



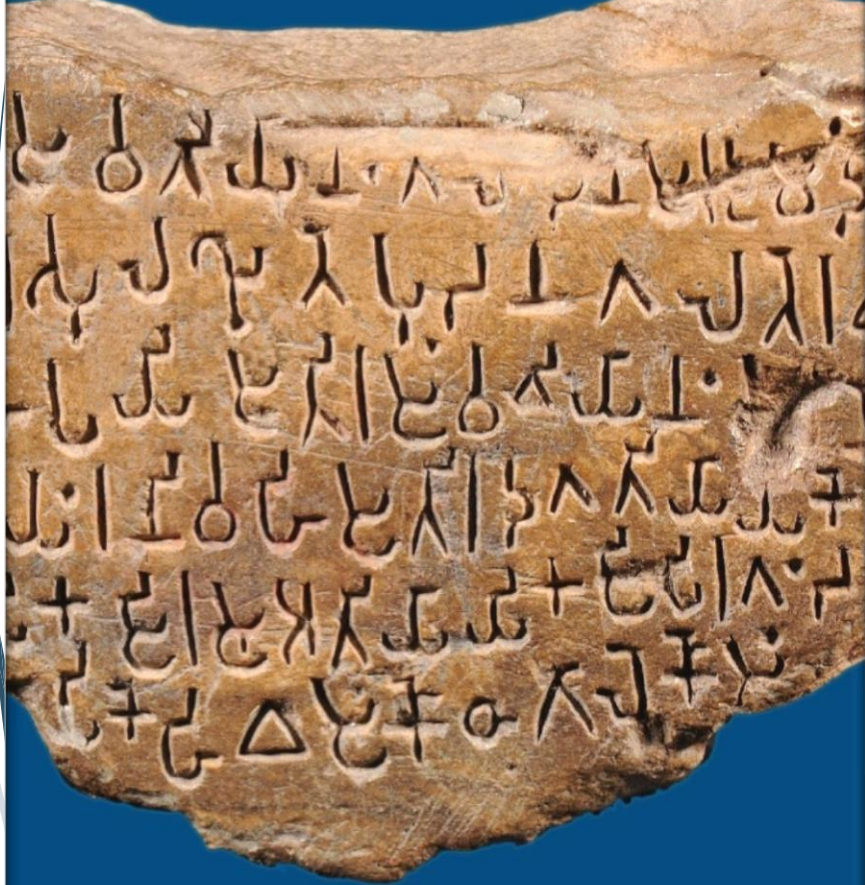
Social Protection: Concepts and Lifecycle Approach



Mohammad Khaled Hasan
Social Protection Specialist
(Deputy Secretary)
SSPS Programme, Cabinet Division

Earliest Social Protection

- MAHASTHAN BRAHMI INSCRIPTION (3RD CENTURY BC)
- TELA (OIL), DUMA (TREE), DHANYA (PADDY) AND TWO VARIETIES OF SMALL COINS TO BE DEPOSITED IN STOREHOUSE.
- AS PROVISIONS AGAINST ANY EMERGENCY CAUSED BY FLOOD, FIRE AND DEVASTATION OF PADDY BY PARROTS.





WHAT IS SOCIAL PROTECTION

Policies and programmes designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to manage economic and social risks, such as unemployment, exclusion, sickness, disability and old age (UN).



WHAT IS SOCIAL PROTECTION

A specific set of actions to address the vulnerability of people's life through social insurance..., social assistance... and inclusion efforts...(NSSS)

Poverty

Poverty is the total absence of opportunities, accompanied by high levels of undernourishment, hunger, illiteracy, lack of education etc. Poverty is usually measured in two ways:

Absolute poverty

- A set of constant standard
- 1.90 \$ a day

Relative Poverty

- Percentage of average income
- 50-60% of median income

Vulnerability



Vulnerability is a combination of exposure to shocks and stresses, susceptibility or sensitivity to such adverse events.

While poverty describes the state of affairs in the present day, vulnerability is concerned with what the situation could be in future with respect to poverty.

Types of Social Protection

Social Assistance

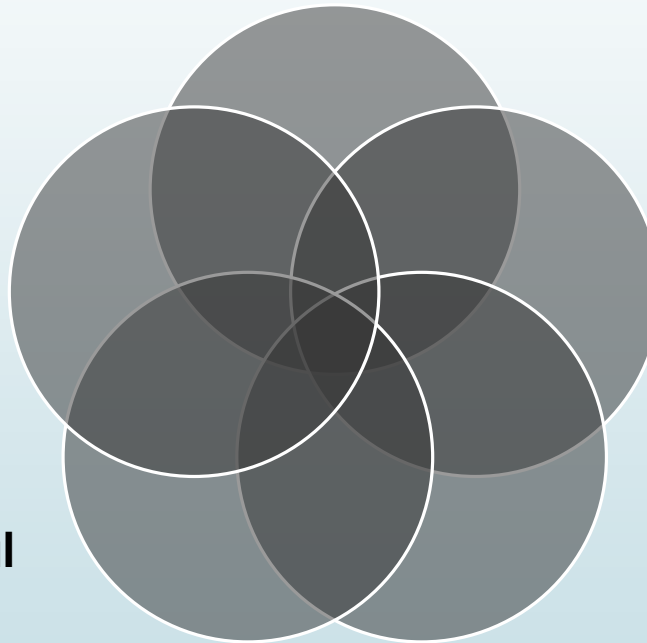
- Cash transfer
- Social Pensions
- In-kind transfers

