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The politics of distributing social protection in Bangladesh: Insights from the Primary Education Stipends Project (Phase 3)

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Abstract

In 2016, a conditional cash transfer programme that had been assisting targeted poor children since the 1990s was reformed to reach all children attending government schools in Bangladesh. Since the reforms, the cash has been disbursed through mobile money technology and a digital database. It is unchanged in key respects: it is still routed through students' mothers, and its aims still include improving the attendance and performance of students in public schools. Based on research into the political interests and actors behind the reform of the scheme and involved in its implementation, this paper examines how the state's capacity to achieve its aims in society through the stipend scheme (or its 'infrastructural power') interacted with local politics in the implementation of the reformed programme. The research found that the expansionary reform of the Primary Education Stipend Project (PESP) was motivated by the growing dominance of the ruling party in the political settlement, and how that increased its need for popular legitimacy and channels through which to reach citizens. The government and ruling party value the PESP not because it protects people from poverty or crisis, but because it enables the government to reach 10 million mothers with messages as well as money, while also raising educational standards. However, the research found no evidence that the growing dominance of the ruling party had strengthened its capacity to discipline its agents to enforce its policies. Instead, the government had responded to criticisms of the contention and alleged corruption in the programme by redesigning it to minimise the role of local actors. The research was undertaken a year and a half after the reform was implemented, and so it is likely that it picked up some of the teething problems likely to afflict any new or redesigned programme. However, now that the funds are transferred directly from Dhaka to mothers' mobile phones, the teachers, bureaucrats, and local elites who previously provided information or a conduit for complaints no longer have such a role in the system. The scheme connects government directly to the people, but lacks the infrastructure for information flows, monitoring, and grievance redressal through which citizens may hold government accountable.

Acronyms

AUEO	Assistant Upazila Education Officer
AL	Awami League
BNP	Bangladesh Nationalist Party
DPE	Directorate of Primary Education
IFPRI	International Food Policy Research Institute
MOPME	Ministry of Primary and Mass Education
NSSS	National Social Security Strategy
PEDP	Primary Education Development Programme
PESP	Primary Education Stipend Project
SMC	School managing committee
UEO	Upazila Education Officer
UNO	Upazila Nirbahi (Executive) Officer

1. Introduction

The politics of distributing social assistance: Bangladesh's Primary Education Stipend Project

Bangladesh has had innovative programmes to assist schoolchildren with food or cash since 1993, reflecting the country's longstanding political commitment to social protection and mass education (Rahman et al. 2014; GED 2015). As part of a larger comparative study, this paper analyses how politics shapes the implementation of the main national education assistance scheme, the Primary Education Stipend Project (PESP), examining the interaction of state infrastructural power and local power relations in the process of implementation. Bangladesh's education stipends programmes are pioneering (Tietjen 2003; Baulch 2011; Raynor and Wesson 2006) but have in the past been prone to corruption and 'leakage' (Ahmed and del Ninno 2002; Ahmed et al. 2004; Rahman, Choudhury, and Ali 2011). Reforms to address these problems of implementation as part of the National Social Security Strategy mean that, as of 2016, the PESP had disbursed mobile money payments of BDT 100/USD 1 per month to the 10 million registered mothers of all 13 million of the nation's children attending public primary institutions (roughly 90 percent of all children) (GED 2015); this amounts to BDT 14 billion per year (USD 165 million), or 3 percent of the social protection budget (GoB 2017).

Drawing on primary research, this paper explores the interplay between state capacity, political competition and local institutions in the implementation of PESP. It compares perceptions of the new politics of PESP implementation since 2016 with older complaints about the ineffectiveness and corruption of local social protection implementation. It explores how a new national, centralised and digitalised politics is replacing the analogue system of face-to-face patron-clientelism and local political competition as the basis for distributional decision-making. It also discusses how national and transnational debates and ideas have shaped the development of the programme.

The paper arrives at two main findings. First, that the growing political dominance of the Awami League and a stronger focus on performance legitimacy have reduced incentives for local manipulation of programmes like the PESP, as well as driving programme reforms, including redesign and expansion. The cash is now intended for all children attending publicly supported primary schools who meet basic conditions. The redesign of the programme also introduced technology, through computerised database profiles of eligible pupils, and cash distribution via mobile money services. Universalisation and new technology have been crucial to the second finding: that the redesigned PESP has largely bypassed local politics and limited the effects of weak state capacity on its implementation; the PESP is implemented with closer adherence to the official rules than before 2016. However, technology has by no means removed problems of corruption, accountability or poor performance. Instead, the research found the redesigned programme suffered from teething problems related to the technology. And the channels that people previously used to demand accountability or

complain about the programme no longer worked; there were no functioning mechanisms for grievance redressal at all.

The larger comparative project of which the case is a part has three main tasks, addressed where possible in the Bangladesh case. The first is to analyse the politics of the adoption, retention, expansion and reforms of social protection programmes, examining how domestic political competition interacts with state capacity and the influence of transnational and civil society actors and paradigmatic ideas on the programmes. The second is to explore the distribution of state capacity to deliver such schemes, to make sense of how contrasting histories of state formation and capacity development shape variations in service delivery within a country. For social and geographical reasons, the historical process of state building has been more even in Bangladesh than in most of the other countries, so while the research design aimed to explore any variation that did exist through the case selection, no great variation was expected. The third is to analyse how the politics shaping the adoption and persistence of social protection programmes affect state capacity to deliver them. Given the nature of the Bangladeshi state, this paper is chiefly concerned with this third issue.

The Bangladesh case study describes the new processes of implementation since 2016, and analyses the political relations and practices they have displaced. Other papers undertaken as part of this overarching comparative study are case studies of social protection programmes, in which the local politics of targeting, beneficiary selection and frontline resource distribution can be direct and powerful influences on who gets what and why. However, the recent reforms of PESP in Bangladesh specifically aimed to reduce the salience of (local) political interests and power in the implementation process, by a) removing or drastically reducing official discretion over beneficiary selection, and b) limiting the scope for 'leakage' and corruption through digital mobile money transfers, replacing the role of local officials and actors with technology. The effort to vacate the space for local politics is itself shaped by a political settlement in which the ruling party has been increasingly dominant since a landslide election victory in 2008, and seeks to take greater control of the state and a more direct relationship with citizens. Technology is being used here to expand the infrastructural power of the state, with the aim of enabling it to reach more people with less corruption.

But while local politics appear less salient in the implementation of the programme, national politics have become more so. This analysis of the reformed PESP provides evidence of the growing infrastructural power of the Bangladeshi state in its current organisational fusion with the ruling party; this has driven a deliberate investment in state capabilities to address poverty reduction and human development.

The paper addresses these issues as follows. The next sections set out the analytical framework guiding the research, and describe its methodology. Section 2 sets out the history of the PESP, examining the political conditions under which the schemes were successively adopted, retained and expanded, and the changing relationship between the state and citizens. Section 3 addresses state capacity, focusing on the administrative systems through which national policymakers aimed to implement

programmes like the PESP. Section 4 looks more closely at how politics and state capacity interact in the implementation of the PESP in the four sites in which primary fieldwork was undertaken. Section 5 draws together the threads of the analysis, arriving at some conclusions about infrastructural power and its interaction with local power relations in the delivery of the PESP transfers.

