

Diagnostic Study

Barriers of accessing social protection programmes for the Poor and Marginalized

Background

Social security programmes are important for addressing poverty and vulnerability but there exist significant exclusion and inclusion errors. Problems arise both from supply and demand sides.

Keeping aside the supply side issues, the objective of this research project is to find out the demand side problems. This project thus is about identifying barriers to access SSPs by the poor and marginalized groups.

Research Objectives

- Identifying the reasons behind the high rate of exclusion for poor and marginalized people in SSPs
- Highlighting specific barriers including those at socio-cultural and political spheres
- Devising specific policy recommendations for eliminating the barriers

Methodological approaches

- Desk research for literature review
- Qualitative methods
- Empirical approach using micro-econometrics from HIES and BIHS .
- Field survey for gathering first-hand information

Research Findings

- Most impoverished divisions do not have the largest proportion of SSP recipient households. According to the BIHS 2015 data – that only covers rural Bangladesh – for example, 63.4 percent of households in Rajshahi live below 1.25 times the poverty line income (i.e. the households that are regarded as poor and vulnerable). But the proportion of SSNP recipient households is just about 43 percent. On the other hand, as against 14.42 percent of the poor and vulnerable population in Sylhet, 37.8 percent of households are covered by at least one social protection programme.
- A considerably high proportion (17%) of SSP beneficiaries are from the households that belong to the top 20 percent expenditure group. This implies mistargeting and particularly the inclusion of non-eligible individuals in social security programmes.

Broadly, the target population of social security programmes is mainly the poor, vulnerable and marginalized citizens. However, each programme has its own criteria for beneficiary selection. Targeting errors occur due to various factors such as design and implementation mechanisms and malpractices in selecting beneficiaries. **Exclusion errors refer to situations when eligible individuals are not covered, while inclusion errors would result in ineligible people's receiving benefits. Exclusion error can be termed as coverage inefficiency and the inclusion error as targeting inefficiency**

Errors in targeting beneficiaries

	Eligible	Non-eligible	Total
Covered in SSPs	E _c	NE _c (inclusion error)	C
Not covered in SSPs	E _{nc} (exclusion error)	NE _{nc}	NC
	E	NE	N

According to BIHS 2015 dataset, the coverage inefficiency or the exclusion error is the highest in Dhaka division (58.4%) whereas targeting inefficiency of the inclusion error is the highest in Sylhet (82.4%).

When programme-specific selection criteria are applied to the BIHS 2015 data, it is found that the criterion of "age" is usually associated with large inclusion errors, while most means testing based on income, marital status, and other criteria have rather low inclusion errors.

- Food-poverty and land-ownership based selection criteria are usually less efficient than the simple criterion of household income. Taking these insights into consideration, a programme specific performance index called Coady, Grosh, and Hoddinott (CGH) index is estimated to better understand the relative performance of some important social safety net programmes. The overall SSP performance index is estimated at 1.12, as against of a maximum of 2.10, indicating that a large proportion of recipients are wrongly. The best performing programme based on the CGH index is vulnerable group feeding (VGF) programme (1.58), followed by allowance for widowed, deserted, and destitute (1.48) and gratuitous-general relief programmes (1.42).

- A significant portion of households might not be part of SSPs despite their eligibility due to such reasons as lack of awareness, administrative difficulties, nepotism or favouritism and other malpractices, the meagre amount of benefits not being attractive, and social stigma associated with certain programmes.

Access barriers: Evidence from field investigations

Supply Side Barriers

- ❖ Fund constraints- the portion of the national budget allocated to SSP is extremely small. Insufficiency of funds also affects several other SSP-access barriers leading to high inclusion and exclusion errors
- ❖ Lack of recognition of local variations in the demand for SSPs- According to the district social welfare officials, the allocation for social protection schemes does not usually evaluate the local variation at the grassroots in the demands for SSPs
- ❖ Incorrect documentation of age in National ID- The faults in the NID registration have led to serious consequences in the lives of elderly people, especially in rural areas. In a significant number of cases, severe under- and over-estimation of ages have been reported by the elderly people in the study areas
- ❖ Discretionary selection of beneficiaries by locally influential people often motivated by nepotism, favouritism
- ❖ Corrupt practices also keep many poor and marginalised people out of the reach of SSPs

Demand side Barriers

- ❖ Lack of awareness- the study reveals a large number of interviewees from poor and marginal groups have very poor knowledge of the process of selecting beneficiaries and distributing the SSPs. People seldom participate in the ward meetings to raise their voice about their rights and needs.
- ❖ Inadequate knowledge of the procedures involved,
- ❖ Low self-motivation of many eligible people- there are some who are eligible but hardly put any effort to reach out to the responsible authorities

Way Forward & Recommendations

- ✓ Until February 2019, only six (out of a total of more than 100) programmes have been able to establish a partially operational MIS. In addition, to reducing leakages, the government aims to switch to digitalised/electronic systems in making welfare payments to SSP beneficiaries. Once the MISs are fully operational, all the fund transfers will be made directly through the Government-to-Person (G2P) payment system.
- ✓ One of the most common recommendations from the UP representatives, social welfare officials, and other local level informed stakeholders is that increasing the coverage of SSPs (through increased budgetary support) will help solve a large part of the exclusion problem.
- ✓ A mass awareness campaign on SSPs and processes involved in accessing them should help many eligible but excluded people to become familiar with the support available which will improve accountability in administering the schemes at the local level.
- ✓ The need for a robust survey to create a proper database of eligible people for SSPs and independent monitoring of the survey by concerned stakeholders.
- ✓ Finally, the local administration's accountability and transparency is important for ensuring target population groups' participation in any social security programme. Tackling inefficiencies and corrupt practices in