



Assessment of the Effectiveness of Widow Allowance Scheme for the Empowerment of Women in Bangladesh

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ABSTRACT

Widow Allowance Scheme plays vital role to empower the elderly widow in Bangladesh which promote their social and economic wellbeing in Bangladesh. This scheme was introduced to empower distressed widowed, divorced and husband-deserted women through financial support and to improve their status both within the family and in the society. It was a descriptive but exploratory study and aimed to assess the effectiveness of Widow Allowance Scheme for the empowerment of elderly women in Bangladesh. This study was carried out in Gutudia Union under Dumuria Thana of Khulna district in Bangladesh and the area was selected purposively. For in-depth study check list and Focus Group Discussion guideline were used as data collection tool. Additionally, six case studies (three cases were beneficiaries and three cases were non-beneficiaries) and two Focus Group Discussions, consisting twenty participants, both from beneficiary and non-beneficiary of the scheme were selected using purposive sampling. From the analysis of the case study it had been found that the beneficiaries could influence the household aspects rather than the non-beneficiaries. In Focus Group Discussion it had been found that the beneficiaries had access to financial security than the non-beneficiaries and they were quite satisfied with life rather than the non-beneficiaries. Finally, the result of the study exposed that though the empowerment indices of the beneficiaries and non-beneficiaries did not have any significant difference but the beneficiaries enjoyed more empowerment facilities than the opposite group due to financial power.

Keywords: Widow Allowance, Empowerment, Women, Bangladesh

Jel Code: H00, (H3: H30)

INTRODUCTION

Safety Net Program in Bangladesh is more than an obligate element in fighting poverty as about forty percent of its population living below the poverty line and an increasing number of populations being added below the lower poverty

line (Iqbal, 2008). Allowance for the widow and husband deserted women is introduced in Bangladesh during the fiscal year 1998-99 through the Department of Social Services under the ministry of Social welfare. In that time 4 lakh 3 thousand 110 women were paid 100 tk. as monthly allowance. The program was assigned to the Ministry of Women and Children Affairs from the Ministry of Social Welfare in the financial year 2003-04 (DSS, 2020). Since independence in 1971, when 70 percent of the population lived under the poverty line, the two major vehicles of Social Safety Nets were food rations and relief work following natural disasters and other calamities (Morshed, 2009). To assignation new dimensions of vulnerabilities and to address newly affected people resulting from thriving pace of globalization, different economic shocks and natural calamities, government is including diversified types of Safety Net Programs (Mostofa, 2008).

There are more than 30 Social Safety Net Programs are now in performance in Bangladesh. As new programs are added and old programs dropped or suspended at regular intervals, so the exact number fluctuates. (Sridevi, 2005). Among these different Safety Net Programs, the Allowance Program for Widowed, Divorced and Husband Deserted Distressed Women is one of the most important programs dealing with one of the most vincible, marginalized section of the population. Considering the realities and sufferings of widowed and distressed women with the sake to reduce their vulnerability, the government of Bangladesh took initiative for their social protection and security, and initiated Widow and Husband Deserted Destitute Women's Allowance Program in 1998 under the Ministry of Social Welfare (IMF, 2005). In Bangladesh, the allocation for Social Safety Net Program is increasing over the years. Starting in 1975 it has been growing fast in Bangladesh (allocation, coverage etc.).

In 1996, Social Safety Net contributed 0.8 percent of the gross domestic product (GDP), 5.7 percent of the total public expenditure (World Bank, 2008). Starting from 1998, like other Safety Net Programs the allocation for Widow Allowance Program is also in rise over the years. In 1999-2001 budget allocation for this program was 12.5 crore and the number of beneficiaries was 1, 04,167. With gradual expansion in 2010- 11 the amount reaches to 331.00 crore and number of beneficiaries reaches up to 9,20000 (GoB, 2012). The impacts of this scheme on the lives of the beneficiaries as a means of poverty reduction as well as women empowerment and reveal some policy guidelines for making the Scheme more effective and extensive (Mazmanian, 2009). Blumberg in 2005 opined that the Scheme has important impact on the lives of the rural distressed

women, who are either widowed or divorced or deserted by their husbands, to come out of severe insecurity of food, to have a good medical care and to manage relatively good clothes. By achieving these basic needs, they have earned some degree of importance and honor in the family and society.

