



Report on the Proceedings of Bangladesh Social Security Conference and Knowledge Fair 2019



4-5 December 2019

Bangandhu Sheikh Mujibur Rahman Novo Theatre

Social Security Policy Support (SSPS) Programme
Cabinet Division and
General Economics Division (GED) of the Planning Commission
Government of the People's Republic of Bangladesh



Bangladesh Social Security Conference and Knowledge Fair 2019

Social Security Policy Support (SSPS) Programme
Cabinet Division and General Economics Division (GED)
Government of the People's Republic of Bangladesh

Table of Contents

Executive Summary	4
Context and Background.....	7
Objectives of the Conference.....	8
Implementation Approach and Methodology of the Conference	9
Programme Highlights	10
Synopsis of Studies and Papers.....	11
Inauguration Ceremony	17
Day – 1 04 December 2019.....	18
Speech by Special Guest.....	22
Speech by Chief Guest.....	22
Speech of Chairperson	23
Working Sessions	26
01 - Significance of Gender Inclusion and Climate Adaptation in Social Protection	27
02 - Nutrition and Child Responsive Social Protection in Bangladesh	32
Day – 2 05 December 2019.....	36
03 - Planning and Designing Urban Social Protection System	36
04 - Barriers to Accessing Social Protection	42
05 - Social Protection Programme Harmonization	47
06 - Digitization of Social Protection and Single Registry MIS.....	53
07 - Dialogue on NSSS Implementation and Future Actions	57
Wrapping up Session	59
Recommendations.....	61
The Knowledge Fair on Bangladesh Social Security 2019	63
Fair Participants	63
NGOs	63
Annex 01	64

Executive Summary

The Cabinet Division, as the coordinating authority for implementation of the National Social Security Strategy (NSSS) of Bangladesh, organized a flagship event titled as 'Bangladesh Social Security Conference and Knowledge Fair 2019' on 04-05 December 2019 at Bangabandhu Sheikh Mujibur Rahman Novo Theatre, Dhaka. With support from DFAT from the Government of Australia, UKAid and UNDP, the Social Security Policy Support (SSPS) Programme of the Cabinet Division and the General Economics Division (GED) of Planning Commission provided technical assistance in organizing the conference and fair.

The inaugural ceremony of the conference and fair was graced by the august presence of Dr. Shirin Sharmin Chaudhury, MP, Hon'ble Speaker, Bangladesh Parliament as the Chief Guest. Mr. Nuruzzaman Ahmed, MP, Hon'ble Minister, Ministry of Social Welfare adorned the occasion by his kind presence as a Special Guest. Mr. Khandker Anwarul Islam, Cabinet Secretary, Government of Bangladesh was the chair of the inaugural ceremony while Dr. Shamsul Alam, Member (Senior Secretary), General Economics Division (GED) made the keynote presentation to set the tone of the whole conference.

The conference became even more significant with the vibrant presence of the heads/representatives of the development partners as guests of honour including Mr. Sudipto Mukerjee, Resident Representative, United Nations Development Programme (UNDP), Bangladesh; Mr. Tuomo Poutiainen, Country Director, ILO, Bangladesh; Ms. Angela Naumann, First Secretary, Development Cooperation, Australian High Commission, Bangladesh; Ms. Judith Herbertson, Head of DFID Bangladesh; and Mr. Maurizio Cian, Head of Cooperation, European Union. The conference and knowledge fair was participated, among others, by representatives of social protection implementing ministries, practitioners, academics, NGOs and private sector organizations.

The main objective of the Bangladesh Social Security Conference and Knowledge Fair 2019 was to disseminate and discuss the findings of a number of researches on different crucial issues of social protection and to review the NSSS implementation status. It was a wider consultative process paving the way for further reforms in social protection portfolio of Bangladesh in line with national social development goals of the country. The conference would provide important inputs for the upcoming 8th Five Year Plan 2021-2025.

The two-day long programme was divided into several sessions which included the inaugural ceremony, five working sessions and a dialogue followed by a short wrap up session. The inaugural ceremony featured a keynote presentation on '*Implementation Status of National Social Security Strategy (NSSS) of Bangladesh: A Reflective Analysis*' by Dr. Shamsul Alam, Member (Senior Secretary), General Economics Division (GED).

Specific thematic areas of social protection were deliberated upon during the working sessions, each of which featuring several presentations and discussions by renowned scholars and practitioners. The conference came up with recommendations that some of the NSSS agenda like consolidation of smaller programmes, single registry Management Information System (MIS), Monitoring and Evaluation (M&E) mechanism and Government to Person (G2P) direct payment system should be meaningfully implemented without delay as timeline for those have already exceeded.

It was also recommended that some of the NSSS policies may be realigned with the practical needs and the actual situation of social protection in Bangladesh. It was also articulated that the initiatives for implementing the lifecycle based social security programme by the implementing ministries and agencies should be further enhanced. The technical assistance of the development partners for catalysing social security reforms were appreciated and recommended for continuation till the substantive implementation of the NSSS.

Recommendations:

The presentations on different critical issues of social protection followed by elaborate discussion and guidance by chairpersons of working sessions came up with a number of recommendations. Some of the main recommendations of the conference are given below:

1. The universal vs targeted universal approach of the NSSS may be revisited and clarified in consistence with the already introduced universal schemes like school stipend, school feeding, disability benefits, and pensions (public and private);
2. Inclusion and exclusion errors must be avoided for attaining value for the money in beneficiary targeting;
3. Social Insurance needs to provision beyond the theme of social assistance (unemployment insurance; accident, sickness, maternity insurance etc);
4. Contributory pension schemes need to be introduced to complement the social pension schemes;
5. Governance structures of NSSS such as the Central Management Committee (CMC), CMC focal Points, Thematic Clusters, and NSSS M&E Committees should be further strengthened and reformed;
6. Partnerships and cooperation should be expanded beyond public sector for adaptive social protection;
7. Severity of disability should be considered in the disability schemes and implementation of social insurance should be emphasized;
8. Adult disability benefit may be introduced or expanded for all with a severe disability within the age group of 19 to 60.
9. Need to adopt a benefit package for health care of disabled workers according to ILO convention C 121;
10. It is urgently needed to design and adopt an inclusive urban sector policy in line with the NSSS provisions;
11. The grievance redress system for social protection needs to be further strengthened and the poor and marginal groups of population should be informed about the grievance mechanisms of SSPs;
12. Participation of marginal and poor population, NGOs, local communities in the ward meeting and selection of beneficiaries should be ensured;
13. Selection criteria for Social protection beneficiary need to be standardized and disseminated among the common people;
14. List of SSP beneficiaries should be done through an open meeting at community level with mass gathering;
15. Following NSSS (2015), Bangladesh must start consolidating the social protection schemes into five core clusters. This would allow the authorities to design and determine an adequate administrative cost system for the SP system.
16. All cash transfers will be gradually brought under this G2P payment procedure and mandatory capacity development and training on G2P payment system;



“Bangladesh is now regarded as a miracle in economic development. Bangladesh is a development surprise. However, rapid economic development and urbanization often create inequalities and social division. A strong and comprehensive social security system can reduce inequality and ensure social justice. Hon’ble Prime Minister, Sheikh Hasina has taken the initiatives for reforming social security system along with changing needs. NSSS is one of the outcomes of that reform initiatives.”

