



**The Impact of the Present Integrated Budget and Accounting
System on the Public Pension System in Bangladesh**

By

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Thesis submitted to the
in partial fulfillment for the award of
Master in Public Policy and Governance (MPPG)

October 2020

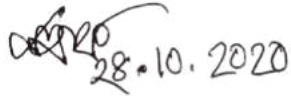


South Asian Institute of Policy and Governance (SIPG)
North South University

Dedicated to
My parents

Declaration

I declare that the dissertation entitled “The Impact of the Present Integrated Budget and Accounting System on the Public Pension System in Bangladesh” submitted to the PPG Program of North South University, Bangladesh for the Degree of Master in Public Policy and Governance (MPPG) is an original work of mine. No part of it, in any form, has been copied from other sources without acknowledgement or submitted to any other university or institute for any degree or diploma. Views and expressions of the thesis bear the responsibility of mine with the exclusion of PPG for any errors and omissions to it.

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Acknowledgement

First and foremost, I would like to thank Almighty Allah who gave me opportunity to be educated through acquiring knowledge, gave me courage and hope for preparing this dissertation.

I am deeply indebted to my supervisor, Professor Dr. Abdur Rob Khan, for his guidance, immense knowledge, insight and encouragement throughout the course of the thesis program and for his careful reading of and constructive criticisms and suggestions on drafts of this thesis and other associated works. His contribution is greatly acknowledged. Besides my supervisor, I owe thanks to Prof. Salahuddin M. Aminuzzaman, Advisor and Prof. Dr. SK. Tawfiq M. Haq, Director of MPPG for their invaluable assistance, encouragement and intuitive comments. My sincere thanks also go to the members of research committee (Dr. Ishtiaq Jamil, Dr. Mahfuzul Haq, Dr. Rizwan Khair, Dr. Shakil Ahmed, Dr. Ishrat Zakia Sultana and Dr. Hasan Muhammad Baniamin) for their patience, insightful comments and understanding during the one year of effort that went into the production of this thesis. I would also like to thank my friends and batch-mates of MPPG program for their help, discussions and friendship.

Special thanks to all the respondents who gave me their valuable time in study by giving required information. Without the kind help of these people this thesis would not see daylight. I would also like to thank the numerous anonymous referees who have provided references for this work and whose valuable comments have contributed to the clarification of many of the ideas presented in this thesis.

Last but not the least; I sincerely thank my family for their love, encouragement and support throughout my whole life. Special thanks to my wife Rubayat Tarannum who made me believe that I can complete this study when I got sick with corona virus.

Janesar Azad
28 October, 2020

Abstract

Public pension system of Bangladesh is an unfunded pension system in which government pays its retired employees from the budgetary revenue. The pension system of Bangladesh is based on the Pension Act of 1871 with subsequent amendments. The latest order on pension rules which further simplify the pension rules & procedures was issued on January 27, 2009 by the Finance Division (FD). But pension system in Bangladesh has traditionally been very cumbersome and time consuming. After the emergence of Bangladesh, several attempts have been made to reform the public accounting and financial management system with a view to, among others, ameliorating the sufferings of the pension holders. As part of the process, the Government of Bangladesh has introduced electronic pension-payment system from 1st February 2018 to have a "hassle-free" pension payment for the retired employees. The purpose of this research is to assess the impact of the recently introduced pension system, IBAS++ from the perspectives of the pension seekers. As the public pension service is part of the overall public financial management system so any change in the public financial management system might change the public pension system. So, to have the complete picture in overall perspectives has also considered the effect of the newly developed integrated budget and accounting system on the service provider and the public financial management.

The mixed method has been applied to attain the objectives of this study. In this study, the researcher has used both descriptive and inferential analysis. Under descriptive statistics, frequencies, crosstab were used to analyze the data. The Mann-Whitney U test has been carried out to find out any significant changes in the data of the related indicators of pre iBAS++ era and post iBAS++ era. Apart from that data correlation technique was used to run dependent variables against the independent variables. Content analysis, questionnaire survey and interview has been carried out here to collect data. The total sample size for the survey of this research is 40. All of the respondents are pensioners. Out of 40 service receivers, 20 pensioners are from pre iBAS++ era, and the rest 20 respondents are from post iBAS++ era.

The study has found that with the introduction of iBAS++, the pension management system only in terms of the monthly pension payment system has become transparent with better monitoring and supervision and providing services per Citizen Charter. Now the pensioners are getting hassle free monthly pension in less time, cost and visit. But with the absence of e-PPO and digitalization of the approval process the overall pension payment process get improved partially. The pension system still suffers from tadbir, bribery and complex redundant steps. On the other hand, from the viewpoint of the service providers, iBAS++ has improved the pension management to provide monthly pension payment services with less time, cost and visit and per the citizen charter. Apart from that the recording of the transaction and producing financial statements get eased that improve the pension management system which made service providers at the government accounts offices able to provide services per the citizen charter, producing financial statements per international standards. In addition to that pension management system has become transparent as the complexity get reduced with the reduction of the number of steps get, and the data stored in iBAS ++ is enough for future audits. But the survey data does not show any significant improvement in the case of producing the financial statement in time. As the study has done only on the effectiveness of iBAS++ in Pension and Fund Management in Bangladesh, so the approval process at the sanctioning authority which is yet to digitalized has not covered by the study, though this process of approval covers the initial half of the whole pension process.

Key words: iBAS++, Public Pension, Public Financial Management, Effectiveness

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Acronyms and abbreviations

A2i	Access to Information
ADB	Asian Development Bank
BACS	Budget and Accounting Classification System
BDT	Bangladeshi Taka
CA&FO	Chief Accounts & Finance Officer
CGA	Controller General of Accounts
COFOG	Classification of the Functions of Government
DA&FO	District Accounts & Finance Officer
DCA	Divisional Controller of Accounts
DDO	Drawing and Disbursing Officer
DFID	Department for International Development
ETF	Electronic Fund Transfer
FD	Finance Division
FMRP	Financial Management Reform Program
GFMS	Government Financial Management Information System
GFS	General Finance Statistics
GoB	Government of Bangladesh
HNB	Hatton National Bank
ICT	Information and Communication Technology
IAS	International Accounting Standards
iBAS	Integrated Budget and Accounting System
iBAS++	Integrated Budget and Accounting System (2 nd Version)
ID	Identification
IFMIS	Integrated Financial Management Information System (IFMIS)
IFRS	International Financial Reporting Standards IFRS
IMF	International Monetary Fund
IPSAS	International Public Sector Accounting Standard
IT	Information Technology
LAN	Local Area Network
MENA	Middle East and North Africa Business Report
MoF	Ministry of Finance
NID	National Identification
OECD	Organization for Economic Co-operation and Development
PFM	Public Financial Management
PPOs	pension payment orders
PSA	Public Sector Accounting
RIBEC	Reforms in Budgeting and Expenditure Control
RATER	Reliability, Assurance, Tangible, Empathy and Responsiveness
SERVQUAL	Service Quality
SDGs	Sustainable Development Goals
SPEMP-B	Strengthening Public Expenditure Management Program

SPSS	Statistical Package for the Social Sciences
TCV	Time, Cost and Visit
TAS	Transaction Accounting System
TIB	Transparency International Bangladesh
WB	World Bank

CHAPTER I

INTRODUCTION

1.1 BACKGROUND

According to Rei (2020) pension is a form of provision of annuities for aged people when they retire from active service or life. Pension system was first implemented in France in the 19th century and it was introduced in the UK and in Germany in 1884 and in 1873 respectively(Rei 2020). Pension system was first introduced in the Indian sub-continent only for the government servants in 1924(Fayezuddin 1980). At present, there is no formal pension system in Bangladesh at a national scale, except for only the employees in government service (civil and military). The number of government servants is around 1.4 million, which accounts for only 5% of the total employed population(Daily Dhaka Tribune 2019). Public pension system of Bangladesh is an unfunded pension system in which government pays its retired employees from the budgetary revenue. The burden of fund for pension relies solely on the tax-payer. The pension system of Bangladesh is based on the Pension Act of 1871 with subsequent amendments. The latest order on pension rules which further simplify the pension rules & procedures regarding the sanction and payment of pension to civil servants was issued on January 27, 2009 by the Finance Division (FD) of the Ministry of Finance (MoF)(T. W. Bank 2018a).

Pension system in Bangladesh has traditionally been very cumbersome and time consuming. A Time, Cost, Visit study on the pension service experience of retired primary school teacher in Tangail district and Manikganj district by the Access to Information (A2i) program of Information and Communication Technology (ICT) division found that a retired public primary school teacher from the periphery had to go through 17 steps for first payment, and another 3 steps for regular payments in the traditional public pension system(A2i 2015; T. W. Bank 2018a). The pension seeker had to spend a total of 28 working days, incur high transportation and sometimes accommodation costs and visit various government offices several times at the district/divisional/capital cities just to get in a position to apply(A2i 2015). Not only that bribery in public pension services is a common phenomenon. In a survey conducted in 2018, Transparency International

Bangladesh (TIB) (2018) found that about 71% of the pension receivers had to give on an average 8000 BDT as bribe and spend as high as 159 days to get the pension claim settled. Apart from that, on an average a pension seeker had to spend 3720 BDT (Mohammad 2008). The World Bank (WB) report on civil service pension titled "Bangladesh: Improving the Administration of Civil Service Pensions" stated that "the absence of real-time data on the number of pensioners and the entitlements of government employees and pensioners complicates efforts to compute and project salary and pension expenditures" (T. W. Bank 2018a). To cap the woes of the pension seekers, it has been found that the traditional pension system has been afflicted by a new problem, known as the role of the of ghost pensioners. When the National Pay Scale was revised in 2015 it was found that actual number of total pensioners get reduced because to continue receive pension payment, submission of National Identification (NID) and fixation sheet was required (T. W. Bank 2018a). It was the first time, these ghost pensioners got identified. The ghost pensioners are used to describe those fake pensioners that exists in the pensioner database. These fake pensioners are included in the system mainly because of the incapability of system to identify when pensioners died and sometimes these are included in the database with evil motives (A. D. Bank 2018).

After the emergence of Bangladesh, several attempts have been made to reform the public accounting and financial management system with a view to, among others, ameliorating the sufferings of the pension holders. The reforms included cutting down on bureaucratic red tape, reducing corruption and introducing automation in payment. Attempts have been made to integrate the budget and accounting systems. As part of the process, the Government of Bangladesh has introduced electronic pension-payment system from 1st February 2018 to have a "hassle-free" pension payment for the retired employees. The aim was that the pensioners won't have to line up for payments anymore. They will receive the annuity in their bank accounts automatically through electronic fund-transfer (ETF) system. This has been made possible with the help of the latest version of the Integrated Budget and Accounting System, encrypted as iBAS++, the double plus signifying the enhanced degree of automation. It's a computer-based network system for

the government accounting. It was introduced and applied with the help of donor agencies as different stakeholder of the government asked for transparency and accountability in public sector accounting for a long time. It sounded like with a click of the button, the money was transferred instantly to the pension holder's bank accounts. But the pertinent questions that need to be addressed is how hassle free, red tape free, corruption free and how instantaneous has been the reformed integrated budget and accounting system or iBAS++? How accountable has the new system been from the perspective of other stakeholders? As there has not been any serious investigation into these questions, the present research aims to address these questions.

1.2 PUBLIC FINANCIAL REFORMS IN BANGLADESH

According to Felix Anthony Nigro, "public financial administration is a critically important facet of public administration which operates through the instrument of budget and encompasses the entire budgetary cycle, that is, formulation of the budget, enactment of the budget; execution of the budget; accounting and auditing"(Nigro 1970). G.S. Lall (1969) stated that Financial Administration includes all the activities which generate, regulate and distribute monetary resources needed for the sustenance and growth of the members of a political community (Lall 1969). Ahmed Ataul Hakeem stated that a sound public financial management (PFM) system is essential for better governance that allows the government to achieve the macroeconomic sustainability, developmental objectives and pro-poor economic growth. As a developing country Bangladesh should also have a sound PFM system to manage efficiently her fiscal discipline with a view to support the developmental works. Accountability and transparency is the going concern on economic, efficient and effective use of resources (Hakeem,Ahmed Ataul, 2013). Reforms in public financial management of a country are a continuous process. Structural changes take place in the economy as well as in the way how the government works which requires real time data on public finance available to the decision makers. By the adoption of information technology this demand can be fulfilled. The government of Bangladesh (GOB) has tried to improve Public Financial Management (PFM) within a consistent

framework over several years. The Ministry of Finance (MOF) and Controller General of Accounts (CGA) use the Integrated Budget and Accounting System (iBAS) for budget management and accounting purposes. iBAS is used by CGA to record all expenditures (charges) and to ensure that bills submitted for payment by all government agencies at central (ministries), district, and upazila levels have been authorized through the budget process with total expenditure should not exceed the budget ceilings.

iBAS++

Automation of Government Financial Management System was initiated in the year 1996-97 with the aim of consolidation of accounts. But the aim remained largely unfulfilled. Decade later Transaction Accounting System (TAS) was introduced in 2005. The first version of the Government Financial Management Information System (GFMIS), currently used by the Government, named as Integrated Budget and Accounting System (iBAS), started its journey in 2007 (PEMSP 2019). According to the World Bank report regarding the Strengthening Public Expenditure Management Program (SPEMP-B) project

“automation of Government Financial Management System in Bangladesh was initiated in the financial year 1996-97. That reform aimed at Consolidation of Accounts. Decade later, Transaction Accounting System (TAS) was introduced in 2005. Then Integrated Budget and Accounting System (iBAS) started its journey in 2007”(The World Bank 2010).

Since this old version came up with some shortcomings; for example, Lack of General Ledger Facilities, more complex and disjoint rather than integrated in nature, designed for 13-digit code etc; this version was later replaced by iBAS++. Especially, the shortcomings of 13-digit coding system made the upgradation inevitable. The chart was limited to 13 digits and four levels; there was no scope for increasing or decreasing the number of digits or levels; of the 1590 economic codes, 845, or about 48%, were unsuitable; not able to meet the needs of government financial management (PFM); it was not capable to prepare reports of 'other government institutions / agencies, only capable of preparing financial reports of key government institutions; and lastly there was

no opportunity to identify budget allocations and expenditures according to government functions (such as education, health)(PEMSP 2019). The iBAS++ was piloted in the 2015-2016 with some advanced features like separate budget and accounting module. Advantages of iBAS++ is it is centralized and web based, designed for 56-digit code, adequate accessibility of all stakeholders, line ministries, Drawing and Disbursing Officers (DDOs¹), online bill submission facilities, automated reconciliation between accounts office and DDOs, etc.(Hakeem 2013c). Rohoman, Kuddus and Sarkar in their study titled “Financial Administration and Governmental Accounting Systems in Bangladesh: An Analysis” stated that iBAS++ will provide a complete picture of financial assets and liabilities of the government on real-time basis if the system is implemented completely as it has four key modules Budget preparation, Budget execution, General ledger, and Accounting. Most important feature is that all the modules are integrated(Rohoman, Kuddus, and Sarkar 2019).

Pension and Fund Management

Since the very inception of the independent Bangladesh pension service is considered one of the key social security programs for the retired government employees. But the amount of hassle a retired employee had to face in getting the pension services in the traditional pension system is remained enormous. Pension related corruption include partial or full deprivation from pension, delay in the process of pension delivery, harassment in collecting monthly pension, denial of providing necessary documents that are required for pension process, delay in pension payment without any valid reason, inadequate or sometimes lack of pension regulations. There was no central office to monitor the pension process. So, the problems of the pensioners remained unattended(T. W. Bank 2018a). The traditional system also suffers from requirement of unnecessary and redundant documents, lack of digitalization, absence of employee payroll system, etc. In

¹ Drawing and Disbursement Officer (DDO) is entrusted to draw bills to pay for services rendered or supplies made to the government. In every government office there must be a DDO who is allowed to withdraw money from the government exchequer and to disburse such money among the recipient. According to subsidiary rules-65 all head of the offices are DDO by default.

order to simplify the pension-process the government of Bangladesh issued order “*Pension Shojikorn Adesh 2009*” in 2009 and in recent times issued another order in this regard “*Pension Simplification Order 2020²*” in 2020. Meanwhile, with the introduction of iBAS++ in public accounting system and creation of separate office for Chief Accounts and Financial Officer for Pension and Fund Management the pension system shifted towards to a centralized, digitalized, user friendly pension and fund management system with an integrated payroll system based on national identification database.

1.3 STATEMENT OF THE PROBLEM

Honorable State Minister for Information and Communication Technology Division of Bangladesh, Mr. Zunaid Ahmed Palak stated that Bangladesh is expected to be the 24th largest economy in the world in near the future. By 2021 it will be a middle-income Digital Bangladesh. Hopefully, by 2041 this country will stand as a developed nation in the world map(Palak 2019). The People’s Republic of Bangladesh is claimed to be a 'Welfare State"(Jonsson 2017), a welfare state that has the capability to provide economic security, create opportunities for development and ensure wellbeing for all the citizens of different walks of life. To achieve these goals there is no alternative to maintain transparent and accountable accounts of the republic. An improved and faultless financial administration and governmental accounting system is essential for achieving a hunger and poverty free developed and peaceful Bangladesh(Rohoman, Kuddus, and Sarkar 2019). Public service in Bangladesh is in a transformation mode as the nation strives to progress into the ranks of developed nations by 2041. To achieve this and implement the Sustainable Development Goals (SDGs) of the United Nations, the government of Bangladesh has

² “Pension Simplification Order 2020²” was issued at 06 February 2020. The main features of this order are introduction of e-service book of the non-gazetted employees that needs to be updated regularly. This information needs to be inserted in iBAS++. Apart from that for gazetted employees the information should be maintained in digital format that is called “*e-Cakuri Brittanto*”. Electronic Last Pay Certificate (E-LPC) should be issued eleven months before the starting date of post retirement leave. In E-LPC the increment date needs to be mentioned (if there is any). Now the employee can have maximum 18 months’ basic as lamp grant (dependent on of qualifying service and eligibility). Now the pension must surrender his/her 50% of gross pension. Rest 50% will be provided as monthly pension. Every year the pensioner will have 5% increment. If the pension had surrender 100% of his/her pension previously and if he/she retired 15 years ago then his/her pension will be replaced.

drawn up a holistic transformation plan which calls for very proactive and honest public service for achieving intended outcomes from the myriad government programs, projects and activities which of course would imply huge expenditure of public money. In this regard Kaur, Lechman, & Marszk (2017) stated that,

“accounting has been suggested to be used as a tool for promoting good governance and the public interest. Researchers have mentioned that instead of simple financial recording, a broader concept of integrated financial management and stewardship over the effective and efficient use of financial and other resources in all areas of government operations can ensure the accountability. Public accountability is also the focal issue in modern democratic governance”(Kaur, Lechman, and Marszk 2017).

But the real scenario of traditional public financial management in Bangladesh is not that promising. Zafarullah & Siddiquee stated that

“the public sector in Bangladesh is ridden with corruption of various dimensions and shades. Apart from bribery, rent-seeking and misappropriation of funds, the performance of public organizations is adversely affected by a host of other factors like excessive lobbying, delays in service provision, pilferage and larceny, irresponsible conduct of officials, bureaucratic intemperance, patronage and clientelism”(Zafarullah and Siddiquee 2001).

The condition of traditional public pension system is not different from other public services in Bangladesh. Since the very inception of Bangladesh traditional pension and fund management system was not quite able to provide expected services to the pensioner. According to the World Bank there are nearly 618,000 pensioners exists at present and about 40,000 government employees going to retire every year from now on from the civil service. Pension expenditure has been increasing rapidly in recent years. Now the pension expenditure constitute 9.8 percent of the recurrent expenditure of the budget in Financial Year 2018”(T. W. Bank 2018a). Corruption research in public pension services by Transparency International Bangladesh (TIB) shows that rampant corruption and irregularities exist in this sector. Due to lack of transparency and accountability in

processing pensions, delaying, bribery, irregularities etc., an officer or employee has to suffer a lot while receiving government pension(Mohammad 2008). So, it is one of the major issues that need to be addressed by public financial reform. One of the major public financial reform outcomes was to design and develop 13-digit Chart of Accounts in 1998 under the Reforms in Budgeting and Expenditure Control (RIBEC) project(Hakeem 2013c). Since this 13-digits code was not capable of dealing with further reform of PFM system it has been abandoned and replaced by a newly designed and developed 56 digits Budget and Accounting Classification System (BACS³)(Khan 2019). In order to overcome the limitations of the existing classification charts, a new classification structure of 09 segments and 56 digits has been formulated on the basis of the recommendations of the 11-member task force formed in 2012 and subsequent consultations at the local and international levels. Another major reform was the introduction of iBAS. iBAS is the first version of the Government Financial Management Information System (GFMS). As the name suggested in iBAS Budget and Accounting module should be integrated. But in reality, in iBAS budget module was not included in iBAS. Only the accounting module was active at that time. Because of these shortcomings, iBAS was consolidated in limited sense, but it was not integrated in the true sense of the term. This version was later replaced by updated version of iBAS with more automation and digitalization, which is known as iBAS++. This software was piloted in the 2015-2016 with some advanced features like integration of budget and accounting module. Advantages of iBAS++ is its centralized and web based, adequate accessibility of all stakeholders, line ministries, drawing and disbursement officers (DDOs), online bill submission facilities, automated reconciliation between accounts office and DDOs etc.(Rohoman, Kuddus, and Sarkar

³ The new 56-digit coding system is capable of providing all the information that is needed for proper government financial management in Bangladesh. It has separate arrangements for consolidated funds and government accounts of the Republic. It can identify charged expenditure from other expenditure. Now formulation of sector-based budget, development and recurring budget and in addition to that district and upazilla based budget is possible now.

2019). In a report from Strengthening Public Expenditure Management (SPEMP) project on iBAS++, it is stated that

“iBAS++ has helped the Government of Bangladesh (GoB) and the Ministry of Finance (MoF) to take considerable and absolutely necessary steps forward in both the use of computers and networks and also in developing familiarity and use of computer-based financial systems. iBAS++ has also greatly improved the speed of reporting and the increase in controls that improved reporting to management. These developments are to be lauded as real advancements for MoF and the Government” (Budget 2010).