Other types

- Subsidies
- Price support

Informal Social Protection

- Community based SP
- Charity



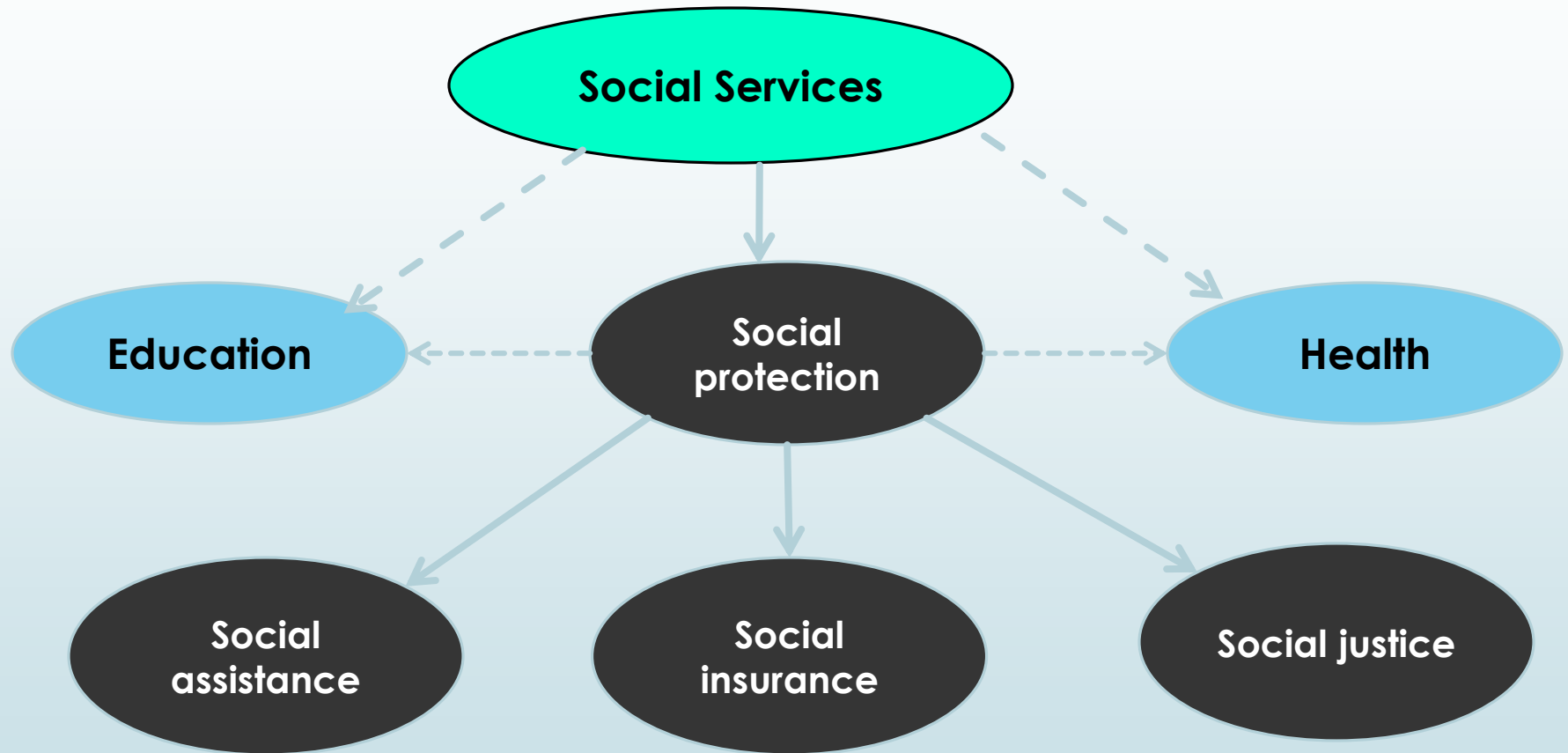
Social Insurance

- Medical insurance
- Old age Pensions
- Unemployment benefit
- Survivors' assistance