2. Theory and methodology

A central question the project addresses is how 'infrastructural power', or 'the capacity of the state to actually penetrate civil society and implement its actions across its territories' (Mann 2008, 355) shapes how social protection is implemented. The analytical framework for the larger comparative project emphasises that while states are the main locus of autonomous power, the extent to which they can realise programmatic goals is shaped by their resources, reach and authority, and through the relationships between agencies and levels of the state and state and societal actors. Infrastructural power may be particularly weak in developing countries where public revenues are limited, public authority may not extend far beyond main urban centres, and the state struggles to even monopolise lethal violence (Mann 2008; Soifer and vom Hau 2008).

For Bangladesh, it is possible to derive a two-part proposition about the relationship between state infrastructural power and local politics in the implementation of the PESP. First, we would expect that the growing dominance of the Awami League (AL) within the national political settlement since 2009 would raise its political incentives to expand and improve public service delivery in general, and the performance of the PESP specifically. This may seem counter-intuitive, as education stipends programmes were reformed and expanded with each incoming government during the highly competitive period of multiparty democracy. So why would we expect that a party that lacks credible competition would similarly reform and expand education stipends programmes? Successive governments have expanded and reformed these programmes because they are seen to be politically popular, and an effective way for governments to reach the rural majority. And while the AL government faces less political competition since 2009, growing dominance has meant a corresponding loss of procedural or electoral legitimacy, particularly since the 2014 election (Hassan and Nazneen 2017; Riaz 2019). Social service delivery is always important to the legitimacy of the Bangladeshi state, democratic or not (Lewis and van Schendel 2020; Hassan 2013). But it is likely to be more important when the government is perceived to lack democratic legitimacy. So we can hypothesise that the Bangladesh government aims to compensate for its procedural legitimacy deficits with the performance legitimacy of shoring up and improving popular pro-poor programmes. The PESP serves this role particularly well because although the government has a range of social protection instruments available to it, education stipend schemes align with a developmentalist emphasis on investing in human capital (Hossain 2010). So while education stipend schemes started and grew under democratic and competitive political settlements, we would expect the concentration of political power to further

strengthen incentives for the central state to expand the reach of the programme and to improve its performance.

The second part of the proposition follows this logic through: as the political settlement is increasingly dominated by the ruling party, we would expect it to exercise greater power to discipline or motivate frontline actors to act in line with central policy aims (Hickey, Sen and Bukenya 2015). The more dominant political settlement grants the party greater resources and authority with which to command obedience, so it can better afford the political or other costs of enforcing discipline. As a result, efforts to expand or improve the performance of the PESP are likely to involve tighter control of processes of delivery, including stronger mechanisms of accountability between the central state and its sub-national actors and institutions. More disciplined policy implementation may take the form of more accurate information about programme progress, stronger sanctions against service delivery failures or corruption, stronger career motivations for adhering to central policy rules or others not identifiable in advance, among others.

We have no reason to believe that tighter control by the central state on frontline actors will necessarily work to change state–citizen relations directly. Dominant political settlements are not generally associated with functioning systems of democratic feedback or downward accountability. So while we do expect central governments to be more effective at holding their frontline officials to account, we would not necessarily expect that tighter discipline to include requiring those officials to be more accountable to citizens, unless that was part of the strategy of the dominant party to reform and improve the programme.

A brief note on the likelihood of sub-national variations in the state's infrastructural power is in order. Half a century after it won its liberation from Pakistan in 1971, the Bangladeshi state remains weak, with limited capacities to impose its authority, tax, restrain corruption or control political violence (Khan 2014; Hassan and Prichard 2016). This has been changing since 2009, when the AL came to power with a decisive mandate and a weak opposition: a decade of dominant AL rule has politicised the administration, and this fusion of party and state is driving through significant economic and social policy changes (Hassan and Nazneen 2017).

Despite the state's historically limited capacity, sub-national variations in its infrastructural power have not been pronounced. A small accessible landmass, and a substantially homogenous population enabled considerable development achievements since the 1990s, even though 'borderlands' and indigenous populations have been incorporated recently, unevenly, and often through repressive means (Van Schendel 2009; 2004). But a dense road network, innovative non-state actors, and a common language and culture have enabled broad-based service provision to spread out and scale up fast (Asadullah, Savoia and Mahmud 2014). In sectors such as basic education, family planning and immunisation, government and aid policies have succeeded in designing and communicating policies in ways that went 'with the grain' of societal aspirations. We would not expect to find significant sub-national variations

in the implementation of the PESP. If they do exist, we would expect them to be determined by a high degree of social exclusion, marked by ethnicity, language and geography, as well as wealth and social networks. These considerations shaped our methodological strategy, including our choice of case study sites.

This two-part proposition guided the overall study design, which set out to explore the politics behind the expansion and redesign of PESP, and how the growing power of the Bangladeshi state is shaping its implementation. The research methodology combined a review of the academic and policy research literature, official documentation, media reports, and selected key informant interviews in Dhaka. It should be noted that several key public officials at national and local levels either refused interviews, or granted them off the record, fearful that their superiors would disapprove. The policy processes of the development of the NSSS and the Seventh Five Year Plan involved consultations and background research and evaluation, documents for which have been drawn on here.

To test propositions regarding the relationship between state infrastructural power and local politics, the study also analysed the implementation of the PESP in four locations. Adopting a comparative case study methodology, two pairs of locations were selected, with a rural and urban site in each of a comparatively central and prosperous (Narayanganj) and a more remote and poor (Mymensingh) district. These were selected with the 'most different systems' design principle in mind (Mills, Durepos and Wiebe 2010), with the assumption being that if no systematic variation could be found between the poorest rural and the wealthiest urban settings in poorer and less developed regions compared to industrialised and wealthier areas, this would provide affirmation that variations in state infrastructural power were not important. Research in the four locations centred on focus group discussions and teacher interviews in a single school catchment area, each selected as an average performing institution for the area. Interviews with local officials provided an account of the programmes as they operated at the upazila or sub-district level.

Table 1 summarises the key characteristics of the research sites.

Table 1. Key characteristics of research sites

Indicators	Araihazar upazila	Haluaghat upazila
Location	Central Bangladesh; on main river and road networks 40 km/1.5 hours by main Dhaka-Chittagong Highway.	North Bangladesh; on border with Indian state of Meghalaya 200 km/6 hours by road.
Nearest big city	30 km/1 hour by road to Narayanganj city.	50 km/2 hours to Mymensingh city.
Population characteristics	Predominantly Bengali Muslim, some Hindu.	Predominantly Bengali Muslim; Hindu and Garo (indigenous) population around 9 percent of upazila population.
Industry and economy	Very close to Narayanganj port and second biggest industrial centre. Araihazar itself a centre for weaving and textile industries.	Land port for entry to India; located south of the Garo Hills (across the border in India's Meghalaya state).
Political competition	Narayanganj city features intense political competition between main parties (BNP and AL). At present, power (MPs and mayor) controlled by AL, with internal factions. In Araihazar, both parties compete but municipality mayor (BNP) lost to AL candidate.	Political power dominated by AL; MP and wide support base. AL has strong support base in indigenous and religious minority groups, who are comparatively numerous in this area.
Rural site	Excellent road connections to upazila town/*shadar* Population employed in Narayanganj industries, local textile sector, and farming. Established community; police station since 1921; school since 1919; upazila (sub-district) since 1983.	Poor road connections; largely impassable by mechanised vehicle, particularly in wet season. Public school-attending population employed predominantly as agricultural day labourers, often migrating for work. School originally a mission school; nationalised in 1973 but many local Garo children attend Christian schools. Very limited connection between school and education authorities.
Urban site	Two upazilas were upgraded to *pourashava*/municipality in 2012; urban facilities and services available. Local school established in 1972. Local municipality politicians are largely aligned with AL, but face competition from BNP. Local politicians closely involved with school SMC. Close to upazila town/local government HQ; interaction with officials. School headteacher chair of upazila primary school teachers' association; well connected with education officials.	Formally this union was upgraded to *pourashava*/ municipality in 2012; however, remains rural and under-developed. School is close to main highway to Dhaka, and mobile networks etc very good. At school level, SMC chair and headteacher also support AL but SMC also has BNP members; contention within SMC about how school is run.

