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EXECUTIVE SUMMARY

Overview
As a great milestone in social protection reforms in Bangladesh, the National Social Security Strategy (NSSS) Action Plan (2016-21) has been formulated with detailed major activities to be executed by line ministries till 2021. With the main objective of launching the NSSS Action Plan, a three day long conference and fair on social security was organized by the Cabinet Division with support from SSPS Programme. Two more books were also unwrapped, namely “Exploring the Evidence: Background Research Papers for Preparing the National Social Security Strategy (NSSS) of Bangladesh” and the “ABCD of Social Protection in Bangladesh”. The ministries sent reports on their major programmes and the programmes they want to scale up. Some of the success stories including innovation, efficiency etc. were narrated along with the challenges in delivery of benefits and lessons learned. Each participating ministry made presentation on their social protection programmes and future plans by using power point slides. The reports and presentations of the ministries and NGOs have been compiled separately.

Objectives
The general objectives of the launching ceremony and conference were to enhance visibility of the Government initiatives to reform social protection system of the country, to consolidate supports and cooperation of the government organizations, NGOs, private sectors and development partners and to share knowledge on different issues of social protection.

Guests
Mr Rashed Khan Menon, MP, Hon’ble Minister, Ministry of Social Welfare attended the conference as the Chief Guest while Mr M A Mannan, MP, Hon’ble State Minister of Ministry of Finance and Ministry of Planning was the Special Guest. H.E. Ms Julia Niblett, High Commissioner, Australian High Commission in Dhaka, Dr Simone Field, Team Leader, DFID Bangladesh, and Mr Sudipto Mukerjee, Country Director, UNDP Bangladesh attended the ceremony as Guests of Honour. Mr Mohammad Shafiul Alam, Cabinet Secretary of the Government of Bangladesh was the chairperson.

The present report puts forward the proceedings of all the sessions of the three day conference to record and analyse the social protection programmes of the ministries and the NGOs and the general views and comments of the participants, especially the Chief Guest, Special Guests and Guests of Honour. The outcomes of the conference will provide inputs for reforming the social protection programmes of the Government and the NGOs in line with the NSSS.
Social security programmes have great contribution in lifting people out of poverty, while also enhancing their dignity and social empowerment. I would welcome the efforts of the Cabinet Division and the Central Management Committee headed by the Cabinet Secretary for completing the formulation of the NSSS Action Plan for building a lifecycle-based social security system for all. I believe that this can more effectively fight poverty as the NSSS covers from the very early to late stage of a person’s life. I think it is important to provide unemployment allowance which would be a great step to keep our unemployed youth in right track.”
In addition to our constitutional obligation, one of the major justifications for combatting poverty is that it creates social injustice which we have to eliminate by our collective efforts. We are working under the leadership of Prime Minister Sheikh Hasina to eradicate poverty. The most important goal of our politics is to include poor and needy people of the society to the mainstream development plan”.
We have already achieved a lot in the sectors of social protection; but we still have miles to go. We have to take a vow to work hard to make this journey a successful one.”
Dr Shamsul Alam
Member (Senior Secretary),
General Economics Division (GED) of Planning Commission

As social security system attains maturity with the course of time, it is necessary to address the causes of poverty and address risk and challenges associated with different stages of lifecycle. As countries build their social security system they need to decide the relative balance between public expenditure finance and social insurance scheme.”
Hon’ble Prime Minister Sheikh Hasina has taken up a strategic approach to social protection by formulating National Social Security Strategy (NSSS) which has been linked to other important national policies and goals of Bangladesh and international aspirations. The ultimate objective of the NSSS is to contribute in achieving the national goals creating a Golden Bengal, a happy prosperous country free from poverty and inequality.”
Ms Julia Niblett
H.E. High Commissioner
Australian High Commission, Bangladesh

“Australia has a very long-standing, and very warm and positive relationship with Bangladesh dating back to early recognition to Bangladesh in January 1972 following the war of liberation. We have worked together on so many issues. Supporting Bangladesh is very positive development story. The NSSS Action Plan is a great example of policy collaboration with tangible outcomes for the people of Bangladesh”.
The Action Plan builds on the NSSS with the horizon of 2021 which is a milestone year in Bangladesh’s development. I am very glad that even NSSS actually has a horizon of 2021. Characterized by the rise of automation, artificial intelligence and modern technologies we are in the face with fourth industrial revolution. Millions in Bangladesh are at risk of losing the job as artificial intelligence making its room in job sectors. Thankfully NSSS has already identified the needs to consider new vulnerability areas such as this as planned critical reforms.”
The formulation of the national social security strategy (NSSS) implementation plan is very timely and very welcome in the context of tackling inequality. So I sincerely anticipate the Action Plan will contribute to the ongoing reform processes shifting from current discretionary approach to more comprehensive targeted universal approach to avoid leakages and unsatisfactory experiences in the past.”
Introduction

Encouraged by the enhanced economic capacity and driven by constitutional provisions to ensure social security for all deserving people, Bangladesh embarked upon establishing a lifecycle based inclusive social security system building on the existing social safety net programmes. As one of the major milestones towards that goal the government formulated the National Social Security Strategy (NSSS) of Bangladesh which was approved by the Cabinet on 1st June 2015. Recently the NSSS Action Plan has been approved by the government and is to be formally launched soon. On the occasion of the launching session a three day conference on social security along with a fair was organized by the Cabinet Division with technical support from the Social Security Policy Support (SSPS) Programme.

Time & Venue
The date for the programme was 04-06 November 2018. The venue for the programme was the Carnival Hall of Bangabandhu International Conference Centre (BICC) at Dhaka, while the venue for the social security fair was the adjacent space called the Milky Way in the BICC.

Programme Details
The core of the NSSS is programme coordination among the implementing ministries and consolidation of programmes along a lifecycle framework, with programmes for different age groups of people, especially children, vulnerable women, the elderly, and persons with disabilities. The NSSS implies a shift from current discretionary approach to a targeted universal approach to avoid leakages and under-coverage. Thus, the main purpose of the conference was to review as well as showcase the social protection initiatives of different Ministries/Divisions and the non-government organizations (NGOs). The NSSS Action Plan details out major activities to be executed by line ministries till 2021. The Central Management Committee (CMC) on Social Security headed by the Cabinet Secretary assigned upon a sub-committee chaired by Secretary (Coordination and Reforms) to complete the process of Action Plan formulation.

The Social Security Policy Support (SSPS) Programme of the Cabinet Division and the General Economics Division (GED) of Planning Commission with funds from DFAT (AusAid), DFID and UNDP provided support in formulation of the National Social Security Strategy (NSSS) of Bangladesh which was inaugurated in November 2015 with Hon’ble Speaker of Bangladesh Parliament as the Chief Guest. Subsequently the SSPS programme also played critical role in supporting the sub-committee in formulation of the NSSS Action Plan. Now the NSSS Action Plan needs formal launching to focus on the reform agenda of social protection by the policy makers, NGOs, development partners and social protection implementing agencies.

In the meantime, the SSPS Programme has produced a number of other research works and publications on social protection, especially the Background Research on Social Protection, which provided basis for the NSSS, and the ABCD of Social Protection, which is a very concise booklet to provide quick view of social protection perspectives in Bangladesh. These two publications were also unwrapped in the launching ceremony.
Objectives

The general objectives of the launching ceremony, conference and review are

a) To enhance visibility of the Government initiatives to reform social protection system of the country to people in general and the policy makers, NGOs, development partners and social protection implementing agencies;

b) To consolidate supports and cooperation of the government organizations, NGOs, private sectors and development partners in implementing the social protection reform agenda of the NSSS and the Action Plan;

c) To share knowledge on different issues of social protection and contributions of different ministries and NGOs in this sector and thereby to explore scopes for further boosting the social protection reform process.

The specific objectives of the programmes are as follows:

a) Provide substantial support to the NSSS mid-term evaluation in the focus areas of life-cycle approach with less exclusion/inclusion errors;

b) Support mapping out MIS base of different ministries and NGOs. It will contribute to a feasibility study on Single Registry MISs at Bangladesh Bureau of Statistics (BBS) under Statistics and Informatics Division (SID);

c) Support to establish a GO-NGO platform as well as creating bondage in social security programmes with private sectors;

d) Create a base on practice of integrity in social protection, policy consent on feasibility study and pilot on Social Insurance in Bangladesh; and

e) Enhance visibility of the Government’s initiatives in social security reform, which will provide substantial support in formulating the 8th Five-Year Plan of Bangladesh.
Background Information

Social security is mandated by the Constitution of Bangladesh, with Article 15 (d) obligating the State to secure the right to social security for its citizens. At a Social Protection Conference in Dhaka in 2011, Hon’ble Prime Minister of Bangladesh announced a commitment to develop a national strategy for social protection in Bangladesh. Bangladesh has over the years, through an incrementally growing portfolio of social safety nets, built a reasonable foundation for social security as a core strategy to deal with the triple problem of poverty, vulnerability and marginalization. Whilst new challenges have been confronted as they emerged, the response has largely been based on flexible experimentation. There is a need to ensure that policy decisions and programme initiatives are informed by background knowledge of the in-country experiences and better understanding of the dynamics of poverty and vulnerability in relations to social security.

Assisted by the Social Security Policy Support (SSPS) Programme under DFAT, DFID and UNDP fund, the Cabinet Division and the General Economics Division (GED) of Planning Commission with the guidance of Central Management Committee (CMC), the Government of Bangladesh embarked upon the formulation of a comprehensive National Social Security Strategy (NSSS). The National Social Security Strategy (NSSS) was approved by the Cabinet on 1st June 2015. The core of the strategy is programme coordination and consolidation along life cycle risks, with programmes for children, working age people – including specific focus on youth and vulnerable women, the elderly, and persons with disabilities. A Technical Sub-Committee under the leadership of Secretary, Coordination and Reforms of Cabinet Division provided guidance to the development of NSSS Action Plan (2016-21) for enrolling the NSSS through effective coordination from national to sub-national levels. It provided specific plans to bring reforms in existing national social security programmes vis-a-vis service delivery consolidation to achieve better efficiency and results.

The conference on Bangladesh Social Security Programmes will enable social protection actors to understand each and every social security schemes and programmes implemented by the government agencies, NGOs, and private sectors with methodology including beneficiaries and programme delivery mechanisms with evidences, which can be scaled up nationally with scope and opportunities. In addition, a national social security fair will increase in-depth knowledge among the social protection actors and policy makers, recognize the knowledge gaps, and establish a scope of work closely, and prompt policy discussions in successful implementation of NSSS and its Action Plan.

Books Launching

During the launching session, the Action Plan of NSSS was the main document to be launched by the Hon’ble guests. In addition, two more books were also unwrapped, namely “Exploring the Evidence: Background Research Papers for Preparing the National Social Security Strategy (NSSS) of Bangladesh” and the “ABCD of Social Protection in Bangladesh”.
NSSSS Action Plan

The NSSSS Action Plan has been developed in line with the NSSS of Bangladesh to deal with the triple problems of poverty, vulnerability and marginalization, which is first of its kind approved by the Cabinet on 1st June 2015 and launched in November 2015. Both NSSS of Bangladesh and its Action Plan have been developed following a comprehensive and thorough participatory process, comprising of a series of stakeholder consultations and review workshops. The NSSSS Action Plan has been an instrument for all ministries involved in social security programmes to rolling out the NSSS of Bangladesh through a reform process to ensure better efficiency and results, and augment Bangladesh’s progress for achieving sustainable Middle-Income Country (MIC) status by 2021.

Background Research Papers

The book “Exploring the Evidence: Background Research Papers for Preparing the National Social Security Strategy (NSSS) of Bangladesh” is a compendium of nine different research papers and a NSSS framework paper that had been conducted to facilitate the formulation of the National Social Security Strategy (NSSS) of Bangladesh in 2015. This compendium has been published with the intention of helping social protection actors and stakeholders to explore a number of evidences surrounding social security in Bangladesh. It will be a useful document which will serve as a knowledge bank for those who want to know about social security issues that exist in Bangladesh.

ABCD of Social Protection

The “ABCD of Social Protection in Bangladesh” has been developed to meet the basic theoretical knowledge on social protection and some practical aspects of social protection in Bangladesh context. The booklet is meant neither to be any research work nor does it deal with any debatable theoretical perspectives of social protection. Rather it has been designed to present the basic issues of social protection. The contents of the booklet have been selected based on experience of numerous orientation sessions organized by the SSPS Programme for the officials of different line ministries, departments and the field administrations involved in social protection. This booklet will prove useful for basic training on social security.

General Guidelines

In order to make all the arrangements for the three-day long programme, the ministries were given some general guidelines pursuant to the decisions of the coordination meeting of social
security focal points held on 08 October 2018, for ministries and NGOs for participation in the Launch of NSSS Action Plan.

The Secretaries of the social security implementing ministries were requested to participate at least in the launching/inaugural session on 4 November 2018 at 11.00 am. In addition, each ministry was requested to ensure participation of 3-4 relevant officers of the ministry and the subordinate agencies in the launching session. A team of 3-4 relevant officers headed by the social protection focal point officer of each line ministry are to participate in all the working sessions of the review conference.

Reports and Presentation in the Conference

The ministries sent reports on each of their major programmes and the programmes they want to scale up. Their reports focussed on brief description of the programme (number of participants, budget, coverage area etc.) and the lifecycle stage and thematic clusters in which these fit in. The reports also highlighted the contribution of the programmes to human development and economic growth, poverty reduction etc. Some of the success stories including innovation, efficiency etc. were narrated along with the challenges in the delivery of benefits and lessons learned.

The ministries were also advised to report if the ministry has a plan to expand any of their small programmes and if so, these should be reported separately. There was to be mentioned clear evidence-based justification for scaling up in the light of NSSS. Each ministry was requested to send their own reports by 25 October 2018 to the Cabinet Division along with soft copies. The reports were to be confined to two A4 size pages for each of the programmes. They reported either in English or Bangla language. There reports have been published separately as annexure of this report.

Each participating ministry made presentation on their social protection programmes and future plans by using of PowerPoint slides. The ministries which have their membership in more than one thematic clusters were to make presentation in all the relevant thematic sessions. In that case, they classified their programmes according to thematic clusters. If some of the social protection programmes had multiple components fitting in different clusters, the programme might be classified according to the most important component of it. It was strongly discouraged to present the same programme in more than one sessions.

The presentation slides were preferably prepared in English language as a number of foreign delegates were present there. The ministries may have a number of small or limited scale programmes, which they consider for nationwide scale up. Such programmes were advised to be presented separately with justification for such up scaling.
## Programme

### Book Launching and Inauguration Ceremony

**Venue** – Carnival Hall, BICC

**Day – One, 04 November 2018**

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<td>Registration and Tea</td>
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<td>11:00- 11:05</td>
<td>Welcome speech</td>
<td>Mr A K Mohiuddin Ahmad, Additional Secretary (Coordination), Cabinet Division</td>
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<td>11:05 - 11:20</td>
<td>Brief on NSSS Action Plan</td>
<td>Mr N M Zeaul Alam, Secretary, Coordination and Reforms, Cabinet Division</td>
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<td>11:20 – 11:35</td>
<td>Brief on NSSS and Background Research Papers</td>
<td>Dr Shamsul Alam, Member (Senior Secretary), General Economics Division (GED) of Planning Commission</td>
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<td>11:35 - 11:40</td>
<td>Unwrapping of -</td>
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<tr>
<td></td>
<td>a) NSSS Action Plan</td>
<td>All guests on the podium will unwrap the NSSS Action Plan and other Books</td>
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<td>b) NSSS Background Studies</td>
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<td>c) ABCD of Social Protection in Bangladesh</td>
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<td>11:40 – 11:50</td>
<td>Speech by Guest of Honour</td>
<td>Mr Jim McAlpine, Country Representative, DFID Bangladesh</td>
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<td>11:50 – 12:00</td>
<td>Speech by Guest of Honour</td>
<td>Mr Sudipto Mukerjee, Country Director, UNDP Bangladesh</td>
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<td>12:00 – 12:10</td>
<td>Speech by Guest of Honour</td>
<td>H.E. Ms Julia Niblett, High Commissioner, Australian High Commission, Bangladesh</td>
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<td>12:10 – 12:20</td>
<td>Speech by Special Guest</td>
<td>Mr M.A. Mannan, MP, Hon’ble State Minister, Ministry of Finance and Ministry of Planning</td>
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<td>12:20 - 12:50</td>
<td>Speech by Chief Guest followed by Inauguration</td>
<td>Mr Rashed Khan Menon, MP, Hon’ble Minister, Ministry of Social Welfare</td>
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<td>12:50– 01:00</td>
<td>Speech by Chairperson</td>
<td>Mr Mohammad Shafiul Alam, Cabinet Secretary, Government of Bangladesh</td>
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<td>Vote of Thanks</td>
<td>Mr Md. Faizul Islam, National Project Director (Joint Chief), SSPS Programme</td>
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<td>01:05 – 01:30</td>
<td>Visit of the Fair by Hon’ble Chief Guest</td>
<td>Hon’ble Chief Guest accompanied with other guests</td>
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<td>Lunch</td>
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Launch of National Social Security Strategy (NSSS) Action Plan & Inauguration of Social Security Programme Review Conference 04-06 November 2018

Programme

Day – One, (Second Half) 04 November 2018

National Conference on Social Security Programme Review
Venue – Carnival Hall, BICC

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<th>Cluster/Ministry</th>
<th>Presentation/Responsibility</th>
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| 02:15 – 03:30 | Consolidation of Social Allowance Programmes – Way forward |                                                                                   | Chair: Secretary, Ministry of Social Welfare
|               |                                                      |                                                                                  | Presentation: Focal Points of Cluster Ministries                                          |
|               |                                                      |                                                                                  | 1. Ministry of Social Welfare                                                              |
|               |                                                      |                                                                                  | 2. Ministry of Women and Children Affairs                                                  |
|               |                                                      |                                                                                  | 3. Ministry of Cultural Affairs                                                            |
|               |                                                      |                                                                                  | 4. Ministry of Liberation War Affairs                                                      |
|               |                                                      |                                                                                  | 5. Health Services Division                                                                |
|               |                                                      |                                                                                  | 6. Medical Education & Family Welfare Division                                             |
|               |                                                      |                                                                                  | 7. Local Government Division                                                               |
|               |                                                      |                                                                                  | 8. Ministry of Labour and Employment                                                       |
|               |                                                      |                                                                                  | 9. Ministry of Chittagong Hill Tracts Affairs                                               |
| 03:30 – 03:45 | Tea Break                                            |                                                                                   |                                                                                             |
| 03:45 – 05:00 | Consolidation of Social Allowance Programmes – Way forward (Continuation) | Social Allowance Cluster Ministry of Social Welfare |                                                                                             |
| 05:00 – 05:15 | Closing of the Session                               |                                                                                   |                                                                                             |

04-06 November 2018

Programme

Day – Two, 05 November 2018

National Conference on Social Security Programme Review
Venue – Carnival Hall, BICC

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| 10:00 – 11:30   | Food Security Preparedness and Efficiency in Emergency Response | Food Security and Disaster Response                  | Chair: Secretary, Ministry of Food  
Presentation: Focal Points of Cluster Ministries –  
1. Ministry of Food  
2. Ministry of Disaster Management & Relief  
3. Health Services Division  
4. Medical Education and Family Welfare  
5. Ministry of Agriculture  
6. Ministry of Women and Children Affairs  
7. Ministry of Fisheries and Livestock  
8. Ministry of Social Welfare  
9. Ministry of Commerce |
| 11:30– 11:45    | Tea Break                                                 |                                                      |                                                                                             |
| 11:45 – 01:15   | Social Security for Development of Human Capital and Transformation of Marginalized Groups | Ministry of Primary and Mass Education               | Chair: Secretary, Ministry of Primary and Mass Education  
Presentation: Focal Points of Cluster Ministries -  
1. Ministry of Primary & Mass Education  
2. Prime Minister's Office  
3. Ministry of Land  
4. Secondary and Higher Education Division  
5. Technical and Madrasah Education Division  
7. Health Services Division  
8. Medical Education and Family Welfare  
9. Ministry of Labour and Employment  
10. Ministry of Industry |
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<td>01:15 – 02:00</td>
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<td>02:00 – 03:30</td>
<td>Challenges and prospects of consolidating workfare programmes</td>
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<td>Presentation: Focal Points of Cluster Ministries</td>
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<td>8. Insurance Companies</td>
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<td>05:15 - 05:30</td>
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04-06 November 2018

Programme

Day – Three, 06 November 2018

National Conference on Social Security Programme Review
Venue – Carnival Hall, BICC

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<td><strong>Participation:</strong> Representatives of invited NGOs</td>
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<td>Review of Social Security Initiatives of NGOs in the Light of NSSS</td>
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<td>11:45 – 01:15</td>
<td>Review of Social Security Initiatives of NGOs in the Light of NSSS (Continuation)</td>
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<td>Governance and Integrity in Social Security Programmes</td>
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Book Launching Ceremony
Day – 1 | 04 November 2018
Carnival Hall, BICC

Welcome Speech

Bismillahir Rahmanir Rahim. Respective Chairperson, Mr Mohammad Shafiul Alam, Cabinet Secretary, Government of Bangladesh. Hon'ble Chief Guest, Mr Rashed Khan Menon, MP, Hon'ble Minister, Ministry of Social Welfare, Special Guest, Mr M. A. Mannan, MP, Hon'ble State Minister, Ministry of Finance and Ministry of Planning, Guest of Honour Her Excellency Ms Julia Niblett, the High Commissioner of the Australian High Commission of Bangladesh, Guest of Honour, Mr Sudipto Mukerjee, Country Director, UNDP Bangladesh, Guest of Honour, Dr Simone Field, Team Leader, DFID Bangladesh, friends and colleagues from government, development partners, civil society, NGOs, media and distinguished guests, a very good morning to you all.

Ladies and Gentleman,

I heartily welcome you all on behalf of the Cabinet Division, to the prestigious occasion of launching the National Social Security Strategy (NSSS) Action Plan and inauguration of the three-day conference of social security programme and a fair. The general objective of this programme is to enhance mutual understanding of social protection programmes being conducted in Bangladesh, reform initiatives taken by different stakeholders in the sector to consolidate supports and cooperation among government organizations, NGOs, private sectors and development partners and more importantly to share knowledge on different aspects of social protection.

For your information, recently the Cabinet Division in collaboration with line ministries has finalized Action Plan of National Social Security (NSSS) of Bangladesh. It is ready for unwrapping in this grand occasion. For unwrapping, we have two more books, background research papers of the NSSS and ABCD of social protection in Bangladesh. After the inauguration ceremony, there
will be working sessions on five thematic clusters, ministries and divisions of the government will participate in these sessions and make presentations on their social protection programmes. The presentations will enable us to explore possibilities to merge similar types of programmes or at least channelize these programmes through few common windows. Further to inform you that there will be two sessions on the third day for NGOs to present their initiatives in social protection. This will widen scopes for further collaboration between GO and NGO activities in social protection.

In addition, there will be a special session on governance of social protection to highlight different initiatives to institutionalize integrity and accountability in social protection areas. Simultaneously a fair on social security has been organized outside this hall. Different ministries and NGOs have opened stalls to demonstrate their products of their flagship social security activities. I would like to express profound gratitude to the Hon'ble Chief Guest for kindly gracing the occasion with his presence. We are also grateful to the Special Guests, Guests of Honour and other distinguished participants. Before I conclude, I hope that you participation will have significant contribution in achieving the objectives of the programme. I wish your active and sincere participation. With this, I conclude my speech. Thank you very much. Have a nice day.
Brief on the NSSS Action Plan

Hon'ble Chief Guest, Mr Rashed Khan Menon, MP, Hon'ble Minister, Ministry of Social Welfare, Hon'ble Special Guest, Mr M. A. Mannan, MP, Hon'ble State Minister, Ministry of Finance and Ministry of Planning, respected Chair, the Cabinet Secretary Mr Mohammad Shafiul Alam, Guest of Honour Her Excellency Ms Julia Niblett, the High Commissioner of the Australian High Commission of Bangladesh, Mr Sudipto Mukerjee, Country Director, another Guest of Honour Dr Simone Field, Team Leader, DFID Bangladesh, respected secretaries of different ministries, social protection focal points of line ministries, senior government officials, dear colleagues from government organizations, representatives from civil society organizations and NGOs, diplomatic missions, development partners, media and other distinguished guests, ladies and gentlemen, good morning.

Today I really feel very glad and honoured to present before you the Action Plan of National Social Security Strategy (NSSS). It was in fact a challenging responsibility entrusted upon my team and me. I am grateful to the team members. I am again grateful to the relevant officials of line ministries. They worked hard to prepare their respective parts of Action Plan. It took us more than one year to complete the whole work. After a series of consultation meetings and workshops with the stakeholders. The Hon'ble Prime Minister Sheikh Hasina has taken up a strategic approach to social protection by formulating National Social Security Strategy (NSSS) which has been linked to the other important national policies and goals of Bangladesh and international aspirations. The ultimate objective of the NSSS is to contribute in achieving the national goals creating a Golden Bengal, a happy prosperous country from poverty and inequality.

NSSS has brought with a massive paradigm shift from social safety net approach to lifecycle-based social security, which is inclusive in Bangladesh social security protection system, which is comprehensive, demand-driven, long-term planning and development-oriented. It is also focused on the use of ICT for efficient management. Again the NSSS Action Plan has tried to make this social protection initiatives of the line ministries with the objectives of seventh Five Year Plan and Sustainable Development Goals. More specifically the Action Plan aimed at making social protection programme complementary to the agenda of poverty reduction and
food security, human development and urban development as outlined in the two documents which are the seventh Five Year Plan and SDGs.

Now let’s focus on the formulation process. The process of NSSS Action Plan was participatory and consultative. A lot of workshops and meetings were held for preparing the Action Plan. The compiled draft was shared with ministries. It was reviewed by the thematic clusters and finally approved by the central management committee (CMC) on social security, which is headed by the Hon’ble Cabinet Secretary, and again the secretaries of 35 line ministries are the members of this committee. The process of the formulation was conducted by a 13-member Action Plan sub-committee. I also recognize the technical support from Social Security Policy Support Programme (SSPS). Actually, the Action Plan provides, for the major social security programmes, to be aligned across a lifecycle framework. The poor people have been planned to be covered. It also pays attention to near poor who may be above poverty line but at the risk of sliding down. Another focus of the Action Plan is consolidation of similar programmes under bigger umbrellas. Social empowerment of woman is also an important objective of the Action Plan. The NSSS Action Plan comprised of Action Plan at national level spelled out in the main document of NSSS. The situation analysis of existing programmes run by different ministries has been done and also worked to identify gaps and priority challenges. Action Plan of line ministries with time-frame was also considered. Action Plan with thematic cluster was also considered. The Action Plan put much emphasis on building a strong delivery system with support from ICT. It includes single registry MIS with the assistance of line ministries and BBS. We also select beneficiaries by proxy means test with the help of MIS.

We are preparing a strong monitoring and evaluation system along with digital payment system. We have already launched grievance redress system. It is now in action. Apart from delivery system, the Action Plan focuses on the consolidation of the programmes. It proposes to introduce some new programmes also. It also proposes to scale-up some existing programmes. In addition, some of the on-going programmes have been proposed to be continued as before.

Let’s focus on new programmes now. Among new programmes there will be child benefit scheme for 0-4 years of children and national social security scheme with unemployment, accident, sickness, maternity insurance, private voluntary pension, and policy for maintenance of the abandoned children.

Now let’s discuss about the up-scaling programme. Existing programmes will be up scaled in terms of number of beneficiaries and amount of benefits. This will also be expanded geographically where applicable. These programmes are: primary and secondary stipends, immunizations, children healthcare, nutrition, water and sanitation, strengthening education and training, strengthening workforce programme, strengthening vulnerable women benefits programme, childcare approach for formal and informal employment, old-age allowances, strengthening programmes for people with disabilities.

Now let’s have a look on unchanged programmes. The programmes which will remain as it was before are: school meal programme, maternal health care training programme for women, and government service pension.

So far social protection programmes were mainly financed from government funds. According to NSSS Action Plan, the cost will also be covered from the contribution of the beneficiaries and
the private sectors-employers. Now the timeline. The NSSS will be implemented in two phases until 2026. The first phase, in fact the present phase, will cover up to 2021. For second phase, another set of NSSS Action Plan will need to be prepared.

Distinguished Guests and Dear Colleagues,
This is in short actually the gist of NSSS Action Plan. I hope that with our collected efforts we can implement the Action Plan to build a lifecycle based inclusive social protection, and a meaningful welfare state, that is Golden Bangladesh. So thank you very much for your patient hearing and thank you all.
A very Good day. Good Morning to you all. Our all respected and Hon'ble Guests on the podium, please know my all protocols observed. I just, straight away, go to paper presentation. I will give you a broad picture how we came up with national social security strategy (NSSS) of Bangladesh.

Many of the content, by this time, you have already known from Zeaul Alam's presentation. It was said at the very beginning that NSSS is a constitutional obligation for us. Actually it is said in constitution's article 15 (d), every member in the society has the right to social security. The right to social security, that is to say, public assistance in cases of undeserved ones arising from unemployment, illness or disablement, or suffering by being widowed and orphaned, old-age helplessness and in other such cases a person will be eligible for getting social support. With a view to fulfilling that constitutional obligation, we started working since 2011 when a national social security conference was held. Hon'ble Prime Minister graced the event as the Chief Guest. In that conference, it was decided to formulate a National Social Security Strategy (NSSS) for Bangladesh.

Following the conference the Cabinet Division came up with a decision on September 10, 2012. They entrusted General Economics Division of Planning Commission to formulate National Social Security Strategy (NSSS) for Bangladesh. In line with that a Central Management Committee was formed which will look after and expedite the process of the formulation of social security strategy. Before the start of final formulation of NSSS, nine researches were conducted to generate knowledge and information and to know the best practices of the world how other countries actually go with social protection programmes. Later on, we came up with a book containing all the papers, valuable research papers, which analyse the poverty, vulnerability and inequality in Bangladesh. The insight about the financing of the social protection programmes and the best practices we can take for Bangladesh is also learnt. Those research papers were also valuable inputs for us in the formulation of NSSS. During the period of NSSS being formulated, Bangladesh, going through an economic transition, was in need of a paradigm shift in its social security system. Bangladesh was progressing very rapidly as well as poverty declining rapidly but still we need to go with social protection. The reason is explained in NSSS. Later we will show you even the developed countries have their own social security programmes. A complex
system with multiple programmes, at that time, we had 145 social protection programmes that were implemented by 23 ministries. It was before the formulation of NSSS. Anyway, many of the social security programmes were focused on addressing the rural poor and urban poor. There was no formal mechanism for reviewing the social security either in national level or in individual programmes. So we thought all these programmes are needed to be streamlined to stop leakage, to stop wastage to make the most value from the money spent.

NSSS has been benefitted from several lessons of international experiences. Bangladesh got handsome experience from South Africa, Lesotho and Nepal. We reviewed the social security strategies of those countries. I along with other senior secretaries visited these countries under the leadership the then cabinet secretary. We visited South Africa and Lesotho to review how they really operate social security programmes in those countries. As social security system attains maturity with the course of time, it is necessary to address the causes of the poverty and a design to address risk and challenges associated with different stages of lifecycle. As countries build their social security system they need to decide the relative balance between public expenditure finance and social insurance scheme. Not that all the social protection finances is being implemented with taxpayer's money. There is actually provision of social insurance system in western countries, which means, an individual also pays insurance to during his lifetime to get benefits at some stages when he/she faces vulnerability.

Proper administrative arrangements involving a coordinated agency, strong implementation agencies, professional staffs, and sound monitoring information systems, a payment system based on financial institutions, a proper monetary evaluation and an appeal system to resolve beneficiary grievances are all elements of a sound social security delivery system. These all elements have been addressed to national social security strategy (NSSS). I must acknowledge here the support and contribution of our development partners particularly UNDP, DFID, DFAT, and other development partners in NSSS formulation and implementation. Actually they supported financially and technically in formulating this NSSS.

Many of us doubted the need of formulating NSSS as poverty is declining rapidly. Even if there is minimum level of poverty, people are supposed to face different level of vulnerabilities. They face disasters due to natural hazards, so there is always a necessity of social support in the society. The graph shows that France spends 19% of their GDP in social protection up until now. Sweden spends 18.5% and Denmark 17% of their GDP. You might wonder why I am showing this statistics. You see developed countries also have social protection programmes. They provide support for unemployed young people. They support children up to 16 and in some countries up to 18. All children get educational expenses from the state whether they are rich or poor. Old-age people also get support there. The number of old-age people is also increasing day by day in our country. So social protection programme needs to be continued.

The vision of NSSS is building an inclusive social security system for all deserving Bangladeshis that effectively tackles and prevents poverty, inequality and contributes to broader human development, employment and economic growth. So nurturing this vision, social security strategy was approved, for the first time, in Bangladesh on June 1, 2015. That is a great welfare measure of the existing government, government of Sheikh Hasina. What we did in the NSSS really is a shift from discretionary to a targeted universal approach. We understand that there should be a central coordination committee, a central body works right now, this committee along with GED arranges this social security conference. We supported core programmes to continue but small programmes should be discontinued. Those which have replication, multiplicity should be
stopped too.

Not only has that progressive but substantive scaling-up of the graduation programmed. We will not continue to support all the time, we have specific plans when they graduate from poverty to better-off condition. That is also aimed at in NSSS. Ensuring the most vulnerable women is provided with income security and greater opportunities to encourage into labour market. In particular age they enter into motherhood. So maternal allowances come up with that way. We proposed introduction of social insurance system that enables people to invest in their own social security. People are supposed to give smaller amount as national social security and they will get old-age benefit in future according to their contribution. There are other programmes like voluntary pension schemes and other schemes we have suggested like developed countries. Expanding the coverage of social security schemes, urban areas should also be covered. We found that the urban poor are not covered in previous programmes during the formulation of NSSS though there are poverty and slums. Ensuring effective disaster response system, since Bangladesh a disaster-prone country, is also important. Regarding delivery system we proposed that G2P (government to people) should be implemented. There will be no intermediate hands between people and government.

