive the first allowance payment. The cycle of the registration starts during August or September of a fiscal year and the enlistment process concludes in the last week of February or the first week of March. While this timeline may not be the same for every locality, based on the interviews with the recipients, the duration to be communicated about enlistment after registration was commonly 3 to 7, and sometimes up to 12 months. Applicants remain in uncertainty during this time. For applicants who were not enlisted, the uncertainty further extends as they do not know when the application will be accepted, at what stage it is in, if it has been rejected or kept in waiting lists or for what reasons the application has been rejected. There is also no clear amendment procedure in case their application was mistakenly rejected due to data-input error.

Insight in Focus

Rejected candidates are rarely informed and must chase answers at locally elected representatives' offices, where officials often cannot explain the discretionary or algorithmic reasons behind the decision.

Blueprint for Enhancement

Decision-making and discretion in the OAA selection process remain opaque under digitalisation, with responsibility now distributed across both human actors and algorithmic systems. While data is processed digitally, applicants continue to face uncertainty about their application status. Addressing this requires clearer accountability and transparency within the selection process. One option would be to introduce an initial, automated, criteria-based ranking of applicants, supported by reliable and connected national databases to validate application data. Limited local amendments could then be permitted, with written justification from the selection committee, allowing flexibility to account for local conditions while reducing the burden of fully manual selection.

To improve transparency for applicants and strengthen data protection, clearer communication mechanisms are also needed. Notification on application status, rejection, or requests for further validation could be delivered through SMS, phone calls, or an IVR system. In parallel, targeted sensitisation campaign on the use and display of personally identifiable data of stakeholders involved in the OAA process on the handling and public display of personal information would help reduce risks of data misuse and strengthen trust in the system.

3.3.4. Allowance Disbursement Process

Digitalisation has prompted a significant shift in the OAA disbursement process, where many paper-based communications have been replaced with information processing through MIS. With digital systems in place and the financial accounts for allowance receipt already created during registration, the allowance disbursement process is initiated when the local SSO generates the quarterly payroll requests through their profile at the MIS bhata portal of the DSS (DSS MIS). They evaluate the list of recipients and the allowance amount owed to them, based on the final approved list and previous payroll balances.

The local payroll requests are then sorted and verified at the central level at DSS after which it is sent to the Finance Division, Ministry of Finance (MoF) for further validation with screening of NID and mobile number against different databases (NID, Birth registration number, Mobile financial account, Government program beneficiaries) to check for double dipping (beneficiaries of multiple government programmes or government pension recipient) and ownership of government savings certificate, and verification of identity numbers and the MFS accounts tagged to those. This validation is done in the Social Protection Budget Management Unit (SPBMU) MIS, which is connected to the relevant databases and is a central MIS for all social protection programmes of the government.

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

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

With the cash-in of allowance to OAA recipients' or nominees' individual financial accounts, the account owners receive a notification (an English language text message) on their mobile phones. Upon receipt of that notification, the allowance is usually cashed out immediately (3 out of 8 interviewees), or within a few days (4 out of

8 interviewees), or it varies based on the ease or need of the recipient in cashing out the digital money. The travel cost to collect the allowance adds further insights into accessibility for recipients, as a single trip to the bank used to cost BDT 58 (~GBP 0.36)[27], which has been significantly reduced with the MFS and agent banking network being closer to their home, usually a walking distance to the nearest market or corner shop.

Table 3.7. Summary of Flow of Funds and Information in Digitalised OAA Process

	Activity	Flow of information (Entity)	Flow of information (System)	Flow of fund	Timeline
1	MoSW receives budget amount and allocates for DSS	MoSW to DSS Director General		DSS Central Bank account	-
2	Local SSO generates payroll request	DSS to Social Service Officer	DSS MIS	DSS Central Bank account	-
3	DSS sorts and verifies information and forwards to Finance Division	Director General and Additional Director (Old Age) DSS to Finance Division	DSS MIS	DSS Central Bank account	In 15-20 days
4	Finance Division validates the data	DSS to Finance Division Additional Secretary	SPBMU MIS	DSS Central Bank account	In 15-20 days
5	Finance Division processes bill for EFT from BB	Finance Division to Bangladesh Bank	iBAS++	DSS Central Bank account	-
6	Parent banks receive fund and EFT instructions and forwards	Bangladesh Bank to Commercial Bank/ Parent Bank	iBAS++	MFS/Agent Bank account	-
7	MFS/Agent Bank disburses allowance to OAA accounts	MFS/ Agent Bank to OAA recipients	iBAS++ and MFS/ Agent Bank MIS	MFS/Agent Banking account of OAA recipient	-