Figure 1shows the location of the research sites. Key informant interviews were undertaken with 26 respondents across the four sites, including local education officials, school officials, teachers and school managing committee (SMC) members. A total of 13 focus group discussions were also conducted, nine with groups of mothers and a further four with fathers, spread across the four sites; each focus group comprised between nine and 12 participants. As Haluaghat is more ethnically diverse than the Mymensingh research site, we conducted an additional focus group discussion (FGD) there, to ensure we gave adequate space to the views of indigenous communities.

Figure 1. Research sites

Figure 2 summarises differences between the upazilas in which the four sites were located. Both are poorer than the average, but Haluaghat is considerably poorer and more agrarian than Araihazar; Araihazar has well above the national average in terms of access to electricity, while Haluaghat is well below; educational attainments are less markedly different between the two, and close to the national average. We would

expect therefore that any variations in state capacity, would favour more the better-connected, wealthier and more homogenous Araihazar than Haluaghat.

Figure 2. Key social indicators for research sites (% of population)
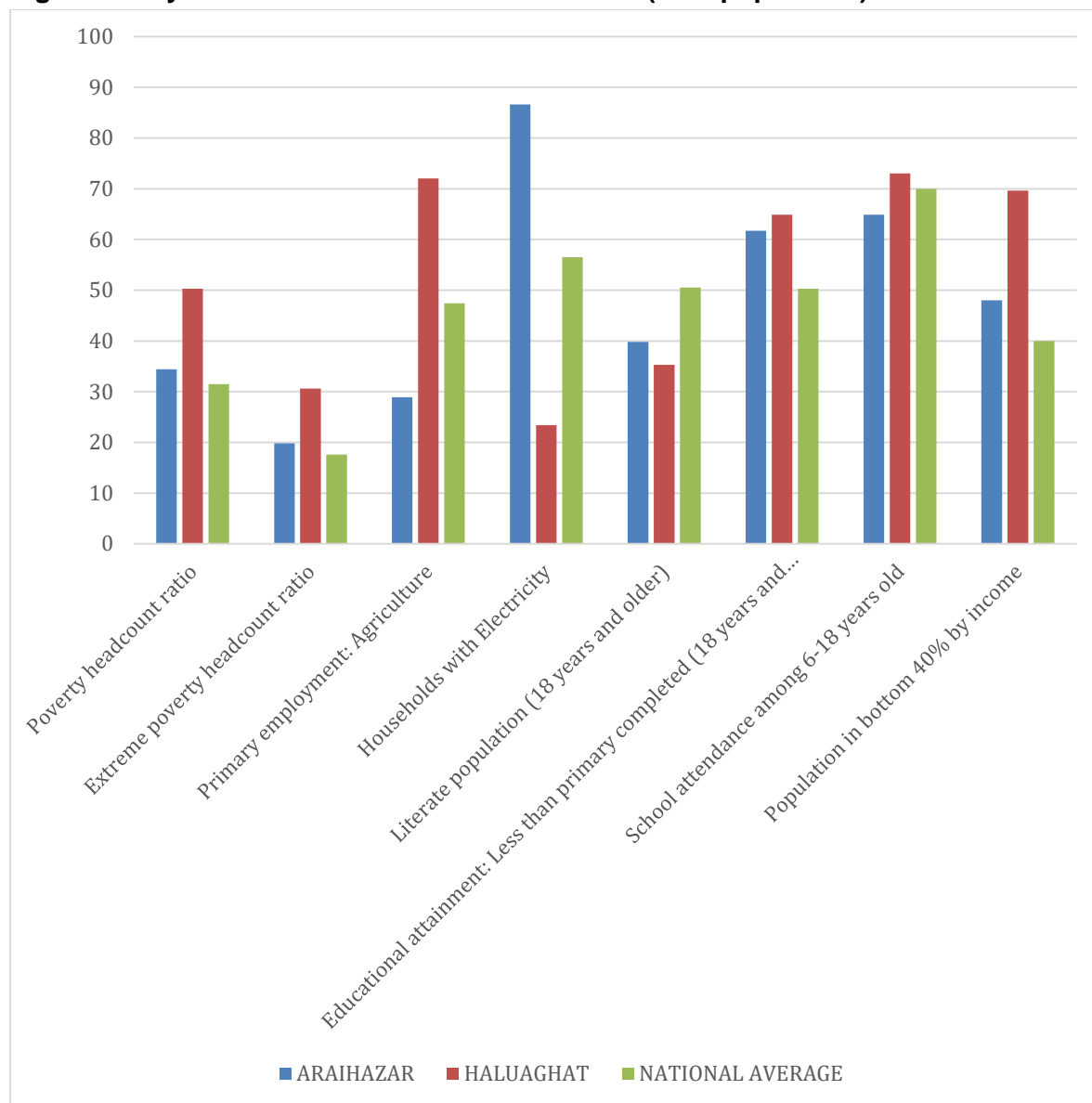
Source: Bangladesh Interactive Poverty Maps, based on selected Bangladesh Bureau of Statistics Sources including (BBS 2011); https://www.worldbank.org/en/data/interactive/2016/11/10/bangladesh-poverty-maps (accessed 23 August 2019).

In all four of the study locations, the local elected political representatives belonged to the ruling Awami League. Compared to Haluaghat, Araihazar features competitive politics, with both inter-party and intra-party political competition. While the opposition BNP puts up a good fight in Araihazar, the AL is dominant in national parliamentary constituencies and in local government. The dominant party is present across the local government positions in ways that are likely to facilitate relationships among those in positions of power.

3. The politics of design and policy-making

The politics of programme design

The third phase of the Primary Education Stipend Project (2016-21) is the latest incarnation in a series of schemes designed to boost mass education. PESP was itself the successor to a food-for-education programme that started with the return to democratic rule in 1991, later replaced with a cash-based scheme because of concerns about corruption (Hossain and Osman 2007). The PESP has always aimed to widen education by helping poor rural children with the costs of schooling. But which poor children, and where and how they are to be identified, have changed over time. Each successive phase of the PESP has seen geographical or personal eligibility criteria relaxed or abolished to cover an ever-widening section of the child population (see Annex Table 2).

While the programme grew, substantially without foreign aid, there were frequent concerns about corruption and misspending. Studies and reports commonly found that a high proportion of the benefits flowed to children from non-poor backgrounds (FMRP 2006; Ahmed, Khondkar and Quisumbing 2011; Baulch 2011; CAMPE 2005), while many eligible children were excluded, particularly in poorer areas (Ahmed and Sharmeen 2004). The lack of geographical targeting and the need to ration benefits gave rise to considerable effective frontline discretion in the selection process (Hossain 2010). The value of the cash stipends was too low to appreciably reduce the costs of schooling (Ahmed and Sharmeen 2004; DPE, PPRC and UNICEF 2014), and inflation eroded its value further over the 2010s (GoB 2017). Despite such concerns, almost eight million children were covered by 2016.

A third phase of the PESP began in 2016, as part of a wider National Social Security Strategy. Reforms were undertaken to universalise access across all government-supported primary institutions in rural and urban areas, and to digitalise payments, through a database of service users and mobile money disbursements (GED 2015; GoB 2017). When fieldwork for this study was undertaken in 2018, schools had been receiving benefits for a year and a half, and so the study would have picked up the early adaptation and 'teething problems' of the new system.