Advanced management information system would be developed and trained staffs would be needed to run social security programmes for expanding the awareness about social security programmes for the beneficiaries and motivating potential contributors. We contemplated about what sort of risk a human being faces throughout his/her life. During pregnancy and early childhood, they face some kind of risk, school-age children face some kind of risk, young people face risk, old-age people face some risk, working-age people face some risk and we noted it all here. Covering from birth to old-age is called lifecycle approach. So in NSSS, lifecycle approach, we cover all: Children (0-4), school-age children, working-age people, old-age people, vulnerable women and people with disabilities. We also mentioned how much would be the allowance for each. For the disabled people the allowance has been increased 1.5 times. We proposed 3 times allowance for the disabled people. Small programmes should be consolidated to bigger programmes.

We proposed unemployment insurance. Around 30 percent of young people, according to BBS, are neither in study, nor in job and training. There should have some kind of support for them. Private voluntary pension should be introduced because a good number of people work in private sector. Informal sector is quite big in Bangladesh. Around 82% of people work in informal sectors. There is a need to introduce voluntary pension system for them too. As a welfare state Bangladesh should adopt this. Some institutional reforms should be done too. We said all social protection should be brought under five clusters led by some leading ministries. Such as- social allowances cluster will be looked after by Ministry of Social Welfare, food security and disaster by Ministry of Food and Ministry of Disaster Management. We need to strengthen the social services department. Establishing single registry management information system is being worked out. Strengthening government to people has already been developed by ministry. Strengthening process for selecting recipients, I mean targeting has been a big problem. It is found that 27 percent of poor people's allowances went to non-poor people. If any deserved person is left behind from the list, he can apply through grievance redress system. We suggest grievance redress system if someone is wrongly included. We develop a clear redress mechanism in NSSS programme. So thank you all for listening.
Speech from the Guest of Honour

Dr Simone Field
Team Leader
DFID Bangladesh

Hon'ble Special Guest Mr Rashed Khan Menon MP, Minister of Social Welfare, Hon'ble State Minister Mr M A Mannan of Ministry of Finance and Ministry of Planning of Government of Bangladesh, Hon'ble Chair Mr Mohammad Shafiul Alam, Cabinet Secretary of the Government of Bangladesh, Guest of Honour Mr Sudipto Mukerjee, Country Director UNDP, Guest of Honour H.E. Ms Julia Niblett, High Commissioner, Australian High Commission, distinguished guests, ladies and gentlemen, good afternoon. It's a great pleasure for me to be with you this morning and it is afternoon now for the launching of social security Action Plan and inauguration of the social security programmes conference and national social security fair. I would like to congratulate the Government of Bangladesh on the formulation of the NSSS Action Plan. I was talking with my colleague on the way here and remembering the strong support and enthusiasm on the day of November 2015 when the NSSS was inaugurated.

The inauguration was a real milestone in the history of social protection in the country. Today I am really pleased to see the commitment of the Government of Bangladesh to take strategy and moving forward into action. These Action Plans have the real potential to make social security provision truly impactful for poor and vulnerable people in Bangladesh. I am really glad that the United Kingdom has been able to support government of Bangladesh to develop the NSSS and the preparation of the Action Plans. It is really a good example how countries can work together to achieve global as well as national goals. So, we all know Bangladesh's enormous progress towards eradicating extreme poverty and poverty in general is globally well-recognized. Country's commitment, efforts and progress to achieve sustainable development goals is extremely encouraging for development partner like UKaid. I am confident that with the right policies and actions the country together with the development partner, civil society organizations and private sector will be able to achieve SDG targets.

It is also important to acknowledge that Bangladesh still faces a number of challenges in eradicating extreme poverty and hunger, malnutrition, make sure, and leaves no one behind. We know the figures. According to the latest government data, in Bangladesh 1 in 4 living in poverty and 20 million living in extreme poverty. Almost 40 million people are still struggling to meet basic food and nutrition security. Poverty is declining sharply in 2010-2016. Recently the rate of poverty reduction has slowed down despite accelerating growth. I know the global
inequity is a major concern for the country. Therefore, the formulation of the national social security strategy (NSSS) implementation plan is very timely and very welcome in this context. So I sincerely anticipate the Action Plan will contribute to the ongoing reforms processes shifting from current discretionary approach to more comprehensive targeted universal approach to avoid leakages and unsatisfactory experiences in the past.

The UK along with UNDP supported the social security policy support programme of the Cabinet and General Economics Division of the Planning Commission to develop a forward-looking framework for social protection. I am also very pleased to other development partners like the Australian Department for Foreign Affairs and Trade (DFAT) have come on board to support a very important step-this is the development of an Action Plan. This has been done through the strengthening government social protection systems pro-poor programme- STSP to enhance efficiencies around social protection policies, projects and plans. The UK along with the Australian Department for Foreign Affairs and Trade (DFAT), UNDP, WFP, World Bank, Manusher Jonno Foundation, consider extremely fortunate to be able contribute to such an important agenda. Under this programme the STSP, a central management committee has been active to support, to improve coordination, greatest energy and leadership to the social protection sector.

Now the social protection budget-monitoring unit has been established within the finance division to build synergies between different ministries and departments involving social protection schemes. A more important step-central database has been developed to further improve coordination between finance division and different ministries. Another critical development has been mentioned earlier is the introduction of Government to People (G2P) payment system to ensure direct fund transfer from government treasury to beneficiaries. We are already witnessing improvement in making the system more efficient which has been successfully piloted in the Ministry of Women and Children Affairs and the UK is delighted to partner with the government on this really important work. I am also very pleased to see Government of Bangladesh’s commitment to reflect on generating lesson learning on this. Dedicating these three days of conference to review the social security programme is the clear demonstration of the commitment. The whole initiative by the Cabinet Division has brought various departments of the governments, development partners, the NGOs, the private sectors, together to renew their commitment for the implementation of the NSSS.

It emphasizes the fact that we all need to work together and we are very serious about social protection in Bangladesh. So finally the UK and Bangladesh are long-standing partners and our relationship and joint commitment to eradicate poverty and increase inclusivity as a reflection of our common goal in and joint effort to leave no one behind. I would like to conclude once again by congratulating Government of Bangladesh for organizing this event and driving forward the implementation of National Social Security Strategy (NSSS) Action Plans to support the people in need in this country. Dhonnobad.
Hon'ble Chair, Hon'ble Ministers, Colleagues and Friends, Namaskar, Assalamu Alaikum, very good afternoon to you all. I like my previous speaker Dr Simone Field of DFID, I would like to congratulate the Bangladesh government for launching the NSSS Action Plan. I would like to call it N3S (NSSS). This represents a critical follow up of the new NSSS and will be instrumental in embedding right-based comprehensive social security system for all deserving and needy people of the country.

I must also take this opportunity to thank prof. Alam, my appreciation for him for a very rich presentation. Globally, social protection profiles in developing agenda is rising and not surprising therefore it features quite prominently in sustainable development goals agenda. Simultaneously, we see the resilience has established itself as a dominant paradigm in international development cutting across sectors and increasing the linked to agenda to respond to climate change and disasters. Climate shocks combined with global financial crisis and in many cases to political instability threatens advances made in poverty reduction. The SDGs provide an opportunity for more integrated policy responses that recognize and respond to multiple risks people are exposed too.

It is just not surprising the rise of social protection is very closely linked with resilience agenda. From the disaster risk management perspective using social protection programmes to deliver humanitarian resistance faster and more efficiently increasing, in fact I remember in 2017 UNDP worked with the Government of Bangladesh, responded to multiple disasters and across those multiple disasters basically the approach UNDP followed, was cash transfer as a part of early recovery and social protection support. In several countries across the globe and even here in South Asia, national governments and development partners aiming to put in place social protection system that from the start have the capacity to start not just short term shocks but also long term stretches as you heard from Prof. Alam. On this particular event, the launch of the NSSS Action Plan, we heard from Prof. Alam this was conceived from the outcomes of the themes that was discussed in conference here in Dhaka about seven years ago. At an early stage of the formulation of NSSS there is a broad consensus they should actually follow a lifecycle approach and just to sort of repeat words from Prof. Alam: this whole scope of the NSSS actually spans from ensuring that well-nourished pregnant women have access to good quality pre-natal care, it ensures that infants well-nourished, children healthy and educated, it introduces young male and female to the job market, it provides people with economic security, look after
the families, and take economic risks during the working life and later as a grown old social pensions so that they can continue to lead dignified lives.

The Action Plan builds on the NSSS and programme reform actions with the horizon of 2021, we know 2021 is a milestone year in Bangladesh's development. I am very glad that even NSSS actually has a horizon of 2021. It spells out several time-bound activities of multiple ministries and thematic clusters to achieve the NSSS objectives; it focuses on institutional reforms, including addressing staff capacity needs and the daunting and complex coordination task and challenges ever present in any public bureaucracy. More importantly as you heard from both the different speakers Mr Zeaul Alam and later from Prof. Shamsul Alam that it has managed to consolidate a highly fragmented portfolio that spread across 145 programmes in 23 ministries to handful of core programmes.

That is quite an achievement, congratulations! On the LDC graduation, something that needs to be kept in mind effectively implementing the NSSS has far reaching implications for Bangladesh. This year the country has made all the criteria for potential LDC graduation in a few years' time. In fact, it has not only met all the criteria but it has actually created a number of very laudable set of achievements- the largest country ever have done so and the only country till date which has met all the three graduating criteria. It has already achieved lower middle-income status in 2015 riding on very impressive economic growth and human development gains. At the same time Bangladesh faces new and emerging challenges for vulnerability, marginalization and poverty. For example, unsustainable urban development in the country, urban poverty and we again heard from Prof. Alam, is emerging as the key issue. Characterized by the rise of automation, artificial intelligence and modern technologies we are in the face with fourth industrial revolution.

Millions in Bangladesh I repeat millions in Bangladesh are at risk of losing the jobs as artificial intelligence making its room in job sectors. Thankfully NSSS has already identified the needs to consider new vulnerability areas such as this as planned critical reforms. Now let me come back to the SDGs, please allow me to reflect on the importance of social protection in the context of agenda 2030 in Bangladesh. As a reminder social protection is directly instrumental for at least 3 goals or 4 goals; goal-1 which is poverty, goal-5, gender equality, goal-8, decent work and economic growth and goal-10, reduced inequalities. Social protection is a vitally recognized policy tool to effectively reduce people's vulnerabilities. As the same time social protection is not a magic bullet for effective shock response and it does not always have desired impacts.

Therefore, the design of your programme is very critical. The most frequently asked question is how to design social protection to address many of the issues the SDGs build upon. Reducing poverty and inequality, promoting economic growth, particularly among slow income groups, and supporting social inclusion and social cohesion. I am very happy to say that through the NSSS and launched Action Plan, Bangladesh has already started developing its own answers to all these questions and work on social protection that will help to feed into the SDGs achievement. Having said this I would like to request attention to three points that to my mind, are key to ensuring that in the true spirit of implementing not to leave anyone behind. In fact I am very impressed and walked into this auditorium to look at there is not a single banner or bill-board which does not actually include leave no one behind. We heard about targeting, we continue to refine targeting as we go along to make sure all the people who deserve social protection are reached out in a befitting manner.
Let me pick up some of them. Typically across the world public programmes are inadequate in addressing destitution. In fact they tend to be blind or often in denial or the fact that there are many who lack access to the even the most basic needs to live a life of dignity. Often there is not enough data available and that makes him invisible for social protection and social safety net programmes. Fortunately Bangladesh has already identified the various groups and good start has been made, discussion is ongoing and BBS is already working on them. But still we need to locate the old and infant, we need to locate children in urban areas who may not strictly qualify as abandoned and of course many live with disabilities and here I emphasize on mental illnesses. I remember walking in the streets of Calcutta to seek people with mental illness who are completely blind to any official or public sector programmes.

Many of them need actual caregiving. I still remember in 2002, there was no young men in an Orissa village to serve old age people. Related to all this, WB making sure that no one simply no one remains excluded. This is where I think partnership with community based non-government organizations become extremely important. Zero exclusion and I repeat zero exclusion becomes the default mode for all public distribution programmes. We need to focus on approaches which would help people adapt to various shocks. Finally including social audits over and above these state-led conventional audit programmes, public expenditure audits, something that will really help to measure outcomes rather inputs.

It is very important if you want to look at rather outcomes and results of social protection and not necessarily inputs, to actually partner with NGOs and community based organized to look at the outcomes, and actually carrying out social audits is very important. I am not going to detail out about UNDP’s role in the formulation of NSSS and Action Plan. Basically I would like to underscore a milestone coming up, I wish to draw your attention to the midterm review of the NSSS that has been planned for 2019. I want you to remember in 2019 we have a midterm review that is coming up. This midterm review will not only help in assessing the progress till date but also provide useful political economic points us to social protection in Bangladesh. Something we believe that will serve to have more effective social protection planning to move country forward.

Finally, I thank the Cabinet Division and thank the General Economics Division for the high quality leadership and of course for the production of the Action Plan. I also thank them for organizing this spectacular event. I thank development partners-the government of Australia and United Kingdom for their generous support and continuous encouragement. I thank all of you who gather here today for a very productive engagement all through the next few days. I thank for your attention.
Thank you very much. Hon’ble Chief Guest, Mr Rashed Khan Menon MP, Minister, Ministry of Social Welfare, Hon’ble Special Guest Mr MA Mannan MP, State Minister, Ministry of Finance and Ministry of Planning, Hon’ble Chairperson of this wonderful event Mr Mohammad Shafiul Alam, Cabinet Secretary, Mr Sudipto Mukerjee, Guest of Honour, Country Director of UNDP, Dr Simone Field, Guest of Honour, Team Leader, DFID Bangladesh, Dr Shamsul Alam, Member (Senior Secretary), General Economics Division, other distinguished senior officials here today, Ladies and Gentlemen, Assalamu alaikum and good afternoon to you all. Thank you very much for inviting Australia to this important launching ceremony of NSSS Action Plan.

It’s a great Privilege to be here, with such esteemed counterparts across the government but also with my two colleagues from Australian High Commission who have worked so tirelessly for a long time with the Government of Bangladesh on this Action Plan. Thank you so much. NSSS is a major endeavour of Government of Bangladesh and the Australian government is so very pleased to have played a vital role in the reforms process outlined in the NSSS. I want to start by commending Government of Bangladesh on your strong commitment to social protection reforms. NSSS implementation is an integral part of the Seventh-Five Year Plan. You should be rightly, all of you, proud of this programme. Globally, there is substantial evidence of positive impacts of social protection on the lives of citizens and on economic growth. Social protection transfers we have learned help unlock the economic potential of the poorest. They assist the poor to purchase enough food to work hard and to purchase assets to invest in income generating activities. Social protection also contributes to inclusive economic growth. Social protection helps develop stable and prosperous economy and build productive middle class. There is overwhelming evidence that effective social protection leads to household productivity and has very positive impacts on labour market participation.

The reforms contained in the Action Plan being launched today will underpin Bangladesh’s economic development and improve the lives of so many people. Social protection is one of the sixth priorities of Australian government’s aid programme. Australia believes investment in social protection is important for low-income countries. But it is particularly important in middle income countries like Bangladesh. Social protection system is the key part of country’s economic development. Australia has a very long-standing relationship with the government of Bangladesh in the social protection sector and together with UK and UNDP, Australia has closely worked with the government in the development of NSSS. A couple of examples I want to share
with you. Australia assisted a conference in Dhaka in September 2011 where an Action Plan for developing national social protection strategy was first presented. Australia facilitated the development of NSSS by supporting the production of background research papers.

Dr Alam has just briefed us on. I am pleased Dr Alam has highlighted the evidence base in informing the NSSS. The Australian government has also supported the implementation of NSSS since 2014 in collaboration with DFID through strengthening government social protection for the poor as mentioned by Dr Field in her presentation. Australia's funding to UNDP through the social protection policy support programme is enabling UNDP to continue to provide technical support to the Cabinet Division and to the General Economics Division. The Australian government is pleased to have the opportunity to support the Government of Bangladesh through social protection reforms journey of NSSS. Ladies and Gentlemen, today the launch of the NSSS Action Plan is an important milestone in this NSSS journey. From our point of view implementation is so very important in rolling out any new strategy and any new policy. It is really way, we say in Australia whether rubber hits the road. In the launch of the NSSS Action Plan today, we see the political commitment, protection reform, and the NSSS has gained real attraction. The Action Plan delivers very practical implementation pathways.

So today is the day to celebrate the achievements for all the agencies who are committed to implement the NSSS Action Plan. On behalf of the government Australia, I congratulate Government of Bangladesh on this very significant achievement and then in the NSSS in operations of 35 ministries and divisions. I know from my experience how challenging it can be, congratulations all there. I just want to highlight the three aspects of the Action Plan. Three particular things that jumped out of me. Firstly, I would like to congratulate Government of Bangladesh and emphasize how pleased I am. The Action Plan continues the very strong focus of the NSSS on addressing the needs of women. As the Action Plan recognizes, women are not only affected by the same social and economic risks differently, the impact can be different. But women also face different types of risks and vulnerabilities and thank you Dr Alam for highlighting this in your presentation. In particular, the elements you raised around: maternity insurance, maternity health, and some other costly blow to motherhood. I think this is a terrific job you have done in your presentation.

The Action Plan rightly identifies one of the priority challenges to be addressed in NSSS reform is to ensure the most vulnerable women are provided income security and greater opportunities to engage in labour market. So thank you for that. Secondly, I was particularly impressed with the priority given in the plan to strengthen social security programmes for people with disabilities. This is very important as highlighted by Mr Sudipto Mukerjee in the context of the SDGs goal leaving no one behind. We all know there is a very strong link between disability and poverty. 1 in 5 of world’s poorest people have disability. People with disabilities and their families are more likely to be poor, remain poor as the result of higher living cost, barriers to education, and barriers to healthcare and employment opportunities. So thank you for drawing out the impact of disability. Thirdly, I would commend the government on the commitments to result-based monitoring and evaluation in the Action Plan. This is the key institutional reform in the Action Plan; it will enable the government to ensure the reforms of the NSSS are actually having the intended impact.

As UNDP mentioned, there will be a midterm review of NSSS and Australia is very pleased to support this important review. The review provides the actual evidence base for the government to determine future directions and also will assess development partners such as Australia,
also perhaps the UK, continue to best support to government goals. So thank you for having strong focus on monitoring and evaluation. That’s terrific. Lastly, all of you here today know that Australia has a very long-standing, and very warm and positive relationship with Bangladesh dating back to early recognition to Bangladesh in January 1972 following the war of liberation. We have worked together on so many issues. Supporting Bangladesh is very positive development story.

The NSSS Action Plan is a great example of policy collaboration with tangible outcomes for the people of Bangladesh. I am very pleased Australia has been able to support Bangladesh in this. So I wish the government, all relevant ministries and division all the best for the NSSS Action Plan implementation. I wish you all the best for this conference also for the fair. Thank you so much.
Speech from the Special Guest

Mr M. A. Mannan, MP
Hon'ble State Minister
Ministry of Planning and Ministry of Finance
Government of Bangladesh

Hon'ble Chairperson, Mr Mohammad Shafiul Alam, Cabinet Secretary, Government of Bangladesh. Hon'ble Chief Guest, Mr Rashed Khan Menon, MP, Hon'ble Minister, Ministry of Social Welfare, Guest of Honour Her Excellency Ms Julia Niblett, the High Commissioner of the Australian High Commission of Bangladesh, Guest of Honour, Dr Simone Field, Team Leader, DFID Bangladesh and My friend, Mr Sudipto Mukerjee, Country Director, UNDP Bangladesh, Secretaries of the Government of Bangladesh.

I work in the rural areas. I am a representative of the rural people. As a large number of people reside in village, almost 70 percent, I think most of the poor people of Bangladesh live in village areas. I would like to share my experiences with you. Poverty is the key component for discussion. It's our constitutional obligation to fight poverty. Apart from that, there are a number of reasons why we should eradicate poverty. According to me, the major cause of the poverty is injustice. We are working under the leadership of Prime Minister Sheikh Hasina to eradicate poverty. The most important goal of our politics is to include poor and needy people of the society to the mainstream development plan. Cash delivery by the government immediately gives some peace to the rural people. They don't think much what is going to happen tomorrow. The main wants of rural people include the food, shelter and safe drinking water. We, as the government, are working with a number of programmes to fight poverty but still there are areas for working. Our Hon'ble Chief Guest is here and he will agree with me. We have some sorts of assets in the village and those assets should be utilized. Such as: the water bodies, uncultivated land areas, khas lands, we need to make sure that the poor get an access there. If we make sure it along with all the current programmes of the government, it will more strengthen our economy. Bad luck is we are failing to do this. All the leaseholders take the lands with meagre amount of money. As a result, the poor people can't get the access to use those lands.

Khas lands are being distributed to wrong people. It is one of the limitations. I would like the Cabinet Division and all the ministries will focus in these aspects. Ensuring safe drinking water and sanitation will indirectly help lessen the number of poor people. Poor women work in community based rural maintenance programme (CBRMP). They get very little amount working there. My house is in haor areas, in Sunamganj. There are a number of beels in my area.
The leaseholders from Dhaka take the lease of those beels. As there are no alternatives the district and upazila administration are bound to lease those lands to the leaseholders. LGED can take some measures to distribute some lands to the poor. It will help them to farm fishes and get some dividends eventually.

All the allowances are given to the poor and to the old age people will be more effective if some coordinated measures are taken. The leakage in the cash delivery should be stopped. Our government, government of Sheikh Hasina, has taken measures to build houses for the poor in rural areas. It's a very laudable move to eradicate poverty. The cash delivery along with tin house-building materials helps the poor a lot. Though some of the people sell the materials they get from the government. I don't find it very offending because the first thing is to survive. We need to enlarge current programmes as the budget itself growing bigger year by year. The size of the assistance programme is needed to enlarge. Our integrated efforts will help reduce poverty. I won't take much time. I would like to end my speech thanking the development partners.
Speech from the Chief Guest

Mr Rashed Khan Menon, MP
Hon’ble Minister
Ministry of Social Welfare

Hon’ble Chairperson of this event, Mr Mohammad Shafiul Alam, Cabinet Secretary, Hon’ble Special Guest Mr MA Mannan MP, State Minister, Ministry of Finance and Ministry of Planning, Guest of Honour Her Excellency Ms Julia Niblett, the High Commissioner of the Australian High Commission of Bangladesh, Dr Simone Field, Guest of Honour, Team Leader, DFID Bangladesh, Mr Sudipto Mukerjee, Guest of Honour, Country Director of UNDP and Paper presenter Dr Shamsul Alam, Assalamu alaikum and good afternoon. I would like to thank you all for inviting me here.

The NSSS will play a key role in social security strategy of our country. Our government is putting utmost importance on the issue of poverty elimination. Bangladesh has been playing a vital role in poverty reduction. As a result of this, the poverty rate has reduced from 41 percent to 22 percent in the last 10 years. The priority is given to invest in social security measures. The allocation of social security fund in the 2018-19 national budget is more than four times than what it was in 2008. In my ministry, I have made it sure. I doubt that many programmes overlap one another. Some dishonest people are taking benefits in many ways. Social security programmes help people get out of poverty and give people their own identity.

I welcome the efforts of the Cabinet Division and the Central Management Committee headed by the Cabinet Secretary for completing the formulation of the NSSS Action Plan. Lifecycle approach can effectively fight poverty as it covers from the very early to late stage of a person’s life. I think two programmes are very important. One is child care programme which starts from very beginning of birth to age 5. Another important step taken by government is the introduction of national service programme. It is also very laudable measure. I think it is important to provide unemployment allowance to the unemployed. I would ask your attention regarding this. It would be a great step to keep our unemployed youth in right track. Thank you all.
Speech from the Chair

Mohammad Shafiul Alam
Cabinet Secretary
Government of Bangladesh

Distinguished Chief Guest of this ceremony Mr Rashed Khan Menno MP, Hon’ble Minister of Social Welfare, and Hon’ble State Minister, Ministry of Finance and Ministry of Planning, Guest of Honour, Her Excellency Ms Julia Niblett, High Commissioner of Australian High Commission. Mr Sudipto Mukerjee, Country Director of UNDP Bangladesh. Dr Simone Field, Team Leader DFID Bangladesh colleagues from different ministries, GOs and NGOs, representatives from civil society, diplomatic missions, development partners, and other distinguished guests, Ladies and gentlemen,

Assalamu Alaikum. Good afternoon.

It is my pleasure and privilege to chair such a high profile gathering and to be a part of the launching of NSSS Action Plan. After the speech of our Hon’ble Chief Guest, I shall be very brief in my deliberation. I would like to express my deepest gratitude to our Hon’ble Chief Guest for blessing this occasion with his august presence. I am also grateful to the Special Guest and Guest of Honour for kindly attending this programme. I still remember the day when we studied in the UK in 1992-1993. There I experienced the social security system for the first time. My children used to get handsome child benefit support from the UK government. The Bangladeshi unemployed people who used to work there get unemployment benefit from the UK government. It was a very unique experience for us. From that we had the dream of supporting people in need throughout social security system in our own country. After 25 years, I am very happy to see that our dream has come true. A country like Bangladesh is now spending 14 percent of our budget in this sector through 35 ministries. Bangladesh also has glorious achievement in most of the socio economic dimensions and is currently ahead of most of the South Asian countries in this regard. The present social security also contributed a lot to poverty reduction as other speakers have told us. But this system still could yield more benefit if the system is more comprehensive and well-encompassing to the life cycle of every citizen.

Therefore, NSSS has been formulated to provide a framework for life-cycle based social protection. It is developed to accelerate the process of social transformation. NSSS has come up with a mechanism for effective utilization of the resources allocated in this sector. The key features of NSSS include consolidation of fragmented into a few large programmes. The delivery system will be brought under a robust central management information system. The operational
cost and scope for leakages will be reduced. We are happy to formulate the Action Plan of NSSS. The responsibility was given to a sub-committee, headed by Mr Zeaul Alam, Secretary, coordination and reforms. I extend my whole hearted thanks to the committee members for their hard work in formulation of the Action Plan. The implementation will need support from all the government agencies, NGOs, civil society members, and the political leaders. Around two years back, we formulated three workshops in the parliament with the lawmakers. I am happy to acknowledge that all the participants agreed that they are committed to provide support for the implementation of NSSS. I am also grateful to our Hon’ble Prime Minister who herself took personal interest in NSSS and put social security as one of her priority agenda. I would like to thank you all for your participation in the conference. I would also thank the officials of Cabinet Division, GED and SSPS programme for their relentless support in this programme.

Ladies and gentlemen, we achieved a lot in this sector. But we still have miles to go. We have to take a vow to work hard to make this journey a successful one. With this few words, let me conclude by once again thanking you all for your presence here. Thank you very much.
Vote of Thanks

With the permission from the Chair, I would like to say my deepest thanks to the Hon’ble Chief Guest, Special Guest and Guests of Honour present here today in this inauguration ceremony and the Fair as well. I am really overwhelmed to see the wonderful gathering here, particularly the people from GoB, development partners, NGOs, and from the private sector. To us, this is a sign of solidarity, solidarity for continuing the coordination and reforms agenda of the government in social protection. I hope this solidarity will continue in future and we will continue the reforms agenda of the government. Particularly, I would like to express my thanks to the Hon’ble Cabinet Secretary, Hon’ble Member of GED, Hon’ble Secretary of Coordination and Reforms, and Additional Secretary (coordination) of Cabinet Division. Because they are actually steering the social protection agenda of the government. Also thanks to our colleagues from different ministries who are working closely with us in the reform process. Also thanks to my SSPS colleagues, we are also working relentlessly to make the reform agenda happen. Finally, this day is not an end, we have a long way to go. On behalf of my colleagues, I hope that you will continue your participation. Thank you very much.
National Conference on Social Security Programme Review

Day – 1 | 04 November 2018 : Second Half

SESSION: CONSOLIDATION OF SOCIAL ALLOWANCE PROGRAMME- WAY FORWARD

Chair: Secretary, Ministry of Social Welfare

Presentation from:

1. Ministry of Social Welfare
2. Ministry of Women and Children Affairs
3. Ministry of Cultural Affairs
4. Ministry of Liberation War Affairs
5. Health Services Division
6. Medical Education and Family Welfare Division
7. Local Government Division
8. Ministry of Labour and Employment
9. Ministry of Chittagong Hill Tracts Affairs
10. Finance Division
Secretary Ministry of Social Welfare

(Documentary video)

With the objective to eliminate poverty and to improve the standard of living, the Government of Bangladesh has prioritized social protection programmes and targeted the ultra-poor in the implementation. Due to the government continued efforts in the past few years, poverty has gone down from 40 percent in 2005 to 21.8% 2018 and hard-core poverty is reduced to 11.3 percent in 2018 from 25% in 2005. The Government of Bangladesh adopted an inclusive growth strategy for which the vital part of which is empowering all its citizens. The Government of Bangladesh spends approximately 14% of its budget annually for social protection programmes which is 2% of the GDP. The government adopted the NSSS in 2015 to address efficiency and effectiveness and issues related to existing delivery system of the social protection programmes. To implement and accomplish the goals set by the NSSS, the Finance Division adopted the SPFMS project with the assistance of UKAID and AusAID. One of the main objectives of the SPFMS project has been to enhance the capacity of the Finance Division and six selected ministries. Other objectives include conducting a diagnostic study on social protection schemes, reform plans for those schemes, and to develop an MIS integrated G2P payment system.
Ministry of Social Welfare

Presentation on Social Allowance Types of Programmes in Ministry of Social Welfare

Dr Md. Nasir Uddin, Additional Secretary, Ministry of Social Welfare (MoSW)

Respected chair, Secretary, Ministry of Social Welfare, Mr Zillar Rahman, distinguished participants, colleagues from different ministries, development partners, NGOs, journalists, and distinguished guests, women and gentlemen. Very good afternoon and Assalamu alaikum. It is indeed a great pleasure for me to present social allowances programmes of Ministry of Social Welfare.

You have heard in the morning about the satisfaction and happiness of the very distressed and impecunious people of the society and the vision of the MoSW is better life and caring society for the poor vulnerable group and also the distressed people. Our mission is little bit elaborate. You all have also heard about the social inequality and socio economic empowerment and also the socio empowerment of the women, protection of the children, protection of the girls and this is our mission to protect the vulnerable group and to empower vulnerable group, to empower the distressed people.

You have also heard about the equality and justice. It is to establish the fundamental rights of the targeted people of the country. You have also heard about the constitutional obligation, Article 15(d) for the betterment of the distressed people: to ensure the social security poor, helpless, distressed, disabled, vulnerable, less-benefited elderly people due to constitutional obligation. It is also to ensure the socio economic development of the mentioned groups, to protect them from social and economic vulnerabilities, and to establish social justice, social rights, and to create social empowerment, human dignity in the family and in the society and to increase the purchasing capacity of the targeted groups.

You have heard from the speech of our Hon'ble Minister, the Department of Social Services has been implementing many social protection oriented projects. I will try to mention some of these here. You can see elderly allowance programme, allowance for widows and husband-deserted women, allowances for the person with disabilities, stipend programmes for the disabled students, distribution of Capitation Grant to non-government orphanages. You will see also something here that you, I think, have never had an idea about: Livelihood Development Programme of Dalits, Horijon and Bede Communities, Livelihood Programmes for Transgender people that is the Hijra, Financial Assistance Programme for Cancer, Kidney, Liver Cirrhosis, Stroke and Heart patients, and Cochlear implantation. Cochlear implantation is a new programme that has been started by this government.

And there are other medical social service programmes and livelihood programmes for children and labours. There are social protection programmes for maternal care, disability identification programme, rehabilitation programme, acid burn victims and person with disabilities programme, microcredit programme for residents of Ashrayan Abashik programme, honorarium programme for the freedom fighters, alimony, education and training programme for orphans, and alimony and rehabilitation programme for babies at Baby Homes.
There are also protection programme for vulnerable children, integrated education programme for visually challenged students, education programme for hearing impaired students, education and rehabilitation programme for physically handicapped persons, Sheikh Russel children training and rehabilitation centre, training and rehabilitation programme for children and orphans and persons with disabilities, programmes for children facing law enforcement or in conflict with law, Training and Rehabilitation Programme for Vagrants; Probation and After-Care Programme; Training and Rehabilitation Programme for Socially Disadvantaged Girls; Safe home for women and adolescence girl under safe custody, distribution of grants in social welfare council, registration and control in voluntary social organization, grant distribution and training programme in Bangladesh National Welfare Council, disabled service and help centre for National Foundation for Disability; Autism Resource Centre of National Foundation for Disability; Mobile Van Therapy Service of National Foundation for Disability.

**Old age programme:** It started in 1999 and that time its beneficiary was only 0.40 million and allocation was 490 million. Now the number of beneficiaries stands at 4.0 million and present allocation is 24 billion BDT. Allowance for Widows and Husband-deserted women started in 1999 and initial beneficiary was 0.403 million and initial allocation only 40 million. Now beneficiaries are 1.4 million and present allocation is 8400 million BDT.

**Allowance for persons with disabilities:** Initial beneficiary was 0.104 million and allocation was 150 million. Now beneficiaries are 1 million; allocation is 8400 million.

**Capitation Grant:** In 2008-2009, only 48 thousand orphanages received an allocation of 3.7 million and present beneficiaries are active 6000 orphanages and allocation is 1036.80 million BDT. Stipend for disabled student number of beneficiary was 13041. And allocation was 60 million. Now beneficiaries are 90,000 and allocation is 803 million BDT.

**Grant for patients for the 5 diseases:** Kidney, stroke, cancer, liver cirrhosis, it was started in 2014-15 financial year, beneficiaries were only 2000. Now the beneficiaries are 15,000 and allocation is 7500 million.

**Livelihood Programme for the tea labourer:** 10,000 was the beneficiaries at the initial stage and now it is 40,000. Allocation is now 200 million BDT, earlier it was 2.4 million BDT.

**Development programme for the Bede and underdeveloped community:** Initial beneficiary was 15,000, now 64,000. Initial allocation was 92.3 million BDT, now 503 million BDT.

**Transgender allowance:** Initial beneficiaries were only 3000, now 7500. Initial allocation was 45.9 million BDT, now 114 million BDT.

