A Diagnostic Study on Maternity Allowance (MA) and Lactating Mothers Allowance (LMA) Programmes of Ministry of Women and Children Affairs
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Executive Summary

Bangladesh allocated, in 2016-2017 fiscal year, about 13.3% of its total budget (Tk. 452.3 billion) to social protection and empowerment programmes. The level of budget allocation to social safety net programmes indicates the commitment of Government of Bangladesh (GOB) in improving wellbeing of the disadvantaged population groups.

This report is based on a quick diagnostic study of two specific programs, the Maternity Allowance Programme for the Poor (MA) and the Allowances for working Lactating Mothers (LMA). Both these programmes are implemented through the Ministry of Woman and Child Affairs (MOWCA). Even though these programmes do not target the same population groups, the diagnostic study to compare and contrast these two programmes will be helpful for a number of reasons. First, both programmes target poor pregnant/lactating mothers and, therefore, the target demographic group is similar. Second, both MA and LMA intend to improve health and nutrition situation of mothers during pregnancy and after the delivery of the baby. Clearly, these programmes are very similar in nature with a number of broad common goals and outcomes. The diagnostic study should be able to indicate the issues and concerns with these programmes and whether or not reorganization of the programmes may help improve their efficiency and effectiveness.

Methodology

Focus of this study is to better understand the problems and concerns of MA and LMA programmes as designed and/or implemented. The analyses include (a) process of making policy directions and decisions, (b) processes and mechanisms of implementing the policy directions, (c) use of training and training materials and effectiveness of trainings, (d) financial resource availability, flow of resources and issues related to actual disbursement of funds, (e) targeting the beneficiaries and priority setting in the selection of beneficiaries, (f) issues and concerns with the administrative aspects of the programmes. The main purpose of the study is to identify ways to improve value-for-money for the programmes by identifying potential areas that may help improve economy, efficiency and effectiveness.

To understand the issues and concerns of the programmes, a mixed methodology was adopted by combining primary and secondary information. Following are the specific approaches used:

1. Obtaining and reviewing official manuals and documents related to the programmes, including financial information.
2. Interviewing government officials and other stakeholders at the central level to better understand how the programmes are being implemented and if significant gaps exist between official approach and the approach followed in practice.
3. Collecting, reviewing and synthesizing research reports, if any, on the evaluation of the programmes and analyzing the results to obtain information on various aspects of the programmes and their outcomes.
4. Focus group interviews with implementing agencies and officials at different levels - from district level to union level.
5. Focus group interviews of beneficiaries in different parts of the country.

After consultations with programme management and policy makers, six areas were selected for field visits and focus group discussions. Attempts were made to select areas where both MA and LMA were present. Dhaka district was chosen to interview trade associations in charge of implementing LMA among garment and textile industry workers. Following six districts were visited for the field study: (i) Dhaka (ii) Narayanganj (iii) Lalmonirhut (iv) Rangamati (v) Shatkira and (vi) Chandpur. To conduct the focus group surveys during the field visits, the study team developed an instrument or guideline for use during group discussions.
Maternity Allowance Programme (MA)

Maternity Allowance (MA) programme was introduced to provide financial assistance to poor pregnant women in rural Bangladesh in order to improve health and nutritional condition of both the mother and the baby. Through the training component of the programme, pregnant women are sensitized on a number of health and nutrition concerns of pregnancies and newborns, progression of pregnancy and danger signs, delivery of baby and other social developmental aspects. The programme identifies poor mothers at the local level in order to enroll a fixed number of poor women in the program each year. The number of new enrollees are pre-defined at the central level for each of the Unions. The programme currently provides an allowance of Tk. 500 per month to each enrollee and each beneficiary receives Tk. 12,000 under this programme over a two-year period.

To implement and monitor the programme, a number of committees were formed. A national steering committee with secretary, MOWCA, as the chair, is responsible for formulating policy and strategic directions. The committee includes members from other ministries like Finance, Health, Education, Social Welfare as well as representatives from Bureau of NGO affairs, Bangladesh NGO Foundation, a representative of beneficiaries of the programme, a NGO experienced with similar interventions. The implementation and monitoring committee is also based in MOWCA, headed by Director-General of Department of Women’s Affairs. The programme is supervised and implemented through District, Upazila and Union level committees. The Union Committee is in charge of identifying and enrolling the potential beneficiaries. Various committees formed to implement MA are shown in the figure below.

Lactating Mother Allowance (LMA) programme

Like the MA programme, LMA is also an income transfer initiative but this programme targets poor working women in urban Bangladesh. Poor working women pregnant and/or with small infants are eligible to participate in the programme, provided that a number of other eligibility conditions are satisfied. Women in this programme also receives an allowance of Tk. 500 per month for a total of 24 months. In LMA as well, poor working women can participate in the programme only once in their lifetime.
Although, operationally, the MA and LMA programmes are very similar, the objectives laid down for the programmes are not exactly the same. The figure below compares the objectives of these two programmes. The most important objectives of the programmes are common but there are some objectives that are specific to MA or LMA. However, it is not clear how these programme-specific objectives were selected. It is proposed that the programmes review the objectives of both the programmes to ensure that only the most relevant objectives are defined. For example, LMA should include improvement of child immunization as one of the objectives and MA can exclude objective related to dowry, divorce and child marriage.

For administrative convenience, the programme initially focused its activities in the geographic areas with relatively high concentration of women work-force. The garment and textile oriented factories belonging to Bangladesh Garment Manufacturers and Exporters Association (BGMEA) or Bangladesh Knitwear Manufacturers & Exporters Association (BKMEA) were given preference in recruiting the beneficiaries from the industrial sectors dominated by women workforce. Following entities are involved in the implementation of LMA: MOWCA, Directorate of Women Affairs, BGMEA, BKMEA and NGOs/CBOs contracted by the programme.

The LMA programme, like MA, has defined a number of committees for strategic direction and implementation/monitoring of programme activities. The committees and composition of committees are similar for both MA and LMA, excepting that LMA selection happens at the municipality level rather than in rural unions. The work-place based management committee (headed by District officer of Women's Affairs) verifies the information provided by the NGOs, CBOs or the employer through field visits, to review and finalize the list of potential beneficiaries. This committee is supposed to meet once a month to ensure full functioning of all operational aspects of the programme. In the upazila town based municipalities, upazila committees are in charge of selecting the beneficiaries. In the sadar upazilas of the district town based municipalities district committees are in charge of selecting the beneficiaries. In larger cities where BGMEA and BKMEA affiliated factories dominate, the Associations prepare the list of eligible women from among the workers of member-factories and then forward the lists to Directorate of Women Affairs for approval. They also ensure that the eligible women open bank accounts in their own names. Once the beneficiaries are selected, these organizations submit the names of selected women with their bank account numbers to the Directorate.

The enrollment criteria for LMA are quite similar to MA. Age at pregnancy cannot be less than 20 years in LMA as in the MA programme. Third or higher order pregnancies are not allowed to participate in LMA although some can participate in MA under very special circumstances. Income cut-off defined
for eligibility is Tk. 8,000 per month for formal employment (associated with BKMEA and BGMEA) and worker’s income is used in practice for selecting eligible women. For beneficiaries from district and upazila levels, who are not enrolled through BGMEA and BKMEA, the cut-off income is defined as Tk. 5,000 per month. Tk. 5,000 per month per household is a much more realistic low-income definition. This level of income is consistent with national and international poverty lines defined for Bangladesh. Household income of Tk. 1,500 per month used in MA is much lower than the official poverty line of the country.

Results

Coverage of Maternity Allowance Scheme since inception

This MA scheme started in 2007-2008 fiscal year and since then the programme expanded quite rapidly to become a large national programme. In the very first year, the programme targeted 62 districts of Bangladesh, almost the whole country, although the number of beneficiaries remained less than 100,000 for the first four years. In the current year, the target coverage is half a million women. The number of beneficiaries to be recruited in the country in a year is pre-fixed at the central level and the national target is used to define targets at district, upazila and union levels. The amount of allowance offered per month changed over the years. For the first two years, the monthly allowance was set at Tk. 300. Monthly allowance was increased to Tk. 350 per month from 2009-10 fiscal year, and then further increased to Tk. 500 from 2014-15. The amount of money needed to pay the maternity allowance to beneficiaries increased from Tk. 162 million in 2007-08 to Tk. 1,584 million in 2015-16, about 9.8 times of 2007-08 expenditures on allowance. It is interesting that in each and every year, the programme shows 100% enrollment, i.e., number of beneficiaries in a year exactly equaled to the number targeted.

To put the number of beneficiaries in perspective, it will be useful to estimate the total number of poor pregnant women in rural Bangladesh. Some parameters were used to estimate the number of poor pregnant women and lactating mothers. Rather than using Tk.1,500 as the cut-off income level per month, we have used PPP$1.9 per person per day as the poverty line. Based on secondary data, we assumed that 66% of Bangladesh population is rural. The method of deriving the number of pregnant women in rural areas is detailed in the report.

If the poverty line is around Tk. 5,500 per month per household (PPP $1.9 per person per day and assuming 3.5 members per household), total number of poor pregnant women in rural Bangladesh should be about 0.34 million. If we use the poverty definition used by the programme, number of eligible women should be about 90 thousand (using the income distribution pattern reported by the Bangladesh Income and Expenditure Survey of 2010). Therefore, the quotas defined by the programme for 2016-17 as well as for previous years are not consistent with the number of eligible women available in rural Bangladesh. The fact that enrollment targets were met every year, it implies that the programme did not use enrollment criteria strictly.

Budget of MA programme for the year 2016–2017

More than 94% of total budget is due to the allowances to be paid to the MA enrollees. The bank fee for transfer the money is relatively small, about 0.077% of total estimated expense or 0.08% of total allowance to be reimbursed to the MA participants. The service charge of NGOs/CBOs helping the programme is also quite low, about 2.76% of total budget of the programme. Training expenses, including the meetings for organizing the trainings, account for about 2.43% of total budget. The expenses associated with MA committee meetings at all levels, from center to the union level, has been estimated at Tk. 1,587,600.

In order to understand the total cost of the programme, estimates of personnel cost should also be added. This should not increase the administrative cost ratio significantly, especially because of the rapid expansion of the programme in recent years. The very low administrative cost, in most cases, is considered an indication of high degree of “economy” of the programme. In this case, however, “economy” may have been achieved at the cost of mis-targeting, not enrolling those who should be
enrolled in the programme and/or enrolling those who should not have been enrolled.

**Progress of Lactating Mother Allowance Scheme since inception**

Lactating Mother Allowance programme started in 2010-11 with 67,500 beneficiaries. During the first few years, number of beneficiaries enrolled increased gradually and by 2013-14 total number of beneficiaries reached 85,000. After that the enrollment in the program increased rapidly to become 180,300 by the year 2016-17.

Like the MA programme, the amount of money disbursed among LMA beneficiaries were exactly equal to the amount budgeted. A straightforward explanation could be that the programmes are successful in enrolling the target number of beneficiaries in all the years since inception and there is no loss to follow-up and no problem of non-participation. This is a very unlikely outcome and may indicate enrollment without following the enrollment criteria in a systematic manner.

Our calculations indicate that if formal sectors are targeted, the maximum eligible women would be 102 thousand in a year and since the target is significantly higher than 102 thousand, the programme must be enrolling women who are not in formal sector employment and/or not poor.

Field visits confirmed that the LMA programme is going beyond the formal work-force in urban areas. The programme has capped the number of enrollees from BGMEA and BKMEA affiliated factories to 14,400 each even though employment in BGMEA member factories are four times the employment in BKMEA factories. Therefore, LMA enrollment of 14,400 in BGMEA factories covers only 28% of eligible women while the eligible women in BKMEA should be only 11,200 even though the target for BKMEA is 14,400.

**Budget of LMA in 2016-2017**

In the current fiscal year, total budget allocation to LMA programme is Tk. 1,136.8 million and total number of beneficiaries is 180,300. The overall budget of the programme increased from 648.3 million in 2014-15 to Tk. 763.13 million in 2015-16 and to Tk. 1,136.8 million in 2016-17.

**Issues related to delayed release of funds at the central level**

Review of administrative documents identified long delay in the release of funds from the Ministry of Finance to MOWCA. The analysis of documents indicate that the delay was about 4.5 months during this current fiscal year. With this long delay in fund release, it will not be possible to pay the allowance to the beneficiaries on a timely basis. The payments to other stakeholders will also get delayed. It should be noted that further delay happens in the transfer of funds from upazila account to beneficiaries.

**Literature Review: MA and LMA programmes**

Jetha (Jetha, 2011) collected information from 350 beneficiaries and 350 controls in three upazilas of Lakshmipur District. A balanced sample was drawn for the analysis from each of the upazilas. The survey collected information from beneficiaries who received MA benefits during 2011. Among the beneficiaries, only 5% were from households with income less than Tk. 1,500 per month. More than 50% of beneficiaries belonged to households with income higher than Tk. 2,500. If income criterion is used, targeting efficiency is only 5%, i.e., only 5% of beneficiaries were from the target income class. If this was true for the MA programme in general, only 5,060 women from poor households were in the programme during 2011-12 implying high degree of mistargeting.

After propensity score matching between intervention and control groups, the study found that the MA allowance recipients were more likely to use antenatal care (ANC), more likely to use more than two ANC visits, and more likely to use post-natal care (PNC). The probability of birth at a clinic or hospital or skilled personnel attendance at birth were not significantly different from MA beneficiaries compared to similar controls. The study also found no effect of participation in MA on breast feeding prevalence and exclusive breastfeeding rate. In terms of knowledge of breastfeeding, participants were slightly better than the non-participants of MA programme.
Another study to evaluate the MA programme was carried out during 2011-13 and the report of the evaluation was published in December 2015. This study found that 2.6% of beneficiaries received benefits for their third pregnancies and 11.4% owned some land in addition to homestead, both should have disqualified the women from participation. Only 4.6% of MA participants knew that household income should be less than Tk. 1,500 per month, only 12% knew that the eligible households may not own any agricultural land. All MA participants surveyed mentioned that women selected were from households with monthly household income higher than Tk. 1,500.

Search of literature did not find any evaluation study specifically on LMA programme. Formal evaluation of LMA is urgently needed so that ways to make the programme more effective can be identified.

Results of the Qualitative Survey: Analysis of field visits

Functioning of the committees

The field visits found that the number of meetings held in a year (at district and upazila levels) was lower than the proposed numbers. Not meeting regularly may have affected the effectiveness and efficiency of the programmes.

Most committee members at district, upazila and union levels were not actively involved with the MA and LMA functions and most lacked knowledge about basic institutional structure and objectives of the programmes. Lack of knowledge by committee members about the organization of the programmes and its objectives may have negative effects on the programme.

In most areas, it was observed that union members and chairmen distribute the quota for a union among themselves to identify beneficiaries from their respective areas. They members and chairmen propose the names of potential beneficiaries. Distribution of beneficiary quota among members and chair without any checks and balances often lead to selection of beneficiaries based on political affiliation, kinship or other related criteria, not the formal enrollment criteria of the programmes.

For LMA, municipalities in practice select beneficiaries, despite the role of municipality administration is not clearly defined in the official manuals or documents. The implementation manual for LMA should be updated to define the functioning and roles of Municipality.

Selection of Beneficiaries

During the field visits, beneficiary groups were met and interviewed. Those who were present in the meetings appeared to be not poor and many were below the minimum age of 20 years. Discussions with beneficiary groups confirmed that the MA and LMA participants are not from poor households of the area. The ages of the mothers were also below 20 years when they became pregnant. Some beneficiaries mentioned that they have received allowance for third or even higher order pregnancies.

The meetings with LMA beneficiaries at district and upazila municipalities suggest that the women are not working women in the sense that they had no outside home employment. The programme was designed for urban working women, but rather than using work-status as a criterion, the programme selected relatively poor urban women who were pregnant.

Selection of lactating mothers varied from one area to another under LMA due to the vagueness in official manual on the highest age of the infant when a mother can be enrolled as a lactating mother. In some cases, mothers with children of more than one year of age were selected. This selection process is not consistent with the main objectives of LMA.

Use of Allowances

Since the allowances are paid for 24 months only and paid to beneficiaries in lump sum for six months or one year, recipients may not view it as increasing permanent income. Uncertainty associated with the payment and timing of payments makes the allowance a "windfall gain". This type of windfall gain
is often used by households for investment purposes so that transitory increase in income can be converted into increased flow of income in the future. Therefore, most women do not use the money to improve food and nutritional intake. Moreover, since the money is actually paid after the end of the pregnancy period and it is unlikely to have any effect on nutrient intake of pregnant women. Most women reported that they used the money to buy livestock, poultry birds or other capital items.

Mode of paying the allowances

A significant number of beneficiaries complained that paying the money through the bank branch located at the upazila level is not convenient. Opening the account and withdrawing money from the upazila level branch of the bank become very costly for beneficiaries. Most mothers mentioned that they would prefer to get money through banks because of the greater control they have on the money deposited in their accounts. However, they suggested that rather than using the upazila branch of the bank, the programmes should allow beneficiaries to choose the bank branch of their choice. Most beneficiaries mentioned that there are other bank branches in the same upazila, which are closer and/or more convenient for them to use.

The bank accounts opened by the programmes are defined as “short-term” accounts only for the duration of enrollment. The focus group discussions indicate that the beneficiaries were not given any cheques to withdraw funds at their convenience. When the money is transferred to the accounts, full amount is withdrawn and handed over to the beneficiaries. Since the bank accounts have been created, it will be much more efficient to allow the account holders to decide how much money they would like to withdraw and when it is required. This will also allow the beneficiaries to deposit money in the account, significantly improving use of banking system by rural women.

Training of beneficiaries

The programmes require that the selected NGOs and CBOs arrange training sessions for the beneficiaries from the beginning of programme enrollment. The field visits found that none of the beneficiaries received any training during pregnancy. All training sessions were organized after the delivery of the babies. In some cases, the selection of beneficiaries took long period of time, as high as six months or more. This delay in selecting the beneficiaries also made it impossible to organize training sessions for enrollees. Sometimes, the NGOs/CBOs are not ready to provide trainings even when the beneficiaries are enrolled in the programmes.

Most beneficiaries complained that they have to attend the training sessions with small babies and it becomes difficult to concentrate on training materials when taking care of the needs of the baby. Mothers have to travel to the training session locations with small babies and they considered it highly inconvenient.

In the focus group meetings, significant number of beneficiaries who attended the trainings reported that the trainings were not useful. The trainers were not knowledgeable in the subject-matter and were not well-prepared to offer the training. The trainers often had no formal preparation in maternal and child health issues and their formal educational attainment were quite low.

NGO and CBO Related Issues

Although large NGOs of Bangladesh are active in most rural and urban communities of Bangladesh, it appears that none of the larger NGOs were interested in working with the programmes, possibly due to low budget of the programmes for NGO/CBO activities. In some areas, the programmes have selected NGOs/CBOs that have no local presence. Since the NGO/CBO activities must be organized at the community level, not having local presence affected adversely the functions they are supposed to perform on a day-to-day basis.

The field visits observed that in all districts, multiple NGOs/CBOs were contracted by the programmes. If multiple NGOs/CBOs are selected, each of the entities becomes responsible only with a small number of beneficiaries, which probably affected the efficiency and effectiveness of the NGOs/CBOs in the area.
Because of the small size of the NGOs/CBOs, most did not have full-time trainers. Even though they have part-time or full-time trainers, they do not have relevant trainings and background to be effective trainers. In some NGOs/CBOs, the trainers were male and it became difficult for them to communicate effectively the maternal-child health related training materials with pregnant women and new mothers.

**Issues raised by BKMEA and BGMEA officials**

Interview with BGMEA officials suggest that the quota of beneficiaries allotted to them is too low and since they are unable to provide the benefit to all eligible women, it creates administrative issues for them. BGMEA suggested that the LMA programme should provide allowance to all the eligible women rather than arbitrarily setting a fixed number.

**Recommendations**

**Administrative Aspects**

Currently, the programmes have assigned government officials to become project directors on “additional task” assignment basis over and above their other regular functions. This system of using government officials with other responsibilities is not working. The programmes should have their own well-defined management team.

Inadequate budget for monitoring and evaluation of the programmes has been found to be an important concern. Without better monitoring and evaluation system in place, it will not be possible to improve targeting efficiency of the programmes.

Another significant concern is the lack of administrative data and little or no coordination among different levels (central, district and upazila) in terms of selection of beneficiaries and day to day operations of the programmes. Lack of programme-related information on a timely basis hampers proper functioning of the programmes. It is important to develop a good information system linking all levels and stakeholders.

The timeliness of flow of funds is also an important concern. The report has identified some important sources of delay and the programmes should address the underlying causes of the delays to ensure that the funds become available to the programmes on a timely basis. Timeliness will require improvements at the central level, i.e., reducing the lag-time between acceptance of national budget and publication of annual development plan and the subsequent approval process for transferring funds to MOWCA. Another long delay happens at the local level (upazila level) due to delayed selection of beneficiaries and/or delay in administrative approvals to transfer the funds to the beneficiary accounts from the “mother accounts”.

**Recalculating the budget needs**

Even though the MA programme is basically a targeted “income transfer” initiative, the programme needs to identify and enroll beneficiaries, monitor the progress of activities including trainings offered to mothers. To ensure that all the administrative functions can be carried out, adequate budget must be allotted. The discussions with stakeholders and analysis of budget information suggest that effective performance of programme will require involvement of a director at the center at 30% effort level, half time of a programme officer and office assistant and a full time office helper. At the central level, personnel expenses for these administrative activities becomes Tk. 871 thousand for 2016-17. The programme needs the services of one supervisor cum information officer per district (64 districts) and per upazila (426 upazilas). These additional personnel will cost about Tk.176,400 thousand per year. Total personnel expenses of these administrative positions becomes Tk.177,271 thousand per year.

The current level of payment of Tk.175 per beneficiary per year, which is too low to attract relatively better managed NGOs. To recalculate the service fee of the NGO/CBO, we have assumed that the fee per beneficiary will be Tk. 475 and we have used the target population of 2016-17 to estimate the total service related expenses.
The estimated total budget in order to improve the effectiveness of the MA programme should increase to about Tk. 3,592 million from the current level of Tk. 3,170 million. Therefore, total budget will increase by about 13.3% if we allow increased service fee for NGO/CBO and additional personnel and transportation expenses. The ratio of allowance payment to total budget in the proposed budget declines to 83.5% from the current 94.6%.

**Estimation of Eligible Beneficiaries**

The targeted beneficiaries of the MA programme for the year 2016-17 appears to be too high, higher than the number of poor pregnant women and lactating mothers with infants in the country. This indicates the need for making a proper estimate of the number of poor pregnant women in the country and the appropriate mechanism of identifying the beneficiaries. It is suggested that the future reform initiatives should address this issue.

**Beneficiary Selection and Eligibility Criteria**

To ensure that all poor pregnant women are given the opportunity to participate in the programme, beneficiaries should be selected twice in a year rather than once. Selecting women who are pregnant in July excludes about 25% of eligible women.

The programme may consider to effective involvement of field level staff of other Ministries, like MOHFW in the identification and selection of potential beneficiaries by providing representation of such ministries in the appropriate Committees. Involving the field level staff of MoHFW will have the advantage as they already work with pregnant women and lactating mothers in the local communities. Involving them may also improve targeting efficiency.

Selection of beneficiaries by BGMEA and BKMEA should be made uniform. Quota allocated to BGMEA and BKMEA should be proportional to the number of female eligible workers under these two associations. In the current system, the quota to BKMEA appears to be higher than what they need and the quota for BGMEA is significantly lower.

Since income is a very difficult criterion to verify, it is proposed that the eligibility criteria be defined in terms of a number of directly observable proxies of low income. Alternative proxy measures of poverty being used by various NGOs in Bangladesh should be reviewed and the programme should identify the measures that appear more relevant for programme purposes. Housing quality related proxy measures may be a good alternative to income cut-off level.

At the union level, the union council (Union Parishad) should prepare a list of all households with their poverty status. This list can be combined with the list of women pregnant prepared or to be prepared by local staff of MOHFW. Once the lists become available, MA or any other safety net programmes can use the list to identify eligible individuals.

The quota determination system should be rationalized and/or updated. Arbitrary distribution of quotas to districts and upazilas create inter-regional disparities when local poverty rates vary considerably.

**Paying beneficiaries**

Beneficiaries should be given the opportunity of receiving the allowances by various modes of payment and they can select the mode of payment they would prefer. Frequency of paying allowance to beneficiaries should increase to every month or every other month from the current official system of paying them once in six months.

Amount of payment may be increased to improve quality of life of poor women. The allowance should be approximately equal to the poverty gap of poorest 20% of beneficiaries to ensure that almost all beneficiaries will have income above the poverty line after the transfer of allowances.
Role of NGO and CBO

The value added by NGOs or CBOs to the programme has been very low. The program may consider involving government officials of the relevant departments in training along with the NGOs / CBOs. These functions can be incorporated within the administrative structure of the programme.

Family Welfare Assistants (FWAs) and Family Welfare Visitors (FWVs) appointed through the MOHFW may be used to identify the poor pregnant women. They can help women to apply for participation in the programmes.

The upazila women affair office, FWAs/FWVs and other local level officials may be used for providing trainings to mothers on maternal and child health issues.

Updating Implementation Manuals

Currently the beneficiaries are being selected by Union Parishad (UP)/municipality, which may create biases in selection because of UP or municipality members’ political involvement and interests in the area. Government officials at local level should be in charge of finalizing the list of beneficiaries at union/municipality level.

Women members of UP/municipality should be in charge of preliminary selection of beneficiaries. This will avoid conflicts with male members or councilors.

The LMA implementation manual should be updated by providing clear definition of the maximum age limit of the baby and incorporating the roles of district committee and municipality.

Need for effective Management Information System (MIS)

The programme needs a beneficiary database with a well-functioning MIS that can be used to analyse, monitor and evaluate the programme activities and outcomes. The MIS will also help in improving the targeting efficiency of the programme and facilitate to implement a modern payment system.