The success of the Scheme depends on the spread of contribution in terms of total coverage and amount of money as well, because after their existence the distressed women need to manage some capital from the allowance to start a venture for increasing their income (World Bank, 2008). Widowed, divorced and abandoned women constitute about 11.29 percent of total married women in the country (BBS, 2009). In the eyes of society, a widow is treated as burden and is therefore neglected; a widow is seen to have lost their honor in the family and society, particularly in the poor community (BBS, 2005). The widowed women do not have freedom of choice, which is one of the basic requirements of empowerment (Conning, 2000). Widow allowance program as a part of Social Safety Net has created a great opportunity for women to be empowered by their financial support giving process. Now, the study also tries to find out is there any role of widow allowance program in empowering women basically in rural areas.

In developing countries, often a large segment of the population is regarded as poor. Thus, social protection programs play a vital role in assisting the attainment of the Sustainable Development Goals (SDG) agenda across these nations. Among the several socio-economic advantages associated with the social safety net programs; enhancing women empowerment and welfare. This paper aims to evaluate the effectiveness of the widow allowance scheme for the empowerment of women in Bangladesh.

OBJECTIVES OF THE STUDY

1. To examine the impact and implications for the effectiveness of widow allowance scheme for the beneficiaries and non-beneficiaries in the study area;
2. To know about what's, the role of Widow Allowance scheme in establishing women's empowerment in Bangladesh.

METHODOLOGY

The study adopted a qualitative research approach. Case study and Focus Group Discussion (FGD) was used as main method to generate data. Case study is

appropriate as it enables respondents to share a detailed account of their experiences, developing and adding on each other's experiences. Moreover, focus groups are being highly recommended as a good method for researches in cultural variations and differences (Smithson, 2008). Initially an in-depth interview was used to identifying discussion questions for a focus group discussion guide. This study was carried out in Gutudia Union under Dumuria Thana of Khulna district in Bangladesh and the area was selected purposively. For in-depth study six case studies were conducted by the interviewer during the field work in which three cases were beneficiaries and three cases were non-beneficiaries. To strengthen findings, two FGDs, consisting twenty participants (10×10), both from beneficiary and non-beneficiary of the scheme, sitting in a U-shape method, by one moderator, one facilitator and one note taker. Collected data have been analyzed and interpreted through relevant and potential socioeconomic variables. For descriptive analysis of data, inferential statistical techniques and software package were used for the purpose of study. Aged women who were 55 and above years old and having widow allowance from the government of Bangladesh more than five years and at the same time those who were not getting allowance with the same age mentioned earlier. Moreover, along with these two criteria, the widow who did not have land more than ten decimals and lost their husband forever more than five years were eligible to be selected as respondent for the study. Secondary data were collected from related journals, books, papers and other relevant government and nongovernment organizations/ institutions.

FINDINGS

Case Study: Case: 01

Name: Rahima Begum: Age: 67 years: Ward: 1

Status: Beneficiary

Rahima Begum, having petty business of poultry farm, was living with her daughter as except daughter she had no one in the world. Her monthly income was about BDT 2000 with savings of BDT 600. After knowing about the scheme from UP member of her ward, she completed the formalities without paying any bribe and was enlisted after few months. About the scheme she stated that *"Government has taken a great step for widow and UP members are helpful to be enlisted in the scheme if anyone is eligible"*. The scheme has helped her to create adaptability with the society and made her self-sufficient. Her

satisfaction level to the scheme was moderate but she wanted to request the government to increase the money and expressed that *“If the amount of money would be increased the widow like her may be benefited more from the scheme”*. The scheme had given her opportunity to participate in income generating activities. Furthermore, to withdraw money she had to go “Krishi Bank” of Dumura thana and she went there with her friends which proved her access to mobility. Though she could not interfere the household decision or had low control over household resources but had high participation in socio- cultural activities with political affluence. In her wards *“My daughter or son in law does not give me any binding to do work willingly. I can take health decision when I become illness as well as in watch television regularly when I wanted and I have known the rights of elderly form contact with NGO health workers”*. Rahima Begum was highly satisfied with her life and could take decision of her own which indicated her power in family and outside home.