Labour Market Intervention

- Job centres
- Training
- Compensation

Social Protection & Social Services

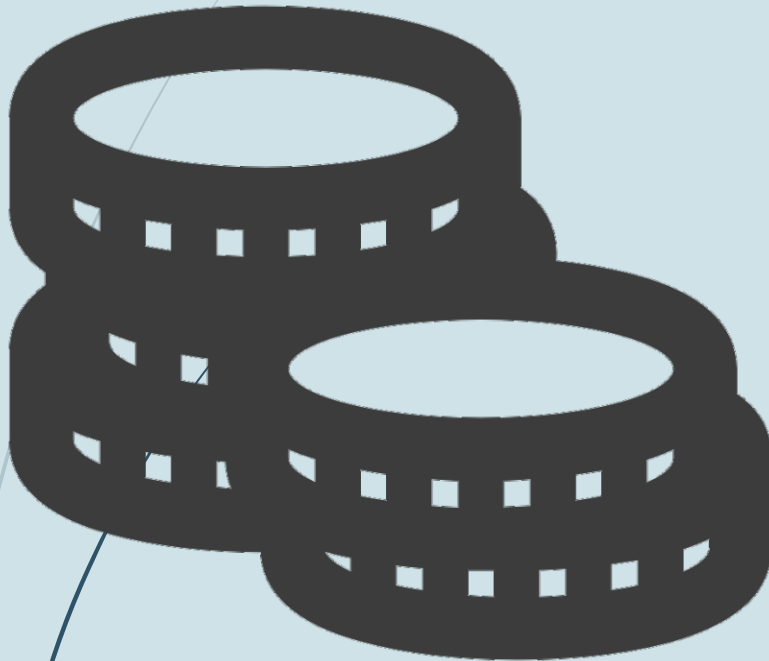


- Cash transfers
- Access to social services

- Unemployment insurance
- Social Security

- Social rights
- Non-discrimination

Social Insurance

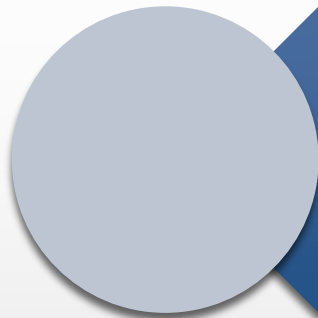


Social insurance is a programme where risks are transferred to and pooled mostly by government organizations. Insurance programme has the following characteristics:

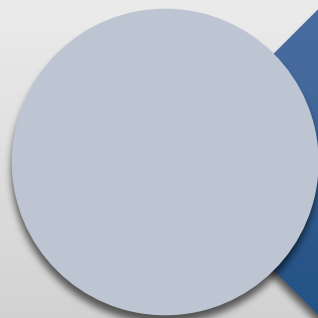
- **The benefits, eligibility requirements, and other aspects of the programme are defined by statute;**
- **Explicit provision is made to account for income and expenses (often through a trust fund);**
- **It is usually contributory.**
- **Many programmes are funded by the government.**
- **Participation is often compulsory for particular groups.**



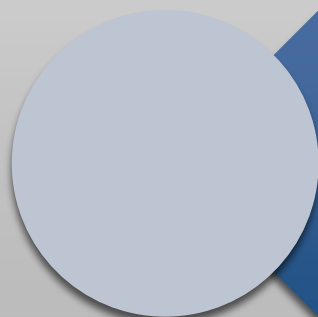
Social Assistance



Social assistance is a type of social protection in which non-contributory, tax-financed, regular and predictable cash or in-kind resources are transferred to poor and vulnerable individuals or households.

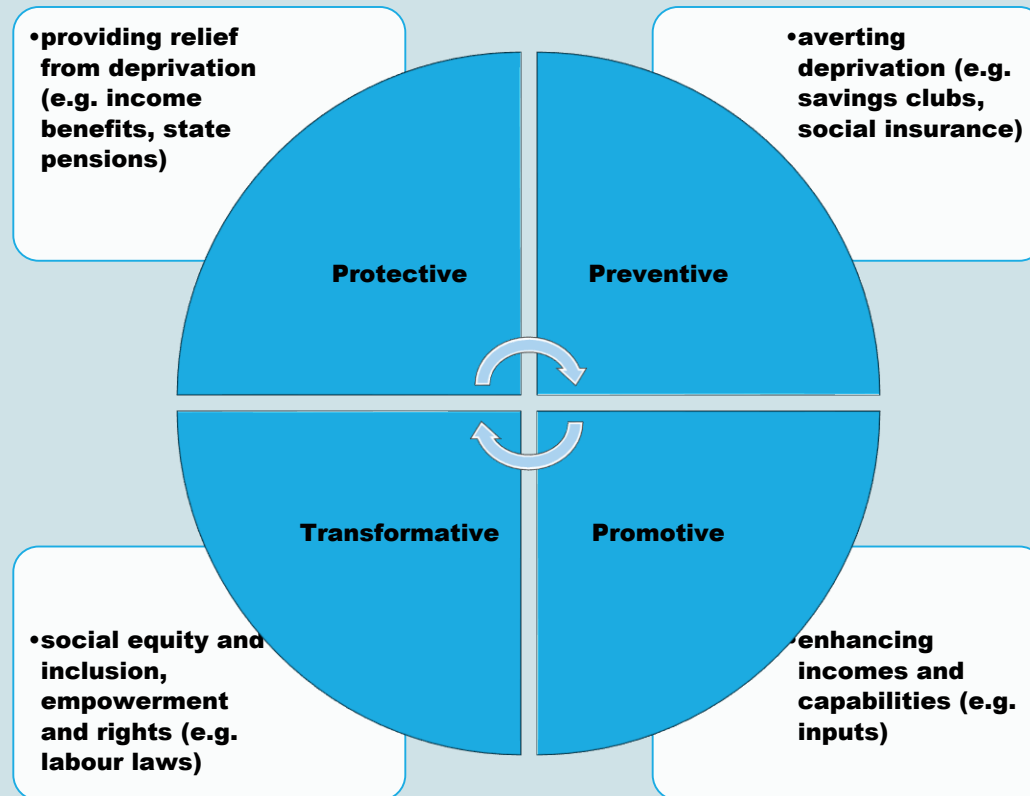


Cash and in-kind allowances, school feeding and public works programmes are usually included in this type of programmes.



Social Assistance is need based, not based on contribution. It is provided to people who may not be covered by social insurance.