Periodic Evaluation

Significant mis-targeting of beneficiaries happens in both MA and LMA programmes. There is no formal evaluation of LMA since its inception and little is known about its efficiency and effectiveness. Field level observations suggest that targeting efficiency of LMA is also quite poor. It is important to conduct periodic evaluations of LMA programme to identify the major bottlenecks of the system and potential effects of the programme on beneficiaries, their family members, employers and local communities.

Possible Merger of MA and LMA

The only difference between MA and LMA programmes in its current form is that MA targets the rural poor women while the LMA targets urban poor working women. The requirement, that the participants of LMA should only be working-women is not being used in actual practice. Thus, in effect the two programmes are very similar in terms of targeted beneficiaries. It is therefore suggested that the future reform initiatives should explore the possibility merging the two programs. Such merger is likely to improve efficiency of the system because of economies of scale and uniformity of procedures leading to a more cost-efficient management of the programme.

Coordination with DSF – MHVS of the MoHFW

Due to rapid expansion of the MA programme, all poor pregnant women with first or second pregnancies will be targeted by the programme from the current fiscal year. Therefore, Demand Side Financing Maternal Health Voucher Scheme (DSF-MHVS) of the Ministry of Health and Family Welfare and the MA programme participants may overlap, if targeting is done correctly. In such circumstances, it is important to examine whether the DSF mechanism is more effective in improving health status of mother and children than the MA programme and how both the programmes can be coordinated so that they complement each other. It is suggested that the future reform agenda should include this issue.
**Future Reforms and Way Forward**

A dissemination workshop on the findings and recommendations of the diagnostic study was held at the SPFMS project office which was participated by all key stake holders including officials from Finance Division, MoWCA and MoHFW. The workshop agreed in general terms with the findings and recommendations of the report. Minutes of the dissemination workshop are annexed to this report. The workshop also identified issues for further reform and reached to a consensus on way forward on the MA / LMA.

As a way forward, the workshop suggested that a costed reform plan be developed for the two programmes by the SPFMS project to carry forward the implementation of the recommendations made by the diagnostic study.
Background

Budget allocation for MA and LMA

In 2016-17 budget year Government of Bangladesh allocated $37.5 million to Maternity allowance (MA) programmes and another $13.5 million to Allowance for Lactating Mothers (LMA). The LMA started in 2010-11 with a modest allocation of about $3.5 million (Taka 283.5 million) covering 67,500 working poor mothers in urban areas. By 2016-17, the number of beneficiaries in the LMA programme is expected to reach 180,300. The MA programme started in 2007-08 with allocation of $2.5 million and providing allowance to about 45,000 beneficiaries. In 2016-17, the number of beneficiaries is expected to reach half a million.

In 2016-17 fiscal year, Bangladesh Budgeted about Tk. 452.3 billion ($5.65 billion) to social protection and empowerment programmes. This represents about 13.3% of total budget and 2.3% of GDP of the country. Budget allocation to direct social protection programmes (as defined by the Government of Bangladesh) is about $4.13 billion, 73% of total budget for social protection and empowerment initiatives. The level of budget allocation to social safety net programmes indicates the commitment of Government of Bangladesh (GOB) in improving wellbeing of the disadvantaged population groups. However, it appears that many of the social safety net programs were adopted based on the perceived degree of disadvantage faced by various population groups and programmes were designed to address the immediate needs and concerns. For example, general relief activities, livelihood improvements of tea garden workers, assistance to patients with specific chronic medical conditions may have been adopted on the basis of needs. This approach of adopting programmes, although helpful in addressing needs of population groups found to be disadvantaged in the short-run, runs the risk of duplicating the activities already being carried out by another intervention. A comprehensive evaluation of all existing social protection programmes will help rationalize the interventions to improve overall efficiency and effectiveness of the programmes. Some of the independent social safety net programmes overlap quite significantly and it is likely that the GOB can improve efficiency by combining these programs. In other words, value-for-money (VfM) in social safety net space can be improved by identifying the potential candidates of economies of scope.

Identifying the programmes that may be combined either to achieve economies of scale (same or similar target group but with higher scale of operation) or economies of scope (dissimilar target group but similar intervention types which may justify combining them into one programme) requires evaluation of various existing interventions. As part of this process, a number of programmes have already been reviewed. This report presents the results of a quick diagnostic study of two specific programs, the Maternity Allowance Programme for the Poor (MA) and the Allowances for Working Lactating Mothers (LMA). Even though these two programmes do not target the same group, conducting the diagnostic study to compare and contrast these two programmes will be helpful for a number of reasons. First, both targets poor pregnant women or new mothers and therefore, the target demographic group is very similar. Second, both these programmes have the objective of improving health and nutrition status of mothers during pregnancy and after the delivery of the baby. Therefore, these programmes are very similar in nature with a number of common goals and outcomes. The diagnostic study should be able to indicate the issues and concerns with these programmes and whether or not reorganization of the programme implementation will improve their efficiency and effectiveness.
Methodology of the Diagnostic Study

Focus of this study is to better understand the problems and concerns of the MA and LMA programmes as designed and/or implemented. The analysis should include (a) process of making policy directions and decisions, (b) process of implementing the policy directions and mechanisms of implementing the programmes, (c) use of training and training materials and effectiveness of trainings, (d) financial resources available for the programmes, flow of resources and issues related to actual disbursement of funds, (e) targeting the beneficiaries and priority setting in the selection of beneficiaries (as the number of beneficiaries to be enrolled is fixed for a year, the programmes must devise a system of identifying who among the eligible will be enrolled), (f) issues and concerns with the administrative aspects of the programmes. The main purpose of the diagnostic study would be to identify ways to improve value-for-money for the programmes by identifying potential areas of improvements to enhance economy, efficiency and effectiveness. Economy can be improved by producing the outputs and outcomes of the programmes at a lower cost. Efficiency implies producing the maximum level of outputs that can be produced by using the resources being used. Finally, evaluation of effectiveness requires identifying degree to which the intended results were obtained. The aspects of the programme to be evaluated by the diagnostic study should be able to indicate how to enhance economy, efficiency and effectiveness for achieving greater VfM.

This study did not conduct any field level quantitative survey to collect information from beneficiaries or from individuals involved with the programmes. To understand the issues and concerns faced by the programmes, a mixed methodology was adopted by combining primary and secondary information. Following are the approaches used to collect information:

1. Obtaining and reviewing official manuals and documents related to the programmes, including financial information.
2. Interviewing government officials and other stakeholders at the central level to better understand how the programmes are actually being implemented and if there are gaps between official approach and approach followed in practice.
3. Collecting, reviewing and synthesizing research reports, if any, on the evaluation of the programmes and analyzing the results to obtain information on various aspects of the programmes and their outcomes.
4. Focus group interviews with implementing agencies and officials at different levels – from district level to union level.
5. Focus group interviews of beneficiaries in different parts of the country.

Since the programmes are nation-wide, it was considered important to conduct the focus group discussions in different parts of the country. After consultations with programme management and policy makers, six areas were selected representing different geographic locations of the country. The areas were not chosen using any programme-specific indicators. However, attempts were made to select areas where both MA and LMA were present. Dhaka district was chosen so that the field team will be able to interview trade associations in charge of implementing LMA among garment and textile industry workers. Map 1 shows the location of the districts chosen for the field visits. The districts chosen for the qualitative information gathering are:

(i) Dhaka  (ii) Narayanganj  (iii) Lalmonirhut  (iv) Rangamati  (v) Shatkhira and (vi) Chandpur.
To conduct the focus group discussions during the field visits, the study team developed an instrument or guideline in order to ensure collection of relevant information. The guideline has been reproduced in Annex A of the report. The checklist or the instrument consists of a number of sections to guide the researchers or interviewers in the process of information collection. Section I of the instrument was designed to collect information on MA. This section has four sub-sections, each of which relates to different levels and stakeholders of the programme. Section II of the checklist is similar to section I but it focuses on the LMA programme, again at different levels of programme implementation. Section III deals with the district level activities including the roles of NGOs and CBOs in practice.

The checklist or instrument was used to interview programme planners and decision makers at central and district levels as well as programme managers and implementers at the central, district, upazila and union levels. The instrument was also used during the meetings with programme implementers at the community level (participating NGO or CBO; other programme implementers at the municipality level for LMA). A number of beneficiaries and non-beneficiaries of the programmes were also interviewed.
Official documents and manuals were used to understand the objectives, organization and official eligibility criteria of the programmes. As expected, eligibility criteria changed over the years and this report has used the most recent eligibility criteria. The allowance given to mothers have also changed over the years and the report has indicated the years in which the changes became effective.
Maternity Allowance Programme

Maternity Allowance (MA) programme was introduced to provide financial assistance to poor pregnant women in rural Bangladesh in order to improve health and nutritional condition of both the mother and the baby. Through the training component of the programme, pregnant women are sensitized on a number of health and nutrition concerns of pregnancies and newborns, progression of pregnancy and danger signs, delivery of baby and other social developmental aspects. The programme identifies poor mothers at the local level in order to enroll a fixed number of poor women in the program each year. The number of new enrollees are pre-defined by the central authority for each of the Unions of the programme areas. The programme currently provides an allowance of Tk. 500 per month to each woman and the allowance continues for a total of 24 months implying that each beneficiary receives Tk. 12,000 under this programme. Details of programme objectives and the process of implementing the programme are discussed in the following sections.

Objectives of MA

The Maternity Allowance (MA) programme was first adopted in 2005 as an experimental scheme by a NGO in Bangladesh which was later adopted by the Government of Bangladesh as a national programme (Jetha, 2011). The principal objectives of the MA programme, according to the Implementation Policy document of the Ministry of Women and Child Affairs (MOWCA), are: (i) to reduce maternal and infant mortality for poor households consistent with the MDG and PRSP objectives, (ii) to increase the rate of breastfeeding, (iii) to improve nutritional intake during pregnancy, (iv) to increase utilization of delivery and post-delivery care, (v) to improve child immunization rate and adoption of family planning practices, (vi) to reduce effectively the practice of dowry, divorce and child marriage, (vii) to encourage birth registration and (viii) to encourage registration of marriage. Currently, the geographic coverage of the programme is whole rural Bangladesh. Directorate of Women’s Affairs of MOWCA is in charge of implementing the programme.

Given that the programme is mainly an income transfer mechanism with some training component, the stated objectives appear to be too comprehensive and unlikely to be affected by the programme. With proper trainings, the programme should be able to improve maternal and child health, utilization of maternal and child health services, birth registration of babies, etc. It is unlikely, however, that the programme can significantly affect dowry, divorce and child marriage. In rural Bangladesh, programme beneficiaries at the start of enrollment are likely to be already married and therefore, the programme will not be able to influence directly the dowry arrangements agreed upon at the time of marriage. Similarly, programme will probably have little or no effect on divorce and child marriage.

Process of Implementing the Program

To implement and monitor the programme, a number of committees were formed. A national steering committee with secretary, MOWCA, as the chair, is responsible for formulating policy and strategic directions. The committee includes members from other ministries like Finance, Health, Education, Social Welfare as well as representatives from Bureau of NGO affairs, Bangladesh NGO Foundation, a representative of beneficiaries of the programme, a NGO experienced with similar interventions. The committee directly involved with MA implementation and monitoring is also based in MOWCA, headed by Director-General of Department of Women’s Affairs. The programme is supervised and implemented through District, Upazila and Union level committees. The Union Committee is in charge of identifying and enrolling the potential beneficiaries of the programme. Eight-member Union Committee includes three from Union Council (including the Union Council Chair), one NGO representative, one school teacher and three other government officials from different ministries appointed at the Union level.

The Union level committee is responsible for (i) local survey and data collection on pregnancy status of women in the area, (ii) disseminating information on MA eligibility and inviting eligible women to show up for initial screenings on a specific day (in July) in a specific central location, (iii) to collect informational materials on pregnancy from Upazila family planning and health officers for
distribution among pregnant women, (iv) verification of the information collected through initial screenings and help in completing the application forms for mothers determined to be eligible and forwarding the applications to District and Upazila committees, and (v) dealing with any complaints dealing with the selection of beneficiaries. The hierarchical committees are listed in Figure 1.

**Figure 1: Maternity Allowance Programme Committees with Committee Leadership**

- **National Steering Committee**
  - Chaired by Secretary, MOWCA
  - Member Secretary: DG

- **Implementation and Monitoring Committee**
  - Chaired by DG
  - Member Secretary: Assistant Director, DG

- **District Committee**
  - Chaired by DC
  - Member Secretary: District Woman Affairs Officer

- **Upazila Committee**
  - Chaired by UNO
  - Member Secretary: Upazila Woman Affairs Officer

- **Union Committee**
  - Chaired by UP Chairman
  - Member Secretary: UP Secretary

Another important aspect of MA at the local level is the selection of the NGO for the actual implementation of the programme. The NGOs are selected by the Implementation and Monitoring Committee at the Central level (Directorate of Women’s Affairs). This committee is supposed to meet at least four times in a year to ensure smooth implementation of the programme. The participating NGOs are responsible for preparing the list of pregnant women with a priority register, keep in contact with beneficiaries on a regular basis, help the programme to distribute the allowance money to women selected by the programme, provide assistance in obtaining marriage and birth registrations, encourage utilization of antenatal, postnatal, family planning, breastfeeding and nutritional services.

A number of conditions must be met by an NGO to be eligible to participate in the MA programme. The conditions listed in official manuals are: (i) the NGO must have at least five years of experience in the geographic area in carrying out maternal/child health and nutrition activities or other social development programmes, (ii) must be an officially registered NGO, (iii) has satisfactory financial report and audit for the previous three years, (iv) has experience in working at the community level, (v) NGO must have office at District and Upazila level with skilled field workers at Upazila or union level, (vi) has experience in working with government and local administration in development activities, (vii) NGO able to offer matching funds will get preference, (viii) NGOs with previous involvement with MA or similar programmes will get preference. It will be important to evaluate how the selection of NGOs actually works in practice, given that many of the information required will have to come from the union level but union level committees appear to have no direct involvement with the selection process.

If NGOs are not present in an area, the programme selects Community Based Organizations (CBOs) for participation. The preconditions defined by official policy document are: the CBOs must be registered with the Directorate of Women’s Affairs, must be willing to work in the area on maternal/child health and nutrition activities, must have satisfactory financial report and audit report for the previous three years. Official policy indicates that CBOs with experience in working at the local level will be given preference and they must demonstrate willingness to work diligently and sincerely at Upazila and
Union levels. After being selected the CBO must submit the list of workers to Upazila Woman Affairs office within a week. CBOs previously involved with MA or other similar programmes are given preference in selection.

**Beneficiary Selection and Eligibility Criteria**

Eligibility conditions for the MA programme, as defined by the programme documents, is shown in Figure 2. Since the MA programme targets rural areas, only the poor pregnant women living in targeted areas of the country will be eligible. From the figure, it is clear that the eligibility criteria for enrollment in MA are quite complex and information needs to determine eligibility is high, especially for decision-makers at the lower level administrative units of the country. For example, the Union level committee needs to determine that the woman is pregnant at the time of initial screening in July, she is not less than 20-year old and her pregnancy is not third or higher order pregnancy (unless there was a fetal death or child mortality within two years for the first or second pregnancy). Once these three conditions are satisfied (first or second pregnancy, age 20 years or older, pregnant at the time of initial screening), the pregnant woman must satisfy two additional conditions out of four listed in the official documents for determining eligibility. These four additional conditions are: monthly household income less than Tk. 1,500, woman disabled, does not own any land except for the homestead if any land is owned, does not own any agricultural land or pond for fish culture. Therefore, monthly income less than Tk. 1,500 is not an essential condition for enrollment in the MA programme. A pregnant woman can get enrolled in the program if the family does not own any land other than homestead and does not have agricultural land or pond for fish culture. Since the number of women selected for enrollment in a Union may be less (or more) than the number found to be eligible, the official implementation manual indicates that poorer women among all eligible women will be given preference. Similarly, disabled mothers will get preference over other relatively poor pregnant women.

**Figure 2: Schematic Diagram of Eligibility Criteria of MA Programme**

- **First or second pregnancy**
  - Age of woman >=20 years
  - Total monthly income < Tk. 1,500; no land ownership other than homestead; mother disabled (Any two)
  - Eligible to participate in MA

- **Third order pregnancy**
  - Age less than 20 years
  - Fetal death or death within two years of the first or second pregnancy
  - Total monthly income < Tk. 1,500; no land ownership other than homestead; mother disabled (Any two)
  - Eligible to participate in MA

- **Order of pregnancy higher than 3**
  - No fetal death or child death for first or second pregnancies
  - Monthly income < Tk. 1,500; owns agricultural land or pond for fish culture
  - Not eligible for MA
Lactating Mother Allowance (LMA) programme

Like the MA programme, LMA is also an income transfer initiative but this programme targets poor working women in urban Bangladesh. Poor working women pregnant and/or with small infants are eligible to participate in the programme, provided a number of other eligibility conditions are satisfied. Women in this programme also receives an allowance of Tk. 500 per month for a total of 24 months. Like the MA, poor working women can participate only once in this programme in their lifetime. More details about the programme objectives and implementation processes are described in the sections below.

Objectives of LMA

The purpose of LMA is similar to the objectives of MA mentioned above but unlike the MA programme, this scheme targets poor working women in urban areas to help improve health and nutrition of mothers and children. The goals of LMA programme, as stated in official documents, are: (i) to reduce maternal and infant death rates, (ii) to increase rate of breastfeeding, (iii) to improve utilization of ANC, delivery and PNC, (iv) increase adoption of family planning, (v) to enhance safe environment and living conditions, (vi) to improve standard of living, (vii) to provide nutrition assistance to mothers.

Although, operationally, the MA and LMA programmes are very similar, the objectives laid down for the programmes are not exactly the same. Figure 3 compares the objectives of these two programmes. Some of the objectives are common to both the programmes. However, few objectives appear to be not directly related with the allowances offered or trainings provided. It is important to review the objectives of both the programmes to ensure that only the most relevant objectives are used to guide the programmes. For example, LMA should include improvement of child immunization as one of the objectives and MA can exclude the objective related to dowry, divorce and child marriage.

**Figure 3: Comparison of the Objectives of MA and LMA Programmes**

- LMA
  - Improve utilization of ANC
  - Enhance safe environment and living conditions
  - Improve standard of living

- Common to both
  - Reduce maternal and infant mortality
  - Increase rate of breastfeeding
  - Increase utilization of delivery and PNC services
  - Increase adoption of family planning
  - Provide nutrition assistance to mothers/improve nutritional intake

- MA
  - Improve child immunization rate
  - Reduce effectively the practice of dowry, divorce and child marriage
  - Encourage birth registration
  - Encourage registration of marriage

Process of Implementing LMA

For administrative convenience, the programme initially focused its activities in the geographic areas with relatively high concentration of women work-force. The garment and textile oriented factories belonging to Bangladesh Garment Manufacturers and Exporters Association (BGMEA) or Bangladesh Knitwear Manufacturers & Exporters Association (BKMEA) were given preference in recruiting the beneficiaries from the industrial sectors dominated by women workforce. Following entities are currently involved in the implementation of the programme: Ministry of Women and Children Affairs, Directorate of Women Affairs, BGMEA, BKMEA and NGOs/CBOs contracted by the programme.
Overall policies and procedures for implementation of the programme are developed by a national steering committee with Secretary, Ministry of Woman and Child Affairs (MOWCA) as the chair and General Director, Directorate of Women’s Affairs, as the co-chair. The steering committee is in charge of developing policy directions and procedures for the implementation of the programme, to set the number of total beneficiaries to be reached each year with the allowance amount per woman, to approve the area and list of organizations for targeting the lactating mothers, to coordinate the activities of the programme with other similar programmes of the government, to define the method of selecting NGOs and CBOs and defining their activities, to approve the annual plan of the programme and the budget, etc. This committee is supposed to meet at least twice a year to carry out its functions and responsibilities.

Like the MA programme, the LMA programme also has an implementation and monitoring committee headed by the Director General of Directorate of Women’s Affairs. This committee is supposed to meet six times in a year to approve the final list of beneficiaries, to select NGOs and CBOs to be involved with the LMA activities, to ensure distribution mechanism and actual disbursement of allowances. The work-place based management committee (headed by District officer of Women’s Affairs) verifies through field visits the information provided by the NGOs, CBOs or the employers, and then review and finalize the list of potential beneficiaries with help from NGOs, CBOs and employers. This committee is supposed to meet once a month to ensure full functioning of all operational aspects of the programme. Upazila committees are in charge of selecting the beneficiaries. In larger cities where BGMEA and BKMEA affiliated factories dominate, these Associations prepare the list of eligible women from among the workers in their factories. The Associations then forward the lists to the Directorate of Women Affairs for approval. They also ensure that the eligible women open bank accounts in their own names. Once the beneficiaries are selected, these organizations submit the names of selected women with their bank account numbers to the Directorate. BGMEA and BKMEA are also required to setup training centres and organize at least two days of training sessions (three hours each day) per month. For enrollees not from BGMEA/ BKMEA member factories, contracted NGOs or CBOs provide assistance in the selection of beneficiaries. The NGO/CBOs also prepare the training schedule and indicate the locations and day/time of the trainings. Training locations and times must be convenient for the beneficiaries of the programme. The NGOs/CBOs are also required to maintain register of beneficiaries present in each of the training sessions.

**Identification of Beneficiaries and Enrollment Criteria**

The criteria for enrolling the beneficiaries in the LMA programme appear to be simpler than those used for enrolling the MA beneficiaries. For example, in the MA programme, in theory, income is one possible enrollment criteria among few others implying that some beneficiaries may be selected with household income higher than the cut-off level of income. For LMA, income appears to be the most important criterion and the system of beneficiary selection does not allow exceptions due to lack of land ownership or other productive assets although the official rules mention that the woman should not have other sources of income. It is not clear if having another source of income will automatically disqualify the woman from enrolling in the programme.

The criteria for recruiting beneficiaries in the LMA programme is shown in Figure 4. Like MA, this is also one-time benefit offered to mothers for first or second pregnancies. Age at pregnancy cannot be less than 20 years. Third or higher order pregnancies are not allowed to participate in LMA but can participate in MA under some very special circumstances. Income cut-off defined for eligibility is Tk. 8,000 per month for formal production units (associated with BKMEA and BGMEA). This level of income is almost the same as the GDP per capita of Bangladesh ($1,200 per capita per year). The official document is not clear whether the income cut-off refers to the income of the woman alone or aggregate household income but in practice income of worker is used for selecting beneficiaries. For beneficiaries from district and upazila levels (not enrolled through BGMEA and BKMEA), the cut-off income is defined as Tk. 5,000 per month. Tk. 5,000 per month per household is a much more realistic income cut-off to identify “poor beneficiaries”; this level is consistent with national and international poverty lines defined for Bangladesh. Household income of Tk. 1,500 per month is much
lower than the poverty lines defined for the country.

**Figure 4: Eligibility Criteria for enrolling beneficiaries in the LMA Programme**

The programme is supposed to advertise recruitment of beneficiaries through media or other modes of dissemination. Potential beneficiaries may submit application using a prescribed form and submitting the completed forms to city corporations and municipalities. The beneficiaries are selected by the District and Upazila committees outside the city corporation areas. The money to pay the allowances are transferred to “mother accounts” held by the officials of Directorate of Women Affairs at the district or upazila level. Individual beneficiary accounts are also opened in the same bank in which the “mother account” is held. From the central level, money for payment of allowances is transferred to the mother accounts and then from the mother account to individual accounts. Government banks are used to transfer the money and the mother accounts may be opened in Agroni, Sonali and Janata banks. For the beneficiaries recruited through BGMEA or BKMEA, the money is transferred directly to individual accounts from the City office.
Some Results Based On National Data

Coverage of Maternity Allowance Scheme since inception

This MA scheme of GOB started in 2007-2008 fiscal year and since then the programme has expanded quite rapidly to become a large national programme. In the very first year, the programme targeted 62 districts of Bangladesh, almost the whole country, although the number of beneficiaries remained less than 100,000 for the first four years. Table 1 below shows the coverage of MA scheme in Bangladesh by year. In the current year, the coverage is supposed to reach half a million women. The number of beneficiaries to be recruited in the country in a year is pre-fixed by the central level and the national target is used to define targets at district, upazila and union levels. Within a district, all unions are assigned a specific target number. Since the programme provides the allowance to selected beneficiaries for two years, in any particular year some of the beneficiaries are new recruits while others continue in the programme from the previous year (excepting 2007-2008, the first year of the programme, when all the beneficiaries were new). Since we have information on total number of beneficiaries per year from the very first year of the programme, it is possible to derive the number of new beneficiaries and number of continuing beneficiaries for each of the subsequent years (see table 1 below). For example, in the second year of the programme (2008-09), 45,000 beneficiaries recruited in the first year will continue in the second year as continuing beneficiaries. Since total beneficiaries in the second year was 60,000, the programme must have enrolled 15,000 new beneficiaries in the second year (as 45,000+15,000 equals 60,000). The amount of allowance offered per month also changed over the years. For the first two years, the monthly allowance was set at Tk. 300. Monthly allowance was increased to Tk. 350 per month from 2009-10 fiscal year and then further increased to Tk. 500 from 2014-15. Table 1 also shows the changes in allowance over the last 10 years.