Dr. Shirin Sharmin Chaudhury, MP
Hon’ble Speaker, Bangladesh Parliament



“The Ministry of Social Welfare has been given a lot of task in the NSSS for turning Bangladesh into a true welfare state. Most of the lifecycle based social protection programmes will be delivered through Social Service Department. I would express gratitude to Hon’ble Prime Minister to put trust in the Ministry of Social Welfare. On behalf of this ministry I would like to reaffirm our commitment that we will complete the assignment entrusted on us. Already we have started strengthening the ministry of social welfare.”

Mr. Nuruzzaman Ahmed, MP
Hon’ble Minister
Ministry of Social Welfare



“The Government allocated such a huge amount of money for combating the problems of poverty and inequality. We must make the most efficient and effective utilization of this resource and the National Social Security Strategy (NSSS) is the best guiding roadmap towards that direction.”

Mr. Khandker Anwarul Islam
Cabinet Secretary



“A strong and comprehensive social security system can reduce inequality and ensure social justice. It has the potential to be a powerful tool for ensuring sustainable and inclusive development and thereby achieve the sustainable development goals (SDG)”

Dr. Shamsul Alam
Member (Senior Secretary)
General Economics Division (GED)
Planning Commission

Introduction

Bangladesh has exhibited strong economic growth and poverty reduction trends during the last decade. The incidence of headcount poverty estimation stood at 21.6 percent in 2018. The latest statistics shows the progress on reducing extreme poverty measured by USD 1.9 a day or by national poverty line is on track. Similarly, progress on expanding coverage of social protection and proportion of government expenditure on services (health, education, and social protection) as share of total government expenditure are also consistent. With higher expected economic growth in the country, it is possible to achieve the 2021 milestone if the increase in income inequality does not offset the impact of higher growth on poverty reduction.

Bangladesh became a lower-middle income country in 2015 by fulfilling UNMDGs compliances and in 2018, the country qualified for graduation from United Nations' Least Developed Country (LDC) status by 2024. The prospective graduation also highlights the Government's high commitment to reducing poverty and vulnerability. The Government has adopted policies and programmes to address multidimensional poverty in the country including fostering accelerated, inclusive and resilient growth, increasing coverage and effectiveness of social protection, achieving gender parity, increasing the size, reach and diversity of microcredit programmes, promoting financial inclusion, and maintaining stable macroeconomic environment.

The current Bangladesh social protection portfolio size is equivalent to approximately nine billion U.S. dollar (BDT seventy-four thousand crore), which is 2.58 percent of national GDP and close to 14 percent of Annual Development Programme (ADP) under fiscal year 2019-2020. At present, 35 ministries are implementing the country's social security programmes and have jointly developed the first NSSS Action Plan (2016-2021), which had been approved by the Central Management Committee (CMC) on Social Security

Programmes a high level secretarial committee headed by the Cabinet Secretary.

NSSS Action Plan highlights the set of reform actions by each ministry/division to be carried out within a given timeframe. The main reform focuses are two-fold: programme and institutional reforms, which cover right targeting and reduction in inclusion and exclusion errors; beneficiary selection and effective grievance redressal system (GRS), monitoring and evaluation (M&E) and MIS and digitization of payment through e-pay under G2P; multi-sectoral engagement, i.e. private sector and NGOs. Besides, reforms are required in other identified challenging areas: coordination and consolidation/harmonization in line with life-cycle risks; target children particularly for cognitive and nutrition development; schooling and minimize school drop-out, and adolescent programming; prioritize working, social insurance, social pension, workers social protection floor, gender equality and economic empowerment; the elderly, and persons with disabilities.

The conference on Social Security Programmes may be seen as an enabling factor for social protection actors to understand each and every social security schemes and programmes implemented by the government agencies, NGOs, and private sectors. In addition, the national social security knowledge fair provided in-depth knowledge among the social protection actors and policy makers, recognize the knowledge gaps, and establish a scope of collaborative work and prompt policy discussions in successful implementation of NSSS and its Action Plan.

Context and Background

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. 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 in mid-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 development of NSSS Action Plan (2016-21) for enrolling the NSSS through effective coordination from national to ministerial and sub-national levels. It provided specific plans to bring reform 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 enabled social protection actors to understand each and every social security schemes and programmes implemented by 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 knowledge fair increased 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.

Objectives of the Conference

In 2015, the country launched its National Social Security Strategy (NSSS) to reform its fragmented social protection sector and to continue to address the triple problems: poverty, vulnerability and marginalization. The NSSS is the outcome of the commitment that the Government undertook at the Social Protection Conference in Dhaka in 2011, while the Bangladesh Social Protection Conference 2018 reiterated government commitment to social security reform in conducting post-autopsy of NSSS Action Plan 2016-2021. The Bangladesh Social Security Conference and Knowledge Fair 2019 would be a wider consultative conference that would pave the way to further reform in social protection portfolio of Bangladesh in line with national social development goals and set targets for SDGs 2030. The conference would also play contributory role in formulating the 8th Five Year Plan 2021-2025.

The general objectives of the conference and fair are as follows:

- a) To appraise the NSSS and its agreed concrete action plans implementation status to drive forward Equity and Growth;
- b) To continue the reform momentum, Bangladesh requires an effective social protection system that aligns with emerging needs;
- c) To set further reform agendas, which would mark a significant move towards achieving permanent graduation for middle income country status, designing 8th five-year plan 2021-2025, achieving SDGs 2030, and building Bangladesh as a welfare state 2041, where all citizens will be guaranteed with a minimum level of economic security and wellbeing;
- d) To deepen the social protection stakeholders' awareness and understanding of the benefits of continuing investment in appropriate

systems in the social protection sector in Bangladesh;

- e) To harness and share experiences on design and implementation including innovative financing of social protection programmes and promote the exchange of best practices among national and international partners;
- f) Initiate discussions around the agencies and institutions for agreed social security reforms both programmatic and institution levels;
- g) Draw up a call to action for: the beneficiary targeting, coverage, effective MIS and M&E system with transparent payment system, gender inclusion in NSSS and gender responsive adaptive social protection in addressing covariate shocks in disaster-prone areas, disability, social insurance, barriers of accessing, cost-benefits of social protection programmes and its harmonization, urban poverty and inclusion in NSSS;
- h) Responsive adaptive social protection in addressing covariate shocks in disaster-prone areas, disability, social insurance, barriers of accessing, cost-benefits of social protection programmes and its harmonization, urban poverty and inclusion in NSSS.

Implementation Approach and Methodology of the Conference

- A. Social Security Policy Support (SSPS) Programme under DFAT / UNDP fund conducted a good number of social protection diagnostic studies related to NSSS research including NSSS midterm review in 2018-19 time period. Apart, some critical reform initiatives and reports are also prepared by other development partners during this time period, those need adequate circulations among the policy makers and demand wider stakeholders' consultations. The programme leaf incorporates the title of the reports / studies those were shared in

the Bangladesh Social Security Conference and Knowledge Fair 2019. The main focus of these studies was on way out of future social security reform in Bangladesh. Beside conference, there was an event of Bangladesh social security programme through social security knowledge fair with the participation of some implementing ministries, NGOs, and private sector.