Social Protection Functions



Impacts of Social Protection



Universal Declaration of Human Rights

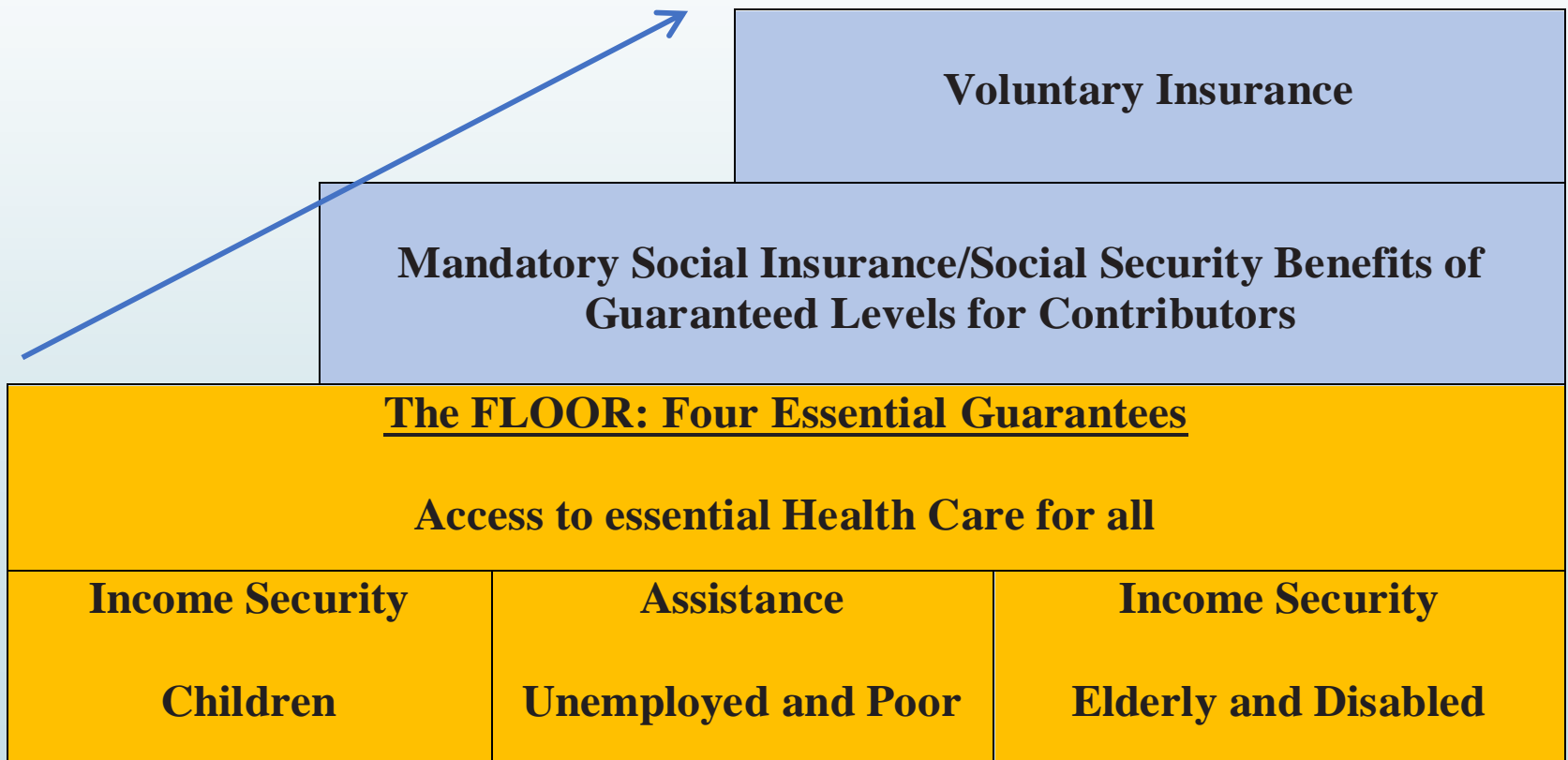
Everyone, as a member of society, ... has the right to social security through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality (Article 22)

Constitution of Bangladesh

....the right to social security, that is to say to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases. Art 15d