The current progress of the social security the old allowance number of beneficiary and allocation have been increased 10 times and 50 times respectively since inception. Benefits for persons with disabilities of beneficiary and allocation have been increased 10 times and 210 times respectively since inception. Widows and husband deserted women number of beneficiaries allocation increased 4 times and 210 times respectively. Stipend for persons with disabilities students' number of beneficiary and allocation increased 7 times and 14 Times. And cancer and another diseases number of beneficiary and allocation 7.50 and 7.50 times.
Financial support for tea labours number of beneficiaries and allocation both increased 20 times. In the Livelihood programme for the Hijra, beneficiaries and allocation have been increased 12 times and 16 times. In the Livelihood programme for Bede and other underprivileged communities, number of beneficiaries and allocation have increased 20 times and 76 times. Capitation grant for the orphanage increased 4 times and 10 times.

Electronic fund transfer system: Transfer of allowances of the beneficiaries under safety net G2P system has been inaugurated by the Hon'ble Prime Minister on 17 July 2018 which initially covered 1,20,282 beneficiaries. In the Livelihood programme for the transgender, and Bede, we have rendered training and also the opportunities of income generating training allowances provided our 31800 Bedes and 5750 transgender and 30000 tea garden labourers respectively. Disabled service help centre- this is operated by the National Disabled Foundation. It has earned the confidence of the patients. Till September 2018, health centre has provided 4.8 million services to 2.3 million registered patients and distributed 34300 assistive devices.

One-Star mobile therapy service you know I think many of you know about the services of the mobile one-star mobile therapy service 2 days in a weeks in the secretariat it provides the services under Bangladesh Secretariat. Mobile therapy van provides the mobile service at the door steps of the people. Till September 2018, mobile van therapy services have been rendered to 0.27 million people. Ministry of Social Welfare has, I think, very strong legal reason for the protection of the persons of disabilities and general person.

It is a great privilege to tell you about the introduction of the Social Welfare Award, named “Mother of Humanity Social Welfare Award”. This award has been introduced by the Ministry of Social Welfare this year.

We have aligned our programme with the NSSS. I have already mentioned about old age allowance programme and you have heard in the morning our Hon'ble Minister has also mentioned it- to make the programme universal for the eligible people be considered for the next budget meeting.

Distinguished colleges of the finance ministry are also here. I think it is very important to make the old age allowance programme universal. You have also heard about disability benefits in the morning. And income criteria on the individual-basis definition- we have the manual and we have the guidelines for the disability identification and our coverage has also increased by 21 percent this year. And coverage is increasing 10% every year. But I think you need to more fill up the gap. We also need to extend the support for our vulnerable women and to improve orphans programme, to improve quality of service by 5% to 10% I think there is a gap between the supply and demand. It needs to be increased. Improved targeting beneficiaries ongoing consolidate smaller programmes is under process. Grievance redress system is very important. Several speakers in the morning mentioned that and for the selection of beneficiaries, to ensure the selection of the actual vulnerable people- redressing of grievance is very important. There is already an online based grievance redress system but I think it needs to be more comprehensive on these issues.

It is also important to develop single registry MIS. MIS system for old age disabled allowance has been done and a total of 52,000 beneficiaries are already been enlisted. I think we should consolidate all the social allowances, not only for the MoSW but also include other ministries who are with the allowance programmes.
**Digitalization of the cash transfer:** 1.3 lakh beneficiaries is getting cash transfer from the last fiscal year, this year 6.6 lakh will get this financial year and by 2020 all the beneficiaries will get cash transfer through digital payment. Monitoring and evaluation is also very important. With an MIS system, result based monitoring and evaluation will be introduced.

**Programme reforms:** Comprehensive pension system for elderly people will be introduced soon. We are repeating the commitment of our Hon'ble Minister. The comprehensive pension system for the elderly (age 60+) will be introduced soon. The monthly pension would be taka 3000 for 90+ years elderly people. Widow allowance getting beneficiary when reach age 60+ years, will get old age allowance.

**Institutional reforms:** MIS established under DSS, G2P payment started, beneficiary selection will be done through online application, GRS provision kept in MIS, monitoring & evaluation will be done through MIS.

**Lesson Learned:** My tenure in the MoSW is only 6 months. But my great lesson is that though the amount may not be very significant but it gives the identity to the people. I saw the face of the people of the rural areas that they are getting the allowances from the government. Thus the government is with him. It is the happiness. I saw the happiness in the face of the beneficiaries that the government is with him. In case of the old allowance and the disability allowance and the other allowance we can show this programmes reaching to the people and people in the risk, poor people and these programmes teaches self-assessment.

What is our satisfaction? You cannot earn the satisfaction by satisfying yourself. You can earn satisfaction by satisfying others. This is the motto of the MoSW: what should be done for the helpless people in the society, how to behave, how they should behave.

**Challenges:** I think decentralization is very crucial. The Hon'ble and respected DG of Social Services Department (DSS) signed so many (minimum 50 to 60,000 cheques) in a one financial year. Managing Director of the National Disability Foundation granted the leave of the officers and staff who are working in the distant areas and upazila levels and I think this is urgently needed in the DSS and also the National Disability Foundation. Lack of information and no complete database about the older people of funding. We have the huge gap between the demand and the supply in the number of the beneficiaries and the allocation of the fund. Beneficiaries are illiterate and not familiar to modern payment system. And you have heard about the people are migrating from rural to urban areas that is a challenge. In beneficiary selection, it is very difficult to mark the poor and unprivileged people and separate the non-poor. There is no formal monitoring and evaluation system.

**Key recommendation for Social Security Programmes:** Comprehensive and effective management in the social security scheme is needed. Formulation of national single registry can be established based on network of independent but interlinked with scheme-specific MIS including household database & NID. Formulation of scheme-specific MIS that communicate with each other & deliver comprehensive information across government is also needed. Minimum age of 60 years for getting old age allowance should be determined.

The Ministry of Social Welfare is fully committed to establish Bangladesh as a welfare state. Thank you very much for your patient hearing.
Questions & Answers

Question 1:

“Through our respected chair, I would like to show my gratitude to Mr Nasir Uddin of MoSW. I have a question for a very long time which I also have seen in one of your slides. It is that the old age allowance starts from 60 years but it has time limit of ending. We have seen a flat allowance of 500 Taka for everyone. It is a great initiative. 90+ older people are not many in number in our country. So you have decided to provide them with 3000 Taka. The life span is now above 70 years. I would suggest adding some more slabs here in old age allowance. I think we need to look up on this matter as well”

Md. Nasir Uddin:

Thank you for your question. We have a fixed age for our old age allowance. It is 62 years for women and 65 years for men. And for the 90+ allowance is our new proposal. I think with the help of our ministers, we will be able to include it as they also want to help the elder people. And about those new slabs, it would need a lot of more allocation to meet demand. I think in future we can increase our allocation and can introduce those slabs accordingly. But for now, if we can introduce the 90+ slab, we will be happy.

Question 2:

Assalamu Alaikum. Respected chair, as we have seen that to ensure this allowance, a great challenge has always been to find the actual person in need. Political and other interferences are always found in that process. We have seen solvent people from rural areas are receiving these allowances whereas the vulnerable ones are not actually receiving the allowance. The percentage of these instances may be low but this is happening. So if you could tell us what have you done to ensure that benefits are going to people in need? It would help us a lot to learn about the programme and the process. Thank you.

Md. Nasir Uddin:

Thank you for your very important question. Were you present in the morning session? As per the data from our Finance Ministry, we now can say we have achieved 80% accuracy in detecting the people in need. 20 percent is leakage. If we can ensure single registration MIS and universal coverage, I think, we can ensure 100% accuracy in detecting the actual beneficiary. By ensuring single registration we can avoid duplication in receiving allowances, for example if someone receives allowance for widows; we need to ensure that the old age allowance does not go to her. This is the problem of duplication which may end
Hello. I would like to draw your attention about the topic regarding transgender. In Bangla we call them Hijra which is also how MoSW addressed them in the presentation. It sounds derogatory. Maybe calling third gender is a more dignified way of addressing them. I think Hijra is not a very great selection of word and we can promote transgender or third gender. Even in America you can see if you call an African or black people ‘negro’ people, they find it offensive. I heard in the official presentation paper it is enlisted as Hijra. So I am proposing that if we can change it to third gender? Thank you.

Thank you, Dr Nasir for your very good and articulated presentation. I have two issues to the Hon’ble secretary and to the house. So the Hon’ble Minister also talked about the fragmentation of different social sectors projects and the issue of the consolidation of different projects on the safety net programmes. I know it is very challenging and I would like to know what will be the steps that the ministry will be taking to consolidate the different projects.

Another question is decentralization. According to the Children Act 1993, which was amended recently in 2018, there is a wonderful platform of Child Welfare Board to address the need at local government level. But as a person from the field, I know board has formed in some places but not has been empowered to really address the local need of the children who are in need of care and protection. So what are the measures that the ministry is going to take in future to empower that board in a way to decentralize social welfare activities in the national level?

Md. Nasir Uddin:
We have already stated that officially we do not call them Hijra anymore. We mention them as transgender people. I think sir will like to talk about this topic.

Answer from the Chair:
Thank you to our speakers for talking on important topics. I would like to say that we have already proposed them to be called as transgender. But it was their own movement that made us address them as Hijra. They want us to address them in that way. It was their decision to be called as Hijra in 2011 and we fulfil their wish. You and I have no say here. Anything else?
Md. Nasir Uddin:
Your first question is on the consolidation. Sir, were you present at the morning session? Have you seen the presentation of Dr Shamsul Alam sir? Your answer was included there regarding the consolidation. And the second question, sir, pardon me, I don't have any idea.

Response from the Chair:
For social safety net all over the world, in all countries- poor and rich, there are three things: 1) intention of the government, 2) how? 3) Money-the fund. For our case in Bangladesh, for example, we are ready to implement the whole programmes written in NSSS. That means government is highly and fully committed to implement the social safety net. Then the second question from the government side is how to implement all this things. Now we are executing it by 8 ministries and departments.

There are programmes taken by the Cabinet Division that there will be only one ministry who will look after all the safety net programmes. It is in the process to be done. Maybe the MoSW will take the lead. In that case, we can show you how we are going to implement the social safety net programmes. That’s why these initiatives have been taken by the Cabinet Division. Once it is done, then I can show you how quickly we can make it happen. About number 3, you know the financial constraint. We have started the allowances in 1998. Initially only 300,000 people were given allowances. Only the old men received the allowances, not even the women. But in the following year in 1999, the allowance was introduced to the old ladies and for the ladies in distress or for widows. Now we have been running 40 programmes under the social safety net. One of the reasons has been described by Dr Nasir properly. So the question is how we will manage the fund for the social safety net: some development partner are now coming forward. They are not giving us any grant; we are giving that as loan. They are trying to help us so that we can go quickly and without any harassment delivering the payment from the government side to the recipient.

As you know, only 3 Crore Taka was allocated in 1998 from the government fund in the beginning. Now we are going for around 4000 Crore Taka. The funds are increasing and it has been distributed to the people who are in need of it. It is a continuous process. In 1972, it was written in the constitution by the Father of the Nation Bangabandhu Sheikh Mujibur Rahman but at that time we could not fulfil i. Now we are in the process of going to cover all the people who needs of the social safety net. We are hopeful that we will be able to cover all by 2030. Thank you.
Ministry of Women and Children Affairs

Presentation on Maternity Allowance and Working Lactating Mother Allowance Programme

Mr Abdul Karim, Additional Secretary, Ministry of Women and Children Affairs (MoWCA)

Respected chair, Secretary, MoSW, respected guests, Assalamu Alaikum. Allowance for pregnant women programme, and lactating mother allowance are the two topics that I will be presenting to you. All are cordially welcomed to this presentation.

Maternity allowance for poor mother and lactating mother allowance are two major programmes held under MoWCA. To ensure safe maternity for poor woman is the main focus of this programme. By initiating this programme, all mothers will receive maternity allowance as well as they will get to know about the benefits of breastfeeding the children, benefits of eating nutritious food during the period of pregnancy, delivery and after delivery services, information about family planning, prevention of dowry custom, and prevention of early marriage and receiving birth certificate. In 2005, on the occasion of World Mother's Day, a Non-governmental organization initiated maternity allowance as a pilot project for the first time in our country.

In 2007-08 FY, the programme was started by the government. 17 billion budget was kept for the betterment of poor pregnant women in rural areas by the government with a view to ensuring a better life and brighter future for them. In the same way the MoWCA is working in cities under the programme of lactating mother allows ensuring a better life and future for the women. They are not only providing allowance for the poor working mothers, they are also trying to increase awareness among them on the betterment of their children and how they can sure their health education and safety. These programmes are integral part of the social safety net programmes of the government. In 2010-11 FY, BGMEA and BKMEA spread these programmes among the garment workers first in the areas of Dhaka, Gazipur, and Narayanganj, then in other 61 districts. After the immense success of this programme, the programme was expanded all over the country to ensure the betterment of the poor working mother including Narayanganj, Chittagong, and all other City corporations.

Dear guests, in the morning, you have witnessed the launching of NSSSS Action Plan. As per the instruction of the NSSS, we have to follow the life cycle framework. These two programmes are contributing significantly to this cycle. I would like to show you all through my presentation. Our two programmes have significant impact in pregnancy and early childhood. Quality of natal care is improving. Our focuses are being achieved with time. Wasting, stunting and less mental developing- these are improving.

Respected guests, in the morning you have heard from Zeaul Alam sir’s presentation that the welfare programmes which are held by different ministries of Bangladesh has been classified into 5 thematic clusters. The thematic cluster that we can see is social allowance thematic cluster. Our maternity allowance and lactating programmes are under this thematic cluster.

Now I am going to talk about our activities within these two programmes in short. Our
target group consists of 950,000 women in this period of time, 750,000 are under maternity programme, and another 250,000 women are under our lactating programme. This activities and programmes have been running throughout the 64 districts of our country. During 2017-18 fiscal year, 600,000 poor mothers of different unions received BDT 500 taka monthly under the programme of maternity programme. From 2018-19 FY, 7 lakhs poor women were selected to receive allowances of BDT 800 monthly for the next 3 years. From the beginning of the programme to till 2018, 2,130,780 women have received funds of a total BDT 1250 Cr. maternity allowances. Under this programme, we consider the first 1000 days of children's life as very important and we emphasize on ensuring children cognitive growth. Beneficiaries are given training on nutrition, health, social protection, education and other important issues.

We want MIS integrated G2P to distribute the allowances and for this we have taken some initiatives. We are trying to provide banking or mobile banking service to our beneficiaries so that they can receive their allowances from their suitable options. A linkage has been created among EPI, ANC (antenatal care) and PNC (post natal care). We are encouraging awareness on early screening programmes and birth registration as well.

I think I need to talk a bit more about lactating mother allowances. In 2018-19 FY, the budget for this programme was BDT 2485,008,000 from which 240 cr. was for the beneficiary people. Till 2018, the number of beneficiary was 425,425 who received allowances and awareness training for 2 years. Here a total of 3867,285,000 taka is the total given allowances. Current year the number of beneficiary is 250,000 and the monthly allowance is 800 taka. The beneficiaries would receive 3 years of allowance along with awareness trainings. They can collect the money using G2P process which they can collect it from their nearby bank or mobile banking.

You will be astonished to know that there are now 500,000 under-5-years stunted because they could not receive enough nutrition needed for proper physical growth. To sustain the nutritional level, these two programmes are very important. Children below-2-years-old who are suffering from stunting, wasting, and whose micro-nutrition levels are lower or whose physical health did not improve is finding our 2 programmes helpful. Between two to 4 years, to ensure their cognitive growth, our two programmes are working. Through this programmes and processes we are working to make the children turn into human resources for our country. If these two programmes continue, it will help our working mothers to continue their work by which they can contribute to our economy and fulfil their needs.

We have already talked about the achievements of our two programmes. Firstly, we have developed MIS so that we can pick our beneficiaries online. Our heartiest gratitude for this goes to our Finance Division. We are grateful for their help in the G2P process distributing allowances. Initially, with the help of the Finance Division, MoWCA conducted this programme in 7 Upazilas of the country by which 8711 pregnant women were benefited. The World Food Programme has been supporting us in this regard. They are going to help us for the improved version of allowances for lactating mother and maternity allowance. This activity has been started already. Thanks to them. Our BKMEA and BGMEA are working in their selected areas for monthly enrolment and payment. I have to talk about some other achievements of us. In the SDGs, decreasing the number of death of mother and children, enhancing human resources, encouraging breastfeeding, family planning and nutrition for mother and children and other trainings have been given. By which people on personal and social level are receiving awareness and they are working to enhance mother and children nutrition and health by which poverty is also reducing. We have achieved the MDGs under the United Nations. For achieving the MDGs,
our Hon’ble Prime Minister has been awarded by the United Nations. So there is no scope to belittle the importance of these two programmes and their impacts.

Now we will discuss about the challenges that we have faced while running our programmes. In the presentation you can see we have not been able to properly ensure the monthly enrolment and payment system. This is a great challenge for us. Transparent targeting is another big challenge. We have not been able to achieve 100% success in ensuring attendance during training and encouraging behavioural changes on household levels till date. We face challenges in the procedure of selection in local NGOs who will work in the field level providing training. We still lack human resources and logistics supports to provide our activities. I also think the internal relationship and coordination between ministries needs to be made smoother than we have now.

From our experience of running these two programmes I would like to say, the monthly rolling and payment mechanism is very important in running these two programmes. They are essential to enrich our nutrition indicators for mother and children. Enabling the workplace of our working mothers and to meet the additional expenses that they need for their growing child - are the things these two programmes still have met. Inter-ministerial coordination needs to get upgraded.

In the morning, during the NSSS Action Plan launching, the work plans are given for specific ministries distinctively. There are four Action Plans for our Ministry of Women and Children Affairs. One of these Action Plans is child benefit programme. We are planning to conduct that programme under the motto of shishur prati nile jotno shishu hobe desher rotno. Our Ministers have given us this motto.

We will carry our programme forward with remembering this motto. Pregnancy time from 1 to 9 months of a mother’s life is very important. We look forward to doing the 4 ANC programmes visit, to ensure that needs to be done before the child is born. The first 24 months for the first 1000 days of a child’s life is very important. Birth registration, 4 postnatal cares, nutrition education and counselling: these things are to be done within these 24 months. We need to ensure pre-primary education, ECD services, nutrition counselling for the 2-5 (24 months-59 months) years old children. Ultimately after 5 years we will see our achievement in safe birth, mortality rate, and safe maternity. We will achieve this by combining our two programmes. Physical, social, emotional, preschool preparedness for children will also be ensured by our two programmes if we can conduct our child benefiting programme. My presentation is over and I would like to thank everyone for listening to my presentation show attentively as well as people who are working with us to conduct the programme. Thank you all.
Finance Division

Presentation on Strengthening Public Financial Management for Social Protection (SPFMSP) Project

Md. Azizul Alam, Additional Secretary, Finance Division

Good afternoon and welcome to the presentation from Finance Division. I have divided my whole presentation into five parts. Part 1 will cover about social protection programme delivery and our Finance Division's involvement is on the payment to the beneficiaries which is now G2P. Part 2 will cover about programme improvement which is the Management Information System with which we are working and many ministries are working with us. In part 3, we will present our study recommendation about consolidation. Part 4 will cover about the capacity development for which we worked for three years, and finally conclusion.

In our country, poverty has reduced to 21% from what it was 40% in 2005. So, it is almost half within 13 years and hard-core poverty has been reduced to 11.3% from 25% in 2005. So, this reduction of poverty is actually a combination of effects of all the social protection programmes.

This year, we have 64,177 cr. tk. for social protection budget which is 13.8% of budget and 2.5% of GDP and nationally now we have reached 27.8% of families in our whole country with our social security programme deliveries and the rural areas, the coverage is much higher 34.5% families are now covered by social security programmes. This is from Household Income and Expenditure Survey 2016.

You look our poverty has now gone down from 40% to 21% and now our coverage has gone up 34% what it was back in 2005 below 20%. So you can now see, we are in a position where we are actually in crossroads to remove the poverty from the country which is now the commitment of the government and also the commitments of the Hon'ble Prime Minister Sheikh Hasina.

Within the programme, we have allowances. Those allowances are almost close to 50,000 cr. Taka and we also have some programmes which are cash transfer, not actually allowance, stipend or scholarship programmes which is 3500 crore BDT. So all together, cash transfer programmes actually amounts 44 thousand crore BDT in our country which is almost 7% of social protection budget. We have many big programmes. You have seen the presentations from MoSW and the presentation from MoWCA already mentioned, I will not go through it. But remember, we have some programmes which have 20-40 lac beneficiaries. Even in one programme, we have 1 crore 30 lakh beneficiaries which in Primary Education Stipend Programme. In Food Friendly Programme, we have 55 lac beneficiaries. In the world, there are many countries which do not even have population more than 50 lac. So, remember, we are covering huge numbers of beneficiaries.

Certainly it is mammoth task, the government of Bangladesh is doing that, so let's go to Strengthening Public Financial Management and G2P and NSSS 2015 clearly mentions that across developing country, there are growing experience of G2P and the NSSS actually the responsibility to FD to come up the lessons from international experience and also to make
a payment survey, based on the survey lessons to design the programme through which the government can transfer the amount directly to the beneficiaries account. This is called G2P. That also can create a situation where Financial Inclusion can be attained. If the poor people are financially included, they can get the services or other financial services like borrowing or insurance or saving etc. And through this programme, what we can also achieve is that G2P can prevent leakage and avoid duplication. So, we made a payment survey back in the 2016 and 2017. And we found that our payment system is multifarious and fragmented. And these make unnecessary delay in delivering money. Those payment procedures are actually inconvenient for beneficiaries because in some cases all the people of upazila, they have to come to upazila headquarter or even in some cases, have to come to Divisional headquarters, or even to Dhaka. So, these are inconvenient for beneficiaries.

There are multiple schemes or programmes where the cost of the programmes is very high in some cases. In some cases the cost is 0% and in some cases the cost is 25%. And the other major problem is that the government money was withdrawn from the treasury and bank accounts for long. The beneficiaries are not getting the money where money is kept in the bank. So, the government is paying the cost of the fund and there is no information system. Those are vulnerable to duplication etc. We all know that in fact. Based on the lesson, we developed and designed the G2P system and this system can actually provide timely and regular hassle-free delivery of allowances at the door steps of the beneficiaries without any cost and you know by this time, we have very good expansion of mobile financial services (MFS). Right now, we have per day 1000 Cr. transaction through MFS across the country. So we also banked on this huge network. The service providers also came forward and we have done it. And this G2P provides beneficiaries with choices to select her or his own mode of payment. He can choose any bank account and he can choose any mobile financial accounts and he can choose any of the existing mobile financial services. Somebody can choose BKash, somebody can choose Rocket- which one is close to his house and it also prevents leakage and avoids duplication, ghost beneficiaries.

I also mentioned that this increases the cash flow situation of the country, because money is charged from treasury and instantly goes to the recipients' hand and in between there is no intermediary. So there are benefits to all these stockholders. To beneficiaries, they have option to close their mode and timing of payment. They can choose the amount they want to withdraw. Previously, during the earlier stages, when the money was paid through conventional way, people were asked to draw the entire amount in one goal. Ministers have also had huge advantages because they do not need to spend time on payment issue and now can concentrate more on the selection issue which is more critical and urgent. For banks, it is also easier as they can now share their burden. There are competing banks and MFS providers and it is also beneficial for them. So not an individual bank or branch need to bear this huge amount of load. For FD, the benefit is that the money is charged from the treasury when it is required to be charged. So we piloted G2P on May 17. We have to make it popular among people. We have gone to union levels to do that.

Some of the attendees here have raised question about the selection process. We agree there are some difficulties. But the services are actually putting a smile on people's face. To made campaigns for bringing beneficiaries to our camps, to make them introduced with the new system. We also had to bring many relevant actors under one umbrella. The actors include the FD itself, DDO, Chief accounts officers, Controller General Accounts, CDPU, Bangladesh Bank, and as well as MFSs. We did not invent anything new. Developing countries have already been practicing this regularly. Now when the money gets transferred through a click on the laptop,
the beneficiaries get an SMS in their phones. This whole inaugural programme was organized by the Commander-in-Chief who is sitting here.

It is time to roll out. We have gone far. The MoWCA is working hard to roll out it for all Upazilas. We have piloted with only 7 Upazilas and now it encompasses all the 493 Upazilas. The development of a robust data entry system is also going on in full swing. We hope that within December this year, 1 million new beneficiaries will be brought under G2P system. Education programmes: Secondary School Stipend Programme (SESP), Higher Secondary School Stipend Programme (HSSP), Secondary Education Sector Investment Programme (SESP) under Ministry of Education, Primary School Stipend Programme (PESP) under Ministry of Primary and Mass Education- all are under G2P. Gazipur district is already taken under G2P system. In the next week probably, we will send money electronically to 150,000 beneficiaries in Gazipur district. Employment Generation Programme for the Poorest (EGPP) under Ministry of Disaster Management and Relief covers 900,000 beneficiaries and payment will be delivered through G2P. There are pilot projects ongoing in two Upazilas for electronic weekly payment to the EGPP beneficiaries. G2P will also cover the delivery of honorarium for Freedom Fighters under Ministry of Liberation War Affairs. It will start in Cox's Bazar district within the next few weeks. So pension, payments, allowances and stipends- all are going to be covered in the G2P system. This is the next foundation stone for the electronic governance and Digital Bangladesh.

A central MIS has been established within the FD, which is called Social Protection Budget Management (SPBM) Unit MIS. It captures all the beneficiaries’ data related to the payments. It has been integrated with the MIS of the relevant line ministries. We also helped MoWCA to build their own MIS and that has been connected with the SPBM MIS. It has the ability to validate the beneficiaries’ NID instantly, to perform cross-cutting monitoring, expenditure tracking, evaluation and management, and it is compatible with iBAS++ for EFT generation and execution. In the middle of all the MISs of each ministry is the SPBMU MIS. It is also connected with the NID system of the Election Commission and it goes to Bangladesh Bank through iBAS. And from Bangladesh Bank, it goes to the beneficiaries; though bank accounts, postal accounts and MFSs.

The impact of SPBM Unit MIS: They can be used by different ministries and programme managers to crosscheck their database, to validate through the NID, to eliminate duplication, double registration, to reduce targeting errors. It can increase efficiency. This MIS can also be transferred into single registry MIS. NSSS has actually given the provision to develop a single registry MIS or social registry which can be built through the same system. The HIES data from the BBS can be connected with the SPBMU MIS. Programme managers can use the database in which they can take the beneficiary list with poverty scoring. So it can give a list of probable beneficiaries. They can use it for improved targeting. It can also be connected with other vital civil and social registration system also, i.e. the birth registration.

The main point of this session is consolidation. We have also made some diagnostics. The list is given here: Maternity Health Voucher Scheme (DSFMHVS) of MoHFW, Maternity Allowance Programme (MA) of MoWCA, and Lactating Mother Allowance (LMA) of MoWCA, Vulnerable Group Development (VGD) of MoWCA, Vulnerable Group Feeding (VGF) of MoDMR, Old Age Allowance Programme (OAA) of MoSW, Widow and Destitute Woman Allowance (WDWA) of MoSW, Primary Education Stipend Programme (PESP) of MoPME.

We have also prepared reform plans for Maternity Allowance Programme (MA) of MoWCA, Lactating Mother Allowance (LMA) of MoWCA, Old Age Allowance Programme (OAA) of MoSW, and Widow and Destitute Woman Allowance (WDWA) of MoSW. Here lies the fundamental
issue of consolidation. Let us start with the Maternity Allowance Programme and Lactating Mother Allowance. These are almost two very similar programmes; the only difference is the geographical difference. Maternity Allowance Programme is for rural and municipalities and Lactating Mother Allowance is for city corporations, particularly targeting the women garment workers. The all other aspects including amount, modes of payments, objectives, conditions are the same. It is proposed through the Diagnostic Studies that these two programmes can be merged. The merger will deliver a number of advantages in programme administration, selection, management of the budget- all can be hugely improved. I am sure that MoWCA is working on it to materialize it as soon as possible. The tenure for the benefits was two years previously. Following the Diagnostic Studies, the government decided to extend it to three years to cover the first 1000 days of the baby. To fulfil the demand for the nutrition, the government has increased the amount this year to BDT 800. The service attached to these two programmes: ANC, PNC, Safe delivery and awareness training need to be reformed and improved at it would disrupt the desired effect.

Old Age Allowance and Widow Allowance are two very big programmes. In Widow Allowance programme, you will find many women who are old (62+) which belongs to Old Age Allowance. The women who are not old but destitute widow need not only allowance but also livelihood development programme. There are lots of livelihood development programmes going under lots of ministries. So it would be better to make a good coordination between these programmes to sort out. Of course, our old age allowance would continue and this tax-financed old age allowance would be the vital part of the country's social pension system. Our lessons from the diagnostic studies have already been taken into consideration by ministries and we are working with them.

The fourth part is capacity building. We have been working for three years and we conducted some study tours and some national courses and also some global courses. Participants from different ministry also attended these programmes. We tried to institutionalize this capacity building through Institutes like Institute of Public Finance, NAEM, and National Academy for Social Services. We have good contact with them and also ran several courses with them. And in their regular courses, they have also included the issue of social security.

In the conclusion, we know that Bangladesh is at the doorstep of eliminating poverty. The only issue now is the programme administration. We have to bring real people under the programmes and if we can give sufficient amount to them we will not have any poor anymore. This is our final aim. Most of our programmes including old age allowance, school stipend all are close to our targeted beneficiaries. If we can improve the targeting, then we can probably cover all the poor of the country. Our strategy tells us that we have to deliver to those who are in need not those who not deserve these services. We need to use MIS in our programmes because it is not very expensive. During allocation, we have to keep in mind the poverty condition of the area because poverty is not the same all over the country. We have to use the information to decide how quickly we can hit the poverty. If we distribute money equally in all Upazilas, then the most vulnerable Upazilas may take a long time to come out of poverty. Human resources is very important. Some DGs are struggling with limited manpower and a lot of departments do not have any IT cell. We have to get rid of this problem and I can assure all monetary assistance will be given from the FD. Thank you very much.
Ministry of Liberation War Affairs

Presentation on National Social Security Strategy (NSSS) for Freedom Fighters

Dilip Kumar Banik, Joint Secretary, Ministry of Liberation War Affairs (MoLWA)

Hon'ble Chair, Mr Zillar Rahman, Secretary, Ministry of Social Welfare, Colleagues, Ladies and Gentleman, Good Afternoon. At the very beginning of my presentation, I would like to remember Bangabandhu Sheikh Mujibur Rahman, the Father of the Nation. Under his unique leadership, breaking the shackles of subjugation, after a nine-month prolonged War of Liberation against Pakistan, Bangladesh has emerged as a sovereign and independent state on 16 December, 1971. The Ministry of Liberation War Affairs (MoLWA) was created to serve the freedom fighters.

The vision of the ministry is that the ideals and spirit of the great liberation war are upheld and the welfare of the freedom fighters and their descendant is ensured. The mission is to ensure overall welfare of the freedom fighters by formulation of rules and regulations related to their rights and benefits and to establish the spirit of liberation war in the national life by preserving memory and history of the liberation war.

The Ministry of Liberation War Affairs is responsible for the formulation, review and execution of legislations, policies, plans, procedures, etc. related to the overall welfare of freedom fighters and preservation of the ideals and spirit of liberation war. Another responsibility is the preparation and preservation of freedom fighters’ list, publication of gazettes, and issuance of certificates and maintenance of database. The other responsibility is providing honorarium, remuneration, allowances, financial support, microcredit and ration for the freedom fighters, injured freedom fighters, gallantry award winning freedom fighters and martyred freedom fighters’ family and providing grant-in-aid to freedom fighters’ organizations. We have demonstrated the statistics of distributed allowances to freedom fighters in last 3 years. We have distributed BDT 2800 cr. in the fiscal year 2016-2017. We have distributed BDT 3200 cr. in the fiscal year 2017-2018. We will distribute BDT 3305 cr. in current fiscal year and the distribution is going on.

At the very beginning, before the creation of the ministry, freedom fighters used to get BDT 300. In 1996, when Bangladesh Awami League was in power, the allowances was increased to BDT 900 and all the freedom fighters were brought under the umbrella of allowances. Now allowance for freedom fighters is BDT 10000 and it is 10 times of what it was earlier. The freedom fighters get allowance in festivals. The four-member family of martyred freedom fighters gets 35kg rice, 30kg flour, 5kg sugar, 8kg pulse, and 8 litre edible oil, at BDT 114. Education allowance is also provided to the families of martyred freedom fighters. Apart from that marriage allowance is also given to injured freedom fighters. Around 1971 houses have been constructed, in the first phase, to give residential facilities to poor freedom fighters. The ministry is planning to construct 10000 houses in the second phase.

Challenges of the ministry are: identification of many undocumented freedom fighters; checking the information and documents of a freedom fighters, proposed for new induction in the beneficiary list, with the information available in different tiers, removing the role of middlemen,
long administrative processes; intervention by local elites in considering the allowances for freedom fighters. Lengthy administrative process to acquire the land for those (landless FF) who have no land to construct the house.

Action Plan under NSSS: Hon’ble Prime Minister launched electronic payment of FF Allowances to 342 freedom fighters of Cox’s Bazar district through G2P on July 17, 2018 making the payment quicker and without any sort of hazards. The activities of creating database are going on to provide allowances in G2P system. We hope that within December 2018 we will be able to complete the database. I am concluding my presentation here. Thank you all.
Ministry of Labour and Employment

Presentation on Elimination of Hazardous Child Labour (1st Phase - 4th Phase)

Sakeun Nahar Begum, ndc, Additional secretary, Ministry of Labour and Employment

Hon'ble chair, Hon'ble secretary, Ministry of Social Welfare, my dear colleagues from different Ministries, different organizations, representatives from the development partners, NGO personnel, media, ladies and gentlemen, Assalamu Alaikum.

I am going to present consolidation of social programme under my ministry. We are dealing with the most vulnerable citizens of Bangladesh. They are labours working in formal and informal sectors. We have different projects and programmes for the betterment of our labours. We have skill training, financial assistance, and others. But I am going to talk about only one project which is elimination of hazardous child labour. Right now we are at the fourth phase of the project.

Before going into detail, I am going to present some information before you. There are two labour working sectors: formal and informal. Our total labour force stands at 63.4 million. Employed population is 60.7 million. Among them 33.9% is female, 66.1% is male. Unemployment rate is 4.2%. Youth labour force which of 15-29 years old is 20.08 million. Self-employed is 23.6 million.

