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In pursuit of social security for the urban poor

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Efficient urban development can play a major part in combating national poverty, mainly through ensuring better lives for the poor migrants. PHOTO: SHAHEEN MOLLAH

Ashukur Rahman

It was a week after the recent fire incident that turned everything to ashes in a slum in Mirpur when people like Shahida Begum were looking for help to restore their normal lives. The only people that came to their aid and fed them were their neighbours. Poor people who are forced to settle down in slums or become squatters in the city are the most common victims of natural and man-made calamities in the rural areas, and are often found to be helpless after losing all their belongings in such incidents. They only receive humanitarian or philanthropic support from neighbours, relatives, and some NGOs, but lack permanent and systematic response systems that could help to rehabilitate them and overcome their loss gradually.

Peara Begum and Lucky Akhter share similar experiences in Mirpur Jheelpar slum. They represent the urban poor in Bangladesh in the sense that there are no safety net programmes to cover them during difficult times and help them build back their lives in a better way. The victims in rural areas, however, are more fortunate than in the urban areas. The question to ask then is, what makes this difference?

Public safety net efforts in Bangladesh have not been mainstreamed as a social concern. On the contrary, it evolved in the form of food rations and as a response to disaster-affected communities and was popularly known as “relief”. Other than these occasional and periodical needs fulfilment efforts for the poor and affected communities, pension schemes for state employees has been in practice for a long time. With the development trends that began soon after 1974, and with new provisions and coverage adopted during the 1980s and 90s, the current decade has seen multiple dimensions of safety net coverages, including bringing employment under the current social safety net schemes. In the current budget (2019-20), the government plans to spend 14.21 percent (Tk 74,367 crore) of the total expenditure for social safety net programmes (SSNPs)—a 15 percent (Tk 64,656 crore) jump from the respective FY 2018-19 allocations.

Under the SSNPs, the country generally allocates cash and in-kind transfers, and conditional cash transfers for the recipients including widows, persons with disabilities, the blind, orphans and those of old age through the administrative structure. Although eligibility criteria don't differ between rural and urban areas, coverage of these safety nets is low for the urban poor.

Even though a wide range of safety net programmes are in operation in Bangladesh, growing urbanisation and the alarming increase in the number of slum dwellers pose new challenges for designing safety net programmes needed for the poor of an entirely new type. According to BBS (HIES 2016), the lower poverty rate came down to 12.9 percent (from 17.6 percent in HIES 2010) at the national level, with the highest 14.9 percent (21.1 percent in 2010) at the rural level and the lowest 7.6 percent (7.7 percent in 2010) at the urban level. This shows a prominent decrease in rural lower poverty rates but not in the urban areas.

Though social safety nets have emerged as an important component of the anti-poverty strategy, coverage remains a major challenge for newer risks such as urban poverty, resulting in growing inequality. According to the Centre for Policy Dialogue, urban inequality increased much more than rural inequality during the period from 1973-74 to 2015-16.

The rural-urban differences in safety net coverage are stark, with coverage being significantly higher in the rural than in the urban areas. Part of this is due to the fact that a higher proportion of the country's poor lives in rural areas. Safety net programmes have been historically focused on rural areas, and generally referred to as post-disaster relief, and more recently as an act of income-generating activity. Over time, however, safety nets have transcended and graduated to a mainstream social and developmental concern.

The reality of urban poverty is increasingly acknowledged in the social safety net programmes in Bangladesh, but urban areas (and the increasingly rapid urbanisation) pose complex problems of delivering social security schemes. These are largely on account of the continuous influx of people into the cities, and lack of relative capacity of the urban local bodies in handling migration. The urban poverty-ridden families need to supplement household incomes and skills to enhance human capital and access to basic services, while rural poverty-based SSNPs may not require this under current coverage. Housing, transportation, and labour market access are the most significant issues in the lives of the urban poor, rather than receiving food or cash via grants. Therefore, these are crucial things to keep in mind in designing effective safety net programmes for the urban poor.

Given the urban proliferation with the inadequacy of services provided to the residents, the rapid increase in urban population is bound to place a further strain on infrastructure and services. Strategies such as targeting urban areas based on the profiles and administrative arrangements, involving the city and municipal local bodies, and revised urban social security programmes are ways to potentially address the present chaotic situation and ensure urban social security in light of the global commitment of "leaving no one behind."

The fundamental services, apart from social security, that are most wanted for urban poor and slum dwellers are: affordable housing, provision of potable water, sanitation, education for children, mobility, and medical benefits. Urban poverty is not only limited to these wants, but also include cumulative deprivations, where a particular want is a cause of other wants. The magnitude of urban poverty is enormous and multifaceted, which requires customisation of schemes for effective implementation with regard to

social security schemes. The government is well aware of these issues and stated in the country's 7th Five Year Plan that efficient urban development can play a major part in combating national poverty, mainly through ensuring better lives for the poor migrants and creating opportunities for the growth of industrial, commercial, and service activities which can become an engine of growth for the national economy.

The government has predominantly emphasised poverty eradication in its 7th Five Year Plan to reduce the upper poverty rate from 24.3 percent in 2016 to 18.6 percent by 2020. The government is attempting to alleviate poverty by implementing various kinds of SSNPs. The scope and allocation for SSNPs is being extended every year following the life cycle approach of social safety nets, which is contributing to a reduction of the poverty rate, incidence, and depth of poverty. The vision of National Social Security Strategy (NSSS) is to expand coverage to the residents of urban areas and to the socially excluded people through strengthening the social security system for the urban poor. However, there are equally formidable challenges in financing this strategy, and in overhauling the coordination, implementation, and monitoring systems which are in place. The scaled-up attention to issues of safety nets and social protection is not being driven only by the experts' search for more effective anti-poverty strategies. It is simultaneously an outcome of the deepening of welfare aspirations of citizens and the pressure on the state to respond to these aspirations that will ensure social security for all including the urban poor.

Ashekur Rahman is Head of Poverty and Urbanization in UNDP Bangladesh. Views expressed in this article are his own.

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