- B. A number of academics and institutions, social protection practitioners, research organisations, NGO delegates, private sector managers and programmers participated in the conference and knowledge fair. The knowledge fair has established a scope for collaboration and understanding of social security programmes of Bangladesh.
- C. The development partners working in the field of poverty and vulnerability reduction, climate change and social protection were participated in the conference, which was increased attention of international community on Bangladesh social protection as well as financial and technical supports. On the other hand, this conference enhanced visibility of government's initiatives of reform on national social security system as well as development partners' contribution and interests on supporting poverty reduction efforts of Bangladesh. Also, this conference provided substantive support for formulating social protection chapter of forthcoming 8th five-year plan for Bangladesh.
- D. The Hon'ble Speaker of National Parliament was presented as Chief Guest to grace the inauguration of the conference. The special guests were: Minister of Social Welfare. The Guest of Honours were: UNDP Resident Representative, DFID Resident Representative, EU Resident Representative, and Fist Secretary of the Government of Australia. The Cabinet Secretary chaired the inauguration ceremony, while Member (Senior Secretary) of GED, Bangladesh Planning

Commission would present the keynote speech on NSSS and its progress.

- E. The Cabinet Division and General Economics Division (GED), Planning Commission had spearheaded all work on conceiving and implementing the Strategy. Under the Technical Assistance of DFAT of the Government of Australia and UNDP, the Social Security Policy Support (SSPS) Programme assisted the Cabinet Division and GED in NSSS reform initiatives since 2014, and the conference was as a part of reform efforts.

Programme Highlights

1. Inauguration Ceremony: Welcome by Mr. Sheikh Mujibur Rahman ndc, Secretary, Coordination and Reforms, Cabinet Division.
2. Keynote Presentation on Implementation Status of National Social Security Strategy (NSSS) of Bangladesh: A Reflective Analysis - Dr. Shamsul Alam, Member (Senior Secretary), General Economics Division (GED) of Planning Commission;
3. Speech by guest of honours – the heads of the UN agencies, development partners and Ms Angela Naumann, First Secretary, Development Cooperation, Australian High Commission, Bangladesh.
4. Speech by Special Guest by Mr. Nuruzzaman Ahmed, MP, Hon'ble Minister, Ministry of Social Welfare.
5. Speech by Chief Guest with Inauguration of the conference - Dr. Shirin Sharmin Chaudhury, MP, Hon'ble Speaker, Bangladesh Parliament;
6. Speech by Chairperson, Mr. Khandker Anwarul Islam, Cabinet Secretary, Government of Bangladesh.
7. Vote of thanks by Dr. Shahnaz Arefin ndc, Additional Secretary, Coordination, Cabinet Division.
8. The Social Security Knowledge Fair 2019 which showcased the achievements of ministries, NGOs and other relevant organisation.

Working Session: Day – 1

9. Significance of Gender Inclusion and Climate Adaptivity in Social Protection - Chaired by Ms. Kamrun Nahar Secretary, Ministry of Women and Children Affairs.
10. Nutrition and Child Responsive Social Protection in Bangladesh - Chaired by Mr. Sheikh Mujibur Rahman ndc, Secretary, Coordination and Reforms, Cabinet Division.

Working Session: Day – 2

11. Planning and Designing Urban Social Protection System in Bangladesh - Chaired by Mr. Md. Nurul Amin, Secretary, Planning Division, Ministry of Planning.
12. Barriers to Accessing Social Protection - Chaired by Mr. Abul Kalam Azad, Member (Secretary), Socioeconomic Infrastructure Division, Bangladesh Planning Commission.
13. Social Protection Programme Harmonization - Chaired by Dr. Shamsul Alam, Member (Senior Secretary), General Economics Division, Bangladesh Planning Commission.
14. Digitization of Social Protection and Single Registry MIS - Chaired by Mr. N M Zeaul Alam, Senior Secretary, ICT Division.
15. Dialogue on NSSS Implementation and Future Actions – Chief Guest Dr. Shamsul Alam, Member (Senior Secretary), General Economics Division, Bangladesh Planning Commission; and Chaired by Mr. Sheikh Mujibur Rahman ndc, Secretary (Coordination and Reforms), Cabinet Division; and Vote of Thanks by Mr. Faizul Islam, Joint Chief, and National Project Director, Social Security Policy Support (SSPS) Programme.
16. End of the Bangladesh Social Security Conference and Knowledge Fair 2019.

Date and Venue

- **Date:** 4-5 December 2019
- **Venue:** Bangabandhu Sheikh Mujibur Rahman Novo Theatre, Dhaka

Synopsis of Studies and Papers

A total of twenty presentations were made during the working sessions as mentioned above by government officials, researchers, academicians and experts on the specific fields of social protection. A brief account of these presentation is given below:

1. Barriers of accessing social protection programmes for the Poor and Marginalized

The Social security programme is one of the major weapons of the government to tackle poverty and vulnerability of the people but still there are some exclusion and inclusion errors which are hampering the ultimate objective of the NSSS. The problems arise from both supply and demand sides. Thus, this research is to find out the demand side problems keeping aside the supply side issues and about identifying barriers to access in social security programmes by the poor and marginalized groups.

Major objective of the research was to identify the reasons behind the high rate of exclusion for poor and marginalized people in social security programmes, to highlight the specific barriers including those at socio-cultural and political spheres devise specific policy recommendations for eliminating the barriers.

2. Harmonisation of Small Social Security Programmes: Issues and Policy Options

The NSSS viewed small programme consolidation as an effective means for reducing administrative costs and increasing coordination in programme implementation. As such, the strategy prescribed for harmonising the small SSPs along the lifecycle risks based major programmes. However, the progress on small programme consolidation between 2016-18 has not progressed significantly. Lack of clear direction and absence of active and coordinated efforts among line

ministries may be the reasons delaying the progress.

Against the backdrop, this report aimed at profiling the small social security programmes, identifying their salient features, and proposing a framework for effective and efficient harmonisation. The report incorporated an extensive review of the international experiences of the social security programme harmonisation and proposes a harmonisation strategy under ideal scenario.

3. First Midterm Implementation Review of the NSSS

The NSSS was approved in the middle of 2015 and on-going reforms had been taking place since. The NSSS is considered as the bible of the social protection of the country to reform the existing social safety nets and security programme with other mandates on the social security. Thus, it is crucial to evaluate the progress of the NSSS action plan on a qualitative and comprehensive manner to track the progress.

The objective of the midterm review was to assess reforms in different ministries and divisions, performance and achievements to date, review of gender perspective, assess reforms through the lens of those with disabilities, analysis institutional arrangements, small programme consolidation progress, progress of the action plan and review of issues crucial to NSSS.

4. Cost-Benefit Ratio Study on Effects of Social Protection Cash Transfer

Objective of the study on 'Cost-Benefit Ratio Study on Effects of Social Protection Cash Transfer' was to examine the value for money of the social protection programmes and impact on expanding programme coverage in using cash transfers and food exchange as means of social protection.

The study mainly followed two approaches
1) use a cost- benefit-ratio framework and

2) use a micro-simulation model for assessing impacts of coverage & transfer. The cost-benefit ratio framework was used in the study to determine the cost of the selected cash and food schemes, to estimate or simulate benefits of the selected cash and food schemes, to derive the BCR for the selected cash and food schemes based on fiscal year 2016-17 and 2017-18. The study was to refer to the GDP impact of the social protection on the households and considering that the study has used the SAM approach to determine the benefits/the GDP impact as it was comprehensive and coverage of all types of impacts to determine the social security benefits.