As of 2019, the stipend programme is chiefly targeted to children receiving basic education (now extended to include pre-school and Grades VI to VIII) in schools supported or recognised by the government system. The 13 million children benefited comprise around 90 percent of all primary school children (DPE 2018). Children excluded from the stipend include those from middle-class and rich backgrounds who attend private schools; children who attend NGO schools (who are often among the poorest) and faith-based schools that are not part of the government system (both NGO and religious schools tend to be financed through foreign charity or aid); and the urban poor in informal settlements, where government school places are scarce, to avoid establishing these as permanent settlements (see World Bank 2013).

Stipends are intended, then, for the majority of children who are taught under the official curriculum. While by no means all children in the public system are poor, a rule of thumb is that poorer children tend to be concentrated in public schools. The inclusion of some urban schools under the latest expansion of the PESP signals recognition of the growing problem of urban poverty, and that Bangladesh's enduring 'rural bias' in social policy is no longer fit for a growing urban population (Banks 2015; World Bank 2016; Alam 2017). Metropolitan and city corporation mayoral and ward elections are more important sites of party competition than in the past, so urban politicians may view school stipend schemes as potential sources of political capital (Banks 2008). Similarly, the inclusion of *ebtedayee* or primary students enrolled in the government-supported Aliya madrassah system signals an effort to bring the more religious sections of society into the political fold, as part of the government's accommodation with the religious right (Islam 2018; Riaz 2018).

Citizen–state relations in 'Digital Bangladesh'

The stipend schemes expanded gradually through the period of multiparty rule, but rapidly since the AL government's decisive return to power in early 2009. The National Social Security Strategy (NSSS) aimed to transform social protection in Bangladesh, 'to streamline and strengthen the existing safety net programmes with a view to achieving better results from money spent'. Accompanying this drive for modernisation has been a push for the digitalisation of government data and service delivery mechanisms (Zaman 2015). The aim is to bring government closer to the people through 'Government to People' (G2P) technologies that improve efficiency and shorten the distance between citizen and state. The digitalisation of cash social protection payments is part of this strategy (World Bank 2018; a2i 2019).

The expanded and digitalised PESP3 digitalises the relationships between parents and their government, making them more direct, if unidirectional. By building a database of the 10 million guardians receiving the stipend, the government has the capacity to communicate with them directly and regularly, through their mobile phones. The new PESP has acquired the title *Mayer Hashi* or 'Mothers' Happiness (/Laughter)', framing the government's cash transfers as the fulfilment of mothers' dreams for their children. In her speech inaugurating the mobile money disbursement in 2017, Prime Minister Sheikh Hasina said that in her time as opposition leader,

> '"Many mothers told me that they would send their children to school if we give them the same amount of money their children earn to support their family … At that time we had taken a decision to introduce the stipend for poor students if we can come to power," Hasina added, saying the stipend programme has now emerged as the largest programme in South Asia' (Dhaka Tribune 2017).

Early analysis suggests that women are happier with the new model PESP if they are literate and familiar with mobile phone technology (Gelb et al. 2019). Gender relations are also expected to be shaped by the scheme and its digitalisation, in continuity with past versions of PESP, and with a longer tradition of 'empowering' women in the

service of the state's poverty reduction agenda (Molyneux 2006). From its earliest phases, the PESP was rationalised as both a form of empowerment for stipend mothers, and of efficiency, as women were deemed more likely to ensure the resources were used for educational purposes. One assessment concluded that 'women's empowerment' had been one of the key 'spillover effects' of the scheme (DPE, PPRC and UNICEF 2014, 29).

The reformed PESP3 features a similar emphasis on the roles of mothers as the primary recipients of the cash stipends, identifying positive side-effects such as the 'financial inclusion' of women (Ghosh and Bhattacharya 2019). Beneficiaries receive SIM cards (although not phone units themselves) and registered mobile money accounts under the SureCash service provided by the government-owned Rupali Bank (Chiampo and Roest 2018). The creation of a profile database of 10 million regular beneficiaries has potential for direct political engagement by the government and ruling party, but the database has so far remained in the control of the private SureCash mobile money service provider. A recent study recommended that ownership be transferred to the Directorate of Primary Education (DPE) responsible for implementing the PESP (GoB 2017).

The politics of benefits and their distribution

Who benefits from the reformed programme, and how is that a change from the past? By universalising the stipend programme within government schools, the government appears to have two distinct aims beyond providing social protection. The stipend payment is too small to reduce poverty (Pathmark 2010; DPE, PPRC and UNICEF 2014; GoB 2017), and inflation has halved its real value since 2000, while the population living in extreme poverty has fallen (BBS 2017). So while in its early years the stipend may have provided sufficient encouragement to poor parents and children to stay in school, it is unlikely to still play such a critical role.

Nevertheless, help with the costs of schooling, and incentives for children to attend school in order to receive their stipends, aim to improve educational outcomes within the public system. In its old design, the scheme had mixed outcomes on education outcomes (Baulch 2011), but the scheme was seen to contribute to improving enrolment, attendance and survival and progression through primary education (DPE, PPRC and UNICEF 2014; Pathmark 2010). If the universalised scheme helps strengthen norms about regular school attendance, it could contribute to increasing time-on-task in classrooms, and thereby support reforms intended to improve education outcomes in Bangladesh (Hossain et al. 2017).

It is worth noting which groups benefit from the new implementation arrangements. Teachers, a vital constituency for any ruling party, were burdened with the contentious task of selecting beneficiaries and distributing benefits for over a decade. This demoralised teachers and adversely affected their reputations: some parents blamed teachers when their children failed to receive their cash (Hossain 2010; M. A. Hossain 2017; DPE, PPRC and UNICEF 2014). In the redesigned PESP, teachers help register

parents and record students' adherence to attendance and performance conditions, but handle no cash. The registration needs updating as children move and new cohorts start school, but this takes far less time than the old manual system. This is a great improvement from the point of view of teachers, who in the past were unfairly suspected of malfeasance when stipends did not arrive, and burdened with additional unpaid responsibilities, which took time away from classroom teaching.

Local community and political leaders were previously involved in beneficiary selection processes, either through their formal role within SMCs, or informally, using their social and political influence to get favoured names 'on the list' (Hossain 2010). The redesigned PESP has removed the need for beneficiary selection, and therefore eliminated their role in the programme, and with it their interest in it. The removal of this intermediary level of actors between the state and citizen is a sign that the programme is a vehicle for bringing the state and citizens closer.

Key new actors in the reformed PESP are the private mobile money service providers and their agents. The history and policy process that led to the selection of SureCash, a private offshoot of the public Rupali Bank, as the service provider could not be uncovered, and there is a notable lack of transparency about why the more established mobile money providers were not selected for this role. There are several concerns with the services provided by SureCash: the local contractors who disburse the cash to guardians are reportedly unreliably present, unavailable in some places, and in some cases demand extra payment. The system as a whole lacks functioning grievance redress mechanisms when service falls short. It should be noted that respondents thought that errors in the disbursement process were being followed up on by SureCash. However, the research team was unable to uncover any specifics, or to identify any measures put in place after the initial rounds to ensure improved accuracy of disbursement, or to establish or activate grievance redressal mechanisms.

4. The politics of implementing social transfer programmes

Since 2016, all students attending public basic education institutions have been eligible for PESP. This categorical targeting was understood by respondents in the four research sites. According to an assistant teacher in rural Araihazar:

> 'Those who enrol their children in the private kindergartens have the means to provide for their education, unlike the poor who must opt for public schools.'