Case Study: Case: 02:

Name: Amena Begum, Age: 71 years, Ward: 9

Status: Beneficiary

Amena Begum, who lost her husband 19 years ago, had 2 sons and 2 daughters. But they did not look after her as a result she lived alone in her own house it became very hard for her to maintain her expenses. After becoming a beneficiary, she could fulfill her need by herself and needed not to beg as well as the allowance social status and acceptability in neighborhood. Her satisfaction level about the scheme was high but she wished to increase the amount of scheme and increase the number of beneficiaries to make the scheme more effective. As she lived alone, she could take decisions about her life and household with participation in outside activities except income generating activities. She stated that *“I could not work at present due to becoming aged but the amount I get form the allowance helps me to lead they daily life and the neighbors look after me when I as help form them”*. She was satisfied with her life becoming beneficiaries and as solution to the problems of the scheme she suggested that *“Our political leaders must help the poor widow; they must not demand bribe and government must monitor the implementation process of the scheme with proper selection process”*. She concluded that government must come forward to implement the scheme properly so that the miseries of widow like her might be lessened to some extent to establish rights of elderly widow in society. Actually, she was lucky to be a beneficiary and felt proud that government was looking after widows like her.

Case Study: Case: 03**Name: Chandana Mondal, Age: 61 years, Ward: 8****Status: Beneficiary**

Chandana Mondal, a housewife, was living in the extended family of seven members where the earning member was only one. With monthly income of BDT 6000 which was earned by her son, it was very hard to maintain the family with her need. Her financial problem became very acute after departure of husband for nine years. But being beneficiary of the scheme, she had got great opportunity to fulfill her need along with contribution in family income. Though she had no savings but she could influence the decision-making process in family as well as had full control on household resources. About The scheme she said that *"I am enlisted by the UP member of our ward without any extra payment and have been getting the allowance for four years. I can go alone in bank to withdraw money but sometimes go with other beneficiaries of the locality"*. In case of making the scheme more effective she desired to cooperation of Up members and chairman more and the selection process must be fair with avoidance of corruption in case of implementation process. She mainly performed the household chores along with frequent socio- cultural and political activities. She also exposed that *"My son takes the health decision of mine and I can watch television often by going the neighbor's house"*. Though she did not have so much awareness about the rights of elderly but she could cast vote willingly. She was very satisfied with her life as the allowance had given her opportunity to live a better life than the non-beneficiary. In her own wards *"I can give pocket money to my grandchildren, contribute to family income and lead life of my own without any influence of other"*. Generally, Chandana felt very lucky to be the beneficiary of the scheme as it had supported her financially which had given her relief from being a burden for family members.

Case Study: Case: 04**Name: Nazma Begum, Age: 71 years , Ward: 3****Status: Non-beneficiary**

This case study was conducted on Nazma Begum who was living with her youngest son with family members five in a moderately well-conditioned house of own. She did not have any income and savings and her son was the main earning member of the family and his monthly income was BDT 6500 which was too poor to conduct the family and had no other source to have income. Though she deserved to be a beneficiary of the scheme but could not be that

yet due to nepotism of UP members or chairman, unfair selection process, lack of information about the scheme and lack of cooperation of assigned officials. She said that *“I collected all, the essential documents to be the beneficiary but I did not get any application form from Union Parishad and they asked for political reference to give that form”*. Nazma was highly dissatisfied with the selection process of the scheme and narrated that *“The selection process is full of corruption and the UP members or chairman have pocketed the selection process and general people have no right on the widow except any political reference”*. Due to financial crisis she had become a burden for her family and strongly agreed about having poor life than the beneficiaries as the beneficiaries had the financial security. She wanted to be a beneficiary to alleviate poverty from family, to fulfill her own demand as well as not becoming dependent on family members and so on. Her participation in income generating activities was low as she was too old to work outside and suffering from health diseases. She approached that *“Due to health illness I cannot go outside for work but I can perform household chores and help my daughter in law when she needs me”*. But in case of control over household resources she participated poorly with restricted mobility to go outside. Though she had medium access to socio-cultural activities with low political participation but her son took the health decision of her. Furthermore, as her daughter in law would take household decisions, she had little scope to express her opinion with low participation in media and information resources additionally Nazma Begum had low awareness about the rights of the elderly. She was quite satisfied with her life due to support of family members though she had little empowerment in private and public sphere but she thought that if she could get the allowance her life would be better than she had at present.