<table>
<thead>
<tr>
<th>Year</th>
<th>Coverage of MA programme</th>
<th># of Districts</th>
<th># of Upazilas</th>
<th># of Unions</th>
<th># of beneficiaries</th>
<th>Estimated continuations</th>
<th>Estimated New</th>
<th>Monthly allowance (Taka)</th>
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<tr>
<td>2007-08</td>
<td></td>
<td>62</td>
<td>335</td>
<td>3000</td>
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<td></td>
<td>64</td>
<td>437</td>
<td>4000</td>
<td>60,000</td>
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<td>2009-10</td>
<td></td>
<td>64</td>
<td>481</td>
<td>4495</td>
<td>80,000</td>
<td>15,000</td>
<td>65,000</td>
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<td>2011-12</td>
<td></td>
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<td>484</td>
<td>4502</td>
<td>101,200</td>
<td>23,000</td>
<td>78,200</td>
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<td></td>
<td>64</td>
<td>485</td>
<td>4535</td>
<td>101,200</td>
<td>78,200</td>
<td>23,000</td>
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<td>4546</td>
<td>116,380</td>
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<td></td>
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<td>4547</td>
<td>220,000</td>
<td>93,380</td>
<td>126,620</td>
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<td>137,380</td>
<td>362,620</td>
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</table>

Figure 5 shows the number of new beneficiaries and number of continuing beneficiaries by year. Since the total number of beneficiaries are fixed centrally for each of the years, new beneficiaries fluctuates depending on the number of continuing beneficiaries.
Since the number of beneficiaries are fixed for a specific year, amount of money needed to pay the maternity allowance can easily be calculated. Total amount of money needed to pay the beneficiaries the monthly allowance increased from Tk. 162 million in 2007-08 to Tk. 1,584 million in 2015-16, about 9.8 times of 2007-08 expenditures on allowance. The increase in the value of total allowance from 2007-08 to 2015-16 (Tk. 1,422 million) can be decomposed into three components: change in allowance due to change in the number of beneficiaries alone (without changing the amount of allowance per year per woman), change due to change in the allowance per woman per year and change due to changes in beneficiaries and changes in value of allowance both.\(^1\) About 55.4% change in total value of allowance was due to increase in the number of beneficiaries alone, 7.6% due to increase in allowance per woman and the remaining 37% was due to joint effect of allowance per woman and number of beneficiaries, although number of beneficiaries explains a large part of this 37% increase.

To put the number of beneficiaries in perspective, it will be useful to estimate the total number of poor pregnant women in rural Bangladesh. Table 2 shows the calculations for deriving the number of poor pregnant women in Bangladesh using PPP$1.9 per person per day as the poverty line. About 66% of Bangladesh population is rural (according to World Bank data) and in rural areas 5.3% of women are pregnant at any point in time (National Institute of Population Research and Training (NIPORT), Mitra and Associates, and ICF International, March 2016). Since MA programme enrolls only the women who are pregnant at a certain point in time in the year, the point estimate of proportion of women pregnant should be used to predict the number of poor women pregnant in rural Bangladesh in 2017. However, pregnancy rate is higher among poor women. In the DHS survey, 6.6% of women in the poorest quintile were pregnant at the time of the survey. Using the ratio of pregnancy rate of lowest quintile to average rate of Bangladesh, percent of poor rural women pregnant was derived (see line 5 of the table). Estimated population of Bangladesh in 2017 has been reported as 164.5 million of which 108.6 million live in rural areas. World Bank also reported that the percent of population below the poverty line of $1.9 per day per person in 2016 was 12.9%. Poverty rate is higher in rural areas and therefore, using the national poverty rate will underestimate the number of poor in rural areas. To estimate the rural poverty rate in 2016, the ratio of rural poverty and national poverty rates for 2011 was used (see rows 11–15 in the table for the calculations in order to derive number of poor in rural Bangladesh). Next, using age-sex distribution of population, poor rural women in the age group 15-49 has been estimated. Given the rate of pregnancy, total number of poor women pregnant can be derived. Finally, we need to find out what proportion of pregnant women (or women

\(^1\) Expenditure on allowance be \(E_1\) for 2007-08 and \(E_2\) for 2015-16. If the allowance per woman per year was \(V_1\) in 2007-08 and \(V_2\) in 2015-16, we can write, \(E_1=X_1.V_1\) and \(E_2=X_2.V_2\), where \(X\) is the total number of beneficiaries in these two years. Therefore, \(E_2 – E_1 = (X_2.V_2) - (X_1.V_1) = [(X_1+\Delta X)(V_1+\Delta V)] - (X_1.V_1) = \Delta X.V_1 + X_1. \Delta V + \Delta X.\Delta V\)
with small children) eligible for the MA programme if the income per household is defined at about Tk. 5,500 per month. This level is approximately equal to poverty international poverty line of $1.90 per capita per day and assuming average household size of 3.5 for poor households in rural Bangladesh. Average household size in Bangladesh is higher than 3.5 but the poor households usually have lower than average size.

Table 2: Estimating the number of MA Eligible Women in Rural Bangladesh based on poverty line of Tk. 5,500 per month per household (2016–17)

<table>
<thead>
<tr>
<th>Line</th>
<th>Parameters used and estimates</th>
<th>Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>% of rural population female 15-49 currently pregnant</td>
<td>5.3</td>
</tr>
<tr>
<td>2</td>
<td>% currently pregnant in lowest quintile, DHS 2014</td>
<td>6.6</td>
</tr>
<tr>
<td>3</td>
<td>% pregnant at a point in time in Bangladesh, DHS 2014</td>
<td>5.1</td>
</tr>
<tr>
<td>4</td>
<td>Ratio pregnancy rate: lowest quintile to average (2 ÷ 3)</td>
<td>1.294</td>
</tr>
<tr>
<td>5</td>
<td>Estimated % of poor women pregnant (1 × 4)</td>
<td>6.859</td>
</tr>
<tr>
<td>6</td>
<td>% of rural poor population pregnant in two years (5+5)</td>
<td>13.718</td>
</tr>
<tr>
<td>7</td>
<td>Bangladesh population 2017 [est] in millions</td>
<td>164.479</td>
</tr>
<tr>
<td>8</td>
<td>Rural population in millions (66% of total), World Bank</td>
<td>108.556</td>
</tr>
<tr>
<td>9</td>
<td>Poverty rate in Bangladesh $1.9 per day, 2016</td>
<td>12.9</td>
</tr>
<tr>
<td>10</td>
<td>Poverty line ($1.9<em>27 per PPPS</em>30days*3.5 members)</td>
<td>5386.5</td>
</tr>
<tr>
<td>11</td>
<td>Poverty rate local PL in Bangladesh in 2011</td>
<td>31.5</td>
</tr>
<tr>
<td>12</td>
<td>Poverty rate $1.9 PL in 2011</td>
<td>18.5</td>
</tr>
<tr>
<td>13</td>
<td>Poverty rate local PL in rural areas 2011</td>
<td>35.2</td>
</tr>
<tr>
<td>14</td>
<td>Poverty rate ratio rural/urban 2011</td>
<td>1.5133</td>
</tr>
<tr>
<td>15</td>
<td>Poverty rate rural $1.9 per day, 2016</td>
<td>14.58</td>
</tr>
<tr>
<td>16</td>
<td>% of population female in rural areas 2014 DHS</td>
<td>51.28</td>
</tr>
<tr>
<td>17</td>
<td>Rural female population (millions)</td>
<td>55.668</td>
</tr>
<tr>
<td>18</td>
<td>% of rural population in the age group 15-49</td>
<td>52.8</td>
</tr>
<tr>
<td>19</td>
<td>Rural female population in age group 15-49 years (17× 18/100)</td>
<td>29.392</td>
</tr>
<tr>
<td>20</td>
<td>Rural female population poor in age group 15-49 in millions</td>
<td>4.285</td>
</tr>
<tr>
<td>21</td>
<td>Poor rural women pregnant and with children (two years) in millions</td>
<td>0.588</td>
</tr>
<tr>
<td>22</td>
<td>Proportion of pregnancy with first or second child</td>
<td>0.576</td>
</tr>
<tr>
<td>23</td>
<td>Poor rural women pregnant [or with young child] with first or second child in millions</td>
<td>0.339</td>
</tr>
</tbody>
</table>

Note that if the poverty line is assumed to be around Tk. 5,500 per month per household, total number of poor pregnant women in rural Bangladesh should be about 0.34 million. If the income cut-off of Tk. 1,500 is considered (official income cut-off level for the programme), number of eligible women should be about 90 thousand, assuming that income distribution pattern in Bangladesh for 2016-17 remained the same as income distribution reported by the Bangladesh Income and Expenditure Survey of 2010 (Bangladesh Bureau of Statistics, December 2011). Therefore, the quotas defined by the programme for 2016-17 as well as for previous years are not consistent with the number of eligible women available in rural Bangladesh. The fact that enrollment targets were met every year, it implies that the programme did not follow the enrollment criteria strictly.
Budget of MA Programme for the Year 2016–2017

The MA programme provides allowance to eligible mothers and organize training sessions on maternal-child health issues, nutrition and other related developmental aspects. The budget allocation for all the different activities carried out under MA may be used to estimate the administrative cost of the programme. Table 3 shows the budget allocation by budget items, including the allowance to be paid to MA participants during the year 2016–17. As mentioned earlier, the target number of participants for the year is 500,000 and since each participant will receive allowance at a rate of Tk. 500 per month over the year, it is straightforward to get an estimate of allowance budget assuming that all the 500,000 participants can actually be enrolled. Since the allowance money is paid to the participants through banks, the programme have to pay remittance charges or service charge for transferring money to individual accounts (or to a general account).

Note from the table that more than 94% of total budget is due to the allowances to be paid to the MA enrollees. The bank fee for transferring money is relatively small, about 0.077% of total estimated expense or 0.08% of total allowance to be reimbursed to MA participants. This is a very small service fee compared to what banks charges for electronic transfer of funds. The service charge of NGOs/CBOs helping the programme is also quite low, about 2.76% of total budget of the programme. Another important item is the training cost and the training expenses, including the meetings for organizing the trainings, account for about 2.43% of total budget. The expenses associated with MA committee meetings at all levels, from center to the union level, has been estimated at Tk. 1,587,600.

Maternity allowance is the major benefit the enrollees of the programme receive and if the allowance reaches the eligible participants, the cost of transferring the allowance has been very low. For every Tk. 100 spent in the programme, more than Tk. 94 goes to the enrollees as direct benefit. The expenditure estimates presented in the table do not include the personnel cost of government officials who are involved with day to day management of the programme. To understand the total cost of the programme, estimates of personnel cost should also be added. This should not increase the administrative cost ratio significantly, especially because of rapid expansion of the programme in recent years. In fact, if all costs are accounted for, the administrative cost ratio or percent (allowance paid as benefit as a percent of total expenditures) should decline with the increase in the scale of operation of the programme. In theory, low administrative cost may be considered an indication of high degree of “economy” of the programme. In this case, however, “economy” may have been achieved at the cost of mis-targeting, not enrolling those who should be enrolled in the programme and/or enrolling those who should not have been enrolled.

**Table 3: Budget Allocation to MA Programme for the Year 2016–2017**

<table>
<thead>
<tr>
<th>Budget items</th>
<th>Budget in Tk.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowance for women in the MA program</td>
<td>3,000,000,000</td>
<td>94.637</td>
</tr>
<tr>
<td>Service charge of NGOs and CBOs</td>
<td>87,400,000</td>
<td>2.757</td>
</tr>
<tr>
<td>Bank remittance charge, service charge, other charges</td>
<td>2,439,450</td>
<td>0.077</td>
</tr>
<tr>
<td>MA implementation and monitoring committee meeting expenses</td>
<td>100,000</td>
<td>0.003</td>
</tr>
<tr>
<td>Steering committee meeting expenses</td>
<td>56,000</td>
<td>0.002</td>
</tr>
<tr>
<td>Other expenses</td>
<td>300,000</td>
<td>0.009</td>
</tr>
<tr>
<td>District level meetings in 64 districts</td>
<td>153,600</td>
<td>0.005</td>
</tr>
<tr>
<td>District supervision, monitoring and report preparation expenses</td>
<td>153,600</td>
<td>0.005</td>
</tr>
<tr>
<td>Upazila meeting expenses in 489 upazilas</td>
<td>978,000</td>
<td>0.031</td>
</tr>
<tr>
<td>Upazila supervision, monitoring and report preparation</td>
<td>978,000</td>
<td>0.031</td>
</tr>
<tr>
<td>Advertisement in newspapers for selecting NGO/CBO</td>
<td>100,000</td>
<td>0.003</td>
</tr>
<tr>
<td>Equipment and repair charges</td>
<td>200,000</td>
<td>0.006</td>
</tr>
</tbody>
</table>
Employment of Women in Manufacturing

This section provides some background information on employment in the manufacturing sector of Bangladesh to better understand the context of LMA programme. Although LMA programme coverage is beyond the formal industrial sector of the country, the initial emphasis of the programme was the formal industries, mainly garment and textile manufacturing units. In recent years, as the programme has expanded to smaller urban areas, formal sector employment has not been used as a criterion for enrolling women in LMA.

Bangladesh has seen rapid increase in employment in the manufacturing sector over the years. According to the 2012 Survey of Manufacturing, textile and Ready-made garment (RMG) industries employed 3.57 million workers in 2012 of which 1.74 million were female (48.8% of workers). In RMG sector, 54.5% of workers were female (1.5 million). In the manufacturing sector, female employment reached about 1.95 million in 2012 and most of the female work-force (89%) were employed by textile and RMG sectors. Average monthly salary and benefits of workers in the RMG sector was Tk. 9,486 and it was Tk. 8,956 for textile workers (Bangladesh Bureau of Statistics, December 2013). The quantum index of production of the industries increased by 10% and 47% respectively for textile and RMG over the years 2012 to 2016 (Bangladesh Bureau of Statistics, July 2016). Therefore, the employment in both these industry groups should have increased significantly since the 2012 survey. Assuming proportionate increase in employment with quantum index of production, total employment in textile and garment sectors in 2016 should be about 887 thousand and 4,067 thousand respectively. Total female workers in garment manufacturing should have increased to about 2,216 million in 2016 if the proportion of women among RMG workers in 2016 remains same as the proportion found in 2012. Clearly, the RMG sector has remained a high growth sector in Bangladesh and the potential eligible women for LMA programme should have increased over the years at a relatively high rate.

Although there are many popular, journalistic type reports and discussions on working conditions and health of RMG and textile workers, systematic research on the issues and concerns of female workers is limited. A relatively small survey was conducted by a study in 2009 which examined the working and health condition of female RMG workers (Mridula, April 2009). The survey found that more than 80% of female RMG workers are of age 30 years or younger, 58% married, 72% with education below the primary level (grade 5) and 22% were the only earning member of the household. Another survey found that 91% of workers (both male and female) in RMG sector were less than 30 years of age in 2015 and 67% of workers were female (Farhana, Syduzzaman, & Munir, March 2015).

The Government of Bangladesh has set minimum wage and benefits for RMG workers in 2013 and the minimum was set at $68 per month or about Tk.5,300. Most workers earn additional money as overtime work is often mandatory. Two-third of the workers in 2015 survey reported that they worked 10 hours per day or longer on the average (Farhana, Syduzzaman, & Munir, March 2015). This study also found that about half of the workers receive a total income in between Tk.9,000 to Tk. 10,000 per month while another 24% receive Tk. 8,000-9,000. In the survey, percent of workers earning less than Tk. 8,000 per month was about 23% of all RMG workers. If we use proportion of garment industry workforce female, total female employment should be 2,217 thousand in 2016-17 of which 23% earned less than Tk. 8,000. Therefore, poor working women in garment manufacturing should be about 510 thousand. If we assume 5% pregnancy rate (as suggested by BGMEA representative interviewed during a field survey of this study), total garment factory workforce eligible for LMA programme

<table>
<thead>
<tr>
<th>Budget items</th>
<th>Budget in Tk.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training related expenses</td>
<td>75,416,350</td>
<td>2.379</td>
</tr>
<tr>
<td>Meeting of program officer and others with trainers</td>
<td>1,625,000</td>
<td>0.051</td>
</tr>
<tr>
<td>Other miscellaneous expenses</td>
<td>100,000</td>
<td>0.003</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,170,000,000</strong></td>
<td><strong>100.000</strong></td>
</tr>
</tbody>
</table>
should be about 51 thousand. In other industries of textile and RMG sector, we assume that the same 54.5% workers are female with 23% having income less than Tk. 8,000. The estimate of LMA eligible women in the knitwear and other textile factories should be around 11,200 (with pregnancy rate of 5% per year and doubling the ratio to allow two-year enrollment). Excluding the textile and RMG sector, female workforce in other manufacturing (based on 2012 survey) should be about 334,000 implying that if the programme only targets workforce in manufacturing, the number of eligible women should not be more than 85,600 (Garment industry sector 51,000 + other Knitwear and textile industry 11,200 thousand + other manufacturing 23,400).

Progress of Lactating Mother Allowance Scheme since Inception
Lactating Mother Allowance programme started in 2010-11 with 67,500 beneficiaries. During the first few years, number of beneficiaries increased gradually and by 2013-14 total number of beneficiaries reached 85,000. After that the enrollment in the program increased rapidly to become 180,300 by 2016-17. Using the information on total enrollment in any year, we can calculate the number of new beneficiaries and the number of beneficiaries who are continuing from the previous year. Since the total number of beneficiaries is administratively fixed for the whole country taken together, number of new beneficiaries fluctuate depending upon the number of new entrants of the program in the previous year. Total amount of money to pay the allowances can be calculated by multiplying the total number of beneficiaries in any year with the allowance per person per year (monthly allowance x 12). The basic information on the LMA programme since inception is reproduced in Table 4. Total money needed to pay the allowances are reported in the last column. It is interesting to note that the amounts of money disbursed among LMA beneficiaries were exactly equal to the amount budgeted. This is true for MA programme as well. A straightforward explanation could be that the programmes are successful in enrolling the target number of beneficiaries in all the years since inception and there is no loss to follow-up and no problem of non-participation. As indicated above, if formal sectors are targeted, the maximum eligible would be 102 thousand and since the target is significantly higher than 102 thousand, the programme must be enrolling women who are not in formal sector employment.

Table 4: Allowance Per Month, Enrollment Numbers and Total Allowance Budget of LMA Programme since Inception (2010-11 to 2016-17)

<table>
<thead>
<tr>
<th>Year</th>
<th>Allowance/ month (Tk.)</th>
<th>Total # of beneficiaries</th>
<th>Continuing beneficiaries</th>
<th>New beneficiaries</th>
<th>Total allowance in '000 taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010-11</td>
<td>350</td>
<td>67,500</td>
<td>0</td>
<td>67,500</td>
<td>283,500.0</td>
</tr>
<tr>
<td>2011-12</td>
<td>350</td>
<td>77,600</td>
<td>67,500</td>
<td>10,100</td>
<td>325,920.0</td>
</tr>
<tr>
<td>2012-13</td>
<td>350</td>
<td>77,625</td>
<td>10,100</td>
<td>67,525</td>
<td>326,025.0</td>
</tr>
<tr>
<td>2013-14</td>
<td>400</td>
<td>85,802</td>
<td>67,525</td>
<td>18,277</td>
<td>411,849.6</td>
</tr>
<tr>
<td>2014-15</td>
<td>500</td>
<td>100,000</td>
<td>18,277</td>
<td>81,723</td>
<td>600,000.0</td>
</tr>
<tr>
<td>2015-16</td>
<td>500</td>
<td>120,000</td>
<td>81,723</td>
<td>38,277</td>
<td>720,000.0</td>
</tr>
<tr>
<td>2016-17</td>
<td>500</td>
<td>180,300</td>
<td>38,277</td>
<td>142,023</td>
<td>1,081,800.0</td>
</tr>
</tbody>
</table>

Using the estimated numbers of new and continuing beneficiaries as reported in Table 4, we can draw a graph for visual representation of how the number of new entrants fluctuated from one year to another even though total number of beneficiaries shows consistent increasing trend. Figure 6 shows the number of new and continuing beneficiaries in LMA by year.
Based on the estimates of potential eligible working women in the formal sector, it appears that the LMA programme has extended its benefits beyond the formal work-force. The programme has capped the number of enrollees from BGMEA and BKMEA affiliated factories to 14,400 each. According to BGMEA website (BGMEA, 2017), total garment factory employment of member factories in 2015-16 was four million. Our estimate of employment in garment industry is 4.1 million (see the estimates presented above), implying that most of the garment factories are members of BGMEA. Using the number of estimated eligible women, LMA enrollment of 14,400 in BGMEA factories implies coverage of only 28% of eligible women. Knitwear and other textile industry employs about 887 thousand workers, which appears to be similar to total workforce of BKMEA factories reported in the BKMEA website. The estimate of eligible women in BKMEA is only 11,200 but LMA allocated 14,400 beneficiaries to BKMEA. Since the total target number for 2016-2017 is 180,300, it implies that 151,500 have to be recruited from industries other than textile and ready-made garments. However, using the data on manufacturing employment of women, total number of women likely to be pregnant or lactating in other manufacturing industries should not be more than 23,400. Clearly, without the inclusion of informal sector workers or non-working women (women without outside employment), the national target cannot be reached.

In this report, we have provided a rough estimate of eligibility numbers by industry to raise the issue that the targets may have been fixed without considering the employment pattern of women, the poverty rate among working women and the rate of pregnancy. We propose that the MOWCA or the Directorate of Women Affairs should commission studies to find out participation of women workers in various productive sectors of the country, economic status of women workforce in each of these industries and the pregnancy rates by industry type.

**Budget of LMA in 2016-17**

In the current fiscal year, total budget allocation to LMA programme is Tk. 1,136.8 million and total number of beneficiaries is 180,300. The overall budget of the programme increased from 648.3 million in 2014-15 to Tk. 763.13 million in 2015-16 and to Tk. 1,136.8 million in 2016-17. Current year budget by expenditure categories are shown in table 5 below.
The administrative and other expenses are quite low for LMA as well – 95% of the budget is directly used for paying the allowances to lactating mothers. Training is the second most important expenditure category with 3.3% of the budget and health camp is the third most important cost category. MA programme budget has a separate category of expense called “service charge of banks”. That category is not reported for the LMA programme. Since allowances are paid through bank transfers (as is the case for MA), LMA should also have some bank charges.

The budget and expenditure data do not provide any information on possible leakage of the allowances to individuals not in the programme. Since the total budgeted money is paid out almost every year and since some drop-outs or loss in follow-up is likely, not all the allowance money paid can be considered “allowance reaching the target group”.

**Issues Related to Delayed Release of Funds at the Central Level**

Review of administrative documents also identified long delay in the release of funds from the Ministry of Finance to MOWCA. The analysis of the documents imply that the delay was about 4.5 months during this current fiscal year. The timeline in Figure 7 shows the timing of the steps taken and ultimate receipt and disbursement of funds. Note that even though the fiscal year officially started on July 1, 2016, the annual plan was not issued before August 7th, which delayed the submission of proposal for fund release. The Ministry approved the proposal on September 5th and the TR form 279 was submitted on September 21st. Cheque for the programme was received on October 18th and money transfer advice was sent to the upazila on November 11. With this long delay in fund release, it will not be possible to pay the allowance to the beneficiaries on a timely basis. The payments to other stakeholders will also get delayed.
Diagnostic Study of Maternity Allowance (MA) and Lactating Mother Allowance (LMA) Programmes of Bangladesh: Implications for Value-for-Money in Social Protection Interventions

Figure 7: Delay in Release of Funds at the Central Level: 2016–17 Fiscal Year

- Fiscal year starts: July 1, 2016
- Official annual plan issued: August 7
- Proposal sent to Ministry: August 18
- TR form 279 submitted: Sept 21
- Approval received from Ministry: Sept 5
- Cheque received: October 18
- Advice sent to upazila: Nov 11
Literature Review: MA and LMA Programmes

Both these programmes are national safety-net initiatives of the Government of Bangladesh but only a limited number of studies could be found in the literature evaluating possible effects of the programmes. The most rigorous study appears to be a thesis written at the University of British Columbia in 2011 with updates in 2013 (Jetha, 2011). This study surveyed adequate number of respondents to be able to identify the programme-effects after controlling for a number of factors between control and intervention groups. Another study carried out by the Rural Academy, Bogra (Rahman, Amin, Rashid, Mohammad, & MA, December 2015), which survey of beneficiaries in 28 unions located in 14 districts. This study also discussed programme related issues with relevant officials at district and lower levels as well as members of union councils. The third study intended to find impact of the programme by surveying two upazilas of Bangladesh. The survey collected data from only 140 respondents and was not based on difference-in-difference analysis (Rahman & Bishwajit, Impact Evaluation of Maternity Allowance Programme in Bangladesh: A Study of Two Upazilas, Volume 32, Issue 1, 2015).

Findings from the Evaluations of MA Programme

Jetha (Jetha, 2011) collected information from 350 beneficiaries and 350 controls in three upazilas of Lakshimpur District. A balanced sample was drawn for the analysis from each of the upazilas. The survey collected information from beneficiaries who received MA benefits during 2011. Among the beneficiaries, only 5% were from households with income less than Tk. 1,500 per month. In all the three upazilas, percent of beneficiaries below the income cut-off level were 5.8%, 2.9% and 5.8%. In fact, more than 50% of beneficiaries belonged to households with income higher than Tk. 2,500. If income criterion is used, targeting efficiency is only 5%, i.e., only 5% of beneficiaries were from the target income class. If this was true for the MA programme in general, only 5,060 women from poor households were in the programme during 2011-12 out of more than 100,000 beneficiaries. It should be noted that, given the distribution of income in Bangladesh in 2010, total number of poor pregnant women in rural Bangladesh in 2011 should have been about 113,000 implying that only 4.5% of target group women were actually in the program. Since preference is given to disabled women, it is possible that some of the beneficiaries were chosen on the basis of disability, not income. However, disability explains only 0.9% of beneficiary enrollment in the programme. Only 2.6% of beneficiaries belong to female-headed households, which also cannot explain high enrollment rate among higher income categories.

After propensity score matching between intervention and control groups, the study found that the MA allowance recipients were more likely to use antenatal care (ANC), more likely to use more than two ANC visits, and more likely to use post-natal care (PNC). The probability of birth at a clinic or hospital or skilled personnel attendance at birth were not significantly different from MA beneficiaries compared to similar controls. The study also found no effect of participation in MA on breast feeding prevalence and exclusive breastfeeding rate. In terms of knowledge of breastfeeding, participants were slightly better than the non-participants of MA programme. The estimates of the study suggest that participation in MA increase household expenditure on medical care.