The rule of thumb is that students in public schools are poor, and need the support of the stipend; students who can afford private school fees do not. By contrast, most respondents were unclear as to whether religious educational institutions were included. Fathers participating in an FGD in the urban area of Haluaghat knew that the stipend program covered government schools, but were uncertain about religious schools. Mothers in the urban Araihazar site were confident (although incorrect) that neither kindergartens nor religious schools were covered. This confusion seems to reflect several facts. Madrassah schools in the government-approved *ebtedayee* Aliya

madrassah institutions were only partially covered in past phases of the programme. Under the expanded scheme, all students in government-supported primary madrassah institutions are eligible. At the same time, PESP3 continues to exclude students attending un-approved Quomi madrassahs, of which there are many thousands. These tend to be foreign-funded, and their exclusion is matched by that of the small number of Christian mission schools, such as operate in Haluaghat in Mymensingh.

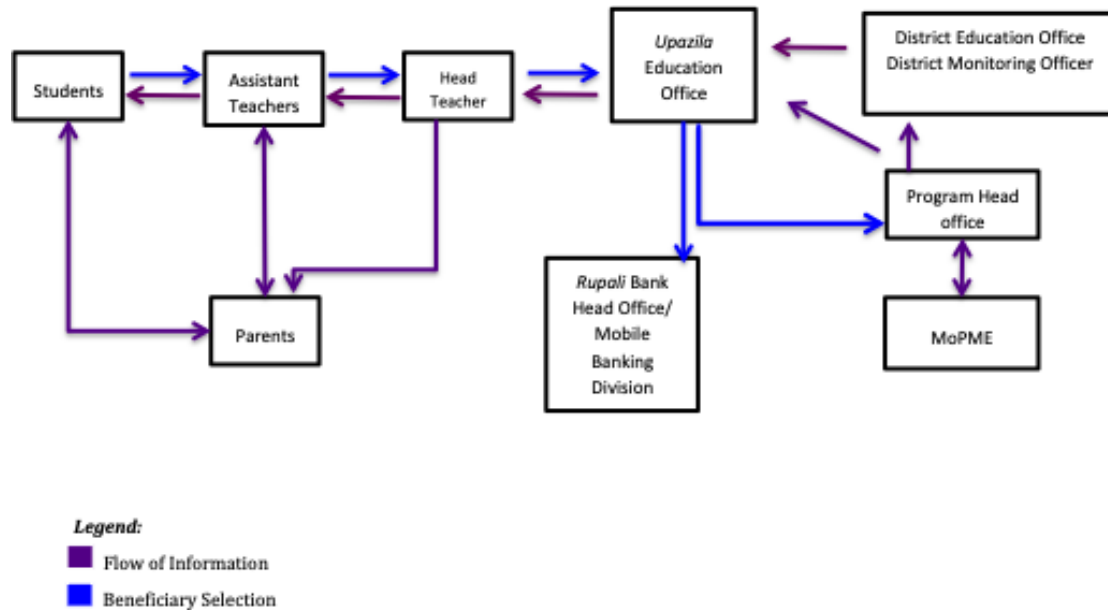**Figure 3. Beneficiary registration process**

Figure 3 summarises the process of beneficiary registration. All eligible institutions are instructed to prepare beneficiary lists by the Upazila Education Office. Student and parent details are recorded upon enrolment and in a 'Know Your Customer' form for banking services. Teachers prepare lists of eligible students and the amounts for which they are eligible to the head teacher, who is responsible for verifying information, printing lists and submitting these to the Upazila Education Office. The Upazila Education Office verifies the lists and sends them to the project head office for approval, from where they are uploaded onto Rupali Bank's server.

The eradication of contentious beneficiary selection

In earlier PESP phases, beneficiary selection was onerous for teachers and contentious within the wider community. Eligible students were supposed to be identified and selected by the School Management Committee (SMC), through discussions with head teachers. Selected students who were seen to meet the eligibility criteria (or, in areas of greatest poverty, more of the eligibility criteria than other students), were put forward. The list of selected students would then be reviewed and approved by the Upazila Education Officer (UEO), and subsequently countersigned by the Upazila Nirbahi Officer (UNO).

Since the stipend programme did not cover all students enrolled at the primary school, the parents of the students who did not receive the stipend would try to persuade teachers and the SMC to put their children on the list. As one father in an FGD in urban Haluaghat recalled, 'we'd have to butter up the schoolteachers to ensure our children were eligible'. A rural mother in Araihazar with secondary schooling noted that:

> 'Before the big people used to get most of the money; none used to go to the poor. They used to give it to people whose faces were known.'

By implication, now you no longer needed to be a 'familiar face' to get the money. In the past, parents were said to have pressurised and behaved rudely with SMC members in their demands to get their own children on the PESP list, while politically powerful people were said to pressurise schoolteachers and SMC members to award stipends to students who were not technically eligible. For these reasons, highly localised political pressures often led to the selection of better-off students, and the exclusion of those deemed eligible. Some respondents felt supporters of the ruling party tended to have a better chance of getting on the list. The headteacher of a rural Araihazar school had himself faced protests by ruling party-affiliated groups after he had rejected beneficiary 'suggestions'. The education authorities had rejected demands for his relocation, but the incident illustrated the political energies devoted to beneficiary selection.

This situation had notably improved with the expanded PESP, under which all children within a school were eligible. All teachers, parents and SMC members noted with approval that this ugly contention was no longer necessary. With reference to the problems faced by teachers, assistant teacher Ms M, at 38 a veteran of previous PESP phases in rural Araihazar, noted that 'now since all students are eligible for the stipend, we don't face any issues with selection and so we don't have any tension regarding this'. Mr M, a 48-year-old father of children in the urban Araihazar school, contrasted the situation in the past, when the poorest 40 percent of children were supposed to receive the PESP, with the more harmonious present: 'now that a hundred out of a hundred are getting it, that conflict is no longer there'. In urban Haluaghat, a seasoned SMC chair explained that the old selection process used to lead to a 'whole load of pressures' on the SMC from local influentials and elected representatives, and it was sometimes a struggle 'to manage the whole process peacefully'. With the new 100 percent coverage, he noted, 'we no longer receive these kinds of requests'.

Local political pressure on the old selection process threw the beneficiary selection process into disrepute, but the system still worked more or less to reach poorer children, with only 6 percent of children from ineligible groups estimated to have received the stipend (DPE, PPRC and UNICEF 2014). An assistant teacher in rural Araihazar explained that this was because local political pressure on beneficiary was strenuously resisted by the school authorities, who strove to ensure the benefit went to eligible students from disadvantaged backgrounds, even though they were sometimes overpowered in these struggles. Twenty-nine-year old Mrs P, a mother of children in the urban Haluaghat community, had completed primary school nearby,

and while others had received the stipend, she had not. In her experience the stipend did not usually go to those with connections or money: the community accepted that teachers were mandated to ensure that the stipend went to those that needed it most.

Despite Mrs P's experience, there was a strong consensus among this group of young mothers, most with primary or junior secondary schooling, that the universalisation of the scheme was a great improvement. As one Haluaghat mother explained it, 'because everyone is getting it there is no scope for corruption or connections'; in other words, the conditions for such contention were no longer present. Parents in the urban areas were less familiar with the politics of targeting in the old stipend programme, because it had been suspended a few years earlier, when the upazila was upgraded to an urban area (making its students ineligible). But in both rural areas, the strength of feeling was powerfully in favour of the new unselective process. This finding was supported by a recent survey of beneficiary mothers, which found that some 79 percent thought the new system was overall better, and 95 percent found it easier to register than in the past (Gelb et al. 2019).