The Social Protection Floors

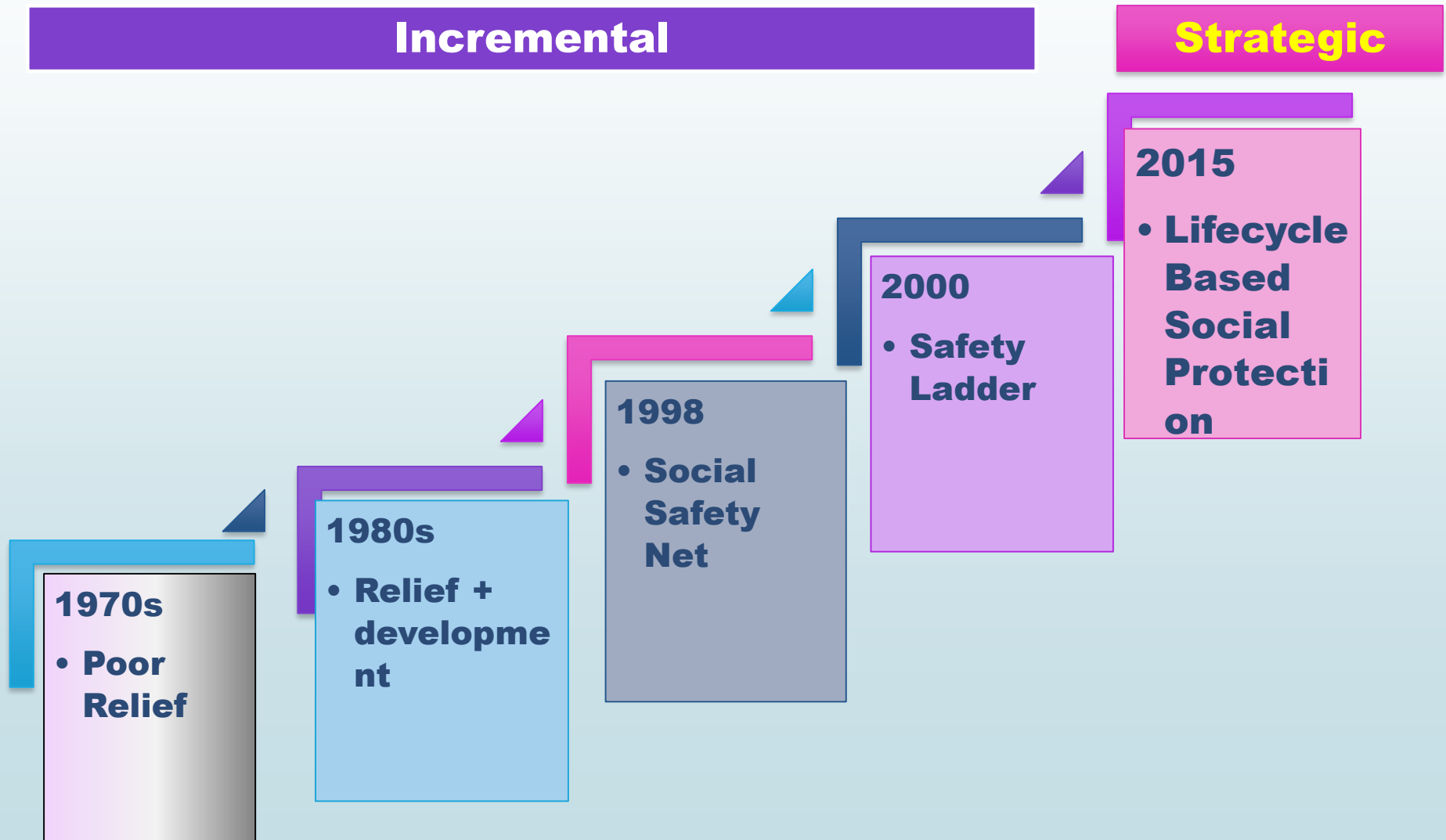
Vertical Extension



Social Protection in SDG

Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable (Goal 1.3).