But still at present not all features of iBAS++ are in action. In addition to that at the end of the Financial Year 2018-2019 Office of the Chief Accounts Officer (CAO) was established and the pension process was digitalized and pension payment was made by electronic fund transfer with the help of iBAS++. Well-thought automation can help achieving process simplification, timeliness in service delivery and cost-effectiveness in the public service with greater accessibility to the service (Kaur, Lechman, and Marszk 2017). So far, no research has been done on iBAS++ by which efficiency of that system is measured. Now by the creation of Office of the Chief Accounts Officer of Pension and Fund Management, and introduction of Integrated Budget and Accounting System (iBAS) it was hoped that the situation might change. It is hoped that the iBAS++ will change the traditional public pension system that suffers from fragmented administrative arrangements which cumbersome for both the GoB and pensioners, a substantial backlog of pending pension cases, weak accounting and reporting system, absence of integration with any payroll system, absence of central processing system, extensive documentation, more than twenty steps, absence of real time data, ghost pensioners, Hence, this study will try to assess how far iBAS++ has changed the pension and fund management system by shedding light on what are the benefits the pension seekers and the office of Chief Accounts & Finance Officer (CA&FO) of Pension and Fund Management are having after the introduction of iBAS++ and improvement of the government accounting system in

regards to pension and fund management hence the effectiveness iBAS++ on the improvement of public pension system.

1.4 OBJECTIVES OF THE STUDY

The focus of the study is to assess how the pensioners get improved service without hassle and corruption and in time with the updated web-based version of integrated budget and accounting system.

As the public pension service is part of the overall public financial management system so any change in the public financial management system might change the public pension system. So, to have the complete picture in overall perspectives also considers the effect of the newly developed integrated budget and accounting system on the service provider and the public financial management.

The objectives of this research are

- Assess the impact of the recently introduced pension system, IBAS++ from the perspectives of the pension seekers;
- In order to achieve the key objective, the study will also look into two broader issues:
 - i. the functioning of the key functionaries of the pension fund management since introduction of IBAS++;
 - ii. the impact of IBAS++ on the public accounting system with regard to pension and fund management.

1.5 RESEARCH QUESTION

This research has tried to address the following research question:

- To what extent the Integrated Budget and Accounting System (iBAS++) has the improved the performance of public pension system in Bangladesh from the perspectives of the pension seekers?

However, the central question has been supplemented by a number of other questions as under:

- To what extent iBAS++ has improved the government accounting system in regards to pension and fund management?
- To what extent, the functioning of the office of Chief Accounts & Finance Officer (CA&FO) of Pension and Fund Management has been facilitated after the introduction of iBAS++?
- Finally, how the sufferings of the pension seekers have been addressed in the latest version of the Integrated Budget and Accounting System (iBAS++)?

1.6 SIGNIFICANCE OF THE STUDY

Article 128(1) of the constitution of the Peoples Republic of Bangladesh states that “the public accounts of the Republic and of all courts of law and all authorities and officers of the Government shall be audited and reported on by the Auditor General and for that purpose he or any person authorized by him in that behalf shall have access to all records, books, vouchers, documents, cash, stamps, securities, stores or other government property in the possession of any person in the service of the Republic”. Apart from that according to the article 131 “the public accounts of the Republic shall be kept in such form and in such manner as the Auditor General may, with the approval of the President, prescribe”. State provident fund, National Savings Schemes, Renewal, Reserve & Depreciation Funds, Deposit Accounts, Current Assets part of the of the public accounts of the republic. Any payment and receipts regarding these are recorded and account is maintained by the civil account offices. A part from that according to the para 2.07 (GHA) of “Pension Shohojokoron Nitimala 2009” the pension process and payment should be brought online. That is why use of iBAS++ in pension and fund management is very crucial to speed up the process, ease of settlement of pension, accounts preparation, forecasting of cash flow etc. Having said that, it should be mentioned that the above stipulations are expected to benefit the pension seekers only when they are put into effect. But how far they have been implemented and what residual issues still bedevil the pension system remains a moot point. The proposed study is expected to shed light on these pertinent questions.

1.7 LIMITATIONS OF THE STUDY

- Government accounting circle of Bangladesh consists of civil account, defense finance department and railway accounts and finance department. But iBAS++ is fully implemented only in civil accounts. For that reason, the research can be conducted in civil accounts circle. Furthermore, each of the accounting circle is different from one another.
- Because of the COVID-19 situation the research was conducted in the selected Chief Accounts offices, Office of the Chief Accounts Officer of Pension and Fund management and in the office of the Controller General of Accounts. Other government accounts offices at divisions, districts and upazilla was not covered because of the pandemic situation.
- Though office of the Chief Accounts Officer of Pension and Fund management deals with the pension as well fund management but the fund management module is yet to develop fully. So, the scope of the research is limited to pension and some part of the fund management.
- The researcher has done the interviews over phone. Any practical observation was not carried out during this study.

1.8 CONCLUDING NOTES

This introductory chapter focused on the introductory aspects of the study of the Impact of the Present Integrated Budget and Accounting System on the Public Pension System in Bangladesh. It covered the background of the study with information on the problems of traditional public pension system in Bangladesh, statement of the problem, significance & limitations of the study, etc. Furthermore, it stated the research objectives and questions of this study. Based on these introductory elements the second chapter is developed which has been elaborated in length on the supportive literatures and analytical framework.

CHAPTER II

LITERATURE REVIEW, ANALYTICAL AND THEORITICAL FRAMEWORK

This chapter is divided into three parts: related work, theoretical overview and analytical framework. First part attempts to give a brief overview of the concept about common terminologies, a review of what other researchers have done about studies related to public financial management (PFM), public financial reforms & digitalization of government accounting system in different countries and the performance and effectiveness of these reforms, gap analysis of these systems, how and to what extent digitization of government accounting system through the introduction Integrated Budget and Accounting System (iBAS++) has changed the scenario of public financial management (PFM) particularly the pension management system in Bangladesh with relevant variables to give a profound insight how the pension seeker and pension service provider has been benefitted and the government accounting system in this regard has changed. Second part deals with the theoretical foundation for the assessment of effectiveness of digitalization of government accounting system, assessment of process simplification initiatives, gaps analysis between expectation and perception of any system that has been changed through digitalization process. Reviewing the overall concepts and theories, the third part of this chapter presents the analytical framework of this research with the indicators of the explanatory variables to find the relationship between improvement of pension management system in Bangladesh and different independent variables.

2.1 RELATED LITERATURES

Ahmed Ataul Hakeem (2013) stated that the key purpose of prudent public sector financial management is to manage the public financial resources economy, efficiency and effectiveness. The objective is to provide the citizens targeted products and services for which resources are allocated by the parliament(Hakeem 2013a). In this regard, Chignell (2017) gave more emphasis to improve the budgeting system by creating link with the government approved strategy; to improve the expenditure and increase the

revenue collection and to improve the process of recording the financial transaction and producing accurate and timely report by the government which will improve accountability and transparency (Chignell, 2017). An integrated financial management information system can play a vital role here. Njonde and Kimanzi (2014) in a study to analyze the effectiveness of Integrated Financial Management Information System (IFMIS) on performance of public sector in Nigeria stated that the government of the developing countries gradually computerize their operation over the past decade. As a result, public financial management came under huge pressure to improve the accountability of government expenditure as there is a call for an improved public service delivery from various stakeholders that includes donor community as well as the general public(Njonde and Kimanzi 2014). That is why Diamond & Khemani (2006) put emphasis on accounts of any organization as the most important tool for controlling the corruption as it keeps the track of cash flows and provide financial report that depict the overall inner picture of the organization to the stakeholders to help them to make informed decisions. The old system that operates manually suffered from inadequate or sometimes lack of timeliness, accuracy and transparency and a government employee had to go to the accounts office for a number of times to the get any of the services like salary issues, provident fund and pension deductions. It took long time to get any of the issues settled and a common man had to face a series of unlimited hurdles to get his financial claims accomplished in time (Diamond and Khemani 2006). That is why a country's ministry of finance should led the public financial reform, work to ensure budget controls on all transaction of public funds and establish a system based payment mechanism that ultimately paved the way of improvements in financial and internal control system by modifying payments, accounting, reconciliation and reporting procedure(Combaz 2015). In the developing countries, different stakeholders of the government like World Bank, IMF and donor countries asked for reform in public sector accounting to ensure the accountability in the expenditure form the public fund(Adhikari, Timoshenko, and Gårseth-Nesbakk 2012).

All most all of the donors gave emphasis on using Information and Communication Technology (ICT) as a tool for any kind of public service reform. Hoque (2017) stated that Information and Communication Technology (ICT) is now considered as a catalyst of growth and transformation. The extensive use of ICT in public service delivery can help to ensure the development and better governance. For this reason ICT has been taken as a medium of reformation of Public Sector Accounting(Hoque 2017). Hashim and Allan (1994) during the study on core functional requirements for fiscal management systems in Nigeria stated by computerizing was the whole accounting and auditing system the Integrated Financial Management Information System IFMIS would generate accurate, timely and reliable financial statements that would help in monitoring fiscal deficit, forecasting cash; managing public debt and establishing effective financial controls. An IFMIS is an information technology (IT) based fiscal tool for government that has integrated all financial management functions into one application package to assist the government in establishing a sound financial management system (Hashim & Allan, 1994). A well-designed Integrated Financial Management Information System (IFMIS) is a management tool that has the ability to provides a wide range of non-financial and financial information. It is a tool for management to reduce corruption as it enables the management to have improved and extensive control over expenditure. All the as financial events can be tracked down through the audit trail. It will increase the transparency and accountability in the budget cycle. It can provide real time information to the decision-makers and public officials from anywhere so that they can identify the risky areas, loopholes and take decisions accordingly as a part of their managerial task(Hendriks 2012).

The chance of any radical reform in this regard is very thin. After analyzing the implementation status of IFMIS in Tanzania, Ethiopia, Uganda, Malawi and Rwanda Chene stated that IFMIS not only require a technical change but also organizational reform as it changes the way an organization works through the process of automation that also requires change in organizational structure to govern the management of public finance. Without firm political commitment from the top it is almost impossible to have a

successful implementation of any change public financial reform. Choice of right technology also play a vital role here. So, the challenges are numerous in the implementation of any IFMIS program (Chene, 2009). Gradual, step by step transformation with adequate management and oversight, proper need assessment in the initial stage, clear idea about political & social dimension, focusing on process simplification, staff capacity, training requirement, setting small targets and monitoring the achievement against these targets to progress towards larger goals would be the correct way to any public financial reform like IFMIS(Peterson, 2011).

Not all the countries are in a same position in terms of public financial management specially in the field of public financial management. In the developed world, almost all the countries have a sound public pension system. According to an OECD report titled “Pension Funds for Government workers in OECD” stated that In the OECD countries like Australia, The Netherlands, Sweden, The United Kingdom civil servants contribute to both a general basic scheme and have specific complementary pension plans(Lv and Kong 2004). These countries create digital pension dashboard to give opportunities to the pensioners to have overview of their likely pension finance though these dashboards vary due to their functionality and the data they contain(OECD 2017). On the other hand, situation is different in developing world this regard. The developing countries are in the way of transformation to have a sound public financial management. The way financial sector is operating is transforming rapidly with the help of ever-changing technology and the public pension service is no exception in this regard. According to the report of the World Bank in 2018 on “Digital Payments Benefit Afghan Pensioners”, on the way of reforming the public financial management Afghanistan introduced an automated system for public pension process through which the retired government employees receive pension payments directly in their bank accounts, that significant prevent fraud and corruption in this regard. Furthermore, the system has electronically registered all the pensioner’s biometric data that make system more transparent and effective(T. W. Bank 2018b). Even the Department of Pensions in Sri Lanka took the help of a private bank called Sampath Bank to introduce a biometrics-

backed digital identity card for pensioners in 9 October 2014. The government of Sri Lanka also introduced another pension ID card called 'Sathkara', in partnership with Hatton National Bank (HNB) that provide debit facility(Security Document World 2014). India, the biggest South Asian country in terms of size and of course economy are a little bit ahead in this regard. The government of India has in 2014 launched an “*Adhaar Based Digital Life certificate*” for pensioners that is called “*Jeevan Pramaan*” and it works in addition to the existing manual system where physical submission of the life certificate is required. A retired government employee can have the life certificate by giving the “*Adhaar*” number a digital identification number provided by the government and other pension details related to bank account where the pension benefit needs to be sent. After the successful submission of digital life certificate, they get a confirmation transaction to download their certificate. As the whole system is based on “*Adhaar*” number the chance of ghost pensioner gets significantly reduced(Sharma 2017). According to the government of India’s pensioner’s portal the department of Pension & Pensioners' Welfare works as the nodal department for formulation of policies relating to public pension services and also works as a forum for redress of pensioners' grievances(State Bank of India 2014). Apart from that according to the MENA Report 2018 the Indian finance minister, Arun Jaitley inaugurated the centralized general provident fund (GPF) module of Public Financial Management System for all the central government employees at 1st March, 2018(MENA Report ; London (Mar 1 2018).

2.2 The Bangladesh Scenario

According to Motahar Hussain financial management in the government is as crucial as the oxygen in living being. The whole process includes evaluating the needs for funds, acquiring the funds and spends the money in best possible way ensuring economy, efficiency and effectiveness with proper accounting and subsequently auditing to find out the appropriateness of disbursements (Hussain, 2005). The financial report generated from the government accounting system can work as a basis for ensuring transparency and accountability of the government activities. This is why the government accounting

needs to produce accurate, reliable, complete, relevant and timely financial information (Hakeem, 2013b).

In the 1970s and 1980s Bangladesh was dependent on donor aids. As these aids always came with different conditions so a number of public financial reforms specially in Public Sector Accounting (PSA) had done by following the donor's prescriptions. On the way of reformation, with the association and prescription from donor agencies the Integrated Budget and Accounting System (iBAS) has been introduced and applied in the PSA of Bangladesh. After the initial implementation iBAS, problems associated with it are identified that leads the way of iBAS++, the updated version of iBAS that are now re-introduced and re-implemented (Hoque 2017). In 2011, the world bank in a study on the secondary education sector investment program in Bangladesh stated that how the Ministry of Finance (MOF) and Controller General of Accounts (CGA) use the IBAS for budget management and accounting purposes. IBAS is used by CGA to record all expenditures and to ensure that bills submitted for payment by all government agencies have been authorized through the budget process with total expenditure contained within budget ceilings. Line ministries rely on iBAS and accounts from the departmental field offices for budget management and monitoring purposes. MOF and CGA use the IBAS for budget management and accounting purposes (Education, Investment, and Ban 2011). But the iBAS++ was not introduced all of a sudden, the government of Bangladesh (GOB) has made efforts to improve PFM within a consistent framework over several years. The reform process in Bangladesh started with the formation of an inter-ministerial Committee on Reforms in Budgeting and Expenditure Control (CORBEC) by the Ministry of Finance in 1989 to bring reforms in the financial management of the government. Based on the recommendation of Reform in Budgeting and Expenditure Control (RIBEC) project funded by DFID was launched in 1995. Under RIBEC project 13-digit Chart of Accounts was designed and developed in 1998 that is considered as first major PFM reform in Bangladesh. Thereafter, Financial Management Reform Program (FMRP) was launched in 2003 that helped in design, develop and implementation of home-grown software Integrated Budget and Accounting System (iBAS) to bring automation in

government budget and accounting functions across the country. iBAS was a Local Area Network (LAN) based automated system. Through this LAN network all DCA/DAO/CAO offices throughout the country get connected to central data processing unit in the office of the Controller General of Accounts (CGA) at Dhaka. But the iBAS system suffered from lack of integration of budget module and accounting module, incapability of Pay point funds checking, complete reliance on a third party reporting tool lack of an audit trail, etc.(The World Bank 2010).

Later, by the course of time the 13 digits code came short for further reform of PFM that is why it was replaced by a newly designed and developed 56 digits Budget and Accounting Classification System (BACS). The new Chart of Account has the capability of adopting accrual accounting system in government; implement International Public Sector Accounting Standard (IPSAS), could produce General Finance Statistics (GFS) and the classification of the functions of government (COFOG) report as per the requirement of International Monetary Fund (IMF) and the United Nations that can improve the Government Financial Management Information System (GFMIS)(Khan 2019). The significance of the newly iBAS++ in public financial management in Bangladesh is clearly stated by the finance minister of Bangladesh Mr. A H M Mustafa Kamal in his 2019-2020 budget speech stated that with introduction of BACS and iBAS++ the public financial management of Bangladesh has elevated to the international level(Ministry and Government 2019). Public pension service is a weak point of public financial management (PFM) system in Bangladesh though a significant portion of revenue expenditures are made on pension and retirement benefit for the government employees. There are about 618,000 pensioners receiving pension benefits at present and for that reason the government had to spend almost 229.40 billion BDT in FY18 and it continues to grow. The public pension services are financed by the GoB through an unfunded, defined benefit scheme and the process is based on the Pension Act of 1871 with subsequent amendments. A retiree pension benefits are calculated based on the length of the service and the last emoluments drawn. The traditional public pension system is very cumbersome as it requires a huge number of documents of which some are redundant

and unnecessary, time consuming, pensioner had to go to number of offices for documents and approval, absences of grievance redress system. Corruption, hassle, delay in service is very common in this system. To simplify the process, the Ministry of Finance (MoF) on January 29, 2009 issued an order called “Further Simplification of Pension Rules & Procedures in respect of Sanction and Payment of Pension to Civil Employees of Government”. The latest order in this regard is “Pension Simplification Order 2020” that was issued in 2020(T. W. Bank 2018a).To get the public pension simplification institutionalize the office of the Chief Accounts and Finance Officer of Pension and Fund Management was created in 2018. At present the pensioner database is linked with national identification (NID) number server and payments are made through electronic fund transfer (EFT) to the pensioner’s bank account, number of steps and document that are required get reduced. The whole system gets centralized and also the office of the Chief Accounts and Finance Officer of Pension and Fund Management work as a point for redress of the pensioner’s grievances(Daily Dhaka Tribune 2019). Apart from these the public accounting system of Bangladesh was under constant pressure to improve the quality and timelessness of the reports that it produces. The age old, time tested and comprehensive Cash Basis Accounting System in Bangladesh has been introduced in the subcontinent since early part of the century. Financial Statement prepared under Cash Basis System provide readers with information about the source of cash raised during the period, the purpose for which cash was used and the cash balance at the reporting date. A significant weakness in cash basis accounting is that it does not demonstrate key disclosures as per international public sector accounting standards (IPSAS) that are issued by the International Public Sector Accounting Standards Board (IPSASB). For an instance it does not show the liability. There is possibility that the financial statement might be overstated. That is why the government of Bangladesh wants to improve the government accounting standards according the IPSAS cash basis accounting standard though most of the present government accounting standard follows the IPSAS cash basis accounting standard to increase the transparency and accountability in public expenditure(Hakeem 2013b). According to the IPSASB a financial statement should be relevant and faithfully

represent what it intends to represent. The financial information should be comparable, verifiable, timely and understandable. So, the fundamental qualitative characteristics of financial information are relevance and faithful representation. Qualitative characteristics of useful financial information are it should have relevance, materiality, comparability, verifiability, timeliness and understandability and it must be complete, neutral and free from error (Accounts et al. 2010). After having these reforms, it would be rational to think that the public pension system as well as the public financial management in Bangladesh is improved significantly. But access to information (A2i) program of the prime minister's office in a study on "Simplification of Primary School Teacher's Pension Service: A TCv+ Study" at Tangail District and Manikganj District revealed that compared to previous manual pension procedure, after the implementation of digitization average time, cost, number of visits reduced by 53%, 40% and 23% respectively. Here the process of collecting various pension related documents from different offices gets centralized and digitalized only not the whole pension process (A2i 2015). So, there might be a gap exists between the reality and expectations.

2.3 RESEARCH GAP

A review of the empirical studies shows that ICT play a major role in process simplification and transformation in any public service. So, it is not unusual that the ICT work as catalyst in public financial reform in Bangladesh to establish a sound financial system that complies with the international standards. Reform in traditional public pension service that operates manually since the independence of Bangladesh is a long waited ask from the different stakeholders. Different literature showed that through the process of digitalization the public pension service delivery gets improved. There is also empirical evidence that the digitalization also helps in improving the financial management information system or provide financial statements that help the policy makers in decision making which in turn improve the overall public financial management.

Although there are few literatures that showed the importance and effectiveness iBAS in public financial management in Bangladesh, there is no literature on the effectiveness of the newly developed iBAS++ and the digitalized public pension services in public financial

management in Bangladesh. Also, there is any study yet to be done on how and to what extent the public pension service and pension fund management gets improved with the introduction iBAS++ in Bangladesh. Does the newly created Office of the Chief Accounts and Financial Officer get benefitted by using iBAS++ in providing expected services yet to be identified.

2.4 OPERATIONAL DEFINITIONS

Pensioners

The government employees in Bangladesh at age 59 are eligible to receive a pension⁴. “Under the Civil Service Pension Scheme, a pension is granted to a retiring civil servant based on the length of qualifying service and the last emoluments drawn. The defined benefit is an entitlement for the rest of the life of the civil servant, with a family pension going to the surviving spouse”(T. W. Bank 2018a).

Pension Service Provider

There are government bodies involved in managing the pension process: the department from where the employee retired, the Office of the Chief Accounts and Finance Officer (CAFO)/ Office of the Divisional Controller of Accounts, Office of the District Accounts and Finance Officer/ Office of Upzilla Accounts and Finance Officer that are supervised by the Office of the Controller General of Accounts, and the state- owned Sonali Bank that makes pension payments. Retired civil servants get paid after the issuance of a pension payment order (PPO) by the employee’s last department of service. Accounts office verifies and calculates pension details and amounts, issues payment transactions orders, and carries out accounting and reporting. The state-owned Sonali Bank makes the final disbursement after having another round of verification. Now in the new system the payments will made directly to the bank account of the pensioner through electronic fund transfer

⁴ The types of pension include superannuation pension, retiring pension, optional / voluntary pension, invalid pension, compensation pension, family pension, the pension also get the benefit of government accommodation (subject to certain condition), benevolent fund, group insurance, general provident fund, and other retirement benefits

(EFT⁵). The bank does not need to be in the Sonali Bank only. In this study accounts office at different level considered as the service provider as both the iBAS++ and digitalization has been implanted in those offices(T. W. Bank 2018a).

Digitalization of public pension system

Here the digitalization of public pension process in Bangladesh means the use of iBAS++ in public pension service and identifying every pensioner with the national identification number (NID). Also make the direct pension and other benefits payment to the pensioner's bank account, creating a platform for the redress of the pensioner's grievances and centralized management of the accounts of the pension and fund management.