These findings about the social tension associated with targeting, and the pleasing absence of such tension in the present scheme, draw attention to the high local social costs of targeting (MacAuslan and Riemenschneider 2011), in the form of distrust and loss of social harmony. For teachers, in particular, discontent around the preparation of the PESP list and the distribution of stipends has been a source of grave concern and loss of social respect from local communities (see M. A. Hossain 2017).

Not all respondents thought universalisation would entirely eradicate the problems of corruption, however: one SMC member in urban Haluaghat suspected that teachers might inflate the lists and adjust enrolment sheets to secure more stipends. This seems improbable, given that national ID cards of stipend recipients' guardians are required to prepare these lists. But this baseless suspicion reflects both the broader lack of trust in public agencies and actors with respect to handling cash benefits, and the fact that SMC members no longer play a role in the administration of the stipends scheme.

While there was wide understanding that PESP3 was for 'all' children in eligible institutions, there was less clarity about the conditions of the scheme. In general, there was knowledge that students were expected to attend and pass annual exams, but some parents thought 75 percent attendance was acceptable, even though the official guidance states 85 percent. Some parents were unclear that teachers were expected to record attendance and put forward only those children that met all the conditions. This lack of clarity meant that it was often unclear as to whether children who did not receive the stipend did not do so because they failed to meet those conditions or because of some other problem in the system (corruption, for instance).

The changed role of conditionality

Now that the system is universal at the institution level, programme conditionality plays a different role than in the past. Our findings suggest that because all children are now

eligible, meeting the conditions may help to create a collective and mutually-enforcing incentive for children to attend and learn. Many parents were unclear on the specifics of the conditions applied, but several noted nonetheless that the promise of the stipend created an 'enthusiasm for school', with siblings and schoolmates exerting peer pressure on each other to attend and work hard, so as to be sure of getting the stipend. Teachers and local education officials made similar points about how the stipend helped create a cultural norm of attendance and performance through peer pressure and the setting of school standards for behaviour. The 2017 government-sponsored diagnostic study observed an 'attitudinal as well as qualitative change in the mindset of common people about the needs of education', which they concluded could not be 'only to the fulfilment of conditionality' (GoB 2017, 38). This ambition for a cultural change predates the 2016 reforms of the PESP. As the earlier DPE-sponsored assessment found:

> 'the programme has succeeded in generating a competitive spirit among the children, which together with improved attendance, is producing more emphasis on performance' (DPE, PPRC and UNICEF 2014, 30).

Nevertheless, old habits had not disappeared. The diagnostic study of the PESP3 recorded

> 'some pressure from guardians/community on the schools to waive the conditions in case of failure by students to meet conditions of attendance and pass marks' (GoB 2017, 38).

Whereas targeted conditional cash transfer schemes are assumed to work through individualised mechanisms of behavioural change, this universalised scheme may enable a collective and institutional-cultural shift across the public-school-going population. Because it is no longer just for the poorest children, the effects of exclusion are more likely to act as a positive spur for children to attend and for performance. These conditions aim less to exclude or punish truancy or laziness than to positively encourage a norm of school standards. This is borne out by the acceptance of leeway allowed to teachers in enforcing conditions, who, it was widely accepted, exercised moral and humanitarian judgement when called for. This degree of respect for the professional role of teachers in the process marks a major change from the suspicion surrounding the uses of teacher discretion over stipends under the selective system.

Disbursing the stipend

The disbursement system works as follows (see Figure 4). Once the AUEOs upload student information onto the Rupali Bank server, the Mobile Division of the bank prepares the data and send the database to SureCash. SureCash then conducts an internal validation of the student records (identifying wrong or missing values), which are then returned to the relevant Upazila Education Office, which verifies the data with teachers. The updated phone numbers are then used by SureCash for disbursement. The mobile text messages are sent to the phone numbers on a particular date, over a

period of several hours. Upon receiving the text messages, the parents/custodians of the students can then visit a SureCash agent with the text message and claim the cash.

Figure 4. Validation and disbursement processes
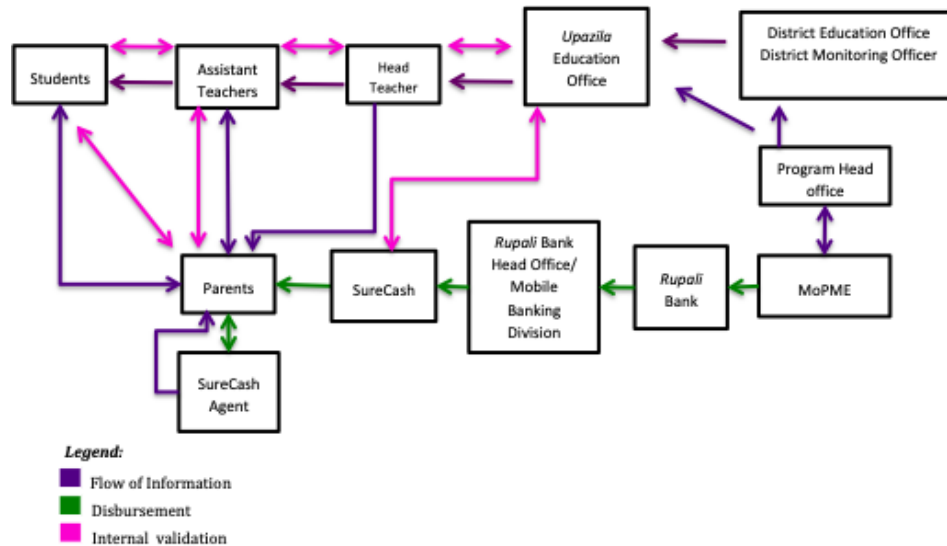
In previous phases, state-owned banks disbursed the stipends at local branches or disbursement sites near the school. Guardians, mostly mothers, would collect the stipend upon presenting the PESP bank-issued identity card. The old system was notoriously onerous, as mothers had to travel to set locations and queue for hours twice a year. This meant travel costs, time away from domestic labour, and mothers sometimes missed dates or were unable to attend. Disbursement could be fractious. A group of mothers in their thirties in rural Haluaghat (the more remote site) described how, when everyone was gathered to collect their payments, 'in the heat, someone would pull someone's clothes or dupatta or hair and then a scuffle would start', particularly if someone tried to jump the queue. '[A]nd then when the hair-pulling and clothes-tugging had started, everyone would come from all over to see what the fuss was about', exposing women to the ridicule of the local community. Teachers reported such tussles as common, leading to actual violence on occasion. Local education officials viewed such rough displays with distaste; for officials and teachers, the physical disbursement of the cash was an undesirable and unpleasant aspect of the process.

Teachers also complained that the old disbursement process took time away from teaching, as well as exposing them to complaints they were rarely empowered to address. The 'new system removes most of the hassles', and the computerised database ensures that the same data is not re-collected each year but updated automatically, saving teachers considerable time and effort and ensuring more of their worktime can be devoted to classroom teaching, as the headteacher of an urban primary school in Haluaghat explained. Nonetheless,

'there are sometimes new problems, such as when parents give the wrong number. There might be many reasons why a number is wrong – it might be the typing [i.e. possibly the teachers' fault]. But we don't have the time to check up on each and every number' (Mr H, 46, headteacher in urban Haluaghat).