Our constitution makes it obligatory to ensure the right to education and social security to citizens. We also have SDGs before us. We are working to ensure decent work for all. Our Ministry of Primary & Mass Education has ensured free primary education for all. It is up to 12 years. We are also providing free books and stipends for the students. But unfortunately we still have 1.70 million children working in the labour sector. And 1.28 million children are working in hazardous sector. Our ministry is committed to eliminate child labour by 2021. According to our labour law 2018 amendment, we are committed to eliminate all forms of child labour from our country. According to national social security strategy all ministries are divided into 5 thematic clusters.

We have already completed 3 phases of the hazardous child labour elimination project. In the first three phases, we have eliminated 90,000 children from the workforce. The duration of our fourth phase is from 1st July 2018 to 31st December 2020. Total Cost is 28449.08 Lakh Taka and project areas include all city corporation areas. Objective of the project is to take out of 1 (One) Lakh children from hazardous labour by 2020 to eliminate all forms of child labour by 2023 and to train and rehabilitate them in the family and the society.

Major activities of the project are six months informal education in order to educate basic counting, language and social skills; four months life skills training to make them compatible for jobs or entrepreneurship activities; 1000 taka stipend every month and after training 25000 taka for initiating business activities. As per the guidelines of NSSS, this programme will enhance inclusiveness, reduce poverty and vulnerability because we are excluding this children from the hazardous child labour and give them education, skill training and money for self-employment, contribute to human development by education and skills and have overall impact in economic growth of the country.
We also have faced a few challenges including lack of project management professionals, not been able to complete the tasks timely involving all key stakeholders. Our recommendations include more social dialogues with the parents, NGO professionals, and social elites, creating professionals as we need them for studies, strengthening labour welfare centres as we have 32 such centres in different areas and ensuring employers’ willingness. Thank you.
Ministry of Chittagong Hill Tracts Affairs

Presentation on Food Security for CHT People

Manik Lal Banik, Additional Secretary, Ministry of CHT Affairs

Assalamu Alaikum. Hon’ble Chair, Hon’ble Secretary of Ministry of Social Welfare, my colleagues, focal point persons, and all, welcome to my presentation about Social Security. I am Manik Lal Banik, Additional Secretary of Ministry of Chittagong Hill Tracts Affairs.

Name of the programme ‘Food Security for CHT People’. The people of CHT suffer from insecurity of food. We are working in three districts only: Khagrachari, Rangamati and Bandarban; there lived 15 lac 87 thousand people of 11 ethnic communities. Most are Chakma, Marma, Tripura, Tongchongya, Chak, Pankho, Mru, Bawm, Lushai, Kheyang, and Khumi. There also lived Bangalee people.

All of you know that, there prevailed a two-decade long bloody conflict. That is ended up by taking necessary steps by our Hon’ble Prime Minister. A peace accord signed between Bangladesh Government’s CHT committee and Jana Samhati Samity on December 2, 1997 called ‘CHT Peace Accord 1997’. After signing this accord, the two-decade long bloody conflict ended up and that’s why this accord named ‘CHT Peace Accord 1997’. And that’s why our Hon’ble Prime Minister got peace prize. I am talking this for the reason that The Ministry of Chittagong Hill Tracts Affairs (MoCHTA) has been established on 15 July, 1998 as an outcome of Peace Accord.

The vision of our Ministry is “Peaceful and prosperous Chattogram Hill Tracts” and mission is “To ensure socio-economic, political and educational rights of the CHT people by implementing social welfare Programmes.

Programmes for Social Security: the programmes we have, ‘Harmony and Development Programme’ that is executed by the Bangladesh Army. Then ‘Cluster Village Programme for 25,997 Non-tribal families’, for the Bangalee people who are living there. We give them ration facility. Another programme is ‘Food Rehabilitation Programme for the listed members of the CHT Jana Samhati Samity (JSS). I mentioned earlier that, we have a peace accord with Jana Samhati Samity (JSS), when its member surrender and submit their arms we give them a ration facility and that still continues.

We have the rehabilitation programme for Tribal Refugee families returned from India, those who went in India on that time and back here. We have a programme for these refugee and under this programme we give them ration facility. And then ‘Special Programmes’ where included TR and GR.

Programme for Food Security: We mainly give importance for food security. Basically, food security implemented in cluster village where 25,997 non-tribal families live and food rehabilitation for the listed members of the CHT Jana Samhati Samity and the rehabilitation programme for tribal refugee families returned from India. In these three groups we giving them food crops.

Description of the programme: Here, in description I mentioned earlier that is cluster village where
lived 25,997 non-tribal families, we give 35.96 kg rice, 49.10 kg wheat per family and they live in the districts of Rangamati and Khagrachari. And, Food Rehabilitation Programme for the listed members of the CHT Jana Samhati Samity, we give 100 kg rice per person who is the member of Jana Samhati Samity and there are 1966 persons who submitted their arms, enjoy this facility. This Programme continues all of the three districts of CHT.

I told another programme that is the rehabilitation programme for tribal refugee families who returned from India, we give rice for adult 21.70 kg (per person) and for minor-10.85 kg rice (per person). This way, we give this food support for the 12,223 family of Rangamati and Khagrachari.

Allocation of TR and GR for MoCHTA from 2013-14 to 2018-19: We got 75,000 MT per year, except for 2017-18 when we got 80,000 MT of food grain. But in amount of money its increasing gradually per year, say 2.5 Cr. Taka to 7.00 Cr Taka.

**Lifecycle Stage:** Adult and minor both of them are getting this opportunity. And as thematic clusters, we are in social allowance cluster, that’s told our previous speakers.

**Areas of Contribution:** With the contribution, outcome is poverty alleviation, improvement of living standards of beneficiary families, increased financial stability among the beneficiary families and self-reliance, enhancing the health and education areas of beneficiary families’ children.

**Challenges:** But we face many complexities in distribution of food grains, mainly for Jana Samhati Samity members who get the benefit due to the death of the listed members, because the policy about this matter is not finalized yet. And the other complexity is lack of specific policy for determining succession and distribution of rations in cluster village. And another one is, all of you known that the most of the land occupied by hill tracts, water fall and so on, the cultivable land is so limited here. And they are mostly dependent on Jhum cultivation and it is low yielding varieties.

Communities in the CHT suffer from poverty, natural disasters such as heavy rainfall, flash floods and landslides that increase vulnerability and contribute to food insecurity and malnutrition. In 2017, 120 people died for the cause of landslides. The hilly people who are dependent on Jhum cultivation, and for that they have little capacity to cope with such disasters. And another one we marked that, the hilly areas have many hard-to-reach villages. You know that, the previous year faces a crisis of food insecurity in Thanchi, we give them food support by using helicopter.

**Way forward:** As hilly people get less food by jhum cultivation and also suffer from many natural disasters, they take more conservation initiatives for the preservation of the natural forest in this region. All of you know that, the natural forests in this region are decreasing day by day, so we take step to preserve the natural forest.

To encourage and patronize cultivation of crops that are suitable to hill topography and environment. We are now encouraging and patronizing to cultivate mixed fruit, nut, coffee etc. And for these initiatives we now find mango, banana and other fruits in Dhaka city from the hilly areas and by these their poverty slightly reduced.

To introduce alternative livelihood programme, such as, mixed fruit gardening, off-farm activity, farm activity, cultivation of spices, fisheries etc.

Introduction of value chain management to ensure fair prices by the grower: All of you know that, a CHT complex is built in baily road and that was inaugurated by our Hon'ble Prime Minister in
last month. Here, some shops are opened to sell the CHT products for value chain management to ensure fair prices by the growers.

To provide vocational and technical training programme for youth. To ensure quality education in primary and secondary level. Improvement of communication facilities. To reduce existing food insecurity of the people of the CHT region.

Thank you all, that's all. In these programme, the people of CHT in under food security, increases their child education facility, so many developmental work are done here. Our ministry thinks that it should be continued. Thanks to the president to give me a chance to present this. Thank you very much.
National Conference on Social Security Programme Review

Day – 2 | 05 November 2018 : Session 1

SESSION: FOOD SECURITY PREPAREDNESS AND EFFICIENCY IN EMERGENCY RESPONSE

Chair: Secretary, Ministry of Food
Ministry of Commerce

Presentation on Food Security Preparedness and Efficiency in Emergency Response

Mst Kamrunnaher, Joint Secretary, Ministry of Commerce

Assalamu Alaikum. Hon’ble Chair, Shahabuddin Ahmed Sir, Secretary, Ministry of Food, N. M. Zeaul Alam Sir, Secretary (Coordination and Reforms), Cabinet Division, Colleagues and Participants, very good morning.

As the topic is ‘Food Security Preparedness and Efficiency in Emergency Response’ we will talk about it. I will also discuss the role of our ministry in social security. The Ministry of Commerce plays a significant role in food security. We take various initiatives to restrict the prices of daily commodities. Various wings of the ministry, IIT and TCB, work to keep prices under control. Trading Corporation of Bangladesh (TCB) sells daily commodities at fair prices all year round. Another priority task is to protect consumer rights. We have a separate wing to look after the consumer rights affairs.

The Ministry of Commerce has 14 monitoring teams to monitor the overall market situation. The monitoring team is usually headed by a deputy secretary of the ministry. Apart from that the monitoring team includes an executive magistrate and officials from BSTI. When we find that the price range between the whole-sellers and retailers is too big, we, for the first time, try to counsel them. If it does not work, then we take stringent steps. The ‘Price Monitoring and Forecasting Cell’ carries out comparative analysis of different data on essential commodities such as production, demand, amount of import, stock and supply, domestic and international market price etc. The ministry buys daily needs in a large amount and sells it at fair price through TCB. The deputy director of directorate of national consumer rights protection will detail out about the activities they are doing for protecting consumer rights.

Presentation

Deputy Director, Directorate of National Consumer Rights Protection, Ministry of Commerce

Trading Corporation of Bangladesh and Directorate of National Consumer Rights Protection, the two prime wings of the Ministry of Commerce, solely work for ensuring social security. I will demonstrate you how people are being benefitted through Consumers Rights Protection Act-2009. People from all walks of life are getting privileged through this act. When we carry out drives we find food items without the dates of production and expiration. It happens to both the road-side bakery and established chain shop. At the very beginning when we find irregularities, we take corrective measures. If it does not work then we take punitive measures. We are also trying to create consciousness among the common folks about consumer rights. Drug stores are packed with the medicines of expired date. We have done case studies and found that out-of-date medicine can even take a toll on the lives. According to World Health Organization (WHO), around 50 million people in Bangladesh are suffering from taking out-of-date medicine.
and food. It is one of the praiseworthy acts passed by the government. Under consumer rights protection act, the number of complaints filed by the people was 179 from Calendar Year 2010-2013. In the fiscal year 2018-2019 up to November, the number of complaints is more than 3000. The monitoring is going on for the people from all walks of life. We are carrying out drives with assistance from all the wings of the government. Thank you all.

Questions & Answers

**Question: Kakoly Chakrabarty**

Recently I was in Star Kabab. I claimed legitimate VAT papers from them as they were charging it from me. But they told me that the receipt is enough and they also ensured that they are in terms with related government agencies to do so. My second question is what is done through the money from fined money?

**Answer from the presenter:**

No employees of Directorate of National Consumer Rights get the fined money. We usually send it to government treasury. If any citizen of the state files a complaint he gets, according to law, 25% of fined money. And about Star Kabab, that’s part is actually played by NBR. But I assure you that we will look into the matter.

**Question from Care Bangladesh:**

You have said that you are going to buy thousands of blankets. In that case, do you conduct any requirement assessment to know the exact number of blankets?

**Reply:**

We conducted a requirement assessment last year and we found that there is a necessity of 3.1 million pieces of blankets. We, on behalf of disaster management department, managed 900 thousands of blankets and later we got 1 million blankets from the PMO. It was said that rest of the blankets would be provided by the NGOs but eventually we got only a hundred thousands of blankets.

**Reply from the Chairperson:**

I would ask all the presenters to stick to the topic ‘Food Security Preparedness and Efficiency in Emergency Response’. If we take more time then, it will be tough for us to finish in time.
Ministry of Disaster Management and Relief

Presentation on Gratuitous Relief

Iftekharul Islam, Director (Relief), Department of Disaster Management

Hon'ble Chair, Secretary, Ministry of Food, Colleagues and Participants, Assalamu alaikum. I have been working as the Director at the Department of Disaster Management for a long time. I will talk precisely about the relief-oriented activities done by my department during natural disasters. Later Zahir Hossain Akanda Sir will detail out about the food security activities of the ministry.

Immediately after a natural calamity we promptly send Gratuitous Relief, both cash money and rice. It has been allotted for all the 64 districts for prompt reply. Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, started the activities of gratuitous relief. When there is a natural calamity, there is food relief. The relation is like that. Natural calamities, in our country, include flood, earthquake, landslide, drought and many more. After the liberation war, Bangladesh got its first relief materials from Saudi Arabia in 1972. Recently, we bought 18,000 pieces of tents and preserved it for emergency uses. We sent 300 tents in Rangamati after the landslide. We not only preserve the tents but also dry foods and blankets. Dry foods include the daily commodities. We preserved 138 thousands of packets of dry food in the central warehouse. We are planning to buy dry food worth of BDT 38 crore. Moreover we have plan to buy blankets worth of BDT 51 crore.

In addition we have promised to provide half a million blankets to the needy people. We got a million blankets from Prime Minister's Office. In line with that we are informed that this year PMO will provide us with a million and a hundred thousand blankets. We also distribute Corrugated Iron (CI) sheet along with cash BDT 3000 after the natural calamity. Thanks for the patience.
Questions & Answers

Question: Mostofa Kamal, Department of Fisheries

You people deserve a round of applause for the job you are doing. My question is- a number of fishermen die on duty due to various accidents. We, on behalf of the department of fisheries, provide their families with a little amount financial support. Do you have any financial support for the deceased fishermen?

Reply:

In that case we have a humanitarian aid programme for them. We usually provide BDT 20,000 to those who are dead in an accident. Apart from that we also provide CI sheet and GR rice and cash money to the victims.

Question from Care Bangladesh:

You have said that you are going to buy thousands of blankets. In that case, do you conduct any requirement assessment to know the exact number of blankets?

Reply:

We conducted a requirement assessment last year and we found that there is a necessity of 3.1 million pieces of blankets. We, on behalf of disaster management department, managed 900 thousands of blankets and later we got 1 million blankets from the PMO. It was said that rest of the blankets would be provided by the NGOs but eventually we got only a hundred thousands of blankets.

From Chairperson:

I would ask all the presenters to stick to the topic ‘Food Security Preparedness and Efficiency in Emergency Response’. If we take more time then, it will be tough for us to finish in time. You can carry on.
Ministry of Food

Presentation on Activities related to NSSS

Md. Arifur Rahman Apu, Additional Secretary, Ministry of Food

Hon'ble Chair, Mr Shahabuddin Ahamed, Secretary, Ministry of Food and dear audiences, I will try to detail out saying what is not in the slide.

The Government of Bangladesh each year spends USD 3 billion in social security. Here the Ministry of Food spends more than USD 1.5 billion dollar. We, ministry of food, formulate, review and execute legislations, policies, plans and procedures about food distribution system. The vision of the ministry is to ensure dependable and sustainable food security for all at all times. The strategic objective of the Ministry of Food is to streamline the food security type programmes. One of the present programmes of the ministry for food security is ‘Open Market Sales (OMS)’. This programme is for the low-income group people from metropolitan and industrial area. This programme was especially started to control the price of the rice and wheat. Another programme is Food Friendly Programme.

Hon'ble Prime Minister Sheikh Hasina promised to provide rice at BDT 10 per kg especially for the poor people. This programme helped to reduce hunger. Especially people with ultra-poverty were the main target group of this programme. Around 5 million families got benefit through this programme.

Household Silos is another programme that was started in May 2018 to create household back-up storage for emergency situation. Rice Fortification is the other programme which focuses on micro-nutrient aspects of human body. Fortified rice contains six micro nutrients which include vitamin A, vitamin B-1, vitamin B-12, zinc, folic acid and iron. Initially only 10 Upazilas have been included in this project. This programme will spread across the country within 2020. We already have 652 food godown. We have multi-storied warehouse at Santahar, Bogura. We are trying to increase the overall storage capacity. After completing all the projects, total food storage capacity will stand at 2.7 million tonnes within 2022. We have 1.3 million tonnes of food in the storage right now. We have some challenges too. We are prioritizing micro-nutrient aspects of food as development partners suggested to emphasize on it. One of the main reasons of growth deficiencies in Bangladeshi children is the lack of micronutrients. We need to research further to the exact deficiencies among the children. Supply chain management is another big challenge. If we can digitalize the whole process then it will be easier to monitor. Thank you all.
Questions & Answers

**Question:**

There is no variety in Bangladesh which is called as Miniket but shoppers sell Miniket rice. This is a complete cheating. What are the steps taken by the ministry to stop it?

**Reply:**

This is not our mandate. I have visited many mills and found out the branding of the rice is done by the mills. We have nothing to do and if government thinks that we should step up, then we will definitely do.

**Question:**

The southern part along with other parts of the country is being engulfed by the saline water. Thus it will be very tough to produce food in those areas. What are the thoughts of the Ministry of Food?

**Reply:**

Again it is not our mandate. But we are doing our best to contribute to social security. I am hopeful that BRRI is working to invent saline water tolerant variety of the rice. The Ministry of Agriculture will look after it.

**Question from Sakeun Nahar, Ministry of Labour and Employment:**

You said that micronutrients help make up the deficiencies of child health. Is there any side effect of the micronutrients after a certain period?

**Reply:**

You have mentioned an important aspect. The whole matter of micronutrients is being done according to the suggestions of World Food Programme (WFP). WFP along with WHO is working on the micronutrients.
Ministry of Agriculture

Presentation on Activities related to NSSS

Md. Sirajul Haider, ndc, Additional Secretary, Ministry of Agriculture

Hon’ble Chair, Ladies and Gentleman, I welcome you all to the presentation of the Ministry of Agriculture.

Ministry of Agriculture is one of the largest ministries with 17 departments and organizations under the ministry. Most of the activities of this ministry are related to NSS. Activities done by the ministry include increase crop production, distribution of free seeds, seedlings and fertilizers to the poor and marginal farmers and distribution of cash as incentives for seed, fertilizer and irrigation, subsidy on fertilizer, incentives on agricultural machineries, skill development training and online advisory services. Right now Bangladesh obtains 4th position in rice production, 3rd in vegetable production and 7th in potato production. We are almost self-sufficient in food production. The production of rice increases by 3.3 times, wheat by 12.45 times and maize by 1276 times in comparison with 1971.

The measures taken by the ministry for emergency preparedness & responses include buffer stock of seeds, buffer stock of fertilizer, agricultural rehabilitation, online Advisory services regarding crop production and protection. From 2008-2009 till to date, following varieties are developed and released which encompass - 35 rice varieties by BRRI, 170 different crops varieties by BARI, 55 different crops varieties by BINA, 7 cotton varieties by CDB. Using GMO technology 4 BT Brinjal varieties have also been developed. Small & marginal farmers affected by flood, flash flood, hailstorm, heavy rain, cyclone etc. are brought under agricultural rehabilitation programme. From 2008-09 to 2017-18, BDT 827.17 crore have been disbursed under rehabilitation programme and around 75 lakhs farmers have been benefited.

We also have distributed more than 2.8 million input cards to the farmers. All of these activities are playing leading role in social security. We have some challenges like the decreasing agricultural land, fragmentation of plots, natural calamities and climate change. Future plans of the ministry includes the establishment of Crop Zones, the introduction of Community based modern farming, increasing of cropping areas in Aus & Aman seasons, use of maximum surface water in irrigation. Thank you all.
Questions & Answers

Question from Farhana Islam, Deputy Secretary, Ministry of Labour and Employment:

As we are already self-sufficient in food production, I think we should focus on safe food. I already know that some of the steps have been taken regarding this. The poison-free vegetables have been produced in many areas. Do you have any separate plan in the distribution of poison free vegetables as it will make people more conscious about safe foods?

Reply:
We have concentrated on production of safe foods and we have taken some projects too. Our employees are trained up to accelerate the process.
Ministry of Fisheries and Livestock

Presentation Activities related to NSSS

Towfiqul Arif, Joint Secretary, Ministry of Fisheries and Livestock

Hon'ble Chair, Ladies and Gentleman, I am going to conduct the presentation on behalf of the Ministry of Fisheries and Livestock.

The ministry has played its part in the Action Plan that has been unveiled. Our country is self-sufficient in fishes now. The plan of action of the ministry, under NSSS, is to provide social security to the fishermen during their seasonal unemployment and also to provide support for alternative livelihood.

Seven programmes have been going on regarding social security. The programmes include VGF for Halda River, VGF for Jatka, VGF for Alternative Livelihood Programme, Rehabilitation Programme for dead Fishermen, VGF for Kaptai Lake and VGF for 65 days Burn in Sea. We conducted a census to find the actual number of the fishermen. We found 1.6 million fisherman families and we have provided 1.4 million families with a laminated ID card. We distributed nets to the fishermen. We also have formulated a policy to give nets to the real fishermen. We have created a trust fund. We have a plan to build a modern village for the fishermen. Apart from that we also have programmes to train the fishermen who would like to rehabilitate them in alternative livelihood. We are yet to register all the fishermen. But it is true that the steps we have taken for the fishermen helped increasing the production of the fishes. The production of Hilsha fish has already been doubled. The annual production of fish is more than overall demand of the people. Thank You.
Questions & Answers

**Question:**
The ministry has included only the fishermen in NSSS activities. Do you have any plan to include other professionals of your ministry?

**Reply:**
Recently we have observed it. During natural calamities other marginal farmers also face losses of various dimensions. We will include it in our next review of the strategy.

**Question:**
Fish and rice are the two main components of Bengali cuisine. But the real taste of fishes is almost lost now. Do you have any plan to retrieve the lost species?

**Reply:**
We are working to retrieve the lost species of the fishes. It is true that artificially produced fishes are not exactly naturally produced ones in terms of taste.

**Question:**
Do you have any plan regarding turkey chicken? And my second query is about crab. Do you have any initiatives about crab production?

**Reply:**
There are about 5 thousands turkey chicken farm in our country. What we can do for them is to register them. The process is going on. About crab, we are still dependent on natural production of it. We have not progressed much in this area.
Ministry of Social Welfare

Presentation on Major activities on NSSS

Md. Sazzadul Islam, Deputy Director, Department of Social Services, Ministry of Social Welfare

Assalamu alaikum. As we have time constraint, I am jumping to the core points with your consent. The vision of our ministry is Better Life and Caring Society. On the other hand the mission is creating a better life by providing social protection, empowerment and social development of the poor, vulnerable group of people and persons with disabilities. To keep pace with today’s topic, our ministry of social welfare plays a pivotal role. We have government children homes and other institutional care units. We help about 7.2 million people with social security. In emergency response, children, handicapped and old age people get the top priority. The objective(s) and major activities is the protection of Children at Risk, institutional Care for orphan, vulnerable children and older person. We are helping 6.6 million people in need with allowances. There are some suggestions like increasing the allowance in institutional care. We have some future plans too.

Thank you.
Speech from the Chairperson of the Session

Shahabuddin Ahmed
Secretary
Ministry of Food

To implement a goal all the associated ministries and departments needs to collaborate. There are nine ministries in this cluster and six of them have made their presentation. Food is the very basic need for the human being. We are self-sufficient in food. Apart from ensuring sufficiency of food, accessibility and availability must be ensured. We have to respond to all the necessities and needs of the people.

The Ministry of Food needs to provide food to all the related ministries for ensuring social security. We have food storage in rural areas. Thus we can respond swiftly if there is any necessity. We have storages where foods remain intact for 3 years and it helps fill the additional needs of the food. In this way we are moving forward to achieve SDGs and middle income country status within scheduled time. To ensure food security is also a constitutional obligation. The Ministry of Food is working relentlessly to ensure dependable and sustainable food security for all at all times. This is all from my part.

I would like to conclude my speech saying today’s presentations on food security preparedness and efficiency in emergency responses related to different social security programmes and Action Plans by the cluster ministries will enrich each other and it will also accelerate the process of achieving our ultimate goal of establishing a right-based comprehensive social security system for all deserving people leaving no one behind.
Thank you.
National Conference on Social Security Programme Review

Day – 2 | 05 November 2018 : Session 2

SESSION: “SOCIAL SECURITY FOR THE DEVELOPMENT OF HUMAN CAPITAL AND TRANSFORMATION OF MARGINALIZED GROUPS”

Chair: Additional Secretary, Ministry of Primary and Mass Education
Speech from the Chair

Giasuddin Ahmed
Additional Secretary
Ministry of Primary and Mass Education

Bismillahir Rahmani Rahim. Today's topic is social security development for human capital and transformation of marginalized groups. Ours is under social empowerment and human resources cluster, I am Giasuddin Ahmed. Welcome you all in this cluster and 14 Ministries are associated with it.


In our today's cluster, Additional Secretary Mr Zakir Hussain is present on behalf of Technical and Madrasa Division, Muzaffar Ahmed on behalf of Ministry of Expatriates’ Welfare, Deputy Chief Abdus Salam Khan from Medical Education and family Welfare Division, Ataur Rahman, Joint Secretary from Ministry of Women and Children Affairs, Director Abul Hasan Khan from Ministry of Youth and Sports are present with us. My cordial welcome for them.

The vision of our cluster is to enhance human development and social empowerment of disadvantaged people. Our mission is to enhance education and training for children and young people to ensure social justice by specially assuring the rights of poor women and children by inclusion efforts. You all know that our cluster covers women, children, youth, primary education, basic education, health. School feeding programme and stipend programme is also run by the government in our programme. We only provide stipend for government schools. Over 1 lakh women and 130,000 students are receiving stipend through mobile banking. There is no chance of misunderstanding as we are only providing stipend for government schools. The Ministry of Primary and Mass Education is under this social safety net programme so that every child gets admitted into government schools.

We are also trying to quit the kindergarten system. You will be glad to know we have a plan for the beautification of 342 government schools in Dhaka so that no one can say the government schools are only for the poor. This is why we are wedding with a master plan so that the kindergarten system automatically gets stopped. As we are the lead ministry of this cluster, we have reaching out for out of school programme, PEDP3 human resource development programme. Our Hon’ble prime minister has sanctioned 5 years long PEDP4 programme with a budget of 38000 crore. We are also approaching towards a swap in our non-formal sector so that we can fulfil our Vision 2021 and SDG 2030. Now a presentation on behalf of our Ministry of Primary and Mass Education, especially about primary education stipend project phase 2, missing out of school children phase 2, school feeding programme, project in poverty prone area, we are covering 104 Upazilas. I would request Dr Nurul Amin to give a presentation on behalf of our ministry covering all these topics mentioned before. Thank you all.
Ministry of Primary and Mass Education

Presentation on Contribution of the Ministry of Primary and Mass Education to the NSSS

Nurul Amin, Deputy Secretary, MoPME

Thank you sir. Assalamu Alaikum.
All know that primary education is a huge programme and I would discuss very briefly about our main four programmes running under it. So I will start with the primary education system in our country. We have a Vision and Mission under this programme and all the 14 Ministries are working together to meet them.

I will be talking specifically about the major programmes under Ministry of primary and Mass Education. The four major projects that you have already seen in the fair, which are primary education and stipend project PESP, the third phase of this programme is running now. Reaching out of school children phase 2 running, School feeding project in poverty prone area, Basic literacy project in 64 districts.

Primary Education Stipend Project is one of the biggest programmes of the country. DPP target was 1.40 crore, we are providing the service to 1.30 crore now. There are a few criteria for which some children miss the stipend, for example the attendance and result. Interesting fact about this programme is that women empowerment as through mobile banking of the mothers’ of the children are availing this stipend. For Digital Bangladesh it is one of the biggest projects that is covering 1.30 crore beneficiary through mobile banking. So we can say women empowerment and digitalization are happening at the same time. You all know about food for education programme, which later in 1999 changed to stipend project. We have to give more or less 1500 crore BDT each year through this project. 100% of this money is from GoB. We mainly try to provide the stipend through mother and if the mother is not available then we try to give the money to the elder sister or any women available in the family. If no woman is available then we give the money to the guardian.

Primary education is now compulsory and free under every primary school in Bangladesh. Each child gets taka 50 at the pre-primary level. If there are two children from the same family in preparatory school we provide them same amount for each. We are not encouraging to have four or five children in a family but still we are providing stipend for them. For class one to six, the monthly stipend is taka 100 each. Presently, 609 schools provide class eight primary education and we provide them stipend also at taka 125 per month.

Reaching out of school children is another important project. They are children who cannot continue school and we are also including them in our stipend project as a citizen of our country. Phase 2 of this programme is running and it will continue till December 2020. Number of learning school is 7139. We will be providing 25000 trainees under our vocational programme. The vocational training will be given in 90 Upazilas. They will be receiving 100 Taka every day during the training and after completing the training they will receive 800 Taka so that they get encouraged to participate in the training. The training will run for 3 months or 360 hours. And under this project we help them to get job after completing the training.
Another important programme of us is school feeding programme in poverty prone areas. Under this project more than 30 lakhs children receive biscuits every day. The biscuits are 75 grams and they provide more nutrition than rice. WFP is associated with us in this project. This project is important for the nutrition of the children; we have 2942874 students in 15080 schools under 104 Upazilas.

Basic literacy project is another project run by us. This project is under BNFP. About 4.5 million illiterate will receive education from this project. The age group is 15 to 45 for receiving the training. There are 75,000 learning centres where they will be receiving the trainings and 150,000 teachers and 37,500 supervisors will be there. It will be a 6 month long training. There are a few challenges in this project. Distribution of books is one of the biggest activities in Bangladesh by which we have provided free books to 2 crore 70 lakhs students. This activity was inaugurated by our Hon’ble Prime Minister. Now the students are attending schools regularly. Now they come to school with defence given by their mothers. I hope no one will be unemployed in future. Thank you everyone.

Questions & Answers

Question:
Thank you for your lovely presentation. I am ABM Azad, Director of planning skills and health management project. In your presentation we have seen provision of vocational training. If we talk about the developed country, for example Philippines, they have accommodated vocational training within their primary education system. If we want to turn our 16 cr. citizens into human resources, I think we need to do the same and for that I think we need to have a mind set up first. So does our Ministry of primary and Mass education have any plan to include the skill training primary education future?

Reply from the Chair
We are trying to change the modality. You know if a labour earns more than the money given in the training project they will not show interest to take part in it. So for that pre vocational training which we are starting under ROSC. In Cox’s Bazar 22 trades power training are going on. Children and young from 15 to 25 years are receiving this training. Let’s see there are 800 hotels in Cox’s Bazar, we need waiters for them, guides for them. No one needs to have a lot of education to be a waiter or cleaner. So if you can provide 3 months training then we can assure job for them as well. In our non-formal, we have sub components. One is 8 to 14 years. These are the ones who could not complete their primary education. And to use the Youth from 15 to 25 years we have started these programmes so that we can train them as per the need and the trade. World Bank is supporting us to create a practical based job market. You even know there is a rohingya issue going on. And World Bank will be giving 25 million dollars fund to sustain the ROSC programme. To sustain the ROSC programme we will need PPT programme. Now we do not count people who can write their names only as literate. Literate person needs to have some other qualities like counting writing and reading. We have 4500000 targets and we have a plan of making 5 lac drivers. So if we can educate a little to understand the road signals we can send them to abroad as there is a huge demand of drivers. So if the 14 Ministries under our cluster can work together, we provide employment as well.
Medical Education and Family Welfare Division

Presentation on Safety Net Programme

Abdus Salam Khan, Deputy Chief, Medical Education and Family Welfare Division

Hon’ble chair, Secretary of Ministry of Primary and Mass Education, distinguish guests, dear participants, colleagues from different Ministries and Divisions, development partners and agencies, NGOs, INGOs, Assalamu Alaikum.

Like Primary and Mass Education, we implement sector programme that is call health population nutrition sector programme. It is a huge programme and the total budget of the programme is 14.8 billion dollars which is equivalent of 115,000 cr. taka. And the vision of that programme is to make Bangladesh middle income country by 2021 by making people healthier, happier and economically productive. To achieve this vision, we set our mission and goal to ensure healthy life & well-being for all ages. In our division, we implement small programme: conditional cash transfers to FP acceptors. LARC and PM. We always keep saying that the family planning is the panacea. If we want to reduce the level of mortality, we need to adopt and implement the family planning programme. Target of that programme is 900,000. And the yearly budget stands at 160 cr. taka.

We have global target of family planning 2020 which is to reduce TFR from 2.3 to 2.0. We need to reduce unmet need from 12% to 10%. We need to reduce discontinuation rate from 30% to 20%. And to increase CPR with 20% share of LARC and PM. It also has linkages with economic development as you know that if we spent $1 in family planning we can get $14 returned. And it can also prevent 30% maternal death. And we can avert 20% new-born deaths. It can also reduce more than 66% unintended pregnancy and the abortion by 50%. There are three types of contraceptive methods that are temporary which includes oral pill, condom and injectable. The long acting methods include implant of single rod effective for 3 years and double rod effective for 5 years, IUD which is effective for 10 years. For permanent methods, we use bilateral tubal ligation which is popularly known as tubectomy for female and vasectomy for male.

We do not accept all mails to accept NSV that is for male method unless he has at least two living children with the age of the youngest children at least one year. If his wife has already accepted tubectomy successfully then his NSV will not be allowed. The beauty of this programme is that it is permanent, effective, has no side effect, no bleeding, no operation required, no pain and takes only 5-9 minutes, no sexual weakness feeling, no worries about pregnancy full enjoyment during intercourse.

Though it has a lot of merits it has some disadvantages as well which are minor. It is a permanent method and it is not easy to get back to the previous conditions. Heavy work cannot be done for 3 to 4 days after the NSV has been done, need rest for some time. Water cannot be used on the operation area for 1-2 days.

Tubectomy for female. It is also like NSV and we do not allow any female to have it. She should have at least two living children with the age of the youngest at least one year and the person should willingly accept this. If husband had accepted NSV, then no tubectomy is allowed for
wife. She should not be unmarried, divorced. Client should be both physically and mentally healthy. Husband and wife need to be mutually agreed to accept the method. The age of the wife should be within 49 years.