27. Shadat, W. B., Zahan, I., Matin, M., and Islam, M. S. 2020b. Transforming customer experiences in public services (mobile banking, agent banking, and SSN allowance payment): What have we learnt? BRAC Institute of Governance and Development. Available at : https://bigd.bracu.ac.bd/wp-content/uploads/2020/05/Transforming-Customer-Experiences-in-Public-Services_Policy-Brief-2.pdf.

	Activity	Flow of information (Entity)	Flow of information (System)	Flow of fund	Timeline
8	MFS/Agent bank shares updates on cash transfer on iBAS++	MFS/ Agent Bank to Bangladesh Bank and Finance Division	iBAS++	MFS/Agent Banking account of OAA recipient	-
9	Recipient withdraws allowance amount from MFS/ agent bank account	OAA Recipient to Local MFS Agent and Agent Banking Agen		Local MFS Agent / Agent Banking Agent to OAA recipient or Nominee	-

Under the pre-digital system, allowance disbursement for all recipients within a given locality occurred on a single, fixed day. Following digitalisation, disbursement timelines vary, as fund transfers from the central bank are subject to daily transaction limits. As a result, recipients often experience uncertainty about when cash-in will occur.

In the earlier system, no commission was charged to recipients for collecting their allowances, although accessing payments typically involved transportation costs. Under the digital system, recipients can cash out their allowances from nearby Mobile Financial Services (MFS) agents, but cash-out transactions carry a service charge. For Social Safety Net benefit withdrawals, this charge is covered jointly by the government and MFS providers: the government pays BDT 7 per BDT 1,000 withdrawn, while MFS providers waive the remaining fee. These contributions are transferred to MFS providers alongside the allowance amount as a separate transaction.

While this arrangement introduces some new complexity, digital disbursement has improved convenience for recipients by enabling access to funds closer to home and reducing the need to travel or wait in long queues at banks. For other stakeholders, digitalisation has also enabled improved monitoring and validation, as well as more efficient management of allowance payments and associated information.

Given the socio-economic vulnerability of the elderly population targeted by the OAA programme, the digital allowance disbursement process has also introduced new barriers. Challenges include: increased dependency on others to manage accounts or

collect payments, which can create security vulnerabilities. For example, two out of the nine recipients who reported remembering their own PIN shared it with MFS agents during allowance collection, while six out of the seven recipients who reported forgetting their PINs shared them with relatives, acquaintance, or local MFS agents for aid in keeping track. Additional risks include exposure to financial scams and difficulties with fingerprint authentication in agent banking systems. While the option to appoint a nominee has helped some recipients manage these challenges, it does not fully address the underlying vulnerabilities, and significant risks remain for beneficiaries who depend on others to access their allowances.

Blueprint for Enhancement

Digital disbursement has enabled faster and more flexible access to cash for OAA recipients. However, many elderly beneficiaries continue to depend on others to access their mobile money accounts. This dependency can result in a loss of control over personal funds when allowance collection is mediated by others.

Addressing these challenges requires a more user-centred approach to mobile money services for elderly users. Design adaptations could include alternatives for beneficiaries who use feature phones, have difficulty remembering PINs, are unable to read text messages in Bangla or English, or are unaware of common fraud risks. Such measures would help reduce reliance on intermediaries while improving safety and autonomy in digital allowance use.

3.3.5. Grievance Redressal Process

The government has introduced an online portal for grievance redressal (grs.gov.bd). Recipients can log any problems they face regarding their allowance and receive real-time updates on their payment, when requested. Through API integration with the single registry system (Suhrid), which is connected to the DSS MIS, the grievance redress system (GRS) is intended as a means for recipients to overcome the uncertainty of their payment receipt timeline and aims to save them the effort of visiting the SSO office to place a complaint, by creating an account on the portal or submitting an anonymous complaint.