Case Study: Case: 05**Name: Anarati Mondal, Age: 64 years, Ward: 7****Status: Non-beneficiary**

Anarati Mondal, one of the non-beneficiaries of Widow Allowance Scheme, had been living alone though she had two sons and three daughters. Being a domestic maid, she used to support herself. Furthermore, having monthly income BDT 2500 with no savings, she did not have any monetary wealth but was living in a poor conditioned house with no non-monetary wealth except a single bed. Though she deserved for being a beneficiary of the scheme, but still she could not due to lack of political reference, nepotism of the local leaders, lack of cooperation of UP members and improper selection process and

expressed that *“As I do not have any political support who will help me to be included in this program but if I can be a beneficiary this will be very helpful for me because I cannot work hard due to illness”*. About life she thought that the beneficiaries had better life as they were getting financial support from government and stated that *“Those widows who had been getting the allowance can lead their life by own way and they do not face the situation of vulnerability like her”*. In case of empowerment, having no family member she could control her monthly income, could move where she needed, had full control on limited household resources, her access to participation in socio-cultural activities was high but participation in political activities was too low. Furthermore, she could decide what to do or not to do alone and took health decision of her own. Having low access to media and information resources she could only use to watch television in other house but ha low perception about rights of elderly. Regarding level of satisfaction with life she had moderate satisfaction with life but wished to live with her children as she expressed in her own wards that *“I need nothing form my children but I just want to live with them to get rid of loneliness and want accompany of my grandchildren”*. Anarati badly felt the need of being beneficiary of the scheme to hold financial power and her opinion was that government must increase the number of beneficiaries furthermore this allowance must be declared as human right of widow so that other widow might not have to suffer from miseries like her.

Case Study: Case: 06

Name: Razia Banu, Age: 79 years, Ward: 7

Status: Non-beneficiary

Razia Banu, living with her elder son, had been leading her life peacefully and satisfactorily though she was not a beneficiary of the scheme or did not have much wealth. Losing her husband forever for 21 years she did not lose her heart and struggled a lot to survive. Her household condition was not so good but she was happy with that. Her son was the main earning member and monthly income was BDT 7600 but he did not have any savings. Actually, Razia did not have any monetary wealth as well as non-monetary wealth except the two single beds and household utensils. Though she deserved to a beneficiary but she did not want to be that as she said that *“I am happy with my life so I do not want to be a beneficiary but there are many other women who have been suffering from the financial problems in widowhood which are severe than me”*. Moreover, she noticed some problems of the scheme like not circulation of the scheme in due time, ignorance of the assigned members, and distance of Union Parishad form home and at last

problems in selection process etc. As solution of the problems her observations were as she stated *“I think information sources must be available like making when circular of the scheme is available, up members must be active in this regard in a view to select the eligible candidate and the selection process must be free from political influence”*. She did not think that the beneficiary had better life than her and her satisfaction with life was comparatively high than her friends those who were beneficiaries or non-beneficiaries. In case of decision making in family, controlling the household resources and participation in political activities she had quite high influence as well as she could move anywhere where she is needed or wills. In socio cultural activities she participated mainly in religious activities and marital arrangement and as her son took the health decision, she needed not tense for this. Her perception about rights of elderly women she had much information from her neighbors, family members, NGO workers etc. Actually, Razia Banu was not much concerned of being beneficiary as she was satisfied of her life. She concluded that there were many other women who were badly in need of financial support from government and they must be given access in this scheme.

FOCUS GROUP DISCUSSION (FGD)

FGD- One

Characteristics of Group Member

This Focus Group Discussion was conducted on one group of 10 women who were beneficiary of the widow allowance scheme from nine ward of the union one representative were selected except ward seven and their average age was 70.2 years. They shared the following characteristics: taking allowance above 6 years, education qualification was below primary level, they did not have land more than 5 decimals and had lost husband forever more than 10 years.