It is permanent, effective, no side effects, weakness feeling after the method taken. It has some minor disadvantages. It is a permanent method and not easy to go back to the previous condition. Do small but operation and has a little risk. Heavy work cannot be done for 3 months after the tubectomy has been done. Need rest for 7 days.

It is safe and very effective long lasting method. No problems arise while doing normal work. Effective within 24 hours of insertion. And the disadvantage of implantation is that the client need to go to the health facility and small operation is needed. The conditional cash transfer is active for those who received permanent method. We provide incentives to clients BDT 2300 and those who bring clients to the facility we provide incentives to them BDT 345. That is for the plain area. Incentives for hard to reach areas, clients are provided BDT 3450 taka and an incentive for the bringer of the client is BDT 460.

For long-acting method we provide clients Taka 173 and bringer 58. That's for plain area, and for hard to reach area, 30 for the clients and who carried them 58 taka. And for complications we provide clients with 26,000 taka which is for plain area, and for hard to reach area we provide clients 30,000 taka. There are special programmes, where we recruit volunteers to recruit demand among young married couple. Apart from all these methods, we provide free healthcare services like new-born child health, adolescent health, under five and new-born care, reproductive healthcare, cervical and breast cancer screening, ANC, PNC, delivery, EmOC, CS, and all FP services.

We provide drugs and dietary supplements for care. And the physical performance of 2017-18 the total beneficiary was 1 lakh 43 thousand, in total we provide service to long acting method and permanent method 911,311. The total cost is 156.5 cr. taka. Thank you all for your patient hearing.
Ministry of Expatriates’ Welfare and Overseas Employment

Presentation on Social Security Programmes of MoEW&OE

Muzaffar Ahmed, Joint Secretary, Ministry of Expatriates’ Welfare and Overseas Employment

Bismillahir Rahmanir Rahim. In our economical expedition, expatriates are always on the forward. Respected chair, respected Secretary of Primary and Mass Education, focal Point officers of different Ministries and Divisions, ladies and gentlemen, Assalamu Alaikum. Good afternoon to you all. I am Muzaffar Ahmed, Joint Secretary of MoEW&OE.
Our country is one of the largest migrant workers sending countries in the world. From 1976 till September 2018, we have sent about 10.2 million migrant workers abroad in 165 countries and out of that 0.7 million workers are female. In 2017, Bangladesh received around 13.5 million USD as remittance sent by migrant workers. The vision of the ministry is socio economic development of the country through expanding overseas employment opportunities, ensuring safe migration, protecting the rights of migrant workers and enhancing welfare for migrant workers and their families.

We have four major organizations: Bureau of Manpower Employment and Training, Board of Wage Earners Welfare, Probashi Kallyan Bank, and Bangladesh Overseas Employment and Services Limited. In 26 countries we have 29 labour welfare wings. Our ministry runs within these five organizations.

Current social security programmes and achievements of our ministry contain two important skills development for aspirant migrant workers. We are providing short term and long term training in 56 trades in 64 TTCs and 06 IMTs. In 2017, we provided training to 55,182 trainees and 62,684 female migrant workers. We provided pre-departure training to both male and female workers and 719,655 persons received the training.

Institutional capacity building by establishing new TTCs and IMTs: We have planned to establish new TTCs which means in every upazila there should be a TTC. And 302 trainers been provided foreign training. There are also signing of MOUs for obtaining international standard of skills and accreditations with the Guangzhou Industry and Trade Technical College in China and the Nanyang Polytechnic International in Singapore. We have written a research paper on the job market in the 53 countries and when it gets published it will help us to send more workers in those countries and it will enhance our capacity.

Our ministry does not promote any unethical migration, and human trafficking. We only promote orderly, documented safe and regular migration. We have a mandatory registration for every worker who will go abroad. Everyone has to receive pre-departure training and pre-departure clearance which is given by a smart card. Those who will go abroad with this smart card are only the ones who are going by property following government rules. The smart card will contain his name, address, and picture and other important information so that we can store these information in our server.
We have built a strong database. We are resuming all the data about their training types and period of time they are receiving their trainings in our database. Jordan has a good labour market for us, we send female migrants in garment industries through the G2G process. We have sent 49,536 migrants to Jordan till 2018. Through employment permit system from 2008 to 2018 October, 18938 migrants was sent to South Korea. In South Korea the salary is handsome, where only eligible trained migrants can go and they sent their representatives in our country and they choose the migrants through online application.

As the time is very limited, I will be talking about our achievements in this programme. To support the sick injured victim, government provide them one lakh taka per person. And if someone dies during their job, their families get 3 lac taka. These are our social achievements. Till 2017-2018, 3504 families were given 120 2.6 million BDT. The children of the migrants are taken under our stipend programme for JSC, PSC, SSC, and HSC.

We have a lot of challenges to meet. We need adequate number of manpower in our training centres. We need modern training equipment and suitable training labs. We will need this equipment to cope up with the modern world which we lack now. We need international standard training curriculum to meet the need of the world. This curriculum will help our labours to get jobs in other countries easily. We would have to bring institutional capacity building at field level for service decentralization.

We have been able to build a database through which we can provide money to our migrant directly. We do not have enough information about migrants coming back from abroad. We only have information about migrants who are leaving our country for abroad. We are looking forward to working together with our ministry of Home Affairs, create a database to collect information. We want to create an effective grievance redress system by which we will be able to track any kind of complaints coming from abroad by our migrants. Single registration by management information system is under preparation with us. By only one single registration we will be able to trace the information from everywhere. For ensuring a strong monitoring service we are going to introduce result based monitoring and evaluation system which is now under preparation.

MoEW&OE have taken Initiatives to scale up the following programmes and activities under NSSS: (i) expanding skills training programs at Upazila level by establishing TTCs & IMTs at all Upazilas to save TVC; (ii) modernizing the existing training system: renovation and modernization of Bangladesh – German TTC Dhaka; Khulna TTC and Sylhet TTC will be implemented in future. At present with the financial support of KOICA modernization of Rajshahi TTC is under process. (iii) Language Training: Japanese, Arabic, English, Chinese and Korean language training course will be provided in 70 TTCs in future. At present providing in 32 TTCs. (iv) Will provide ambulance service for 24 hours and will increase the number of ambulance. Now, only one ambulance is providing the service. (v) Probashbandhu Call Centre Service (for effective GRS): Providing 24 hours service connecting all Bangladesh Missions abroad through online. (v) Simplification of documentation, submission of papers for migration /rehabilitation loans to the migrant workers, and (vi) Online Primary Registration of South Korea, need to prepare new registration software for ensuring smooth & safe registration of all applicants to verify National Identity Card, overcome data redundancy and inconsistency, and to prevent cybercrime, hacking and smooth operation of registration.

Here I conclude my presentation. Thank you everyone. Thank you, sir.
Technical and Madrasha Education Division

Presentation on Activities related to NSSS

A.K.M. Zakir Hussain Bhuiyan, Additional Secretary, Technical and Madrasha Education Division

Bismillahir Rahmanir Rahim. Respected chair of this presentation ceremony, respected secretary, Ministry of Primary and Mass Education, my colleagues, Assalamu Alaikum.

Technical and Madrasha education is now a new division under the Ministry of Education. We have a lot of success stories as a new division. Here we will be discussing on the project named Skill and Training Enhancement Project (STEP).

We aim to strengthen selected public and private training institutions to improve training quality. We work jointly with our Ministry of Expatriates’ Welfare and Overseas Employment to increase employability of trainees, including those from disadvantaged social economic backgrounds. We support training giving institutes to enhance their skill. We increase work abilities of the trainees including those disadvantage socio-economic backgrounds. Particular stipends are provided to women and students from core socio economic background through this programme for engaging underprivileged young in technical and vocational education.

The World Bank, Canadian Government and the Government of Bangladesh are the fund providers of the programme. Primarily the programme was scheduled for 2010-2016, but this programme has been extended up to 2019 observing the successful implementation and outcome of the first phase. Total cost of the programme is US$ 224.55 million, among this US$ 179.00 million is provided by the development partners. There are two thematic Clusters: 1. Institutional improvement. The STEP programme aims to improve the Quality and Relevance of Training provided by the Technical and Vocational institutions in Bangladesh. 2. Enhancement of inclusive education. Students from disadvantaged socioeconomic background and women cannot effort expenses to pursue technical and vocational education in Bangladesh. The STEP programme therefore aims to provide stipends to these students, so that they can pursue technical and vocational education, and make themselves suitable for the workplaces.

Currently, 135,631 students are receiving stipend, of whom around 24 percent is female. The cumulative number of stipend recipients, as of academic year 2017-18, are 240,118. In 2016-17 a total of 75,301 applications (10,323 female; 64,978 male) from 162 institutes have received stipend. However, stipends are guaranteed for all female students without any scrutiny. The latest available pass rate is 91%, 90% and 95% for overall, female, and disadvantaged group respectively.

Based on data self-reported by short-term training institutions, the employment rate of trainees after six months completion of training is 49%. As of September 2018, 125,057 short course trainees have been supported with taka 700.00 monthly through this programme for their vocational education and training. There are many poor people who are skilled in different technical works/trades, but they do not have certificates/recognition. With the help of Bangladesh Technical Education Board, STEP has provided certificates to 24,620 such skilled persons. Now they are more confident and getting more salary or benefits.
Student enrolment was only 1 percent (among all students enrolled at higher secondary level nationally) before the commencement of the STEP project in 2010. Now enrolment rate has increased to around 16 percent in 2018. 20 percent quota has been reserved for female candidates for admission in the government polytechnic institutions. The success of STEP programme has also prompted to formulate the National Strategy for Promotion of Gender Equality in TVET. This strategy aims to increase women's participation in formal TVET institutions to 40% by 2020. It also enunciates to increase the quota for female teachers in TVET from 13% in 2016 to 30% by 2020.

Initiatives are required to change negative social perception about women participation in technical and vocational sector. Data regarding women employment in TVET sector need to be updated and available. Partnership between public and private sectors need to be strengthened for increasing women employment in private sectors.

Recommendations will be that the area of stipend needs to be extended so that we can cover more vulnerable members of the society. The government has formulated Technical and Vocational Education Policy for differently able people. A 5 percent quota has been granted for differently-able people for their admission in the public polytechnic and vocational institutions. Through this provision, so far 329 differently-able students have been enrolled in public polytechnic and vocational institutions in Bangladesh. These students could be supported with STEP’s stipend programme. International accreditation is required for Bangladeshi technical and vocation degrees, so that graduates from marginalized groups of people would be able to compete for a job in international labour market.

Questions & Answers

Question:
Sir, we know about your achievements through different programmes by your presentation. But, to contribute in achieving SDGs 2030, by providing stipend, short course training, we need sustainability in these sectors too. The programmes will finish someday, but do you have any plan to keep the projects running in future?

Answer:
Thank you for your question. We do have the plan to continue our projects and we already have prepared our work list for our division. We have submitted our work plan to GED and the plan includes, short term, long term and mid-term trainings. We will be taking new projects and to achieve the SDG, we have decided to put focus on technical and vocational education. And we are trying to give the stipend in future from the government’s revenue fund. Thank you.
Ministry of Land

Presentation on Major Programmes on NSSS

Dr AKM Wali Ullah, Deputy Secretary, Ministry of Land

Bismillahir Rahmanir Rahim. The chair of the session, Hon'ble Secretary, Representatives from different Ministries, guests, Assalamu Alaikum.

The Ministry of Land mainly deals with lands, but under social safety net two programmes are holding a great impact here: one is cluster village programme and another is char development and settlement project.

Cluster village programme works everywhere in our country except for the hilly areas. When the Father of our Nation, Sheikh Mujibur Rahman returned Bangladesh in 1972, it was during the time of flood and to minimize the damage, he thought of covering every poor village under this Cluster Village Project. This was the beginning of our project.

First it was named as Adarsho Gram and later it was renamed as Guccho Gram, which four people are being rehabilitated. We are planning to rehabilitate 500,004 people under our programme now. 254 cluster villages in the beginning and later, we added 715. Total we have 969 cluster villages; 42,053 families have been benefited through this project. We have established 410 multipurpose halls where we use them for meetings, social gatherings and other purposes. We have provided 5537 tube-wells to ensure safe water and microcredit to 9892 members. We have trained 2141 families. Till now we have planted 30,195 trees to secure our climate. We have provided 3078 improved stoves. We have provided 2053 families with lands. We have provided 48 families with electricity. We have built 153 washrooms for women.

Children of rehabilitated 11, 2000 families are going to schools colleges and many of them doing jobs in different sectors. They are coming too mainstream and also changing their financial situation.

Challenges are firstly we are not getting enough proposals from many upazila wishing new guccho grams. Credit and training fund is not enough for rehabilitated settlers. We are planning to improve the amount in our next programme.

The opinion from us would be government owned land is being distributed among the landless families, by which their confidence level is growing. We have provided them with facilities of sanitation, pure drinking water, primary healthcare, and family planning. We are providing them credit and training for skill development by which we can reduce poverty in Bangladesh. Future plan is that another one lakh landless people will be rehabilitated through our next phase of this project.

Thank you everyone on behalf of Ministry of Land.
Ministry of Women and Children Affairs

Presentation on Vulnerable Group Development Programme

Respected chair and guests, on behalf of Ministry of Women and Children Affairs, I am going to place my presentation.

Sheikh Hasinar Barota, Nari Purusher Shomota- is the motto of our ministry. The programme started on 3rd October 1974 with the help of WFP inaugurated by Sheikh Mujibur Rahman. The work plan we received in 2015 but the programme was always present under social safety net since the birth of Bangladesh. During that time both male and female could enjoy the benefit from the project, then later in 1980 the government divided the programmes by clusters for example poverty, by which they would provide social allocation of food. In 1990 nutrition allocation was added with allocating food.

We have brought 10,000 women under our project. We follow the 5 clusters divided by NSSS. As thematic cluster we wanted it under food security, wanted to be included in the morning session but then we got to know that we will be considered under social awareness cluster. We provide nutrition and food help to more than 10500 women. By which poverty is being reduced. Each woman receives 30 kg food and two years training. We provide them two types of IGA training and skill development training. And the beneficiary submits 200 Taka fund everyday which latter she can use as a capital.

We have 64 clusters and the main problem is that we cannot ensure accurate use of the two yearlong training. And another problem is to ensure involvement of them in governmental and NGOs services as per their skill. We lack in manpower.

We have already started online registration to select the beneficiary. By this time, 382,812 beneficiaries have already applied for this. Automatic ranking has been set to pick the beneficiary. We hope to cover 3200,000 beneficiaries under NSS work plan within 2021. Thank you everyone for listening to my presentation.
Ministry of Labour and Employment

Presentation Occupational Health Safety & Training

ATM Saiful Islam, Deputy Secretary, Ministry of Labour and Employment

Hon’ble Chair, distinguished guests, and special guests, ladies and gentleman, and colleagues, very good afternoon. I would like welcome you all to our Ministry’s presentation. Our ministry’s focus is to ensure safe working place, health social security and labour wages, and justice.

In sustainable development goal 8, decent work, occupational safety and health, and social security for every workers, and minimizing the gap between men and women wage is very necessary condition. We are working in five thematic areas of the national social security Action Plan. I would like to mention only one thematic area on human development and social empowerment prospects and challenges in this area; what we are doing and what we should do. Bangladesh is a densely populated country, and we are rapidly industrializing. Bangladesh is labour intensive country. We have around 70 million workforce; every year 1.5 million workforce is added. Ensuring social security of the workers and occupational safety and health is very necessary pre-condition to achieve the sustainable development goal and to reach the vision 2021.

Total labour force is 63.4 million, female percentage is 33% and male percentage is 66%. We have 43 formal sectors. Only 12% of our workers are working in formal sectors and rest of 88% are working in informal sectors. So this is our challenge to bring everyone under the formal sector. To perform and realize our Vision and Mission, our ministry has taken a lot of projects.

First one is to create female worker hostel and welfare centres, with five bedded hospital facilities with multi-storeyed accommodation at ports: Narayanganj and Kalurghat, Chattogram. To develop occupational hospital, labour welfare centres and commercial complex in Chashara, Narayanganj with public private partnership basis. Gender equality and women empowerment in workplace. Establishment of national occupational health safety and training institute. Number one project started in April 2018 and will continue up to December 2020. This project is to ensure affordable and save accommodation for female workers to provide free healthcare facility for workers and their family members, to provide life skill training, create awareness and Labour rights, and recreation activities for the workers.

To implementing these projects, we face a lot of challenges. Workers of informal sectors are out of insurance service. Earlier I have mentioned 88% workers work in informal sectors. So to bring them in a security network is our challenge. Lack of social security infrastructure considering the size of our labour force, we have 70 million labour force but we have only 2 instruments--welfare fund and Central fund. Also they have limitation of funds and manpower. Lack of knowledge and awareness among workers and employers. Our employers leave from hand to mouth, insurance premium is there burden. We have no complete database. Labour migration is another great problem. By Nature our labours want to change their job location frequently. To capture them under a social security is a problem.

Synchronizing the national social security Action Plan with our Ministry’s vision and sustainable development goals, we pointed out some recommendations. Our vision is mountainous but we have strong commitment to achieve the goal.

Thank you everybody.
Ministry of Youth and Sports

Presentation on National Service Programme

Abul Hasan Khan, Deputy Secretary, Ministry of Youth and Sports

Respected chair, respected colleagues, Assalamu Alaikum. I welcome you to the presentation.

Our main programme is National Service Programme (NSP). The programme is implemented by the Department of Youth Development. It started in 2009-2010 fiscal year, under the Election Promises of the present government. From piloting to 7th phase of this project, we have covered in 37 Zilas and 128 Upazilas.

National service programme is a poverty alleviation programme of the Government of Bangladesh for the college educated unemployed youth through skill development and practical attachment with nation building activities in the rural areas so that they can latter with their knowledge and training can create self-employment and by which change their condition. It is an optional programme to join; it is a great opportunity for the youth to be part in national building. The activities of this programme are selection of the beneficiaries, training, 2 years attachment, post attachment support. Only 24 to 35 years old youth with higher secondary level education can avail the training.

The training is given for 3 months following 10 modules. I have already mention from piloting to its 7th phase has been completed. The current situation is first step of 4th phase is completed. 5th 6th and 7th phase is going on full swing. The total beneficiaries from all the phases are 230,993; number of male and female beneficiaries is almost equal.

Thank you everyone.
Health Services Division

Presentation on Social Safety Net Programme in HNP Sector

Dr A. E. Md. Muhiuddin Osmani, Joint Chief, Health Services Division

Assalamu Alaikum and good afternoon. Five development initiatives of the Ministry of Health and Family Welfare was included in the social safety net from the FY 2011-2012. They were: demand side financing maternal voucher scheme, revitalization of community health care initiative in Bangladesh, Social health services, National Nutrition Services, and Maternal, child, reproductive and adolescent health. At that time, total number of beneficiaries were poor pregnant women of the project/programme area and associated cost was Tk. 580 crore.

In FY 2017-18, the number of initiatives increased to 10 with associated cost of Tk. 789.24 crore. The Maternal Health Voucher Scheme was introduced in 21 Upazilas of 21 districts to reduce MMR, increase institutional delivery, perform safe delivery & reduce complication during delivery. Under the DSF programme, pregnant mothers receive: antenatal, intra-natal & postnatal care services, laboratory investigations with free of cost, transport allowance for receiving their services from facilities, free services for normal delivery, C-section & treatment of complication during delivery. Currently, Maternal Health Voucher Scheme is continuing in 55 Upazilas of 41 districts. In FY 2017-18, about 71,695 mothers received incentives (Cash incentive & Travel cost) under DSF programme. Cost associated with this activity was Tk. 2.3 crore.

In FY 2017-18, about 2,000 poor people received free treatment under DSF-cataract surgery for poor and marginalized population. The cost associated was Tk. 60 lakh. Till now, a total of 330,000 cataract surgeries had been performed. The Shasthya Shurokkha Karmashuchi (SSK) was developed by HEU of MOHFW to provide free healthcare services to BPL (Below Poverty Line) households with quality, and to reduce the out of pocket expenditure. In FY 2017-18, about 46,297 families were brought under the SSK utilizing Tk. 4.63 crore. SSK card holder household will receive free IPD services for 50 diagnoses and this benefit package will be increased gradually. Till 31 October 2018, about 27,533 BPL households in Kalihati, 27,002 BPL households in Ghatail, and 26,156 BPL households in Modhupur upazila (total 80,691 BPL households) have been registered.

Currently, there are 13,707 functional Community Clinics (CCs) in the country. In FY 2017-18, people from rural communities, especially mother and children, received health services from the CCs through 11.25 crore visits. Cost associated with this activity was Tk. 738.07 crore. Since revitalization in 2009 to June 2018, the number of visits in CCs is more than 71.00 crore. Number of daily visit per CC is 38. Primary health care services are provided at the CCs. Approximately 1.01 crore patients were referred to higher facilities for better management. To ensure normal delivery in the rural areas, 28,758 deliveries were conducted in the CCs in FY 2017-18.

Vitamin A supplementation has been incorporated within the national immunization programme since 1995. In FY 2017-18, about 41650,217 children received Vitamin-A supplementation worth Tk. 20.10 crore. On 14 August 2018, about 20805,290 children of 6-59 months received Vitamin A
capsule in the first round of 2018 National Vitamin A campaign. To control and Prevent Anaemia, iron tablets of Tk. 15.7 crore were distributed to 15,314,152 women in FY 2017-18. It is expected that in FY 2018-19, iron tablets worth Tk. 17.50 crore will be distributed.

With respect to Severe Acute Malnutrition (SAM), till date, 340 units including 2 NGO facilities have been established and Tk. 20.05 lakh has been spent. Presently, 788 children-friendly hospitals have been established using Tk. 1.11 crore.

The MoHFW would implement its SSN programmes with priority. The DSF programmes will be expanded as planned in the PIP of the 4th HPSNP. Sufficient budget will be allocated to the SSN programmes. MoHFW would collaborate with other Ministries/Divisions to implement the Action Plan of the National Social Security Strategy (NSSS).

This is our service provided towards for the improvement of the social safety net.

Thank you everyone and we are looking forward to collaborating with other Ministries to enhance our programme and achieve greater success. Thank you.

Questions & Answers

*Thank you. I am Aziz from UNICEF, social policy specialist. I have two issues to share, one is a suggestion for those who are organizing I understand that time constant so you can have a parking lot so that questions we have we can put it there and later it can be answered. The way it is going it should not be going like this way. Thank you very much.*

*The second question is that I would really like to reiterate the last speaker, as he said to explore to the possibilities together. I would like to raise the question. There is another speaker from the health who spoke on it. I had a question during that time. But I want to relate this two questions one is for family and health planning providing the same services ANC, PNC, even using the same venue like community clinic but they have two reporting systems. So in that way we are getting in that national level getting fragmentation of partial information, specifically online information. We need this information, for I mean, women affairs, providing cash transfer programmes. My request would be to make one single system to receive the information online as without it we are not being able to get the exact information. Thank you very much.*
Closing Speech from the Chair

I would like to thank the Cabinet Division for this three days long session on social safety net. We have our N M Zeaul Alam sir, Secretary, Coordination and Reforms. Shah Kamal sir, from Ministry of Disaster Management and Relief, GOs, NGOs, INGOs, representative, in today’s Human Development and Social Empowerment session, 8 ministries have given presentations. As the Primary and Mass Education Ministry is the lead ministry in this cluster created with 14 Ministries, I think we need more coordination among us as we have seen most of our dropouts are children with special need. Ministry of Health and Family Welfare, Ministry of Women and Children Affairs, Ministry of Social Welfare, Ministry of Primary and Mass Education are planning for an Action Plan so that the 80% of our dropouts from which 50% are special children, so we are trying to provide our service to everyone to ensure that no one is left behind.

We have seen in primary level 36% children are stunted, and 42% is underweight, for that we are providing school meal. Our mothers are providing them with tiffin box. We are covering 104 poverty prone areas. We are making our cluster villages strong. Ministry of Women and Children Affairs, Madrasah and Technical Division, Ministry of Youth and Sports are running some programmes. So if I think these 14 Ministries will create a strong coordination. After the end of this meeting, we will sit to fix a lead ministry and through that conduct the session. I think money is not our problem our greatest problem is coordination and cooperation.

Thank you everyone.
National Conference on Social Security Programme Review

Day – 2 | 05 November 2018 : Session 3

SESSION: “CHALLENGES AND PROSPECTS OF CONSOLIDATING WORKFARE PROGRAMMES”

Chair: Secretary, Ministry of Disaster Management and Relief
Ministry of Disaster Management and Relief

Presentation on Employment Generation Programme for the Poorest (EGPP)

Md. Zakir Hossain Akanda, Additional Secretary, Ministry of Disaster Management and Relief

Assalamu Alaikum,

Today’s session in Social Safety Net Conference 2018 is for ‘Challenges and Prospects of Consolidating Workfare Programme’. The chair of this session is Md. Shah Kamal, Secretary, Ministry of Disaster Management and Relief. Focal points, participants of different ministry and GO, NGO officials and all, welcome to my presentation.

The name of our ministry is Ministry of Disaster Management and Relief, and our works is as same as the name. Relief means ‘humanitarian aid’ and connotatively ‘humanitarian aid’ refers social safety net issue. Our ministry have five different programmes including 3 workfare programmes. EGPP is the top programme of these, then Food for work (FFW) and Test Relief (TR). Besides, we have two big programme that are relief programmes that offer unconditional transfer of support.

If we look through the EGPP programme and others programmes in last year, the allocation and beneficiaries for EGPP are 1650 crore Tk. for FFW 1450 crore Tk. for TR 1300 crore Tk. VGF 1348.88 crore Tk. And GR have various components that is GR (Food) 526.91 crore Tk. GR (Cash) 46.37 crore Tk. construction of houses 20 crore Tk. GR (Blanket/cloth) 55 crore Tk. and by this money we distribute 12 lakh 80 thousands pcs of blankets. In addition, the allocation of GR (Tin) in last year was 60 crore Tk. and under this project we distributes 67,662 bundle of Tin.

Our total budget for social safety net is 6500 crore Tk. approximately and it is 26% of total budget for safety net programme. Under this programme we help 1 crore 75 lakhs families and it’s an incremental budget, its coverage percentage increase every year. EGPP is not only our biggest programme but also it is one of the flagship programmes of the GoB. Because it is targeted to the most vulnerable segments of the rural poor. Last year and this year the allocation of this programme is 1650 crore Tk. and under this programme we support 10 lakhs families.

Targeting Ayla and Monga prone area, EGPP programme started in 2008-2009 fiscal year. Then in 2009-10 fiscal year this programme is taken for the nationwide. And by this programme government identified most poverty suffer people to support, and all of them have help cards. Firstly Union Parishad member listed them, then its send to the Upazila office where confirm this list and distributes card among them who is in the list. Basically, 30% of card owner are female and selected labour’s age between the ages of 18 to 60 years, though most of them are unskilled but capable of doing work.

The objectives of this programme mainly are to provide the short-term employment during the lean season. Basically we follow two cycles to recruit them. The 1st cycle is October to December, 2nd cycle is to March-April, while recruiting them for 40 and 40 i.e. total 80 days respectively.
Mainly, we focus under this project to develop rural infrastructure such as construct-reconstruct road, culvert, drain, embankment etc. And this programme has particular aspects that is work is not fixed, basically based on the need and demand of that particular area. This work identified by the local committee. It is a robust programme and we have different committees for different layers. For national level, we have national steering committee headed by secretary, Ministry of Disaster Management and Relief. And then district committee headed by Deputy Commissioner, then Upazila committee headed by UNO, and then Union committee. These committee supervise, regulates and monitor this programme. The inclusion of an Upazila level officer as Tag officer at the union level has also benefitted the programme.

This programme helps the poor to graduate them from miser economic condition. If we look through 2000, then 34.3% people in our country were living in the poorest condition but in 2016 the poorest people percentage is only 12.9%. So, we can say that, the best contribution of this programme is to reduce percentage of poverty.

Thank You.
Local Government Division

Presentation on Social Safety Net Programmes of MoLGRD&C

Mohammad Emdad Ullah Mian, Joint Secretary, LGD

Hon'ble Chair; Hon'ble Secretary Md. Shah Kamal, Ministry of Disaster Management and Relief, NM Zeaul Alam, Secretary, Coordination and Reforms, Cabinet Division, Distinguished focal persons of different ministries; Respected colleagues from ministries and agencies; Ladies and Gentlemen, Assalamu Alaikum and very good afternoon to all.

On behalf of the Local Government Division, I welcome you to our presentation. The Local Government Division has so many dimensional works and social safety net is a part of that responsibility of the Division under the Ministry of Local Government, Rural Development and Co-operatives.

You will be happy to know that, we have nine social safety net direct project under the Local Government Division. The LGD is implementing more than two hundred running projects. Out of these projects, we selected nine dedicated for social safety net programme: Haor Infrastructure and Livelihood Improvement Project (HILIP), Haor Flood Management and Livelihood Improvement Project (HFMLIP), Participatory Small Scale Water Resources Sector Project, Sustainable Small Scale Water Resources Development Project, Strengthening Women’s Ability for Productive New Opportunities (SWAPNO), Income Support Programme for the Poorest (ISPP), Climate Resilient Rural Infrastructure Project (CRRIP), Local Government Initiative on Climate Change (LoGIC) and Rural Road Maintenance.

We just compiled what are the key interventions that are common for these nine projects. These are: we bring some conditional case transfer, employment generation through public and community assets, maintenance, rehabilitation and development. Then water body management for irrigation, fisheries and employment generation, community employment, livelihood skill development, capacity strengthening of local government institutions. Those things are actually aligned with the SDGs and our 7th Five Year Plan.

These are the clustering of the safety net components which I just give an overview. I will show which projects we actually do. The Climate resilient Infrastructure Development-Rural Roads, Market, Ghat, Embankments and so on. In Water Resource is more like Beel, khal, canal those are excavation of that things. Then health and nutrition-support antenatal care during pregnancy, support child hygiene and healthcare, capacity building for adaptive livelihoods-crop and horticulture, aqua culture, vocational training, women empowerment- knowledge on awareness building on life skills and women managing rotating credit which is activity of women empowerment, and engagement of private sector which is kind of unique to some extent for us we have one project called ‘SWAPNO’. We have some activities actually trained our beneficiaries for formal sector employment like RMG sector, leather sector etc. So, these are we trying to mainstreaming our beneficiaries in contributing social economy.

So these are the result we obtained from different perspective and also we try to align with the
SDGs and you see here which activities are aligned with the SDGs. It is SDG nine, goal thirteen, goal one, goal six and five as well as seventeen. I wanted to show like an example that how SDG goal six, we are contributing with this projects so I am not going detail of that. Another project example of contributing goal one and five is ‘SWAPNO’, I mention earlier. And yes nine goals of SDGs we are contributing from LGD side directly or indirectly through safety net programmes. Actually LGD along with other projects is contributing with all the seventeen goals of the Sustainable Development Goals (SDGs).

Thank You!
Good Afternoon. On behalf of Rural Development and Cooperative Division, welcome to my presentation.

Firstly, I show the main functions of RDCD. Mainly we regulates the projects based on various co-operative way. Our affiliated organization are Department of Cooperatives, Bangladesh Rural Development Board (BRDB), Bangladesh Academy for Rural Development (BARD), Cumilla; Rural Development Academy (RDA) at Bogura; Bangabandhu Academy for Poverty Alleviation and Rural Development (BAPARD) at Gopalganj; Palli Daridro Bemochan Foundation (PDBF); Small Farmers Development Foundation (SFDF) and Milk Vita and by these organizations our main vision is to eradicate poverty by means of cooperatives and integrated rural development activities, ensure social security, as well as research.

We have many programmes but we will discuss only ‘One House One Farm’ project. One House One Farm Project (Ektee Bari Ektee Khamar Project) A special initiative of Hon'ble Prime Minister Sheikh Hasina. It is approximately 18 thousand core amount project and age group of this project is 18 to 60 years. Its target is to build a co-operative association in every village of Bangladesh. The project so far now has brought 3.90 million rural poor families under the project activities and our main targets is to develop their skill by making co-operative association. A co-operative association consists of 60 members, among them 40 are women to empower them and rest are men.

The main concept of ‘One House One Farm’ project is micro savings. We usually hear about microcredit but it's a new idea for us. Micro savings practice and generation of permanent fund for Village groups: One unique model of Micro savings for the formation of permanent capital of beneficiaries. Where rural poor people practices monthly savings of taka 200 from their daily income and project provide 200 taka against their savings for consecutive 24 months in order to generate a mutual fund of the group. As the rate of interest of borrowed money from the group fund is very minimum (only 8% simple flat rate) so the beneficiaries can easily repay the borrowed money and take another loan from group fund. We see in most of the social safety net programme the beneficiary uses the money received against safety net programme to meet their daily needs. Whereas, in the case of Ektee Bari Ektee Khamar the total money, contributed by beneficiaries as well as government, are being used in income generation activities and being used repeatedly.

The Project not only a way to save or give money but also it has been providing skill development training for the members in different government training institutes. Such skill development training are poultry, fish culture, and crop production and so on. And thus they graduate their living standard and ensure financial security. According to a report, around 1.445 million people have been benefited by this project.

We have some challenges. The main challenge is identification of actual needy poor. Second challenge is political/social interferences in selecting beneficiaries. Third challenge is attitude...
of mass people towards any government grants and mind-set of the beneficiaries to repay the borrowed money timely. Fourth is lack of adequate manpower to implement the project. And other challenges are lack of proper motivation, lack of proper supervision and monitoring, Inactive role of different level committees.

Our recommendations is - after completion of the project on June 2020 a separate programme (may be Ektee Bari Ektee Bari 2nd phase) should be taken to cover rest of the poor by 2025.

Thank you.
Ministry of Women and Children Affairs

Presentation on Training and Microcredit Activities for self-employment of Women.

Mohammad Ataur Rahman, Joint Secretary, Ministry of Women and Children Affairs

Respected Chair, Md. Shah Kamal, Secretary, Ministry of Disaster Management and Relief, Mr NM Zeaul Alam, Hon’ble Secretary, Coordination and Reforms, Cabinet Division; other distinguished guests and participants, Good Afternoon. On behalf of the Ministry of Women and Children Affairs, I would like to welcome all of you to my presentation.