The account creation process requires the basic information, NID, and the mobile number of the recipients. However, the research did not find any instance of the portal being used, and possible reasons could include a lack of awareness among the stakeholders, recipients' lack of digital literacy, and the preference of beneficiaries to seek information and make complaints in person to known officials. Additionally, the GRS portal may inadvertently facilitate fraudulent activity because anyone with access to a person's NID and other basic information (such as posted on local authority websites) may create a GRS account and learn about the fund disbursement timeline. The research encountered stories of fraudsters impersonating MFS providers calling to notify a recipient of an incoming disbursement and asking for the PIN. While many respondents were wary of such scams, the prevalence of PIN-sharing renders fraud a significant concern.

Blueprint for Enhancement

With the lack of transparency and uncertainty about application status, OAA applicants often rely on local government or social services offices, which entails added cost and time. The introduction of a toll-free interactive voice response system (IVR) or SMS or phone notification-based system has the potential to reduce this uncertainty. Another persistent source of grievance is uncertainty around the timing of allowance disbursement. This could be mitigated through the use of IVR and phone notification systems that provide timely updates. Any such communication mechanism would need to incorporate appropriate safeguards to prevent misuse or fraud conducted under the guise of public services.

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Section 4

Where Data Meets Dependency: The Digital-Social Interface

4.1. Process Simplification and Inclusion

4.1.1. Journey of Data

With a digital system in place, the OAA process has transformed into a hub of data, with new data being generated at different stages and the curated data being shared with relevant stakeholders. These data flows have also created scope for new vulnerabilities. Table 4.1 summarises the overall discussion in Section 3 on the flow of data, starting from data generation, accessibility of data to different entities, channel for data flow, and the possible vulnerabilities, with the mention of relevant stakeholders for each of these components.

Table 4.1. Snapshot of Phases and Stakeholder Roles in Digitalised Old Age Allowance

Stage of OAA Process	Relevant Stakeholder	Data			
		Data Generation	Data Access	Channel	Vulnerability
Pre- Registration process	DSS	Application timeline	SSO, Local-level authority, Prospective applicants	Letter, Email, Website notice	
	Local government authority	Prospective applicants' list	SSO	Letter, Verbal notification	• Possibility of introduction of bias into prospective applicant list, especially where local representatives apply on behalf of candidates • Exclusion of eligible vulnerable candidates due to budgetary constraints
	Local election office	List of local elderlies	SSO	Letter, Document	
	SSO	Prospective applicants' list	DSS	Document	• Possibility of introduction of bias into prospective applicant list
Registration	OAA recipient/ Nominee	Profile of OAA applicant	UISC/Cyber Café, SSO, Local-level authority	MIS bhata portal, Documents	• Personal information being shared with unauthorised individuals • Complete or partial dependency of recipients for application submission, giving more control over data input by unauthorised individuals • Possibility of intentional or unintentional wrong data input, especially in case of complete dependency

Stage of OAA Process	Relevant Stakeholder	Data			
		Data Generation	Data Access	Channel	Vulnerability
	Local-level authority		UISC/Cyber Café	MIS bhata portal, Documents	• Possibility of intentional or unintentional wrong data input
	UISC/Cyber Café		SSO	MIS bhata portal	• Possibility of intentional or unintentional wrong data input
	SSO	OAA applicants' list (name, parent/partner name, NID, address, contact number, financial account)	Local-level authority	Letter, Document, Email, Pen drive, Social media message	• Local applicants' list being shared in group messages where representatives of other localities are present • Scope of using relevant socio-economic data from recipient profile for the selection process not being leveraged • Data sharing using pen drive might not be secure
	Local government authority	Selected list of applicants (name, parent/partner name, NID, address, contact number, financial account)	SSO, Applicants, General citizens	Letter, Document	
	SSO		DSS, Applicants, General citizens	MIS bhata portal, Notice board, Union website	• Personally identifiable information being shared with public • Susceptibility to scam attacks with unauthorised individuals having access to recipient information
Allowance Receipt Process	SSO	Quarterly payroll (Recipient name, NID, mobile number, allowance amount)	DSS	MIS bhata portal	
	DSS	Sorted list of recipients	MoF	MIS bhata portal	
	MoF	Validated quarterly payroll	MoF	SPBMU	• Connectivity of multiple servers may bear risk, if not s ecured properly
		Final budget and bill	BB	iBAS++	
	BB	EFT instruction	Financial Service Providers	iBAS++	
	Financial Service Providers	Allowance disbursement status	BB, MoF, DSS	iBAS++	
		Allowance disbursement notification	OAA recipient/ Nominee	Financial Service Providers MIS, SMS	