Evolution of Social Protection in BD



Two Broad Approaches

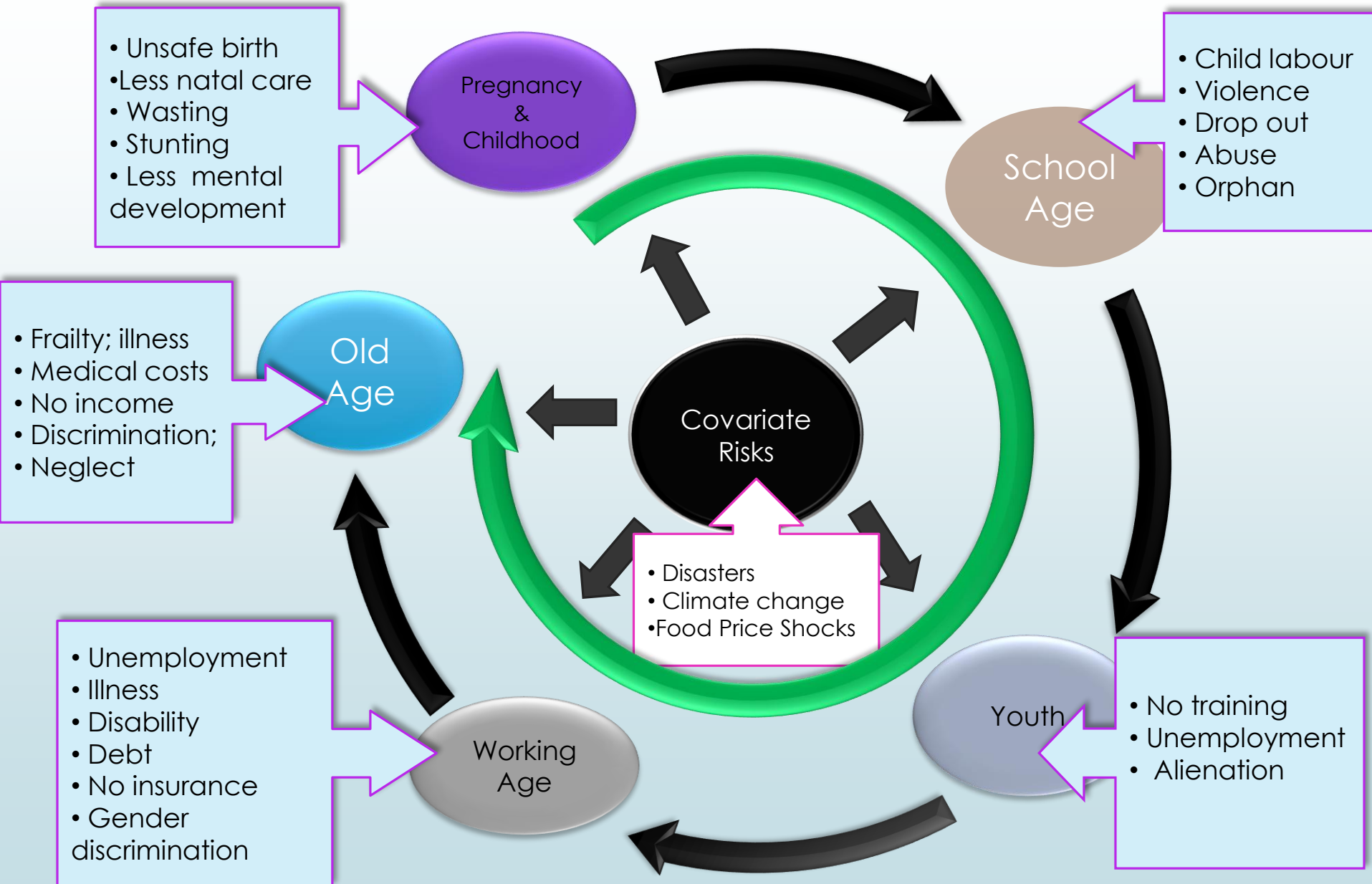
Poor Relief Approach

- Used in 19th century Europe;
- Adopted in some developing countries – Mexico, Colombia;
- Short term planning – tries to resolve poverty immediately;
- No focus – usually fails because of large targeting errors and small budgets.

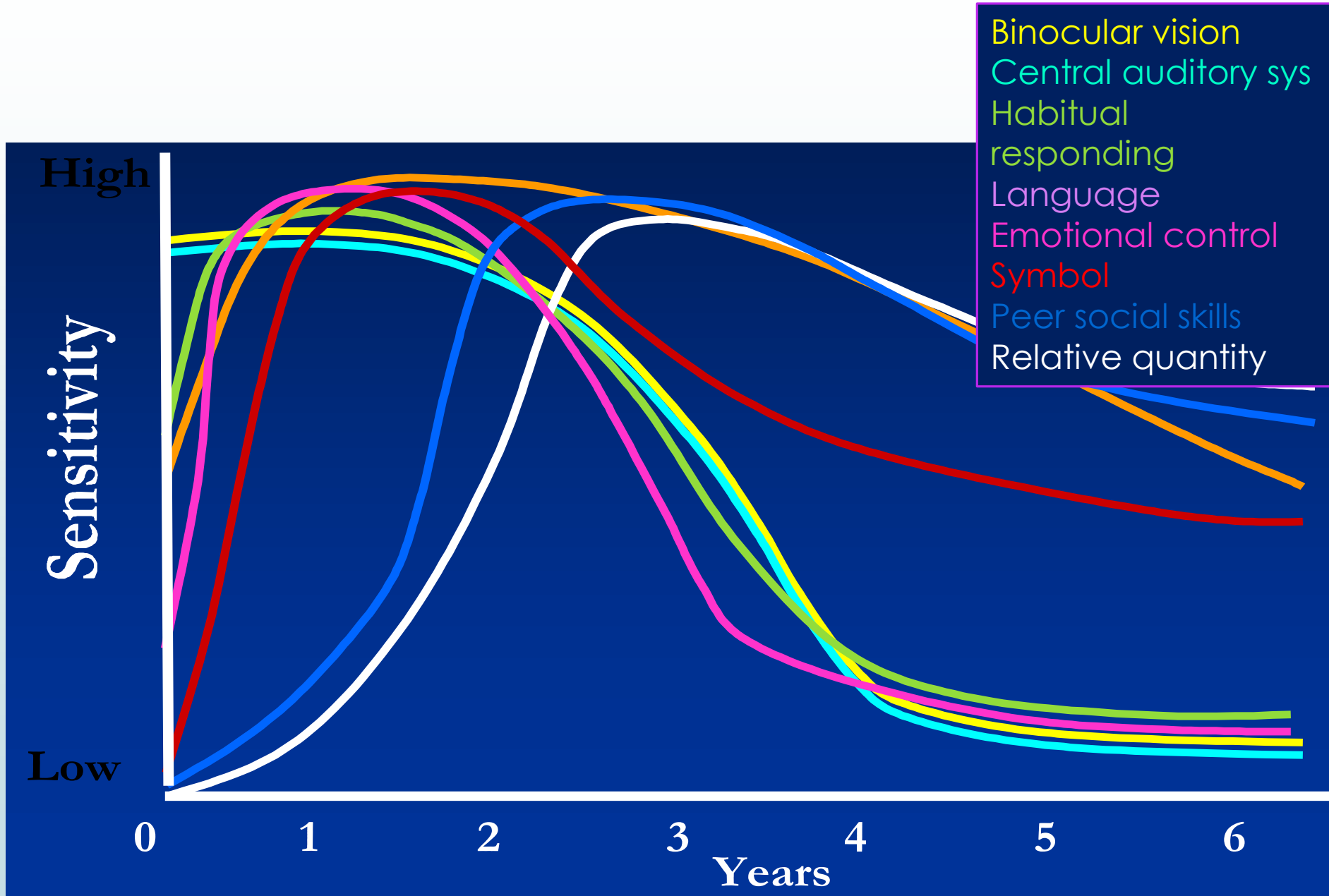
Lifecycle Approach

- Initiated in UK in 1945
- Used across developed countries; also, in a range of developing countries;
- Long term planning – programs directed at particular stages of the life cycle;
- Focus resources on particular lifecycle risks