Many aspects of the Ministry of Women and Children Affairs have already presented here. I am just presenting two issues that is ‘Training’ and ‘Microcredit’. The Ministry of Women and Children Affairs arrange and regulate training programme for women, especially for destitute women for self-empowerment and to develop their skills. Besides, our ministry helps them providing microcredit. We mainly address these issues in our life cycle framework, these are unemployment, illness, disability, debt and gender discrimination.

Our Thematic cluster is human development and social empowerment. Under the Ministry of Women and Children Affairs, we have a training institute named ‘Mohila Prashikhyan Ebong Unnayan Academy’. We provide training from here for ministry officials and field workers. Besides, we have district office and upazila office in all the 64 districts. There we provide training for destitute women. In district office 100 women are admitted in every 3 months and in upazila office 30 women are admitted for training. We have seven training centres in different districts.

We give training about mobile phone servicing, motor cycle servicing, computer office application, consumer electronics and electrician, dress making and tailoring, leather item training, sewing machine operator, beautification, mushroom cultivation, bakery and pastry, horticulture & nursery, modern garments, embroidery, block batik & tie-die, food processing.

We have microcredits activities that is started in 2003-2004 fiscal year and this activities is still continuing. This activities emerged in 488 Upazilas of 64 districts and its allocation amount of money is 45 crore Tk. and so far now benefited persons by this activities is 127,554 persons.

We are engaged in in developing skills through training to increase self-confidence and self-esteem & encourage microcredit to build initial capital for business and increase HH income, investment and enhance their livelihoods and self-reliance. Complementary inputs create opportunities to become entrepreneurs and involve in informal to formal economic development process and contributes to rural economic growth.

Thank You.
Ministry of Social Welfare

Presentation on Social Security for Development of Human Capital and Transformation of Marginalized Groups

Md. Kamruzzaman, Deputy Director, Department of Social Services, Ministry of Social Welfare

Good afternoon. Hon’ble chair, different sectors senior officials, different ministries officials, different levels officials, Assalamu Alaikum. Welcome to my presentation.

In primary stage, social welfare activities started in 1955 as a city social welfare activities. Then 1984, it turns into Social Welfare Department. It's established for creating a better life for all levels of people. As a consequence of that, 52 programmes are being implemented in field level and we are connected to all clusters. Among the 52 programmes around 20 programmes are related to human development, empowerment and livelihood programme.

In 2017-2018 fiscal year, we started an apprenticeship skill development programme on pilot basis in 8 districts of 8 divisions. We give there a master-follower pattern training and here receive training of different working level people such as barbers, blacksmiths, carpenters, bede, brass and bamboo product makers. After finishing training, we gave them certificates.

We have a programme of ‘Skill Development Training for Young’ under city welfare bureau. We have 80 skill development training centres. Our vision is better life and caring society by providing social protection, empowerment and social development of the poor, vulnerable group of people and persons with disabilities.

Besides ‘Skill Development Training Centre, we have Training and Rehabilitation Centre for orphans, vulnerable children and PWDs, Livelihood Development programme for Hijra, bede and other marginalized people. We have some different objectives related to skill development programme. We provide skill development training in different ways. We have some challenges, we have key responsibilities. I think, it seems lack of harmony among the ministries and departments. We should think once again on this matter. If we can harmonize among these, our aim sustainable development goals will be fulfilled easily.

Thank You.
Finance Division

Presentation on Skills for Employment Investment Programme (SEIP)

Abu Daiyan Mohammad Ahsanullah, AEPD, Skills for Employment Investment Programme (SEIP), Finance Division, Ministry of Finance.

Good afternoon everyone. I will be talking about the project, Skills for Employment Investment Project. I'll try to be specific on some of the key issues which are related to the theme of this seminar. Just to give you a background, we all know that Bangladesh has achieved a remarkable progress in the last couple of decades, especially in last ten years in terms of all the major macroeconomic indicators, starting from the per capita income, rapid reduction of poverty, health and other social sectors.

If we keep this growth engine running we need to basically focus on two things. First one is obviously the major capital investment. The second one is the improvement of the labour productivity. Our labour productivity, to be very honest, still we are lacking behind most of our comparable countries. So we have to focus on improving marginal productivity of our workforce. With the 'Skills for Employment Investment Programme', we are actually focusing on this particular issues.

There was a study in 2006 by Bangladesh institute of Development Studies (BIDS) and there was an interesting finding, until now we are labour surplus but this situation will not continue for long. Currently we have more labour supply than demand but starting from 2021 the labour demand will be higher than supply and it will start to go up by year 2050, the total labour demand would be 230 million whereas the labour supply would be 128 million. So you can clearly see the things are changing and changing very fast. So to adjust major macroeconomic issue, we need to do some serious intervention in this area.

First of all we need to improve the marginal productivity of labour, so that we can work with less number of labour. The same study also revealed the sectoral requirement of training. By 2020 we actually need over 5 million unit of training for various sectors and by 2050 we need about 29 million of training interventions. The project is here, basically to imparting market responsive training for the labour force. We are basically imparting market responsive and job focus skill training. So it has to be market responsive according to the need and demand of the market what sort of skills they actually need, after training all of them will have gainful employment.

We are also developing the network of training providers, we are also focusing on implementing strategy to attach the special need group. I will be focusing on this particular issue as this one is more coherent with the concept of the workshop conference. These are the main objectives and this project is basically funded partly by Government, partly by ADB and some industry participation as well. We are working with the private sectors mostly, we have identified nine priorities sectors namely RMG construction, information technology, leather foot wear, light engineering, shipbuilding, tourism hospitality. And our overall target is to impart training of 5 hundred thousand by 2024 and provide at least 60% of trained graduate with gainful jobs.
So the project has four basic component but I will be talking about one component ‘The Market Responsive Training Delivery’. Our Target is to train at least 30 percent female out of the whole training targets. As you know female participation in our traditional formal workforce is still quite low. RMG industry has been the leading employer of women but most of you must have already been aware that female participation in RMG industry is declining due to many factors. One of the most important factors is technology is changing in RMG sector. So to keep the women employed in the garments industry, we need the up skills so that keep on working in the industry. This is the very focus of our project.

In addition we are ensuring 15% of the trainee from the ethnic minority groups, physically challenge and socially disadvantage groups. We are also providing special stipend to those who are totally socially disadvantaged ultra-poor groups. And we are ensuring at least 60% of them have the gainful job employment. So this is the most important things which relates to the theme of this project. If you want to know more about this project and our intervention, you can always visit our website and Facebook group.

Thank You.
Speech from the Chair

Dear all colleagues,

I am telling to our focal points that if we give priorities to our today’s session topic it would be better for us to discuss about. This session’s topic is ‘Labour and Livelihood Intervention’ refers how many labours we have. Our total labour force is 6 crore 66 lakhs. In this labour force which ministries manage how many labours employment, how we graduate their living standard? Our target is Bangladesh will be a hunger and poverty free nation in 2030 and this Social Safety Net will be one of the important instrument to do that. In 2009, when this Government was in power, our Prime Minister Sheikh Hasina told that “No one will die for the cause of lack of food and lack of medical treatment”. It is her commitment to the nation.

The Ministry of Disaster Management and Relief employ 1 crore 70 lakhs labours by EGPP project. Bangladesh had suffered from monga in past, especially in Kurigram, Gaibandha, and Nilphamari. But now, we have removed it by applying our EGPP project. We regulate 40 days activities in two phases. So, I requested to all of you to confine this discussion only for labour employment.

The Local Government Division have more than two hundred projects and among these nine are labour oriented projects, so they manage how many labours employment and how many labours graduate in 2030. In 2009, poverty percentage was 42 %, but now it is 22%. Our Prime Minister wants to make this percentage is 18% in 2019. If we look through developed countries, only 4% labour lived there under poverty. So, in 2030, we can fix our target by this and to fulfil our target in 2030, have any complexities or challenges to reach our target? I think, yes we have. As an example, I can talk about our labour wage. The Finance Division paid 200 taka per day for a labour. But no labour will work with this wage. They deserve at least 500 taka. But they don’t get this. So they are deprived and that’s why they could not graduate their level. So I think, by this conference we need a way to solve this problem and get a better way to graduate our labour from their present condition. This conference is result oriented, so we should find recommendations and that recommendations will to consider for the next safety net Action Plan.

If the labours can form cooperative system, it’s advantageous and easy for them to get guidelines, bank loan and take initiatives. So, cooperative is very important. I request to establish a ‘One Stop Service’, if we can do this, this conference will be successful, otherwise not.

Ministry of Labour and Employment should have data of all labours and every labour should have a registration number so that we can say easily how many labours are graduated every year. And also take monitoring and supervision to get a labour’s deserve wages.

If we can do this in this way, I think there no need to 2030 to fulfil our target, we can fulfil our target three or four years earlier. If all of the ministries give concentration give priority for graduation our labour force, the whole nation will change and we can easily implement the ‘Shonar Bangla’ of Bangabandhu.

Thanks all.
Presentation on Challenges and Prospects of Consolidating Workfare Programmes: Labour and Livelihood Intervention

Sakeun Nahar Begum, Additional Secretary, Ministry of Labour and Employment

Respected chair, different ministries focal point officials, NGO personnel and media,

Assalamu alaikum.

We are now in cluster of ‘Labour and Livelihood Intervention’. My previous speakers say lot about labour and empowerment, mostly about women empowerment. In labour force, women are still now in backward position. So it’s very important to develop their condition.

According to our statistics, we have 6 crore 70 lakhs labour and among them half of are women. And among the women labour half of the women are working and half of the women are still now unemployed.

The responsibilities of our ministries is to determine workers safety measures, wages, training, increase bargaining capacity, increase social dialogue capacity, generate provident fund, generate compensation for any kind of accident, create group insurance and any other safety issues.

We have two labour and livelihood related programme, one is Programme on Labour and Livelihood Intervention Northern Areas Reduction of Poverty Initiatives (NARI) Project and another one is Construction of Labour Welfare Complex at Ghagra in Rangamati. The second mentioned project is only for ethnic minorities to give training and generate employment of them, but it is now in an initial level.

Today I discuss about Northern Areas Reduction of Poverty Initiatives (NARI) Project. The main objectives of this project is to give training for women, mainly extreme poor women in poverty stricken 5 northern districts: Rangpur, Gaibandha, Kurigram, Lalmonirhat, and Nilphamari. Other objectives are generating employment for women through trade based training, Enhancing socio economic development of women living in these areas, to validate employment opportunity in the garment sector for poor and vulnerable women by providing technical and life skill training.

This project area is in EPZ. Here we give training 300 person at a time. This training duration is 3 months and after finishing training we generate employment for them.

Our activities and objectivities are same. The expected outcome of this project is to generate employment for women through trade based training, Enhance socio economic development, give more opportunity in RMG sectors and increase remittance, increase foreign direct investment.

Ministry of Labour and Employment
Project will contribute to achieve National Security Strategy goals are stimulating women’s participation in the labour force, enhancing inclusiveness, reducing poverty and vulnerability directly, contributes in human development directly and have overall impact in economic growth of the country.

To tell a success story of this project, our target is to give training 10 thousand women and generate employment for them. So far now we trained 8030 women, 5525 joined in the job.

Challenges of our projects are focusing only on RMG sector, inconsistency between demand and supply, beneficiaries’ location and training location, no permanent set up, targeting women’s unwillingness to get 3 month training etc.

This project is limited only five districts. So my recommendation would be to enhance the range of the project.

Thank You.
Presentation on Haor Flood Management and Livelihood Improvement Project

Md. Fakhrul Abedin, Additional Chief Engineer (PD), HFM&LIP, BWDB

Assalamu Alaikum. Respected chair, Ladies and Gentlemen, welcome to my presentation. I am presenting here about ‘Haor Flood Management and Livelihood Improvement Project’ a project of BWDB under the Ministry of Water Resources.

At first, I describe about flood management. According to Haor Master Plan, we have 373 Haor in Northeast Region. Among these, 29 haor are included in this project and among these 29 haor 14 are new and 15 are rehabilitation haor. These haor are located in Kishoreganj, Mymensingh, Netrokona, Sunamgonj and Habigonj districts.

Flash flood is caused by severe rainfall in the mountainous area of India. JICA & BWDB made preparatory survey and identified three outcome of the study, these are flood management, rural infrastructure development and agriculture & fisheries promotion. It is divided into two parts: JICA regulates infrastructure and fisheries parts and BWDB regulate flood management and agriculture parts.

We determine the height of sinking embankment in this project applying mathematical modelling to protect the ecosystem of haor. This embankment is effective only for six weeks that is April to mid-May. After mid-May water enter into the haor easily and its ecosystem is not damaged.

In 2017, the haor of Sunamgonj was mostly affected by flood water for the cause of sudden water level rising by 6 meter in only 5 days. The recent previous year's water level rising on this time is not same, that's why most of the crops go under water and damage most of the boro paddy and break the previous year's damage records. So we can understand that, if the water level rise in late periods, we don't face any damage.

Now I am describing about livelihood. Though livelihood is only 4.5% of this project, but under this we provide training and aid for 98,800 people. Among these, we give 73 thousand ducks, 390 sewing machines, solar panel, improved cooking stoves to the destitute women and provide 20-day training for farmers.

Thank You.
Closing Speech of the Acting Chair

I give thanks to all of the contributors, participators and audience. We should remember that employment and livelihood graduation is our target. We need not only to generate employment but also to make skilful labours. To involve labour force in different activities, we should synchronize, harmonize all ministries. By harmonizing all ministries, the basic purpose of this conference is to develop the living standard of poor people, and for this we properly provide them education, medical treatment, residence i.e. to provide the basic needs.

I give thanks to the Cabinet Division to co-ordinate and cooperate among the ministries and arrange this conference.

I am working in the Ministry of Disaster Management and Relief. Disaster is the dangerous natural phenomenon that demolishes our long working output in a second. So we need mostly disaster risk reduction. Reducing risk is not the solely work of the Ministry of Disaster Management and Relief but all other ministries should come forward and take necessary steps.

Thanks to all.
Day – 2 | 05 November 2018 : Session 4

SESSION: SOCIAL INSURANCE PROJECT IN BANGLADESH

Chair: Secretary, Ministry of Labour and Employment
Speech from the Chair, Secretary, Ministry of Labour & Employment

Bismillahir Rahmanir Rahim. Hon’ble Chief Guest of this session, officers from different ministries, focal points, participants from SSPS programme, presenter of this session, ladies and gentlemen - Assalamu alaikum.

In this session, I would like to request Mr Aminul Arifeen to present a paper on Social Insurance. We have five clusters in this session. Social Insurance is one of the important clusters in NSSS. Now I request Mr Aminul Arifeen to present a keynote paper on Social Insurance. Thank you.

Before Mr Aminul Arifeen starts his presentation, I would like to assure you that this session will not be the same as before. In the last session we had numerous presentations but now, there is only one followed by your comments and questions. So do not worry, it will be finished in time. So, Mr Aminul Arifeen, please make a presentation on Social Insurance.
Keynote Presentation

Social Insurance and its Prospects in Bangladesh under the Purview of National Social Security Strategy (NSSS) and Action Plan

Mr Aminul Arifeen, National Project Manager, Social Security Policy Support (SSPS) Programme

Thank you. I would like to start my presentation by thanking the chair of the session, Hon'ble Chief Guest and Special Guest and all the participants in this programme. This discussion needs to be lively, as this is a new dimension in the social security sector, and a bit critical as well.

The title I have given to my presentation is Social Insurance and its prospects under the purview of National Security Strategy and Action Plan. There will be open discussion at the end of my presentation and a constructive discussion would surely help to reshape our future directions. This could be a sort of policy programme dialogue, and if you can share your views from your perspectives, then it will be really helpful for all of us.

The first thing is constitutional obligation for social security, what is there, what are the goals, and giving an overview of the progress of Bangladesh. Then the social insurance issue in the financial inclusion, importance of social insurance - why it is needed. Then, social insurance under social protection, the similarities and differences of them. I tried to show a probable typology here. I tried to show a social insurance portfolio and the services of it. I tried to show the insurance actors - not by the names - by a broader perspective. And I tried to draw a picture in the extended form of social protection in Bangladesh, where we can see how the social protection of Bangladesh is. And what is said in the NSSS and in the Action Plan in social protection. I tried to show the social insurance progress through demographic and other indicators. Public and private sectors can work together in a win-win situation. I tried to give an idea of priority challenges, financing recommendations and the next steps of the government.

We are talking about social insurance because it is extracted from social security or protection. There is a constitutional obligation behind it, what we call NSS or NSSS. In article 15(d), it is stated that a state will give social security to its citizens, and it is a social contract between them. The citizens must fulfil his or her duty and the state will provide security. The National Social Security Strategy is made on that. There are some mid-term and long-term plans mentioned in the NSSS. The mid-term ones are from 2016-2021 and the long-term ones are till 2026. An inclusive social system is mentioned here and if we want to achieve it, we need to get rid of poverty, hunger, inequality and develop an inclusive human resource system and increase employment, business growth - that will ensure our economic growth. And if we want to achieve these successfully, we need to address the risks of our life-circle and give more focus to the people living in borderline poverty. Our Hon'ble Prime Minister has given a political commitment on it. Let me read it out loud, “With a strong political commitment of Bangladesh to become a welfare state, I firmly believe that this National Social Security Strategy can do what it has set out to achieve.”

We need to reform what is needed to increase our efficiency and effectiveness, and to focus on
Social Insurance Integral Component, in the case of progress. If we want to discuss according to the current situation of Bangladesh, we can see that Bangladesh is no longer a least developed country. It is developing to every possible extent. Bangladesh is already a middle-income country, and will strongly uphold its position by 2021 with achieving the development goals. The visible developments we can see in the demographic progress are reduced maternal death, infant and child mortality, fertility, population growth - all of these are well-set on a place where an ideal middle-income country should be. About life expectancy of Bangladesh, it is already more than some middle-income countries. It creates a future prospect to work on.

Our GDP shows the stable growth, the economy is increasing. We have achieved gender parity in primary and secondary education. In universal child immunization and sanitation, Bangladesh is significantly developing. Bangladesh has developed unimaginable success in sanitation.

Pension for all is declared in this budget. According to the last speech of our Hon'ble PM, 24% of the population or 40 million people are getting under social security benefit and 21.8% of people are below the poverty line and only 11.3% of people are living in border-line poverty.

The participation of women are huge in Bangladesh. In the labour sector, industry, agriculture, remittance, service sector, power structure, administration, defence, law and order, legislative body - women are participating everywhere and contributing in the progress of this country. In the social security sector, 150 schemes have now decreased to 112-114 schemes, donor dependency is seriously decreased now and 90% of the funds are government or public financed. The proportion of it to GDP has gone to 2.6% from 2.1%. If we look back to Pre National Social Security Strategy approval stage, we can see that it is more than double now; it was 30 thousand taka and now it is 64 thousands taka. A billion dollar market is here in social security sector. It covers almost 14% of the national budget.

When a country advances, what exactly happens? The capacity of public sector as well as of private sector increases. The both sectors are equally important as they both share the investments. If we notice the tagline of Global Financial Inclusion for all 2021, the line is simple - I am poor because I do not have money. The poor are poor because they do not get financial things. The poor cannot get close to financial institutions to get finance, and that is why they remain poor. But if they get the chance, they might get rid of it.

I can mention the “SWAPNO” project of local government division. In this projects, 200 taka is given to each local poor women. This 200 taka is totally given by the government and no other financial institution stood up for this. Banks, Grameen Bank or banks who work with poor people, didn't agree to give money to the women who wanted to become entrepreneurs for real. Now in SWAPNO project, a women gets 200 taka and fights back. And when she is doing something, then the financial institutions come to give loans. I was the project manager there and I noticed with great sorrow that, despite of the saying “for the poor”, they do not actually work for the poor. The woman who does not even have a penny, who cooks with other people's utensils, who is going to finance her? Nobody gives money in Bangladesh, only the government do, and that is 200 taka, and 200 taka is enough for a woman to stand up and that is the story of 200 taka.

Social Insurance has a great impact on Financial Inclusion for All 2021. There are something that we must focus on, that are service, risk and competitive market, and a provision should be created for the competitive market. A strategy draft has come for comments and many of you...
have participated there. There is a part of social insurance, a small one though. It is said that the insurance part must be there. The poor should get access to it first, and remittance and accounts are mentioned. Because the poor may not have accounts. Now every transaction is happening through e-payment by the Ministry of Finance.

If the right and deserving people get the benefit of it, Vision 2021 is very much possible. Undoubtedly there is a place for social insurance in the financial inclusion. Social protection and social insurance are defined in two ways. I will try to show the similarities and differences between social protection and social insurance. A big similarity is, both of them works together when people are struggling to get out of financial problems. The 2nd thing is, social protection works on poverty and vulnerability reduction, policy programme, efficient labour market, creating environment etc. The ultimate outcomes of it, for example- social risk, unemployment, exclusion, sickness, disability, old age - these things are adjusted by social insurance. And this will happen, we will see a real scenario of social protection.

Social safety net is already built and it resides almost all over the world. All the developed countries have it and nobody is out of it because the state is bound to protect and ensure protection for their citizens. But social security resides on a larger periphery. And if we want to see inside of this, we will see a labour policy insurance, where financial inclusion, social security, gender, contributory pensions, unemployment benefits are there. If health insurance, minimum wages are addressed and social policy, sector policy are there, which means services and infrastructure, education, health, nutrition, agriculture etc., That means there is policy at one side, strategy at other side, and programme at other side.

If we look at the right side of social safety net, we can see cash transfer-conditional and unconditional, food transfer, public and community work, price subsidies and others. If we can gather these altogether, we will see that social insurance issue is under the periphery of social protection. And the social security strategy is trying to say exactly this.

The experience of Afghanistan, Sudan, Somalia, Yemen or Syria show that where the financial, administrative, institutional and technical capacities are low, safety net is high and insurance is low. Here external resources are high to provide support, as national contribution is low. When capacity increases to a point, social insurance should be at equal proportion to social safety net, and external support decreases as national support increases. In the developed countries, social safety net gets limited as national capacity increases. It just gets limited to school-feeding or in cases of disasters or shocks. But insurance actually covers life-cycle approach. National programmes are fully national supported; donor-based supports are very low.

If Bangladesh can step in, then a really good social security system will be established here. And this is more consistent than the financial inclusion strategy. ‘Pension for All’ statement by the Finance Minister is more consistent with this. And this is consistent with the strategy Action Plan as well.

I have tried to provide a social portfolio that the issues like old age, disabilities, survivor insurance, unemployment insurance, and work injury can be included. Most of them are derived from garments sector disasters like Rana Plaza. This is consistent with labour complaints. Sickness and maternity benefits, family allowance benefits, health insurance, education insurance, NGOs are seriously implementing these. These are particularly for the low income people who are unable to get financial accessibility, and who do not get any benefits.
I have divided the insurance actors into 3 sections—life insurance, health/product insurance and other insurances. We can see that in the public sector many of the insurance companies are working there life, general or other insurances. But private sector has many schemes, say, life, education, health, maternity and products and other insurances. All the points that are said so far, if combined together, we can see an image, which is how I see the social protection system in Bangladesh.

Informal sector includes—individual Zakat, individual social responsibilities and to take loan from Mahajan with high interests. These do not get reflected in our national budget. We can divide social protection in formal sector into two categories—financial inclusion (private, corporate, financial institutions, NGOs) and Public. A lot of companies, organizations, banks are making hospitals or things like this through CSR. So, through CSR, they have started a social protection programme. Apart from CSR, NGOs have micro insurance as it does not fall in the banking rules and regulations.

And 60-70 private agencies are working in this insurance sector, and social insurance is one of the integral components of them. Now, how closely they can inbuilt in the social security programme of the government that is the issue. It is given in case of shock. But it does not reflect on our social protection portfolio, but somehow it protects respectively. It can be for any income group. It is not given on the basis of vulnerability. Things are very extensive in our public sector. It is externally funded, donor funded. There is policy support in our project. There are pilot initiatives in every project. If we look at the portfolio of social protection programme, there are some piloting programmes. The local government run a pilot project named ‘Jatna’ with the World Bank fund. Social insurance, unemployment benefit related piloting projects are mentioned already, and it is a future scope of work with private sector.

Now we will see how social insurance is defined in national social security strategy. It is defined as a contributory benefit, which addresses old age, disability, pension, unemployment, maternity etc. and faces the challenges and needs of vision 2021, and reform the policies according to it. NSSS admits that the present employment market is dominated by the informal sector. If we progress with economic growth, we need to develop this as an organized sector and increase the employment opportunities. We can see the government has taken 100 SEZ, if we look forward, massive employment issues are going to happen in those projects. GDP, employment growth and purchasing capacity will increase significantly through this. But stepping forward from the concept of social safety net to the broader concept of social protection, life-cycle based social insurance system must move forward with it.

The missing programme is, we need to address the unemployment insurance and the injury insurance issues properly. If we want to pilot something, where should we do that? It is mentioned in the National Social Security Study that we need to observe the formal sector at the first place to pilot something. And then with the lessons learned there, we'd gradually scale up to the informal sector and see if it works there also. And if yes, then we need to work on our policies, acts, go to our central management committee, bring it to the National Parliament and so on according to it.

In NSSS Action Plan, how does the scope of social insurance reside? If we look at the objectives and activities of the Ministry of Labour and Employment, it is mentioned “Conduct study on possible options of unemployment insurances”, which was supposed to be done by last year. In
this case we're lacking a bit behind. But we're hoping that we will be able to submit a situation report to the secretary of the Ministry of Labour and Employment very soon. And also, we hope that we will be able to specify a design to pilot it based on the situation report. And if we succeed, hopefully we'll go on action with an organization to pilot this project next year.

Secondly we can see the major duty of the Financial Institutions Division is to study on the National Social Insurance Scheme and address and support Unemployment Insurance through it. To develop the scheme, many legislative changes have to be made and to be rolled out nationally.

The country which has more working age population, there should be plenty of business opportunities. We can see in the win-win business (public-private) that under-14 population is 46.32 million which is 27.8% of the total population in the current trend. 15-59 population, which is the working group, is a huge 65%. And 60 or more age group is, we can see, 7.4%. This is a projected percentage from a study and it might be 5-6%, but the median age population is 27 years. So it is clear that Bangladesh is an absolutely matured place to work on insurance.

And in 2021, when we are supposed to reach midterms, if we can do that and eventually reach to SDG from there, then the scope and area increase even more. The ageing population increases till 2030. So, it is a growing concern. So if we can pilot and fit in, this is not a business for a time being, but it will be a business for the next 50-60 years. Considering the 100 SEZ, if more formal employment is targeted, more remittance will come in future.

If we look at priority challenge, the old age issue got importance here, as NSSS addressed the inefficient pension issue very seriously and asked for income security for them. Their health issue, disability issue should get more attention. The survivors, the injured by accidents must get serious attention about their pensions or insurances. If there is any place they can still work in, they will work there. Maternity insurance should be addressed. As the formal sector is smaller than informal sector in Bangladesh, the challenges are how we can work on the smaller sector and replicate that in the bigger sector.

Equal contribution from both the employer and the employee is the main philosophy of insurance. This requires behavioural change, awareness. Otherwise sudden implementation would be very difficult. Government suggested 3 tiers of insurance in the NSSS. Tier one is - public expenditures financed benefit. This is for the senior people who are poor and vulnerable and have a minimum income guarantee. This complies UN social protection floor. Tier two is - a contributing pension scheme for the formal sector workers. This needs to be explored. Finally, tier three is voluntary pension scheme, which will mainly be managed by the private sector mostly based on employment. And it will work as an additional force of the old age income. NSSS financing will be the finance component of public expenditure. On the other hand, the rules and regulations of private sector will be implemented by the private sector.

IDRA - Insurance Development & Regulatory Authority will guide everything under the provision of Insurance Act 2010. IDRA will take full authority of it and conduct the piloting. Financial Institutions Division will bring these in light in the supervision of IDRA. As it will run in the formal sector first and then go to informal sector, Financial Institutions Division should take charge and bring the whole thing in light with more priorities to the poor. Central Management Committee will share this in the social security programme in Bangladesh. If it gets approval there, Bangladesh government would address this in their social security that they have set for the
long term vision. Brazil, Mexico have a well build social insurance scheme. The informal sector is huge in Brazil. It would be great if their experiences can be incorporated here. Another thing is, we need to design an integrated policy with the goals the government has set, particularly the social security needs.

Thank you for listening so patiently.

Questions & Answers

**Question:**

**Md. Monjur-ul-Haque, Deputy Secretary, Finance Division**

We all know that Hon’ble Finance Minister has announced to start pension system in the private sector as well. The Finance division is working on this. Already some works have been done and hopefully a policy paper on this will be submitted to the cabinet very soon. I want to know that the private pension is a huge thing. We need many kind of policy and legal support to introduce it, and some structural support to implement this, which we do not have currently. Before addressing private pension, the pension of government employees have been streamlined by introducing a single pension office. This system makes it easier for a government employee. For private pension, the government will play the primary role. There might be a pension authority and some institution under it to work on private pensions. Trust has an important role to play. Trust is a very important thing to mobilize or introduce fund. In this case, the success rate would increase if the public sector is involved here, and people will contribute more as they have faith in this. And that will be a contributory funded pension system.

I came to know from this presentation that the proposal for private pension has to be implemented by the insurance sector mainly. IDRA will lead this and implement it by the private sector. I think it would be a tough job primarily because in our country, insurance system is not yet trustworthy. So my question to the presenter is, in a country of 160 million of people where it is not yet trustworthy enough, how the private pension system will be introduced? And how the private sector would introduce a huge work like private pension system through insurance system? And does not it contradict with the announcement of the Finance Minister? And if it contradicts, then how will the main target of this be achieved?
Mr Aminul Arifeen

I think the insurance sector needs to be reformed. I look forward to working with IDRA here. Not only Government but IDRA needs to be assessed as well. The questions like how the capacity would be built up, is it compatible, how much are the actors performing, need to be answered. You said pension for all, but how compatible is the Government for that? The issue is to work slowly. In the answer of another question, here in the tier one - public expenditure financed benefit - these are said to be under the authority of the Government. Tier two is contributing pension scheme. I have already mentioned that Government would run for some time, then these two would collapse and tier three would start to function. And if you see the Government policies of the countries that developed from middle-income to advanced-income, you would see that it progressed proportionately and its capacity needs to be increased. That includes insurance capacity, safety net capacity.

We talked about the schemes, how to increase efficiency. We have created business case formats. We have brought this here, because there is ample scope to work in this area. This is the kick-off. To work on a sector, maybe we will see that the insurance and IDRA capacities are needed, the capacity of finance division is needed, and even Financial Institutions Division or other actor’s capacity is needed. The private sector needs to go forward hand in hand in a meaningful way. Another thing you have mentioned is the public pension system of the Government. I do not remember it coming to finance division but Finance Minister might be satisfied with it. The way he crafted it, that includes these issues. That means finance division has worked on this. But that might grow gradually, like the financial institutions division. The issue about Government control is yet to decide. It could be even controlled by Government, run by private sector. It will be determined in future based on capacity, capability and other things. But this cannot be done within a night. Piloting is a must. Then we will get to understand where to work on and how. Nothing can be said before that. Thank you.

Question:

Md. Faizul Islam, Project Director (Joint Chief), SSPS Programme

Thanks a lot. I remember a model. My friends of insurance sector might know. The government can provide direct insurances, like life or general insurance that we have. The private sector can be brought under another model that is practiced in many places. Suppose, a pension authority is made in the Government. That authority would liaison with the private sector. It may include agent banking as well. That agent bank reinvests the dividend in the market and gets the dividend back from it. Thus, the pressure is decreased over the fund and secondly, if the Government and private sector work together, a model shows that it increases the confidence. We saw a model like this in India. You are right that we do not have faith on private sector in case of pension. But here we need to define ‘we’, as pension still remains in the hands of the middle class, who use life insurance. The poor are still far away from life insurance. In the informal sector, almost 80% of our people work, but we are yet to reach them. Then what should we do with them? How we are supposed to give them such a huge service if the friends of private sector do not give a hand?
Sir, for your kind information, the social protection portfolio includes weather index insurance, environment insurance, product insurance etc. Private sector, Government, different ministries are working together on this, maybe in a smaller aspect, but working on that specific areas.

**Question:**

**Bhuban Chandra Biswas, Additional Secretary, Financial Institutions Division**

Today's title was Social Insurance Prospect in Bangladesh. My concern is because of the title. We all know that 19 districts of this country is in coastal belt. These 19 districts are vulnerable due to climate change. Recently an issue came up strongly, that is the life and property insurance for the coastal belt people. As we are talking about social insurance prospect and the Finance Minister wants to bring everyone under pension policy and it is under works, we will succeed for sure. Maybe it is public or private or in-between. I want to draw the attention of the house and ask whether there is any possible way to create a database of the coastal belt people and their properties and bring them under an insurance system. How can we materialize this? Our subjective condition says that may we can bring the climate vulnerable people under compulsory insurance. Thank you.

**Question:**

**Additional Secretary, Planning Division**

Insurance could be of government or non-government, but in that case the role of regulatory is needed. It is important to protect the victim. Micro insurance is not functioning properly. The money is being collected but not being spent properly. It is important that how the money is spent. And about index insurance, when a natural disaster hits, it is better if the government work with the non-government sector together, and it increases the chances to succeed, I think. In that case, the regulatory authority should notice that everything is spent according to the necessity.

**Question:**

**Nawshin, Representative, International Labour Organisation**

I want to thank at first to highlight employment injury commission here and want to give an update about the project by Ministry of Labour and Employment with ILO. I want to give an update about implementation of national employment injury insurance scheme in Bangladesh. Ministry of Labour and Employment, ILO and German government have signed a letter of Intent in 2015. The people who die or get injured in workplace, to make a permanent compensation protocol for them. ILO is providing technical support to the ministry for 3 years. And now data on injured people is being collected through a service of BIDS. We have shared a proposal with the ministry on how to make a compensation scheme, how much would it cost, what would be the
design, legal reform etc. and the ministry have formed a tripartite committee in last December. These draft designs are shared with that committee and hopefully a recommendation will come on the design and we will start an employment insurance scheme according to it. Thank you.