Stage of OAA Process	Relevant Stakeholder	Data			
		Data Generation	Data Access	Channel	Vulnerability
	OAA recipient/ Nominee	Cashout of allowance (amount, timeline)	Financial Service Providers, MFS Agent	Financial account	• Dependency and lack of digital literacy leading to recipients sharing financial account's PIN with other individuals
	MFS agent/ Agent banking agent	Record of cashout of allowance (account, amount, timeline)	Financial Service Providers	Document (Register book)	• Identifiable information being recorded in a document might be exposed to risk if not secured well, especially when the document is a register book and exposed to any individual requesting transaction through MFS agent
Grievance Redressal Process	OAA recipient/ Nominee	Details on grievance	SSO, Local-level authority, UISC	Letter, GRS portal	• Personal information being shared with unauthorised individuals due to dependency for placing complaints • Information on allowance disbursement timeline has low security • Susceptibility to scams without strong validation measures • Connectivity to other portals could be risky if not secured properly
	UISC/Cyber Café		SSO, Local-level authority	GRS portal	
	SSO	Grievance redressal status	OAA recipient/ Nominee	Verbal notification, GRS portal	

4.1.2. Assessment of Process

The current OAA process operates through a combination of digital systems and manual, human-mediated practices. This hybrid arrangement has delivered important gains in administrative efficiency and coordination, while continuing to rely on social relationships and frontline actors to make the system function in practice. The research shows that digital integration has not uniformly increased simplicity or inclusivity; instead, it has reconfigured where barriers arise, shifting complexity and risk to different stages of the process and to different actors. Table 4.2 summarises the study's assessment of these dynamics across the OAA process and identifies areas where targeted improvements could strengthen accessibility, accountability, and data protection.

With a mix of digital and manual or human infrastructure, the current OAA process offers greater benefits in terms of simplification and inclusivity. While digital integration has fuelled this transformation, the research has identified some areas where the tide of inclusivity and simplicity faces barriers. Table 4.2 provides a brief on the study's assessment of the OAA process and suggested scope to improve the process.

Table 4.2. Assessing User Experience, Vulnerability, and System Design in the Digitalised OAA

Stage of OAA Process	User Experience		
	Simplification and Inclusivity	Possible Exclusivity and Vulnerabilities	Suggested Improvements
Pre-registration process	Multiple channels to communicate, including reaching out to family members and acquaintances of prospective applicants increasing the chances of reaching the applicants	Reach to remote areas is comparatively less due to lack of manpower and poor infrastructure	**Targeted planning and outreach** Data-driven tools for poverty and vulnerability mapping could support local planning and budgeting, provided they complement existing social processes and rely on reliable, connected national databases.
		Lack of adequate awareness on eligibility and selection criteria among different types of stakeholders influencing the later decision-making process	**Clarity around eligibility and selection** Clearer communication of eligibility criteria to prospective applicants, selection committees, and local-level authorities could reduce ambiguity and uneven interpretation during the selection process.
Registration	All interested individuals, with help, can apply for OAA with low barriers, in contrast to the manual selective listing	Lack of digital literacy among beneficiary group leading to complete or partial dependency for registration	**Accessible information channels for applicants** An Interactive Voice Response (IVR) system could support access to information on the registration process, particularly for applicants with limited literacy or access to digital interfaces.
	Interested individuals can apply for OAA from home, saving the effort (time and cost of transport) of visiting SSO office to collect and submit the application form	Eligibility and prioritisation criteria being overlooked to some extent, in the later selection stage, leading to misallocation of allowances, even though many relevant data are collected but not used or considered in practice	**Transparent and flexible shortlisting mechanisms** Digital systems could support initial shortlisting based on objective eligibility and prioritisation criteria, including the use of waiting lists and year-round applications. Limited local-level adjustments, supported by written justification, could help retain responsiveness to local conditions.