Improvement in public pension system

Here the improvement in public pension system means the pensioner will get better pension service without harassment, without paying bribe, require less time, steps, visits, documents and cost. Also, the service provider in this regard the employees of the accounts offices will be able to provide services to the pensioners requiring less administrative cost, less time, less steps can be able to produces financial statements maintaining internationally accounting standards that are expected by the different stakeholders and provide services as per the charter of duties. All of these improvements would be realized digitalization of the process with the help of the iBAS++ system. Turn the public pension system into a one stop service.

CA&FO Pension & Fund management

The main purpose of the office is to facilitate the pension and fund management process as per the pension simplification order of the government and to pay the pension and other fun benefits like GPF to the pensioners directly to their bank account and assist in

⁵ EFT means Electronic Funds Transfer where through the use of Automated Clearing House authorized transmission of funds from or to account are made.

the implementation of e-governance activities of the government. According to the charter of duties of CA&FO of Pension and Fund Management this office should provide the following services: management of the pension & allowance payment services after the regular payment of gratuities to the retired civil servants by the accounts offices under the control of the Office of the Controller General of Accounts, prepare and manage centralized pension budget fund for civil servants, preparation of EFT (Electronic Funds Transfer) account for pensioners and automatically pay pension and allowances to their bank account at the beginning of every month, take action to identify dead pensioners in a digital manner, prepare a central electronic repository of all pension payment orders (PPOs) and management of it, receiving and resolving various types of complaints of pensioners centrally and developing appropriate digital procedures in this regard, preserve all information of all retired and working public servants centrally, participate in pension policy making and implement adopted policies, centrally reconciliation with the bank accounts, prepare the financial statements in time etc. For the fund management, the office has a different list of duties(CAO 2019).

Qualitative characteristics of Financial Statement

The fundamental characteristics which should be possessed by useful information are identified in the IASB Framework as:

(i) Relevant:

- influences the economic decisions of users
- predictive relevance
- confirmatory relevance

(ii) Faithful representation:

- free from material error and can be depended upon by users to represent faithfully transactions, events etc.

The enhancing characteristics which should be possessed by useful information are identified in the Framework as:

Comparable:

- Users are able to compare financial statements of an entity through time (to identify trends) and with other entities' statements (to evaluate relative financial position, performance etc.)

Verifiable:

- Different knowledgeable and independent observers could reach consensus

Timely:

- In time to be capable of influencing decisions
- Identify and assesses trends

Understandable:

- Information should be readily understandable by users
- It is assumed that users have reasonable business/accounting knowledge and are willing to study the information with reasonable diligence

International Accounting Standard

Accounting standards are documents which give guidance while preparing financial statements, as the correct application of the standards ensures the statements present fairly the financial performance and position. International standards as produced by the International Accounting Standards Board (IASB) and these are called the International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS). The IASB is the independent standard-setting body of the IFRS Foundation.

IFMIS

Integrated Financial Management Information System. It is an automated system that is used for public financial management. It interlinks planning, budgeting, expenditure management and control, accounting, audit and reporting.

COFOG

The elaboration of COFOG is Classification of the Functions of Government. It is developed by the Organization for Economic Co-operation and Development (OECD). It provides a

breakdown of government expenditure according to their function. To do so, economic flows of expenditure must be aggregated according to the Classification of the Functions of Government (COFOG).

GFS

General Finance Statistics (GFS) is a specialized macroeconomic statistical tool that is used by international organizations such as International Monetary Fund (IMF) to analyze fiscal policy. Fiscal policy refers to the composition and level of government spending and revenue to achieve its goal. To be specific, it contains annual statistics on government revenue, expenses, level of assets and liabilities and transaction associated with it.

2.5 CONCEPTUAL OVERVIEW & ANALYTICAL FRAMEWORK

Both the Information Communication Technology (ICT) and efficient Public Sector Accounting (PSA) are considered as a catalyst for the development of a nation. With the help of efficient PSA, transparency and the efficient use of public expenditure can be ensured. The use of ICT (as a mechanism of e-Government) in the public sector increases efficiency, transparency and improves accountability in public administration procedures and management to provide better services. Therefore, it seems plausible to say that the combination of accounting and ICT in PSA can lead the way of better public financial management to ensure development. So, the use of ICT in Public pension service is very common in different countries of the world. Carsten Greve(2015) states that “Digitalization” in government processes means new form automation with the help of electronic service delivery to provide simplified one stop public service to move towards a transparent government system(Greve 2015). On the other hand, Yang and Fang (2004) argued that in any electronic service delivery customers achieve satisfaction by comparing the performance a product or service with their previous expectations. If performance exceeds the expectation then positive disconfirmation occurs and it can be hoped that satisfaction might increase. For that reason, gap analysis can play a vital role to measure the effectiveness of any digitalization of public service delivery. As iBAS++ has digitalized the government accounting as well as the public pension system in Bangladesh it is hoped that the public pension service as well as the public financial management of Bangladesh

get improved. Here, the goal of the study is to find out how much effective iBAS++ in providing the pension seeker and helping the pension service provider as in this case the retired government employees and the employees of the Office of the Chief Accounts and Financial Officer(CA&FAO) of Pension & Fund Management respectively better pension service and produce financial statement maintaining internationally excepted accounting standard and as per the requirement of the different stakeholder. The effectiveness the use of iBAS++ in public pension service has been finding out by using different models. The idea of SERVQUAL model with the concept of business, customer and technological driver of Process Simplification model and the idea of Time, Cost, Visit of TCV model are used to develop the analytical framework for this study because of the relevancy of these model and approaches with this research work. Here the business, customer and technological driver of Process Simplification model are adopted as service provider, servicer seeker and timely produced quality financial statement and the idea of comparing services with perceived and expected level of SEVQUAL model is used to determine the effectiveness of iBAS++ on pension and fund management by comparing quality services of provided by CA&FO Pension and Fund Management with its charter of duties and with quality of the financial reports it produces. The service seekers point of view is identified in terms of hassle-free service, times, costs and visits required in getting service like idea of time, cost and visit of TCV model and hassle-free service of process simplification. Based on the above theoretical framework the following analytical framework can be used to find the answers of the above research question. To understand the relevant framework process simplification model, SERVQUAL model and the TCV approach of A2i are discussed below:

Process Simplification

According to Vyas and Malhotra as Process Simplification is 'reactive' by nature so the drivers of any process needs to be simplified to get the whole process simplified. There may be multiple driver exists such as business driver, technological driver, customer driver, etc. The process triggered just by a selected couple of events. This is an

incremental way of change any system. The first step should be to identify the strategic driver that needs to be streamlined, set performance monitoring system along with performance indicators, design the process such a way that the components are interlinked, use the existing training system, to roll out the old process and manage the introduction of new process and act according to the situation. The aim is to provide hassle-free service(Malhotra 2012).

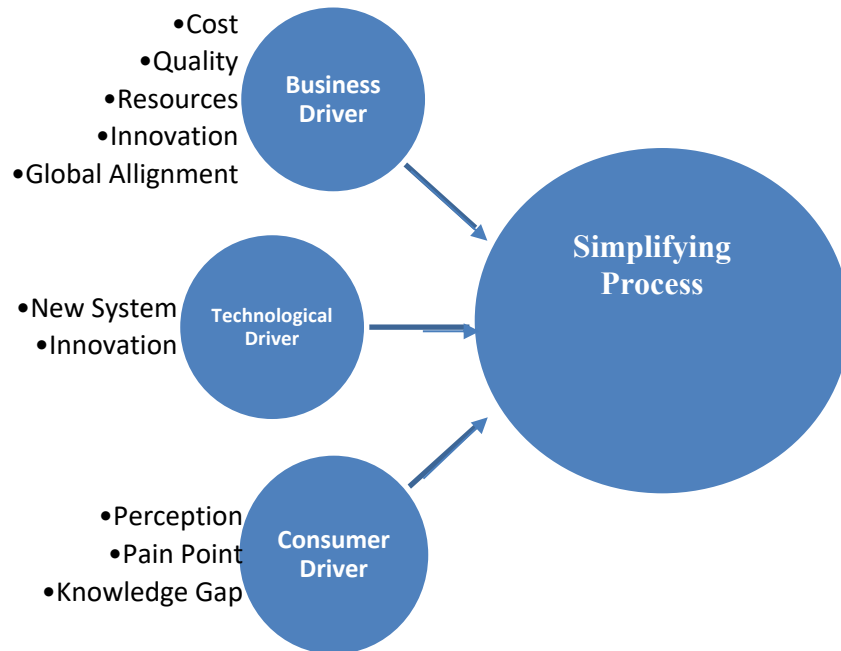


Figure 2 1: Process Simplification Driverl [Source: Malhotra (2012)]

Service Quality Framework (SERVQUAL)

Krishna Naik, Gantasala & Prbhakar stated that managers in all service sectors, public and private, are under increasing pressure to deliver ever improving, customer focused services. As the resources are limited so the organization tried to understand and meet the customer’s expectations in a cost-effective way. SERVQUAL is a service quality framework designed to improve the customer experiences. It examines the difference between a customer’s expectation from a service and their perception of the service they received(Krishna Naik, Gantasala, and Prabhakar 2010). SERVQUAL framework also known as RATER, that is the acronym of five aspects of service quality that are reliability, assurance, tangible, empathy and responsiveness.

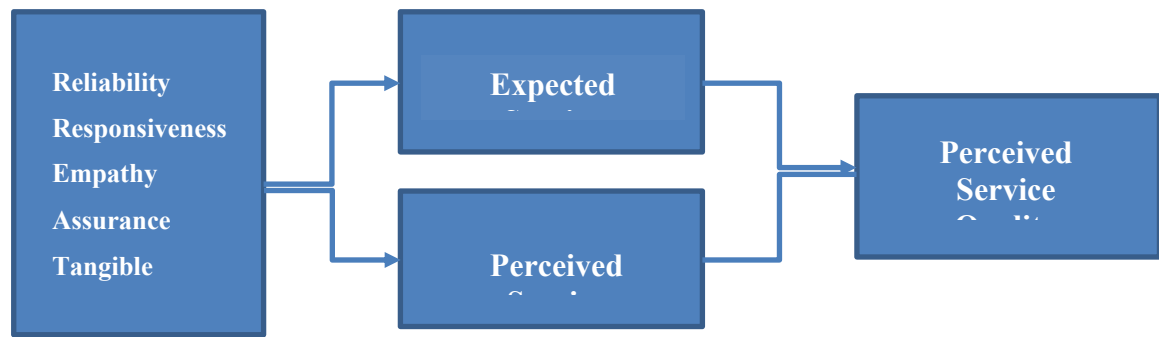


Figure 2 2: SERVQUAL Model [Source: Krishna Naik, Gantasala & Prbhakar, (2010)]

For each aspect, organization should measure and work to minimize the gap between expectation and perception. Once the gaps are identified, they are prioritized in terms of their impact on service quality and then a program of activities is developed to close the gap and implemented to ensure future service quality.

TCV+ Study approach

The elaboration of TCV is Time, Cost and Visit, it is approach that is used by the A2i project of the Office of the Prime Minister of Bangladesh to evaluate whether this newly introduced digitalized system could save time, cost and number of visits of the service recipients and simplify the existing system as well as provide hassle free service without any bribe. Apart from that how the newly adopted service can help the service provider to deliver the service also evaluate by the TCV approach in order to overall system get improved(A2i 2015).

2.6 ANALYTICAL FRAMEWORK

The Figure below presents the Analytical framework developed out of a critical review of existing literature on the variables. The conceptualization in this study was based on the following variables: Effectiveness of iBAS++ in Pension and Fund Management in Bangladesh (dependent variable); and Improvement in receiving pension service with the introduction of iBAS++, Ease of providing service by accounts office with the introduction of iBAS++, and Improvement in the government accounting system by the digitalization with the introduction of iBAS++ are the independent variables.

As effectiveness of iBAS++ in Pension and Fund Management in Bangladesh the key issue, it is considered as a dependent variable and as according to existing literature transparency and disclosure of financial statements, integrity of information, monitoring and supervision of the submitted pension cases, organizational change to centralized the fragmented manual pension process, and providing pension services as per the charter of duties of CA&FO of Pension and Fund Management are the most important indicators of the effectiveness of iBAS++ in Pension and Fund Management Bangladesh, these are also considered as the indicators of this dependent variable.

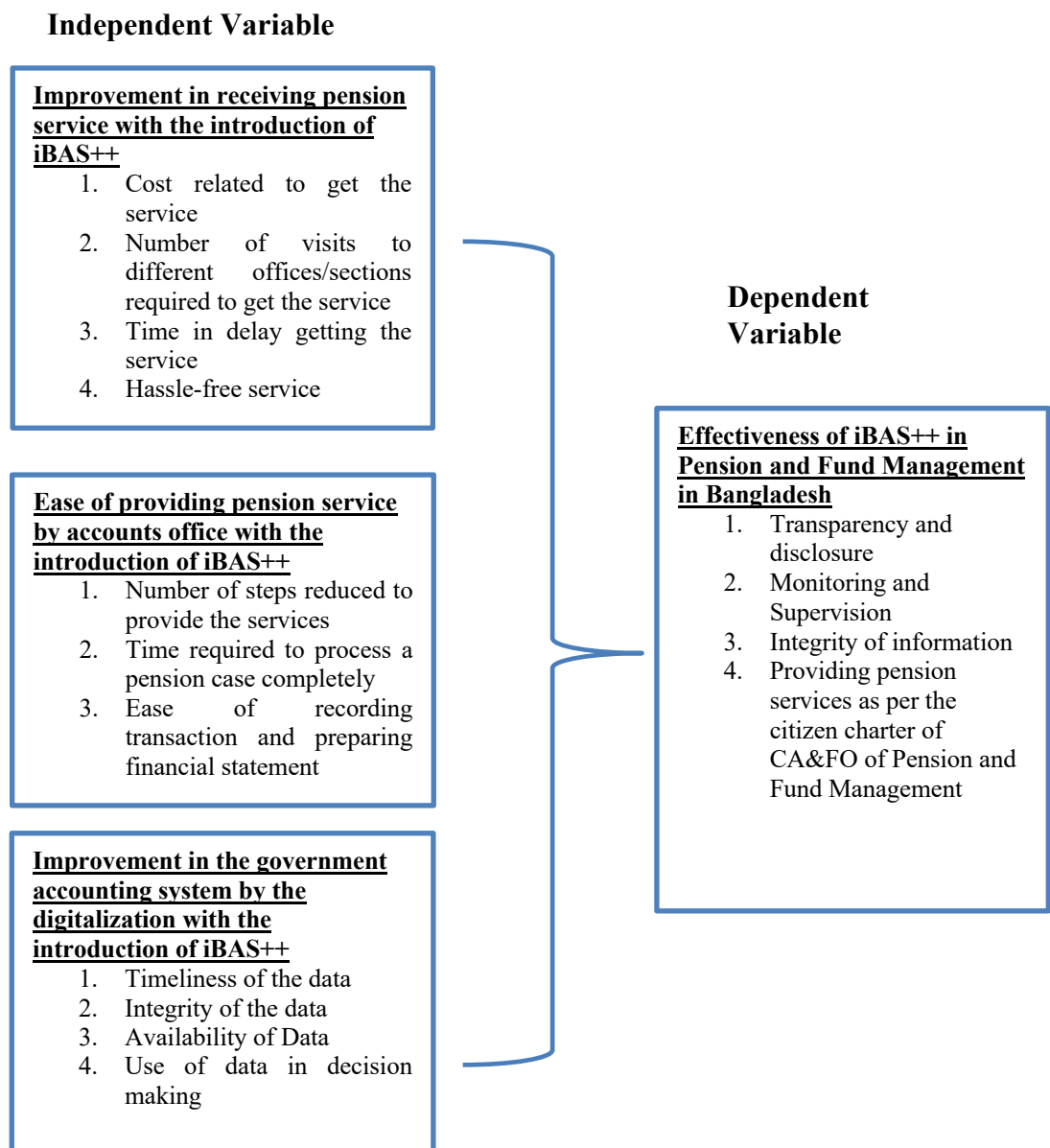


Figure 2 3:Analytical Framework for the study

On the other hand, having influence of the other variables on the effectiveness of iBAS++ in Pension and Fund Management in Bangladesh, Improvement in receiving pension service with the introduction of iBAS++, Ease of providing pension service by accounts offices with the introduction of iBAS++, and Improvement in the government accounting system by the digitalization with the introduction of iBAS++ are considered as independent variables according to existing literature and theory.

2.7 DESCRIBING THE VARIABLES AND MEASURABLE INDICATORS

Improvement in receiving service with the introduction of iBAS++

As in the traditional pension system suffers from delay in service, corruption, lengthy and redundant process and require a long list of documents of which some are redundant and unnecessary so here the improvement in regards means pensioner get the service in time that needed fewer documents that can be submitted and collected with fewer visit and need to spend less to complete the pension process.

Ease of providing service by accounts office with the introduction of iBAS++

As the traditional manual system of accounting does not cope with providing the expected service to the retired government employees therefore, here, it is hoped that with digitalization of that process through the implementation iBAS++ the employees of the accounts office be able to provide services in time, shorten the approval process, reduce the administrative expenses like bank charge by sending pension payment through EFT and record the transactions in real-time to get preparation of financial statement easy.

Improvement in the government accounting system by the digitalization process with the introduction of iBAS++

As per the IPSAS standard any financial statement should provide data ensuring timeliness, integrity, accuracy that reflects the financial position and cash flow of the organization so that the stakeholders could make informed decision. That is why timeliness of financial statement, real-time reporting, reports are prepared by following

international standard, link with employee database, ensuring accuracy of the data and producing different reports as per the stakeholder’s requirement so that data can be used in budget preparation are considered here.

Effectiveness of iBAS++ in Pension and Fund Management in Bangladesh

Literally effectiveness means the degree to which something is successful in producing a desired result. Here the Effectiveness of iBAS++ in Pension and Fund Management in Bangladesh means the degree to which the public pension system get improves in term of preparation of financial statement that is readable by ensuring Classification of the Functions of Government (COFOG) and General Finance Statistics (GFS) requirement, preparing reports related to monitoring the pension cases like number of pending cases, number of submissions, number pensioner died, establishing audit trail mechanism, how far the traditional defragmented public pension system gets centralized.

Table 2 1 Variables and indicators used in Analytical Framework

S.N	Independent Variables	Indicators of the variable	Measuring indicator	Collection Method	Sources of Data
1	Improvement in receiving service with the introduction of iBAS++	<ol style="list-style-type: none"> 1. Cost related to get the pension service 2. Number of visits to different offices/sections required to get the service 3. Time in delay getting the service 4. Hassle free service 	<ol style="list-style-type: none"> 1. Cost includes preparation and collection of documentation , travel expenses, accommodation and others 2. Number of times visited to different offices and section of the office, banks to get the pension case get settled 3. How much time it required to get a pension case or claim get 	Questionnaire, Pension forms, Pension related rules and regulation	Both primary & Secondary data

			settled from the beginning to the final payment 4. Reduction of complexity to have hassle-free service		
2	Ease of providing service by accounts office with the introduction iBAS++	<ol style="list-style-type: none"> 1. Number of steps reduced to provide the services 2. Time required to process a pension case completely 3. Ease of recording transaction and preparing financial statement 	<ol style="list-style-type: none"> 1. Number of steps for the approval and payment of pension claims, how many steps in the process get online 2. The time reduced to settle a pension case than by the use of iBAS++ 3. How far the real time transaction recording and budget checking and document checking can be done 	Questionnaire, key informant interview, Citizen charter of CAFO of pension and fund management	Both primary & Secondary data
3	Improvement in the government accounting system by the digitalization process with the introduction of iBAS++	<ol style="list-style-type: none"> 1. Timeliness of the data 2. Integrity of the data 3. Availability of Data 4. Use of data in decision making 	<ol style="list-style-type: none"> 1. Timeliness of financial statement, real-time reporting 2. Reports are prepared by following international standard, link with employee database, accuracy of the data 3. Different Stakeholders 	Questionnaire, key informant interview, Budget meeting report	Both primary & Secondary data

			get financial reports as per their requirement in time 4. Frequency of the data used budget preparation		
S.N .	Dependent Variables	Indicators of the variable	Measuring indicator	Sources of Data	Collection Method
1	Effectiveness of iBAS++ in Pension and Fund Management in Bangladesh	<ol style="list-style-type: none"> 1. Transparency and disclosure 2. Monitoring and Supervision 3. Integrity of information 4. Providing pension services as per the citizen charter of CA&FO of Pension and Fund Management 	<ol style="list-style-type: none"> 1. Preparation of financial statement that is readable by ensuring COFOG and GFS requirement 2. Reports related to monitoring the pension cases like number of pending cases, number of submissions, number pensioner died 3. Audit Trail 4. How the many services CA&FO of Pension and Fund management provided following citizen charter 	Questionnaire, key informant interview, Internal Control Report	Both primary & Secondary data

2.8 CONCLUDING NOTES

This chapter discussed on the different views on public financial management, reforms and digitalization of government accounting system and the public pension system. It has also touched the literatures on public financial reforms related to public pension system

with the help of digitalization from both Bangladesh and global contexts. Furthermore, this chapter has given emphasis on the analytical framework of the effectiveness of iBAS++ in better service delivery in public pension system in Bangladesh using dependent and independent variables. For giving the readers the specific meanings of the variables, it covered brief operational definitions of the variables in this chapter. Based on the analytical framework that has discussed above how the study is going to way forward to find the answer of the research question the methodology of the study has been described in the subsequent chapter.

CHAPTER III

RESEARCH DESIGN & METHODOLOGY

This chapter aims to describe the research design and methodology of this research. It describes the process that uses to accumulate and scrutinize data to answer the research questions that has already developed at the inception of this study. According to Kothari “the research design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data”(Kothari 2004). On the other hand research methodology can be described as “a set of systematic techniques used in research that describes and analyze methods, throws more light on their limitations and resources, clarify their presuppositions and consequences, relating their potentialities to the twilight zone at the frontiers of knowledge”(Igwenagu 2016). As this research has tried to find out n to what extent the Integrated Budget and Accounting System (iBAS++) has the improved the performance of public pension system in Bangladesh from the perspectives of the pension seekers, the mixed method has been applied to attain the objectives of this study. In this regard, Creswell (2009) states that “Research designs are types of inquiry within qualitative, quantitative and mixed-method approaches that provide specific direction for procedures in a research design”(Creswell 2009). Therefore, both qualitative and quantitative methods have been followed in this research under the mixed method. Qualitative data is collected through interviewing three categories of respondents such as pensioners from pre iBAS++ era, pensioners from post iBAS++ era and pension service providers comprising 20 respondents. The qualitative approach gives opportunities for discussions with the head of the offices, that means the Chief Accounts & Finance Officers (CA&FO). Apart from that, Deputy Chief Accounts & Finance Officers (DCA&FO). Assistant Chief Accounts & Finance Officers (ACA&FO). Consultant of Strengthening Public Financial Management Program to Enable Service Delivery Project, Audit & Accounts Officers, Superintendents and Auditors and with the pensioners from both the pre-iBAS++ and post-iBAS++ era which allows capturing insights view of the respondents.