Lifecycle Framework



Sensitivity in Early Development of Children



Limitation of Present Practice

Unspecific goals

Short-term planning

Weak M&E

Proliferation of programmes

Coordination gap

Overlapping

Leakage

Targeting errors

Ghost beneficiary

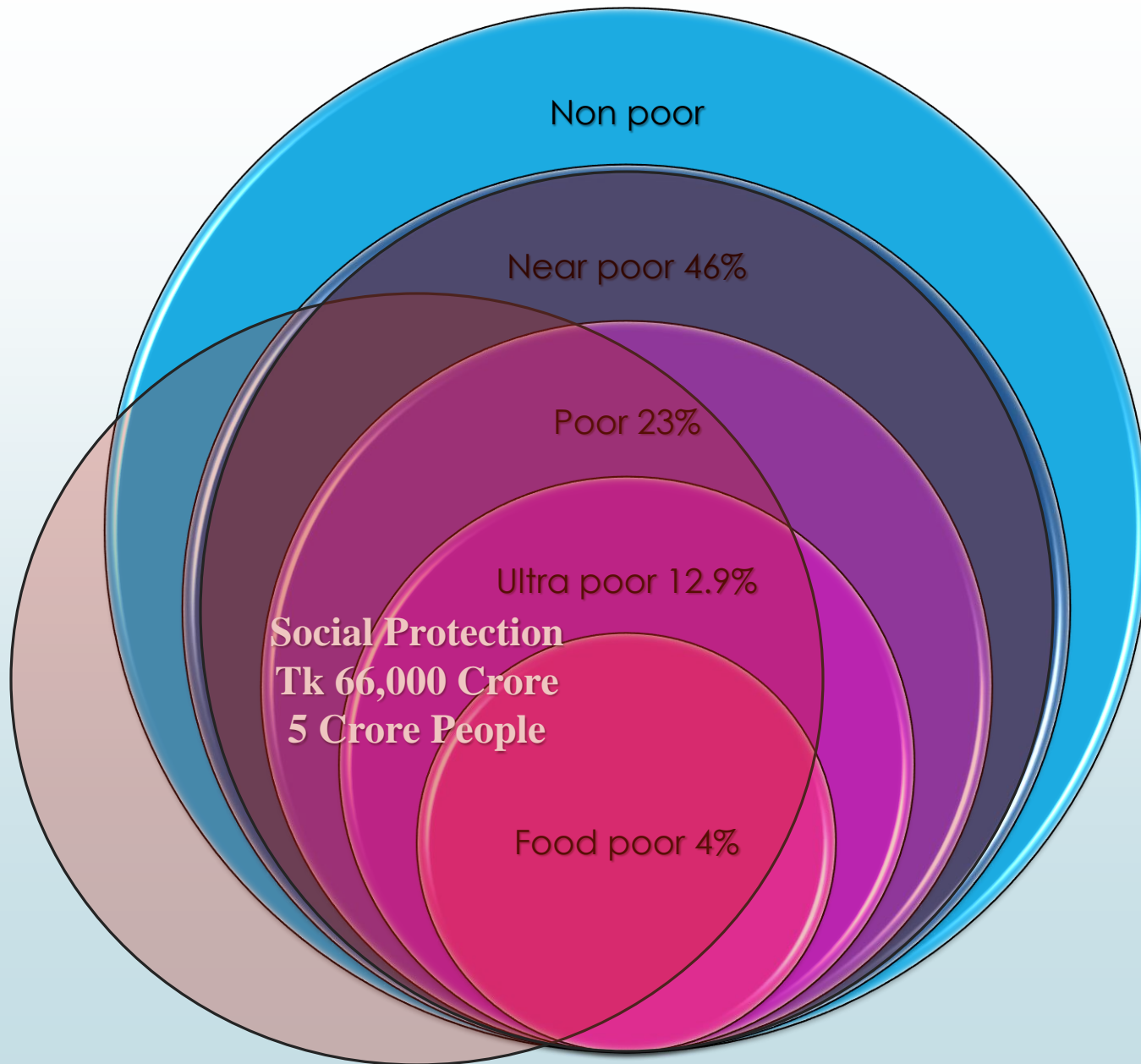
Double dipping

Inefficient delivery system

Deprivation

Rent seeking

Social Protection Coverage



Targeting of Beneficiary

- **Categorical targeting**
- **Self-targeting**
- **Community-based targeting**
- **Household Assessments**