5. Implication of Changing Demographics and Effects on Social Protection in Bangladesh

Bangladesh has been experiencing a rapid change in population structure due to successes of social policy interventions which has driven down child mortality and high fertility rates and extended life expectancy. Demographic changes affect society and the economy through age structure and dependency ratio, labour market and dividends, internal migration and urbanization, demand for public services and policies including social policies of education, health and social protection.

This study thus emphasized on a) Changing demographics in Bangladesh affecting the government of Bangladesh's financial, operational, and programmatic responsibilities in relation to the social security system b) Effect of the changing demographics of Bangladesh having on the suite of social security programmes offered in Bangladesh and is the current portfolio of programmes meeting the needs of the people. In its analytical framework, the study had employed both demand and supply side, linked with life cycle risks to determine the demand side of the SP schemes.

6. Long-term Effect of Livelihood Promotion Types of Social Security Programmes

The overall objective of the study was to examine how the government of Bangladesh's livelihood social security programmes were impacting the long-term welfare of the citizenry at large, and if they provided a better value for money over direct cash transfers. The study envisaged to get two answers through the research a) the long-term effects of livelihood social security programmes on both the citizenry and the government of Bangladesh and b) whether they are better or worse off than someone receiving a smaller, but continuous cash-transfer.

Thus, the study had defined livelihood programmes as a threshold over which a beneficiary needed to progress to graduate. Another definition of graduation was in terms of crossing an income poverty line. The study also mentioned some other definition from development partner and international organizations like: UNDP and Watan Foundation.

7. Gender Policy Strategy and Action Plan for National Social Security Strategy of Bangladesh

The National Social Security Strategy (NSSS) of Bangladesh approved by the Cabinet of the Government of Bangladesh (GoB) in 2015 was a step forward towards a comprehensive life cycle-based approach to social protection of the poor, vulnerable, and otherwise marginalized men and women of all ages. It is evident that women of all ages and groups experience different types of vulnerabilities compared to their male counterparts and therefore, they need specific attention for social security to reduce gender inequality. This entails intensifying action towards reducing gender gap through social security programmes.

This strategy provided a road map for prioritizing social security programmes,

mode of design and operation to ensure better gender equality results. It also provided for progressive but substantive scaling up of the programmes that offer multidimensional opportunities to vulnerable women including support to build human, economic and social capital as well as enhance their voice and confidence.

8. Scope of Gender-responsive Adaptive Social Protection in Bangladesh

Social protection is fundamental for achieving the Sustainable Development Goals (SDGs). Despite gaps in coverage, social protection systems are crucial to keeping people out of poverty and helping them to escape poverty and reduce income inequality. Being relatively new paradigm in the discourse of social protection, 'Adaptive Social Protection' (ASP) came from a realization that social protection, disaster risk reduction and climate change adaptation were three communities of practice linked by the same fundamental objective of reducing vulnerability and building resilience

This study assessed ASP policies, institutions and government spending to derive practicable options for institutional and programme reforms, aiming to encourage climate-change financing to deliver ASP to poor and climate-vulnerable populations, and to support government efforts to address covariate shocks in more flexible ways. The study intended to support government efforts to strengthen climate-change and disaster resilience in line with NSSS. This study created awareness of the need for greater integration of social protection measures, climate change adaptation and disaster risk reduction efforts. There was much to gain from deepening integration between these three areas, in terms of reducing vulnerability and poverty even in the face of worsening climate impacts and/or natural hazards.

9. Diagnostics for Urban Poverty and the Social Security Needs of the Urban Poor in Bangladesh

Since late 20th century, urbanization has become a global phenomenon and has been taking place at a rapid pace in the developing countries. At present, more than half of the population around the world lives in cities. Like many other developing countries, Bangladesh has been experiencing rapid growth in urbanization which is accompanied by a rising number of urban poor in recent decade. Historically, the social security system in Bangladeshis remained largely to be a rural phenomenon.

It is only in recent years that the National Social Security Strategy (NSSS) has aimed to extend the social protection supports for the urban poor by proposing old age pensions, disability benefits, and child benefits to both urban and rural areas in equal measures. However, designing and implementing an inclusive social protection system for urban poor has remained as much a challenge as it has been for decades. On this backdrop, this study attempted to diagnose the needs of the urban poor and to lay out recommendations for an inclusive urban social protection strategy.

10. Workfare Programmes and Skill Development: Evidence and Policy Implications

The two primary goals of Social Security Programmes (SSPs) programmes are to alleviate the marginal situation of poor and vulnerable population and develop human capital for marginalised groups. Literature review and international experiences suggest that effective WF schemes have been successful in the creation of sustainable employment but the impact of WF schemes on the job market has not been examined yet.

This study aimed to examine whether SSP workfare programmes contribute to increasing the skills of beneficiaries; assess whether and to what extent the private sector experiencing a shortage of semi-skilled labour; and suggested policy avenues for to improve SSP WF programmes supportive of skill development of workfare beneficiaries, and thus help address the shortage of skilled labour force.

11. Digitization of Social Security e-payment and Financial Inclusion in Two Districts

Findings from a Randomized Controlled Trial (RCT), where a total of 1728 participants, from the Strengthening Women's Ability for Productive New Opportunities (SWAPNO) project, participated in testing efficiency and financial inclusion of bKash and Rocket mobile-money. The efficiency component focused on quantitative metrics, including time, cost, and number of visits in receiving their cash transfers, while the financial inclusion component focused on qualitative metrics, including changes in money management, interaction with mechanics of service-providers, and voluntary uptake of utilising other mobile-money services.

12. State of Bangladesh Social Protection 2019

This study shared an overview on some the changes related to social protection in Bangladesh since the implementation of the National Social Security Strategy (NSSS) was adopted in 2015. It was review of key programmatic and institutional reforms that took place, and an updated on some other high-level, technical reforms that are currently under process. Updated information from the social protection Core Diagnostic Instrument indicators on the strength of Bangladesh's social security system as a whole, and updated information from the monitoring

and evaluation framework based on performance and implementation indicators.

13. G2P Payment System for Improving Cash Transfer to Beneficiaries of Social Safety Net Programmes

This study focused on the newly developed and rolled out G2P Payment System of the Government. This system eliminates all intermediaries in the value chain for payment and transfers the allowances directly from the Treasury to the individual accounts of the Beneficiaries. The G2P Payment System Empowers the Beneficiaries to take informed decisions about collecting their allowances based on their own choice of mode (Bank or Mobile Financial Services), timing and venue and thus substantially reduces their Travel, Cost and Visits (TCV) to the Upazila Offices and Banks. The system is fully compliant with the Treasury Rules and does not allow unnecessary pre-withdrawals and parking of Government funds in Scheduled Banks. The payment system eliminates leakages and promotes financial inclusivity as envisaged in the National Social Security Strategy.