On the other hand, the quantitative study allows for taking important information from service receivers and service providers with the help of a questionnaire survey. With these two methods, additional content analysis and practical observation methods have been used to watch the overall fact, which helped to explain the issue. The combination of the stated methods has been used for this research to take advantage of their respective strengths and overcome the limitations of others. It also helps to reduce the bias of any single method. "Combination of these methods is expected to be a reliable tool for the research because the combined approach enables us to explore, unravel and understand problems, issues and relationships"(Aminuzzaman 1991). Techniques of data collection involve both primary and secondary modes. Two methods are used to collect primary data, in-depth interview and questionnaire survey. The following table (Table 3.1) shows the detailed outline of the empirical approaches followed:

3.1 SELECTION OF THE STUDY AREA

Due to COVID-19 epidemic situation, the researcher is confined to select only Dhaka as the study area. As there is no significant difference among the establishment, operation procedure, and nature of activities of all the CAF&Os, so, here the selection of the CA&FOs has been made based on convenient sampling. The researcher has collected field data by using different research techniques. Most of the data has been gathered by visiting the office of the Controller General of Accounts, different Offices of the Chief Accounts and Finance Officers (CA&FOs) that includes, of course, the Office of the Chief Accounts Officer of Pension and Fund Management. During the research, data has been collected from 03 different accounts offices. To ensure the actual reflection of the activities of the public pension system at the government accounts offices, the data was collected from CA&FO Parliament, CA&FO Pension and Fund Management, CA&FO Primary and Mass Education. These offices were selected using convenient sampling. The personal experience of the service seeker as well as the service providers has been highlighted during data collection and also tried to find out the actual operational capability and procedure of the accounts offices by asking a different set of questionnaires and even by taking interview of the different employees and pensioners over the phone. Because of

the COVID-19 situation, the researcher was compelled to these interviews over the phone.

3.2 SAMPLE SIZE AND SAMPLING METHOD

For the purpose of qualitative analysis, the primary data has been collected through in-depth interview of the pensioners from both the pre iBAS++ and post iBAS++ era and key personnel of service providers at different levels. Purposive sampling technique has used here. The Chief Accounts and Finance officers (CA&FO) who is in a position to give a strategic point of view was interviewed at the same time Audit & Accounts Officers, superintendent, auditors also interview as they execute the decision and provide services. Apart from that consultant from the Strengthening Public Financial Management Program to Enable Service Delivery Project also interview to have a different angle of view. On the other hand, pensioners have been selected from both the era.

Table 3 1 Target Groups of respondents for data collection

Way of data collection	Category	Description	Number
In-depth interview	Service Seeker	Pensioner before the introduction of the iBAS++	5
		Pensioner after the introduction of the iBAS++	5
	Service Provider	Chief Accounts & Finance Officers (CA&FO)	2
		Consultant	1
		Deputy Chief Accounts & Finance Officers (DCA&FO)	1
		Assistant Chief Accounts & Finance Officers (ACA&FO)	2
		Audit & Accounts Officer (A&AO)	4
	Total		20
Questionnaire Survey	Service Seeker	Pensioner before the introduction of the iBAS++	20
		Pensioner after the introduction of the iBAS++	20
	Total		40

The total sample size for the survey of this research is 40. All of the respondents are pensioners. Out of 40 service receivers, 20 pensioners are from pre iBAS++ era, and the rest 20 respondents are from post iBAS++ era. Purposive sampling technique has been used for the survey of Service Receiver's data. By the use of purposive sampling method,

the researcher has been able to choose more compatible samples from the population as in this case, the service seekers has been selected from both the era to identify the changes in getting service from the government accounts office. It is a better idea to select the technique when a researcher has to do the study with a limited number of people to reach the aim of the study. Primary data has been gathered by the survey method with a semi-structured questionnaire. Questionnaires, including both close-ended and open ended questions, give the respondents options to provide both quantitative and qualitative information.

3.3 SOURCES AND COLLECTION TECHNIQUES OF DATA

The research has used both quantitative and qualitative research methods. Both Primary and secondary data have been used in the study. Content analysis, questionnaire survey and interview has been carried out here to collect data. Primary data for the study has been collected through a questionnaire survey and in-depth interview and observation methods. In this study, the data collected through in-depth interview with the key personnel of the government accounts offices who can give important insights of public pension system from a strategic point of view along with the pensioners from pre iBAS++ and post iBAS++ era to have service receivers experience. Survey Questionnaire (Annexure-I) has been used to interview purposively selected respondents of which 20 are pre iBAS++, and 20 posts iBAS++ era pensioners to have the idea about public pension system without and as well as with the digitalization of the system respectively. The in-depth interview has been done over the phone because of the COVID-19 condition.

Interview Guideline

Pension Service Seeker

- Pros and cons of pre-iBAS++ era
- Pros and cons of post-iBAS++era
- Hassle in approval of pension
- Hassle in monthly pension
- Timely delivery of the service
- Ease of the system
- Improve in monthly pension payment
- Transparency of the pension system
- Improvement through the use of online service delivery
- Benefits of digitalization of the system through iBAS++
- Scope for future improvement
- Mitigation of problems of the previous system
- Services per citizen charter

Pension service providers

- Pros and cons of pre-iBAS++ era
- Pros and cons of post-iBAS++era
- Improvement in monthly pension payment
- Transparency of the pension system
- Improvement in financial reporting
- Timeliness of the system
- Technical difficulties
- Ease of providing service
- Improvement through the use of online service delivery
- Benefits of digitalization of the system through iBAS++
- Scope for future improvement
- Mitigation of problems of the previous system
- Services per citizen charter

Figure 3 1 Areas in the in-depth interview [Source: Self-compiled]

These key informant interviews help to understand the current scenario and get a meaningful interpretation of survey data. Secondary data has been gathered by using content analysis. The above Interview guideline has been applied for taking an in-depth interview.

Content analysis has been carried on all relevant books, documents, articles, journals, published and unpublished research works, reports of the World Bank, IMF, Appropriation Accounts Reports, Finance Accounts Report, Internal Control & Monthly Reports of CA&FAOs, CGA and online articles that are available. This content analysis helps the study to identify and understand the relevant concepts and theories. It also helps to find out the adequate data in line with the current study's objectives. A questionnaire survey has been conducted with Service Receivers means here, in this case. The questionnaire has both open-ended and close-ended questions in line with objectives

and analytical framework of the study with relevant independent and dependent variables.

3.4 ANALYSIS OF DATA

In this study, the researcher has used both descriptive and inferential analysis. Under descriptive statistics, frequencies, crosstab were used to analyze the data. The Mann-Whitney U test has been carried out to find out any significant changes in the data of the related indicators of pre iBAS++ era and post iBAS++ era. Apart from that data correlation technique was used to run dependent variables against the independent variables. In some cases, to present the findings of the data in graphic manner charts and tabulators have also been used. For the statistical analysis, data has been processed and analyzed with the tools of MS Excel 2019 and SPSS. Here in this study, the sample size, selection of study area, sampling method, data collection techniques with related time frame are defined to produce a conclusive result by using limited resources that include time and financial resources. The data generated from the Key Informant Interview has been analyzed under the related objectives of the study. The study is based on empirical data collected from different offices of the Chief Accounts officers and pensioners from two different eras that are pre iBAS++ and post iBAS++ era. In this present COVID-19 pandemic situation endless limitation persists before and during the study, which may impact on output and outcome of the study.

3.5 ORGANIZATION OF THE THESIS

The present thesis has been divided into five chapters. The first chapter has an introduction to the key elements of the study, i.e. background information, Statement of the Problem, Research Objectives, Research Questions, the significance of the research and at last limitations of the study. The Second Chapter describes the literature review, theoretical lenses which helped to formulate the analytical framework of the study with relevant indicators of independent and dependent variables. The Third Chapter depicts the methodology of the study that includes defining sample size and sampling methods, sources and collection techniques of data and the techniques of analyzing the data to

draw a conclusion. Fourth Chapter, the data are used in line with the indicators of variables to assess to what the Integrated Budget and Accounting System (iBAS++) has the improved the performance of public pension system in Bangladesh from the perspectives of the pension seekers? The fifth and final chapter of the thesis gives a synopsis of present study findings and indicates some way forward followed by concluding remarks.

3.6 CONCLUDING NOTE

This chapter provides detailed information on the methodology that has been followed in the study. It has given details on the study area, sampling technique, sources of primary and secondary data collection, tools and methods of analysis of the collected data. Following the methodology described above the fourth chapter deals with the data analysis and presentation.

CHAPTER IV

DATA ANALYSIS AND PRESENTATION

This chapter analyzes the data obtained from the questionnaire survey and the structured and unstructured key informant interviews. The data has been analyzed in line with the analytical framework, which was developed in chapter 2 and the findings of the study were presented in line with the main research question, i.e. "To what extent the Integrated Budget and Accounting System (iBAS++) has the improved the performance of public pension system in Bangladesh from the perspectives of the pension seekers?" The analysis is divided into two broad areas. The first part discusses whether the pension seekers are having any improved services in receiving pension payment with the introduction of iBAS++ and in the second part whether with the introduction of iBAS++ the system gets eased for the pension service providers in providing services and government accounting system get improved. Data collection was based on the variables and related indicators used in this research. While analyzing the collected data, the researcher attempted to bring out the linkage among research title, research question and objectives of the study. Here structured questionnaire survey was conducted with pension service receivers from before and after iBAS++ era. It also conducted interviews with the Chief Accounts Officers and other service providers. As mentioned in the methodology chapter, questionnaire answers have analyzed by the quantitative method using different statistical tools with the help of MS Excel 2007 and SPSS, and in-depth interviews have analyzed and processed by the qualitative method using descriptive discussions to find out the result. This chapter mainly deals with the discussion of survey results, discussion and interactions, and reflecting the relationship between dependent and independent variables of the study.

4.1 IMPROVEMENT IN RECEIVING SERVICES BY PENSIONERS BEFORE AND AFTER iBAS++ ERA

Technology is rapidly changing the public sector, especially the way it works. The management and delivery of public pension service are not different from this. The IT system brings changes in overall business models of the public services and the way of

delivering financial services to the different stakeholders, especially the service seekers(OECD 2017). Keeping this in mind, a positive change is expected in the public pension service after the introduction iBAS++ in the government accounting system. During the questionnaire survey, the researcher asked the opinions from the pensioners both before and after iBAS++ era about the changes either positive or negative in the pension services regarding services per citizen charter, time, cost and visit require to sanction and disbursement at the respective sanctioning authority and accounts offices, whether the monthly pension payment has become hassle-free and require less time, cost and visit and whether the overall pension management system has become effective, transparent and monitoring and supervision get improved. They were given five options to choose from the questionnaire. The options are strongly disagreed, disagree, neither disagree nor agree, agree and strongly agree. Based on their response, the Mann-Whitney U test has been done. The following table showed the result. The test result tried to show if there is any significant change in the two categories of the respondents in each criterion. In the table below, it is seen that there is a significant change in services are provided per citizen charter, monthly pension payment has become hassle-free, monthly pension requires less time, cost and visit, monitoring and supervision get improved, the process became transparent, and overall the pension management become more effective as the significance level is less than .001 in this test. In fact, in all of these significant cases, Asymp. Significance (2-tailed) is .000⁶ that suggested these changes are strongly significant. Apart from that Z scores are -5.224, -5.403, -5.403, -4.350, -4.144, -4.259 respectively in the above cases. Here in the above cases the effect sizes calculated as per the following equation, $r=Z/\sqrt{N}$ are .825, .854, .854, .655, .673 respectively. According to Cohen (1988) criteria, .1= small effect, .3= medium effect and .5= large effect(Chen, Cohen, and Chen 2010). So, in the above cases of providing services per citizen charter, hassle-free monthly pension payment, monthly pension payment requires less time, cost and visit, improvement in monitoring and supervision, transparency of the process, and effectiveness of the overall the pension management, the effect size of the changes is large. It means that the responses from pensioners from pre-iBAS++ and post-iBAS++ vary significantly regarding the above criteria.

⁶ See Table 4.1

Table 4 1: Mann-Whitney U Test Statistics

	To what extent do you agree that the services are provided as per the charter of duties by the government accounts office	To what extent do you agree that the Pension Management System is effective according to the pension payment service provided by the accounts office	To what extent do you agree that the number of visits required to the accounts office to get the final payment of pension is too many	To what extent do you agree that the cost to get the final payment of pension is too high	To what extent do you agree that the pension payment is made in a timely way by the government accounts office	To what extent do you agree that the process of employee get pension sanctioned by the respective offices at ease	To what extent do you agree that the employee get pension sanctioned by the respective offices in time	To what extent do you agree that getting monthly pension has become hassle-free	To what extent do you agree that getting monthly pension requires less time, cost and visit	To what extent do you agree that the monitoring and supervision system of the pension cases is adequate	To what extent do you agree that the pension management system is transparent
Mann-Whitney U	16.000	53.000	159.500	141.000	181.000	150.000	175.000	15.000	15.000	48.500	55.500
Wilcoxon W	226.000	263.000	369.500	351.000	391.000	360.000	385.000	225.000	225.000	258.500	265.500
Z	-5.224	-4.259	-1.213	-1.727	-.572	-1.425	-.718	-5.403	-5.403	-4.350	-4.144
Asymp. Sig. (2-tailed)	.000	.000	.225	.084	.567	.154	.473	.000	.000	.000	.000
Exact Sig. [2*(1-tailed Sig.)]	.000 ^b	.000 ^b	.277 ^b	.114 ^b	.620 ^b	.183 ^b	.512 ^b	.000 ^b	.000 ^b	.000 ^b	.000 ^b

a. Grouping Variable: Types of the Respondent (Pensioners before iBAS++ and Pensioners after iBAS++)

b. b. Not corrected for ties.

4.2 DATA ANALYSIS FROM THE VIEWPOINT OF THE PENSION SERVICE SEEKER

From table 4.1, it is found that the sometimes pre iBAS++ and post iBAS++ era respondents responded differently to the same questions. Sometimes these changes are significant. These questions are related to the indicators of the independent variable improvement in receiving service with the introduction of iBAS++ and related indicator of the dependent variables of the analytical framework. According to the response of the respondents, the association/correlation of these indicators of the independent and dependent variable are discussed below:

4.2.1 Effectiveness of the pension management system in getting monthly pension with less time, cost and visit

Till the introduction of iBAS++, it was a very common scenario in government accounts office as well as in Sonali Bank every month that the pensioners were waiting long queue for long hours to get their monthly pension. They had to come to the government accounts office or bank each and every month to get their pension. It required time, cost and number of visits. The pensioner didn't know whether he/she would get the pension that day or not. As the number of visits increased so as the cost associated with it (T. W. Bank 2018a). One of the respondents who is a pensioner before iBAS++ era Mr Quazi Quamrul Islam who was a chief instructor of Sylhet Polytechnique Institute states that

"I had to wait in line for hours every month to get my pension payment. There was no way to know that I will get the monthly pension that as usual, there was always a long queue. There was no such system for knowing in advance that today is the day for my monthly pension payment."

But it is hoped that with the help of digitization of the government accounting system using iBAS++, this scenario might have changed. Again, one of the respondents from post iBAS++ era states that

"I don't need to wait in queue for my pension payment, and the payment is made directly to my bank account at the first working day of every month. Moreover, when the payment is made, I get a confirmation SMS."

The respondents from both the pre and post iBAS++ were asked the same two questions to assess the change in the effectiveness of the monthly pension payment system. The questions were to what extent the respondents agree that getting monthly pension payment requires less time, cost and visit? And to what extent the respondents agree that the Pension Management System is effective according to the pension payment service provided by accounts office? They were given five options to choose from the questionnaire. The answers of the respondents are summarized in the following table.

Table 4 2: Crosstabulation among time, cost and visit required to get the monthly pension delivery, effectiveness of Pension Management System and types of respondents

Types of the Respondent			Pension Management System is effective					Total
			Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree	
Pensioners before iBAS++	Getting monthly pension payment requires less time, cost and visit	Strongly Disagree	0	2	0	0	0	2
		Disagree	1	14	1	0	0	16
		Agree	0	0	0	1	1	2
	Total	1	16	1	1	1	20	
Pensioners after iBAS++	Getting monthly pension payment requires less time, cost and visit	Agree		2	5	7	1	15
		Strongly Agree		0	0	5	0	5
	Total		2	5	12	1	20	

From the above table, it is seen that most of the respondents from pre iBAS++ era disagreed that the pension management system is effective in getting monthly pension with less time, cost and visit. Out of 20 respondents from pre iBAS++ era, 16 respondents disagreed and one respondent strongly disagreed that the system was effective and only one respondent agreed along with one respondent who strongly believed that the system was effective. Apart from that, 1 respondent was not decisive enough regarding this opinion. On the other hand, in the post iBAS++ era, 12 respondents agreed, 1 respondent strongly agreed, 2 respondents disagreed and 5 respondents were indecisive about this

opinion. The responses from the respondents of pre iBAS++ era regarding the idea of less time, cost and money are required in getting monthly pension are 2 respondents strongly disagreed, 16 respondents disagreed, and 2 respondents agreed. On the other hand, from the post iBAS++ era, the responses are 5 respondents strongly agreed, and 15 respondents were agreed with this idea.

Table 4 3: Symmetric Measures⁷

Types of the Respondent				Value	Asymptotic Standardized Error ^a	Approximate T ^b	Approximate Significance
Pensioners before iBAS++	Ordinal	Gamma	Zero-Order	.900	.126	1.663	.096
	by Ordinal	Spearman Correlation		.555	.226	2.828	.011 ^c
	by Interval	Pearson's R		.818	.105	6.042	.000 ^c
	N of Valid Cases			20			
Pensioners after iBAS++	Ordinal	Gamma	Zero-Order	.750	.234	2.121	.034
	by Ordinal	Spearman Correlation		.342	.136	1.547	.139 ^c
	by Interval	Pearson's R		.314	.122	1.404	.177 ^c
	N of Valid Cases			20			
Total	Ordinal	Gamma	Zero-Order	.931	.037	15.140	.000
	by Ordinal		First-Order Partial	.825			
		Spearman Correlation		.812	.046	8.571	.000^c
	by Interval	Pearson's R		.801	.049	8.260	.000 ^c
N of Valid Cases			40				

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

The above crosstab has shown us the existing scenario. There is a significant effect of the getting monthly pension with less time, cost and visit on the effectiveness of pension

⁷ Correlation among time, cost and visit required to get the monthly pension delivery and effectiveness of Pension Management System

management system. And it is seen that there is a strong significant positive correlation exists as here the Spearman, $\rho = .812^{**}$ and Zero-Order Gamma= $.931^{**}$ with 2-tailed significance level =.000 in both the cases that is $<.001$. It means this result is statistically significant. It has suggested that, there is a high probability exists here that if the pensioners are getting the monthly pension in less time, cost and visit then they might consider that the pension management system is more effective. As after the introduction of iBAS++ the pensioners are getting improved monthly pension service it is reflected in their response. With a long history of sufferings in getting pension services it is a significant in the pension management indeed.

4.2.2 Getting monthly pension with less time, cost and visit as per citizen charter

Citizen charters were introduced to provide better services from public offices. Rab and Rahman state that "Citizen's charter notifies the public about the availability of public services, standard time frame, grievance redress system, value for money from the service station" (Rab and Rahaman 2017). So, it is expected that government accounts also provide services as per the citizen charter/their charter of duties. An ex-assistant secretary of the secretariate of the parliament who retired in the pre iBAS++ era states that

"In the public office services are not given as per the citizen charter. They hang the citizen charters for the sake of rules. They provide the services according to their own rules that are motivated by the speed money. The government accounts office is not different from this."

In this regard, the respondents from both the pre and post iBAS++ era were asked the same two questions. The questions were to what extent the respondents agree that getting monthly pension payment requires less time, cost and visit and to what extent the respondents agree that the services are provided as per the citizen charter by the government accounts office. They were given five options to choose from the questionnaire. The answers of the respondents are summarized in the following table.

Table 4 4: Crosstabulation among time, cost and visit required to get the monthly pension delivery, providing pension services are according to the citizen charter and types of respondents

Types of the Respondent			Pension services are provided as per the citizen charter					Total
			Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree	
Pensioners before iBAS++	Getting monthly pension payment requires less time, cost and visit	Strongly Disagree	1	1	0	0		2
		Disagree	1	14	1	0		16
		Agree	0	0	0	2		2
Total			2	15	1	2		20
Pensioners after iBAS++	Getting monthly pension payment requires less time, cost and visit	Agree			2	6	7	15
		Strongly Agree			0	5	0	5
	Total					2	11	7

From the above table, it is seen that most of the respondents from pre iBAS++ era disagreed that the pensioners are getting monthly pension with less time, cost and visit as per the citizen charter. Out of 20 respondents from pre iBAS++ era, 15 respondents disagreed, and 2 respondents strongly disagreed that the services were given as per citizen charter, and 2 respondents agreed with the opinion. Apart from that 1 respondent were not decisive in the opinion about this. On the other hand, in the post iBAS++ era, 11 respondents agreed, 7 respondents strongly agreed, and 5 respondents were indecisive about this opinion. The responses from the respondents of pre iBAS++ era regarding the idea of less time, cost and money are required in getting monthly pension are 2 respondents strongly disagreed, 16 respondents disagreed and 2 respondents were agreed with this opinion. On the other hand, from the post iBAS++ era, the responses are 5 respondents strongly agreed, and 15 respondents were agreed with this idea.