Another study to evaluate the MA programme was carried out during 2011-13 and the report was submitted in December 2015. A quick summary of important findings of the report (Rahman, Amin, Rashid, Mohammad, & MA, December 2015) is given below. The evaluation covered various aspects of the programme and interviewed participants and non-participants of MA. The non-participants, according to the report, were selected from similar socioeconomic situation like the participants but it is not clear how exactly the sampling was carried out. The report did not discuss explicitly how the comparison group was selected. Since the selected beneficiaries themselves did not satisfy the official criteria of participation, it is important to know whether the control women were also from households not eligible for participation in the programme. The sample size among MA enrollees was 420. In addition, 196 non-enrollees were interviewed. Some of the important findings of the report are listed below:
1. Household size of MA beneficiaries was quite large -- about 55% of households were of size 4 or more.

2. Among the beneficiaries of the programme, 2.6% reported that they have received benefits for their third pregnancies.

3. Those who received benefits from MA, 11.4% owned some land in addition to the homeplot.

4. A significant proportion of MA participants did not know the criteria that must be fulfilled to participate in the programme. Only 4.6% knew that household income should be less than Tk. 1,500 per month. Only 12% knew that the eligible households may not own any agricultural land.

5. All MA participants surveyed mentioned that women selected were from households with monthly household income higher than Tk. 1,500.

6. Among the non-participants surveyed, only about 14% were eligible for MA but were not selected. Among these potential MA participants, 46% mentioned that nepotism was a factor in the distribution of MA cards and 29% mentioned that women were asked to pay money to get the MA enrollment cards.

7. 10% of MA participants indicated that they faced problems in getting the maternal allowance. Those who faced problems, 63% mentioned that they received less than what they were supposed to receive.

8. Marriage and birth registration among MA participants were significantly higher than the non-participants. Maternal health service utilization rate among MA participants was reported to be higher than the non-participants.

9. About 17.1% of MA participants reported delivering in health facilities compared to 18.4% for non-participants. For home deliveries, 37.1% of MA participants and 30.6% of non-participants reported using trained midwives.

The third study has not been reviewed here because of its small sample size and lack of information on control group which makes the results very difficult to interpret.

Search of literature did not find any evaluation study on LMA programme. Formal evaluation of LMA is urgently needed so that the programme can be made more effective.
Results of the Qualitative Survey: Analysis of Field Visits

As mentioned earlier, one of the important aspects of this research is to use field visits to obtain information about the processes followed by the programmes in practice and the problems and concerns mentioned or found during the field trips. The field visits consisted of observations and interviews with various stakeholders, including beneficiaries and field level implementers of the programmes. A number of non-beneficiary women were also interviewed to better understand how the women not in the programme view the programme. The issues and concerns identified through the qualitative interviews and field observations can be grouped into a number of specific categories. The issues and concerns identified are discussed below.

Functioning of the Committees

The policy documents and manuals indicate the number of times different committees of the programmes should meet in a year for effective management and implementation of the programmes. The field visits found that the number of meetings held in a year (at district and upazila levels) was lower than the proposed numbers. Not meeting regularly may have affected the effectiveness and efficiency of the programmes.

The field visits observed that most committee members at district, upazila and union levels were not actively involved with the MA and LMA functions and most lacked knowledge about basic institutional structure and objectives of the programmes. Lack of knowledge by committee members about the organization of the programmes and its objectives may affect proper functioning of the programme.

In most areas, it was observed that union council members and chairmen distribute new beneficiary quota among themselves to identify potential beneficiaries from their respective wards. Distribution of beneficiary quota among members and chairs without any checks and balances is likely to lead to selection of beneficiaries on the basis of political affiliation, kinship or other similar considerations, which are not supposed to be used in the selection process. This approach of selection through union council members and chairmen also creates conflicts among themselves, especially among women union members, who often feel that few members make all the beneficiary selection decisions without involving others. For LMA as well, members in District and Upazila Committees distribute the quota among themselves to propose names of beneficiaries.

For LMA, municipalities in practice select beneficiaries, despite the role of municipality administration is not clearly defined in the official manuals or documents. The implementation manual for LMA should be updated to define the functioning and roles of Municipality.

Selection of Beneficiaries

During the field visits, a number of beneficiary groups were met and focus group discussions were organized. The beneficiaries who were present in the meetings did not appear to be poor and many were below the minimum age of 20 years. Discussions with beneficiary groups confirmed that the MA and LMA participants are not from poor households of the area. The ages of the mothers were also below 20 years when they became pregnant. Since the age at marriage is lower for women from poorer households, defining a minimum age of 20 years will work against the enrollment of women from poor households.

During the stakeholder meetings with beneficiaries, field researchers tried to determine the order of pregnancy for which the mother received the allowance. Some beneficiaries mentioned that they have received allowance for third or even higher order pregnancies. It appears that the selection process is not using the criterion that the woman must be pregnant either with the first child or second.

The meetings with LMA beneficiaries at district and upazila municipalities suggest that the women were not employed outside home. The programme was designed for urban working women but rather than using the criterion, the programme appeared to have selected poor urban women who were pregnant. Therefore, the selection of beneficiaries in LMA was similar to the selection of beneficiaries in MA, except that LMA selected the women in urban areas.
Selection of lactating mothers varied from one area to another under LMA due to the vagueness in official manual on the highest age of infant at which a mother can be enrolled as a lactating mother. In some cases, mothers with children of more than one year of age were selected. This selection process is not consistent with the main objectives of LMA.

The process of selecting beneficiaries takes long period of time, usually about six months. There are a number of reasons for this long delay in the selection of beneficiaries. Since the payment of allowance happens after a long delay, the union level does not consider this an urgent issue. Second, timely selection of beneficiaries allow cross-checking of beneficiaries selected by the Directorate of Woman Affairs officials. The union council wants to avoid any cross-checking of the beneficiaries they have selected. In some cases, absence of relevant officials may delay the process of selection.

In stakeholder meetings, some beneficiaries reported that they had to pay money to receive the application form for enrolling in MA or LMA programme. It was observed that nepotism played a role in the selection of beneficiaries in some cases.

Although the official documents mention that the potential beneficiaries can directly apply for participation in the programme but it was found that there was no system in place to allow beneficiaries to apply directly.

Some mothers reported that they had received allowances from the programme in the past in addition to the allowances they have received in the most recent instance. However, since the programmes pay the allowances to the beneficiaries four times over two years, some mothers may confuse this system of payment as multiple participation.

The definition of "resident of an area" has some ambiguities and interpreted in different ways in different parts of the country. If a woman resides in an area for a part of the year and live in another area during the remaining part, it is not clear which area should be considered the "home" of the woman. This happens when a woman is married to someone in another union but lives in the original home village for some months in a year.

### Payment of Allowance to Beneficiaries

Review of administrative documents found that at the central level, fund release was delayed by about 4.5 months in 2016-17 fiscal year. This delay is only one aspect of the delay associated with late payment of allowance to beneficiaries. Further delay happens at the upazila and union levels in the selection of beneficiaries and final transfer of funds. During the field trip, for example, it was observed that one upazila received the allowance money in the "mother account" on November 14, 2016 but no money was disbursed to beneficiary accounts at the time of the field visit on May 7, 2017. This means that, at least in this area, payment of allowance has been delayed by almost a year or more.

The field visit also found that in one area the beneficiaries were not paid any allowance for one year and it was due to leave of absence of a concerned official.

This long delay in paying the allowance will negatively affect the outcomes of the programmes. The delay indicates significant structural weaknesses in the programme design and implementation. Beneficiary selection needs to be done on a timely basis, bank accounts of beneficiaries must be in place immediately after the enrollment of beneficiaries and there should be hierarchical authority defined so that if a critical approver is absent or not available, someone else will become responsible for the approvals.

### Use of Allowances

Since the allowances are usually received by mothers after a long delay, in most cases, beneficiaries receive the money after the birth of the baby. One important objective of the allowance is to improve food and nutritional intake of pregnant mothers and since the money is actually paid after the end of the pregnancy period, it is unlikely to have any effect on nutrient intake of pregnant women. Some indirect positive effects of the allowance could be present if this "future" allowance payment has any effect on permanent income of households. However, since the allowances are paid for only 24
months and given in lump sum for six months or a year, it may not be viewed as permanent income by the recipients. It is more likely that uncertainty associated with the payment and timing of payments will make the money received as a “windfall gain” which will affect the transitory income. Transitory income is more likely to be used for investment purposes so that the windfall can be converted into increased flow of income in the future. Therefore, it is not surprising that most mothers who were present during the focus group discussions mentioned that they have used the allowance to buy livestock, poultry birds and capital items or simply saved the money for future use.

Delay in payment of funds coupled with wrong selection of beneficiaries make the use of funds not consistent with the principal objectives of the programmes. When the beneficiaries selected are not “poor”, use of allowance will be very different than its use if the money actually went to the targeted group. Poor mothers may consider spending this additional money on health and nutrition much more important than the non-poor mothers.

**Mode of Paying the Allowances**

One of the important concerns of the beneficiaries is the way allowance is disbursed to them. During the focus group meetings, a significant number of beneficiaries complained that disbursing the money through the upazila bank branch is not convenient. Opening the account and withdrawing money from the upazila branch of the bank become very costly for many beneficiaries. Since the beneficiaries are selected from all the unions in the upazila, most mothers live quite far away from the upazila branch. To open bank account in this upazila branch of the bank, beneficiaries must travel a number of times to the bank. In addition to the travel costs involved, beneficiaries often have to wait long period of time to get all the paperwork processed. After the money is deposited to the account, women have to travel to the branch again to withdraw the money, increasing the cost of receiving the allowance further. A number of mothers also complained that the bank officials do not show respect to programme beneficiaries and do not treat them well. Beneficiaries feel that the bank officials do not want to open and maintain these new accounts for the limited time period of two years.

Most mothers emphasized that the problems they have mentioned related to opening of the bank accounts and extra cost of withdrawing money do not imply that they are not in favour of receiving allowances through bank accounts. In fact, most mothers mentioned that they would prefer to get money through banks because of the greater control they have on the money deposited in their accounts. Rather than using the upazila branch of the bank, the beneficiaries suggested that the programmes should allow them to open accounts in the bank branches of their choice. Most beneficiaries mentioned that there are other bank branches in the same upazila which are closer and/or more convenient for the beneficiaries to use. Since the local branch may not necessarily be a government bank, the programmes will have to be flexible in terms of banks they use for transferring the money.

Another problem identified during the field visits is the limited access to the bank accounts by the beneficiaries. Coverage of banking system is an important aspect of social and economic development but the bank accounts opened by the programmes are defined as “short-term” accounts only for the duration of enrollment of beneficiaries and only for receiving the allowances. The focus groups discussions found that the beneficiaries were not given any cheques to withdraw funds at their convenience. When the money is transferred to the accounts, full amount is withdrawn and handed over to the beneficiaries. Since the bank accounts have been created, it will be much more efficient to allow the account holders to continue using the account including ability to deposit and withdraw money at their convenience. This will help improve use of banking system by rural women. The current system of not providing full access to banking services will not improve the use of banking system in the future.

**Training of Beneficiaries**

The programmes require that the selected NGOs and CBOs arrange training sessions for the beneficiaries from the beginning of programme enrollment. The field visits found that none of the
beneficiaries received training during pregnancy. All training sessions were organized after the delivery of babies. There are a number of reasons for this delay in offering the training sessions. As mentioned earlier, in some cases, the selection of beneficiaries takes long period of time, as high as six months or more. This delay in selecting the beneficiaries makes it impossible to organize training sessions for them in a timely manner. Sometimes, the NGOs/CBOs are not ready to provide trainings even when the beneficiaries are enrolled in the programmes.

Most beneficiaries complained that they have to attend the training sessions with small babies and it becomes difficult for them to concentrate on the training materials when they have to look after the needs of the baby. Mothers have to travel to the training session locations with small babies and they consider this extremely inconvenient. Alternative mechanisms of delivering trainings should be considered.

In the focus group meetings, significant number of beneficiaries who attended the training sessions reported that they did not find the trainings useful. The trainers were not knowledgeable in the subject-matter and could not provide the trainings effectively. The trainers often had not formal education in maternal and child health issues and their educational attainments were low. During the field visits, the research team also discussed the training issues at district and upazila levels and all the committee members at district and upazila levels proposed that the trainings provided by the NGOs should be discontinued.

In some areas, no trainings were organized. In other areas, required number of training sessions were not organized.

**NGO and CBO Related Issues**

To implement the programme activities, the NGOs/CBOs contracted by the programmes are usually very small entities and most lack the capacity to provide the required services. Although large NGOs of Bangladesh work in most geographic areas of the country, it appears that these NGOs are not interested in working with the programmes, possibly due to low budget of the programmes for NGO/CBO activities.

In some areas, the programmes have selected NGOs/CBOs which have no local presence. Since the NGO/CBO activities must be organized at the community level, not having local presence makes it difficult to organize day to day activities. Officially, local presence is a pre-condition for the choice of NGOs/CBOs and not following the selection procedure indicates administrative weakness of the programmes. As mentioned earlier, the NGOs/CBOs are not selected at the upazila or union levels. The selection happens at the upper levels and therefore, choosing the “wrong” NGOs remains a possibility. It has also been mentioned that the process of advertising the selection of NGOs and CBOs through national and regional newspapers also limits competition. In some cases, few individuals from local area form NGO or CBO to apply for conducting programme activities.

The field visits observed that in all districts, multiple NGOs/CBOs were contracted by the programmes. If multiple NGOs/CBOs are selected, each of the entities deal with only a small number of beneficiaries, which probably affects the efficiency and effectiveness of the NGOs/CBOs negatively.

Because of the small size of the NGOs/CBOs, most did not have fulltime trainers. Even though they had part-time or full time trainers, they lacked relevant trainings and background to be effective trainers. In some NGOs/CBOs, the trainers were male and it becomes difficult for them to provide trainings in maternal-child health related issues. Therefore, the number and gender composition of trainers available in contracted NGOs are often not appropriate.

**Issues raised by BKMEA and BGMEA Officials**

Interview with BGMEA officials suggested that the quota allocated to them is too low and arbitrary exclusion of eligible workers creates administrative problems for them. The number of eligible women are much higher than the quota number allocated. BGMEA suggested that the LMA programme should provide allowance to all eligible women rather than arbitrarily setting a fixed enrollment number. As
mentioned earlier, the programme has allocated 14,400 beneficiaries for BGMEA member factories. According to BGMEA, 5% of women workers in BGMEA factories satisfy the conditions of enrollment in the LMA programme. Using national level data and the percent of female work-force eligible, our calculations indicate that there should be about 51,000 eligible women in BGMEA affiliated factories. Therefore, the quota allocated to BGMEA is significantly lower than the eligible women.

The analysis of national data also found that the total workforce in BGMEA affiliated factories is about four million while the workforce in BKMEA entities is about one million. Despite the fact that BGMEA factories have four times the workforce that BKMEA, both associations were allotted a quota of 14,400 each. The BGMEA considers this unfair. Using the proportion of women eligible as reported by BGMEA officials, the number of eligible women in BKMEA factories should be less than the quota allotted.

**Summary of Issues and Concerns Identified through Field Visits**

The field visits found that the programmes lack administrative inputs for effective implementation and management of activities including beneficiary selection. The programmes are basically considered as income-transfer schemes with no effective administrative capacity to verify the method of selection of beneficiaries and whether or not the targeted individuals are being reached.

The programmes do not allocate enough resources for effective monitoring and evaluation of activities. Beyond the money allocated for allowances to be paid, the programmes do not have funds to conduct regular monitoring and evaluation. Most officials in charge of implementing and managing the programmes at the district and upazila levels do not have access to transportation or funds to conduct field visits.

Field visits reported that the NGOs/CBOs either do not organize enough training sessions as required by programme guidelines and/or not effective in offering the trainings. It was also found that the trainers were of poor quality and often did not have the background and training to conduct the training sessions. Although the process of selecting the NGOs/CBOs may have affected the training quality, it is also clear that the budget allocated by the programmes to conduct the training are not adequate. If the budget allocation to training is low, there is no incentives for the NGOs/CBOs to hire full time trainers and/or trainers with strong background and experience in this type of trainings.

Another important shortcoming observed is the lack of knowledge about the programme among local concerned officials from different departments – many did not know the about the programme’s objectives and administrative processes followed for the implementation of programme activities. Organizing training sessions for local officials of different departments should be organized so that they can be made fully aware about various aspects of the programmes. In the programme budget, there is no provision for organizing training sessions for committee members and other personnel involved with programme implementation and monitoring.
Recommendations

Based on the findings of the review of administrative documents, analysis of macro and programme specific data, literature review and the field visits, a number of recommendations can be proposed. Some of the important ones are discussed in the following few sections.

Recommendations on Administrative Aspects

As mentioned in the earlier section, the field visits as well as the evaluation of the programme budgets indicate that the programmes are not adequately staffed to carry out all the functions necessary for implementing the programme activities. Currently, the programmes have assigned government officials to become project directors on "additional task" assignment basis over and above their other regular functions. This system of using government officials with other responsibilities to direct and manage the programmes is not working. The programmes, especially the MA, given the size and scope of the programme, should have a part-time dedicated programme director with other supporting staff.

Inadequate budget for monitoring and evaluation of the programmes has also been noted in the previous section. Without better monitoring and evaluation, it will not be possible to reduce the degree of mistargeting significantly.

Another significant concern is the lack of administrative data and little or no coordination among different levels (central, district and upazila) in terms of selection of beneficiaries and day to day operations of the programmes. Lack of programme-related information on a timely basis hampers proper functioning of the programmes. It is important to develop a good information system linking all levels and stakeholders. A good management information system (MIS) should be able to address many of the current concerns of the programmes.

The timeliness of flow of funds is a significant concern. The report has identified some important sources of delay and it is important to address these delays to ensure that the funds become available to the programmes on a timely basis. Timeliness will require improvements at the central level through the reduction in lag-time between the adoption of national budget and publication of annual development plan and subsequent approval process for transferring funds to MOWCA. Another long delay happens at the local level (upazila level) due to delayed selection of beneficiaries and/or delay in administrative approvals to transfer the funds to the beneficiary accounts from the "mother accounts".

Recalculating the Budget Needs

Even if the MA programme is considered targeted "income transfer" initiative, the programme needs to identify and enroll beneficiaries, monitor the progress of activities including trainings offered to mothers. To ensure that all the administrative functions can be carried out, adequate resources would be needed. The current allocation, although indicate high degree of "economy", actually undermine the major objectives of the programmes through mistargeting. For example, if 50% of the target population is not from the defined "target group", the funds transferred to them as allowance should be considered "leakage" from the system. Literature review suggests that only 5% of those in the programme may be considered belonging to the defined target group. If this is correct, 95% of the allowances are being funneled to the wrong group. Some leakage will remain even when the administrative system is strengthened but without proper administrative capacity to monitor the programmes, effectiveness of the programmes are likely to decline over the years.

The question is what additional administrative expenses would be required to make the system better so that mistargeting is reduced. On the basis of discussions with government officials and other stakeholders, this study was able to identify some minimum level of inputs needed for establishing an administrative mechanism for regular monitoring and evaluation. In this section, the estimates are provided for the MA programme only for illustrative purposes. Similar calculations can be done for the LMA programme as well.
The discussions and analysis of budget information suggests that effective performance of programme activities will require involvement of a director at the center at 30% effort level, half time of a programme officer and office assistant and a full time office helper. Given the salary structure of the Government of Bangladesh, total administrative personnel expenses at the central level can be derived. At the central level, personnel expenses for these administrative activities becomes Tk. 871 thousand for 2016-17. The estimates are derived for 2016-17 to show how the total cost of the programme is likely to change if the administrative aspects of the programme is strengthened. The details of the calculations are presented in table 6 below.

**Table 6: Administrative Positions needed for Effective Monitoring and Implementation of MA**

<table>
<thead>
<tr>
<th>Administrative position and level</th>
<th>Salary + benefits/ month</th>
<th>Person months</th>
<th>Number</th>
<th>Total needed 2016-17</th>
<th>Cost 2016-17</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Central level administration</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Project director (20% time)</td>
<td>57,000</td>
<td>3.6</td>
<td>1</td>
<td>205,200</td>
<td></td>
</tr>
<tr>
<td>Office assistant (50% time)</td>
<td>25,000</td>
<td>6</td>
<td>1</td>
<td>150,000</td>
<td></td>
</tr>
<tr>
<td>Program officer</td>
<td>50,000</td>
<td>6</td>
<td>1</td>
<td>300,000</td>
<td></td>
</tr>
<tr>
<td>Office help</td>
<td>18,000</td>
<td>12</td>
<td>1</td>
<td>216,000</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL: CENTRAL LEVEL</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>871,200</td>
</tr>
<tr>
<td><strong>District level or lower administration</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supervisor/data officer</td>
<td>30,000</td>
<td>12</td>
<td>64</td>
<td>23,040,000</td>
<td></td>
</tr>
<tr>
<td>Upazila level Supervisor/ information officer</td>
<td>30,000</td>
<td>12</td>
<td>426</td>
<td>153,360,000</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL: DISTRICT LEVEL OR LOWER</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>176,400,000</td>
</tr>
<tr>
<td><strong>TOTAL personnel</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>177,271,200</td>
</tr>
</tbody>
</table>

The table also shows the administrative positions needed at district level and below. It is assumed that the programme needs the services of one supervisor cum information officer per district (64 districts) and per upazila (426 upazilas). These additional personnel will cost about Tk.176,400 thousand per year. Therefore, total personnel expenses of these administrative positions becomes Tk.177,271 thousand per year.

Personnel expenses is just one aspects of a strengthened administrative system. To ensure that target population is selected properly and the allowances are being transferred to the eligible women and/or to monitor the trainings of the programme, the budget should allocate resources for transportation so that administrative personnel can carry out field visits. Field monitoring needs to be quite intensive during the selection phase of the beneficiaries and after that occasional trips should suffice. From the district level, during the selection of the beneficiaries, it is assumed that four trips will be needed per week over a period of two months (4 trips in a week X 8 weeks= 32 trips) and then in the remaining 10 months two trips per month will be needed. Since upazila officer will be directly involved in the actual selection of beneficiaries, the number of trips required will be slightly higher (assumed to 50 per year). The details of the calculations with the assumed parameters are shown in Table 7. Note that the estimate is an indicate measure of administrative and monitoring/evaluation expenses as the numbers are based on qualitative survey of few stakeholders and may change if more rigorous approach of cost estimation is adopted.

As can be seen from Table 7, service fee for NGO/CBOs is assumed to be at the same level as the service fee paid by Vulnerable Group Development (VGD) or other similar programmes. The current level of payment of Tk.175 Per beneficiary per year, which is too low to attract relatively better managed NGOs. To recalculate the service fee of the NGO/CBO, we have assumed that the fee per beneficiary will be Tk. 475 and we have used the target population of 2016-17 to estimate the total service related
expenses. Other expenses related to transportation will cover the cost of gasoline as well as some per-diem expenses.

**TABLE 7: TRAINING AND TRANSPORTATION EXPENSES REQUIRED FOR THE MA PROGRAMME**

<table>
<thead>
<tr>
<th>Cost components</th>
<th>Unit cost</th>
<th>Number of beneficiaries or days</th>
<th>Number of administrative units covered</th>
<th>Expenses needed, 2016-17</th>
</tr>
</thead>
<tbody>
<tr>
<td>NGO/CBO service costs</td>
<td>475</td>
<td>500,000</td>
<td></td>
<td>237,500,000</td>
</tr>
<tr>
<td>Transport rental, district level (days)</td>
<td>2,500</td>
<td>42</td>
<td>64</td>
<td>6,720,000</td>
</tr>
<tr>
<td>Other transport expenses (days)</td>
<td>1,000</td>
<td>42</td>
<td>64</td>
<td>2,688,000</td>
</tr>
<tr>
<td>Transport upazila level (days)</td>
<td>3,000</td>
<td>50</td>
<td>426</td>
<td>63,900,000</td>
</tr>
<tr>
<td>Other transport expenses (days)</td>
<td>1,000</td>
<td>50</td>
<td>426</td>
<td>21,300,000</td>
</tr>
<tr>
<td><strong>TOTAL: training and transport</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>332,108,000</strong></td>
</tr>
</tbody>
</table>

Now, we can put all the different cost items together to derive the total cost of the MA programme to make it more effective in targeting the poor pregnant women in rural Bangladesh. For comparative purposes, the number of beneficiaries considered in the recalculations has been kept at the same level as the target for 2016-17 (500,000 beneficiaries). Excepting the expenses recalculated in Tables 6 and 7, all other expenses have been kept at the current level including the training expenses. The training expenses include the payment for the trainers and the Tk.40 paid to beneficiaries for attending the trainings.

The estimated total budget is presented in table 8. The service charges paid to NGOs/CBOs will increase from Tk. 87.4 million to Tk. 237.5 million. This increase will encourage better quality NGOs to participate in the programmes. As can be seen in table 8, two new budget items are added in the revised budget: transportation expenses and personnel costs. As shown in tables 6 and 7, total transportation expenses should be about Tk. 94.608 million and the additional personnel cost will be about Tk. 177.27 million. Total proposed budget increases to about Tk. 3,592 million from the current level of Tk. 3,170 million. Therefore, total budget will increase by 13.3%. The ratio of allowance payment to total budget in the proposed budget declines to 83.5% from the current 94.6%.