14. Technical Recommendation on Feasibility Analysis of an Employment Injury Insurance Scheme in Bangladesh

"ILO Technical Recommendations on the Feasibility Assessment of an Employment Injury Insurance Scheme (EII) in Bangladesh" consolidated technical outputs on an EII scheme that have been produced by the ILO in close cooperation with the Ministry of Labour and Employment since 2015. This report recommended a progressive approach to the implementation of a full-fledged scheme by demonstrating feasibility of a pilot-project scheme for the ready-made garment (RMG) sector. This report consolidated the outcomes of extensive tripartite (government, workers and

employers) consultations held between 2015 and 2017 on a draft legal framework, research on disability assessment of the work-injured, health care and rehabilitation of the injured and workers with disabilities and a financial assessment prepared by the ILO on the basis of Convention No. 121. The report placed foundation for furthering national dialogues to establish a national EII scheme with the vision to establish an adequate, affordable and sustainable EII scheme, as a part of National Social Insurance Scheme (NSIS), to cover all workers who suffer from work-related injuries and occupational diseases.

15. Situation and Road Map of Single Registry MIS for Social Protection in Bangladesh

This paper provided an overview of Single Registry according to NSSS and provided details of the progress made so far in trying to come up with a Single Registry MIS with emphasis on the outcome of the Assessment of the National Social Safety Net Databases and MISs in the just concluded project commissioned by UNDP to provide Situation Analysis and Road Map to establishing Single Registry MIS. This study explained the outline experiences from other countries who have implemented Single Registry and finally describe how SPBMU MIS could be used as the potential Single Registry MIS and the road map to achieve this.

16. Comprehensive and Robust Operating Model for Beneficiary Management Systems of Social Protection Programmes

A comprehensive and robust MIS for social protection needs to ensure accountability, auditing, and transparency controls are maintained when delivering the operational processes. Integrated information solutions within the sector can address challenges faced by the programme and increase efficiency, effectiveness and coordination, but the

main purpose of these integrated solutions should still be to support the individual social protection programme operations that are accountable for the design and delivery of the beneficiary and benefits data.

Thus, this study shared details of Comprehensive and Robust Operating Model for Beneficiary Management Systems of Social Protection Programmes.

17. Inclusive, lifecycle social security systems: what are they and what progress is Bangladesh making?

A lifecycle social security system addresses the risks that people face from the cradle to the grave and Bangladesh has made a commitment to introduce such a system in the National Social Security Strategy. However, to be effective, it must be inclusive, enabling the access of all citizens to core schemes, such as child, disability, old age, unemployment and survivors' benefits. Dr. Stephen Kidd discussed the performance of Bangladesh's lifecycle system and show that it still has a long way to go if it is to offer income security to all.

18. Leaving no-one behind: which is most effective – universal or targeted schemes?

While it is commonly assumed that, to leave no-one behind, it is best to target the poor and vulnerable. Dr. Stephen Kidd provided a global review of the evidence on targeting and show that all poverty targeted schemes in low- and middle-income countries have large errors and that universal schemes are much more effective in reaching those living in poverty. Further, they are also more popular, which often translates into much higher budgetary commitments from governments. He discussed the implications of these findings for Bangladesh.

19. Early Years Intervention for Human Capital Development: Income

Support Program for the Poorest-Jawtno

Human capital is one of the key drivers of sustainable growth and poverty reduction. Preventing early chronic malnutrition is the first step in creating and protecting human capital and investment in basic health and cognitive development of poor children in their early years can help prevent intergenerational transmission of poverty among millions of households. This presentation provided an overview of the Jawtno program, implemented by the Local Government Division, that incentivizes poor households to utilize services aimed at their children's development, including regular growth monitoring as well as an innovative early stimulation curriculum - which has globally been shown to have an impact on the child's cognitive skills as well as long-term effects on labour market outcomes.

20. Social Protection Public Expenditure Review

The Bangladesh Social Protection Public Expenditure Review (PER) aims to analyse social protection program content,

efficiency and outcomes through the expenditure management and efficiency lens. The Government spends more than 2.5 percent of the GDP on social protection which places Bangladesh at par with other countries with similar levels of national income. There however is scope for greater alignment between the National Social Security Strategy (NSSS) and resource allocation, which is often affected by an incremental and dual budgeting processes. This has contributed to newer innovations linked to the "ladder-approach" remaining small while conventional programs continue to take up the greater share of resources. The commonly known problems of fragmentation and a large number of interventions could be attributed to the process of identifying social protection programs and projects while a uniform definition for categorizing programs is still evolving.

Thus, this study emphasized on a review on the social protection public expenditure of the country.

**Inauguration Ceremony
Day – 1 | 04 December 2019
Bangabandhu Sheikh Mujibur Rahman Novo Theatre**

Inauguration Ceremony



Bangladesh Social Security Conference and Knowledge Fair 2019

Day – 1 | 04 December 2019

Bangabandhu Sheikh Mujibur Rahman Novo Theatre

Welcome Speech by Mr. Sheikh Mujibur Rahman ndc, Secretary, Coordination and Reforms, Cabinet Division



On behalf of the Cabinet Division, Mr. Sheikh Mujibur Rahman, ndc welcomed the presence to this landmark event “Bangladesh Social Security Conference and Knowledge Fair, 2019”. He expressed his gratitude to the Hon’ble Chief Guest Dr. Shirin Sharmin Chaudhury, MP, Hon’ble Speaker, Bangladesh Parliament for kindly gracing the occasion by her significant presence and the Hon’ble Special Guest Mr. Nuruzzaman Ahmed, MP, Hon’ble Minister, Ministry of Social Welfare.

He said that we are all aware that our father of the nation Bangabandhu Sheikh Mujibur Rahman dedicated his life in establishing social justice and strong social security system for Bangladesh. Consequently, the honourable Prime Minister Sheikh Hasina put social security in her priority agenda for creating a true welfare state. One of the important tools for materializing the dream of Bangabandhu and the vision of present government is the National Social Security Strategy (NSSS) of Bangladesh. The two-day conference will involve us in contemplating on how to complete effective implementation of the NSSS in time.

The general objective of the programme is to enhance mutual understanding of the social protection programmes and to consolidate supports and cooperation among government

organizations, NGOs, private sectors and development partners. Another important objective is to share knowledge on different issues of social security. Your participation will have significant contribution in achieving the objectives of the overall programme

Keynote Presentation - Implementation Status of National Social Security Strategy (NSSS) of Bangladesh: A Reflective Analysis



Dr. Shamsul Alam (Senior Secretary), Member, General Economics Division (GED) of Planning Commission, with a note of heartiest welcome to the honourable guests, delegates and participants, commenced his keynote presentation. He stated that national social security is necessitated in the constitution of Bangladesh as it says.... ‘it shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens –’ (d) the right to social security, that is to say, to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases.

To describe background of the NSSS he stated that with a view to exploring the evidence, GED prepared nine background research papers along with a framework paper for preparing the National Social Security Strategy of Bangladesh. He reminded that social security system in Bangladesh before the NSSS was a complex system with multitude of programmes (145), most of which are very

small both in terms of resources they provide and the number of beneficiaries they cover.

A fragmented arrangement managed by many Ministries/ Divisions (23) with no formal mechanism for sharing information among them called for better coordination and efficiency. When the poorest 10 percent of the population was targeted, the minimum exclusion error was 55 percent (Theoretical Exclusion Errors for the Bangladesh Proxy Means Test), an analysis of the HIES 2010 showed as shown in the NSSS Background Paper.