The FGD on beneficiaries was conducted by a facilitator and a note of the discussion outcomes was taken by a note taker while the respondents were arranged in a U-shaped seating pattern in Union Parishad of Gutudia.

Background information

Among ten widows six were from Hindu religion and other four women were from Muslim families. Majority of them (six women) were living with their son and the rest were living with their daughter, brother in law. The respondents were not so well educated and six of them were illiterate. The average family income of these women was between BDT 6,000 to BDT 8,000 monthly. They

did not have any cultivable land of their own with a few non-monetary wealth. After becoming the beneficiary of the scheme, they had better life than before.

Effectiveness of Widow Allowance Scheme

Generally, three of the respondents were informed about the scheme by neighbor, only one was informed by relative and the rest came to know about the scheme from the UP member. Furthermore, all of them did not have to pay extra money to be enlisted. Among the respondents five women went to bank with their sons, two of them went there alone and remaining respondents went with their friends to withdraw money in addition the transportation costs were not so much from the residence to go to bank. Though they sometimes used to wait in bank to withdraw money but no one had to pay bribe to withdraw money from the bank. All of the respondents thought that WAS had benefited them in form household, community and national aspects. But at present they had better life than before as well as except two respondents all were satisfied with the scheme as these two women complained that the amount given in the scheme were not sufficient rather it was good enough that government had been taking care of them.

All the respondents had common opinion about making the allowance scheme more effective like the amount should be increased, the number of the beneficiaries must be increased and the selection process must be fair along with availability of information resources with active cooperation of Up members of the definite ward.

Scenario of Women Empowerment

Among the respondents all of them could control household resources well but one respondent exposed that *"I cannot control the household resources according my own accord due to domination of my daughter in law"*. But in general, all of the respondents agreed that they were satisfied with the controlling power of household resources. Actually, six women said that after being beneficiary their mobility in going to market, health center, relatives' house, recreational facilities and political activities had been increased than before while four women refuted their status in case of mobility. Being aged most of the respondents agreed that it generally became very hard to give physical labor for working outside after becoming old and they tried to do household chores only. But the widow who were working outside opined that they were happy to be not dependent on the family members fully and one of them expressed that *"I need not to be dependent*

on my son as with the money I earn and get from the allowance helps me to fulfill my needs". Among ten respondents seven of them exposed that they were moderately satisfied with participation in socio cultural activities like providing opinion in marital activities, participation in social gatherings, performing religious festivals etc.

In case of Participation of political activities, all of them used to talk political issues with family members especially with sons, cast vote and discussed the political issues with their friends only but did not take any active participation in political activities. Majority of the respondents (six among ten women) were living with sons so son was the household head and main earning member. They mainly took the house hold decision taking advice from the respondents. The rest respondents could not say anything about household matters as they were not given importance. Actually, in case of health decision all the respondents were mainly dependent on their sons except two respondents as one of them took this decision alone and another was dependent on brother in law. Additionally, they would like to watch television rather than listening radio or any other media and they generally got information from family members, friends or relatives about burning issues surroundings. All the respondents had limited knowledge about the rights of the elderly women but they were aware about their voting rights, rights to health care and nondiscrimination both in private and public sphere. Being a beneficiary of the scheme, all the respondents had been leading their lives quite satisfactorily. But two of the respondents were con satisfied with the access of health care facilities, support from family members and community, extent of control over life and the living place. Except them the rest widows were highly or moderately satisfied with their lives and the scheme had made their life easier than before as they were not fully dependent on family members as they had financial power.

At last it can be concluded that all the respondents were not empowered completely as their sons or daughter or any member with whom she lived used to control them and they had low participation in household decision making as well as other criteria of women empowerment. But they were satisfied in this case that they could use that money gained from the allowance and were financially independent to fulfill their needs. They hoped that the scheme would be more efficient in future by eliminating the limitations and would promote more financial security to the elderly widow that would secure women empowerment of the country.

FGD-TWO

Characteristics of Group Member

This Focus Group Discussion was conducted on one group of 10 women who were not the beneficiary of the widow allowance scheme from nine ward of the union one representative were selected except ward two and their average age was 70.1 years. They shared the following characteristics: their education qualification was below primary level; they did not have land more than 5 decimals and had lost husband forever more than 10 years.