**TABLE 8: COMPARISON OF CURRENT AND PROPOSED BUDGET WITH ADDITIONAL ADMINISTRATIVE AND MONITORING/EVALUATION EXPENSES, 2016-2017**

<table>
<thead>
<tr>
<th>Budget items</th>
<th>Current budget</th>
<th>Percent</th>
<th>Proposed Budget</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowance for women in the MA program</td>
<td>3,000,000,000</td>
<td>94.637</td>
<td>3,000,000,000</td>
<td>83.519</td>
</tr>
<tr>
<td>Service charge of NGOs and CBOs</td>
<td>87,400,000</td>
<td>2.757</td>
<td>237,500,000</td>
<td>6.612</td>
</tr>
<tr>
<td>Bank remittance/service/other charges</td>
<td>2,439,450</td>
<td>0.077</td>
<td>2,439,450</td>
<td>0.068</td>
</tr>
<tr>
<td>MA implementation and monitoring committee meeting expenses</td>
<td>100,000</td>
<td>0.003</td>
<td>100,000</td>
<td>0.003</td>
</tr>
<tr>
<td>Steering committee meeting expenses</td>
<td>56,000</td>
<td>0.002</td>
<td>56,000</td>
<td>0.002</td>
</tr>
<tr>
<td>Other expenses</td>
<td>300,000</td>
<td>0.009</td>
<td>300,000</td>
<td>0.008</td>
</tr>
<tr>
<td>District level meetings in 64 districts</td>
<td>153,600</td>
<td>0.005</td>
<td>153,600</td>
<td>0.004</td>
</tr>
<tr>
<td>District supervision, monitoring and report preparation expenses</td>
<td>153,600</td>
<td>0.005</td>
<td>153,600</td>
<td>0.004</td>
</tr>
<tr>
<td>Upazila meeting expenses in 489 upazilas</td>
<td>978,000</td>
<td>0.031</td>
<td>978,000</td>
<td>0.027</td>
</tr>
<tr>
<td>Upazila supervision, monitoring and report preparation expenses</td>
<td>978,000</td>
<td>0.031</td>
<td>978,000</td>
<td>0.027</td>
</tr>
</tbody>
</table>
## Beneficiary Selection and Eligibility Criteria

It is clear from the field observations and from the survey of literature that most of the beneficiaries selected are not from poor households even though the programme was designed to improve the quality of life of poor rural women. The selection process to identify potential beneficiaries should be strengthened. The programme should not depend on the union council members alone for the selection of the beneficiaries. The initial selection should be carefully verified and confirmed by the administrative personnel in charge of the programme at the upazila level.

To ensure that all poor pregnant women are given the opportunity to participate in the programme, beneficiaries should be selected twice in a year rather than once. Selecting women who are pregnant in July excludes about 25% of eligible women as those who become pregnant in August, September or October will not remain pregnant next July.

The programme may consider to effective involvement of field level staff of other Ministries, like MOHFW, in the identification and selection of potential beneficiaries. Involving the field level staff of MOHFW will have the advantage that they may already have (or can prepare one relatively quickly) the list of pregnant women in the unions. Since they work with maternal and child health issues on a regular basis, incorporating them in the selection of beneficiaries will help improve target efficiency.

Selection of beneficiaries by BGMEA and BKMEA should be made uniform. Quota allocated to BGMEA and BKMEA should be proportional to the number of female eligible workers under these two associations. In the current system, the quota to BKMEA appears to be higher than what they need and the quota for BGMEA is significantly lower.

Since income is a very difficult criterion to verify, it is proposed that the eligibility criteria be defined in terms of a number of directly observable proxies of low income. A number of alternative proxy measures of poverty are being used by various NGOs in Bangladesh and the programme should identify the measures that appear more relevant for programme purposes. Housing quality related proxy measures may be a good alternative to income cut-off level.

At the union level, the union council (Union Parishad) should prepare a list of all households with economic status indicators for each. Availability of this list will help improve efficiency and effectiveness of all safety net programmes of the country. This list can be combined with the list of women pregnant prepared or to be prepared by local level staff of MOHFW. Once the lists become available, MA or any other safety net programme can use the list to identify eligible individuals.

The quota determination system should be rationalized and/or updated. Arbitrary distribution of quotas to districts and upazilas create inter-regional disparities when local poverty rates vary considerably.

### Budget items

<table>
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<tr>
<th>Budget items</th>
<th>Current budget</th>
<th>Percent</th>
<th>Proposed Budget</th>
<th>Percent</th>
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<tr>
<td>Advertisement in newspapers for selecting NGO/CBO</td>
<td>100,000</td>
<td>0.003</td>
<td>100,000</td>
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<td>Equipment and repair charges</td>
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<td>Administrative personnel expenses</td>
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<td><strong>Total</strong></td>
<td>3,170,000,000</td>
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</tbody>
</table>
Paying Beneficiaries

Beneficiaries should be given the opportunity of receiving payments by various modes and they can select the mode of payment they would prefer. Despite problems experienced by mothers in opening bank accounts, most beneficiaries in our field visits preferred payment through local banks. The programme should allow beneficiaries to open accounts in any bank branch of their choice rather than asking them to do the banking at the upazila level.

Frequency of paying allowance to beneficiaries should increase to every month or every other month from current official system of paying them once in six months.

Amount of payment may be increased to improve quality of life of poor women. The allowance should be approximately equal to the poverty gap of poorest 20% of beneficiaries to ensure that almost all beneficiaries will have income above the poverty line after the transfer of allowances.

Role of NGO and CBO

Given the problems and concerns with NGO/CBO activities, it appears that the value added by NGOs or CBOs was very low. The program may consider involving government officials of the relevant departments in training along with the NGOs / CBOs.

Alternatives to NGO/CBO should be developed. One possibility could be closer collaborations among officials at the local level from different Ministries. Local level officials from different departments are knowledgeable on many different aspects of quality of life and rather than using untrained or poorly trained NGO trainer, government officials may be used for training purposes.

FWAs and FWVs appointed through the MOHFW may be used to identify the poor pregnant women. They can help women to apply for participation in the programmes.

FWAs/FWVs and other local level officials may be used for providing trainings to mothers on maternal and child health issues.

Updating Implementation Manuals

Currently the beneficiaries are being selected by Union Parishad (UP)/municipality, which may create biases in selection because of UP or municipality members’ political interests in the area. Government officials at local level should be in charge of finalizing the list of beneficiaries at union/municipality level.

Women members of UP/municipality should be in charge of preliminary selection of beneficiaries. This will avoid conflicts with male members or councilors.

The LMA implementation manual should be updated by incorporating the composition and roles of district and municipality committees.

For timely selection of beneficiaries, the entity in charge of preliminary selection should be provided with a deadline within which the list must be submitted and this timeline should be explicitly mentioned in the manual. Failure to submit the final list by deadline should automatically disqualify the union from participation in the programme.

Need for Effective Management Information System (MIS)

The programme needs a beneficiary database with a well-functioning MIS that can be used to analyse, monitor and evaluate the programme activities and outcomes. The MIS will also help in improving the targeting efficiency of the programme and facilitate to implement a modern payment system.
Future Reforms and Way Forward: Some Preliminary Ideas

The following paragraphs describes some of the reforms that can be implemented to improve the functioning and outcomes of the MA programme.

Identification of beneficiaries requires multi-sectoral initiatives and collaboration among different Ministries. It is important to find mechanism to improve inter-ministerial collaborations.

The quota set by the MA programme for the year 2016-17 appears to be too high, higher than the number of poor pregnant women plus women with infants in the country. This indicates the need for reform in estimating the number of poor pregnant women in the country and by union, upazila and district.

The major difference between MA and LMA programmes in its current form is that MA targets the rural poor women while the LMA targets urban poor women. The requirement that the participants of LMA should be working-women is not being used in practice. Therefore, in effect, the two programmes have become similar with very similar targeting criteria. Since the programmes are similar in practice, at least in terms of target selection, the MA and LMA programmes should be combined into one program (Maternity Allowance Programme) to enhance efficiency of both the programmes.

Due to rapid expansion of the MA programme, all poor pregnant women with first or second pregnancies will be covered by MA from the current fiscal year. Therefore, Demand Side Financing Maternal Health Voucher Scheme (DSF-MHVS) and the MA programme participants will overlap. In such circumstances, it is important to discuss whether the DSF mechanism is more effective in improving health status of mother and children than the MA programme approach. An improved mechanism for coordination between the schemes of two line ministries is therefore necessary to be set up.

Significant mis-targeting of beneficiaries happens in both the MA and LMA programmes. There is no formal evaluation of LMA since its inception and little is known about its efficiency and effectiveness. Field level observations suggest that targeting efficiency of LMA is also quite poor. The MOWCA should commission studies to identify mechanisms for improving the functioning of the programme. It is important to conduct regular evaluation of LMA programme to identify the major bottlenecks and potential effects of the programme on beneficiaries and their family members, on employers and local communities.

The programmes should develop a costed reform plan so that all reform initiatives can be identified and resource needs can be calculated.
Annex A: Checklist and Interview Instruments For Diagnostic Study of Maternity Allowance (MA) and Lactating Mother Allowance (LMA) Study

Name of the District:

Name of the Upazila/Municipality:

Name of the Union:

Section I

A. Upazila Committee (MA)

Please sign the signature sheet for the meeting

1. How frequently do you organize meeting for MA? Do you take minutes of the meeting? Can you show me the minutes of the most recent meeting?

2. When was the last MA meeting held?

3. What was the main agenda in the last MA meeting?

4. Who attended the last meeting?

5. Specific problems, concerns or issues discussed? What are those issues or concerns discussed?

6. In your opinion, how do you think MA programs are performing in your area? Please specify problems and issues.

7. Can you please give me some idea on how the NGO and CBOs are selected? How many NGOs are involved in the upazila now in MA program? How many CBOs are involved in the upazila now in MA program? If total of CBOs and NGOs are greater or less than total unions, probe why it is higher or lower?

8. How frequently do you interact with NGO and CBOs involved in the program? Are you happy with the number of interactions you have in a month? Do you think there should be more interactions?
9. What is the role of NGOs and CBOs in the program? Please provide specific examples of their work for the program.

10. Do you know how the NGOs/CBOs prepare the list of potential beneficiaries? Do they send this list to you? In which month do you get the list from them?

11. How do you determine final beneficiary list? Please provide details on how exactly final list of beneficiaries are prepared from the initial list?

12. Are you happy with the activities conducted by the NGO/CBO for this program in your area? (If not explain your suggestions for improving their activities). Satisfaction with identification of beneficiaries, satisfaction with keeping in contact with beneficiaries and upazila level officials, satisfaction with training,

13. Do you think the right mothers are being selected as beneficiaries under the current selection procedures? (If not please suggest how can the situation be improved?)

14. What are your suggestions for improving the outcomes of the programs?

15. Any interactions between union committee and upazila committee, upazila committee and district committee, nature of interactions, any suggestions on level of interactions

16. Comments on the number of beneficiaries selected from the area – should be increased or reduced? Why?

17. Comments on level of allowance given to the beneficiaries. How much is now? Should it be increased or decreased?

18. How are the beneficiaries paid? How frequently? Do you face any problems in paying the allowance to the beneficiaries? Do you think the allowance may sometime be given out to wrong persons?

19. Do you know of any mother or child in the program who died? How many mother or children died in the past year? Who notified you about their deaths? Was the death reporting timely?
20. Where do you keep the enrollment forms? Can I see some of the forms, the forms that were used for selecting the beneficiaries?

B. Union Committee (MA)

1. Number of cardholders (old):

2. Number of cardholders (new):

3. How frequently do you organize meeting for MA? Do you take minutes of the meeting? Can you show me the minutes of the most recent meeting?

2. When was the last MA meeting held?

3. What was the main agenda in the last MA meeting?

4. Who attended the last meeting?

5. Specific problems, concerns or issues discussed? What are those issues or concerns discussed?

6. In your opinion, how do you think MA programs are performing in your area? Please specify problems and issues.

7. Can you please give me some idea on how the NGO and CBOs are selected?

8. How frequently do you interact with NGO and CBOs involved in the program? Are you happy with the number of interactions you have in a month? Do you think there should be more interactions?

9. What is the role of NGOs and CBOs in the program? Please provide specific examples of their work for the program.

10. Do you know how the NGOs/CBOs prepare the list of potential beneficiaries? Do they send this list to you? In which month do you get the list from them?

11. How do you determine final beneficiary list? Please provide details on how exactly final list of beneficiaries are prepared from the initial list?
12. Are you happy with the activities conducted by the NGO/CBO for this program in your area? (If not explain your suggestions for improving their activities). Satisfaction with identification of beneficiaries, satisfaction with keeping in contact with beneficiaries and upazila level officials, satisfaction with training, ....

13. Do you think the right mothers are being selected as beneficiaries under the current selection procedures? (If not please suggest how can the situation be improved?)

14. What are your suggestions for improving the outcomes of the programs?

15. Any interactions between union committee and upazila committee, nature of interactions, any suggestions on level of interactions

16. Comments on the number of beneficiaries selected from the area – should be increased or reduced? Why?

17. Comments on level of allowance given to the beneficiaries. How much is it now? Should it be increased or decreased?

18. How are the beneficiaries paid? How frequently? Do you face any problems in paying the allowance to the beneficiaries? Do you think the allowance may sometime be given out to wrong persons?

19. Do you know of any mother or child in the program who died? How many mother or children died in the past year? Who notified you about their deaths? Was the death reporting timely?

20. Where do you keep the enrollment forms? Can I see some of the forms, the forms that were used for selecting the beneficiaries?

C. Meeting (FGD) with MA cardholders in the union

Total beneficiaries attended in the meeting:
1. How many have 1 child?
2. How many have 2 children?
3. How many have more than two children?
4. How many have monthly household income more than 1500?
5. How many have any physical disability?
6. How many living in other house?
7. How many have agricultural land?
8. How many have fishing pond?
9. Was there any training session held in the past one month? How many? For how many hours? What was discussed in the meeting? Can you tell me what did you learn from the last meeting? Who organized the meeting? Where was the meeting held?

10. Do you get right amount of allowance? How much was the allowance you received last time? How did you receive it? Does everyone in the program receive the allowance through bank transfer? Which bank?

11. Do you face difficulty to receiving the maternity allowance through the Bank? What type of difficulties women face in receiving the allowance?

12. How many have mobile phone in home (herself/husband/any household member)?

13. Do you have any suggestions in improving payment system of allowance? Is the amount adequate? Is the frequency of payment right? Is the mode of paying allowance need adjustment?

14. How many used the allowance other than purchasing food and seeking care?

15. How many are happy with receiving this allowance?

16. How many said they had high transaction costs in receiving the allowance?

D. Meeting (FGD) with MA non-cardholders in the union

Total mother attended in the meeting:
1. How many have 1 child?
2. How many have 2 children?
3. How many have more than two children?
4. How many have monthly household income more than 1500?
5. How many have any physical disability?
6. How many living in other house?

7. How many do not have agricultural land?

8. How many do not have fishing pond?

**Section II**

A. Municipality Committee (LMA)

1. How frequently do you organize meeting for LMA? Do you take minutes of the meeting? Can you show me the minutes of the most recent meeting?

2. When was the last LMA meeting held?

3. What was the main agenda in the last LMA meeting?

4. Who attended the last meeting?

5. Specific problems, concerns or issues discussed? What are those issues or concerns discussed?

6. In your opinion, how do you think LMA programs are performing in your area? Please specify problems and issues.

7. Can you please give me some idea on how the NGO and CBOs are selected? How many NGOs are involved in the municipality now in LMA program? How many CBOs are involved in the municipality now in LMA program? If total of CBOs and NGOs are greater or less than total unions, probe why it is higher or lower?

8. How frequently do you interact with NGO and CBOs involved in the program? Are you happy with the number of interactions you have in a month? Do you think there should be more interactions?

9. What is the role of NGOs and CBOs in the program? Please provide specific examples of their work for the program.

10. Do you know how the NGOs/CBOs prepare the list of potential beneficiaries? Do they send this list to you? In which month do you get the list from them?
11. How do you determine final beneficiary list? Please provide details on how exactly final list of beneficiaries are prepared from the initial list?

12. Are you happy with the activities conducted by the NGO/CBO for this program in your area? (If not explain your suggestions for improving their activities). Satisfaction with identification of beneficiaries, satisfaction with keeping in contact with beneficiaries and municipality level officials, satisfaction with training, ....

13. Do you think the right mothers are being selected as beneficiaries under the current selection procedures? (If not please suggest how can the situation be improved?)

14. What are your suggestions for improving the outcomes of the programs

15. Any interactions between Municipality Committee and District Committee, nature of interactions, any suggestions on level of interactions

16. Comments on the number of beneficiaries selected from the area – should be increased or reduced? Why?

17. Comments on level of allowance given to the beneficiaries. How much it is now? Should it be increased or decreased?

18. How are the beneficiaries paid? How frequently? Do you face any problems in paying the allowance to the beneficiaries? Do you think the allowance may sometime be given out to wrong persons?

19. Do you know of any mother or child in the program who died? How many mother or children died in the past year? Who notified you about their deaths? Was the death reporting timely?

20. Where do you keep the enrollment forms? Can I see some of the forms, the forms that were used for selecting the beneficiaries.
B. Meeting (FGD) with LMA cardholders

Total beneficiaries attended in the meeting:

1. How many have 1 child?
2. How many have 2 children?
3. How many have more than two children?
4. How many have monthly income more than 5000?
5. How many have any physical disability?
6. How many are living outside the municipality?

10. Was there any training session held in the past one month? How many? For how many hours? What was discussed in the meeting? Can you tell me what did you learn from the last meeting? Who organized the meeting? Where was the meeting held?

11. Do you get right amount of allowance? How much was the allowance you received last time? How did you receive it? Does everyone in the program receive the allowance through bank transfer? Which bank?

12. Do you face difficulty to receiving the maternity allowance through the Bank? What type of difficulties women face in receiving the allowance?

13. How many have mobile phone in home (herself/husband/any household member)?

14. Do you have any suggestions in improving payment system of allowance? Is the amount adequate? Is the frequency of payment right? Is the mode of paying allowance need adjustment?

15. How many used the allowance other than purchasing food and seeking care?

16. How many are happy with receiving this allowance?

17. How many said they had high transaction costs in receiving the allowance?
C. Meeting (FGD) with LMA non-cardholders

Total beneficiaries attended in the meeting:

1. How many have 1 child?
2. How many have 2 children?
3. How many have more than two children?
4. How many have monthly income more than 5000?
5. How many are living outside the municipality?
6. How many are disabled?

Section III

A. District Committee (both MA and LMA)

1. How frequently do you organize meeting for MA and LMA? Do you take minutes of the meeting? Can you show me the minutes of the most recent meeting?

2. When was the last MA and LMA meeting held?

3. What was the main agenda in the last MA and LMA meeting?

4. Who attended the last MA and LMA meeting?

5. Specific problems, concerns or issues discussed? What are those issues or concerns discussed?

6. In your opinion, how do you think MA and LMA programs are performing in your area? Please specify problems and issues.

7. Can you please give me some idea on how the NGO and CBOs are selected? How many NGOs are involved in the District now in MA and LMA program? How many CBOs are involved in the District now in MA and LMA program?
8. How frequently do you interact with NGO and CBOs involved in the program? Are you happy with the number of interactions you have in a month? Do you think there should be more interactions?

9. What is the role of NGOs and CBOs in the program? Please provide specific examples of their work for the program.

10. Do you know how the NGOs/CBOs prepare the list of potential beneficiaries? Do they send this list to you? In which month do you get the list from them?

11. How do you determine final beneficiary list? Please provide details on how exactly final list of beneficiaries are prepared from the initial list?

12. Are you happy with the activities conducted by the NGO/CBO for this program in your area? (If not explain your suggestions for improving their activities). Satisfaction with identification of beneficiaries, satisfaction with keeping in contact with beneficiaries and upazila level officials, satisfaction with training, ....

13. Do you think the right mothers are being selected as beneficiaries under the current selection procedures? (If not please suggest how can the situation be improved?)

14. What are your suggestions for improving the outcomes of the programs?

15. Any interactions between Upazila/Municipality Committee and District Committee, nature of interactions, any suggestions on level of interactions

16. Comments on the number of beneficiaries selected from the area – should be increased or reduced? Why?

17. Comments on level of allowance given to the beneficiaries. How much it is now? Should it be increased or decreased?

18. How are the beneficiaries paid? How frequently? Do you face any problems in paying the allowance to the beneficiaries? Do you think the allowance may sometime be given out to wrong persons?
B. Meeting with NGOs/CBOs

1. Type of training materials used (ask the copy)

2. What percentage of beneficiaries trained so far?

3. What are challenges facing for providing trainings?

4. How is the NGO/CBO paid for their activities?

5. How many of NGO workers work in this project per upazila? Do they work full time or part-time?

6. Who are the reporting authority of the NGOs/CBOs working under MA and LMA programs?
Annex B1: Field Report from Chandpur District

1. Background

We visited Chandpur district during 8-10 April 2017. Several meetings with different committees (e.g., District Committee, Upazila Committee, Union Committee) of both maternity allowance (MA) and lactating mother allowance (LMA) were held during the visit. Some meetings were also held with the beneficiaries of both programs. As per the design of the study we selected two upazilas (Hajigonj and Motlob South) and one union from each upazila after discussing with the concerned officer in the central and upazila levels respectively. There are about 12100 beneficiaries of both LA (9571) and LMA (2550) in Chandpur district. The total number of beneficiaries of MA program of Hajigonj and Motlob (South) respectively are 1284 and 666. Hajigonj and Motlob (South) municipalities are B category upazila based municipality, hence, each has 300 beneficiaries for LMA whereas district based municipality Chandpur District Sador has 750 LMA beneficiaries. Note that A Category municipality has 360 and C category has 250 LMA beneficiaries. The minimum number of LMA beneficiaries in the district-based municipality is 750. Some old district based municipality has higher LMA beneficiaries; such as Chittagonj has 1800 LMA beneficiaries. A brief description of each meeting and associated findings are illustrated below.

1.1 Meeting with Upazila Committee at Hajigonj

The meeting was held under the chair of AC land. UNO could not chair the meeting due to attending the monthly coordination at the district. Almost all the members of the committee attended the meeting. We discussed different issues including the regularity of holding the meeting as per the guideline, selection of the beneficiaries, activities conducted by the NGO/CBO for this program, suggestions for improving the outcomes of the programs. The major findings of the meeting are depicted below.

- The meeting of the Hajigonj Upazila Committee is mainly held annually one or twice for finalizing the list of the beneficiaries. The last meeting of the committee was held for finalizing the list of beneficiaries about four months before. Note that they could not provide the document regarding the agenda of meeting.

- It was reported that Upazila Committee checks and approves the list of beneficiaries prepared by the Women Office at the upazila level. Women members of the union parishad conduct the primary selection of the beneficiaries as reported by the chairman of a union parishad who is a member of the Upazila Committee. After primary scrutiny the list is sent to the Upazila Women Office with necessary documents, he added. The chairman reported, in a question of how accurately the selection criteria are followed, that about 30% cases they had to select the women who had already two children because they were very poor. We also found this evidence in the meeting with beneficiaries. Some beneficiaries who had three children raised their hands while we asked how many of you had more than two children during enrolling in the program.

- The importance of using Union Family Welfare Center (UFWC) is also discussed. The chairman of a union council reported that they sought the help of the field level employees (e.g., Family Welfare Visitor and Family Welfare Attendants) of the family welfare department of the upazila and the union.

- Majority of the members raised their concerns regarding the role of CBOs assigned for both programs in Hajigonj. The local CBO who has registration with District Women Office or District Social Welfare Office of the respective district are eligible to be assigned for the job. The CBO (named Manobadikar Basthobayan and Samaj Unnyan Saongstha) assigned for Hajogonj Upazila is
not registered with any of the offices of Chandpur district. As reported by the Executive Director (ED) of the organization that this organization had registration with District Social Welfare Office of Noakhali and the organization applied for the assignment in Noakhali. However, the organization was not assigned the work for Noakhali. Later on, the Directorate of Women and Children Affairs assigned the organization for Hajigonj, Sharasti and Kochua Upazilas of Chandpur district. The organization does not have any office in Chandpur and does not have any regular employees to conduct the activities. In addition to providing training to the beneficiaries the CBO is supposed to facilitate the registration process working together with union level committee and Upazila Women Office. However, this organization did not conduct any activities as reported by the Upazila Committee. The ED of the organization acknowledged the accusations of the committee and reported that making delay in assigning the job is responsible to a large extent for not performing well.

- Another concern raised in the meeting is that banks did not respond promptly in opening bank account for the beneficiaries. It takes about 3-4 months for opening the bank account. The concern regarding the delay in disbursing the money to the beneficiaries was also raised. The bank official attended in the meeting replied that they had acute lack of manpower to serve the beneficiaries for both opening bank account and disbursing the money in timely manner. There is no separate wing in the bank to address the beneficiaries of MA and LMA programs as he added.

- The committee, for improving the outcomes of the program, provided a number of suggestions: relaxing the criteria of having three-months pregnancy during the enrolment; making the payment more frequently; promptness in opening the bank account and disbursing the money; and increasing the number of beneficiaries.

1.2 Meeting with Upazila Committee at Motlob (South)
The meeting was held under the chair of UNO. Almost all the members of the committee attended the meeting. We discussed different issues including the regularity of holding the meeting as per the guideline, selection of the beneficiaries, activities conducted by the NGO/CBO for this program, suggestions for improving the outcomes of the programs. The major findings of the meeting are depicted below.

- The meeting of the Motlob (South) Upazila Committee is usually held annually 2-3 times for finalizing the list of beneficiaries. The latest meeting of the committee was held for finalizing the list of beneficiaries on 20 February 2017. Note that they provided the document regarding the agenda of the meeting.