He mentioned that high income countries spend a good sum in terms of GDP in social security activities by broad programmes while sharing some of the lessons from the international experiences. He added that as social security systems were shaped by the need to address the causes of poverty and are designed to address the risks and challenges associated with different stages of the lifecycle. Countries build their social security systems, they need to decide the relative balance between public expenditure-financed and social insurance schemes. Proper administrative arrangements involving a coordinating agency, strong implementing agencies, professional staff, a sound mis, a payment system based on financial institutions, a proper M&E and an appeals system to resolve beneficiary grievances are all elements of a sound social security delivery system.

He also made an implementation review of the NSSS review of the progress including institutional reforms and future consideration. He then thanked DFAT, DFID for their continuous support in social protection and how they have been with Bangladesh government since a long while. He mentioned, how the organisations aim towards poverty reduction and social protection for this country is a wonderful partnership and helps strengthen to further the mission of the government.

Key recommendations of the paper were;

1. Need to revisit the NSSS considering already announced universal schemes: school stipend, school feeding, disability benefits, and pensions (public and private) in terms of appropriate aligning;
2. Harmonization of social security programmes including top programmes and small programmes budget should be streamlining;
3. Inclusion and exclusion errors must be avoided for attaining value for the money in beneficiary targets;
4. Severity of disability should be considered in the disability schemes and implementation of social insurance should be emphasized;
5. Authority/location of the Single registry and integrated MIS should constitute and data generation and M&E including reporting for policy decisions, HIES 2016; HIES 2019 should be on time;
6. A Separate survey and data including gender disaggregated data survey be set up;
7. Governance of NSSS such as CMC, CMC focal Points, Thematic Clusters, and NSSS M&E Committee should be revisit;

Speech by Guests of Honour

Guest of Honora Mr. Tuomo Poutiainen, Country Director, International Labour Organization (ILO), Bangladesh



Mr. Poutiainen expressed his gratitude to Bangladesh government, especially to the Cabinet Division and General Economics

Division for organizing such a brilliant conference on social security. He mentioned, Bangladesh is aspiring to become a middle-income country by 2021. Already, the per capita annual income level has crossed the US\$ 1,314 mark. As the country's economy is growing and the employment is expanding, the requirements or demand from the social security system will be changed dramatically.

He said that the approach for delivering social benefits will therefore need to broaden from the concept of a safety net to a more inclusive concept of a social security strategy that is aligned to the life cycle and incorporates formal employment policies as well as social insurance schemes. This will fit more coherently with the needs of a modern urban-based economy where the demand for this is already seen from the risks faced by the Readymade Garments sector.

Guest of Honour Ms. Angela Naumann, First Secretary, Development Cooperation, Australian High Commission, Bangladesh.



Ms. Naumann commended Bangladesh government's efforts for its excellent achievement in the progress of social security for the people. She praised Cabinet Division and General Economics Division for establishing such a great network of the multisectoral stakeholders to work on social security for the country. She mentioned, Bangladesh is substantially achieving significant expansion in its economic sector and leading forward to a sustainable economic growth. So, it is the best time for the government to focus on social security which is very important for lower and middle-income countries like Bangladesh. She said that DFAT

will strongly support the social protection reforms of the country to enhance good governance and effective social security mechanism in the country. She thanked Bangladesh government particularly the Cabinet Division and General Economics Division to make DFAT a reliable friend in its journey of social security reforms. She conveyed thanks to the SSPS programme for organizing such a brilliant conference and knowledge fair on Social Security System of Bangladesh.

Guest of Honour Ms. Judith Herbertson, Head of DFID Bangladesh.



Ms. Herbertson addressed some of the core challenges behind sustainable social protection of Bangladesh. She reminded, Bangladesh has been reducing its poverty significantly but still there is gap which is triggering poverty again and again through its vicious cycle. Poverty reduction from 2015 has increased at a fast pace, but 24 million Bangladeshis are still living in poverty. She urged, social protection opportunities must be transformative to all marginalized communities. Government should focus on reestablishment of the social system to transform treasuries into beneficiaries, cutting out systems close to beneficiaries and establishment of management information system for effective social protection.

She said that social protection success is still a big challenge and we can work efficiently with the DFAT and the Bangladesh government together on social security for the people of the country. The government must take steps immediately for climate change, otherwise

15% poverty rate will increase as 10 million people are affected already by climate changes. She added, disaster management must be enhanced very fast and effectively to tackle down the risks. The Government is offering a lot of opportunities, but this should be inclusive and transformative to all marginalized community. She thanked the Cabinet Division and General Economics Division for providing scopes for being part of the wonderful development cooperation towards a successful journey of Bangladesh Social Security.

Guest of Honour Mr. Sudipto Mukerjee, Resident Representative, United Nations Development Programme (UNDP), Bangladesh



Mr. Mukerjee emphasized on the changing demographics of Bangladesh mentioning that it had a revolutionary impact on inclusivity in terms of sustainable development for this country. Though Bangladesh achieved a significant economic growth, existing challenges must be addressed properly to be a developed country as envisioned in different development plans including the NSSS. All vulnerable communities, especially persons with disabilities, people from different remote areas, chars, hilly regions are still far away from achieving the goals of social security.

In order to provide a standard social protection benefits to the people, it is time to design more creative actions to initiate an inclusive social security system. This is highly required to meet the social conventions that has already been adopted by the government through different

national and international strategies and development plans.

Guest of Honour Mr. Maurizio Cian, Head of Cooperation, European Union



Mr. Cian stated, Social protection act is a very essential tool to ensure social protection system for all in an inclusive manner. The government should focus on developing a social protection act for this country. He mentioned, Bangladesh government must adopt a particular national protection system as it is very significant to ensure good governance in the social protection system for any country.

The National Social Security Strategy (NSSS) and action plan which has been adopted by the government must be grabbed with multisectoral dimension with active participation of all the stakeholders. There must be a solidarity which can be in many forms, but the most structural one refers to a social protection system for all which is inclusive and universal. He thanked the cabinet division and general economics division for being part of the wonderful development cooperation towards a successful journey of Bangladesh social security.

Speech by Special Guest

**Mr. Nuruzzaman Ahmed, MP, Hon' Minister,
Ministry of Social Welfare**



Mr. Nuruzzaman Ahmed, MP, Hon' Minister, Ministry of Social Welfare mentioned, the elimination of the extreme poverty is one of the most important objectives of the present government of Bangladesh. To realize that objective, the national social security strategy or NSSS has been designed. It supports the poor for elimination of extreme poverty and vulnerability. He said that the NSSS does not propose to introduce a completely new system. Rather we will modify the existing social safety net programmes to fit into life cycle based social security system. There is already a number of programmes that our ministry, the ministry of social welfare is currently running - such as the old age allowance, widow's allowance, disability allowance and programmes for marginalized people. Some of these programmes will be scaled up. Some of these programmes will be merged into consolidated ones.

He said that the Ministry of Social Welfare has been given a lot of tasks in the NSSS for turning Bangladesh into a true welfare state. Most of the lifecycle based social protection will be delivered through social service department. He expressed his gratitude to hon'ble prime minister for putting trust in the ministry of social welfare. On behalf of this ministry he reaffirmed his commitment to complete the assignment entrusted on them. Already they started strengthening the ministry of social welfare. The human resources of the ministry are being increased. They are being trained to

take the challenge of NSSS. Already measures have been taken to modernize the system of service delivery.