Access to mobile phones and the ability to read SMS were important in how parents evaluated the new system. Gelb et al. found that women preferred the mobile transfers when they had easy access to an agent and could understand the SMS. While 60 percent of women owned telephones, the rest relied on others for their access (Gelb et al. 2019). Access to mobile phones and 'SMS literacy' are evidently important factors in determining how successfully the programme disburses payments (see also GoB 2017).

Gender matters in the adoption of this mobile money disbursement technology. While the programme description emphasises that mothers receive the cash, there is no actual requirement for schools to register mothers specifically. As women are less likely than men to own phones or visit markets where SureCash agents are present, it is more likely now than in the past that payments will be received in the first instance by men. The programme has attempted to overcome some of the problems, by distributing special SIM cards for registered beneficiaries. But the introduction of technology has introduced a new gender dimension to programme implementation that was previously absent.

Across the sites, there was strong consensus that the money should go to mothers because 'they understand their children's needs best'. This was not presented as a matter of women's empowerment, but of common sense: fathers could receive the money, but it was better for it to go to women. There was one telling point of difference on this: some Bengali Muslim fathers in the rural Haluaghat site queried the benefits of transferring the stipend to mothers, saying that while this was fine for the Garo people of the locality, because of their 'matriarchal' culture, it was different for Muslims. These comments did not indicate actual opposition to the stipends going to mothers, or to the view that mothers were equipped to spend the money correctly. Instead, it drew attention to differences in gender ideology between the majority Bengali Muslim and the Garo population. That such minor reservations were found in the only site with a substantial minority group population highlights its exceptional nature: the general rule is to accept the practice of transferring stipends to mothers.

Despite the improved system, many beneficiary parents had complaints. Some parents queried the amounts they had received, often (as teachers pointed out) without understanding that students are awarded the stipend based on monthly attendance records, so that their payments may be made on a sliding scale. Some reported having to make additional payments to the SureCash agents, amounting to as much as BDT 40 out of the BDT 600 standardly disbursed. These complaints were more common in the rural sites, suggesting that the scarcity of SureCash agents in those areas was enabling them to extract illegal 'taxes' from rural women. In the central and developed setting of rural Araihazar, mothers advocated moving the programme to the bigger

mobile money provider, bKash, which disburses the Secondary School Stipends without charge (GoB 2017). The survey by Gelb et al. similarly found higher support for distribution through bKash, no doubt reflecting its greater recognition as a national brand (2019).

However, some people complained that they had not received the stipend after it had been digitalised. It is not clear what proportion of the total population for 2016-17 (the year it started) was affected, but the diagnostic study noted a 'significant' amount of unspent funds, suggesting that substantial numbers of beneficiaries had not received their disbursements. This may be due to errors in a) registration (administrative or parental); b) disbursal (via the Rupali Bank-held database and SureCash transfer system); or c) at the point of collection (for instance, the phone number was no longer in operation; the SMS was missed; the SureCash agent claimed there was no such account/ has no funds at the time of the claim) (GoB 2017).

It is likely that the errors emanate from high up the system, rather than at registration or disbursement point, because complaints about mass exclusions from the stipend were concentrated in a single site, in rural Araihazar. Here, the first time the stipend was distributed electronically, 'around 300' mothers, representing more than half the school's parents, did not receive the cash. Teachers explained that they had verified phone numbers and found few errors; they had taken the issue up to the upazila education officials, who were equally unable to determine the problem. One official explained that, while under the old manual disbursement system, the Upazila Education Office was informed about how much money was going to the schools, mobile transfers cut them out of this information flow. As a result, when schoolteachers complain that some of the recipients did not receive the money, the UEO can do little to verify or act. Some officials suggested disbursement information should be shared with the UEO, so the office could follow up on complaints.

Other sites had fewer complaints about funds not being received, and could chiefly explain these through the difficulties of accessing mobiles, networks, understanding messages and locating agents. This comparatively poor implementation in the rural Araihazar site cannot be explained with reference to political competition or weak state capacity, as this is a centrally located area with good infrastructure, in which local intra- and inter-party political competition has given way to rule by groups linked to the ruling party. As a rural area, people in the community were accustomed to the stipends scheme and well-informed about its main features. There were fewer reasons to believe that this site, of all the four sites, would be deprived of the stipend for political reasons. It seems instead that this unfortunate oversight reflected the bigger teething problems with the initial rollout of the mobile transfers. SureCash officials explained that they were aware of such glitches in the initial phases, and were ironing out such problems. In other words, this was more likely to have been a technological problem than an effect of the politics of implementation.

Information, accountability and grievance mechanisms

The benefits of the new programme were commonly agreed, if challenged on some points in practice. In key respects, the new programme has eased the flow of information, by reducing uncertainty about who is eligible and how payments are to be made. But information flows vary, and in ways that reflect differences in state formation and capacity. Garo parents in the rural Haluaghat site, the site furthest from the administrative centre, and the one most marked by ethnic difference, said they had no information about the programme from the school's headteacher. This may have reflected the dynamics of local conflict, as Garo and some Bengali parents had campaigned for the removal of this headteacher on grounds of incompetence and neglect; his strong relationship with the chair of the SMC continued to insulate him against parental discontent. Nevertheless, when some children did not receive stipends, the parents went to the headteacher. The details were corrected, and they received the next round (whether due to his actions was unknown).

In both urban sites, parents had uneven information about the details of the scheme, but in the towns, this was because of its overall novelty. Whether or not they were interested depended on how much parents cared about the money. As the amounts are small, it was unsurprising that better-off fathers had a more casual knowledge of the scheme than rural mothers, for whom the amounts were more significant. Education administrators at upazila- and school-level displayed a clear and consistent grasp of the programme, and referred to the training and guidance they had received. Several complained, nonetheless, that while high-ranking project officials received overseas training, headteachers and upazila officials were expected to master computers, database management and uploading data with inadequate training.

Across the formerly key levels of the implementation process at school and upazila education authority levels, the reduction of their role also left them with fewer tools or means of addressing grievances or answering complaints. One set of erstwhile stakeholders without knowledge of the reformed process was SMC members. They had previously played a role in helping parents to lodge complaints or make claims. When asked if they helped resolve problems around the stipend, SMC members noted they had no way of helping and no part in, or knowledge of, how it worked under the new system. Teachers also pointed out that their role was now limited to compiling the list and registering attendance and enrolment; when parents came to them with claims or complaints, at most they could refer them to the AUEO or UEO. Officials themselves noted that their role was equally limited, and indicated activities at the Bank and with the SureCash agent as the critical points at which any errors could be addressed.