Table 4 5: Symmetric Measures⁸

Types of the Respondent				Value	Asymptotic Standardized Error ^a	Approximate T ^b	Approximate Significance
Pensioners before iBAS++	Ordinal by Ordinal	Gamma	Zero-Order	.962	.0015	2.148	.032
			Spearman Correlation	.702	.178	4.178	.001 ^c
	Interval by Interval		Pearson's R	.856	.099	7.013	.000 ^c
	N of Valid Cases			20			
Pensioners after iBAS++	Ordinal by Ordinal	Gamma	Zero-Order	-.556	.277	-1.667	.096
			Spearman Correlation	-.281	.158	-1.244	.230 ^c
	Interval by Interval		Pearson's R	-.232	.144	-1.011	.325 ^c
	N of Valid Cases			20			
Total	Ordinal by Ordinal	Gamma	Zero-Order First-Order Partial	.842	.072	11.986	.000
			Spearman Correlation	.824	.0018	8.955	.000^c
	Interval by Interval		Pearson's R	.861	.025	10.448	.000 ^c
	N of Valid Cases			40			

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

The above crosstab has shown us that there is a significant positive correlation exists between getting monthly pension with less time, cost and visit and pension services are provided as per citizen charter as here Spearman, rho = .824** and Zero-Order Gamma=.842** with 2-tailed significance level =.000 in both the cases that is <.001. It means this result is statistically significant. It has inferred that, if the pensioners are

⁸ Correlation between time, cost and visit required to get the monthly pension delivery and providing pension services are according to the citizen charter

getting the monthly pension in less time, cost and visit then there it is highly probability or chance exists that they might consider that the pension services are provided as per the citizen charter. It is very natural that the service seekers expect prompt services. To meet their expectation the citizen charters acts as a guide. As after the introduction of iBAS++ the pensioners are getting improved monthly pension service in terms of time, cost and visit. it is reflected in their response. Now they consider that the services are provided in less time, cost and visits as per the citizen charter.

4.2.3 Adequacy of the monitoring and supervision system in getting monthly pension payment in less time, cost and visit

Doina, Dascalu, Nicu, Marcu, & Hurjui (2016) state that "performance management is an on-going process, which involves the identification, supervision and communication of performance results with a set of performance indicators. Based on the assessment results, corrective measures are established to ensure attainment of targeted results, offering feedback, essential for the decision grounding enhancement, at all levels: strategic, operational or individual" (Doina et al. 2016). So, getting the monthly pension in time with less cost and visit require a strong monitoring and supervision system exists in the government accounts office. A pensioner from the pre iBAS++ era states that

"it is very difficult to identify where and why the process gets stuck in the government accounts offices. There is no mechanism that works in reality to monitor the progress of any particular case. Without tadbir or bribe, it is next to impossible."

In this regard, the respondents from both the pre and post iBAS++ era were asked the same questions. The questions were to what extent the respondents agree that getting monthly pension payment requires less time, cost and visit and to what extent the respondents agree that the monitoring and supervision system of the pension cases is adequate. The answers of the respondents are summarized in the following table.

Table 4 6: Crosstabulation among time, cost and visit required to get the monthly pension delivery, adequacy of monitoring and supervision system of the pension cases and types of respondents

Types of the Respondent			Monitoring and supervision system of the pension cases is adequate				Total	
			Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree		Strongly Agree
Pensioners before iBAS++	Getting monthly pension payment requires less time, cost and visit	Strongly Disagree	1	1	0	0	2	
		Disagree	2	13	1	0	16	
		Agree	0	0	0	2	2	
Total			3	14	1	2	20	
Pensioners after iBAS++	Getting monthly pension payment requires less time, cost and visit	Agree		3	1	8	3	15
		Strongly Agree		0	2	3	0	5
				3	3	11	3	20
Total				3	3	11	3	20

From the above table, it is seen that most of the respondents from pre iBAS++ era disagreed that monitoring and supervision are adequate enough in getting monthly pension with less time, cost and visit. Out of 20 respondents from pre iBAS++ era, 14 respondents disagreed, and 3 respondents strongly disagreed that the monitoring and supervision were adequate enough, and only 2 respondents agreed with the opinion. Apart from that 1 respondent was not decisive in opinion regarding this topic. On the other hand, in the post iBAS++ era, 11 respondents agreed, 3 respondents strongly agreed, 3 respondents disagreed, and 3 respondents were indecisive about this opinion. The responses from the respondents of pre iBAS++ era regarding the idea of less getting the monthly pension in less time, cost and money are 2 respondents strongly disagreed, 16 respondents disagreed and 2 respondents were agreed with the opinion. On the other

hand, from the post iBAS++ era, the responses are 5 respondents strongly agreed, and 15 respondents were agreed with this idea.

Table 4 7: Symmetric Measures⁹

Types of the Respondent				Value	Asymptotic Standardized Error ^a	Approximate T ^b	Approximate Significance
Pensioners before iBAS++	Ordinal by Ordinal	Gamma Zero-Order		.925	.095	2.071	.038
		Spearman Correlation		.635	.191	3.490	.003 ^c
	Interval by Interval	Pearson's R		.818	.112	6.041	.000 ^c
	N of Valid Cases			20			
Pensioners after iBAS++	Ordinal by Ordinal	Gamma Zero-Order		-.265	.325	-.766	.444
		Spearman Correlation		-.143	.184	-.614	.547 ^c
	Interval by Interval	Pearson's R		-.064	.166	-.273	.788 ^c
	N of Valid Cases			20			
Total	Ordinal by Ordinal	Gamma Zero-Order		.810	.080	10.310	.000
		First-Order Partial		.353			
		Spearman Correlation		.748	.060	6.953	.000^c
	Interval by Interval	Pearson's R		.754	.0017	7.084	.000 ^c
N of Valid Cases			40				

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.
- c. Based on normal approximation.

⁹ Correlation between time, cost and visit required to get the monthly pension delivery and adequacy of monitoring and supervision system of the pension cases

There is a significant positive correlation exists between getting monthly pension with less time, cost and visit and adequacy of monitoring and supervision system as according to the above crosstab here the Spearman, $\rho = .748^{**}$ and Zero-Order Gamma= $.810^{**}$ with 2-tailed significance level =.000 in both the cases that is $<.001$. It means this result is statistically significant. It means that, there is a high probability exists here that as pensioners are getting the monthly pension in less time, cost and visit then they might consider that the monitoring and supervision system is adequate enough. With the introduction of iBAS++ it is possible to find out where or to whom the process gets stuck and what is the query. Then necessary steps can be taken to solve the problem. So, in this way the process gets improved that requires less time, cost and visit with better monitoring and supervision.

4.2.4 Transparency of the pension management system in getting monthly pension with less time, cost and visit

In the pre iBAS++ era, the government accounting system suffers from a lack of transparency(Hoque 2017). The pension payment system is no different from this scenario. So, getting the monthly pension payment in time with less cost and visit require transparency in the government accounting system. In this regard, the respondents from both the pre and post iBAS++ era were asked the same questions. The questions were to what extent the respondents agree that getting monthly pension payment requires less time, cost and visit and to what extent the respondents agree that the pension management system is transparent. The answers of the respondents are summarized in the following table.

Table 4 8: Crosstabulation among time, cost and visit required to get the monthly pension delivery, transparency of the pension management system and types of respondents

Types of the Respondent			The pension management system is transparent					Total
			Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree	
Pensioners before iBAS++	Getting monthly pension payment requires less time, cost and visit	Strongly Disagree	1	1	0	0		2
		Disagree	2	12	2	0		16
		Agree	0	0	0	2		2
Total			3	13	2	2		20
Pensioners after iBAS++	Getting monthly pension payment requires less time, cost and visit	Agree		3	2	9	1	15
		Strongly Agree		0	2	3	0	5
Total				3	4	12	1	20

From the above table, it is seen that most of the respondents from pre iBAS++ era disagreed that pension management system is transparent in getting monthly pension with less time, cost and visit. Out of 20 respondents from pre iBAS++ era, 13 respondents disagreed, and 3 respondents strongly disagreed that the pension management system is transparent enough, and only 2 respondents agreed with the opinion. Apart from that 2 respondents were not decisive in opinion regarding this topic. On the other hand, in the post iBAS++ era, 12 respondents agreed, 1 respondent strongly agreed, 3 respondents disagreed, and 4 respondents were indecisive about this opinion. The responses from the respondents of pre iBAS++ era regarding the idea of less time, cost and money are required in getting monthly pension are 2 respondents strongly disagreed, 16 respondents disagreed and 2 respondents were agreed. On the other hand, from the post iBAS++ era, the responses are 5 respondents were strongly agreed, and 15 respondents were agreed with this idea.

Table 4 9: Symmetric Measures¹⁰

Types of the Respondent				Value	Asymptotic Standardized Error ^a	Approximate T ^b	Approximate Significance
Pensioners before iBAS++	Ordinal by Ordinal	Gamma	Zero-Order	.926	.092	2.132	.033
			Spearman Correlation	.616	.180	3.319	.004 ^c
	Interval by Interval	Pearson's R		.784	.119	5.367	.000 ^c
			N of Valid Cases	20			
Pensioners after iBAS++	Ordinal by Ordinal	Gamma	Zero-Order	-.045	.390	-.116	.908
			Spearman Correlation	-.023	.197	-.097	.924 ^c
	Interval by Interval	Pearson's R		.036	.168	.152	.881 ^c
			N of Valid Cases	20			
Total	Ordinal by Ordinal	Gamma	Zero-Order	.831	.076	9.986	.000
			First-Order Partial	.490			
	Interval by Interval	Pearson's R		.745	.061	6.879	.000^c
			N of Valid Cases	40			

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

A pensioner from post iBAS++ era states that

"now I can know when my pension payment is made through SMS at the beginning of the month, and if I need to submit any document like NID or something else, I get SMS for that also.it seems that the system has become transparent to some extent."

It seems that when a pensioner gets the monthly pension in time and get notified and with an option of letting know the pensioners that what is required to do in the case of

¹⁰ Correlation between time, cost and visit required to get the monthly pension delivery and transparency of the pension management system

any query, the system appears to be transparent to the pensioners as he/she can act accordingly. It actually provides the option of track down the disbursement process. The above crosstab has also reflected that scenario. There is a significant positive correlation exists between getting monthly pension with less time, cost and transparency of pension management system as here Spearman, $\rho = .745^{**}$ and Zero-Order Gamma= $.831^{**}$ with 2-tailed significance level =.000 in both the cases that is $<.001$. It means this result is statistically significant. It has suggested that, there is a high probability exists here that as pensioners are getting the monthly pension in less time, cost and visit then they might consider that the system has become transparent with the introduction of iBAS++.

4.2.5 Pension Management System's effectiveness in getting hassle-free monthly pension

Hassle in pension payment is a very common experience to the pensioners of the pre iBAS++ era. At now, with the introduction of iBAS++ in the pension payment, how far the hassle gets reduced is a big question. But it is hoped that with the help of digitization of the government accounting system using iBAS++, this scenario might have changed. Mr Nesar Ali Talukder, ex-mate officer, marine fisheries survey management office who is a pensioner from post iBAS++ era states that

“as the whole pension management process did not get digitalized only the pension disbursement get digitalized, so the pensioners are not getting the full benefit from it. The sanctioning process also needs to get digitized. But I am happy that the monthly pension process gets digitalized completely.”

The respondents from both the pre and post iBAS++ era was asked the same questions to assess the changes in the effectiveness of the monthly payment system. The questions were to what extent the respondents agree that getting monthly pension hassle-free and to what extent the respondents agree that the Pension management system is effective according to the pension payment service provided by accounts office? They were given five options to choose from the questionnaire. The answers of the respondents are summarized in the following table.

Table 4 10: Crosstabulation among getting hassle free monthly pension, effectiveness of the Pension Management System and types of respondents

Types of the Respondent			Pension Management System is effective					Total
			Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree	
Pensioners before iBAS++	Getting monthly pension payment has become hassle-free	Strongly Disagree	0	2	0	0	0	2
		Disagree	1	14	1	0	0	16
		Agree	0	0	0	1	1	2
	Total	1	16	1	1	1	20	
Pensioners after iBAS++	Getting monthly pension payment has become hassle-free	Agree		2	5	7	1	15
		Strongly Agree		0	0	5	0	5
	Total		2	5	12	1	20	

From the above table, it is seen that most of the respondents from pre iBAS++ era disagreed that the pension management system was effective in getting hassle-free monthly pension. Out of 20 respondents from pre iBAS++ era, 16 respondents disagreed and 1 respondent strongly disagreed that the system was effective and only 1 respondent agreed along with 1 respondent who strongly believed that the system was effective. Apart from that 1 respondent was not decisive about this opinion. On the other hand, in the post iBAS++ era, 12 respondents agreed, 1 respondent strongly agreed, 2 respondents disagreed, and 5 respondents were indecisive about this opinion. The responses from the respondents of pre iBAS++ era regarding the idea of getting monthly pension became hassle-free are 2 respondents strongly disagreed, 16 respondents disagreed and 2 respondents are agreed. On the other hand from the post iBAS++ era, the responses were 5 respondents strongly agreed, and 15 respondents were agreed with this idea.

Table 4 11: Symmetric Measures¹¹

Types of the Respondent				Value	Asymptotic Standardized Error ^a	Approximate T ^b	Approximate Significance
Pensioners before iBAS++	Ordinal by Ordinal	Gamma	Zero-Order	.900	.126	1.663	.096
		Spearman Correlation		.555	.226	2.828	.011 ^c
	Interval by Interval	Pearson's R		.818	.105	6.042	.000 ^c
	N of Valid Cases			20			
Pensioners after iBAS++	Ordinal by Ordinal	Gamma	Zero-Order	.750	.234	2.121	.034
		Spearman Correlation		.342	.136	1.547	.139 ^c
	Interval by Interval	Pearson's R		.314	.122	1.404	.177 ^c
	N of Valid Cases			20			
Total	Ordinal by Ordinal	Gamma	Zero-Order First-Order Partial	.931	.037	15.140	.000
		Spearman Correlation		.812	.046	8.571	.000^c
	Interval by Interval	Pearson's R		.801	.049	8.260	.000 ^c
	N of Valid Cases			40			

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

The above crosstab has shown us the existing scenery. There is a significant effect of the getting monthly pension hassle-free on the effectiveness of pension management system. And it is seen that, there is a strong positive correlation exists as Spearman, $\rho = .812^{**}$ and Zero-Order Gamma = $.931^{**}$ with 2-tailed significance level = $.000$ in both the cases that is $<.001$. It means this result is statistically significant. Since the very inception of the public pension system in Bangladesh has been marked as a complex system where the

¹¹ Correlation between getting hassle free monthly pension and effectiveness of the Pension Management System

service seekers usually suffer. Delay in getting services was very common in here. This result has suggested that, there is a high probability exists here that as with the introduction of iBAS++ pensioners are getting hassle-free monthly pension they are considering that the system has become effective.

4.2.6 Getting hassle-free monthly pension as per citizen charter

To assess how monthly pension has become hassle-free to get it as per citizen charter the respondents from both the pre and post iBAS++ were asked the same questions. The questions were to what extent you agree that getting monthly pension has become hassle-free? And to what extent you agree that the services are provided as per the charter of duties by the government accounts office? They were given five options to choose from the questionnaire. The answers of the respondents are summarized in the following table.

Table 4 12: Crosstabulation among getting hassle free monthly pension, providing pension services according to the citizen charter and types of respondents

			Pension services are provided as per the citizen charter					Total
			Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree	
Types of the Respondent	Pensioners before iBAS++	Getting monthly pension payment has become hassle-free	Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree	
			1	1	0	0		2
			1	14	1	0		16
			0	0	0	2		2
	Total		2	15	1	2		20
Pensioners after iBAS++	Getting monthly pension payment has become hassle-free	Agree	Strongly Agree					
					2	6	7	15
					0	5	0	5
	Total				2	11	7	20

From the above table, it is seen that most of the respondents from pre iBAS++ era disagreed that they got hassle-free monthly pension payment as per the citizen charter. Out of 20 respondents from pre iBAS++ era, 15 respondents disagreed, and 2 respondents strongly disagreed that pension services were provided as per the citizen charter, and 2

respondents agreed with this opinion. Apart from that 1 respondent was not decisive in opinion regarding this idea. On the other hand, in the post iBAS++ era, 11 respondents agreed, 7 respondents strongly agreed, and 2 respondents were indecisive about this opinion. The responses from the respondents of pre iBAS++ era regarding the idea of getting monthly pension became hassle-free are 2 respondents strongly disagreed, 16 respondents disagreed, and 2 respondents were agreed. On the other hand, from the post iBAS++ era, the responses are 5 respondents strongly agreed, and 15 respondents were agreed with this idea.

Table 4 13: Symmetric Measures¹²

Types of the Respondent				Value	Asymptotic Standardized Error ^a	Approximate T ^b	Approximate Significance
Pensioners before iBAS++	Ordinal by Ordinal	Gamma Zero-Order	.962	.0015	2.148	.032	
		Spearman Correlation	.702	.178	4.178	.001 ^c	
	Interval by Interval	Pearson's R	.856	.099	7.013	.000 ^c	
		N of Valid Cases	20				
Pensioners after iBAS++	Ordinal by Ordinal	Gamma Zero-Order	-.556	.277	-1.667	.096	
		Spearman Correlation	-.281	.158	-1.244	.230 ^c	
	Interval by Interval	Pearson's R	-.232	.144	-1.011	.325 ^c	
		N of Valid Cases	20				
Total	Ordinal by Ordinal	Gamma Zero-Order	.842	.072	11.986	.000	
		First-Order Partial	.265				
	Interval by Interval	Spearman Correlation	.824	.0018	8.955	.000^c	
		Pearson's R	.861	.025	10.448	.000 ^c	
N of Valid Cases		40					

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.
- c. Based on normal approximation.

¹² Correlation between getting hassle free monthly pension and providing pension services according to the citizen charter

A pensioner from post iBAS++ era states that

"Now I don't need to go to the accounts office and submit bills for my pension payment every month and do not need to stand in queue for a long hour. It's very difficult for an elderly person to bear this hassle every month I am glad that this hassle has been reduced with the introduction of iBAS++."

The above crosstab also reflects same scenario. There is a significant positive correlation exists between getting monthly pension hassle-free and providing pension services are provided as per the Citizen Charter as here Spearman, $\rho = .824^{**}$ and Zero-Order $\Gamma = .841^{**}$ with 2-tailed significance level $= .000$ in both the cases that is $< .001$. It means this result is statistically significant. The result has suggested that it is highly probable that as with the digitalization of the pension payment system through the introduction of iBAS++ pensioners are getting hassle-free monthly pension they are considering that they are getting services according to the citizen charter.

4.2.7 Whether monitoring and supervision system are adequate enough in getting hassle-free monthly pension

To assess how adequate the monitoring and supervision system that monthly pension has become hassle-free, the respondents from both the pre and post iBAS++ were asked the same questions. The questions were to what extent you agree that getting monthly pension has become hassle-free? And to what extent you agree that the monitoring and supervision system of the pension cases is adequate? They were given five options to choose from the questionnaire. The answers of the respondents are summarized in the following table.

Table 4 14: Crosstabulation among getting hassle free monthly pension, adequacy of monitoring and supervision system of the pension cases and types of respondents

Types of the Respondent			Monitoring and supervision system of the pension cases is adequate					Total
			Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree	
Pensioners before iBAS++	Getting monthly pension	Strongly Disagree	1	1	0	0	2	
	payment has become hassle-free	Disagree	2	13	1	0	16	
		Agree	0	0	0	2	2	
	Total			3	14	1	2	20
Pensioners after iBAS++	Getting monthly pension	Agree		3	1	8	15	
	payment has become hassle-free	Strongly Agree		0	2	3	5	
		Total			3	3	11	3

From the above table, it is seen that most of the respondents from pre iBAS++ era disagreed that the monitoring and supervision system is adequate enough in getting monthly pension hassle-free. Out of 20 respondents from pre iBAS++ era, 14 respondents disagreed, and 3 respondents strongly disagreed that the monitoring and supervision system is adequate enough, and 2 respondents agreed with this opinion. Apart from that 1 respondent was not decisive in opinion regarding this idea. On the other hand, in the post iBAS++ era, 11 respondents agreed, 3 respondents strongly agreed, 3 respondents disagreed, and 3 respondents were indecisive about this opinion. The responses from the respondents of pre iBAS++ era regarding the idea of getting monthly pension became hassle-free are 2 respondents strongly disagreed, 16 respondents disagreed, and 2 respondents agreed. On the other hand from the post iBAS++ era the responses are 5 respondents strongly agreed, and 15 respondents were agreed with this idea.

Table 4 15: Symmetric Measures¹³

Types of the Respondent				Value	Asymptotic Standardized Error ^a	Approximate T ^b	Approximate Significance
Pensioners before iBAS++	Ordinal by Ordinal	Gamma	Zero-Order	.925	.095	2.071	.038
		Spearman Correlation		.635	.191	3.490	.003 ^c
	Interval by Interval	Pearson's R		.818	.112	6.041	.000 ^c
		N of Valid Cases			20		
Pensioners after iBAS++	Ordinal by Ordinal	Gamma	Zero-Order	-.265	.325	-.766	.444
		Spearman Correlation		-.143	.184	-.614	.547 ^c
	Interval by Interval	Pearson's R		-.064	.166	-.273	.788 ^c
		N of Valid Cases			20		
Total	Ordinal by Ordinal	Gamma	Zero-Order	.810	.080	10.310	.000
		Spearman Correlation		.353			
	Interval by Interval	Pearson's R		.748	.060	6.953	.000^c
		N of Valid Cases			.754	.0017	7.084
				40			

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

The above crosstab has shown us that there is a significant positive correlation exists between getting monthly pension hassle-free and adequacy of the monitoring and supervision system as here the Spearman, rho = .748^{**} . and Zero-Order Gamma=.810^{**} with 2-tailed significance level =.000 in both the cases that is <.001. It means this result is statistically significant. In this regard ex-chief accounts and finance officer of the ministry of water resources who is a pensioner of post iBAS++ era states that

"without the e-PPO, the pension case is difficult to track down where it gets stuck, but with the help of a token number of the bill it is easy to track down where the monthly pension bill gets stuck for payment".

¹³ Correlation between getting hassle free monthly pension and adequacy of monitoring and supervision system of the pension cases

The digitalization of the pension payment system through the use of iBAS++ has made it possible to have such a robust monitoring and supervision of the pension cases that in turns makes the system hassle free. But this monitoring and supervision only works when the information of any pension cases are put into the system. But the chief accounts and finance office can now have a report of pending pension cases very easily.

4.2.8 Whether pension management system is transparent enough in getting hassle-free monthly pension

To assess the transparency of the pension management system in terms of getting hassle-free monthly pension, the respondents from both the pre and post iBAS++ were asked the same questions. The questions were to what extent you agree that getting monthly pension has become hassle-free? And to what extent you agree that the pension management system is transparent? They were given five options to choose from the questionnaire. The answers of the respondents are summarized in the following table.