Stage of OAA Process	User Experience Simplification and Inclusivity	User Experience Possible Exclusivity and Vulnerabilities	Suggested Improvements
Registration		Prevalence of manual selection and imbalance of power in selection resulting in selective exclusion, ineligible candidates being enlisted and misallocation of funds	**Strengthened validation within the application workflow** Additional validation points, such as NID-based auto-fill and automated checks against relevant databases, could help identify errors before submission and reduce delays or exclusions resulting from inaccurate data. This would also add barriers to include ineligible candidates.
	Timeline from registration to enlistment is reduced through saving time and effort on application data management for the SSO		
	Selected applicants receiving notification on enlistment through formal and informal channels	While verbal communication is the most used channel, it is not always effective. Considering the target beneficiaries, enlistment notification through notice board at SSO office (requires visiting office) and web post on union website (entails dependency and insecure personal data sharing) may also not be effective and timely, thus creating information asymmetry	**Data protection as a routine practice** Clear standards for data handling and sharing, alongside training for government officials and other relevant stakeholders (local-level representatives and volunteers), could reduce risks associated with the circulation of personal identifiable information across formal and informal channels.
			Legible communication of application outcomes Notifications regarding enlistment, non-enlistment, or waiting list status could be delivered through SMS or phone calls, potentially linked to an IVR system that provides basic explanations for next steps.

Stage of OAA Process	User Experience		
	Simplification and Inclusivity	Possible Exclusivity and Vulnerabilities	Suggested Improvements
	Increased data protection mechanisms being enabled through controlled access checkpoints for data transfer		**Ethical handling of personal data at the local level** Greater awareness among officials and local authorities of ethical data-sharing practices, combined with the use of official communication channels, could help limit informal circulation of sensitive information.
Allowance Receipt Process	Direct and validated transfer of allowance ensuring the right recipient is being reached out	Uncertain disbursement timeline resulting in the recipients calling or visiting the SSO or local authorities which incurs costs for them. It also feeds to the fear of falling prey to financial scams	**Predictability in allowance disbursement** Sharing timely updates on allowance receipt and payment timelines, potentially through IVR-based notifications, could reduce uncertainty for beneficiaries.
	Near home and flexible access to financial service provider, saving time, effort and money to visit banks	Problems with using MFS or agent banking accounts (forgetting PIN, issue with finger-print detection, etc.) driving further dependency and a possibility of losing control over allowance	**Improving the disbursement user journey** Continued engagement with financial service providers could identify practical adjustments to improve ease of use for elderly beneficiaries without undermining safeguards.
	Increased awareness on incidents of financial scams	Need for further awareness on financial scams and relevant precautionary measures	**Strengthening financial and digital literacy** Strategic cooperation between DSS and financial service providers could support basic awareness of mobile financial services, fraud risks, and account management among beneficiaries and intermediaries.
Grievance Redressal Process	Online GRS offering easy access to the process of notifying about and receiving solutions for grievances, saving time and effort to visit SSO office	Lack of digital literacy and overall awareness on the online GRS	**Grievance handling tailored to beneficiary needs** A grievance mechanism integrated into IVR or phone-based systems could provide a more accessible channel for reporting problems, particularly given the age and vulnerability of the beneficiary group.

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Section 5

Everyday Statecraft and the Politics of Data Relations

The digitalisation of the Old Age Allowance programme represents a critical step toward modernising Bangladesh's social safety nets, improving transparency, efficiency, and accessibility. It has reduced time, costs, and manual handling for both beneficiaries and administrators, and created a more traceable, data-driven management system.

However, the findings show that digitalisation has not eliminated all inefficiencies or exclusions; instead, it has reconfigured them. While the move to online systems and mobile disbursements reduced physical barriers, it introduced new dependencies on digitally literate intermediaries, family members, UDC operators, and MFS agents, who now play vital roles in bridging access gaps for elderly citizens. These intermediaries are indispensable but often operate without oversight or protection, shifting risk and accountability away from formal systems.

Furthermore, while a unified MIS and digital payment channels enhance coordination between agencies, weaknesses remain in beneficiary data accuracy, grievance redressal, and system interoperability. Addressing these issues requires continuous investment in digital literacy, human oversight, and ethical data governance, ensuring that efficiency gains do not come at the cost of inclusion.

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Future policy efforts should focus on making digital social protection human-centred and equitable, by recognising the invisible labour supporting system functionality and embedding safeguards against exclusion and exploitation. Digitalisation can strengthen the welfare state, but only if its design accounts for the social realities of those it seeks to serve.