He stated, the greater responsibility of the Ministry of Social Welfare does not mean that the other ministries will have no role in social protection. In fact, without their supports and cooperation the Ministry of Social Welfare alone cannot be successful in accomplishing its duties. In addition to lifecycle programmes, there are some other aspects of social protection like disaster response, food security and human capital development. Social Insurance will be an important dimension of social security. For these programmes and schemes the relevant ministries will have the main responsibilities. Ministry of Social Welfare will be providing all out supports to those ministries for successful implementation of their tasks.

Speech by Chief Guest

**Dr. Shireen Sharmin Chaudhury, Hon'
Speaker, Bangladesh Parliament**



Honourable Chief Guest Dr. Shireen Sharmin Chaudhury, MP commenced her speech mentioning that Bangladesh started its journey towards creating a reformed system of social protection in 2015, when the National Social Security Strategy or NSSS was launched. The NSSS has been formulated with the objective of supporting the inclusive economic development. The political leadership, bureaucrats, civil societies and NGOs, all have roles to play in implementing the NSSS.

She appreciated the role of Cabinet Division for its initiatives in organizing this conference and

fair on social security. She said that this will be an important historic moment for the advancement of social security system as stipulated in the National Social Security Strategy. Every relevant person from top to bottom must be aware of the latest policy directions in this area. I believe that the conference and fair will definitely provide an excellent forum for sharing information and knowledge among different stakeholders in this regard. Social protection programmes play a vital role as an urgent response to reducing inequality and it is possible through countering intergenerational transmission of poverty cycle. We cannot allow transmission of poverty from one generation to the other.

She mentioned, Bangladesh is now regarded as a miracle in economic development. Bangladesh is a development surprise to many countries. According to the economist Professor Amartya Sen our development is more than other peer countries. However, rapid economic development and urbanization often create inequalities and social division. A strong and comprehensive social security system can reduce inequality and ensure social justice. It has the potential to be a powerful tool for ensuring sustainable and inclusive development and thereby achieve the sustainable development goals (SDG).

She requested all the development partners including DFAT, DFID, EU and other development partners and organizations for coming forward with the initiatives to build more sustainable and efficient social protection system in Bangladesh. She appreciated UNDP, DFAT, DFID and EU for their technical assistance on Social Protection to government. Particularly, she expressed her gratitude to the DFAT and DFID to continue partnership on building an effective social protection mechanism for Bangladesh.

She said that Hon'ble Prime Minister, Sheikh Hasina has taken initiatives for reforming social security system along with changing needs. NSSS is one of the outcomes of that reform initiatives. The elimination of the extreme poverty is highly prioritized by the Government of Bangladesh in all its development efforts.

We know that the poor and other marginalized groups need social protection instruments to enable them to meaningfully access education, health and other services. NSSS has come up with hopes for these people. The NSSS has paved the way for tackling all sorts of vulnerabilities. It is for ensuring social justice, human rights and social empowerment of people.

The limitation of conventional social security system is that people become dependent on social benefits. Such system creates burden on government funds. But the NSSS shifted its focus from social assistance to human capital development. It emphasized on improving nutritional standard, education and employment. Thus, the NSSS has transformed social security programmes from solely a welfare to an investment strategy. Social protection is now an investment for inclusive economic growth. We have set our Vision 2021 – to emerge as a Middle Income, knowledge-driven digital economy. We have also set our Vision 2041 to become a developed country. I believe that the NSSS will be instrumental in realizing this vision and the dream of our Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, to build a land of Golden Bengal.

Speech of Chairperson

Mr. Khandker Anwarul Islam, Cabinet Secretary, Government of Bangladesh



Mr. Khandker Anwarul Islam, the Cabinet Secretary, Government of Bangladesh commented, Bangladesh has glorious achievements in most of the socio-economic dimensions and ahead of most of south Asian

countries in this regard. The social security system played vital roles in social upliftment of our people along with different development initiatives. This year the allocation is 74 thousand crore Taka. Every year more than 14% annual budget is allocated for social protection, which is around 2.5% of our GDP.

The Government allocated such a huge amount of money for combating the problems of poverty and inequality. We must make the most efficient and effective utilization of this resource and the National Social Security Strategy (NSSS) is the best guiding roadmap towards that direction.

He said that back in 2010 Hon'ble Prime Minister Sheikh Hasina gave directives to form Central Management (Monitoring) Committee (CMC) on Social Safety Net to streamline safety net programmes. The CMC is headed by the Cabinet Secretary and the secretaries of social safety net implementing ministries are the members. The CMC was assigned with the responsibility to formulate National Social Security Strategy (NSSS) to further streamline and improve social safety net programmes.

He appreciated Member of GED for playing a vital role in drafting the strategy while also recognizing the contribution of UNDP, DFAT and DFID. He then emphasized on the key features of NSSS including harmonization of fragmented small programmes into a consolidated system. He mentioned, the delivery procedure will be digitized by establishing a centralized management information system. For implementing it government will need intensive efforts of all government agencies, NGOs, Civil Society Organizations and, above all, the political leadership. All of us will work together to implement the NSSS within the stipulated timeframe which is 2025 and create a Golden Bengal.

He appreciated the development partners for their ongoing technical assistance on social protection to government and wished to continue the relationship to build a better social protection system in this country. He requested the development partners,

particularly DFAT and DFID for enhancing support and cooperation to build a sustainable and efficient social protection system in Bangladesh.

Dr. Shahnaz Arefin, ndc, Additional Secretary, Coordination, Cabinet Division.



Dr. Shahnaz Arefin, ndc, Additional Secretary, Coordination, Cabinet Division expressed her gratitude to the Hon'ble Chief Guest, Special Guest and Guests of Honour present there in the inauguration ceremony and the Fair as well. She said that social security is mandated by the constitution of Bangladesh obligating the state to secure the right to social security for its citizens.

The government formulated the National Social Security Strategy (NSSS) of Bangladesh in 2015 to ensure social protection for all. The Social Security Policy Support (SSPS) Programme of the Cabinet Division and the General Economics Division (GED) of Planning Commission formulated the Strategy with support from DFAT (AusAid), UKAid and UNDP.

In line with the strategy, the Social Security Policy Support Programme played the most critical role in formulation of the NSSS Action Plan which details out major activities to be executed by different ministries till 2021.

She said that in 2018, last social security conference we received feedback and comments from different ministries and divisions to conduct research on social protection. Keeping in mind that, this year cabinet division organized this conference mainly focusing on reviewing some of the

research findings on social protection indicating present status and way forward.

She apprised that this is a sign of solidarity for continuing the coordination and reforms agenda of the government in social protection. She then thanked participants, delegates and guests from different ministries/divisions, development organizations, NGOs, and the private sectors for their kind presence.

Working Sessions
Day – 1 | 04 December 2019
Bangabandhu Sheikh Mujibur Rahman Novo Theatre



**Session Theme: Significance of Gender Inclusion and
Climate Adaptation in Social Protection**

01 - Significance of Gender Inclusion and Climate Adaptation in Social Protection

Session Theme: Significance of Gender Inclusion and Climate Adaptation in Social Protection

Session Chair: Ms. Kamrun Nahar, Secretary, Ministry of Women and Children Affairs

Presentations on

1. **NSSS Gender Policy, Strategy and Action Plans, Ms. Ferdousi Sultana Begum**, Gender and Social Development Policy Specialist, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.
2. **Empowerment of Distressed Women by SWAPNO Project-Lessons Learned, Mr. Mohammad Emdad Ullah Mian**, Additional Secretary, and National Project Director, Strengthening Women's Ability for Productive New Opportunities (SWAPNO) Project, Local Government Division.
3. **Scope of Gender Responsive Adaptive Social Protection in Bangladesh, Mr. Mamunur Rashid**, Climate Change Specialist, UNDP, Bangladesh.