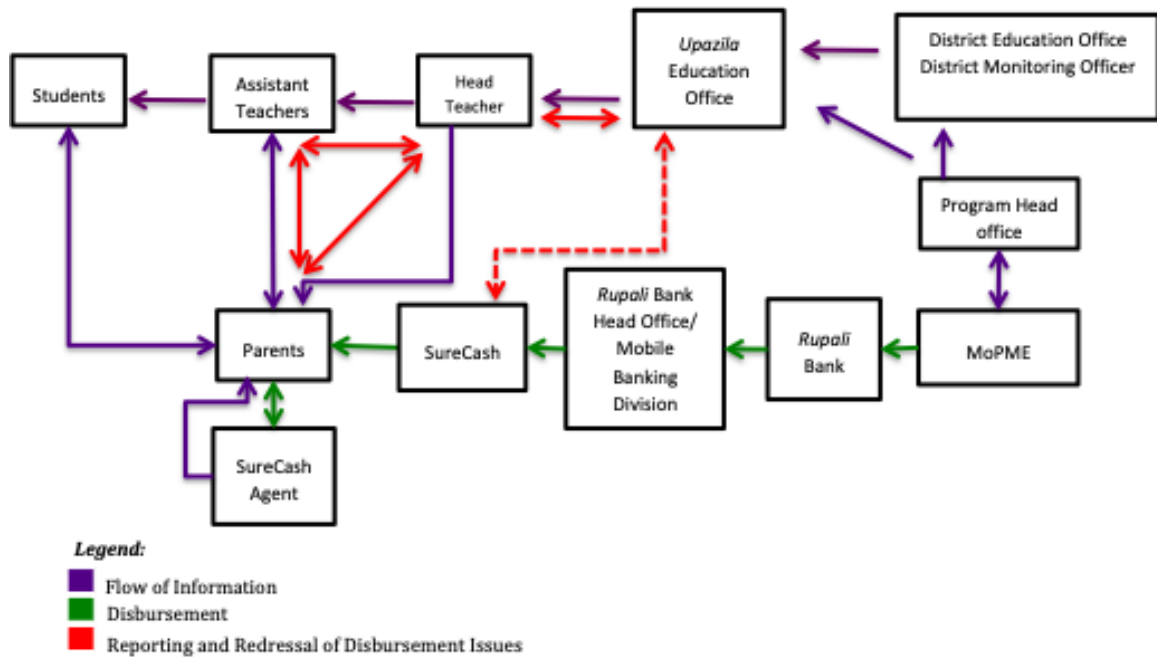**Figure 5. Reporting and redressing disbursement grievances**

Figure 5 summarises the process of reporting complaints and attempting to gain redress. Information flows are established and functioning adequately between students, parents, teachers, upazila education officials and the project staff. By contrast, there are no obvious points of entry for information from the SureCash agents, the SureCash parent entity, or from the various Rupali Bank divisions responsible for delivery on the ground.

5. Conclusion

This paper has presented findings about the ways in which state capacity interacts with political dynamics in the implementation of social protection in Bangladesh's Primary Education Stipends Project. It arrives at two main conclusions. First, the growing political dominance of the Awami League has brought with it a stronger focus on performance legitimacy, which has reduced incentives to permit local manipulation of programmes like the PESP. These political shifts underpinned the expansion, re-design and universalisation of the PESP. Second, the universal design and new technology have enabled the party-state to largely bypass local politics and limit the effects of weak state infrastructural power in terms of weak human resources or limited accountability to superiors. This has meant PESP has been implemented in a comparatively rule-based manner, although it also suffers from some apparently technological and quite possibly temporary teething problems.

In its latest phase, the programme involves a bold set of reforms which substantially eradicate the contentious politics of beneficiary selection and disbursement. The complaints, antagonisms and lobbying of the past have been replaced with an assumption that all are eligible (unless they do not meet the conditions). The fractious and time-consuming process of queuing on a set day to receive the payments has also

disappeared in large part, even though parents still have to go to collect payments once they receive the information that their money has been sent. These are great benefits from the point of view of education officials, teachers, parents and children. Local elites no longer play a role, even to help parents register or follow up on complaints. The findings from this study suggest that, in addition, the universalisation of the scheme is having an impact on the wider school cultural environment, apparently instilling a stronger norm of attendance and performance within schools.

Digitalisation is widely considered a boon, for speed, ease of database management, and accuracy. Nevertheless, areas of concern regarding the implementation of PESP3 include, first, that mothers may have less access to mobile phones, find it difficult to understand or access the mobile money services, and second, that the digitalised process renders the disbursement process opaque to most parents. In the absence of well-functioning grievance redressal mechanisms, when the disbursements go wrong, because of problems in the registration process or in the SureCash distribution system, it is not clear where the error is, or how it can be rectified. As this study took place in the very early stages of this new phase, it seems likely that many of these errors will be rectified in later phases. Nevertheless, the question of accountability for errors and failures remains unanswered: it is not known how parents can claim their entitlements if SureCash fails to deliver, or its agents fail to pay up in full.

The study was guided by a two-part proposition about the politics of implementing social protection in Bangladesh: that a more dominant political settlement would increase the incentives of the ruling party to expand and improve the performance of the PESP, and that the ruling party exercises greater power to discipline frontline actors to implement the programme according to central policy imperatives.

The analysis presented here affirms the first part of the proposition: PESP expansionary reforms do appear to have been motivated by political incentives to reach more of the rural majority with a popular service which serves broader goals of human development and educational attainment. The reforms under the PESP3 have been responsive to complaints regarding implementation in the past, and the case studies revealed limited variation in how PESP was distributed between different sites. To some degree, the redesign of PESP has enabled it to overcome the problems of frontline discretion and state capacity in enforcing its policies and goals.

The second part of the proposition, that we would expect that in its fusion with the ruling party, the state would exercise greater power to discipline or motivate frontline actors to act in line with central policy aims, was not affirmed. Rather than strengthening its capacities to discipline or control frontline officials or local political representatives, the reform of PESP has vacated much of the space in which frontline discretion was once exercised. This is in a spirit of bringing the government closer to the people, but it bypasses mediating groups, rather than holding them to account for delivering public policy.

While the reform suggests that the state's infrastructural power has grown, it also suggests that the central state views its local functionaries as an obstacle, rather than an intermediary, in their efforts to reach the citizenry. There is a more limited role for frontline actors than in the past, and no signs that officials at any level are held to account for programme failures. On the other hand, there is clear and consistent information across education officials and teachers about the programme, signalling at least knowledge of the programme's central policy aims. Parents continued to rely on teachers and schools for their information, and received limited direct communication about it from the central state. This may change over time, as parents become accustomed to receiving messages from the government on their mobile phones. But, to date, the old analogue means of face-to-face communication remain important. However, the mechanisms for implementing the programme had become simpler and more manageable for frontline officials. This, rather than formal accountability systems, may help to explain why there is a closer fit between the expressed aims and targets of central policymaking actors, and who benefits and how in practice.

Annex

Table 2. Eligibility and targeting in the FFE & PESP programmes

Eligibility criteria	FFE (1993-2001)	PESP1 (2002-2008)	PESP2 (2009-2015)	PESP3 (2015/16-2021)
Geographical	Poorest 2 or 3 unions in all 460 rural upazilas (approximately one-third of rural unions)	All rural unions	All rural unions	Rural and urban areas
Institutional	All rural government and government-supported primary schools and one madrassah per union	All rural government and government-supported primary schools, but also government-approved NGO schools	As with PESP1	As with PESP1 + some urban government- and government-supported primary schools + pre-primary students + students of Classes VI-VIII
HH; at least one of the following	- Own less than half acre of land - headed by day labourers - female-headed - low-income occupations (fishers, potters, weavers)	As with FFE	As with FFE + students with disabilities	All HHs now eligible
Rationing (selection *within* eligible population)	Poorest 40% of students in each selected union	As with FFE	Poorest 40% of students across all rural areas + up to 90% of poorest students in targeted areas	No rationing; all eligible students
Conditions	HH not receiving other social safety nets Child attendance rate of 85%	HH not receiving other social safety nets Child attendance rate of 85% 50% marks on annual examination	Child attendance rate of 85% 50% marks on annual examination	85% attendance Pass annual examinations
Total numbers reached	2.1 million (approximately 13% of primary school population)	5.5 million	7.8 million (as of FY 2015/16)	Up to 13 million

Source	(Ahmed and del Ninno 2002)	(Ahmed, Khondkar and Quisumbing 2011; Baulch 2011)	(DPE, PPRC and UNICEF 2014)	(GoB 2017)

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