The digitalisation of Bangladesh's Old Age Allowance programme marks a significant shift in how social protection is administered, monitored, and accessed. By integrating online registration, centralised management information systems, and digital payments, the OAA has reduced time, cost, and manual handling across many stages of service delivery. These changes represent meaningful gains in efficiency and coordination.

welfare practices; it reorganises them. Responsibilities, risks, and decision-making are redistributed across digital systems, frontline officials, intermediaries, and beneficiaries themselves. Understanding these shifts is essential for assessing whether digital social protection strengthens inclusion and accountability, or reproduces new forms of dependency and uncertainty.

5.1. Policy Implications and System Design Considerations for Digital Social Protection

The digitalisation of the Old Age Allowance (OAA) programme has delivered important improvements in efficiency, payment traceability, and administrative coordination. The findings of this study show that digital systems interact with existing social arrangements, institutional practices, and capacity constraints in ways that shape who can access services and on what terms.

Each of the policy implications outlined below is grounded in empirical findings presented in Sections 3 and 4, with section references provided to support traceability between evidence and recommendations.

1. Design digital systems to support assisted service access

Digital OAA processes are premised on beneficiaries' ability to independently navigate online registration, mobile financial services, and grievance mechanisms. In practice, elderly beneficiaries frequently rely on family members, Union Digital Centres (UDCs), Social Services Offices, and Mobile Financial Service (MFS) or Agent Banking agents to access and manage their allowances (see Sections 3.3.2 and 3.3.4).

Policy reforms should therefore recognise assisted access as a standard mode of service delivery for elderly beneficiaries. Digital systems should be designed to enable support while maintaining beneficiary safety and control, including clearer nominee arrangements, alternative authentication mechanisms appropriate for elderly users, and safeguards that reduce reliance on PIN sharing or informal workarounds.

2. Strengthen oversight and support for frontline service intermediaries

Frontline actors, including UDC entrepreneurs, locally elected representatives, and financial service agents, play a critical role in enabling access to digital OAA services. However, their involvement also introduces risks related to data misuse, informal service fees, and unequal control over applications and payments (see Sections 3.3.2 and 4.1).

Policy should move toward clearer guidance, training, and oversight mechanisms for these actors. This may include standard operating procedures for handling beneficiary data, basic training on ethical service provision, and accountability arrangements that better align frontline responsibilities with system access and authority.

3. Clarify roles and accountability across digital workflows

The digital OAA system distributes decision-making and verification across multiple platforms and institutions, including DSS MIS, SPBMU, iBAS++, Bangladesh Bank, and private financial service providers. While this enables coordination at scale, it often leaves beneficiaries uncertain about application status, payment timelines, or error resolution, as no single actor can clearly explain or resolve problems (see Sections 3.3.3 and 3.3.4).

Strengthening accountability and transparency requires clearer alignment between system access and responsibility at the local level. Frontline officials should have sufficient information and authority to explain delays, identify errors, and guide beneficiaries through appropriate escalation channels, including grievance redressal mechanisms.

4. Integrate data protection into core service delivery practices

The study identifies multiple points at which beneficiaries' personal and financial data are exposed, including public posting of recipient lists, informal data sharing during At the same time, this study shows that digitalisation does not simply replace earlier

registration, and widespread PIN sharing during cash-out. These practices increase vulnerability to fraud and undermine trust in digital welfare systems (see Sections 3.3.3, 3.3.4, and 4.1).

Data protection should be operationalised as part of routine service delivery rather than treated as a standalone technical issue. This includes enforcing standards for data publication, limiting unnecessary sharing of sensitive information, and building awareness among officials and service providers of the risks associated with insecure data handling.

5. Align monitoring and evaluation with beneficiary experience

While digital systems generate extensive administrative data on programme performance, key aspects of beneficiary experience — such as dependency on intermediaries, uncertainty around payment timing, and informal problem-solving remain poorly captured in existing monitoring frameworks (see Section 4).

Policy can be strengthened by incorporating tools that map data flows, service dependencies, and risk points across the OAA process. Such tools can complement existing MIS dashboards by supporting learning, adaptive management, and more responsive service improvements.

5.2. Future Research Directions

Building on the findings of this study, several areas merit further exploration:

- **Accessible authentication:** Test alternatives to PIN-based systems better suited for elderly recipients with limited digital literacy or cognitive challenges.
- **Targeted digital literacy support:** Evaluate the effectiveness of tailored interventions, such as Interactive Voice Response (IVR) tools, designed for elderly welfare users.