- It was reported that Upazila Committee checks and approves the list of beneficiaries prepared by the Women Office at the upazila level. Women members of the union parishad conduct the primary selection of the beneficiaries as reported by the chairman of a union parishad who is a member of the Upazila Committee. After primary scrutiny the list is sent to the Upazila Women Office with necessary documents, he added. The chairman reported, in a question of how accurately the selection criteria are followed, that they always try for excluding any women who had already two children during the enrolment. We also found this evidence in the meeting with beneficiaries in support of his claim. Any beneficiary did not raise her hands while we asked how many of you had more than two children during enrolling in the program. UNO added, they rejected about 30 applications of different unions in the last meeting due to not matching with the criteria (e.g., received benefit previously/received benefit from other social security program/well off/having more than two children) and called for revised list.
The concerns regarding the role of CBOs assigned for both programs in Motlob (South) were raised in the meeting. The CBO (named Shelter Bangladesh) was assigned for Motlob (South) Upazila is registered with District Women Office of Chandpur district. The CBO has a small office in the Motlob (South) with a total of three staff (2 male including the Executive Director and one female trainer). The organization is responsible for the training of 1510 LMA beneficiaries in Faridgonj, Sharasti and Kachua municipalities; and 3,662 MA beneficiaries in Motlob (South), Motlob (North), and Chandpur Sadar. This is to note that CBO is currently supposed to provide training twice to each group of MA beneficiaries and 12 times to each group of LMA beneficiaries. The CBO receives Tk. 175 including VAT for a MA beneficiary and Tk. 250 for a LMA beneficiary. In addition to providing training to the beneficiaries the CBO is supposed to facilitate the registration process working together with union level committee and Upazila Women Office. The question came up with the quality of training provided by the organization. The upazila women officer reported the CBO is sometime helpful for collecting the supporting documents required for finalizing the list of beneficiaries. The ED of the organization reported that the amount money allocated for their activities is not enough for conducting quality training. He added that it was very difficult to gather the beneficiaries for multiple times. The beneficiaries also reported that they are not able to attend the full duration of the training as they have to address the needs of their newborns.

It was emphasized that the Union Family Welfare Center (UFWC) and Upazila Family Welfare Office could play a significant role, through family welfare visitors (FWV) and family welfare attendants (FWA) in selecting the eligible pregnant women. The upazila family welfare officer was eager to facilitate the selection process through his office. The importance of active involvement of Upazila Health Complex (UHC), especially for medical camp for testing pregnancy was also emphasized. Currently, UHC has hardly any association in these programs.

The issue of suffering in opening bank account and slow disbursement of money by the bank was also raised.

The committee, for improving the outcomes of the program, provided a number of suggestions: relaxing the criteria of having three-months pregnancy during the enrolment; making the payment more frequently; and promptness in opening the bank account and disbursing the money.

1.3. Meeting at the MA beneficiaries along with union committees at Hajigonj and Motlob (South)

We met the beneficiaries of MA program at Gandhbbopur North union of Hajigonj Upazila and Upadhipur union from Motlob (South) Upazila. At least three out of about 50 beneficiaries at Gandhbbopur North union acknowledged that they already had two children when they came under the program. All the beneficiaries reported they neither received the benefits earlier nor a member of other social security schemes. However, all of them acknowledged they had own homestead land; some of them had finishing pond with the homestead land; and some of them had some cultivable land. All the beneficiaries acknowledged that they had mobile phone in their households. The most of the beneficiaries reported they needed to spend about Tk. 500 for drawing the money from bank.

Male members of the union parishad (UP) conducted the beneficiary selection in this union. Each of them was given a quota to select the beneficiaries. None of the female UP member was involved in this process. The female members alleged that they were not allowed to select the beneficiaries. Raising the issue in front of us annoyed the male UP members. The UP chairman could not provide any satisfactory reply for not involving the female UP members in the selection process.
The Union Committee was not happy with the role of the CBO (Bangladesh Shelter) as this could not provide effective training to the beneficiaries. The committee provided suggestions for increasing the number of beneficiaries in each union; disbursing the money more frequently; making the payment via mobile phone.

Like Gandhbbopur North union all the beneficiaries at Upadhipur union reported they neither received the benefits earlier nor a member of other social security schemes. All of them acknowledged that they had own homestead land; some of them had finishing pond with the homestead land; and some of them had some cultivable land. All the beneficiaries acknowledged that they had mobile phone in their households. The most of the beneficiaries reported they needed to spend about Tk. 500 for drawing the money from bank.

The female UP remembers were responsible for selecting the beneficiaries. It seemed that the male UP members were happy for giving this responsibility to the female members. The female UP members reported that they sought the help of the icddr,b field staff for selecting the beneficiaries. They recommended that in other areas FWAs might be useful for listing the beneficiaries.

The union committee was not satisfied with training offered by the CBO (Bangladesh Shelter) as their training was not effective for the beneficiaries.

The committee suggested for increasing the number of beneficiaries in each union and disbursing the money more frequently.

1.4. Meeting with the beneficiaries along with Municipality Committee at Hajigonj and Motob (South)

We met some beneficiaries along with some members of the Municipality Committee at Hajigonj municipality on 8 April 2017. The secretary of the municipality reported that the ward commissioners with the help of FWA using the selection criteria of the program did the selection. We received affirmative response while we asked the beneficiaries whether they had to work outside for maintaining their livelihood and whether they had any mobile phone in their households. We received negative response from the question of anybody included from outside the municipality boundary and whether they attended any training offered by CBO.

At Motlob (South) municipality we met the beneficiaries along with Municipality Committee on 9 April 2017. We received similar responses from all the questions as stated above. However, it was reported that they had to relax the criteria to enroll 300 beneficiaries in the program.

1.5. Meeting with District Committee at Chandpur

The meeting of the district committee was held on 8 April 2017. Majority of the members were absent in the meeting. While we discussing the background of the meeting it seemed to us DC was not aware about the MA and LMA programs. He also stated that he did not hear about the programs earlier. Thus, we did not ask him any further question about the programs. Afterward he tried to recall and responded that the issues might be discussed in a monthly coordination meeting.

3. Conclusion

- Our overall observation is that the selected beneficiaries are not as much as poor as stated in the selection criteria;
- Non-availability of 300 beneficiaries under the given criteria in the B category municipality;
- Highly negligible role of CBOs in selecting the beneficiaries;
• Training provided by the CBOs is not effective to the beneficiaries; and it is very difficult for mothers to attend the training sessions with infants;
• Instead of training it may be wise to provide a book with picture describing what to do and what not to do during ANC, delivery and PNC.
• FWV and FWA may be useful vehicle for selecting the eligible beneficiaries;
• As all the beneficiaries have mobile phone payment may be executed by mobile banking.
• Need to relax the three-months pregnancy criteria for enrolment, it could be any time
• Female UP members/ward members should strictly conduct selection.
Annex B2: Field Report from Narayanganj District

1. Background

We visited Sadar Upazila of Narayanganj district on 24 April 2017.

- MA beneficiaries in Sadar Upazila: 777
- LMA beneficiaries in Narayanganj City Corporation: 1500
- LMA for garment workers through BKMEA: 14000 in two years cycle for BKMEA zone (most are in Narayanganj)

Meetings held with:

- Upazila Committee for MA
- District Committee for LMA
- Executive of BGMEA
- High officials of a garment factory
- The NGO official working for LMA
- The beneficiaries of MA
- The beneficiaries of LMA

1.3 Meeting with Upazila Committee for MA

The meeting was held under the chair of UNO. Almost of all the members of the committee attended the meeting. We discussed different issues including the regularity of holding the meeting as per the guideline, selection of the beneficiaries, activities conducted by the NGO/CBO for this program, suggestions for improving the outcomes of the programs. The major findings of the meeting are depicted below.

- No meeting was held during the last five months. The last meeting was held 10 October 2016. The committee usually sits for information dissemination, scrutinizing the applications and finalizing the selection of the beneficiaries. The scrutiny is mainly limited to checking the relevant documents.
- The meeting for Sadar Upazila arranges by the District Women Office. The programmer of the District Women Office is responsible for organizing the meeting. Note that there is no official set up (i.e. no organogram and hence no manpower) of the Upazila Women Office in the sadar Upazila. It is difficult for organizing meeting regularly as reported by the district women officer and the programmer. The agenda of the women office are, thus, often dealt in coordination committee. The UNO also recognizes the fact.
- Applications are only checked if there is complain. Usually those who are excluded make complain.
- Three out of 5 UP chairman reported that they gave the responsibility to women UP members for making the primary list; and two reported that they did the primary list through both male and female UP members. Actually every members and chairman has a quota.
- They reported that despite their hard effort there was some adverse selection. As most of them are newly elected chairman they were not experience to handle the task.
- All UP chairman and members (both Male and female) reported that they disseminated information personally, not announcing publicly.
- The Upazila Family Planning Officer reported Family Planning Office had prepared a database for all pregnant women in the upazila. He showed me a template of collecting the data base which
contains the following information: the name of the couple with address, cell phone number, age, number of pregnancy, date of the latest menstruation, potential date of delivery, date of delivery, place of delivery, whether the present pregnancy is out of risk. One Chairman reported that they used the information obtained from family planning office for making the primary list.

- The entire five chairman attended the meeting reported that NGOs/CBOs did not provide any service for making the list; they added that all the NGOs/CBOs are locally affiliated and did not have any capacity to work.

- Four out of 5 five chairman complained that CBOs/NGOs did not provide any training to their unions. They reported that NGOs/CBOs do not have any qualified trainer. So, training do not add anything.

- We found this information valid while visited the contracted CBO office and asked some basics to one of the trainers about training material, she could not utter a single word.

- They mentioned that training would be effective if any qualified or prominent person (e.g., MBBS doctor of the Upazila Health Complex or Upazila Family Planning Officer) provide the training.

- One chairman mentioned that the NGO/CBOs arrange training when the beneficiaries get together for collecting card or opening bank account or any other purpose.

- It was argued by the most of the attendees that it is very difficult for the mothers to attend as well as be attentive in the training with the newborn. The chairmen and others had the opinion that it is against the human dignity to call these mothers for attending the training with newborn.

- A number of the attendees including, UNO, the MBBS doctor, family planning officer, and UP chairman reported it is useful to give crucial information like importance of exclusive breastfeeding, how to breastfeed, how to maintain personal hygiene, etc. after the delivery of the child. It does not need to attend any formal training with the newborn for receiving this information. The mother can receive the information from immunization center as reported by one chairman.

- Everybody outbursts when we asked about the banking service. They reported that there was no branch of Sonali Bank (the only authorized bank to handle the maternity allowance) in many unions. Thus, the beneficiaries need to travel to Narayanganj Sadar, which cost for about Tk 200 per person for round trip via a public transport. The beneficiaries do not receive cashbook individually. The bank just provides blank cash cheque to the respective Union Parishad (UP) for each beneficiary for each installment. The secretary of UP write the necessary information on the cheque and collect signature from the respective beneficiary and then hands over the cheque to the respective beneficiaries. This process is burdensome for both the UP and the beneficiaries. In addition, there is chance of developing rent seeking behavior by the middle-man (e.g., UP secretary). They also recognized that it is very difficult to manage all the beneficiaries in an upazila by a single bank (i.e. Sonali Bank) due to lack of dedicated manpower in the bank’s branch. To overcome this problem, they recommended to include
  - More banks (both public and private)
  - Mobile banking or sure cash

- Another concern raised in the meeting is that due to handling through one bank in each program (i.e. Agrani Bank for LMA and Sonali Bank for MA) banks could not respond promptly in opening bank account and disbursing the money. They suggested for giving the responsibility to multiple banks.

- The committee unanimously provided a number of suggestions:
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- Making the payment after every three months instead of six months;
- Doubling the amount of maternity allowance;
- Giving responsibility to the multiple banks for reducing the hassles;
- No need of training by the NGOs/CBOs;
- Reducing troubles currently facing by the beneficiaries in opening bank account, withdrawing the installment and attending training with the newborn;
- Strengthening the upazila women office by providing vehicle facilities; and
- Making official set up of women office in the sadar upazila.

1.2. Meeting at the MA beneficiaries

- Total number of beneficiaries consulted: 10
- All beneficiaries have own homestead land except one
- Three has a pond with their homestead land
- Two has cultivable land
- All the beneficiaries have mobile in their household
- The spouse of most of the beneficiaries are engaged in crop cultivation
- Most of the mothers did not use their allowance yet; they have saved for future.
- All but one did not receive any training from the NGOs/CBOs
- The mother who received training mentioned that she did not learn anything new from the training. She added that it was very unpleasant to attend training sessions with the newborn.

Observation: Most of them were seemed as quite well off.

1.3. Meeting with District Committee (LMA Committee)

- Chaired by ADC (Education). DC was absent to attended a meeting in Dhaka
- ADC expressed his opinion from his earlier experience of maternity and lactating mother allowance that these programs are useful for making the mental strength of the beneficiaries via thinking
  - By thinking that government is with her
  - The members of household value her
- However, he mentioned influential persons often influence the selection of the beneficiaries
- Both male and female commissioners make the primary list of the beneficiaries. Each commissioner has a quota of 30 beneficiaries and Mayor has a quota of 100 beneficiaries. Some commissioners who are more closed to the mayor get a bigger quota.
- The representative of the city corporation asked about the role of contracted NGO/CBO. He did not see any activities of the NGO/CBO. The female ward commissioner mentioned that they never obtained the assistance of NGO/CBO.
- It is important to involve some prominent person (e.g., MBBS doctor, TNO, Family Planning Officer, etc.) to make the mother aware. The MBBS doctor and District Family Planning officer mentioned that they would extend their assistance for making the mother aware if they were involved.
- It is emphasized on making aware the mothers for breast feeding and reducing malnourishment
- The number of the beneficiaries across the ward should be determined according to the population size
- All opined that selection process should be completed within two/three months.
• They all agreed to use the list prepared by the Family Planning office on the regular basis
• They had the same impression about the services of bank as opined by the upazila committee.

1.4. Meeting with BKMEA, Garment Factory and the Beneficiaries

• We met the whole body of BKMEA representatives who are responsible for handling the LMA for the garment workers. They reported that they had a quota of 14000. About 18 lakh workers work under BKMEA factories of which 70% (i.e., about 13 lakh) are female workers. About 5% (i.e., 65000) of the male workers are eligible for receiving the allowance. Like BGMEA, BKMEA also send the circular to all these garments and accepts the applications on first come first serve basis.
• They receive some fund (per head Tk. 230 including VAT) for conducting training for the beneficiaries. However, they do not get any fund for conducting other activities including checking, scrutiny and final selection. They argue that it needs some fund for conducting their activities in the better ways.
• They argued for increasing the amount of monthly allowance to either Tk.1000 or Tk. 12000 instead of Tk. 5000.
• The Group Director of Modele Group reported that while they receive the circular from BGMEA they make announcement through microphone by Social Welfare Officer in each of floor of the garment factory and seek applications from all the eligible applicants. The list is then sent to BKMEA office. The BKEMA office send back the list if the garment is selected on the basis of first come first serve. The Group Director added that they had all information regarding the pregnancy of the workers and strictly maintained the eligibility criteria. If the BKMEA demands for reducing the number, they often drop those who had higher salary among the eligible ones, he added.
• The Modele group only considers those who have newborn (i.e., breast feeding baby). They do not select anybody during pregnancy.
• In response of a question what happens if the beneficiaries left the garment factory the Group Director replied that as the payment is made through the bank account the beneficiaries receive money after the living the job or changing the garment factory. He agreed that there is some chance of receiving benefit again by the same beneficiary.
• They mentioned that no checkbook is issued to the beneficiaries. Just a token is given to the beneficiary. They also mentioned that the bank provides special service on their request that bank officials disburse the money in the factory premise.
• Most of the beneficiaries saved the received allowance for their children.

3. Conclusion

• Our overall observation is that the most of the selected beneficiaries are not poor as stated in the selection criteria;
• Our understanding is that there are about 25-30% wrong selection
• Upazila Committee is not functional as expected
• No role of CBOs in selecting the beneficiaries;
• Due to vagueness in the main criterion of selecting LMA beneficiaries there are different practices in selecting the beneficiaries.
• The present form of training is not effective as it is very burdensome for mothers to attend the training sessions with infant babies; thus, need to change the form of training. The EPI center may be useful for providing some crucial information to the mothers.
It may be wise to provide a book with picture describing what to do and what not to do during ANC, delivery and PNC.

Family Welfare Visitor (FWV) and Family welfare Assistant (FWA) may be useful vehicle for selecting the eligible beneficiaries;

As all the beneficiaries have mobile phone payment may be executed by mobile banking.

Need to relax the three-month pregnancy criteria for enrolment; it could be any time of the pregnancy period.

Disbursing the fund of both MA and LMA through multiple banks.

The allowance is not being used for the current consumption of the most of the beneficiaries.

Strengthening the upazila women office by providing vehicle facilities.

Making official set up of women office in the sadar upazila.
Annex B3: Field Report from Dhaka District

1. Background

We visited Savar Upazila of Dhaka district on 23 April 2017. Like other upazila, Savar has MA and LMA programs respectively for those who live outside municipality (i.e., union) and those who live within municipality boundary. In addition, it has LMA for garment workers through BGMEA. The total number of MA and LMA beneficiaries in the Savar Upazila respectively are 1308 and 1500. The total number of LMA beneficiaries in Savar Zone (comprising of Savar, Dhamrai and Navinagor) is 1000.

We held meetings with Upazila Committee and Union Committee during the visit. In addition, we met the Assistant Secretary of BGMEA along with some high officials of a garment factory. We met the NGO official working for LMA. We also met the beneficiaries of MA, and LMA for both municipality and garment workers. A brief description of each meeting and associated findings are illustrated below.

1.4 Meeting with Upazila Committee at Savar for both MA and LMA

The meeting was held under the chair of AC land. UNO could not attend the meeting due to visiting Halls of HSC Examination. Majority of the members of the committee attended the meeting. We discussed different issues including the regularity of holding the meeting as per the guideline, selection of the beneficiaries, activities conducted by the NGO/CBO for this program, suggestions for improving the outcomes of the programs. The major findings of the meeting are depicted below.

- The meeting of the Savar Upazila Committee is held regularly (annually 3-4 times) for checking and finalizing the list of the beneficiaries. The last meeting of the committee was held for finalizing the list of beneficiaries about six months before (November, 2016).

- It was reported that Upazila Committee checks and approves the list of beneficiaries prepared by the Women Office at the upazila level. The union parishad conducts the primary selection of the MA beneficiaries and sends to the Upazila Women office with necessary documents as reported by Upazila Women Officer. The Upazila Women Office then scrutinizes the list. The Upazila Women Officer reported, in a question of how accurately the selection criteria are followed, that they sometimes seek the assistance of NGO. The NGO workers visit the household to validate the information given, she added. The NGO representative of MA program was absent because new NGO/CBO had not been selected yet after the expiring the contract with the new old one.

- Application forms for LMA are directly distributed from Upazila Women Office, reported by Upazila Women Officer. The information is given through miking and verbal methods through ward commissioners and relevant persons. A primary interview is conducted while the form is given to the potential beneficiaries. After getting back the completed forms with relevant documents the assistance of the NGO is sought for checking the validity of the information provided. In a question, the NGO representative attended the meeting informed us that about 5% cases they suggest for rejection after their checking. The common problems are: having more than 2 children, not living within the municipality boundary, over age, under age, and rich.

- A woman ward commissioner and the secretary of the municipality made some accusations about this process, as they were not involved in the distributing the applications forms. It is done for making the selection process fairer, reported by the Upazila Women Officer. The ward commissioners were involved in the first year, however she stopped it afterward because of biased selection by the ward commissioners, she reported later on. Some ward commissioners charged application fee of Tk.1000 for each form, she added.
The importance of using Union Family Welfare Center (UFWC) is also discussed. The Upazila Women Officer reported that they sought the assistance of the field level employees (e.g., Family Welfare Visitor and Family Welfare Assistants) of the family welfare department of the upazila and the union for the first year and they did well. She always uses Upazila Family Planning office to get the pregnancy certificate for all applicants of LMA. In other word, all applicants need to test pregnancy and to get pregnancy certificate from Upazila Family Planning office.

Concerns regarding the role of NGOs/CBOs for training were raised. NGOs/CBOs have very limited capacity to provide training. Akash Foundation, a local NGO, assigned for providing training for LMA, has only female trainers for 1500 beneficiaries. The Upazila Women Officer reported that NGO is sometimes helpful for checking and collecting the documents of the applicants, but does not provide any training.

Another concern raised in the meeting is that due to handling through one bank in each program (i.e. Agrani Bank for LMA and Sonali Bank for MA) banks could not respond promptly in opening bank account and disbursing the money. They suggested for giving the responsibility to multiple banks.

The committee, for improving the outcomes of the program, provided a number of suggestions: making the payment more frequently so that they can use it for nutritional development during pregnancy (currently nobody can use the money for this purpose as they receive the money after delivery); giving responsibility to the multiple banks for bringing the promptness in opening bank account and disbursement.

1.2. Meeting at the MA beneficiaries along with union committee

We met the beneficiaries of MA program at Tetuljhara union of Savar Upazila. One out of about 11 beneficiaries had four children. She had twin babies in the latest delivery. About half of the beneficiaries had one child. All the beneficiaries reported they neither received the benefits earlier nor a member of other social security schemes. Eight out of 11 acknowledged they had own homestead land, but none has finishing pond and cultivable land. Three live in rented house. Husband of most of the beneficiary’s works in different factories. All the beneficiaries acknowledged that they had mobile phone in their households. They have opened the bank account, but did not receive any money, as they are the new members.

Both the male and female members of the union parishad (UP) conducted the beneficiary selection in this union. Each of them was given a quota to select the beneficiaries.

The committee suggested for increasing the number of beneficiaries in each union and disbursing the money more frequently.

1.3. Meeting with LMA beneficiaries

We met about 20 LMA beneficiaries and 20 women who applied for enrolling. One of the 20 current beneficiaries has three children. Majority has two children and receiving allowance for the second child. One of the 20 beneficiaries had disability. We received affirmative response while we asked the beneficiaries whether they had to work outside for maintaining their livelihood and whether they had any mobile phone in their households. We received negative response from the question of anybody included from outside the municipality boundary and whether they attended any training offered by CBO/NGO.

1.4. Meeting with BGMEA, Garment Officials and LMA garment worker beneficiaries
The BGMEA representative (who is responsible for handling this issue) reported they had a quota of 7400 for the entire 300 garments functioning in Asulia, Tongi, Gazipur and Dhaka Mohanagor. The BGMEA representative informed that BGMEA had 32 Lakh female workers and about 5% of the female workers were eligible for this allowance. In this consideration BGMEA should have a quota of 16000. BGMEA sends the circular to all these garments and accepts the applications on first come first serve basis.

The General Manager (Operations) of Azim Group reported that while they receive the circular from BGMEA they make announcement through microphone in each of floor of the garment factory and seek applications from all the eligible applicants. The list is then sent to BGMEA office. The BGEMA office send back the list if the garment is selected on the basis of first come first serve. The General Manager added that they had all information regarding the pregnancy of the workers and strictly maintained the eligibility criteria. If the BGMEA demands for reducing the number, they often drop those who had higher salary among the eligible ones, he added.

Eleven out 21 garment workers we met had already received money, 10 did not receive money yet. No garment workers spent the amount of money they had received from the allowance. Two of them who received money took the lease of some land, 4 bought cows, and 3 deposited in the bank.

3. Conclusion

- Our overall observation is that the most of the selected beneficiaries are poor as stated in the selection criteria;
- Some role of CBOs in selecting the beneficiaries;
- Training provided by the CBOs is not effective to the beneficiaries; and it is very difficult for mothers to attend the training sessions with infant babies;
- Instead of training it may be wise to provide a book with picture describing what to do and what not to do during ANC, delivery and PNC.
- FWV and FWA may be useful vehicle for selecting the eligible beneficiaries;
- As all the beneficiaries have mobile phone payment may be executed by mobile banking.
- Need to relax the three-month pregnancy criteria for enrolment; it could be any time of the pregnancy period.
- Disbursing the fund of both MA and LMA through multiple banks.
- Asking more quotas for BGMEA.
Annex B4: Field Report from Satkhira District

1. Background

We visited Sadar and Kolaroa Upazilas of Satkhira district during 25-27 April 2017.

- MA beneficiaries in Sadar Upazila: 1246
- LMA beneficiaries in Satkhira municipality: 850
- MA in Kolaroa: 1320
- LMA in Kolaroa: 300

**Sadar Upazial**

Meetings held with:

- Sadar Upazila Committee for MA (Chaired by UNO, Sadar Upazila)
- Agardari Union Committee for MA
- MA beneficiaries
- District Committee for LMA (Chaired by DC)
- Satkhira Municipality
- LMA beneficiaries at Satkhira Municipality

**Kolaroa Upazila**

Meeting held with:

- Kalaroa Upazila Committee (Chaired by UNO)
- Langolzhara Union Committee
- MA beneficiaries
- LMA beneficiaries
- Kolaroa Municipality

2. Sadar Upazila

2.1 Meeting with Upazila Committee for MA in Satkhira Sadar

The meeting was held under the chair of UNO. Almost of all the members of the committee attended the meeting. We discussed different issues including the regularity of holding the meeting as per the guideline, selection of the beneficiaries, activities conducted by the NGOs/CBOs for this program, suggestions for improving the outcomes of the programs. The major findings of the meeting are depicted below.

- Usually two meeting are held in a year: one for preparatory meeting for selecting the new beneficiaries and another for finalizing the list of new beneficiaries. These meetings are often held with monthly coordination meeting. No meeting on MA was held since the joining of the current UNO in November 2016.
- The presence of Upazila Committee meeting is often very poor. UNO, Upazila Women Affair Office and chairman of different Union Parishads play active role. Some of the other members just attend and leave after putting signature. Some members mentioned they did not attend any meeting earlier and hence could not contribute. Thus, Upazila Committee did not seem as functional.
- The meeting for Sadar Upazila arranges by the District Women Affair Office. Note that there is no official set up (i.e. no organogram and hence no manpower) of the Upazila Women Affair Office in
the sadar Upazila. It is difficult for organizing meeting regularly as reported by the district women officer. The agenda of the women office are, thus, often dealt in coordination committee. The UNO also recognizes the fact.