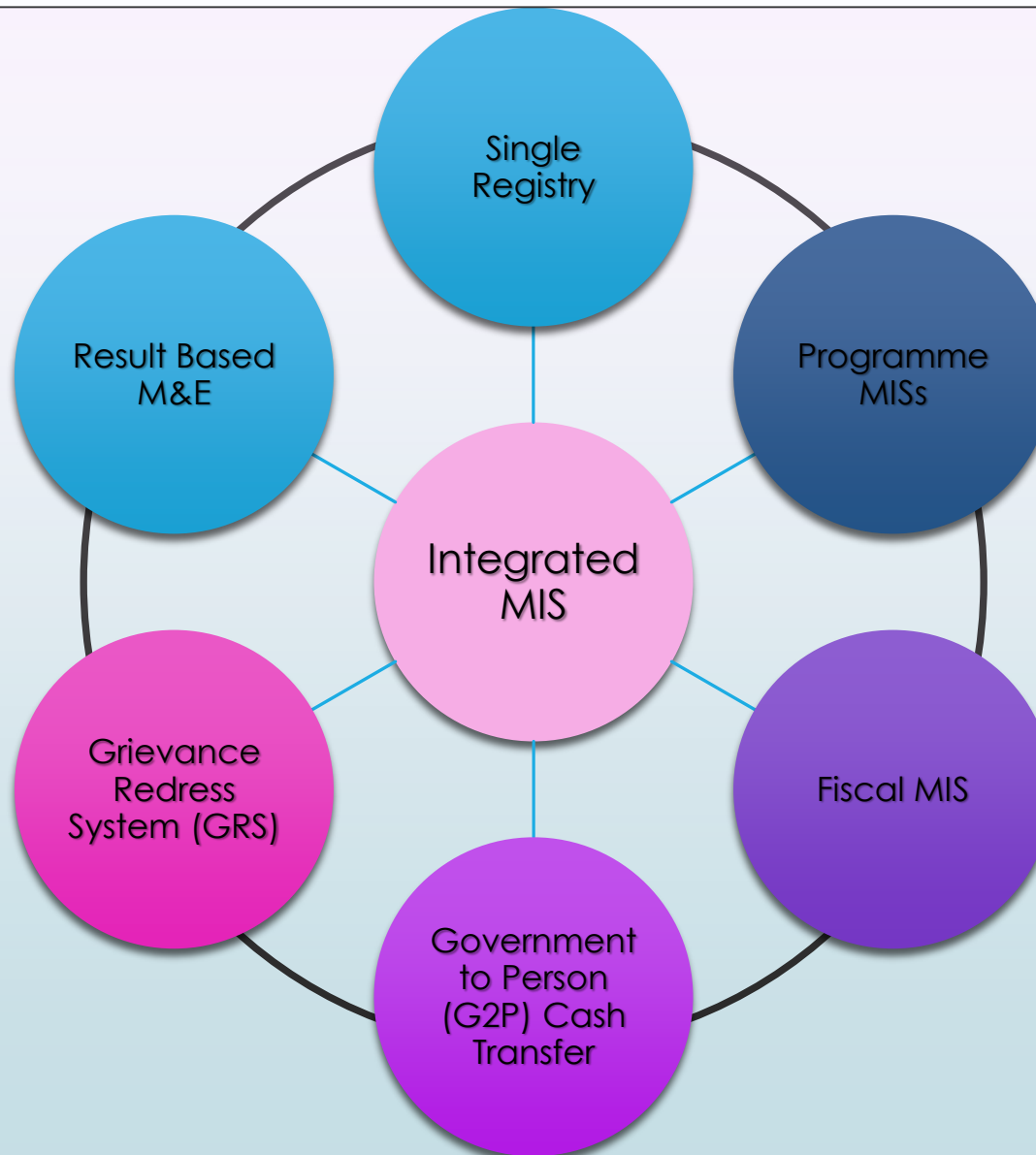
- **Means Test**

In this method the income and expenditure and the wealth of a household or individual is taken into consideration.

- **Proxy Means Test (PMT)**

In this method the economic conditions are assessed based on statistical estimate of the probability of a household being poor. In this process a score card is prepared and the scores indicate the poverty condition of the households.

Single Registry MIS



Group Work

The participants will be divided into 8 groups for group work and presentation.

Group discussion and preparation of PPT: 30 Mins

Group Presentation: 5 Mins

Q/A for each group: 3 Mins

Observation of reviewers: 2 Mins

Topics for Group -1

Evaluate the functions of a major social protection programme in Bangladesh by using the 3P+T framework

Suggested outline of presentation:

- **Does it provide protection to the beneficiaries?**
- **How does it prevent poverty?**
- **Does it promote or bring the beneficiaries out of poverty sustainably?**
- **How does it empower and enhance respect of beneficiaries?**
- **General comments**

Topics for Group - 2

Evaluate the significance of charity based informal social protection in Bangladesh.

Suggested outline of presentation:

- **Protection, prevention, promotion and empowerment**
- **Economic return for the country**
- **Recommendation for efficiency**

Topics for Group - 3

Evaluate the impacts of primary school stipend programme in Bangladesh?

Suggested outline of presentation:

- **Contribution in reducing drop out and child labour**
- **Role in human capital development**
- **Impact on economy**
- **Any suggestion for improving the programme**

Topics for Group - 4

Medical costs push 6 million Bangladeshis into poverty every year. What type of social protection intervention would you suggest for preventing people from falling into poverty because of medical expenditure.

Suggested outline of presentation:

Do you recommend for contributory social insurance?

Will you combine it with certain level of free medical facilities for the poor?

Topic for Group - 5

Innovation in social protection for reducing scopes of leakages.

Suggested outline of presentation:

- **Developing online MIS**
- **Modalities of delivery of benefits**
- **Grievance redress system**

Topic for Group - 6

What programmes would you recommend for ensuring child nutrition in Bangladesh?

Suggested outline of presentation:

- **Child benefit programme**
- **Target age group**
- **How does it improves nutrition**
- **Supply of micro nutrients (vitamins etc)**

Topic for Group - 7

Importance of lifecycle based social protection in Bangladesh

Suggested outline of presentation:

- **What is lifecycle based social protection**
- **Efficiency and effectiveness**
- **Economic returns**

Topic for Group - 8

What measures would you suggest for accurate targeting of social protection beneficiaries?

Suggested outline of presentation:

- **Importance of statistical tools like proxy means test (PMT)**
- **Challenges**
- **Recommendations for remedies**



Thank you