- **Role of human mediators:** Examine how intermediaries sustain digital social protection delivery and explore ways to formalise their roles while reducing risks of exploitation.
- **Payment and empowerment:** Assess how different digital payment modalities affect recipients' financial control, autonomy, and welfare outcomes.
- **Power and accountability:** Conduct longitudinal research on how digitalisation reshapes local authority relations and affects opportunities for patronage or corruption.
- **Data privacy and protection:** Investigate frameworks that safeguard vulnerable recipients' personal information while maintaining transparency and trust.

Advancing these research areas will help Bangladesh refine its digital social protection systems so that technological innovation strengthens inclusion, dignity, and agency for the most vulnerable.

5.3. Closing Reflections: Digital Welfare as a Living System

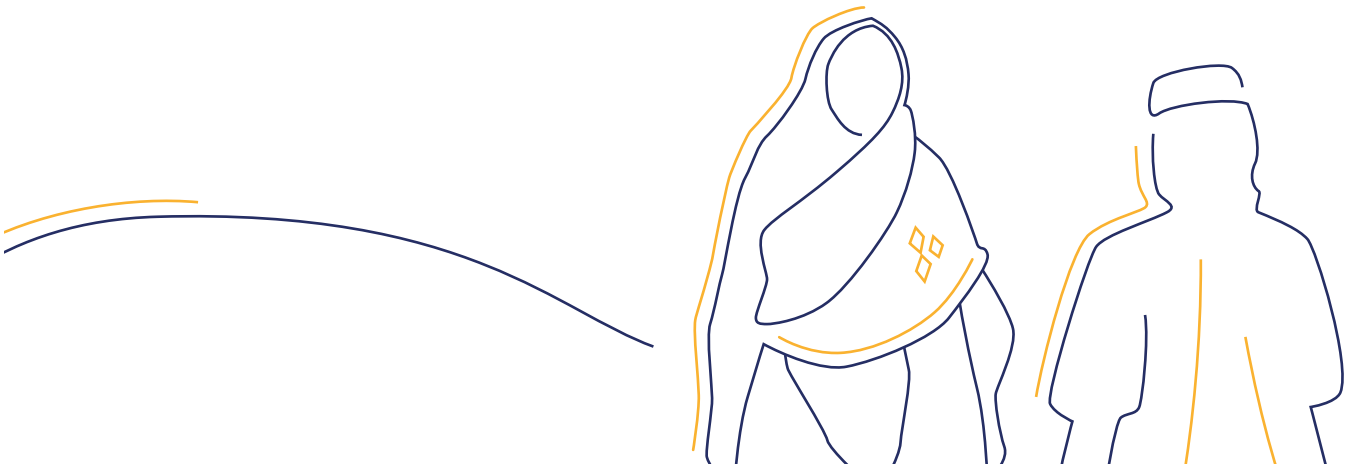
The digitalisation of the Old Age Allowance programme illustrates both the promise and the practical demands of data-driven social protection. Digital systems have improved efficiency, payment traceability, and institutional coordination. Yet these gains depend on a dense web of human labour, informal mediation, and institutional practice that continues to shape how welfare is accessed in everyday life.

This study demonstrates that digital welfare systems are not static reforms but living systems that require ongoing stewardship. Mediation, discretion, and dependency persist not because digitalisation has failed, but because public services operate within social realities that cannot be automated away. When these dynamics are left

unrecognised, risks accumulate: errors become harder to resolve, accountability becomes diffuse, and vulnerable citizens absorb the consequences of system breakdowns.

The OAA case shows that sustainable digital social protection depends on governing digitalisation as a process rather than a one-time upgrade. This involves aligning technical infrastructure with institutional capacity, frontline practices, and beneficiary needs; recognising the labour that sustains system functionality; and ensuring that mechanisms for explanation and redress remain accessible to those most affected by system decisions.

As Bangladesh continues to advance its digital social protection agenda, the central challenge is not only to expand digital systems, but to care for them over time. Attending to how data circulates, how responsibility is distributed, and how citizens live with digital welfare infrastructures will be critical to ensuring that digitalisation strengthens not only efficiency and reach, but also trust, dignity, and accountability.



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