- It was reported that the list provided by the Union Committee is usually approved in the Upazila Committee. Applications are only checked if there is any complain.
- It was reported that the beneficiaries were needed to pay Taka 2000 for each card.
- Two UP chairman attended the meeting reported that they gave the responsibility to all 12 members for making the primary list.
- All UP chairman reported that they disseminated information personally.
- All the members attended the meeting including the two UP chairman mentioned that the involvement of NGOs/CBOs was not useful; they added that all the NGOs/CBOs are locally affiliated and did not have any capacity to work.
- All the two chairman complained that CBOs/NGOs did not provide any training to the their unions. They reported that NGOs/CBOs do not have any qualified trainer. So, trainings do not add anything.
- They mentioned that training would be effective if any qualified or prominent person (e.g., MBBS doctor of the Upazila Health Complex or Upazila Family Planning Officer) provide the training.
- It was argued by the most of the attendees that it is very difficult for the mothers to attend as well as be attentive in the training with the newborn. The chairman and others had the opinion that it is against the human dignity to call these mothers for attending the training with newborn.
- A number of the attendees including, UNO, the MBBS doctor, and UP chairmen reported it is useful to give crucial information like importance of exclusive breast feeding, how to breast feed, how to maintain personal hygiene, etc. after the delivery of the child. Is does not need to attend any formal training with the newborn for receiving this information. The mother can receive the information from immunization center as reported by one chairman.
- The similar concerns like Narayangong were raised about the banking services. It was reported that all the beneficiaries needed to open the bank account in a particular branch of Sonali Bank of Satkhira Sadar, which is troublesome for beneficiaries both physically and financially.
- The Bank Manger reported that the bank issued a card of instead of cheque. She provided us the photocopy of the card when we visited the bank branch. She added that although 5 months were passed 113 mothers still did not withdraw the allowance of the December 2016 installment. She mentioned that the Bank would send a written statement to the District Women Affair Office regarding this in June 2017.
- It was reported that one UP member selected his own daughter who was not pregnant at time.

- The committee provided a number of suggestions:
  - Making the payment after every three months instead of six months;
  - Increasing the amount of allowance;
  - Strengthening monitoring and supervision;
  - Giving responsibility to the multiple banks for reducing the hassles;
  - No need of engaging NGOs/CBOs;
  - Strengthening the women office by providing vehicle facilities and extra manpower; and
  - Making official set up of women office in the sadar upazila.
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2.1 Meeting with Municipality for LMA

- The responsibility of primary selection of beneficiaries is given to the municipality. The municipality equally divides the number of new beneficiaries among 12 councilors.
- All the councilors reported that there was no need to involve NGOs/CBOs for the selection process. They added NGOs/CBOs misled the selection process and often claimed money (TK 2000/TK 3000) from the beneficiaries for each form.
- It was reported that the woman was treated as eligible if her husband was the voter of the municipality. However, it was not treated as eligible if the woman was the voter of the municipality, but the husband was outsider.
- There were 56 wrong selection which was corrected later on.
- The municipality suggests for the following
  - Information should be disseminated through miking
  - Ensuring presence of magistrate and medical officer in the primary selection of beneficiaries

2.3 Meeting with Brommoraj Union Committee

- Primary list was prepared by both male and female UP members;
- One UP member reported he made announcement by the Imams of the mosque;
- All reported NGO/CBO did not provide any training to the beneficiaries;
- It was reported that bank took lot of time to open the account;
- It was also reported that making payment every month would be beneficial.

2.4. Meeting at the MA beneficiaries

- Total number of beneficiaries consulted: 17
- All beneficiaries have own homestead land
- All the beneficiaries have mobile in their household, overwhelming majority had own mobile phone
- The spouse of most of the beneficiaries is engaged in off farming activities.
- Most of the mothers saved the allowance for future; some bought goat/cow; no one used for nutritional development.
- No one received any training from the NGOs/CBOs.
- They mentioned that it was very unpleasant to attend training sessions with the newborn.
- They acknowledged that some of those who were not selected were really poor.
- Observation: Most of the beneficiaries were seemed quite well off. Some were seemed as less than 20 years age.

2.5. Meeting with District Committee (LMA Committee)

- Chaired by DC
- Meetings were held usually with coordination committee. Due to busy schedule of DC it was difficult to hold individual meeting for each of the program.
- The committee worked actively thus detected 56 cases of wrong-election.
- DC reported that sometimes it was not possible to coordinate with other departments as the meeting is usually held at short notice.
• The district family planning officer reported that active involvement of his department would contribute to the reduction of wrong-selection.
• The woman councilor, a member of the District Committee, reported that sometimes the same person was selected for both MA and LMA. She added that it was very difficult for them to avoid this duplication.
• DC reported that the rate of duplication had been reduced. However, the problem is the banking services and activities of NGO.

Observation: It seemed that DC was more active and thus the committee functioned actively.

3. Kolaroa Upazila

3.1. Upazila Committee Meeting (MA)

• Long delay for receiving the list of beneficiary from the unions reported by both upazila woman affair officer and UNO. Thus it was not possible to scrutinize the list, they added.
• Those who attended from other departments reported that they had hardly any knowledge about the program. They did not receive any manual regarding the program. They also reported that the invitation letter of the meeting was not sent to them regularly.
• The upazila family planning officer mentioned they had the data of all pregnant women. However, the union committees did not use the data to prepare the primary list.
• All the four chairmen attended in the meeting reported that due to political and social pressure they often had to include some women who did not fulfilled the criteria.
• All acknowledged that the training provided by the NGOs/CBOs was not effective. Hence, they suggested providing the training by recognized persons such, MBBS doctor, family planning officer, local elite, etc.
• UNO reported that the assigned NGOs/CBOs should have informed their activities to the Union Committee and Upazila Committee by issuing formal letter.

3.2 Municipality (LMA)

• The elected counselors of the municipality reported that due to lack of clear definition in the manual they were confused whether they should include the mother if her husband was not the permanent resident (i.e. voter) in this municipality. As reported, for avoiding duplication, they only included if the husband was the permanent resident of the municipality. They acknowledged that some really poor mothers were excluded due to this practice.
• They also reported that child age limit for lactating mother has not been mentioned in the manual. They included the mothers if the child age was six months or below. They acknowledged that many really poor mothers excluded due to this practice.
• Many extreme poor mothers were excluded for respecting the minimum age limit criteria of 20 years, they added.
• They suggested for dropping the word ‘working mother’ for LMA in the municipality as most of the mothers really do not work outside.

3.3. Beneficiaries (LMA)

• All of them had own mobile phone
Nobody worked outside home
None had problem in managing food three times a day
Some had more than three children
Most of them spent the allowance in purchasing goat/ cow/ ring; some saved for future; and some spent the money for treatment of their husband or children.
Everybody received four cheques from the Sonali Bank
Most of them demanded to receive money from the bank

3.4. Langoljhara Union Committee (MA)

- Beneficiaries were selected by the women UP members with the cooperation of male UP members.
- The committee reported that 23 wrong selections were detected from the primary list during scrutiny. Some of them were not pregnant.
- Payment of the allowance was delayed due to late in opening bank account
- They reported that brining the mothers with the newborn for training was inhuman. They added that the way training provided did not add anything. In many cases their babies became sick, they further added.
- They suggested providing training by MBBS doctor or family planning officer instead of NGOs/CBOs trainers because they were not qualified.

Observation: The committee seemed to be functional well

3.5. Beneficiaries (MA)

- Everybody attended in the gathering had ability to read and write; and some had SSC level education
- Everybody had mobile phone
- All of them demanded to receive after any six months, the same as now.

4. Conclusion

- Our overall observation is that the most of the selected beneficiaries are not poor as stated in the selection criteria;
- Problem of wrong selection is less where the committees functioned actively
- No role of the assigned NGOs/CBOs in selecting the beneficiaries;
- Due to vagueness in the main criterion of selecting LMA beneficiaries there are different practice in selecting the beneficiaries.
- The present form of training is not effective as it is very burdensome for mothers to attend the training sessions with infant babies; thus, need to change the form of training.
- Family Welfare Visitor (FWV) and Family welfare Assistant (FWA) may be useful vehicle for selecting the eligible beneficiaries;
- As all the beneficiaries have mobile phone payment may be executed by mobile banking if they want.
- Need to relax the three-months pregnancy criteria for enrolment; it could be any time of the pregnancy period.
• Selection should be two times in a year instead of one time.
• Disbursing the fund of both MA and LMA through multiple banks.
• The allowance is not being used for the current consumption of the most of the beneficiaries for nutritional development.
• Strengthening the upazila women office by providing vehicle facilities.
• Making official set up of women office in the sadar upazila.
• There is no basic difference between MA and LMA other than rural and urban feature. Thus, these two programs should be combined.
Annex B5: Field Report from Rangamati District

1. Background

We visited Sadar Upazila and Bhagaichari Upazila of Rangamati district during 2-5 May 2017.

Sadar Upazila

Meetings held with:

- Sadar Upazila Committee for MA (Chaired by UNO, Sadar Upazila)
- Shapchari Union Committee for MA
- MA beneficiaries at Shapchari Union
- DC
- Rangamati Municipality
- LMA beneficiaries at Rangamati Municipality

Bhagaichari Upazila

Meeting held with:

- Bhagaichari Upazila Committee (Chaired by UNO)
- Morissha Union Committee
- Morissha Union MA beneficiaries
- LMA beneficiaries at Bhagaichari Municipality
- Bhagaichari Municipality

2. Sadar Upazila

2.2 Meeting with Upazila Committee for MA in Satkhira Sadar

The meeting was held under the chair of UNO. Almost of all the members of the committee attended the meeting. We discussed different issues including the regularity of holding the meeting as per the guideline, selection of the beneficiaries, activities conducted by the NGOs/CBOs for this program, suggestions for improving the outcomes of the programs. The major findings of the meeting are depicted below.

- One exclusive meeting is held for selection of MA beneficiaries. The other agenda of this program is dealt in the monthly coordination meeting. As commented there is no special focus for this program.
- As reported that the number of beneficiaries is distributed in each ward according to number of population in presence of a government officials.
- It was reported that the quota of 110 beneficiaries is sufficient as the density of population is low. The TFR among the tribal communities is also low. Thus, there is no chance of excluding the real beneficiaries.
- The information available in the family planning department is not used.
- There is dissatisfaction regarding the training of the NGOs/CBOs like other upazilas. However, as reported, one NGO incorporated an MBBS doctor for providing training.
- Union Parishad sends the list at the last moment, which is a strong barrier for scrutinizing the list properly. Hence, often the list approved without any scrutiny.
They face huge hassle in opening bank account as the application form is very long. They suggested to shortening the application form.

The committee provided a number of suggestions:
- Increasing the amount of allowance;
- Giving responsibility to the multiple banks for reducing the hassles;
- No need of engaging NGOs/CBOs;
- Strengthening the women office by providing vehicle facilities and extra manpower; and
- Making official set up of women office in the sadar upazila.

2.1 Meeting with Municipality for LMA

- The assigned NGO has played direct role in selecting the beneficiaries. All the counselors were very unhappy about this role of NGO. They suggested for not incorporating NGO in beneficiary selection process.
- It was reported that they had to include those who were chosen by the local political leaders (MP and Upazila Chairman).
- It was complained that right NGO was not been selected.

2.3 Meeting with Shapchari Union Committee

- Primary list was prepared by both male and female UP members;
- The committee collects information from both brac and UNICEF office for listing the beneficiary;
- NGO/CBO did not provide any training to the beneficiaries;
- It was reported that bank took lot of time to open the account;
- It was also reported that making payment in every three month would be beneficial.

2.4. Meeting at the MA beneficiaries

- Total number of beneficiaries consulted: 20
- Some had more than two children
- All beneficiaries have own homestead land and own cultivable land
- All the beneficiaries have mobile in their household, overwhelming majority had own mobile phone
- The spouse of some of the beneficiaries is service holder.
- Most of the mothers saved the allowance for future;
- No one received any training from the NGOs/CBOs.
- They mentioned that it was very unpleasant to attend training sessions with the newborn.

- Observation: Most of the beneficiaries were seemed quite well off. Some were seemed as less than 20 years age.

2.5. Meeting with DC

- Meetings were held usually with coordination committee. Due to busy schedule of DC it was difficult to hold individual meeting for each of the program.
DC reported that they had to treat this program like other activities. He added that he could not provide any special focus on the program. He added that more involvement of government official is needed for overcoming selection problem currently existing. The distribution of the beneficiaries should be determined based on poverty map, he added. DC suggested to provide trainings to the district and upazila government officials (especially, Women and Social welfare Departments) who are directly involved in the implementation of the program.

3. Bhaghaichari Upazila

3.1. Upazila Committee Meeting (MA)

UNO reports that the Upazila Committee annually arranges 2/3 meetings for this program. The committee has active commitment to overcome the selection problem, he adds. As reported the assigned NGO is not functional and NGO does not have any local office. There is some database in the upazila, but there is no provision of matching it. The beneficiaries did not receive any allowance for last 12 months due to leave of absence of the Upazila women officer.

3.2 Municipality (LMA)

The Mayor of the municipality reports that he has little knowledge about the program. They do not receive any manual on the program. He adds that Upazila women office needs to be more active in successful implementation of the program. They use the information available in the project office of UNICEF for selecting the beneficiaries. Due to lack of clear definition of the LMA beneficiaries they allow for both pregnant women and those who have less than two years age baby.

3.3. Beneficiaries (LMA)

All of them had own mobile phone
Nobody worked outside home
All seemed as well off
Some school teacher was found as beneficiary
None had problem in managing food three times a day
Some had more than three children
Most of them saved the money received from the allowance for future of their baby.
Everybody received a cheque book from the Sonali Bank
Nobody knows that they are allowed to use the bank account after exhausting the allowance.
Most of them demanded to receive money from the bank

3.4. Morissha Union Committee (MA)

Beneficiaries were selected by the women UP members with the cooperation of male UP members.
Payment of the allowance was delayed due to late in opening bank account
Beneficiaries could not draw the benefit for the last 12 months due to leave of absence of the upazila women officer.
They suggested providing training by MBBS doctor or family planning officer instead of NGOs/CBOs trainers.

3.5. Beneficiaries (MA)

- Everybody attended in the gathering had ability to read and write; and some had SSC level education
- Everybody had mobile phone
- All of them seemed as well off
- Most of them demanded to receive the benefit after every three months
- Most of them did not receive any training from the assigned NGO.

4. Conclusion

- Our overall observation is that the most of the selected beneficiaries are not poor as stated in the selection criteria;
- Problem of wrong selection is less where the committees functioned actively
- Due to vagueness in the main criterion of selecting LMA beneficiaries there are different practice in selecting the beneficiaries.
- The present form of training is not effective as it is very burdensome for mothers to attend the training sessions with infant babies; thus, need to change the form of training.
- Family Welfare Visitor (FWV) and Family welfare Assistant (FWA) may be useful vehicle for selecting the eligible beneficiaries;
- As all the beneficiaries have mobile phone payment may be executed by mobile banking if they want.
- Need to relax the three-months pregnancy criteria for enrolment; it could be any time of the pregnancy period.
- Selection should be two times in a year instead of one time.
- Disbursing the fund of both MA and LMA through multiple banks.
- The allowance is not being used for the current consumption of the most of the beneficiaries for nutritional development.
- Strengthening the upazila women office by providing vehicle facilities.
- Making official set up of women office in the sadar upazila.
- There is no basic difference between MA and LMA other than rural and urban feature. Thus, these two programs should be combined.
Annex B6: Field Report from Lalmonirhut District

1. Background

We visited Sadar and Patgram Upazilas of Lalmonirhat district during 6-9 May 2017.

Sadar Upazila

Meetings held with:
- Go-kundo Union Committee for MA
- MA beneficiaries at Go-kundo
- District Committee for LMA (Chaired by DC)
- Lalmonirhat Municipality
- LMA beneficiaries at Lalmonirhat Municipality

Patgram Upazila

Meeting held with:
- Dahagram-Angorpota Union Committee
- MA beneficiaries at Dahagram-Angorpota
- LMA beneficiaries
- Patgram Municipality

2. Sadar Upazila

2.1 Meeting with Municipality for LMA
- Political influence leads to 25-30% wrong selection.
- Opening account in the bank is a big challenge
- NGO services is not useful

2.2 Meeting with Go-kundo Union Committee
- Chairman was actively involved making the primary list. He acknowledges that the well off give more pressure to be included. The committee checks the list of earlier beneficiaries to avoid the duplication.
- He complains that UNO often does not give proper attention to arrange the meeting. Thus, final selection is always very late.
- It was reported that NGO/CBO did not provide any training to the beneficiaries
- It was reported that bank took lot of time to open the account

2.3. Meeting at the MA beneficiaries
- All beneficiaries have own homestead land
- All the beneficiaries have mobile in their household, majority had own mobile phone
- The spouse of most of the beneficiaries is engaged in farming activities.
- Most of the mothers saved the allowance for future
- Some received any training from the NGOs/CBOs.
- They mentioned that it was very unpleasant to attend training sessions with the newborn.
- Observation: Most of the beneficiaries were seemed quite poor. Some were seemed as well off.
Diagnostic Study of Maternity Allowance (MA) and Lactating Mother Allowance (LMA) Programmes of Bangladesh: Implications for Value-for-Money in Social Protection Interventions

2.4. Meeting with District Committee (LMA Committee)
- There is willful delay in the union and municipality so that the Upazila Committee and the District Committee get less time to scrutiny
- The list prepared by municipality is full of wrong selection, reported by DC
- It was reported that it should seek approval of the District Committee and Upazila Committee for selecting the NGO/CBO

Observation: It seemed that DC was more active and thus the committee functioned actively.

3. Patgram Upazila

3.1 Municipality (LMA)
- Mayor of the municipality is not involved, counselors are involved in the selection.
- Primary selection should be done in the presence of both elected representative and government representative as suggested.
- No need for NGO training

3.3. Beneficiaries (LMA)
- All of them had mobile phone in the household
- Some worked outside home
- Some live in Railway land
- Every demanded to receive allowance after every three months
- All seemed as poor

3.4. Dhahagram-Angorpota Union Committee (MA)
- Beneficiaries were selected by the women UP members with the cooperation of male UP members.
- Payment of the allowance was delayed due to late in opening bank account
- They suggested providing training by MBBS doctor or family planning officer instead of NGOs/CBOs trainers because they were not qualified.

Observation: The committee seemed to be functional well

3.5. Beneficiaries (MA)
- Everybody attended in the gathering had ability to read and write; and some had SSC level education
- Everybody had mobile phone in the household
- Most of the beneficiaries did not receive any training from NGO
- All of them demanded to receive after every months.
- Most of them saved money for future purpose.

4. Conclusion
- Our overall observation is that the most of the selected beneficiaries are poor as stated in the selection criteria;
- Problem of wrong selection is less where the committees functioned actively
• Due to vagueness in the main criterion of selecting LMA beneficiaries there are different practice in selecting the beneficiaries.
• The present form of training is not effective as it is very burdensome for mothers to attend the training sessions with infant babies; thus, need to change the form of training.
• Family Welfare Visitor (FWV) and Family welfare Assistant (FWA) may be useful vehicle for selecting the eligible beneficiaries;
• As all the beneficiaries have mobile phone payment may be executed by mobile banking if they want.
• Need to relax the three-month pregnancy criteria for enrolment; it could be any time of the pregnancy period.
• Selection should be two times in a year instead of one time.
• Disbursing the fund of both MA and LMA through multiple banks.
• The allowance is not being used for the current consumption of the most of the beneficiaries for nutritional development.
• Strengthening the upazila women office by providing vehicle facilities.
• Making official set up of women office in the sadar upazila.
• There is no basic difference between MA and LMA other than rural and urban feature. Thus, these two programs should be combined.
Annex C: Proceedings of Meeting on Dissemination
Proceedings of Meeting on Dissemination of Findings of Diagnostic Study on Maternity Allowance (MA) and Lactating Mother Allowances (LMA)

Date and Time: 17th May, 2017 at 10.00 AM
Venue: Conference Hall, SPFMS Project, Shegun Bagicha, Dhaka
Participants: As per list placed at Annexure 1.

The meeting was chaired by Mr. Mizanur Rahman, Additional Secretary, Ministry of Women and Children Affairs (MoWCA). The National Project Director and Additional Secretary, Finance Division (FD), Mr Muslim Chowdhury and Executive Director of the SPBMU, Mr. Manzoor Alam Bhuiyan, along with other key officials of the MoWCA and Department of Women Affairs (DWA), consultants and management of Maxwell Stamp, also attended the meeting. (list of participants is placed at Annexure 1).

The purpose of the meeting was:

- To discuss the findings and recommendations proposed in the diagnostic study of the MA / LMA Programme.
- To get the feedback, comments and suggestions from the Ministry of Women and Children Affairs and Department of Women Affairs in order to finalize the report.
- To identify and reach to a consensus on way forward on the MA / LMA Reform Programme.

Opening Remarks / Welcome

Executive Director (ED), SPFMS Project welcomed the participants. He informed the meeting that the study team reviewed existing related literature, visited as many as 10 Upazillas of 6 districts, and had discussions with different implementing committees (i.e. District, Upazila, Union, Pourashova) as well as with other stakeholders such as officials of BGMEA and BKMEA, beneficiaries and NGO’s associated with the programmes. The team was accompanied by the ED and Deputy Director of the Social Protection Budget Management Unit during the field visits. The team reviewed the different characteristics of the scheme. He also mentioned that there are 6,80,000 ultra-poor women who are the beneficiaries of the two schemes- in rural areas, they are covered by the Maternity Allowance scheme and in urban areas by Lactating Mother Allowance scheme. The beneficiaries are getting their benefits through bank accounts every 6 months. The team has identified some gaps and inefficiencies in the programmes, which, if addressed by MoWCA and DWA would greatly improve the schemes from both a demand and supply perspective. He also emphasized that proper guidelines and books were necessary for the beneficiaries to gain knowledge about their own as well as their children’s health.
Presentation:

Professor M. Mahmud Khan and Prof. Hamid jointly presented the findings and recommendations of the diagnostic report on Maternity Allowance (MA) and Lactating Mothers Allowance (LMA) (Presentation attached as annexure 2).

Discussions:

Additional Secretary of MoWCA questioned the data used by the team for calculating the maximum size of target beneficiaries. He remarked that the Ministry only uses BBS data for calculating and strongly felt that no other source of data should be used for calculating eligibility. Prof. Khan responded that he used 2014 Demographic Health Survey for calculations, which is the official source used by MoHFW. Joint Chief Planning, MoHFW added that DHS is an internationally used source of data and is a reliable source. Additional Secretary Finance commented that if a good MIS is in place, you will have reliable data from your own source and only eligible beneficiaries will be entered into the programmes- calculations will not matter.

Income cut-off and eligibility was discussed amongst the meeting attendees. It was agreed that the guidelines in the manual for eligibility need to be revised and it was informed that revisions were being planned. Particularly, the meeting agreed with the report’s assessment that 1,500 BDT monthly income eligibility criteria needs to be revisited. The Team Leader, SPFMS, mentioned that while revising the guidelines, the findings and recommendations of the report should be duly considered.

There was a discussion on the findings of the report in respect of delay of payments at both the central and field level. The NPD said from the next financial year, there will be no requirement of fund release from the Ministry of Finance and also there will be a change in the payment system which will bring in direct government-to-person (G2P) payments. Also the beneficiary will be given option to choose mode of payment. Additional Secretary, MoF, further stated that the current problems associated with the delay of transferring allowances to beneficiaries will be resolved with the introduction of all the above reforms. He also mentioned that in order to implement said reforms, the digitization of the schemes is essential. He assured that MoF will consider providing the necessary funds for this digitization process, and hoped that the SPFMS project would provide necessary training and other support.

ED, SPFMS, mentioned quotas should be allocated based on the poverty map and that the quotas need to consider special circumstances like river-erosions and slum-living conditions. He raised the issue of how to deal with pregnancies in second marriages. Commenting on the report findings on programme designs, he agreed that the selection of beneficiaries needs to be done two times in a year because, some exclusions happening if once in a year and selection.
Resolution

The meeting agreed on general terms with the findings and recommendations of the report. The comments and suggestions made by the participants of the meeting should be duly addressed in the final report.

The meeting specifically agreed to implement the following recommendations:

- Revising the implementation guidelines for both programmes, in particular the eligibility criteria, the frequency and timeline of selection of beneficiaries, harmonization of LMA and MA programme objectives and exploring the possibility of consolidating the programmes.
- The training of beneficiaries will be conducted by the officials of the relevant departments instead of the current practice of using NGO/CBOs.
- Immediate steps should be taken to digitize the data of beneficiaries and create an MIS for the scheme/s. The FD will provide necessary funding for that purpose and the SPF MSP project will provide training and other necessary support.
- There will be no requirement for any fund release from the FD in future and payment of allowances will be just like any other payment under the revenue budget.
- New Payment System as proposed by the SPF MSP project and as agreed by the GOB shall be used for payment of allowances to beneficiaries ensuring a G2P payment and also providing choice to beneficiaries about the mode of payment.

The meeting expects that a costed reform plan will be developed by the SPF MSP project to take forward the implementation of the recommendations made by the diagnostic study.

The meeting ended with a vote of thanks from the Chair.

Mizanur Rahman
Additional Secretary
Ministry of Women and Children Affairs
Annexure 1. List of Participants

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<th>Designation/Department</th>
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<tr>
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Diagnostic Study: 
Maternity Allowance and 
Lactating Mother Allowance 
Programmes
May 17, 2017
Content of today’s presentation

- Background information: MA and LMA programmes within the context of overall safety-net interventions of the GOB.
- Methodology of the diagnostic study
- Programme design and implementation
  - Objectives, features of the programmes, eligibility
  - Administrative processes and implementation
- Findings of the study
  - Secondary information based
  - Primary analysis: information collected from the field
- Recommendations
- Future directions
Backdrop and Approach of the Diagnostic study
Macro Context: Maternity Allowance and Lactating Mother Allowance Programmes in Bangladesh

- In 2016-17, Bangladesh Budgeted Tk. 452.3 billion ($5.65) billion to social protection and empowerment programmes, about 13.3% of total budget and 2.3% of GDP of the country. 73% of this budget is allocated to direct social protection activities.

- Total allocation to MA and LMA this year is around Tk. 4081.8 million ($51 million), about 1.2% of total social protection budget.

- Social safety net programs intends to address perceived disadvantages of specific population groups. Examples: general relief activities, livelihood improvements of tea garden workers, assistance to patients with specific chronic medical conditions, etc.