The FGD on non-beneficiaries was conducted by a facilitator and a note of the discussion outcomes was taken by a note taker while the respondents were arranged in a U-shaped seating pattern in Union Parishad of Gutudia.

Background Information

Among ten women four were from Hindu religion and other six women were from Muslim families. Two of the respondents were living alone but the rest were living with son except one respondent who was living with her daughter. The average family income of these women was between BDT 7,000 to BDT 9,000 monthly. Among two respondents who were living alone one was domestic maid and another had been managing small a poultry farm. Their income was BDT 3000 and BDT 9000 respectively. All the respondents housing condition were satisfactory except one of who was living alone had been leading her life in miseries.

Effectiveness of Widow Allowance Scheme

Though all of the respondents were aware they could not become the beneficiary of the scheme due to lack of political reference, lack of cooperation of the UP members or chairman, improper selection process and the limited number of beneficiaries form the ward with the lack of information in due time. Moreover, they also complained that the Up members did not pay any heed to their crises and demanded bribe to include them in the list. All of the respondents agreed that they were eligible to be included as a beneficiary of the list but they could not become succeeded due to mismatch in the preparation of the beneficiary list. Actually, they mentioned that without any judgment or inquiry on the list of beneficiaries the allowance was given. The respondents wanted to become a beneficiary to alleviate poverty, not becoming dependent on family members, to fulfill their daily necessities and so on. They also opined that the beneficiaries

had been leading a better life than them. They also suggested that investigation from grass root level must be conducted to find out the actual eligible widow to give the allowance.

Scenario of Women Empowerment

The two women who would live alone had full control on their household resources and among the rest three widows could not control the household resources totally and the remaining respondents could partially control their household resources. One of them said that *"I have become burden for my son and my daughter in law does not behave well with me"*. Actually, the living conditions of all the respondents were not satisfactory as they had little control on household resources. Except three respondents the rest did not have much access to mobility to outside. One of the respondents expressed that *"I cannot go to my relative's house due to lack of companion and financial constraints"*. Mainly, due to financial crisis they could not go outside the community and could not deal with the community member due to lack of social status. All the respondents agreed that with the growth of age the capacity of working of women declines as a result, they did not have any earning source so they had to depend on the family members to fulfill their needs which created inferiority complexity among them. In case of participation in socio cultural activities, all of the respondents did not have much access except opinion in marriage arranged by family members and religious activities.

Among the ten respondents all of them did not have any headache about political issues or political activities. They all cast vote which had been mainly influenced by the family members and two widows who had no family members were bring influenced either by the neighbors or by the political leaders. As majority of the women (eight among ten respondents) did not have any income source their participation in household decision making were not so significant. Most of them were living with sons so son was the household head and her son along with her daughter in law used to take the household decision. Due to lack of financial independence all of the respondents were suffering from health problems and majority of the health decisions of the respondents were taken either by their sons or by other family members or relatives. All of them did not have any other media for information and recreation except television. Furthermore, seven respondents exposed that they used to gossip with friends, neighbors and family members and sometimes they were informed about essential information. All the respondents had limited knowledge about the

rights of the elderly women but they had knowledge only about the right of voting and the criteria of accessibility of widow allowance scheme. Due to lack of financial security, all the respondents had a very dissatisfied life as they couldn't contribute in family income and fulfill their own needs. One of them said that *"I want to live with my children, pass the remaining days of life with my grandchildren. I have no one to take care and give emotional support but I am grateful to my neighbors who support me a lot"*. All of their lives had become in threat and they only desired for death as soon as possible.