**Question:**

**Farzana Chowdhury, Managing Director & CEO, Green Delta Insurance**

A speaker earlier said that we are not trustworthy and that is why private sector cannot handle the pension system. We are working as the scheme operator in the SSK project of the Ministry of Health and Family Welfare. This project is with 80 thousands families and 0.4 million people. Government is providing a health insurance of 50 thousands taka which also covers maternity leave, diabetes, some chronic diseases as well. This is a biometric claim management and I think one step of social protection. Another one is the small scale index insurance. The claimants already know what it is. Excess rain or low temperature, or raining more than 5 days at a stretch, they get the claim. 2000 female farmers have already got this in Bagerhat. It is in a small scale, but functioning. I want to mention IDRA, they have come forward and worked with private sector. They have used salary of one day and have grown awareness among the rickshaw pullers about PPA insurance. Apart from it, the new products like Micro insurance, are working with all kind of companies. We can even reach 160 millions of people through the alternate distribution channel of bank insurance. This initiative is very contemporary. We are and will be with you.

**Mr Aminul Arifeen**

At one stage I tried to say that insurance needs awareness and behavioural change. I am 50+ years old but I do not have any insurance. I do not know why. In this case, the insurance company failed to do financial inclusion with me. We show our backs if insurance agents come to us. In USA, people say “Whatever, I’m receiving real wage, I’m happy and I want to enjoy”. If you ask what you are going to do at old age, they simply do not care - number one. Number two - Let us enjoy with whatever we have today. Who knows whether I will live tomorrow or not after paying this amount of money? It is the duty of Government to protect me. I will see that at my old age. That means, in USA, people do not think much of their future. In the USA, one out of four is a dropout. Interesting fact is, though Asian countries are poorer, they keep continuing their study. I think the norm “He who studies, rides a car” has established the idea. At “SWAPNO” project I saw when the income increases, they save the egg for child nutrition. Send the child to free schools run by Government. Amazing! This is an integrated inspiration among the Asians. This cannot be found anywhere else. So whenever the family faces financial hard times, they withdraw their children from school, though there is full coverage for students. That is why dropout rate is high there.
Azizul Alam, Additional Secretary, Finance Division

Discussions on Social security strategy, its background and its objectives are done but there are three major groups of concern in front of Bangladesh government. One is who have no abilities, the poor. Government has taken social protection like old age allowance, widow allowance, and disability allowance. Already it has passed 6 million. We have a total number of 12 million of old age people in our country. Even if I suppose that poverty is 20% and old aged is 50%, still 50% of the old age people are low covered under the old age allowance, disability allowance and widow allowance. The rest are the larger part. A part is the third tier, which is called the private insurance. Of course there are 7 functioning private insurance companies in Bangladesh, and this insurance is only for them who can pay the monthly premium. Who can pay this? Who works in the formal sector and earns satisfactory amount of money. We know that only 13% of the labour force work in the formal sector. Very few of them can pay the premium. We do not have any pension or insurance system for the huge number of people who work in the informal sector. This part is the second tier, which is mentioned in the national social security strategy as social insurance. We need to address the people who are working in informal sector with a lower salary. This is a big challenge for Government. Hon'ble Finance Minister has highlighted this in his budget speech which is a pension system for everyone. So, the responsibility is on the Ministry of Finance.

IDRA is a regulatory authority and there are providers for pensions. So the distinction between provider and regulatory authority should be kept in mind. To establish a social security system, we can use the experience of Thailand, India, and China as they have developed in this sector recently. The people who work in the informal sector cannot pay enough premium, and that is the problem. Because, it will not generate any income. To fill this gap, many countries have started a contributory system. That means, if a rickshaw puller pays 50 taka per month, government pay the rest 50 taka for him. Many countries have started this shared insurance process. And to remember, a large number of our people work abroad. This workers have paying abilities at present, but one day they will come back, they will get old and unable to income. So they also need old age security. The insurance providers we have, both private and government, need some institutional reform. We need insurance provider, fund manager and trustee, which are not found any more in our country. If the fund is accumulated, a trust is needed to be maintained to generate enough income which income can also be distributed among the old age. We have to keep these in mind and move forward. Thank you.

Amal Krishna Mondol, General Manager, Life Insurance Corporation

In the Life Insurance Corporation, there are some schemes for the working class poor people. Monthly savings scheme, we are working on 3 types of schemes. One can use these schemes with a monthly premium of 100 to 5000 taka. Among our 31 schemes, one is personal pension scheme. We, the government employees think of a pension after retiring. Any worker in public or private can avail this scheme. This pension is getting popular day by day. I have to decide when and how much I will be starting to receive the pension, at what age I have decided to get the pension - these 3 will collectively decide the premium. And the pension runs for 10 years once it has started even after the death of the person.
Arup Das Gupta, Managing director & CEO, LIC Bangladesh Limited

Here we basically discuss two issues with a discussion head, social insurance and pension. Social insurance and social pension need to be two separate subjects. A large area range that cannot be discussed briefly. In most countries, insurance regulator and pension regulator are now separated. Insurance fund regulatory authority and pension regulatory authority have been separated even though they are under the Ministry of Finance. Another debate that came up in the discussion that should it be in the public sector or in the private. I think it should totally be in the public-private parity, because this is a huge workload, where everyone has to contribute. The public sector should work on scheme design, while scheme management should be in the private sector. But if it has to be brought to the micro level, then we should seek help from the NGOs. There are two types of pension; contributory and benefit. Which one will remain between of these two will not be the reason for this argument, because those who are in a little lower class, in per month a certain amount of pension is required, the question of benefit comes in this place. And contribution, in wherever public or private sector that he or his business is there, with contribution he can make his pension. Thank you.

Gokul Chand Das, Member, IDRA

This NSSS strategy paper was made in 2015. And before that, the World Bank had started to work with us on a project. The important component of the project was pension. Gross total of their donations was 100 million dollars, among which, 20 million was for pension sector. We started to work with their project and concept paper. Then the Ministry of Finance said that pension is their duty. So pension got segregated and we started to work on insurance development only. In many countries in this world, pension and insurance are regulated differently. This is the reality and scientific that one regulator cannot work on both. Even to manage pension and insurance both is very difficult for the public sector. About pension, I think we should work with the formal sector. In this case, who has a minimum employment letter; I will count him or her in the formal sector.

After a debate, we have decided to work with the lower class workers with employment letters only. Most of the workers in our country come to formal sector from the garments sector. We have prepared a paper about what will be the modality to work with them, what will be the data sample. That paper is in the Ministry of Labour and Employment right now. But I think one thing needs to be decided first. That is, in the strategy paper of social security of NSSS, the pension is still remaining to the financial institutions. This needs to be corrected. The pension system is no longer under the Financial Institutions Division according to the Finance Minister; it is under the Finance Division. If it is so, then what can FID do here, or who will be the owner of this will be an issue of debate. This is a fundamental issue and the paper of NSSS is needed to bring under correction before starting something big. There is another issue about pension is data piloting that I need to talk about. The ILO representative has said that they have created a fund in the Ministry of Labour and Employment. In case of any accident, they pay compensation from it. If it is so, it is against insurance. We cannot support insurance and giving compensation at the same time. Another thing is, who gets salaries of 2000-3000 Taka, it is a pressure for them to pay the Premium of insurance. Group insurance is a common concept in this section. Group
insurance comes over the employers more than over the employees. It is an international system that the employer arranges group insurance for his 200 or 500 employees. So, in that case the employers are already contributing to the Ministry of Labour & Employment or Kallyan Tahbil or this types of funds. This contribution is more like a subscription or donation. So, in this case, is that employer willing to pay the premium to insurance companies? I think these issues are needed to be addressed.

And in case of Social Insurance, we need this badly. We cannot achieve any of 2021, 2031 or Delta Plan goals without it. We must come to social insurance. We want to move forward with several programmes. Weather Based Crop Insurance is one of them. Its piloting is already done. And we need support from the Ministry of Agriculture in order to spread it all over the country. We want to start Cattle Insurance, and the work is in progress. We want to start Disaster Insurance, and we need support from the Ministry of Disaster Management and Relief to collect data of the weather. And Health Insurance, the CEO of Green Delta said a little about this. The piloting of it is going on now in an Upazila. We need the support of Ministry of Health and Family Welfare in this case. We want to start Coastal Belt Insurance. In all these cases above, there are risks involved. And the premium one pays cannot cover all the risks, unless I can make reinsurance of it. Even I have to pay a lot of premium for the reinsurance.

We seek help from the government in this. There are some small insurances that are needed like Insurance for the Railway Passengers. We already have sent a proposal to the Ministry of Railways on this. Social insurance includes all of these. If we cannot progress with social insurance, our development will be effected. What I propose in a nutshell is we need to sit together at least for a day and work on these issues.

I have something to say about the insurances of the NGOs too, but time is short. The insurances that they do, are illogical in my opinion. They cannot do it as in MRA act, section 6, is stated the difference between ‘providing the benefits of insurance’ and ‘providing insurance’. The NGOs can provide the benefits of insurance with the help of insurance companies, but they’re providing insurance. And I gravely doubt about it. But it is a matter of sorrow that there are no overriding clause in any of MRA act or Insurance act, 2010. So my final proposal is, we can sit together and come to conclusion through discussions about these. Thanks for giving me the chance to share my opinion.
Mohammad Khaled Hasan, Social Protection Specialist, SSPS Programme, Cabinet Division

As NSSS is a living document, amendments can be done by proposing it to the Central Management Committee. My second point, nothing is said in NSSS about the format or the rules and regulations of the National Social Insurance Scheme. Only “There should be” is mentioned there. But “how” and “In what process” is totally ignored or left upon the decision of Financial Institutions Division. My point is about private, public pension and social insurance. Four types of insurances are mentioned in NSSS. You've mentioned about Old-age allowance, which is not even a contributor. Another one is the pension of Government Service Holders. Another one is private pension. Today’s discussion is about the people who are not included in this categories. We need to come to a decision about them.

Md. Ashadul Islam, Secretary, Financial Institutions Division (FID), Ministry of Finance

To be honest I am confused. I am still trying to work out. National Social Security Strategy was in a different name previously. The idea was to make a welfare state in western style, that once a citizen is 65 years old, he or she will be entitled to state pension, which is a universal pension. I still remember that. Now in this discussion, universal pension and social insurance topic have come up. As the cabinet secretary has stated earlier, that the things are yet to decide and we are still discussing. And discussion is necessary, because this is a vast issue and covering a lot of things. And this is not going to end in one or two days. The European countries were the pioneers of the concept and some countries adapted this afterwards. We don't have this in our society. In our country, generally families individually used to take care of this matter. The normal concept here was when a person gets old, the working person of the family take his responsibility. But in Europe, the culture was changed. They made this straight and systematic. I used to work in the Department of Welfare and Pension in England. The system is huge! People say that in the Anglo-Saxon countries, especially in Great Britain, the benefit system is the most lucrative among all. The immigrants generally think of reaching GB, because the benefit system there is very liberal. Though they are bringing changes to the system recently. For example, in the National Health Service, people could get health treatment whenever they need for free, but now things like economic status, citizenship, immigration etc. matter. Because they cannot afford it anymore.

I have seen the paper yesterday as well as the action paper and I think that this type of discussion is necessary, because issues like private sector’s efficiency and capacity, formal-informal sectors, health, crop insurance, climate insurance etc. have come up to the discussion. Some international implications are also mentioned here, as for example, the international climate finance. If you want to establish a climate insurance system, the international community has to contribute there, because we are not responsible for this adverse climate impact. If you want to provide insurance protection, a part of international climate finance must be engaged here as
well. This issue has come up here and many other international conferences that, the countries who occur emissions, must take their responsibilities to account over the victim countries.

The idea I got by reading the papers is, the roles are not yet clarified and formal sector is getting focused and informal sector is ignored at this moment. But about 80% of our labour force are in the informal sector. Now, the question is, is the informal sector remains ignored in your strategy? If you ignore the informal sector, they get excluded from the protection. In case of formal sector, we already are in somewhat protection system. But the informal sector is totally unprotected. I think Bangladesh is a developing country now. Our Hon'ble Prime Minister has set the goal for us to be a developed country by 2041. And all of our indicators are so clear that I cannot see any disruptions here. So, the point I am trying to make is, I don't understand how we would reach our goal having the informal sector completely excluded from this. I am asking the cabinet to clarify how we can include them in this system. And if we pilot the programme now without them, then how are we going to incorporate them later? It is a big question. It needs to be answered. And another thing is, pension is for the old people who are unable to work because of their age. But if I get unable to work due to any kind of physical damage or anything that took away my working ability, I should be provided this kind of securities as well. The Government must take responsibility in both of the cases.

Now, the fact is, every systems all over the world, like in Europe, are developed by years of observation and practice. In the Latin America, Africa or in this sub-continent, we have replicated or tried to replicate some portion of that according to our circumstances. In this discussion, I noticed that many of the participants focused on what they did here. No problem with that, but you should also have focused and discussed about the social insurance system and how we can develop it. If you have discussed it from that angle, then your inputs would be better and working on this would be easier. What you people are doing is already well-defined and well-written on your documents. But what you can derive from these about social insurance that would have been more important.

We are Financial Institutions Division, we have some responsibilities here, and any topic related to finance would come up to us. Now the next job is to conduct a study, but I do not know who has to do it, the Financial Institutions Division or Ministry of Labour and Employment. As you are focusing on the formal sector, so Ministry of Labour and Employment comes in. In that case we will provide all the facilities we can from Financial Institutions Division. We will facilitate the sectors we can. But what I am concerned about is the piloting you have been uttering. Have you developed it already? As you said, social security study must include social insurance, I agree with this. But I think this has to be well-defined and well-identified before thinking about conducting piloting and the study. There may be a timeframe for this. But we need to clarify what we want to see or discover through the study. If we do not know what we have to pilot, where, when and with who we are going to pilot at the first place, then the whole thing would be pointless. So this issue needs to be thought about seriously. The cabinet is right, that the study needs to include social insurance. How would I include this? How would I define this in the perspective of Bangladesh? This study needs to be very definitive and informative. There are so many things in a policy. As for example, in the financial inclusion study, we had to discuss on so many things. A policy has so many implications, like financial implications, legal implications, coordination with other policies and so on. So this is a huge issue. So these things have to be taken care of. We also need to think about the capacity - capacity of the regulatory body, capacity of our division and every other thing. We need to think about these limitations. I think we do not have to go to the debate of private and public sector about which one is going to do this. Private sector has
to be included in this. Because I cannot give this much coverage from public sector only. So we need their assistance, at least as the delivery partner. The CEO of Green Delta mentioned that they are already doing this. Information can be gathered from these kind of small initiatives. The example of life insurance is also a good example.

Recently I got an email about life insurance from UK. They wanted some information like my age and etc. They gave a superb information that the premium has decreased significantly in recent years. This is now affordable to people. This is a major issue. We need to think about this. I saw the house insurance of the government employees which is 7.5 million Taka and provided by the government. I asked to make it mandatory for them, like a light home insurance. I can be either on contents or on home. But after seeing the premium amount of 0.1 million Taka, even if it is in a year, there are chances to feel it unnecessary. Insurance is not yet familiar to us, but in abroad you can see insurance coverage everywhere. Even if you buy a washing machine, you will see an insurance coverage there.

Anyway, how the majority of our people think of it, are they aware of it or not, is a huge issue. But the primary responsibility is obviously on the government and on us. Our social safety net programme and the interventions in different programmes, are said to be included in this programme, which seems very good. One single platform sounds more effective than several interventions. And if we want be a developed country, we need to be aware of and face the challenges of it.

In conclusion, I will say that the participants could be from more diverse sectors, most us are from finance. We could have heard a lot more ideas from them. And we need to clarify the concepts and definitions. We need to be without confusions about the piloting. Then piloting would be effective. Otherwise, Ministry of Labour and Employment might hire an organization and ask them to pilot. I might say that I will help. But if you want to articulate, that how and where am I going to help, then you would be in trouble. People who are working for National Social Security Strategy should think about this.

Thank you all.

Closing Speech from the Chair

Thank you everyone, I do not have much to say at this stage. Thanks to sir for enlightening us about our confusions and clarifying the complexities. As he said, we need to think more at this stage and we need to start the study after making enough preparation. Let me talk on the background of this a little. National Social Security Strategy Action Plan, which is opened yesterday, in there, the first Action Plan of the Ministry of Labour and Employment is to inaugurate unemployment insurance for labours. And an important Action Plan of the Financial Institutions Division is Social Insurance Scheme, which is for the people who are living in social and financial risk.

Then the cabinet division, Financial Institutions Division, Ministry of Labour and Employment and IDRA - these four bodies had a meeting earlier. There we had decided, as two of us had taken
similar programmes, and if we want to start an insurance system, at first we have to conduct a study and then the piloting on the basis of the study. And after that, it can be started all over the country based on the result of the piloting. But in the meeting of the central management committee, it was decided that, as the programme is similar, there could be just one study.

But in the meeting I and 3-4 members of the higher authority said it seemed impossible to give insurance to the unemployed labours. We even wondered whether the government has much money in their fund! 0.2 million people are joining the workforce each year, educated or half-educated. And 2.6 millions of people are unemployed right now as far as I know. We wondered how to provide compensation to this number of people. Then we came to understand that not the people who are unemployed, but the people we used to be labours but now are unable to work for some reason, are included in this programme. And if the study and piloting are successful, then this will be started. In future, more people who are living in risks will be included in this social insurance programme. In the report of NSSS, it is not mentioned that study and piloting have to be done, but the insurance has to be started. The study and piloting was decided in our meeting and we participated in a workshop in the Ministry of Labour and Employment on this. Different concerned focal persons of different ministries, cabinet division, SSPS and IDRA were present. Mr Aminul Arifeen presented a paper. It is still under observations. After this we will decide whether to arrange another workshop or not. And as Sir said that we need to discuss it very thoroughly, we can arrange another one day workshop if SSPS gives us support, and discuss it in every possible details. We might elect an organization together to handover the duty of conducting the study after exploring and deciding every aspects of these in the next workshop. Then we will decide about piloting. At the first meeting, we decided that we will need to go through the formal sector first, to know that is it applicable or not. But only 12% of our labours work in this formal sector. Again, are the decisions taken for the formal sector going to work for the informal sector as well? Or we will have to conduct different study? These questions are raised today. I request SSPS, Mr Khaled, and Mr Aminul Arifeen, that if another workshop is set to discuss in details, we will decide about how we are going to conduct the study and to which organization we are going to handover. BBS was mentioned but probably they will not be able to make it. So we will elect another one together.

Thanks a lot to everyone. The due time has already passed. Thanks to everyone for listening so attentively and sharing valuable opinions with us. With the permission of our Chief Guest sir, I am declaring the end of this discussion programme.

Thank you. Assalamu Alaikum.
Day – 3 | 06 November 2018 : Session 1

SESSION: GOVERNANCE AND INTEGRITY IN SOCIAL SECURITY PROGRAMMES

Chair: Secretary, Coordination and Reforms, Cabinet Division
Good morning, Hon’ble chair, distinguished participants, dear colleagues, welcome to presentation of Cabinet Division on governance and integrity in social protection programmes.

Governance is differently defined by different persons and different organizations. Also the government has its own definition and its own approach. In a conference few years back the Hon’ble Finance Minister defined governance very simply. He said governance is anti-corruption. If we can prevent corruption that is governance. Cabinet Division in partnership with ADB published a book where this definition is given.

I will be giving you definition of integrity used by the Cabinet Division. In social protection programmes we are not concerned only with corruption, our concern is leakage. Leakage is not necessarily corruption. Leakage can happen without any criminal motive. It can happen because of our inefficient management. If someone is getting the benefits but is not eligible for it then this is leakage and it may lead to deficiency. And then the people in need will be deprived of the rights of the benefits. In Social protection, our governance is prevention of leakage.

First of all, let’s discuss the concept of integrity. According to the National Integrity Strategy, integrity is behavioural excellence influenced by morality and honesty. It also includes adherence to time tested norms and values of a society. Very simply, if we follow and implement national laws very strictly then this is integrity from the point of view of the government. I am grateful to the Hon’ble Chair who was one of the key persons in the formulation of National Integrity Strategy. This is a very strong document of government to enhance governance in the country. It is a national strategy document for promoting good governance for the advancement of integrity and ending corruption. It puts some rules and regulations and some instruments which will prevent corruption. Apart from government bodies the Civil Society Organizations have also accepted the strategy. If we follow National Integrity Strategy then we can strengthen the governance in the country. Within the NIS is integrated Annual Performance Agreement. And again I am grateful to Hon’ble chair because he himself played very strong role in the formulation of Annual Performance Agreement. This is the model of performance management. Performance
management is the implementation of strategic plans of an organization or the country. Even a small unit of an organization can have its own goal or strategy. If we are very innovative in achieving those goals and if we monitor regularly then this is performance management. APA does the same thing, it monitors the performance of every ministry, and every organisation even at the district level, so it increases performance and it holds people accountable. Annual performance management is actually model of management by objective. There are lots of activities in a country or in an office. We cannot track every activity. What we can do is to pick up a few big indicators and monitor them closely. Those will be regarded as the objectives. We will be following up whether that objective is fulfilled or not. In every ministry there maybe 40 or 50 distinct activities but only 6 or 7 activities are put in the Annual Performance Agreement by the Cabinet Division. The Cabinet Division monitors only those objectives. The achievement of those objectives will give picture of whether the ministry is in the right track or not. And national social security strategy Action Plan is also formulated by the Hon'ble chair. If we implement the National Social Security Strategy Action Plan that will mean that Annual Performance Agreement is also being implemented because the same template was used in the formulation of both. Both are strategic and long term oriented. They are not for a single year. Both focus on the efficient utilization of budget. One of the goals of the government is to ensure the smooth service for the people at the door step of the people. It is to reduce any kind of harassment to get government service.

Grievance Redress System is a platform to enable the citizens to voice their dissatisfaction. If they have any complaint they can register complain which will be recorded and then followed up. The concept of grievance redress is the cause of complaint regarding public Service Delivery and an expression of dissatisfaction which needs response. Sometimes grievance can be imaginary. For example some people can think that they are entitled to some government products or service, but in reality they are not really eligible for that service. Sometimes people get the service or the product, but they are not aware of it.

Grievance can be expressed by means of writing, through internet or by oral statement. According to the government guidelines, unless people express their grievance, it will not be considered as a grievance. They have to express it. The Cabinet Division has already taken number of measures to record the grievances. Redress options include may be an apology, or an explanation, or maybe assurance backed by action and monitoring. There can be compensation like that is in India. Their compensation is given from the salary of the liable person. In our case we are still lacking such type of legal instruments.

In social protection grievance has some other implications. In other services grievance is to be deprived of something. Or maybe some harassment or anything else. But in social protection, these are also same, but there are extra things. I am entitled to a social protection programme, I am expecting to have my name registered but I am dropped from that registry. I am deprived. In that case I will just click on the online system that I am deprived, there will be some formalities regarding application and identity card but will just click and the authority will understand that person is making a complaint that he is deprived. Then there will be immediate enquiry to see if his income is below the national poverty line and other criteria. Social protection is demand driven now. If I am below the poverty line, I am entitled to get that service. But now the present system is that the government will allocate particular number of benefits. If the allocation increases then local government level can increase number of beneficiaries. But NSSS is changing system. If someone thinks that he is eligible for the benefits, he can claim it. The government will allocate the budget based on the demand. The budget no longer be allocated based on the government's capacity, but on the demand. If the demand is high the budget will increase. So that is the paradigm change.
The Cabinet Division has second generation Grievance Redress System. We have online system, robust software supported by a2i. We have also prepared the framework for the second generation GRS up to the district level. Now people can register their grievance even from the district level without coming to office. They can do it even from their home. There are also some offline measures. There are some grievance reception counters.

The purpose of social protection in Bangladesh is to tackle inequality and poverty. The economy is growing fast. When economy grows fast, inequality also grows with it. The second purpose is human development. That is achieved through stipends. The human capital can be utilized for accelerating our economic growth further. The ultimate goal is national economic development.

I have already mentioned that in social protection good governance is the prevention of leakage. For ensuring governance and preventing leakage, and there will be an integrated MIS. It means the individual ministry will have its own MIS, but those will be pulled in a central database set in the BBS and also with a window in the Cabinet Division. The central management committee can, in real time, observe the status of social protection of the country. It can see how many people have received social protection benefits, and how many people did not. And how many people have registered complaints.

Single registry database is another big thing. We are still struggling to formulate that. There will be some database with economic profile on each and every household of the country. It will evaluate if I am eligible for the social protection service. And there will be no arbitrary selection process. There will be survey and all the household data will be collected. Maybe by 2019 there will be a complete single registry database. Because of government 2 person (G2P) delivery system, there will be intermediaries in cash transfer and there will be no malpractices. The intermediaries create scope for leakage. Digital payment is one of the vital instruments ensuring governance in social strategy.

If non-eligible person gets benefit that means eligible person will be deprived. So when we will get the list, we can see how many people have been deprived. If there are too many grievances, it will mean that there are some problems. Also if there is no grievance, it will also indicate that there are again problems in the system. Whatever good or efficient the system is there must be grievances. The worldwide average is 21% leakage. So it means that 20% of people will be deprived of social protection schemes. So we can expect that there will be at least 5%, if not 21%, grievance applications. If we do not get grievance application it will mean that our system is not good and people cannot register their grievance in this system. Or maybe they are afraid of registering the grievances.

Central Management Committee (CMC) for Bangladesh Social Security Programmes approved the NSSS Action Plan at the end of last year. Divisional Committee and Upazila Committee have been formed by the CMC lately for bottom-up coordination. There will also be NSSS for urban inclusion. There is gender policy with specific time-lined action; there will also be a communication strategy for motivating and awareness rising among people. Cabinet Division already has a platform to coordinate governance issues with GO, NGOs and civil societies. There is a proliferation of programmes with each programme overlapping others. We are also aligning NSSS with SDG goals.

And these are all from my part. I think we still have time for questions and answers.
Questions & Answers

Question 1

I have got a very simple question. I got the impression from the presentation that grievance redress system is the kind of approach through which we intend to offset leakage. My question is, is it the only standalone indicator that can offset leakage? Is there any other mechanism for that?

Question 2: Mamun Rashid, United Nations World Food Programme

In the presentation it is emphasized that leakage should be prevented, particularly in the social security programmes. Decision making is one of the major points. I am talking about decision making at both policy & operational levels. My main concern is how decision making can be taken under accountability? In decision making decisions that are made at ministry level or decisions are not made or delayed- how it can come under an accountable system? And also if we look at the whole process, it is driven by information technology system. From our experience in Bangladesh we know that we are not that much efficient in maintaining security of information Technology system. Thank you so much.

Question 3: Mohsin Kabir, Manusher Jonno Foundation

In the online grievance redress system maybe we can place a separate dashboard for the social protection system. It can be very efficient. But there are some questions on accessibility and efficiency of the beneficiaries to be able to complain through online. The crucial point is in the grievance redress system if a beneficiary lodge a complaint then it goes to top level. The local government representatives are bypassed from the process. Sometimes they are not even informed about the process. They do not know what the grievance redress system is. If we can include the local government in this process, it can be very useful.
Questions 4

I have two questions. This plan is very ambitious. But you need human capital formation. We need capacity building of the civil servant so that they can run the programme. They need some training to run these programmes. To run these programmes efficiently human capital must be produced among the ministries. Second question is, you told that 20-25 percent GRS system is expected. I have different view. For example, in our ministry of youth and sports, there is no grievance as we settle things locally.

Answer from the Chair

I want to supplement Khaled in this regard. You have already addressed the issue of grievance redress system. And the role of Cabinet Division as a guardian figure of the ministries. It has the mandate to provide guidelines for the other ministers. Annual Performance Agreement is a component in SDGs. So the stocktaking is one of Cabinet Division's responsibilities, to track the progress. I want to add something with Khaled. We want to ensure that no one is left behind. This is the major icon among other icons of the SDGs. There is also zero hunger, gender equality issues. We have already formulated a gender policy. Maybe we will discuss about it with you in the first quarter of the next year. Inequalities are much less in Bangladesh than what it could have been. Our inflation rate is not that much higher. Another thing is that climate issues are included in most of our social security issues.

Question 5

Social security is a very wide thing. I want to talk about people's right to information. If people know things, they know their entitlements, they feel empowered. It also creates a bridge between the providers of the services and recipients. Can I ask how much focus has been given on people's right to information?

Answers from the presenter:

Most of the questions are about the grievance redress system. It is actually one way of reducing leakage. There are other tools also. For example there is government to person payment system. There is also monitoring and evaluation. Another thing is that this expenditure is in the right track. Why I want to provide the people under poverty line with allowances and support? My ultimate goal is to achieve the Golden Bangladesh. I want to ensure that I am giving it to the right person. If the whole project is designed in a way that it is regressive then there will be many instances where there will be leakage despite right targeting. Badly designed projects increase poverty. It will make dependent on assistance. Grievance redress system is not only by 1 channel. There will be multiple modalities. It will start from the office that provides the benefit; maybe the officers from the union level. The first place for lodging a complaint should be the office at the
local level. There should be some complaint boxes. But if I fail to give you the redress you can go to the higher authority. There will be information Technology based grievance submission system. There will also be offline system. At the gate of the Cabinet Division, there is grievance reception counter. There is also SMS based grievance system. Another strong modality is public hearing. In every office up to upazila level, Tuesday is set aside for public hearing.

Anyone can go to the district commissioner office and ring a bell. The officer in charge is bound to give him it chance for hearing. It will be recorded and the Cabinet Division regularly monitors how many complaints you heard from the people. And then there is citizen charter. People in our country may not be technology expert, they can use multiple channels.

Now about the security of the system. We have national architecture for ensuring security. So far, there has not been any attack, virus or whatsoever. This is hosted in BCC server. We have not heard any complaints so far. We should be grateful to a2i for this.

Now you have also asked about the right to information. GRS is a part of the government eco system. One is complementary to each other. In my presentation I put right to Information is a part of redress system. But for this people have to know about their rights first. Without that they cannot lodge any complain. If I do not give them any solution despite complain, then comes the need for Right to Information. I can apply there to know about the status of my grievance. Moreover if I complain against someone in high position, where is my security? Then there is whistle blowers protection act. The Cabinet Division is taking action on that. So these are actually complementary to each other.

You have asked about capacity building. For the members of the parliament, we have orientation workshops. We have the same for deputy commissioners. We organise the workshops in the Divisional headquarters. We have also trained 570 Social welfare officials at the Upazila levels. We provided ToT three days trainings at NILG. We put this NSSS in the union level- a short course for union level chairmen and others. We also put social protection in part of the module for BPATC. Actually capacity building is one of the most important parts of the activists of Cabinet Division.

Question 6

Regarding GRS, this is just a proposal. How can we make it happen at the community level? The poor people have very little confidence. They are not confident enough to go to UNO office. It is not for the distance but for the confidence. How can we make a system so that they can do this in nearby villages, wards or unions? Another thing is that to make sure the disbursement of allowances, which I think should be monthly. For example, the allowances for pregnant and lactating mothers are quarterly. But they need it immediately. It needs to be more frequent. Frequency of all the programmes needs to be reconsidered.

Answer from the presenter:

About the confidence issue, there is a research that even if people are confident enough, even if they were to go, they do have information, they are afraid of getting harassed. Actions are being taken at the grassroots levels to make people more confident. About the frequency and timely disbursement, G2P is here to ensure that. Once it is fully completed, the payment will be more frequent.
Question 7

This is the question of the attitude and mind-set of the service providers. It is true that people are getting harassed. For example, the one stop crisis centre is up to the district level. Or there is a deficiency in this sector. Another of my question is government training and capacity building. How can we include NGOs in this regard? What will be the mechanism there? And how the deficiency will be addressed in proper monitoring system.

Answer from the presenter:
Harassment can be a potential issue. We need instruments to protect people from harassment. We have whistle blowers protection act which is being used for that. We have one stop crisis centre up to the district level. We have already taken action to bring it up to the union level. The union digital centres are being equipped to address these issues. And the issue of increasing involvement with the NGOs. Our meeting today is for that. We have discussed a lot about this and we will discuss some more in future. This involvement makes it more sustainable and effective. We also need to work with the NGOs to avoid duplication.

Question 8: Anowarul Haq, DFID

We are discussing grievance mechanism. We need to consider the power relation of the marginalized people whether it is possible for them to raise any issue; and if we can add the issues like social audit in the GRS. We also need to assess the outcome; how can we get the feedback from the beneficiaries and include in M&E. And if we can make a constructive engagement between people who are providing service and who are taking it. Public hearing is available up to the upazila level. Why not make it to the union level? Then they can get united and present their grievances. Through ICT, these grievances can then reach you.

Answer from the Chair
We have multiple channels, not only online channels. The issue of social audit is actually very unique. In Jashore, a chairman adopted pro-active disclosure where he listed the name of the beneficiaries and hanged it in his office boundary. People can now know that they have their names listed.

And I think zero grievance in a department is not believable. It would be quite rare if not impossible. Grievances can come even from the officials inside. Beneficiaries cannot get proper service from an aggrieved officer.
Response from Secretary, MoWCA

The proactive disclosure is helping in ensuring transparency. We are also resorting to G2P to go further with this. We are also using 30 kg bag to deliver rice to avoid pilferage. One project is interrelated with other projects. For example, we have a project called Tottho Apa or Information Sister. We can also collect grievance through that service. We have ensured that service to Upazila levels. The use of technology has brought a forward looking tendency among people. We have ‘Hello DC’ services so that the DC can hear complaints from people. You told to bring hearing to union level. We even have such kind of thing at the yard of the beneficiaries. We have Yard Meetings. We are also conducting video conferencing and online monitoring. We can now hear and see what they are taking about at the yard meetings. Each ministry is concerned in this regard now. This is a nice gathering. I could not hold the temptation to have a talk with you. My ministry is proud to have the first one to implement G2P. The cases of grievance will get reduced over time. We are also developing software with which we can reduce errors, if not completely eliminate it. The problems in selection and other processes in this sector are very common in other countries, particularly in Asia-Pacific countries. I have seen that in Thailand. If we have honesty and integrity in us, we can tackle such problems.
SESSION: REVIEW OF SOCIAL SECURITY INITIATIVES OF THE NGOs

Chair: Secretary, Coordination and Reforms, Cabinet Division

Opening Remarks from the Chair

N M Zeaul Alam
Secretary, Coordination and Reforms
Cabinet Division

This is the first time we are discussing the contribution of NGOs in the social protection of the country. Your presentation can be in English but you can deliver it in Bangla language because we need an interactive and participatory session on this issue. We need to ensure deep and detailed understanding of your roles.
Bangladesh Nari Pragati Sangstha

Presentation from

Shahnaz Sumi, Deputy Director, Bangladesh Nari Pragati Sangstha

Respected chair and distinguished guests, welcome to our presentation. We are working to establish women's right since 1986. Our main goal is there will be no discrimination against women in society, family and state. Here I am presenting only those of our works related to social safety net.