- Programmes using different dimensions for eligibility often leads to duplication of activities as well as double dipping by beneficiaries.
Objectives of the Diagnostic Study of MA and LMA

- Identify problems and concerns of the programmes, especially the systemic problems. Addressing the systemic concerns should improve value-for-money of the programmes.

- Three aspects of assessing VfM: Economy (minimizing the cost of inputs used in the programmes), Efficiency (producing the highest outcome/output that can be produced with the use of inputs), Effectiveness (degree to which the intended results were achieved).

- To assess these aspects, it is important to understand the inputs being used by the programmes, process if producing outputs using inputs (management and implementation), targeting and selection of beneficiaries, and whether the beneficiaries can participate in another programme that produces the same or similar outputs.
Methodology

- Both primary and secondary information will be used for the diagnostic study.
- Primary information: qualitative information collected through interviews and focus group discussions with policymakers, stakeholders at district, upazila, union and community levels. Field visits conducted in six districts (Dhaka, Narayanganj, Lalmonirhut, Rangamati, Shatkhira and Chandpur).
- Secondary information: administrative data, country level data, literature review.
Review of official documents and manuals
Objectives of MA and LMA programmes

► Principal objectives of Maternity Allowance programme
  ► (i) To reduce maternal and infant mortality, (ii) to increase prevalence of breastfeeding, (iii) to increase nutrient intakes of pregnant women, (iv) to increase utilization of delivery and postnatal care, (v) to increase adoption of EPI and family planning services, (vi) to discourage dowry, divorce and child marriage, (vii) to encourage birth and marriage registrations.

► Principal objectives of Lactating Mother Allowance
  ► Similar to the objectives of MA but did not mention (vi), (vii), and EPI adoption. In addition, the programme added some additional objectives: to improve awareness of personal hygiene and cleanliness, to improve housing and safe environment, to improve awareness related to health, self and social consciousness.
Programme Design and Implementation

- Both the MA and LMA programmes provide Tk. 500 allowance per month to poor pregnant women -- MA in rural areas and LMA in urban areas. Women can participate in the programme only once in their lifetime. The programme also offers complementary awareness building trainings.

- The allowances are paid to mothers in four installments, six months of allowance per installment.

- The geographic coverage of the programmes is the whole Bangladesh, all rural unions for MA and all municipalities/city corporations of districts, and 268 municipalities at upazila level for LMA.
Committees...

- **National Steering Committee**
  - Chaired by Secretary, MOWCA
  - Member Secretary: DG

- **Implementation and Monitoring Committee**
  - Chaired by DG
  - Member Secretary: Assistant Director, DG

- **District Committee**
  - Chaired by DC
  - Member Secretary: District Woman Affairs Officer

- **Upazila Committee**
  - Chaired by UNO
  - Member Secretary: Upazila Woman Affairs Officer

- **Union Committee**
  - Chaired by UP Chairman
  - Member Secretary: UP Secretary
Weaknesses in administrative structure

- The system of selecting NGOs and CBOs. NGO selection happens at the central level and opportunities for getting local inputs in the selection process not available.
- Setting the annual quota of beneficiaries for the programmes appears problematic. Subdivision of national quota to district, upazila and union levels is arbitrary.
- Union level committees select the beneficiaries. Better institutional mechanisms needed to link union committees with health and family planning officials at the local level.
- Limited supervision and monitoring of NGO activities.
- Selecting pregnant women in July excludes some poor mothers from the program.
- Implementation manual does not specify the frequency of allowance payment.
Eligibility criteria for MA

Diagnostic study of MA and LMA

1. Eligibility criteria for MA

Pregnant in the month of July and was not in the programme before

2. First or second pregnancy

- Age of woman ≥20 years
  - Total monthly income <Tk. 1,500; no land ownership other than homestead; mother disabled (Any two)
    - Eligible to participate in MA
  - Monthly income ≥Tk. 1,500; owns agricultural land or pond for fish culture
    - Not eligible for MA

- Age less than 20 years

3. Third order pregnancy

- Fatal death or death within two years of the first or second pregnancy
  - Total monthly income <Tk. 1,500; no land ownership other than homestead; mother disabled (Any two)
    - Eligible to participate in MA
  - Monthly income ≥Tk. 1,500; owns agricultural land or pond for fish culture
    - Not eligible for MA

4. Order of pregnancy higher than 3

- No fatal death or child death for first or second pregnancies

Diagnostic study of MA and LMA
Eligibility criteria for LMA

- Pregnant or lactating at enrollment and was not in the programme before
- First or second pregnancy
- Age of woman $\geq 20$ years
- Total monthly income of $\leq$ Tk. 8,000 and no other source of income (for BKMEA/BGMEA workers); $<5,000$ for non-formal sector
- Eligible to participate in LMA

- Age less than 20 years
- Not eligible for LMA

- Monthly income above the cut-off for working mothers
- Not eligible for LMA

- Third order pregnancy or higher
- Not eligible for LMA
Comments on eligibility criteria

- The criteria defined for eligibility in MA programme are quite complex and difficult to implement under field conditions. Income level of households is difficult to verify and minimum income definition not very useful.

- The criteria for identifying LMA beneficiaries are simpler. Income level is the most important metric. However, it is not clear whether the income cut-off is based on worker’s income or household income.
Analysis of administrative and macro data
Number of beneficiaries in the MA Programme since 2007-08

<table>
<thead>
<tr>
<th>Year</th>
<th>Estimated continuations</th>
<th>Estimated New</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-08</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2008-09</td>
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<td></td>
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<tr>
<td>2009-10</td>
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<td></td>
<td></td>
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<tr>
<td>2010-11</td>
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<tr>
<td>2011-12</td>
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<td>2012-13</td>
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<tr>
<td>2013-14</td>
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<td></td>
</tr>
<tr>
<td>2014-15</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2015-16</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2016-17</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Diagnostic study of MA and LMA
### Number of beneficiaries in LMA

![Graph showing the number of beneficiaries in LMA from 2010-11 to 2016-17, with separate lines for continuing beneficiaries, new beneficiaries, and total.]

**Continuing beneficiaries**

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Total</td>
<td>0</td>
<td></td>
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</tbody>
</table>

**New beneficiaries**

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**Diagnostic study of MA and LMA**

- Number of beneficiaries in LMA: 0
- 20000
- 40000
- 60000
- 80000
- 100000
- 120000
- 140000
- 160000
- 180000
- 200000
Comments on the number of beneficiaries

- Arbitrary ups and downs in enrollment of new beneficiaries due to the “cap” or “quota” set from the center. This type of ups and downs are also reflected at district, upazila and union levels.

- The programmes need to develop objective ways of setting the “caps” or “quota”.

Diagnostic study of MA and LMA
Eligible women for MA programme in rural Bangladesh (using Tk. 5,500 per month as income cut-off)

<table>
<thead>
<tr>
<th>SN</th>
<th>Parameters used and estimates</th>
<th>Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>% of rural population female 15-49 currently pregnant</td>
<td>5.3</td>
</tr>
<tr>
<td>2</td>
<td>% currently pregnant in lowest quintile, DHS 2014</td>
<td>6.6</td>
</tr>
<tr>
<td>3</td>
<td>% pregnant at a point in time in Bangladesh, DHS 2014</td>
<td>5.1</td>
</tr>
<tr>
<td>4</td>
<td>Ratio pregnancy rate: lowest quintile to average (2 ÷ 3)</td>
<td>1.294</td>
</tr>
<tr>
<td>5</td>
<td>Estimated % of poor women pregnant (1 × 4)</td>
<td>6.859</td>
</tr>
<tr>
<td>6</td>
<td>% of rural poor population pregnant in two years (5+5)</td>
<td>13.718</td>
</tr>
<tr>
<td>7</td>
<td>Bangladesh population 2017 (est) in millions</td>
<td>164.479</td>
</tr>
<tr>
<td>8</td>
<td>Rural population in millions (66% of total), World Bank</td>
<td>108.556</td>
</tr>
<tr>
<td>9</td>
<td>Poverty rate in Bangladesh $1.9 per day, 2016</td>
<td>12.9</td>
</tr>
<tr>
<td>10</td>
<td>Poverty line ($1.9<em>27 per PPP</em>$30days*3.5 members)</td>
<td>5386.5</td>
</tr>
<tr>
<td>11</td>
<td>Poverty rate local PL in Bangladesh in 2011</td>
<td>31.5</td>
</tr>
<tr>
<td>12</td>
<td>Poverty rate $1.9 PL in 2011</td>
<td>18.5</td>
</tr>
<tr>
<td>13</td>
<td>Poverty rate local PL in rural areas 2011</td>
<td>35.2</td>
</tr>
<tr>
<td>14</td>
<td>Poverty rate ratio rural/urban 2011</td>
<td>1.5133</td>
</tr>
<tr>
<td>15</td>
<td>Poverty rate rural $1.9 per day, 2016</td>
<td>14.58</td>
</tr>
<tr>
<td>16</td>
<td>% of population female in rural areas 2014 DHS</td>
<td>51.28</td>
</tr>
<tr>
<td>17</td>
<td>Rural female population (millions)</td>
<td>55.668</td>
</tr>
<tr>
<td>18</td>
<td>% of rural population in the age group 15-49</td>
<td>52.8</td>
</tr>
<tr>
<td>19</td>
<td>Rural female population in age group 15-49 years (17×18/100)</td>
<td>29.392</td>
</tr>
<tr>
<td>20</td>
<td>Rural female population poor in age group 15-49</td>
<td>4.285</td>
</tr>
<tr>
<td>21</td>
<td>Poor rural women pregnant (two years)</td>
<td>0.588</td>
</tr>
<tr>
<td>22</td>
<td>Proportion of pregnancy with first or second child</td>
<td>0.576</td>
</tr>
<tr>
<td>23</td>
<td>Poor rural women pregnant (or with young child) with first or second child</td>
<td>0.339</td>
</tr>
</tbody>
</table>
Eligible numbers...

- If we use the income cut-off of Tk. 5,500 per month per household, first or second pregnancies in rural areas, and being pregnant in the month of July (assuming that births are distributed evenly over 12 months), number of eligible women will be 339,000.

- If the lower cut-off income is used (the official cut-off of Tk. 1,500 per month), estimated number of eligible will be less than 90,000.

- The official income cut-off (Tk. 1,500 per month) is not a realistic number to use.
## Budget for MA

<table>
<thead>
<tr>
<th>Budget items</th>
<th>Budget in Tk.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowance for women in the MA program</td>
<td>3,000,000,000</td>
<td>94.637</td>
</tr>
<tr>
<td>Service charge of NGOs and CBOs</td>
<td>87,400,000</td>
<td>2.757</td>
</tr>
<tr>
<td>Bank remittance charge, service charge, other charges</td>
<td>2,439,450</td>
<td>0.077</td>
</tr>
<tr>
<td>MA implementation and monitoring committee meeting expenses</td>
<td>100,000</td>
<td>0.003</td>
</tr>
<tr>
<td>Steering committee meeting expenses</td>
<td>56,000</td>
<td>0.002</td>
</tr>
<tr>
<td>Other expenses</td>
<td>300,000</td>
<td>0.009</td>
</tr>
<tr>
<td>District level meetings in 64 districts</td>
<td>153,600</td>
<td>0.005</td>
</tr>
<tr>
<td>District supervision, monitoring and report preparation expenses</td>
<td>153,600</td>
<td>0.005</td>
</tr>
<tr>
<td>Upazila meeting expenses in 489 upazilas</td>
<td>978,000</td>
<td>0.031</td>
</tr>
<tr>
<td>Upazila supervision, monitoring and report preparation</td>
<td>978,000</td>
<td>0.031</td>
</tr>
<tr>
<td>Advertisement in newspapers for selecting NGO/CBO</td>
<td>100,000</td>
<td>0.003</td>
</tr>
<tr>
<td>Equipment and repair charges</td>
<td>200,000</td>
<td>0.006</td>
</tr>
<tr>
<td>Training related expenses</td>
<td>75,416,350</td>
<td>2.379</td>
</tr>
<tr>
<td>Meeting of program officer and others with trainers</td>
<td>1,625,000</td>
<td>0.051</td>
</tr>
<tr>
<td>Other miscellaneous expenses</td>
<td>100,000</td>
<td>0.003</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,170,000,000</strong></td>
<td><strong>100.000</strong></td>
</tr>
</tbody>
</table>
## Budget for LMA

<table>
<thead>
<tr>
<th>Budget category</th>
<th>Allocation in '000 Tk.</th>
<th>% of total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowance for beneficiaries of LMA</td>
<td>1,081,800.00</td>
<td>95.162</td>
</tr>
<tr>
<td>Training service expenses</td>
<td>37,562.50</td>
<td>3.304</td>
</tr>
<tr>
<td>Rental of motor vehicles</td>
<td>360.00</td>
<td>0.032</td>
</tr>
<tr>
<td>Fuel and other related expenses</td>
<td>90.00</td>
<td>0.008</td>
</tr>
<tr>
<td>Developing the training module</td>
<td>200.00</td>
<td>0.018</td>
</tr>
<tr>
<td>Evaluation meeting</td>
<td>200.00</td>
<td>0.018</td>
</tr>
<tr>
<td>Steering committee, monitoring committee meetings</td>
<td>200.00</td>
<td>0.018</td>
</tr>
<tr>
<td>Office expenses: district and upazila</td>
<td>951.00</td>
<td>0.084</td>
</tr>
<tr>
<td>Division level meetings in 8 divisions</td>
<td>1,840.00</td>
<td>0.162</td>
</tr>
<tr>
<td>Computer and other materials</td>
<td>200.00</td>
<td>0.018</td>
</tr>
<tr>
<td>Computer, photocopy accessories and servicing</td>
<td>60.00</td>
<td>0.005</td>
</tr>
<tr>
<td>Furniture purchase</td>
<td>100.00</td>
<td>0.009</td>
</tr>
<tr>
<td>Stationaries and office supplies</td>
<td>110.00</td>
<td>0.010</td>
</tr>
<tr>
<td>Health camp expenses</td>
<td>12,981.60</td>
<td>1.142</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>144.90</td>
<td>0.013</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,136,800.00</strong></td>
<td><strong>100.000</strong></td>
</tr>
</tbody>
</table>

Diagnostic study of MA and LMA
Comments on the budget numbers

- Budgets of the programmes have increased rapidly, mainly due to increase in the number of beneficiaries.

- For both the programmes, about 95% of the budget is due to payment of allowances only. The remaining 5% are for all other activities including training, monitoring of the programmes, etc.

- Therefore, in terms of “economy”, further improvements will not be possible. Use of inputs are already very low.

- Low allocation of resources to administrative and other complementary inputs may affect adversely the output of the system.
Delay in Fund Disbursement: the bottlenecks

- Official annual plan issued: August 7
- Approval received from Ministry, Sept 5
- TR form 279 submitted Sept 21
- Cheque received October 18
- Advice sent to upazila Nov 11

Fiscal year starts: July 1, 2016

Diagnostic study of MA and LMA
Literature review results: MA Programme

- Those who were enrolled in the MA programme, only 5% belonged to households with income less than Tk.1,500 per month (in 2011). In that year, estimated 5,060 poor women were enrolled.

- Total number of pregnant women belonging to less than Tk.1,500 per month should have been about 113,000 in 2011-12. Therefore, only 4.5% of poor pregnant women were enrolled.

- In 2016, number of eligible women likely to be below Tk. 1,500 per month was 90,000. With 500,000 total enrollment, all of these poor women should be in the programme but even with that the target efficiency remains low at about 18%.
Knowledge about health/nutrition and utilization of health services

- Studies found that utilization of services by beneficiaries improved compared to similar socioeconomic status non-beneficiaries.
- Knowledge levels were also slightly better.
- The improvements in utilization and knowledge may not be due to the trainings offered by the programme. Beneficiaries did not have good opinions about the training programmes.
Results from the Field
Results from Field Visits: Actual Functioning of the Committees

- Number of meetings held in a year (at district and upazila levels) was found to be lower than the proposed numbers in the manual.
- Most members at district, upazila and union levels are not actively involved with the MA and LMA functions and most lack knowledge about the programmes.
- In most areas, it was observed that union members and the chairman distribute new beneficiary quota among themselves and propose the names of potential beneficiaries from their respective ward.
- For LMA as well, members in District and Upazila Committees distribute the quota among themselves.
- For LMA, municipalities take part in selecting beneficiaries. The implementation manual for LMA should be updated to define the composition, functioning and roles of District and Municipality Committees.
Results from the Field: Selection of Beneficiaries

- Most of those selected appears to be not poor and many were below the minimum age of 20 years.
- Some beneficiaries received allowance for third or higher order pregnancies.
- Most LMA beneficiaries at district and upazila municipalities were found to be not involved with income generating activities.
- Selection of lactating mothers vary from one area to another under LMA due to vagueness in official manual on the highest age of the infant when a mother can be enrolled.
- The process of selecting beneficiaries takes long period of time, usually about six months.
- In stakeholder meetings, it was reported that some beneficiaries had to pay money to receive the application form.
- It was observed that nepotism played a role in the selection of beneficiaries in some cases.
- In most areas, beneficiaries cannot apply directly for participation in the programmes.
- Some mothers received allowances from the programmes more than once.
- The definition of “resident of an area” has some ambiguities and interpreted in different ways in different parts of the country.
Results from the field: Delay in paying the allowance

- At the center, fund release was delayed by about 4.5 months. Further delay happens at the local level. For example, money was received in a “mother account” on November 14, 2016 but no money was disbursed to beneficiary accounts as of May 7, 2017 (the day of field visit).

- In one area, the beneficiaries were not paid any allowance for one year due to leave of absence of concerned official.
Results from the field: Use of Allowances Received

- Since the allowances are usually received by mothers after the birth of the baby, the money could not be used for improving nutritional status during pregnancy.
- Most of the mothers present during the focus group discussions mentioned that the allowance were used to buy capital items or saved for future use.
Results from the Field: Mode of Paying Allowances to beneficiaries

- Mothers receive payment through bank branch at upazila level. Opening the account and withdrawing money is costly for beneficiaries. Also, mothers complained that the bank officials do not show respect and treat them well.

- Most mothers mentioned that they would prefer to get money through banks because of greater control they have on money deposited in their accounts.

- In most areas visited, the beneficiaries reported that the bank branch used by the programme is not conveniently located.

- Beneficiaries were not given any cheques to withdraw funds. Not providing full access to banking services will not improve the use of banking system by beneficiaries in the future.
Results from the Field: Training

- The beneficiaries do not get any training during pregnancy.
- Mothers attend the training sessions with small babies and it becomes difficult for mothers to concentrate on the training.
- Many attending the trainings reported that the trainings were not useful. Almost all district and upazila committee members thought that the trainings provided by the NGOs should be discontinued.
- The trainers themselves had low educational attainment and were not effective as trainers.
- In some areas, no trainings were organized. In other areas, required number of training sessions were not organized.
Results from the Field: NGO/CBO related

- The NGOs/CBOs contracted are very small entities and lacks the capacity to provide required services.
- In some areas, the NGOs/CBOs selected had no local presence.
- In all districts, multiple NGOs/CBOs were contracted reducing the number beneficiaries per NGO/CBO.
- Most do not have fulltime trainers. The number and gender composition of trainers available in contracted NGOs are often not appropriate.
Results from the Field: BGMEA and BKMEA

- Interview with BGMEA officials suggest that the quota of number of beneficiaries allocated to them in Dhaka district is too low.

- The number of female workers under BGMEA is much higher than the workers in BKMEA institutions but the quota is equal for both.

- BGMEA suggests that all eligible women should be covered by the LMA programme. According to BGMEA, 5% of women workers satisfy the conditions of enrollment and the number of beneficiaries should be determined based on the potential eligible women.
Summarizing main issues and bottlenecks from field observations

- Administrative inputs are lacking for effective implementation and management of programme activities including beneficiary selection.
- Resources are not available for effective monitoring and evaluation of programme activities.
- Budget allocated for training not adequate to offer quality training.
- No provision of training for local concerned officials of different departments.
Recalculating Budget needs based on Field Results and Literature Survey (for MA)

- Even if the MA programme is considered targeted “income transfer” initiative, the programme needs to identify and enroll beneficiaries, monitor the progress of programme activities, etc.

- Effective performance of these activities will require involvement of a director at the center at 30% effort level, half time of a programme officer and office assistant, full time office helper. Given the salary structure, central level personnel expenses will be about Tk. 871 thousand for 2016-17.

- The programme needs the services of one supervisor cum information officer per district (64 districts) and per upazila (426 upazilas). These additional personnel will cost about Tk.176,400 thousand per year.

- Total personnel costs: Tk.177,271 thousand per year.

- Transportation cost for supervision and monitoring will be about: Tk.69,408 thousand per year.
Budget: adding the value of personnel expenses

- If we consider 500,000 beneficiaries, total budget of the MA programme with personnel cost will be about Tk. 3,254 million. Without personnel cost, the budget estimate is Tk. 3,170 million (increase in budget by 2%).

- In Bangladesh, training cost per beneficiary should be around Tk. 475 per year (as in VGD programme) and total cost for MA will be about Tk. 237.5 million. With training cost, budget will become Tk. 3,491 million.

- Allowance payment to total cost with personnel cost becomes: 92%, with personnel and training cost: 86%.

- Economy of the project was achieved at the expense of good management and monitoring. The low administrative cost leads to mis-targeting.
Recommendations
Administrative aspects

- The programmes are not adequately staffed to carry out all the functions necessary. Assigning the projects as additional task to government officials is not working.
- Inadequate budget for monitoring and evaluation of the programmes.
- Lack of administrative information and little or no coordination among different levels (central, district and upazila) hampers the functioning of the programmes. It is important to develop a good information system linking all levels and stakeholders.
- The timeliness of flow of funds is a concern. The time lag between start of the fiscal year and money disbursement to upazila accounts should be reduced.
- Significant delay in disbursing allowance from “mother account” to beneficiary accounts should be reduced.
Selection of beneficiaries and eligibility criteria

- Selection process to identify potential beneficiaries should be strengthened.
- Beneficiaries should be selected twice in a year rather than once.
- Minimum age cut-off level is not being used in practice - verification of age of mother is almost impossible. The programme may exclude the age cut-off requirement.
- Effectively involve field level staff of other Ministries, like MOHFW, in the identification and selection of potential beneficiaries.
- Selection of beneficiaries by BGMEA and BKMEA should be made uniform.
- Quota allocated to BGMEA and BKMEA should be proportional to the number of female eligible workers.
- Eligibility criteria should be simplified and it will be better to use directly observable proxies for low income rather than using income cut-off level.
- Union level should maintain indicator-based ranking of households reflecting economic status. This may be used by MA or any other safety net programmes for identifying eligible individuals.
- The quota determination system should be rationalized and/or updated. Arbitrary distribution of quotas to districts and upazilas create inter-regional disparities when local poverty rates vary considerably.
Paying beneficiaries

- Beneficiaries should be given the opportunity of receiving payments by various modes and they can select the mode of payment they prefer. Despite problems experienced by mothers, most beneficiaries in our field visits preferred payment through local banks (bank branch close to the residence of beneficiaries).

- Frequency of paying allowance to beneficiaries should increase to every month or every other month from current system of paying once in six months.

- Amount of payment may be increased to improve quality of life of poor women. The allowance should be approximately equal to the poverty gap of poorest 20% of beneficiaries to ensure that almost all beneficiaries will have income above the poverty line after allowance transfers.
Role of NGOs/CBOs

- Value added by NGOs or CBOs was low and the programme may consider discontinuing the use of NGOs/CBOs.

- Alternatives to NGO/CBO should be developed. One possibility could be closer collaborations among officials at the local level from different Ministries.
  
  - FWAs and FWVs from MOHFW may be used to identify the poor pregnant women. They can help women to apply for participation in the programmes.
  
  - FWAs/FWVs and other local level officials may used for providing trainings to mothers.
Updating the implementation manuals

- Currently the beneficiaries are being selected by Union Parishad (UP)/municipality, which may create bias because of their political interests in the area. Government officials at local level should be in charge of finalizing the list of beneficiaries at union/municipality level.

- Women members of UP/municipality should be in charge of preliminary selection of beneficiaries. This will avoid conflicts with male members or councilors.

- The LMA implementation manual should be updated by incorporating the composition and roles of district and municipality committees.

- For timely selection of beneficiaries, the entity in charge of preliminary selection should be provided with a deadline within which the list must be submitted and this timeline should be explicitly mentioned in the manual.
Way Forward
Economies of scale

- The major difference between MA and LMA is the urban-rural targeting and maximum income cut-off requirement. The woman must be a working woman has not been applied consistently, making it similar to MA.

- MA and LMA should be combined into one program (Maternity Allowance Programme) with similar selection criteria by defining socioeconomic status cut-offs for rural and urban areas. This should improve efficiency of the system.
Economies of scope

- Due to rapid expansion of the MA programme, all poor pregnant women with first or second pregnancies will be targeted by the programme. Therefore, DSF and MA programme participants overlap 100%.

- Combining DSF-MHVS with MA may be considered. To ensure improved access to health services, supply-side incentives may be continued.

- Since improving health and nutrition is one of the most important objectives of MA as well as DSF-MHVS, coordination and collaboration with these two Ministries will probably be cost-saving and effectiveness improving.
Baby know all manner of wise words, though few on earth can understand their meaning.
It is not for nothing that he never wants to speak.
The one thing he wants is to learn mother's words from mother's lips.
That is why he looks so innocent.

Baby had a heap of gold and pearls, yet he came like a beggar on to this earth.
It is not for nothing he came in such a disguise.
This dear little naked mendicant pretends to be utterly helpless, so that he may beg for mother's wealth of love.

*Chaturi, R. Tagore*

*Baby's Way by Tagore*
Questions and comments?
Published: July 2017

The report on the Diagnostic Study on Maternity Allowance (MA) and Lactating Mothers Allowance (LMA) Programmes of Ministry of Women and Children Affairs was prepared by Strengthening Public Financial Management for Social Protection (SPFMSP) Project under Finance Division, Ministry of Finance, Government of People’s Republic of Bangladesh funded by UK DfID and Australian DFAT.