Table 1: Focus Group Discussion Summary (Gutudia Union)

S.L.	Date	Place	Participants							Opinion Expressed
			Religion		Age Structure					
			Muslim	Hindu	55-60	61-65	66-70	71-75	Total	
1	12/12/2020	Gutudia Union	4	6	1	2	2	5	10	<p>Comments: Beneficiary</p> <ul style="list-style-type: none"> ➤ Access to financial security ➤ High social mobility ➤ Highest portion of the respondents doing pretty business ➤ High access to household decision making ➤ High access to socio-cultural and political activities
2	20/12/2020	Gutudia Union	6	4	1	2	3	4	10	<p>Comments: Non- Beneficiary</p> <ul style="list-style-type: none"> ➤ Low access to financial security ➤ Low social mobility ➤ Maximum portion of the respondents are domestic maid ➤ Low access to household decision making ➤ Low access to socio-cultural and political activities

From the overall FGD it can be concluded that all the respondents were suffering from financial crisis and they were suffering from the state of powerlessness. Actually, they had represented the condition of all the non-beneficiaries of the scheme which were very common among them. They did not have any influence in family aspects or respect in community. All of them desire to be beneficiary of the scheme so that they can get space in familial and communal sphere.

DISCUSSION

Widow Allowance Scheme is an allowance of funds or personal property received by a widow after her husband's death to meet her immediate requirements. The conducted study "Assessment of the Effectiveness of Widow Allowance Scheme for the Empowerment of Women in Bangladesh" focused mainly on the effectiveness of the scheme and the extent of empowerment among the old widow comparing the response of both beneficiaries and non-beneficiaries. Case study and FGD had been also conducted to have in depth study on the effectiveness of the widow allowance scheme and the scenario of women empowerment. From case study it had been found that the beneficiaries had comparatively better life than that of the non-beneficiaries and they could also influence on the household aspects rather than the non-beneficiaries. In FGD it had been found that the beneficiaries had access to financial security than the non-beneficiaries and they were quite satisfied with life rather than the non-beneficiaries but the extent of women empowerment did not vary significantly between two groups. Finding of the study illustrates that majority of the non-beneficiaries had low social mobility than the beneficiaries whether beneficiaries had high social mobility. Access to widow allowance scheme had given this mobility opportunity to the beneficiaries rather than the non-beneficiaries. The findings of the study revealed that majority of the non-beneficiaries were domestic maid than the beneficiaries. On the contrary, the highest portion of beneficiaries were having petty business in contrast to the non-beneficiaries. It is true that occupational status lessens their economic dependency, provide more control over resources, and enhance their participation in decision making as well as their mobility. The overall findings of the study, in fine, clears that women who were getting widow allowance had got better life than the no beneficiaries. Moreover, in case of women empowerment non-beneficiaries had low access to various sectors of income generating activities, household decision making, socio-cultural and political activities and mobility but the beneficiaries had relatively high access to these sectors. Furthermore, the

beneficiaries were enjoying better life then the opposite group where as they were relatively satisfied with their life in comparison to the non-beneficiaries.

CONCLUSION

Women empowerment issue has now been prominent concern in sustainable development goal; thus, widow allowance scheme is one of the major apprehensions to enhance women capacity through economic sanction by the government of Bangladesh. Widow Allowance Scheme, introduced by government of Bangladesh, has brought a great opportunity for vulnerable widow to uplift the socio-economic condition of women especially those whose livelihoods are bracketed together poverty. The study extensively displays a comparative picture regarding the stipulation of widow in the different dimensions of empowerment those whom were beneficiaries and non-beneficiaries. It has been found that beneficiaries had wide opportunity of controlling household resources, mobility, participation in house hold decision making process as well as socio cultural activities with political activities, health decision, exposure to media and information resources and lastly satisfactory in Quality Life the non-beneficiaries.

However, from the findings of the study it appears that the expectations of many widows remain unfulfilled due to some irregularities found in the system sometimes caused by the implementing authorities. Therefore, the suggestions may be taken into consideration to remove the procedural irregularities in the system. This will help the government to achieve the target of the allowance program and also support these vulnerable people of the country who live in abject poverty and endless misery. Furthermore, adequate and specific research has not yet been done on the impact of such schemes on widow. In addition, any satisfactory monitoring and evaluation process is not yet developed to assess the influence of cash transfer program on women empowerment to the poorest destitute widow not only in Bangladesh but also in other poorer developing countries in the world. So, it could be expected that the present study would be helpful to explore the gap of the scheme and would help the authority to eliminate the shortcomings of the scheme with formulation of new guidelines of the scheme concerning the present situation of the destitute widow.

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