Table 4 16: Crosstabulation among getting hassle free monthly pension and transparency of the pension management system and types of respondents

Types of the Respondent			The pension management system is transparent					Total
			Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree	
Pensioners before iBAS++	Getting monthly pension has become hassle-free	Strongly Disagree	1	1	0	0		2
		Disagree	2	12	2	0		16
		Agree	0	0	0	2		2
		Total	3	13	2	2		20
Pensioners after iBAS++	Getting monthly pension has become hassle-free	Agree		3	2	9	1	15
		Strongly Agree		0	2	3	0	5
		Total		3	4	12	1	20

From the above table, it is seen that most of the respondents from pre iBAS++ era disagreed that pension management is transparent enough in getting monthly pension hassle-free. Out of 20 respondents from pre iBAS++ era, 13 respondents disagreed, and 3 respondents strongly disagreed that the monitoring and supervision system is adequate enough, and 2

respondents agreed with this opinion. Apart from that 2 respondents were not decisive in opinion regarding this idea. On the other hand, in the post iBAS++ era, 12 respondents agreed, 1 respondent strongly agreed, respondents 3 respondents disagreed, and 4 respondents were indecisive about this opinion. The responses from the respondents of pre iBAS++ era regarding the idea of getting monthly pension became hassle-free were 2 strongly disagreed, 16 disagreed, and 2 respondents were agreed. On the other hand, from the post iBAS++ era, the responses are 5 strongly agreed and 15 were agreed with this idea.

Table 4 17: Symmetric Measures¹⁴

Types of the Respondent			Value	Asymptotic Standardized Error ^a	Approximate T ^b	Approximate Significance
Pensioners before iBAS++	Ordinal by Ordinal	Gama Zero-Order	.926	.092	2.132	.033
		Spearman Correlation	.616	.180	3.319	.004 ^c
	Interval by Interval	Pearson's R	.784	.119	5.367	.000 ^c
	N of Valid Cases		20			
Pensioners after iBAS++	Ordinal by Ordinal	Gama Zero-Order	-.045	.390	-.116	.908
		Spearman Correlation	-.023	.197	-.097	.924 ^c
	Interval by Interval	Pearson's R	.036	.168	.152	.881 ^c
	N of Valid Cases		20			
Total	Ordinal by Ordinal	Gama First-Order Partial	.831	.076	9.986	.000
		Spearman Correlation	.745	.061	6.879	.000^c
	Interval by Interval	Pearson's R	.752	.060	7.035	.000 ^c
	N of Valid Cases		40			

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

¹⁴ Correlation between getting hassle free monthly pension and transparency of the pension management system

As with the digitalization of the pension payment process the pensioners getting the monthly pension in time, increasing ability to track down the process, eased up by the reduction of complex documentation process the system appears transparent to the pensioners.

The above crosstab has shown that there is a significant positive correlation exists between getting monthly pension hassle-free and transparency of the monitoring and supervision system as here the Spearman, $\rho = .745^{**}$ and Zero-Order Gamma= $.831^{**}$ with 2-tailed significance level =.000 in both the cases that is $<.001$. It means this result is statistically significant.

In the following table, the significant correlations that exist between different indicators of the independent variable that is the improvement in receiving pension service with the introduction of iBAS++ and various indicators of dependent variable effectiveness of iBAS++ in Pension and Fund Management in Bangladesh are presented.

Table 4 18: Correlation between selected variables (From the viewpoint of the pension service seekers)

Crosstabulation	Gamma Zero-Order	Significance (2 -tailed)	Spearman rho	Significance (2 -tailed)
Correlation among time, cost and visit required to get the monthly pension delivery and effectiveness of Pension Management System ¹⁵	.931**	.000	.812**	.000
Correlation between time, cost and visit required to get the monthly pension delivery and providing pension services according to the citizen charter ¹⁶	.842**	.000	.824**	.000
Correlation between time, cost and visit required to get the monthly pension delivery and adequacy of monitoring and supervision system of the pension cases ¹⁷	.810**	.000	.748**	.000
Correlation between time, cost and visit required to get the monthly pension delivery and transparency of the pension management system ¹⁸	.831**	.000	.745**	.000
Correlation between getting hassle free monthly pension and effectiveness of the Pension Management System	.931**	.000	.812**	.000
Correlation between getting hassle free monthly pension and providing pension services according to the citizen charter ¹⁹	.842**	.000	.824**	.000
Correlation between getting hassle free monthly pension and adequacy of monitoring and supervision system of the pension cases	.810**	.000	.748**	.000

¹⁵ The questions are to what extent the respondents agree that getting monthly pension payment requires less time, cost and visit? and to what extent the respondents agree that the Pension Management System is effective according to the pension payment service provided by accounts office?

¹⁶ The questions are to what extent the respondents agree that, getting monthly pension payment requires less time, cost and visit? and services are provided as per the citizen charter by the government accounts office?

¹⁷ The questions are to what extent the respondents agree that getting monthly pension payment requires less time, cost and visit and to what extent the respondents agree that the monitoring and supervision system of the pension cases is adequate.

¹⁸ The questions are to what extent the respondents agree that getting monthly pension payment requires less time, cost and visit and to what extent the respondents agree that the pension management system is transparent.

¹⁹ The questions were to what extent you agree that getting monthly pension has become hassle-free? And to what extent you agree that the services are provided as per the charter of duties by the government accounts office?

Correlation between getting hassle free monthly pension and transparency of the pension management system	.831**	.000	.745**	.000
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** Correlation is significant at the 0.001 level. (Sig 2-tailed) N=40

4.3 DATA ANALYSIS FROM THE VIEWPOINT OF THE PENSION SERVICE PROVIDERS AND IMPROVEMENT IN GOVERNMENT ACCOUNTING SYSTEM

The aim of this section is to map the effectiveness of iBAS++ in Pension and Fund Management in Bangladesh from the view of the pension service providers and the improvement in the government accounting system. To identify this relationship questions were asked to 10 key informant who are providing pension services from different levels of the hierarchy. To get full measure any digitalization process of public service the performance of system should not only measured from the service seekers point of view it also should be considered from service providers view point as the service seeker will get improve service only if the service providers have the ability to provide it. Apart from that the system should be considered as a whole to get real picture. That is why questions were asked regarding the indicators of the two independent variables that is ease of providing service by accounts office with the introduction iBAS++ and improvement in the government accounting system by the digitalization process with the introduction of iBAS++ and the indicators of the dependent variable the effectiveness of iBAS++ in pension and fund management in Bangladesh. As already mentioned, through the help of iBAS++ the pensioners are getting improved monthly pension payment service now it is time to look how it has enabled the government accounts offices to provide that service and also how the government accounting got improved. The study identifies the effectiveness of iBAS++ in pension and fund management in Bangladesh that is measured in transparency and disclosure, adequacy of monitoring and supervision, integrity of information and providing pension services as per the citizen charter of CA&FO of Pension and Fund Management in terms of the ease of providing services along with improvement in the government accounting system by the digitalization through the use of iBAS++. Through interviews and text analysis, the study gathered information which are useful in

understanding and interpreting the impact of iBAS++ in pension and fund management in Bangladesh.

4.3.1 Assessment of the effectiveness of iBAS++ in Pension and Fund Management in Bangladesh in line with the ease of providing service as recording of financial transaction and producing financial statements get eased that require fewer steps and less time

A high level of readiness to develop and implement e-government services is a prerequisite for a high performing public sector that delivers integrated services, making life easier for citizens. In order to improve the quality of public services to the mass people traditionally the citizen charter could be a good option to provide better service delivery that can act as a tool for empowering service seekers and ensuring accountability. As with the introduction of iBAS++ the pension payment process gets digitalized it is expected that recording of the transaction and producing financial statements get eased. So, it would not be unwise to think that the pension services are delivered as per the citizen charter. Md. Hasan Nazmul Kabir, Ex-DCA&FO, CA&FO, Pension & Fund Management states that

“With the update, iBAS++ has finally succeeded in integrating budget with accounts. Now we can check the availability of budget in real-time. There is no scope of expenditure exceeding the budgeted amount. Apart from that with the help of 56-digit coding system instead of the previous 13-digit coding system, it is very easy to record data with more precision and in no time.”

With the introduction of iBAS++ recording of the transaction and producing financial statements get eased, it is expected that the financial statements would be produced maintain international standards with its 56-digit coding system which is prescribed by the World Bank. The World Bank suggested this coding system as it is capable of producing detailed financial reports in different angle maintaining COFOG and GFS standards. The overriding principle in reporting financial performance in public sector organizations is that the reporting organization needs to demonstrate that public funds have been spent on the purposes intended and that resources have not been wasted. International

Accounting Standard (IAS) 1 stated that all financial statements prepared in accordance with International Financial Reporting Standards (IFRSs)(DTTL 2007). The objective of financial statements is to provide information about the financial position, financial performance and cash flows of an organization that is useful to a wide range of users in making economic decisions. Financial statements also show the result of stewardship of the organization's resources. As with the digitalization of the pension payment process, the recording of the transaction and producing financial statements get eased. One Audit &Accounts Officer of the Chief Accounts &Finance Officer, Secretariate of the parliament states that

“The World Bank suggested 56-digit coding system is able to produce financial statements with lots of options of generating reports in different angles than the previous 13-digit coding system. But COFOG and GFS reports are yet to produce. The option is there, but it is not activated.”

Apart from that one of the respondents who is an Audit &Accounts Officer, CA&FO, Secretariate of the parliament also states that

“with the help of iBAS++, it is easy to identify the ghost pensioner as the detail information is there. Now the pensioners' database is linked with National ID. With the EFT return report, I can easily identify those pensioners who do not have the pension payment yet. Apart from that forecast about the expenditure on pension payment can easily be made.”

4.3.2 Only monthly pension payment gets improved!

Certainly, the pensioners are getting better services in terms of monthly pension payment and iBAS++ has made it possible. As with the digitalization of the pension payment process, monthly pension payment is made in time with less or no visit. But how well the iBAS++ helps the pension service providers in providing these services? Now the pension payments are made directly to the bank account of the pensioner through EFT.

There is a sign of lots of improvement in the monthly pension payment. In this regard Md. Milton Hossain, ACA&FO, CA&FO, Pension and Fund Management states that

"Now the pension payment can be made with just a few click, and there is no need for issuing physical checks. It saves a lot of time. It helps to maintain proper pensioner database. I don't need to be busy with pensioners for regular monthly payment. I don't need to manage the queue of pensioners. I felt sad when I saw elderly pensioners who came to my office with the help of others and stood in a long queue to get his monthly pension payment."

But it is an undeniable truth that iBAS++ has actually digitalized only in half of the whole pension payment process. Prior to the final payment from the government accounts office it requires approval from the sanctioning authority that remains still manual. That is why e-PPO is still not possible. So, the delay in getting pension payment still persists as the delay in approval process still remains the same. One of the superintendents of CA&FO, Secretariate of the parliament states that

"Though pension is not approved using iBAS++ by the sanctioning authority and without the absence of e-PPO pension management did not improve completely, but in the case of monthly pension payment, iBAS++ has changed the scenario 180 degrees. Now the government accounts offices are in a position to provide the monthly pension in time with less or no visits as per the citizen charters."

In addition to that Ms Fatema Yasmin, CA&FO, Secretariate of the parliament states that

"Monthly pension payment is a major task for any government accounts office. Any improvement in this issue plays a significant role in improving the image of that office. But the pension management could do better if some the issue gets solved like the development of Electronic Pension Payment Order (e-PPO), the problem with EFT limit of Bangladesh Bank, real-time reconciliation with Bangladesh Bank, development of separate fund management module, removing complexity in the monitoring of received and pending PPO etc."

Apart from that even the monthly pension payment system still has some difficulty as one Auditor of CA&FO, Secretariate of the parliament states that

"Timeliness is an issue as the volume of EFT is huge, all EFT cannot be possible to send in one day because of the ceiling of Bangladesh Bank and shortage of human resources is also a hindrance in providing better services as per the citizen charter."

This type of problem of IT infrastructure and human resource management can easily be addressed. iBAS++ provides a way of doing works in digital way to speed up the whole process. It enables the government accounts office to provide pension services as per citizen charter. But it could have done more. It has that potentiality. As with the digitalization of the pension payment process, the monthly pension payment got improved as well as the over pension management system got a significant positive vibe.

4.3.3 Assessment of the effectiveness of iBAS++ in Pension and Fund Management in Bangladesh in line with the improvement in the government accounting system with the help of digitalization of the process

According to the International Accounting Standard (IAS) 1 accounts should be prepared at least annually. If the publication of financial statements is delayed too long after the accounting date, their usefulness will be severely diminished. An enterprise with consistently complex operations cannot use this as a reason for its failure to report on a timely basis. When 56-digit based new iBAS++ has launch in 2018 it is expected that it might solve the daunting problem of delay in preparation of financial statement in time. But in reality, it has failed to do so. Still the finance and appropriation accounts for the financial year 2018-2019 not finalized yet. As iBAS++ is used only in civil accounts circle and the other two accounting circle that means the defense and railway accounts circle operates manually so the preparation of final accounts still suffers from delay. Apart from that harmonization between iBAS and iBAS++ data still remains problematic. As every coin two sides, the 56-digit coding system has also some positive sides. With the digitalization of the process using this new coding system the pension management has become more transparent. In this regard, Mr Tanveer Akhter Hossain Khan, Ex-CA&FO, Ministry of Foreign Affairs who is also a senior consultant at Strengthening Public Financial Management Program to Enable Service Delivery Project states that

"iBAS++ made the pension management process more transparent. As pensioners database is linked with NID the integrity of the data is ensured, the 56-digit coding system provides information detail enough, and the audit trail is ensured for future audit like forensic examination, trend analysis and other important reports in different angle."

Administrative simplification offers minimization of cost and time of the government and stakeholders that can be possible one-stop services, both physical and electronic that facilitates and simplifies access to information and service for the public. As with the digitalization of the pension payment process through iBAS++, it is expected that the pension management has become more transparent as the complexity of the process has got reduced as it has reduced many redundant steps. According to Mr Hasan Nazmul Kabir, Ex-DCA&FO, CA&FO, Pension and fund Management

"With the help of iBAS++ and establishment of CA&FO Pension & Fund Management, the complexity of the pension payment process gets reduced as the system get centralized, and the data is stored in one data centre. If there is any change needed, it can easily be addressed. The option of grievance redress system also makes it more helpful to service seeker as well as for service providers to identify the problems. Apart from that, fewer documents are needed then the pre iBAS++ era. It also provides opportunities for chief accounts officers to monitor and supervise better as he/she can track any pension case once it gets into the system. In addition to that, when it is going to implement, then it can be applied all over Bangladesh at a time as all the government accounts offices are brought under iBAS++."

iBAS++ made it possible that in real-time we can find out the total number of pensioners and how much money already spent in payment for pension and how much more is required in the coming financial year that made the budget management much easier for the policy makers. In this regard Mr Aman Ullah, DCA&FO, CA&FO, Home Affairs states that

"Introduction iBAS++ in pension payment offers few benefits in pension management like reducing time to settle pension cases and the final payment of gratuity,

better accounting and fund management, increasing transparency and removing embezzlement."

iBAS++ also provide opportunities for better monitoring and supervision of pension cases. The chief accounts and finance officer can now monitor the progress of any pension cases. It is evident in the words of ex-DCGA (Accounts) as he stated that

"when the information of any PPO entered into the iBAS++ only then it is possible for the chief accounts and finance officer to track down that case. So, if the payment gets delayed it is possible for him/her to identified it by checking the pending PPO report. Apart from that he/she also know the number of entries of pension cases in a particular date"

But with the absence of the e-PPO the delay in pension payment still persist. In this regard Mr Aman Ullah, DCA&FO, CA&FO, Home Affairs states that

"Introduction iBAS++ in pension payment offers few benefits in pension management like reducing time to settle pension cases and the final payment of gratuity, better accounting and fund management, increasing transparency and removing embezzlement."

The pension payment dependents on the prior approval and entry in the system. That is why, the approval process needs to be identified. Without the e-PPO it is not possible to reduce the delay in service delivery and increase the monitoring and supervision of the pension case settlement as it is possible to identify where the process gets stuck. That is why the reports produced in iBAS++ portrays only the half of the pension process. When a system gets digitalized it needs to digitalize completely. If a portion remains manual then it is not possible to get the maximum output from the system.

4.4 CONCLUDING NOTE

This chapter has focused on the discussion on data presentation and analysis. The data from key informant interview has been qualitatively explained along with quantitative analysis of data that has analyzed through statistical tools of SPSS. This chapter has identified the relationship between the independent and dependent variables with the help of related indicators. Findings depict that from the point of view of pension service seekers, only monthly pension payment system get improved as it requires less time, cost

and visit and became hassle free after the introduction of iBAS++. In addition to that, the monthly pension payment system has become transparent with improved monitoring and supervision and services are provided as per the Citizen Charter in this regard. Apart from that in the sanctioning and disbursement of final pension payment still remains the same. Here, the Spearman coefficient rho is calculated along with the significance level (p-value). The results are found statistically strongly significant at $p < .001$. On the other hand, from the point of view of the pension service providers and improvement in government accounting system it has found that as the recording of the transaction and producing financial statements get eased with the introduction of iBAS++ so the pension management get improved. Now the government accounts offices are providing services as per the Citizen Charter and producing financial statements maintaining international standards. Apart from it has also found that iBAS++ has made it possible to provide monthly pension payment in time with less or no visit is strongly as per the citizen charter. In addition to that transparency of pension management system gets improved as the data stored in iBAS ++ is enough for future audits like forensic examination, trend analysis and other important reports in different angle and complexity of the pension payment process get reduced with the reduction of the number of steps that are required to provide the services. Moreover, the respondents identified the present status and the major challenges of improvement of pension management with the use of iBAS++. In line with these analyses, the subsequent chapter will be dealing with the summary, recommendation and conclusion.

CHAPTER V

SUMMARY OF THE FINDINGS, SCOPE FOR FUTURE STUDIES, WAY FORWARD & CONCLUSION

The purpose of this chapter is to conclude the study by resolving the findings based on the research objectives and research questions discussed throughout the study. This is the final chapter intended to answer the research question, objectives of the study and supplement way forward for a better understanding of the statement of the problems in a different angle. This chapter has summarized the entire study which sought to find out to what extent the Integrated Budget and Accounting System (iBAS++) has improved the performance of public pension system in Bangladesh from the perspectives of the pension seekers? In order to do that, the study will also look into two broader issues; the functioning of the key functionaries of the pension fund management since the introduction of iBAS++ and the impact of iBAS++ on the public accounting system concerning pension and fund management. Here the analyses of the research questions and findings have been done in accordance with the analytical framework. The idea of SERVQUAL model with the concept of business, customer and technological driver of Process Simplification and the idea of time, cost, and visits of TCV model is used to develop the analytical framework for this study because of the relevancy of these model and approaches with this research work. It forms broad conclusions to research questions. Furthermore, for future research, few issues have been raised based on the analysis and observations. The study was carried out by following the mixed-method approach by taking effectiveness of iBAS++ in pension and fund management in Bangladesh as dependent variable and improvement in receiving service, ease of providing service by accounts office, improvement in the government accounting system by the digitalization process with the introduction of iBAS++ as independent variables. The study has been done by conducting questionnaire surveys conducted with pension service seekers that include pensioners from both the era of pre iBAS++ and post iBAS++. Along with the survey, interviews were conducted with different officers who are directly involved with management process of the Office of the Chief Accounts & Finance Officer

like CA&FO, DCA&FO and consultant and also with service seekers. Content analysis has been carried on the basis relevant books, documents, articles, journals, published and unpublished research works, reports of the World Bank, IMF, Appropriation Accounts Reports, Finance Accounts Report, Internal Control & Monthly Reports of CA&FAOs, CGA and online articles that are available

5.1 SUMMARY OF THE FINDINGS

Throughout the whole study, the researcher has tried to find out the answer of the research question: To what extent the Integrated Budget and Accounting System (iBAS++) has the improved the performance of public pension system in Bangladesh from the perspectives of the pension seekers? That is why the overall set of questions the study has addressed: To what extent iBAS++ has improved the government accounting system in regards to pension and fund management? To what extent, the functioning of the office of Chief Accounts & Finance Officer (CA&FO) of Pension and Fund Management has been facilitated after the introduction of iBAS++? And finally, how the sufferings of the pension seekers have been addressed in the latest version of the Integrated Budget and Accounting System (iBAS++)? That is why the findings of the study have summarized below in two different sections like from pension Services viewpoint and viewpoint of Pension Service Provider & Improvement in government accounting.

5.1.1 Pension Services Seeker

As the pension payment process became digitalized with iBAS++ but approval process did not get digitalized at the sanctioning authority. As a result, the pensioners did not get expected improved pension services for this initiative. With the absence of e-PPO, it is difficult to track down where the process gets stuck. Still, the pensioner also needs to submit a long list of documents. The pension system still suffers from tadbir and bribery. Apart from that in the case of family pension, the family had to go through the sanctioning process again. If family pension approved by the authority along with the regular pension which is going to act after the death of the pensioner, then the family could get pension easily. Before the introduction of iBAS++, the pensioners had to go to the accounts

office/bank to get the monthly pension payment. They had to prepare bills with supporting documents. There was a schedule for payment from the bank, which is not always at the beginning of the month. They had to wait in queue for long hours. It was very difficult for a retired person. It had become more difficult for a person who is physically challenged due to age. With the introduction of iBAS++, the monthly pension payment process gets eased and regularized. Now the pensioner can know the monthly pension payment disbursement through SMS. The payment is made to his bank account directly at the beginning of the month. With the introduction of iBAS++, the pension management system has become effective, only in terms of the monthly pension payment system that has become transparent with improved monitoring and supervision and services are provided as per the Citizen Charter. The monthly pension payment requires less time, cost and visit. In addition to that, the pensioners get hassle-free monthly pension payment in regard to the above-mentioned issues. It is evident in the correlation values between getting monthly pension payment requirement requires less time, cost, and visit with the effectiveness of the pension management system, transparency of the pension management system, getting services as per the citizen charter, and adequacy of monitoring and supervision system of the pension cases that is the spearman rho values are .812**, .745**, .824** and .748** with Gamma values .931**, .831**, .842** and .810** respectively and the spearman rho of the Correlation between getting hassle-free monthly pension payment and effectiveness of the system, getting services as per the citizen charter, adequacy of the monitoring and supervision system and transparency of the system is .812**, .824**, .748**, and .745** with Gamma values .931**, .842**, .810** and .831**. In all the cases the significances level is at .000. So, these results suggested a strong positive relationship between the indicators and the Correlation is significant at the 0.001 level. (Sig 2-tailed) where the total number of respondents is 40.