We have two such programmes: Promoting girls through mobilization which is PRIME project. Another one is advancement and equality of women and marginalized people. We also have another programme in disaster prone Haor region called Recall 2021.

We work in two levels- at the grassroots level and advocacy level. At the grassroots level, we start with women and youths group formation and then awareness-raising. We concentrate a lot on the young women. We build community forum with community people to create enabling environment for the vulnerable women. There are also skill development programmes and knowledge and capacity development programmes. They are made able to claim their entitlement. We go through with dialogues with both GOs and NGOs to ensure the enabling environment. We also have a referral system through which we make connection between the beneficiaries and other services provided by other NGOs and government bodies.

For beneficiary selection process, we conduct local socio-economic mapping. For selection criteria, we emphasize on poor women, minority (ethnic and religious), and youth. For budget allocation, since 2015 to current FY, the allocation in social protection is increasing. We are covering youth and working age – male and female, school age (6-18 yrs.), pregnancy and early childhood (0-5 yrs.), old age group (60+, only awareness programme and referral programmes).

We are covering three thematic areas: Food security and disaster response, Labour and livelihood interventions and Human development and social empowerment. We have developed food bank for severe food shortage. We are developing self-reliance among people in tackling disaster time emergencies.

For human development, we are providing training for the youth. We think it is contributing in social empowerment and mobilization. We contribute in NSSS by enhancing inclusiveness, directly reducing poverty and vulnerability, and having an overall impact in economic growth of the country. One of our major challenges is that all our activity is project based and after the end of these short term projects, it becomes hard to maintain the sustainability.

As lessons learned from working, we can say that engagement of youths is effective to reduce violence against women and girls and child marriage. However, demand of the vulnerable people must be considered. Political will is a must for breaking taboos and stopping GBV. Conflict of interest between different vested groups and project-based approaches hampers our activities. Our key recommendations would include adopting long term Programme Planning, and to invest for changing mind-set and attitude of people towards development.

Thank you very much.
Palli Karma Sahayak Foundation (PKSF)

Presentation from

Dr Sharif Ahmed Chowdhury, General Manager, PKSF

Assalamu Alaikum, Respected chair and other participants of this event, accept greetings from PKSF. It is established by the Government as a “company not for profit” which is an apex development organization for poverty alleviation. We have programmes in all 64 districts. But we do not work directly. We work with 200 active partner organization NGOs; we cover more than 13 million households which is one third of the population.

The early stage of PKSF (1990-1999) was centred on Microfinance and Training. Second decade (2000-2009) focused on diversification with Microfinance & Training. Currently, we have a variety of sectors including People Centric Holistic Development. We have a programme called ENRICH. We have enterprise development, social protection, Technology Transfer & Capacity Building.

Today I'll mention at least 8 programmes that go with NSSS. We have Beggar Rehabilitation Programme. We rehabilitated 132 beggars so far in 200 unions. We select government enlisted beggars. We give them a package of 100,000 BDT. We involve them in income generating activities. We also have a programme Learning and Innovation Fund to Test (LIFT) New Ideas. Under that we are conducting programme for the Dalit in Dinajpur. We provide them with grants and training and involve them in livelihood support programmes. We also have Education Scholarship for the Children from Disadvantaged Group. We provide them with both regular and special stipends.

The project named Window of Opportunity: Health and Nutrition Service for 1000 Days is where we provide support for the pregnant women of extreme poor people. We monitor growth, health, hygiene, morbidity of the infants. We are getting good result from this project. There are 6 million disabled, those who have disability of some sort but are able to engage in income generating activities. More than 5 million of them are unemployed. We go to their home and provide them training and tools for mobile servicing. Under the Ujjibito project, we are working with destitute families. We form clubs for adolescent girls (the age group 10-19 years) in those families. We have completed 897 Kishori Clubs. They get to engage themselves in educational activities like making wall magazines. They get to know about health and nutrition. They protest against child marriage and eve-teasing.

We also have Development of Lifestyle of the Elderly People. We have participants in 300,000 in 234 unions. We are aware not to overlap it with the government allowance for old age. We provide those allowances (Taka 600 a month), supportive aids (wheel chair and sticks), health and services. There is also Special Savings Programmes for the Extremely Poor People. Under the ENRICH programme, we encourage extreme poor in savings by providing them with a matching fund. If they can save BDT 20,000, then we will give them an additional BDT 20,000. Then we help them to form a capital to engage them in further livelihood activities.

Thanks for listening to me with patience.
Sushilan

Presentation from

Mostofa Nur-uz-zaman, Chief Executive Director, Sushilan

Thanks from Sushilan to the Chair of the session and the participants. Welcome to the presentation. Sushilan was established in 1991 as an NGO. Our vision is to make a congenial society for economic and socio-cultural development. Our mission is to create opportunities and enable the society especially underprivileged/socially excluded community.

We work in the all eight divisions of the country. Our beneficiaries’ coverage is 8 million people. Our five programmes are Socio-economic development of the under privileged poor; Sustainable Environmental Resources Management; Sustainable Peoples Organization; Human Rights and Good Governance; Education & ICT and Health & Nutrition Programme.

We focus our presentation that comply with social security context to address the poverty, vulnerability and marginalization. We get support from LGI to identify potential beneficiaries, especially hard to reach areas. Beneficiaries include infants, children, lactating mothers, destitute women, old aged people, disable people, disaster affected HHs, Rohingya host community, Natural resource dependent HHs, and Youths. We so far covered 193,121 people. We have SSS for infants (250,000) for supplementary feeding, thermal care services, body weight, and health service and referral services. We have also done SSS for Children (360,618) where we covered School feeding (high energy biscuit) for 248,975 school going children, Mid-day meal services for 11643 students, Awareness raising sessions, Vegetable gardening at school, Hand washing practice, water and sanitation services to schools, and Children health sessions. There is also SSS for lactating mothers (204,000) where activities include Supplementary nutritious feeding, Cash transfer, Monthly rations, ANC and PNC services, Birth planning, Awareness on nutrition, Water and sanitation services, Ensuring drinking water services (PSF, tube-wells, rain-water harvesting services), Courtyard session for health awareness, Reproductive health information services, and Referral services.

We have also covered destitute women, aged people and disable (306,000 in number) with activities including cash for work (CFW), Vulnerable Group feeding VGD and VGF, Asset Transfer, Cash Transfer, Monthly rations, Awareness and Skill Training, IGA support, WASH services, Employment opportunities and Supporting widow allowance, old allowance and disable allowance. We helped 700,000 families affected by disaster.

We also worked with the Rohingyas in psychosocial services, cash transfer, Water & sanitation services, nutrition service and skill training. We also have SSS for natural resource (Sundarbans) dependent community (54,100) with activities including water & sanitation services, awareness and capacity building, trainings, IGA support and monthly rations. We provide our services in collaboration with the Community-based Organizations (People's Organizations) through Local Government Institutions (Union and Upazila Parishads) and different GoB departments (LGED, BWDB, MoWCA, DMB, DPE, DYD, DWA, DPHE etc.) to identify the real people in need.

Thanks for listening to me with patience.
Bank Asia

Presentation from

Sarder Akhter Hamid, Senior Executive Vice President, Bank Asia

Thank you very much for giving us the platform to talk about what we do. We are the payment system operator for the social safety net. When the social safety net payment gets ready, then we basically ensure it is at the hands of the beneficiaries.

We have 162 million population but financial access is only 31%. So objective of Bank Asia is to increase the access and creating a digital ecosystem for them. We are operating since 1999 as a commercial bank but we are heavily involved in the service of the people at the bottom of the pyramid. We have operated with 143 programmes with a budget of 5600 million US dollars. We have seen that 38% beneficiaries need to be accompanied by someone while receiving allowance. Most of the beneficiaries prefer to receive allowances in every 6 months or more than that as traveling multiple time increases cost of receiving the benefit.

One of the important challenges is high dependencies on Banks for receiving payments. There is also low availability of government payment disbursement points. In case of making the payment by the bank on the day of disbursal, citizens used to face long delays in receiving payment in future dates. Low educational level of beneficiaries is also a problem. Payment date communication has been a challenge and beneficiaries suffered due to that.

Bangladesh has a lot of achievements digitally. We now have lots of databases. When we talk with the development partners on behalf of our Bank, we feel the necessity to integrate all these data which is a big mine for us. If it can be done, then we can utilize the power of data. What we have done so far is that we have gone to the unions. I thank a2i and the ministry for creating the platforms of union digital centres. These centres helped us to reach the last mile. There was a time when we had to withdraw a large sum from a local branch and bring it to the UDCs and put the allowance in envelopes. Now our UDC entrepreneurs are getting more involved in the payment process and the payment is now G2P and the money goes directly to the beneficiaries.

We have the largest agent banking network with 2444 agents. We have biometrically authorized transactions. So it is ensured that nobody can take the money away from the accounts. More than 1800 UDCs are enrolled with Bank Asia Ltd. However, the selection process of the UDCs entrepreneurs should be brought under some regulations. We need to know the capital backbone of the entrepreneurs. We have two mobile apps operating in Bangla and English. The question is how we can teach them how to operate these apps and digital medium of transactions. Our beginning was with Ekti Bari Ekti Khamar. The idea of agent banking comes from this project. It is the largest income generating activity for the bottom of the pyramid people. With all these I would thank the ministries for considering us as a partner for managing the payment ecosystem. I thank our partners, development agencies. I hope that this digital system will be connected with each other to ensure seamless, transparent and eco-friendly flow of cash. Thank you.
Thank you everyone for joining the session. Good afternoon to you from BRAC. I believe this event is a great opportunity for the NGOs to showcase their involvement in social programmes and I thank the General Economics Division (GED) for giving us the opportunity.

I will start off with the number (12393,288,137), this is actually the amount of budget that BRAC has allocated for the last 2 years in different social security programmes in Bangladesh. According to the thematic clusters of NSSS, BRAC is spending about 33% which is around 408 cr. Taka in human development and social employment cluster, 25% is going to the social insurance which is 309 cr. Taka. In labour and livelihood intervention it is around 446 cr. taka, and finally 3% is spent in social relevance and food security and disaster response cluster.

BRAC is providing different programmes to support different life cycle and needs of different age people. BRAC is providing health service to children through its health nutrition and cognitive development, the programme includes CNDC services, social mobilization in communication, and support to ANC and PNC services in government. BRAC also provides support in early childhood development through activity based playful environment. For school age children, BRAC is providing adolescence development from is education programme. They are provided with safe space, to socialize, exchange views, teach leadership, gain confidence. The notable service is the legal aid services that BRAC provides to juvenile, release from jail or violent homes. For working age population BRAC’s flagship programme is targeting the Ultra poor, provides a comprehensive time-bound interventions, ranging from skill development to health services to livelihood to asset transfer and what not. This programme works in hard to reach areas. It provides all inclusive comprehensive services to the people. BRAC also has programmes with community empowerment, community development migration and other activities. For old age population, BRAC also has some programmes.

BRAC also has the mandate to support persons with disabilities and disaster and other covariate risks. Through this programme, we help people of disabilities. BRAC also provides water and sanitation, community empowerment in hard to reach areas during disasters. So in a nutshell, this is what BRAC does in social protection in Bangladesh.

Let me end the presentation, with some few more numbers. 2.3 million children as school kids receives BRAC’s programme. More than 600 million pregnant women were provided support, more than 13 million youth and working age population received help, 40323 schools were served, 95% production in child marriage in rural areas, 93000 HHS served in flash flood. 6704501 policies were issued 1912012724 BDT premiums collected and 749536999 claims paid.

I finish the presentation with a quote from Chairperson Sir Fazle Hasan Abed, “Giving people hope and self-esteem may be the greatest investment in human capital any country can make.” In BRAC we believe that and we are working towards it. Thank you very much.
Presentation from

Md. Abu Hasnat Chowdhury, Director In-charge (Programme), ASA

Good afternoon everyone, I welcome everyone present here on behalf of ASA. We feel that coordination between micro and macro is needed. We all know that macro is initiated by the government and we are the micro.

ASA is globally renowned microfinance institution, as an MFI has occupied an appreciable position. It was established in 1978 at that stage the institution concentrated on building Awareness of disadvantaged people and organised them with a view to eliminating their poverty. After a decade the organisation shifted to microfinance programme. In 1992 it initiated an exclusive microfinance model that was different from prevailing microfinance model. This model is called the sustainable model. At present it is working with 7.3 million underprivileged families in the country to reduce poverty. Apart from microfinance programme it is preventing several social security activities as CSR. It is mentionable that without any grant fund or donor support ASA, is implementing all its social security activities.

Our social security activities include providing primary education strengthening programme, health services which includes primary health services, integrated health and education, health awareness, Kakina health centre, physiotherapy service, clean water and sustainable sanitation, to support the HDC 6. We have some financial facilities for treatment. Disaster facilities during floods and winter and other natural disaster. Loan security and risk fund - to exempt loan balance for clients’ death, exempt loan balance for permanent physical disability of clients, special grant on client’s death, honorarium on regular client’s retirement.

In this 2018-19 FY, we will be spending 387 crore, where 154 crore is loan amount for sanitation. This loan is a soft loan with very less interest. We have some achievements as on 30 June 2018. We are working in 700 branches in primary education, and students around 300,000. In this schools more than 12,000 housewife are occupied. ASA health service is running in 46 districts we have 59 centres. We are providing preventive healthcare services to more than 10 lakh people through health service activities. We have arranged physiotherapy in 1596 camps providing treatment to more than 200,000 beneficiaries.

The greatest challenge that we face is that people want everything for free which will not give them sustainability in future. For learning, we have seen if we could give children a minimum support they can show maximum performance in return. And when we are providing good sanitation to one person, 10 other persons are willingly participating in our programme. Lastly our recommendations will be, the government and NGO relationship should be strengthened further on the basis of definite work plan to ensure collaborative efforts in achieving sustainable development goals. I hope the Cabinet Division will be kind enough to look through the matters and take proper initiative.

I end my presentation here. Thank you everyone for listening.
Respected chair, guests in the podium. Though we work on various programmes but here I will be discussing about the two main programmes that are associated with social security service. Manusher Jonno Foundation is a Civil Society Organization working all over the country with almost 250 associated organizations. We promote human rights and governance to partnership with relevant stakeholders, including duty bearers, to ensure dignity and wellbeing of all people especially the marginalized.

Our first project started in 2014 and ended in 2017; it was for enhancing accountability and transparency of government social protection system. It was a component of strengthening social government sector. We will start a new project from 2019 to 2022 with the intention to work on citizen engagement, social accountability and grievance redress mechanism under its excluded people's rights programme. We have used our social accountability processes here. So people will have the opportunity to contribute in future NSS Action Plan.

Another project took place in 12 Upazilas and eight City corporations of Bangladesh. We have included 10 programmes related to Social Protection: old age allowance, disability allowance, maternity allowance, primary and secondary stipend, vulnerable group feeding, etc.

Our research reports suggest targeting error in social protection ranges from 5% to 52%. It varies from programme to programme and area to area. It indicates that we are still not being able to use our budget money properly. Accountability gap and lack of transparency are given main reason for that.

We have used social accountability tools in monitoring the projects. We have conducted awareness raising activities as people do not know about social safety service. This is why they do not feel the urge to express their grievances. Awareness raising meetings, school based gatherings were very helpful to make people come forward and discuss about their problems. Display of video documentary and cultural tools were also helpful. Even the social protection mela in the upazila level were helpful. We have used social accountability tool, social audit. We have conducted 3761 social audits, 2377 local government dialogue, 321 community scorecards, 111 public hearing. This was our process to include common people under our programme. We have worked under complaints resolve system. Cabinet Division helped us in this matter.

In our country people consider social security programmes as relief programmes. We have to bring out of this concept. To conclude our learning - grievance mechanism cannot be conducted by single way or online way. It is most effective with social accountability tools using in it particularly at the field level. Without empowering people with social awareness, they will not feel comfortable to come forward and talk about their grievances.

Thank you everyone for listening to my presentation. Thank you for giving me the opportunity to share my learning with everyone. Thank you everyone.
Presentation from

Asgar Ali Sabri, Director, ActionAid Bangladesh

Hon'ble chair, other guests in the podium, at first I would like to talk about an umbrella programme envisioned to contribute to the overarching goal of ending poverty by reducing poverty of the Hard Core Poor.

Prime objective is food security and resilience of urban and rural Community. Main programme Components are Climate Resilient Sustainable Agriculture (CRSA), Establishment of pro-farmer market value chain, Livelihood promotion of poor during emergency, poor people's access to and control over land and other productive Resources, Adoption and promotion of innovative technology for optimum use of natural resource, Community Based Disaster Preparedness (CBDP), Economic alternatives for women.

We contributed to human development and economic growth, poverty reduction etc. Around 122,000 farmers got access to new technology and natural resources which has increased their practical skills and productivity. About 800,000 agriculture dependent population became aware about relevant public services and capable of accessing those services. Near 400,000 people at risk developed skills around Community Based Disaster Preparedness (CBDP).

Challenges of food security and livelihood promotion include conventional market system based on middleman, absence of quality control mechanism, inadequate investment in innovation for adaptation, lack of access to and control over productive resources, absence pro-poor policy and investment framework.

Lessons we learnt that CRSA practice creates conducive environment for promoting indigenous knowledge, empowering women to lead in emergencies creates space for influencing decision making and bringing about lasting changes in their communities, and Market system or value chain plays a vital role in ensuring food security of the poor people.

Recommendations from our experiences are pro-poor policy and investment framework, national standard for quality control mechanism for agricultural products, and adequate investment for innovation and promotion of people's alternatives.

This is all. Thank You.
Management and Resources Development Initiative (MRDI)

Presentation from

Md. Shahid Hossain, Advisor (Planning and Development), MRDI

Hon'ble Chairperson, Colleagues from the development partners, I am here to talk about MRDI. It was established in 2001. MRDI is a not-for-profit, non-government organization engaged in developing the standards of media, skill & ethics of the media professionals, promoting people’s right of access to information and well-being of the people including women, children and other marginalized sections of the population. It also promotes citizens’ access to information. In addition it advocates for CSR as a sustainable source of development funding.

We have worked with Information commission and Cabinet Division. We tried to develop skills of the people who disseminate information. On the other hand, we have raised awareness among the citizens to let them know about the right to information. We assessed website of ministries and departments on proactive disclosure of information with the assistance from the WB. We also assessed on proactive disclosure of information at the district level. We managed to train almost 48,000 government officials through online. The proactive disclosure of assessment creates awareness among citizens about all services they can avail. Eventually it will make a positive impact on countries GDP and Human development indicator. The training enhanced capacity of government officials and helped them to know which information to provide and not to provide. We also arranged an information camp in Jashore. It made people conscious thus they can easily get information on safety net programmes and allocation of union budget.

I think the replication of the intervention in other villages will have a greater impact. In is a great source of power. Major recommendations from our experiences are: proper monitoring systems are needed for ensuring proactive disclosure of information, information disclosure through wall writing should be replicated in all unions of Bangladesh, and CSR fund should be used in a coordinated and planned way. Thank you
World Vision Bangladesh

Presentation from

Ms Saika Kabir, World Vision Bangladesh

Good Afternoon to the Chair and respected colleagues from government.

World Vision has been working in Bangladesh over 40 years. It has been closely working with the government's all levels. The focus of today’s presentation is on Nobo Jatra project. ‘Nobo Jatra-New Beginning’ is a five year USAID Food Security Activity, in collaboration with the Ministry of Disaster Management and Relief, working in South West Bangladesh. The goal for Nobo Jatra is improving gender equitable food security, nutrition and resilience of vulnerable people within Khulna and Satkhira districts in Bangladesh. We focus on a number of thematic areas: maternal, child health and nutrition as well as agriculture and livelihood components.

The participants we reached are pregnant and lactating women and women in extreme poverty. Nobo Jatra is the project that aligns with the theme of this conference. We focus on food security and building resilience and also on improving livelihood. Apart from that we also prioritize on social empowerment and gender equality. First safety net I will be talking about nutrition safety net which we call conditional cash transfers. Through conditional cash transfers we reach over 23,000 pregnant women to get them out of chronic malnutrition cycle. We send the cash through E-wallet. We also send voice SMS to direct them about various issues about child health pregnancies.

Ultra poor graduation programme is another programme by World Vision to reach 14,000 ultra-poor women to help them to get out of vicious cycle of poverty. We bring them under nine month literacy training. We also help them with cash transfer for 9 months. After that they start various businesses on their own. They are doing great.

Thank you very much. Thank you for your attention.
**CARE Bangladesh**

**Presentation from**

*Mr Saifuddin Ahmed, Advisor, CARE Bangladesh*

I would like to talk about the projects run by Care Bangladesh which contribute to social security. There are actually 3 major projects addressing social protection under different life cycle stages. Around BDT 20 million has been allocated among one million people in 18 districts and 62 Upazilas. The objective is to prioritize work at national level to promote and operationalize of multi-sectoral nutrition platforms, to generate evidences and facilitate learning sharing through establishing district model for collective impact for nutrition. Thematic areas include food security and disaster response, labour and livelihood interventions, human development and social empowerment. We facilitate Micro Health Insurance for the rural communities through engaging national level private insurance service provider to ensure health service from private service providers with minimum possible premium.

**Save the Children**

**Presentation from**

*Swapan Kumar Sutradhar, Advisor, Save the Children*

Distinguished guests and participants, we welcome you to my presentation on social security. We have been working in Bangladesh since 1970 and reach over 15 million people each year. With a staff of over 800 and a network of more than 100 partners, Save the Children is one of the largest child-rights organizations in Bangladesh. The vision is all children in Bangladesh realise their rights and grow to their full potential as active, respected citizens.

I will talk about SUCHANA project. The goal of the project is significant reduction in the incidence of stunting amongst children less than two years of age. The objectives include improving nutrition governance, increasing access and utilization of nutrition specific and sensitive services, tackling economic barriers to nutrition, building knowledge, skills and power and generating robust evidence of impact. Selected Social Protection Programmes in Suchana areas are: a. Maternity Allowance Programme for the Poor Lactating Mothers b. Vulnerable Group Development (VGD) c. Allowance for financially-insolvent disabled people d. Allowances for the widowed, deserted and destitute women. Old-age Allowance Programme f. Vulnerable Group Feeding (VGF) g. Food Friendly Programme-30kg rice @ Tk.10. Another programme is Child Sensitive Social Protection (CSSP). The goal is to reduce poverty and vulnerability of children caused by stress, shock and chronic poverty. Target groups include 35,417 Children (6-14) engaged in harmful child labour and their parents (64,264). This is all from my part. Thank you all.
bKash

Hon’ble Chair and distinguished guests, Assalamu Alaikum.

Welcome to my presentation. The objective is to serve the low income masses of the country to achieve broader financial inclusion by providing services that are convenient, affordable and reliable. bKash has already been a household name. bKash entails the 70% of total transaction of mobile banking. Everyday bKash handles 5 million transactions. We have bKash outlets almost at every corner of the country. bKash was given the responsibility of disbursing students’ stipends by Ministry of Education. Around 1.7 million students receive their stipends through bKash. Apart from that bKash also disburses allowances given by the Ministry of Women and Children Affairs. Moreover, bKash is always ready to collaborate with the government to play pivotal role in social security. Than you all.

Rocket, Mobile Financing Service

Presentation from

Mr Zahid Mansur, Financial Inclusion Division, DBBL

Bismillahir Rahmanir Rahim. Under the financial inclusion division of DBBL, we have been operating two major equipment for financial inclusion. That is mobile financial service and agent banking.

Our vision is banking for the unbanked people and to bring banking service at the door step of the customers. We want to bring banking service within 10 minutes walking distance of a customer's residence. We have developed special facility for bulk acquisition within a very small amount of time. You call dial from your phone *322# you can register in Rocket. We have 24*7 call centre. We have 181 branches. We have 77 mobile and agent banking office. We have 600+ field staffs whose major KPI is to give financial literacy.

We have 900+ agent banking outlets. At the end of this year, we want to make it 3000. Rocket customer is 16 million and agent banking customer is 1.2 million. We want to establish Rocket as a livelihood product. We do not want to focus on cash transfer aspect. We want to see our customers are using Rocket at every type of transaction. Deposit from agent banking is nearly 1000 cr. Taka. The depositors are our labourers, rickshaw pullers, our farmers and marginalized people.

We have direct agreement with the PM's Education Assistance Trust. We are disbursing stipends of Higher Secondary and SAQAEP project. Presently, we have been involved with the MoWCA, Ministry of Home Affairs, and Ministry of Jute. The workers of Jute mills are getting their salaries through mobile banking. The Ministry of Youth and Sports is distributing loans through mobile
Presentation from

Mohammad Zahirul Islam, AVP, Rupali Bank Ltd.

Ladies and gentlemen. I will show you what SureCash is and how it is contributing in the social safety net projects.

We are a leading mobile payment platform in Bangladesh for people, businesses and the government. We are the fastest growing fin-tech company. We are the only MFSs that have developed their own MFS platform in Bangladesh using our own technology and using our own resources. We have 165,000+ agent points throughout the country. We have 1,000+ strategic and payment partners that include some of the large government projects.

We are involved in the world's largest digital payments project that is Primary Education Stipend Project. It involves 10 million mothers who get the stipends through Rupali Bank SureCash. The mothers are getting the money in their own phones. Depth of project is so large that it involves 14 million beneficiaries. It covers 67,000 primary schools. We have reduced pilferage once we started working in these projects. We are also engaged in Incentive disbursements for Labour Welfare Foundation. It is one of the key safety net programmes for education and medical service for the labours and their children. Here 20% of the beneficiaries account overlapped with PESP.

We are involved in Payment Digitalization in Agro-business with Sugar Corporation. Here we are Serving Annually 125,000 farmers. The farmers are taking payment through SureCash.

Thank you very much.
# CLOSING CEREMONY

Tuesday, 6 November 2018

Carnival Hall, BICC, Dhaka

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<th>Chair</th>
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<td>N M Zeaul Alam</td>
<td>Mohammad Shafiul Alam</td>
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<td>Secretary (coordination and reforms), Cabinet Division</td>
<td>Cabinet Secretary, Government of Bangladesh.</td>
<td>Member, Senior Secretary, General Economics Division, Planning Commission</td>
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Speech of the Special Guest, Dr Shamsul Alam

Member (Senior Secretary), General Economics Division (GED), Planning Commission

I will not prolong my speech as the end is already long overdue. This has been a wonderful event in the last three days. The participation was splendid. I personally feel very cheerful to see such a gathering on the issue of NSSS. The event that is most worth-mentioning is that we have unwrapped the Action Plan. This Action Plan is a logical consequence of the NSSS. Our Hon'ble Finance Minister has told me in several instances that you have done a lot of things but your NSSS document is wonderful. I also think that the National Social Security Strategy is a wonderful document. In our country and also in many developing nations, plans directly go to shelves, not in reality. In our country, the implementation process is also progressing quite well. The formulation NSSS has made the implementation much swifter. The journalists present here can have a look. The main lesson of the review that we have done is that we are advancing forward, we are implementing the Plan, and the clustering has been done exactly as it is mentioned in the NSSS.

The duration of this NSSS is 2015-2025. We will adopt a second social security strategy (2026-2041) after our lessons from this one and also after the completion of 8th Five Year Plan. The importance of such activities will increase with time because the state will turn more into welfare state as we progress. We have to concentrate on children, unemployed, and persons with disabilities, senior citizens, and disaster-effected people. So it will never end. We also mentioned that the amount of allowance needs to be increased gradually. The coverage and amount is both increasing. We said that in 2021, we will ensure universal coverage.

I had no idea that the fair would be so splendid. The partnership and cooperation we have seen between the government bodies and non-government organizations will remain as an inspiring example of public-private partnership. NGOs have to play a vital role in the implementation of NSSS. This seminar is an important step in transforming Bangladesh into a welfare state. From us in GED, we will do whatever we can in this regard. We have already sent templates to ministries for evaluation. We will conduct an impact evaluation in 2020 or 2021. I am ending my speech here. Thank you all.
Speech of the Chief Guest, Mr Mohammad Shafiul Alam

Cabinet Secretary, Government of Bangladesh

Hon'ble Chair, respected members of GED and colleagues, Assalamu Alaikum. The fair has ended. We are all in the mood to return home. My speech will be very brief. Those who made this programme a success with their participation, I thank you sincerely. Our ministries and NGOs have participated actively here. We have noted some of our mistakes. We will try to avoid these mistakes in future.

The documentation of NSSS is quite good. But some constraints are still lagging the implementation behind. We have to move forward in both secretariat and field levels. I will mention two things: to go into a comprehensive system to avoid overlapping. I have keep in mind not to leave anyone behind. We will prepare a comprehensive database where all the beneficiaries will be brought under one umbrella. In this way, we can also stop some beneficiaries using two protection benefits at the same time which is overlapping. The documentation says the programme will encompass citizens from their birth till death. Our dream is to make that a reality.

I am wishing you all the best. Thank you.
Closing Speech of the Chair, Mr N M Zeaul Alam

Secretary, Coordination and Reforms, Cabinet Division

I was quite worried about what we actually going to do in this three day long programme. We did not have quite clear picture about what the conference is going to be, how the fair is going to be held. But after three days, we are now quite inspired from your massive participation. It will be our inspiration on our way forward.

There will be a report on the event. The recommendations of the report will be considered to move forward. I thank those who made this event a success. While we were holding a meeting for preparation, I noticed a competition between different ministries. Some ministries demanded more than one stall. But we have very limited space. So we could not give them that. We have noted lessons and mistakes from this programme to keep those in mind in our future endeavours.

Special gratitude is to our development partners, especially UNDP, USAID, and DFAT. We have a project, you know. The Event Management people have also worked hard, so did our colleagues from Cabinet Division. I am expressing my gratitude to the Special Guest of the ceremony. His document of NSSS and in every phase of this project is enriched with his contribution. He has supported us with his advice and directives. I, on behalf of everyone here, also am expressing our gratitude to the Hon’ble Chief Guest. None of this will materialize without the inspiration from him. Whenever we sought his counsel, we got that. This is what made this programme a success. We have shortcomings and mistakes that might have been caused from the lack of our knowledge. I am declaring the end of this programme with the permission of the Chief Guest. Thank you all.
THE SOCIAL SECURITY FAIR

National Social Security Fair was inaugurated by the Hon'ble Chief Guest after launching programme at the premises of the launching venue. All social security programme implementing ministries and leading NGOs in similar field took part in three day-long social protection fair. The SSPS Programme of the Cabinet Division prepared the stalls for each of the participating organizations, while the products or services to be showcased were arranged by the participating ministries or organizations. The participating ministries and organizations highlighted their flagship programmes in social protection by using banners, placard, audio-visuals etc.
## Programme
### Harmony Hall
### Bangabandhu International Conference Centre

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<th>Date and Time</th>
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<tr>
<td>25 October</td>
<td>Confirmation of Participation</td>
<td>Expecting Ministries and NGOs</td>
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<td>03 November</td>
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<tr>
<td>08:00 pm</td>
<td>Setting up of stalls</td>
<td>Cabinet Division, SSPS Programme</td>
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<td>04 November</td>
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<td>08:00 am</td>
<td>Handover the stalls to the representatives of participating ministries and NGOs</td>
<td>SSPS Programme</td>
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<td>08:00 – 11:00</td>
<td>Decorate the stalls with demonstrable products/items/graphics/audio-visual etc.</td>
<td>Respective Ministries and NGOs</td>
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<tr>
<td>12:30 pm</td>
<td>Make the stalls ready for visit</td>
<td>Respective Ministries and NGOs</td>
</tr>
<tr>
<td>01:05– 01:30 pm</td>
<td>Visit of stalls by Hon'ble Chief Guest and Special Guests and Guests of Honour (two/three officers from each ministry/NGO will be ready to brief the guests)</td>
<td>Respective Ministries and NGOs</td>
</tr>
<tr>
<td>01–30 – 06:00</td>
<td>Open for visitors</td>
<td>Respective Ministries and NGOs</td>
</tr>
<tr>
<td>06:00</td>
<td>Closing for the day</td>
<td>Respective Ministries and NGOs</td>
</tr>
<tr>
<td>05 November</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10:00 -06:00</td>
<td>Open the stalls for visitors</td>
<td>Respective Ministries and NGOs</td>
</tr>
<tr>
<td>06 November</td>
<td></td>
<td></td>
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<tr>
<td>10:00 -06:00</td>
<td>Open the stalls for visitors</td>
<td>Respective Ministries and NGOs</td>
</tr>
<tr>
<td>06:00</td>
<td>Closing and Winding up</td>
<td>Cabinet Division, SSPS Programme</td>
</tr>
</tbody>
</table>
Fair Participants

Ministries/Divisions
1. Cabinet Division
2. General Economics Division
3. Ministry of Food
4. Ministry of Disaster Management and Relief
5. ICT Division
7. Ministry of Liberation War Affairs
8. Ministry of Industries
9. Ministry of Women and Children Affairs
10. Ministry of Education
11. Ministry of Primary and Mass Education
12. Ministry of Youth and Sports
13. Ministry of Commerce
14. Ministry of Health and Family Welfare
15. Ministry of Chittagong Hill Tracts Affairs
16. Ministry of Expatriates' Welfare and Overseas Employment
17. Posts and Telecommunications Division
18. Finance Division
19. Financial Institutions Division
20. Ministry of Labour and Employment
21. Local Government Division
22. Rural Development and Co-operatives Division
23. Ministry of Agriculture
24. Ministry of Fisheries and Livestock
25. Ministry of Land

NGOs
1. Gonoshasthaya Kendra
2. Bangladesh Nari Progati Sangha
3. BRAC
4. ASA
5. Save the Children
6. Management and Resources Development Initiative (MRDI)
7. Rocket
8. BKash
9. Bank Asia
10. SureCash
11. Thengamara Mohila Sabuj Sangha (TMSS)
12. Manusher Jonno Foundation (MJF)
13. Palli Karma Sahayak Foundation