5.1.2 Pension Service Provider & Improvement in government accounting

With the introduction of iBAS++, it is hoped that not only the pensioners will get improved service, but the pension services will be able to provide that services and produce financial

statements by following international standards in a timely manner and the complexity of the system get reduced that means the improvement in the government accounting system.

The study has found that with the introduction of iBAS++ recording of the transaction and producing financial statements get eased that improve the pension management system which made service providers at the government accounts offices able to provide services per the citizen charter, producing financial statements per international standards. But the study also found that it has not produced a report of COFOG and GFS and also on the social safety net yet. Moving from the 13-digit coding system to 56-digit coding system according to the World Bank suggestion is a big initiative indeed. But still, it has not produced final accounts yet with the 56-digit coding system. So, the improvement in the preparation of accounts in time yet not ensured. Apart from that real-time reconciliation between Bangladesh Bank and CGA still not possible and delay in preparation of appropriation accounts persists.

Regarding the digitisation of monthly pension payment, timeliness is an issue as the volume of EFT is huge, and there is a shortage of human resources. All the EFT cannot be possible in one day because of the limit of Bangladesh Bank. Still, iBAS++ has improved the pension management to provide monthly pension payment services with less time, cost and visit and per the citizen charter.

The data stored in iBAS++ is enough for future like forensic examination, trend analysis and other important reports in a different angle because the integrity of data stored in iBAS++ is ensured as the pensioner database is linked with NID, audit trail is kept, the 56-digit coding system provides enough information for this purpose apart from that data security is strictly maintained. Apart from that, pensioner budget preparation gets improved as the number of pensioners as well as ghost pensioners can be identified. As a result, forecast about the expenditure on pension payment is possible now. iBAS++ has also eased the pension payment system by reducing the time for gratuity payment, increasing transparency and reducing embezzlement. If EFT could be used in the final

payment of gratuity, then less physical would be needed. But at first, the issues with Bangladesh Bank EFT ceiling need to be solved.

As like as servicer seekers viewpoint, the data also found that pension management significantly improved as the monthly pension payment services get improved, and it helps to provide services as per citizen charter. Though iBAS++ has promised so much as iBAS++ could be used in sanctioning the pension, then the visit of accounts offices and related overhead cost would reduce. Also, timely receipt of the pension could be ensured. There a few impedances regarding this like reconciliation, collaborating and other issues between CA&FO Pension and Fund Management A/C offices still exist like electronic PPO and fund Management module yet to develop, the problem with EFT limit of Bangladesh Bank yet to resolve, monitoring of received and pending PPO is still cumbersome and real-time reconciliation still not possible

5.2 SCOPE FOR FUTURE STUDIES

This study has done with only 01 dependent variable and 03 independent variables with a limited number of indicators associated with each variable. So, there is a scope for measuring with the effectiveness of iBAS++ in Pension and Fund Management in Bangladesh other indicators in future research. As the study has done only on the effectiveness of iBAS++ in Pension and Fund Management in Bangladesh, so the approval process at the sanctioning authority which is yet to digitalized has not covered by the study, though this process of approval covers the initial half of the whole pension process. Due to pandemic COVID-19 and time constrain the research has done the interviews with a limited number of pension service seekers over the phone. And the respondents of the pension services providers were selected from a few numbers of offices of the chief accounts and finance officers. Further research can be conducted with a large sample size covering the accounts offices at the divisional, district and upazilla accounts offices all over Bangladesh. In a future study, gender discrimination in receiving services might also be a good area of interest for a better understanding of the effectiveness of iBAS++ in Pension and Fund Management.

5.3 WAY FORWARD

Through the use of iBAS++, only the pension disbursement process gets digitalized, but the approval process still works in the manual way that is why to get the full benefit of the iBAS++ in pension and fund management the whole system needs to be digitalized. With the absence of e-PPO, the process of identifying pending PPOs and identifying the total number received PPOs is very cumbersome. So, the introduction of e-PPOs is a must for the improvement in pension disbursement. IBAS++ has implemented fully in civil accounts circle and in some offices of defence accounts circle while the railway accounts circle left behind in the traditional manual system; as a result, delay in the preparation of finance accounts, appropriation accounts, service delivery still persist. So, these two accounting circles also need to be brought under iBAS++. Redundant steps in the approval process such as sanction of the family pension require approval twice; one at the first time while the pensioner is alive and the other one while he is not alive. The second approval for family pension can be done during the initial approval while he is alive that is going to be in the act after his death. The prompt pension payment also requires the issues between Bangladesh Bank and the CGA regarding EFT ceiling and real-time reconciliation to be solved. Last but not least, it requires an adequate qualified human resource.

5.4 CONCLUSION

This study sought to find out the extent to which the Integrated Budget and Accounting System (iBAS++) has improved the performance of the public pension system in Bangladesh from the perspectives of the pension seekers. In order to achieve this objective, the study has also looked into two broader issues: the functioning of the key functionaries of the pension fund management since the introduction of IBAS++ and the impact of IBAS++ on the public accounting system with regard to pension and fund management. A final conclusion can be made on the bases of the quantitatively analysis of the survey data, and the qualitative analysis of the key informant interviews is iBAS++ from a pensioner's viewpoint bring significant improvement in monthly pension payment service in terms of the effectiveness management, transparency, providing services per

citizen charter and adequacy of monitoring and supervision as the system requires less time, cost and visits and became hassle-free, but in the case of approval and disbursement of the pension process it remains the same as the old system. On the other hand, from the viewpoint of the service providers, iBAS++ has improved the pension management to provide monthly pension payment services with less time, cost and visit and per the citizen charter. Apart from that the recording of the transaction and producing financial statements get eased that improve the pension management system which made service providers at the government accounts offices able to provide services per the citizen charter, producing financial statements per international standards. In addition to that pension management system has become transparent as the complexity get reduced with the reduction of the number of steps get, and the data stored in iBAS ++ is enough for future audits like forensic examination, trend analysis and other important reports in different angel. But the survey data does not show any significant improvement in the case of producing the financial statement in time. Thus, the findings of the study promise the potentiality of iBAS++ in improving pension management as well as overall government accounting system though it has miles to go before achieving its targets fully.

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Annexure-I

Questionnaire for the Pensioner

*[*The purpose of this research is to measure the impact of the present Integrated Budget and Accounting System on the public pension system in Bangladesh. This research is going to be conducted for partial fulfillment of Master in Public Policy and Governance from North South University, Dhaka. The data collected through this study will be only used for research purpose. The identity of the respondents will never be disclosed.]*

Profile of the respondent

Name:	Mobile Number:
E-mail id (if any):	Types of pension:
Name of the employee: (in the case of family pension)	Home District:
Last Working Office:	Designation (when retired):
Start of PRL:	Start of retirement:
Date of the sanction of the pension:	Date of the first pension payment:

Questions

- 1. How many days did it take to get your final gratuity payment from A/C Office?**
a. 1-5 Days b. 6-10 Days c. 11-15 Days d. More than 15 Days
- 2. How many days the pension sanctioning authority took to approve pension?**
a. 1 Month b. 2-3 Month c. 4-6 Months d. More than 6 Months
- 3. Is there any delay for getting monthly pension? If yes on average how many days was needed after the first working day to get the pension payment?**
a. 1-3 Days b. 4-6 Days c. 7-9 Days d. More than 9 Days
- 4. Do you have to present physically every month for pension?**

a. Yes b. No

5. Do you have to go to payment office several times for a monthly pension?

a. Yes b. No

6. How do you know about your monthly pension payment disbursement?

a. Through SMS b. Phone call c. No way to know

7. Do you have to make any bill against your claim?

a. Yes b. No

8. Is there any schedule for you in bank or Accounts office for your monthly pension disbursement?

a. Yes b. No

9. Do you have wait in Queue for your monthly pension?

a. Yes b. No

10. How long time you have to wait in queue on average (in minute)?

a. Not needed b. 1-20 c. 21-40 d. 41-60 e. More than 1 Hour

11. How much you have to spend every month as travel cost to receive your monthly pension (in Taka)?

a. 0-100 b. 101-200 c. 201-300 d. 301-400 e. More than 400

12. How many days you have to wait to for monthly pension cheque clearance?

a. 1-2 Days b. 3-4 Days c. 5-6 Days d. More than 6 Days

13. Do you Have to pay any cost/overheads (e.g. preparation of documents, getting different certificate etc.) you have to pay for getting monthly pension disbursement?

- . a. Some times b. Always . c. Not at all

14. How much you have to pay (in taka)?

- a. Not needed b. 1-100 c. 101-200 d. 201-300 e. More than 300

15. How many times did you need to go Sanctioning Authority for the settlement of pension?

- a. Not needed b. 1-3 Times c. 4-6 Times d. 7-9 Times e. More than 9 Times

16. How much time it needed to get the first pension payment after it gets sanctioned?

- a. 1-10 Days . b. 11-20 Days c. 21-30 Days d. More than 1 Month

17. How many times do you need to go A/C Offices for the settlement of pension?

- a. Not needed b. 1-3 Times c. 4-6 Times d. 7-9 Times e. More than 9 Times

18. What is the travel cost/overhead (for going to Upazilla/Zilla/Division) you have to pay for getting pension disbursement (in Taka)?

- a. 1-2000 b. 2001-4000 c. 4001-6000 d. More than 6000

19. What is the accommodation cost (for staying at hotels in Upazilla/Zilla/Division) you have to pay for getting pension disbursement (in Taka)?

- a. Not needed b. 1-3000 c. 3001-6000 d. 6001-9000 e. More than 9000

20. Do you Have to pay any cost/overheads (e.g. preparation of documents, getting different certificate etc.) you have to pay for getting pension disbursement (in Taka)?

- a. Not needed b. 1-1500 c. 1501-3000 d. 3001-4500 e. More than 4500

21. Do you think after imposing several rules to ease pension, the process becomes easier than 10/15 years ago? If Yes what are the areas that you feel there are some improvements?

- a. Time of sanction b. Time of disbursement c. Regularity in Monthly Payment d. Red-tape problem

22. What is your idea about services are provided as per citizen charter by the Office of the CAO?

- a. 1%-20% b. 21%-40% c. 41%-60% d. 61%-80% e. More than 80%

23. Please put your comment based on the statement mentioned in the table below (put tick):

SL	Question	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
B1	To what extent do you agree that the Pension Management System is effective according to the pension payment service provided by accounts office	1	2	3	4	5
B2	To what extent do you agree that number of visits required to the account office to get the final payment of pension is too many	1	2	3	4	5

B3	To what extent do you agree that the cost to get the final payment of pension is too high	1	2	3	4	5
B4	To what extent do you agree that the pension payment is made in a timely way by the account office	1	2	3	4	5
B5	To what extent do you agree that the process of employee get pension sanctioned by the respective offices at ease	1	2	3	4	5
B6	To what extent do you agree that the employee get pension sanctioned by the respective offices in time	1	2	3	4	5
B7	To what extent do you agree that getting monthly pension has become hassle free	1	2	3	4	5
B8	To what extent do you agree that getting monthly requires less time, cost and visit	1	2	3	4	5
B9	To what extent do you agree that the services are provided as per the charter of duties by the account office	1	2	3	4	5
B10	To what extent do you agree that the monitoring and supervision system of the pension cases is adequate	1	2	3	4	5
B11	To what extent do you agree that the pension management system is transparent	1	2	3	4	5

24. Remarks, if any:

This academic study is conducted by Janesar Azad, under the supervision of Dr. Abdur Rob Khan Professor & Dean, School of Humanities and Social Sciences, North South University, Dhaka, Bangladesh. Researcher's e-mail: kingshuk058@gmail.com and supervisor's e-mail: abdur.khan@northsouth.edu

Thank you for your cordial cooperation

Annexure-II

Questionnaire for interview of the Pension Service Providers

*[*The purpose of this research is to measure/identify the impact of the present Integrated budget and accounting system on the public pension system in Bangladesh. This research is going to be conducted for partial fulfilment of Master in Public Policy and Governance from North South University, Dhaka. The data collected through this study will be only used for research purpose. The identity of the respondents will never be disclosed.]*

Profile of the respondent

Name:

Mobile Number:

E-mail id (if any):

Office:

Designation:

Joining date of service (Year):

Joining date of this CAO (Year):

QUESTIONS

1. Do you think introduction to iBAS++ has eased the pension payment system?

- a. Yes b. No c. Partially d. Not sure

2. If yes/partially, what are the improvements that have been made?

Answer:

3. Does iBAS++ solve the problem of delay in sanction of the PPO at the respective office of the employee?

Answer:

4. Do you think iBAS++ can also be used for sanctioning pension?

- a. Yes b. No

5. If yes, what could be the benefits expected from such a policy?

Answer:

6. Do you think EFT should also be introduced in case of Final Payment of Gratuity?

- a. Yes b. No

7. If yes, what could be the benefits expected from such a policy?

Answer:

8. What could be the risks if EFT is introduced in case of Final Payment of Gratuity?

Answer:

9. Do you think iBAS++ accommodates enough information regarding “Social Safety net” issues from pension yet?

Answer:

10. How does iBAS++ helps in monitoring the pension disbursement activities in your office?

Answer:

11. Regarding digitization of monthly pension payment, what difficulties are you still facing?

Answer:

12. What kind of problems (if any) do you feel after addition of iBAS++ in pension settlement?

Answer:

13. How long it takes to solve any technical difficulties in iBAS++?

- a. 1-10 Days b. 11-20 Days c. 21-30 Days d. More than 30 Days

14. Can iBAS++ be able to deal with the complex cases of pensions like pensioner having multiple wives/children of multiple wives, Outstanding pension, Compensatory pension?

Answer:

15. After the introduction of iBAS++, as per citizen charter, the pensions cases settled within the defined timeframe. What do you think about this comment?

Answer:

16. Do you think that to provide services as per the citizen charter using iBAS++ system the employees are trained enough to do that?

Answer:

17. Do you think iBAS++ with 56-digit coding system will make FMIS more reliable, understandable, timely, and comparable?

Answer:

18. How you will rate the reporting facilities of iBAS++? Does iBAS++ produce reports of COFOG and GFS as it promised?

Answer:

19. In case of pension, do you think the data stored in iBAS++ is enough for future like forensic examination, trend analysis and other important reports in different angle and how?

Answer:

20. What are the opportunities it has offered in terms of pension budget preparation?

Answer:

21. What are the impedances of CA&FO Pension and Fund Management regarding reconciliation, collaborating and other issues with A/C offices?

Answer:

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Thank you for your cordial cooperation

Annexure-III

Questionnaire for interview of the Pensioner

*[*The purpose of this research is to measure the impact of the present Integrated Budget and Accounting System on the public pension system in Bangladesh. This research is going to be conducted for partial fulfillment of Master in Public Policy and Governance from North South University, Dhaka. The data collected through this study will be only used for research purpose. The identity of the respondents will never be disclosed.]*

Profile of the respondent

Name:	Mobile Number:
E-mail id (if any):	Types of pension:
Name of the employee: (in the case of family pension)	Home District:
Last Working Office:	Designation (when retired):
Start of PRL:	Start of retirement:
Date of the sanction of the pension:	Date of the first pension payment:

QUESTIONS

- 1. What do you think about the effectiveness of the Pension Management System in terms of pension payment service provided by accounts office? Do you think that iBAS++ has brought positive changes in this regard?**

Answer:

- 2. Do you think that number of visits required to the account office to get the final payment of pension is too many? How many days did it take to get your final gratuity payment from A/C Office? Does iBAS++ eased the approval process of pension at the respective office of sanctioning authority?**

Answer:

- 3. To what extent do you agree that the employee get pension sanctioned by the respective offices in time?**

Answer:

4. **Do you think that the cost to get the final payment of pension is too high?**
 Answer:
5. **Do you agree that the pension payment is made in a timely way by the account office?**
 Answer:
6. **Do you think that monthly pension payment in the pre-iBAS++ was satisfactory? Is there any delay for getting monthly pension? What are the improvements iBAS++ has brought in the monthly pension payment? Do you think that with the introduction of iBAS++ getting monthly pension has become hassle free? What is your idea about the improvement in regards in terms of time, cost and visit required to get the monthly pension payment?**
 Answer:
7. **Do you have to present physically every month for pension? How many times you need to go to the government accounts office for the monthly pension payment?**
 Answer:
8. **Answer:**
9. **How do you know about your monthly pension payment disbursement? Do you have to make any bill against your claim? Is there any schedule for you in bank or Accounts office for your monthly pension disbursement?**
 Answer:
10. **Answer:**
11. **Do you have wait in Queue for your monthly pension? How long time you have to wait in queue (average)? How many days you have to wait to for monthly pension cheque clearance?**
 Answer:
12. **Do you agree that the services are provided as per the charter of duties by the account office in the pre-iBAS++ era? Does iBAS++ bring any changes in the scenario?**
 Answer:

13. To what extent do you agree that the monitoring and supervision system of the pension cases is adequate in the pre-iBAS++ era? What are the changes iBAS++ has brought?

Answer:

14. What is your idea about the following comment “with the introduction of iBAS++the pension management system has become transparent”?

15. Answer:

16. Do you Have to pay any cost/overheads (e.g. preparation of documents, getting different certificate etc.) you have to pay for getting monthly pension disbursement? How much you have to pay?

Answer:

17. How many times did you need to go Sanctioning Authority for the settlement of pension? How many times do you need to go A/C Offices for the settlement of pension?

Answer:

18. Do you think after imposing several rules to ease pension, the process becomes easier than 10/15 years ago? If Yes what are the areas that you feel there are some improvements?

Answer:

This academic study is conducted by Janesar Azad, under the supervision of Dr. Abdur Rob Khan Professor & Dean, School of Humanities and Social Sciences, North South University, Dhaka, Bangladesh. Researcher’s e-mail: kingshuk058@gmail.com and supervisor’s e-mail: abdur.khan@northsouth.edu

Thank you for your cordial cooperation

Annexure-IV

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
চিফ একাউন্টস এন্ড ফিন্যান্স অফিসার এর কার্যালয়
পেনশন ও ফান্ড ম্যানেজমেন্ট
হিসাব ভবন (৪র্থ তলা) সেগুনবাগিচা, ঢাকা-১০০০

সেবা প্রদান প্রতিশ্রুতি (সিটিজেনস্ চার্টার)

১। রূপকল্প ও অভিলক্ষ্য

রূপকল্পঃ
অভিলক্ষ্যঃ

২। প্রতিশ্রুত সেবাসমূহ

(২.১) নাগরিক সেবা

ক্রমিক নং	সেবার নাম	সেবা প্রদান পদ্ধতি	প্রয়োজনীয় কাগজপত্র ও প্রাপ্তস্থান	সেবার মূল্য ও পরিশোধ পদ্ধতি	সেবা প্রদানের সময়সীমা	দায়িত্ব প্রাপ্ত কর্মকর্তা
(১)	(২)	(৩)	(৪)	(৫)	(৬)	(৭)
১	ইএফটি/পেনশন না পাওয়া	এই কার্যালয়ের নির্ধারিত ফরমে আবেদন করতে হবে।	(১) www.cafopfm.gov.bd বা এই কার্যালয়ের হেল্পডেস্ক থেকে আবেদনপত্র পাওয়া যাবে।	বিনামূল্যে	০৩ কর্মদিবস	

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			(২) আবেদনপত্রের সাথে প্রয়োজ্য ক্ষেত্রে সত্যুক্তি দিতে হবে।			ডিসিএএফও-০২ ফোন: +৮৮০২-৪১০০০২৯১ ইমেইল: dcafo2@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd
২	ব্যাংক হিসাব নম্বর/শাখা/নাম পরিবর্তন	এই কার্যালয়ের নির্ধারিত ফরমে আবেদন করতে হবে।	(১) www.cafopfm.gov.bd বা এই কার্যালয়ের হেল্পডেস্ক থেকে আবেদনপত্র পাওয়া যাবে। (২) আবেদনপত্রের সাথে সত্যুক্তি হিসেবে সর্গোল্লি ব্যাংকের MICR চেক বইয়ের COVER PAGE এর ফটোকপি দিতে হবে।	বিনামূল্যে	০৩ কর্মদিবস	
৩	ইনক্রিমেন্ট সংক্রান্ত সমস্যা	এই কার্যালয়ের নির্ধারিত ফরমে আবেদন করতে হবে।	(১) www.cafopfm.gov.bd বা এই কার্যালয়ের হেল্পডেস্ক থেকে আবেদনপত্র পাওয়া যাবে। (২) আবেদনপত্রের সাথে প্রয়োজ্য ক্ষেত্রে সত্যুক্তি দিতে হবে।	বিনামূল্যে	০৩ কর্মদিবস	ডিসিএএফও-০৩ ফোন: +৮৮০২-৪১০০০৫৮৩ ইমেইল: dcafo3@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd
৪	মোবাইল নম্বর পরিবর্তন	এই কার্যালয়ের নির্ধারিত ফরমে আবেদন করতে হবে।	(১) www.cafopfm.gov.bd বা এই কার্যালয়ের হেল্পডেস্ক থেকে আবেদনপত্র পাওয়া যাবে।	বিনামূল্যে	০৩ কর্মদিবস	

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			(২) আবেদনপত্রের সাথে প্রয়োজ্য ক্ষেত্রে সংযুক্তি দিতে হবে।			
৫	পেনশনের প্রাপ্যতা সংক্রান্ত বিষয়াদি	এই কার্যালয়ের নির্ধারিত ফরমে আবেদন করতে হবে।	(১) www.cafopfm.gov.bd বা এই কার্যালয়ের হেল্পডেস্ক থেকে আবেদনপত্র পাওয়া যাবে। (২) আবেদনপত্রের সাথে প্রয়োজ্য ক্ষেত্রে সংযুক্তি দিতে হবে।	বিনামূল্যে	০৩ কর্মদিবস	ডিসিএএফও-০৪ ফোন: +৮৮০২-৪১০৩০৫৮২ ইমেইল: dcafo4@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd
৬	লাইফ ভেরিফিকেশন	লাইফ ভেরিফিকেশনের জন্য পেনশন অফিসের ডেটাবেসে বা EFT Form এ দেয়া ষ্টোন নম্বরে প্রেরিত SMS পেলে দ্রুত নিকটস্থ যেকোনো হিসাবরক্ষণ অফিসে স্বশরীরে উপস্থিত হয়ে লাইফ ভেরিফিকেশন করতে হবে। প্রতি ১০ (দশ) মাস পর, ১১ (এগারো) তম মাসে "লাইফ ভেরিফিকেশন" করতে হয়।	জাতীয় পরিচয়পত্র বা NID বা Smart ID	বিনামূল্যে	৬০ মিনিট	
৭	নমিনি পরিবর্তন	এই কার্যালয়ের নির্ধারিত ফরমে আবেদন করতে হবে।	(১) www.cafopfm.gov.bd বা এই কার্যালয়ের হেল্পডেস্ক থেকে আবেদনপত্র পাওয়া যাবে।	বিনামূল্যে	০৩ কর্মদিবস	

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			(২) আবেদনপত্রের সাথে প্রয়োজ্য ক্ষেত্রে সংযুক্তি দিতে হবে।			
৮	বকেয়া পেনশন প্রদান	এই কার্যালয়ের নির্ধারিত ফরমে আবেদন করতে হবে।	(১) www.cafopfm.gov.bd বা এই কার্যালয়ের হেল্পডেস্ক থেকে আবেদনপত্র পাওয়া যাবে। (২) আবেদনপত্রের সাথে প্রয়োজ্য ক্ষেত্রে সংযুক্তি দিতে হবে।	বিনামূল্যে	০৫ কর্মদিবস	ডিসিএএফও-০১ (প্রশাসন) ফোন: +৮৮০২-৪১০৩০২৯৪ ইমেইল: dcafo1@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd
৯	পেনশনারদের তথ্য প্রদান	এই কার্যালয়ের নির্ধারিত ফরমে আবেদন করতে হবে।	(১) www.cafopfm.gov.bd বা এই কার্যালয়ের হেল্পডেস্ক থেকে আবেদনপত্র পাওয়া যাবে। (২) আবেদনপত্রের সাথে প্রয়োজ্য ক্ষেত্রে সংযুক্তি দিতে হবে।	বিনামূল্যে	০১ কর্মদিবস	

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(২.২) দাপ্তরিক সেবা

ক্রমিক নং	সেবার নাম	সেবা প্রদান পদ্ধতি	প্রয়োজনীয় কাগজপত্র ও প্রাপ্তিস্থান	সেবার মূল্য ও পরিশোধ পদ্ধতি	সেবা প্রদানের সময়সীমা	দায়িত্ব প্রাপ্ত কর্মকর্তা
(১)	(২)	(৩)	(৪)	(৫)	(৬)	(৭)
১	পেনশনারের পিপিও নম্বর পরিবর্তন	পেনশনার মূল পে-পয়েন্টে আবেদন করবেন। মূল পে-পয়েন্ট আবেদন যাচাইপূর্বক সেটিকে সিএএফও, পেনশন ও ফান্ড ম্যানেজমেন্ট কার্যালয়ে প্রেরণ করবেন।	পিপিও বই এবং জাতীয় পরিচয়পত্রের ফটোকপি	বিনামূল্যে	০৩ কর্মদিবস	ডিসিএএফও-০২ ফোন: +৮৮০২-৪১০৩০২৯১ ইমেইল: dcafo2@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd
২	পেনশনারের জন্মতারিখ পরিবর্তন	পেনশনার মূল পে-পয়েন্টে আবেদন করবেন। মূল পে-পয়েন্ট আবেদন যাচাইপূর্বক সেটিকে সিএএফও, পেনশন ও ফান্ড ম্যানেজমেন্ট কার্যালয়ে প্রেরণ করবেন।	পিপিও বই এবং জাতীয় পরিচয়পত্রের ফটোকপি	বিনামূল্যে	০৩ কর্মদিবস	ডিসিএএফও-০৩ ফোন: +৮৮০২-৪১০৩০৫৮৩ ইমেইল: dcafo3@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd
৩	ইপিপিও স্টেট ব্যাংক টু অর্জিনাল পে-পয়েন্ট	পেনশনার মূল পে-পয়েন্টে আবেদন করবেন। মূল পে-পয়েন্ট আবেদন যাচাইপূর্বক সেটিকে সিএএফও, পেনশন ও ফান্ড ম্যানেজমেন্ট কার্যালয়ে প্রেরণ করবেন।	(১) পিপিও বই এবং জাতীয় পরিচয়পত্রের ফটোকপি (২) এই কাজের সাথে সর্বশ্রেষ্ঠ অন্যান্য প্রয়োজনীয় কাগজপত্র।	বিনামূল্যে	০৩ কর্মদিবস	ডিসিএএফও-০৩ ফোন: +৮৮০২-৪১০৩০৫৮৩ ইমেইল: dcafo3@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd

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৪	মৃত্যুজনিত কারণে পেনশনারের আইডি ব্লক করা	পেনশনার মূল পে-পয়েন্টে আবেদন করবেন। মূল পে-পয়েন্ট আবেদন যাচাইপূর্বক সেটিকে সিএএফও, পেনশন ও ফান্ড ম্যানেজমেন্ট কার্যালয়ে প্রেরণ করবেন।	(১) পিপিও বই (২) মৃত্যু সনদ (৩) জাতীয় পরিচয়পত্রের ফটোকপি	বিনামূল্যে	০৩ কর্মদিবস	
৫	একাধিক পেনশন আইডি একত্রীকরণ	মূল পে-পয়েন্ট তথ্য যাচাইপূর্বক সিএএফও, পেনশন ও ফান্ড ম্যানেজমেন্ট কার্যালয়ে প্রেরণ করবেন।	(১) পিপিও বই (২) জাতীয় পরিচয়পত্রের ফটোকপি	বিনামূল্যে	০৩ কর্মদিবস	ডিসিএএফও-০৪ ফোন: +৮৮০২-৪১০৩০৫৮২ ইমেইল: dcafo4@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd
৬	পেনশন সংক্রান্ত তথ্য প্রদান	এই কার্যালয়ের নির্ধারিত ফরমে আবেদন করতে হবে।	(১) www.cafopfm.gov.bd বা এই কার্যালয়ের হেডডেস্ক থেকে আবেদনপত্র পাওয়া যাবে। (২) আবেদনপত্রের সাথে প্রয়োজ্য ক্ষেত্রে সংযুক্তি দিতে হবে।	বিনামূল্যে	০১ কর্মদিবস	

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(২.৩) অভ্যন্তরীণ সেবা

ক্রমিক নং	সেবার নাম	সেবা প্রদান পদ্ধতি	প্রয়োজনীয় কাগজপত্র ও প্রাপ্তিস্থান	সেবার মূল্য ও পরিশোধ পদ্ধতি	সেবা প্রদানের সময়সীমা	দায়িত্ব প্রাপ্ত কর্মকর্তা (নাম, পদবি, ফোন ও ইমেইল)
(১)	(২)	(৩)	(৪)	(৫)	(৬)	(৭)
১	বেতন ভাতা প্রদান	Electronic Fund Transfer (EFT) পদ্ধতি ব্যবহার করে।	(১)সরকার নির্দেশিত ফরমে বিল দাখিল। (২)ফরম পাওয়া যাবেঃ এই কার্যালয়ের প্রশাসন শাখা ও https://ibas.finance.gov.bd/ https://mof.gov.bd/	বিনামূল্যে	পরবর্তী মাসের প্রথম কর্মদিবস	ডিসিএএফও-০১ (প্রশাসন) ফোন: +৮৮০২-৪১০৩০২৯৪ ইমেইল: dcafo1@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd
২	ভ্রমণ ভাতা প্রদান	চেক ইস্যু	(১)সরকার নির্দেশিত ফরমে বিল দাখিল। (২)ফরম পাওয়া যাবেঃ এই কার্যালয়ের প্রশাসন শাখা ও https://ibas.finance.gov.bd/ https://mof.gov.bd/	বিনামূল্যে	০৩ কর্মদিবস	
৩	জিপিএফ চাঁদা প্রদান শুরু করা	এই কার্যালয়ের সিএএফও বরাবর আবেদন করতে হবে।	(১)সরকার নির্দেশিত ফরমে আবেদন দাখিল।	বিনামূল্যে	০৩ কর্মদিবস	

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			(২)ফরম পাওয়া যাবেঃ এই কার্যালয়ের প্রশাসন শাখা থেকে।			ডিসিএএফও-০১ (প্রশাসন) ফোন: +৮৮০২-৪১০৩০২৯৪ ইমেইল: dcafo1@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd
৪	জিপিএফ চাঁদার হার পরিবর্তন	প্রতিবছর জুন মাসে আবেদনের মাধ্যমে চাঁদার হার পরিবর্তন করা যায়।	(১)সরকার নির্দেশিত ফরমে আবেদন দাখিল। (২)ফরম পাওয়া যাবেঃ এই কার্যালয়ের প্রশাসন শাখা থেকে।	বিনামূল্যে	০৩ কর্মদিবস	
৫	জিপিএফ নমিনি পরিবর্তন	এই কার্যালয়ের সিএএফও বরাবর আবেদন করতে হবে।	(১)সরকার নির্দেশিত ফরমে আবেদন দাখিল। (২)ফরম পাওয়া যাবেঃ এই কার্যালয়ের প্রশাসন শাখা থেকে।	বিনামূল্যে	০৩ কর্মদিবস	
৬	জিপিএফ থেকে অগ্রিম উত্তোলন ও জমা করন	এই কার্যালয়ের সিএএফও বরাবর আবেদন করতে হবে।	(১)সরকার নির্দেশিত ফরমে আবেদন দাখিল। (২)ফরম পাওয়া যাবেঃ এই কার্যালয়ের প্রশাসন শাখা থেকে।	বিনামূল্যে	০৩ কর্মদিবস	
৭	জিপিএফ একাউন্টস্ গ্রিপ ইস্যু	একাউন্টস্ গ্রিপ ইস্যু	(১)সরকার নির্দেশিত ফরমে বিল দাখিল। (২)ফরম পাওয়া যাবেঃ	বিনামূল্যে	০১ জুলাই হতে ৩০ সেপ্টেম্বর	

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			এই কার্যালয়ের প্রশাসন শাখা ও https://ibas.finance.gov.bd/ https://mof.gov.bd/			
৮	ছুটি সংক্রান্ত সেবা প্রদান	এই কার্যালয়ের সিএএফও/ শাখা প্রধান বরাবর আবেদন করতে হবে।	ছুটির আবেদন ফরম পাওয়া যাবেঃ এই কার্যালয়ের প্রশাসন শাখা থেকে।	বিনামূল্যে	০১ কর্মদিবস	
৯	এই কার্যালয়ের কর্মকর্তা ও কর্মচারীদের অভ্যন্তরীণ বদলী	জনস্বার্থে সিএএফও যেকোনো সময় করে থাকেন।	নথি উপস্থাপনের মাধ্যমে করা হয়।	বিনামূল্যে	নিয়মিত	
১০	দাখিলকৃত অভিযোগ নিষ্পত্তি	এই কার্যালয়ের সিএএফও/ প্রশাসন/ শাখা প্রধান বরাবর আবেদন করতে হবে।	নথি উপস্থাপনের মাধ্যমে করা হয়।	বিনামূল্যে	নিয়মিত	
১১	কর্মকর্তা ও কর্মচারীদের কর্মদক্ষতা উন্নয়নে অভ্যন্তরীণ প্রশিক্ষণের ব্যবস্থা গ্রহণ	জনস্বার্থে সিএএফও যেকোনো সময় করে থাকেন।	নথি উপস্থাপনের মাধ্যমে করা হয়।	বিনামূল্যে	নিয়মিত	
১২	পেনশন ও ফান্ড ম্যানেজমেন্ট সংক্রান্ত যাবতীয় সেবা প্রদানে আধুনিক তথ্যপ্রযুক্তির ব্যবহার নিশ্চিত করা	জনস্বার্থে সিএএফও যেকোনো সময় করে থাকেন।	নথি উপস্থাপনের মাধ্যমে করা হয়।	বিনামূল্যে	নিয়মিত	

ডিসিএএফও-০১ (প্রশাসন)
ফোন: +৮৮০২-৪১০০০২৯৪
ইমেইল:
dcafo1@cafo.gov.bd
ওয়েব:
www.cafopfm.gov.bd

(৩) আপনার কাছে (সেবাগ্রহণকারী) কাছে আমাদের (সেবা প্রদানকারীর) প্রত্যাশা:

ক্রমিক	প্রতিশ্রুত/কাঙ্ক্ষিত সেবা প্রাপ্তির লক্ষ্যে করণীয়
০১	ক্রটিমুক্ত ও স্বয়ংসম্পূর্ণ আবেদন সংশ্লিষ্ট কার্যালয়ে জমা প্রদান করা।
০২	যথাযথ প্রক্রিয়ার প্রয়োজনীয় চার্জ/ফিস পরিশোধ করা।
০৩	প্রয়োজ্য ক্ষেত্রে মোবাইল মেসেজ/ই-মেইল ঠিকানায় প্রেরিত নির্দেশনা অনুসরণ করা।
০৪	সরকারি আর্থিক বিধি-বিধান ও যথার্থতার মানদণ্ড অনুসরণ করা।
০৫	সাক্ষাতের জন্য ধার্য তারিখে নির্ধারিত সময়ের পূর্বেই উপস্থিত থাকা।
০৬	সেবা গ্রহণের জন্য অনাবশ্যক ফোন/তদবির না করা।
০৭	প্রয়োজনমত অন্যান্য তথ্যাদি প্রদান করা।

(৪) অভিযোগ প্রতিকার ব্যবস্থাপনা (GRS):

সেবা প্রাপ্তিতে অসন্তুষ্ট হলে বা দায়িত্বপ্রাপ্ত কর্মকর্তা সমাধান দিতে ব্যর্থ হলে, নিম্নোক্ত পদ্ধতিতে যোগাযোগ করে আপনার সমস্যা অবহিত করুনঃ

ক্রমিক	কখন যোগাযোগ করবেন	কার সঙ্গে যোগাযোগ করবেন	যোগাযোগের ঠিকানা	নিষ্পত্তির সময়সীমা
০১	দায়িত্বপ্রাপ্ত কর্মকর্তা সমাধান দিতে ব্যর্থ হলে	GRO অভিযোগ নিষ্পত্তি কর্মকর্তা (অনিক)	ডিসিএফও-০১(প্রশাসন) ফোন: +৮৮০২-৪১০৩০২৯৪ ইমেইল: dcafo1@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd	৩০ কার্যদিবস
০২	অভিযোগ নিষ্পত্তি কর্মকর্তা নির্দিষ্ট সময়ে সমাধান দিতে ব্যর্থ হলে	আপিল কর্মকর্তা	সিএফও/পেনশন ও ফান্ড ম্যানেজমেন্ট ফোন: +৮৮০২-৪১০৩০২৮৯ ইমেইল: cafo@cafo.gov.bd ওয়েব: www.cafopfm.gov.bd	২০ কার্যদিবস
০৩	আপিল কর্মকর্তা নির্দিষ্ট সময়ে সমাধান দিতে ব্যর্থ হলে	হিসাব মহানিয়ন্ত্রক, বাংলাদেশ	হিসাব মহানিয়ন্ত্রক, বাংলাদেশ ফোন: +৮৮০২-৮৩১২৪১৩ ইমেইল: Cga@finance.gov.bd ওয়েব: www.cga.gov.bd	৬০ কার্যদিবস

Annexure-V

GOVERNMENT OF THE PEOPLES'S REPUBLIC OF BANGLADESH
CABNET SECRETARIAT
ESTABLISHMENT DIVISION
Regulation Wing
Section IV

NOTIFICATION

Dacca, the 30th December, 1975.

No. ED (R-IV)-IR-1/75-228.—In exercise of the powers conferred by section 11 of the Public Servants (Retirement) Act, 1974 (Act No. XII of 1974), the Government is pleased to make the following rules, namely:—

1. These rules may be called the Public Servants (Retirement) Rules, 1975.
2. In this rules, unless there is anything repugnant in the subject or context, 'section' means a section of the Public Servants (Retirement) Act, 1974 (Act No. XII of 1974).
3. 1) A proposal for extension of service under the proviso to section 4 beyond fifty-seven years of age of a public servant who is a physician or a teacher shall be submitted by the authority concerned at least three months before the date on which such public servant is due to complete the fifty-seventh year of his age,—
 - a) in the case of a public servant who is a physician or a teacher in a medical college or a similar affiliated institution or being a physician is engaged in the family planning activities under the Government, to the Government in the Ministry of Health, Population Control and Family Planning or to the authority authorized by the Government in this behalf; and
 - b) in the case of a public servant who was initially appointed in a teaching job or in a job interchangeable therewith, to the Government in the Ministry of Education, Scientific and Technological Research and Atomic Energy or to the authority authorized by the Government in this behalf.
- 2) The Government or the authority authorized by the Government in this behalf may extend beyond the age of fifty-seven the service of a public servant who is physically and otherwise fit for the extension.—
 - a) in the case of person referred or in clause (a) of sub-rule (1), if it is satisfied that such public servant has put in at least 18 years of service in the preventive or curative branches of diseases or health services or in the family planning activities under the Government or in all or any two of them; and
 - b) in the case of persons referred to in clause (b) of sub-rule (1), if it is satisfied that such public servant has put in 18 years of service in a teaching job in an educational institution affiliated with any Education Board or University established by or under any law for the time being in force, or in a job interchangeable with a teaching job, or in both.
4. The authority concerned shall, prior to submitting a proposal under rule 3, take the following factors into consideration, namely:—
 - a) the physical and mental fitness, and the conduct, integrity, efficiency, reputation and morality of the public servant concerned; and
 - b) whether his extension will be in the public interest.
5. The order of granting extension in service or otherwise shall ordinarily be communicated to the public servant concerned at least one month before he attains the age of fifty-seven years.
6. 1) A public servant on extension of service shall be entitled to count the period of extension for the purpose of his pension and shall also be entitled to such leave, including leave preparatory to retirement, increments and other facilities as were admissible to him during his regular employment, subject to the condition that the leave preparatory to retirement shall not extend beyond the sixtieth year of his age.

- 2) Except in the case of a public servant on extension of service, the leave preparatory to retirement to which a public servant may be entitled shall not extend beyond the completion of the fifty-eight year of his age.
7. The service of a public servant who is granted extension beyond the fifty-seventh year or his age may be terminated at any time by one month's notice given either by the Government or the authority granting the extension or by such public servant or in lieu of such notice on payment by the party giving the notice of an amount equivalent to one month's salary of the public servant.
8. 1) Every Proposal for employment by the President under sub-section (3) of section 5 of a public servant after his retirement shall be made and processed through the Establishment Division.
2) The terms and conditions of such employment shall be determined in consultation with the Establishment Division, the Ministry of Finance and the Ministry of Law, Parliamentary affairs and Justice unless the President directly makes any order in this behalf.
3) Subject to the terms and conditions determined under sub-rule (2), a public servant on such employment shall be treated as a temporary public servant and shall be entitled to such leave as is admissible to a temporary public servant under the relevant rules.
9. Where a public servant who opts to retire from service under sub-section (1) of section 9 of the public Servants (Retirement) Act, 1974 intends to proceed on leave preparatory to retirement, he shall, subject to admissibility, be entitled to such leave if his Application for retirement -
a) is made at least thirty day's prior to the date on which he intends to proceed on such leave;
b) specifies the period for which he intends to so proceed;
c) specifies the period for which the leave is sought; and
d) is accompanied by a report from the Accountant-General of the admissibility of such leave.
10. The Bangladesh Public Servants (Retirement) Rules, 1973, are hereby repealed.

By order of the President

M. KERAMAT ALI
Secretary,
Establishment Division.

No-MF(Reg-I)3P-28/52/106/500

Dated: 25-11-1986

Copy forwarded for information and necessary action to:-----

A.K.M. Rashid Uddin
Deputy Secretary.

Distribution:

1. All Ministries/Divisions
2. Secretary to the President, Bangabhan.
3. Military Secretary to the President, Bangabhan.
4. All Heads of Directorate.
5. All Commissioners of Division.
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7. All District Judges.
8. All subdivisional Officers.
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10. All Heads of Autonomous/ Semi- Autonomous Bodies.
11. Registrar, High Court/ Supreme Court, Bangladesh.
12. Secretaries, Public Services (1st and 2nd) Commissions.
13. Director-General, Anti-Corruption.
14. Director-General, National Security Intelligence, Dacca.
15. Director, Bangladesh Rifles.
16. Inspector-General of Police, Bangladesh.
17. Inspector-General of Prisons.
18. All Superintendents of Police.
19. Accountant-General, Bangladesh.
20. All Section Officers of Establishment Division.
21. Secretary, Bangladesh Election Commission.
22. All Financial Advisers and Deputy Financial Advisers of Ministries/ Divisions.
23. Director-General of Posts, Telegraph and Telephones, Department.
24. Comptroller and Auditor General, Bangladesh, Dhaka.

Annexure-VI

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
অর্থ মন্ত্রণালয়, অর্থ বিভাগ
গ্রবিধি অনিবিভাগ
গ্রবিধি শাখা -১
www.mof.gov.bd

নং-৩৭.০০.০০০০.১৭১.১০.০৩৭.১১- ১২২

তারিখ: ১৮-১২-২০১১ খ্রিষ্টাব্দ

০৪-০৯-১৪১৩ বঙ্গাব্দ

বিষয়: The Public Servants (Retirement) Act, 1974 সংশোধন প্রসঙ্গে।

সূত্র: জনপ্রশাসন মন্ত্রণালয়ের স্মারক নং- ০৫.০০.০০০০.১৭৩.২২.০০৫.১১- ৩৫৩, তারিখ: ১৪- ১২- ২০১১
খ্রিঃ।

উপর্যুক্ত বিষয় ও সূত্রের বরাতে The Public Servants (Retirement) Act, 1974 (Act No. XII of 1974) এর Section 4 সংশোধন করে গণকর্মচারীদের অবসর গ্রহণের বয়সসীমা ৫৭ (সাতত্তম) বৎসর এর পরিবর্তে ৫৯ (উনযাট) বৎসর করার প্রস্তাবে নির্দেশক্রমে অর্থ বিভাগের সম্মতি জ্ঞাপন করা হ'ল।

এ. এফ. আমিন চৌধুরী
উপ- সচিব (গ্রবিধি- ১)
ফোন নং: ৭১৬৭৯০৩

সচিব
জনপ্রশাসন মন্ত্রণালয়
বাংলাদেশ সচিবালয়, ঢাকা।