Transcriptions of the Presentations:

1. **NSSS Gender Policy, Strategy and Action Plans, Ms. Ferdousi Sultana Begum**, Gender and Social Development Policy Specialist, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.

Ms. Ferdousi Sultana Begum, Gender and Social Development Policy Specialist, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division shared a brief presentation in the session with an objective to give overall idea of the NSSS gender policy, strategy and action plans of Bangladesh.

She said that gender strategy is critical in social security programmes as women are the majority among the poor. With an objective to help women and girls in coming out of poverty and empower them by reducing their risks and vulnerabilities through a transformative and

gender responsive social security system should be in the agenda. Women face different types of vulnerabilities, have very limited endowments to live as equal to men and often they are subject to gender-based discrimination and harassment.



The National Social Security Strategy (NSSS) of Bangladesh was approved by the Cabinet of the Government of Bangladesh (GoB) in 2015 as a step forward towards a comprehensive life cycle-based approach to social protection of the poor, vulnerable, and otherwise marginalized men and women of all ages. It was evident that women of all ages and groups experience different types of vulnerabilities compared to their male counterparts and therefore, they need specific attention for social security to reduce gender inequality. This entailed intensifying action towards reducing gender gap through social security programmes.

She mentioned, women and men are affected by the same social and economic risks differently especially, they face additional disadvantages, risks and vulnerabilities due to gender-based discrimination and deprivation. The subordination of women and girls based on gender norms, women's low educational and economic accomplishment, weak bargaining capacity, discriminatory legal provisions, other group-based inequalities together work to deepen the nature of disadvantage faced by women and girls. She said that gender integrated social security system could narrow gender gaps in development, in addressing risks and vulnerabilities across the lifecycle. Reducing gender-based disadvantages and fostering

women's empowerment was essential to reach a middle-income country status.

He said that this strategy provided a road map for prioritizing social security programmes, mode of design and operation to ensure better gender equality results. It also provided for progressive but substantive scaling up of the programmes that offer multidimensional opportunities to vulnerable women including support to build human, economic and social capital as well as enhance their voice and confidence. She also elaborated in identifying priority areas for social security, crosscutting important social security support, strategies related to programme design and delivery for gender equality, roles of the concerned ministries and divisions in implementation and monitoring of the strategy and action plan.

2. Empowerment of Distressed Women by SWAPNO Project-Lessons Learned, Mr. Mohammad Emdad Ullah Mian,
Additional Secretary, and National Project Director, Strengthening Women's Ability for Productive New Opportunities (SWAPNO) Project, Local Government



Division.

Mr. Mohammad Emdad Ullah Mian, Additional Secretary, and National Project Director, SWAPNO shared some of the key lessons learned from empowerment of distressed women-SWAPNO Project. He said that per beneficiary cost of SWAPNO was higher compared to other SSPs and the beneficiaries work in public asset maintenance was a return of the investment. He stated that the project offered a full package to ensure graduation from poverty and sustainability of livelihoods

and public assets were chosen based on disaster risk reduction and management.

Micro-entrepreneurs need organizational support to integrate into the market system and association of micro-entrepreneurs should be formed to support for institutionalization. Right targeting and selection of beneficiaries was a major challenge in SPPs. Participatory approach involving community, LGIs and local administration was useful in this regard.

He recommended that savings habits through informal saving groups and ROSCA (Rotating Savings and Credit Associations) fostered financial literacy education and mandatory savings. At the same time ROSCA was more useful than micro-credit in ensuring sustainable investment. This could be incorporated across all SPPs. He added that health shocks and livestock loss were two major drivers of relapse into poverty thus a micro-insurance should be incorporated in graduation programmes through public-private partnership.

3. Scope of Gender Responsive Adaptive Social Protection in Bangladesh, Mr. Mamunur Rashid,
Climate Change Specialist, UNDP, Bangladesh.



Mr. Mamunur Rashid shared a presentation on Gender responsive adaptive social protection in Bangladesh briefly. He said that social protection is fundamental for achieving the Sustainable Development Goals (SDGs). Despite the gaps in coverage, social protection systems are crucial to keeping people out of poverty and helping them to escape poverty and reduce income inequality. Being relatively new paradigm in the discourse of social protection, 'Adaptive Social Protection' (ASP)

came from a realization that social protection, disaster risk reduction and climate change adaptation were three communities of practice linked by the same fundamental objective of reducing vulnerability and building resilience

He assessed current ASP policies of institutions and government spending to derive practicable options for institutional and programme reforms, aiming to encourage climate-change financing to deliver ASP to poor and climate-vulnerable populations and to support government efforts to address covariate shocks in more flexible ways. His study intended to support government efforts to strengthen climate-change and disaster resilience in line with NSSS. There was much to gain from deepening integration between these three areas, in terms of reducing vulnerability and poverty even in the face of worsening climate impacts and/or natural hazards.

He mentioned the key Salient features of the ASP approach is Targeting poverty and vulnerability (asset transfers in addition to market-based mechanisms), adopting rights-based approaches (equity and justice dimensions of chronic poverty and CCA) and Promoting transformation (transforming and promoting livelihoods, and builds long-term resilience to climate change and disasters).

He recommended to conduct capacity analysis and needs assessment of DWA and MoWCA and DDM and MoDMR to transform the existing SSNP towards an ASP and to widen the partnerships and cooperation beyond public sector. Financing, expanding and adjusting of the pilot and innovative approaches promotes transformation of existing programmes towards ASP.

Mr. Khurshid Alam, Assistant Resident Representative, United Nations Development Programme (UNDP), Bangladesh.



Mr. Alam mentioned that honourable presenters have made an excellent nexus on SDG 5, 13, 10 and 16 through their discussions with a great insight. He said that social protection cannot solve all of the problems by its own of our society but it's an important vehicle to reach our ultimate development objective.

He mentioned that this is very important to consider the correlation among nature, climate and women's livelihood. Adaptive social protection is associated with SDG 16 and need to consider biodiversity loss and climate change in all respect. He mentioned that according a study, women are losing several repetitive jobs in garments industry due to the impact of nature and climate change in our country. In this circumstance, if we want to devise an adaptive social protection, we must take actions to undertake all these issues.

He recommended that in order to implement a successful adaptive social protection we need to gather sex disaggregated data and we need changes in the Rules of Business of respective ministries to ensure better governance and harmony. He also suggested to increase investments and innovations and implement the anti-discriminatory act of the government.

Remarks from the Discussants

Dr. Shanaz Arefin, ndc, Additional Secretary, Coordination, Cabinet Division, Mr. Khurshid Alam, Assistant Resident Representative, UNDP and Mr. Anowarul Haque, Social Development Advisor, Extreme Poverty, Resilience and Climate change, DFID, Bangladesh made their significant remarks on the papers and presentations.

Mr. Anowarul Haque said that DFID has been with Bangladesh government since a long while. He added that during DFID's long journey towards the poverty reduction and social protection for this country there is a wonderful partnership. In reference with the statement of the Hon'ble speaker, he said that

DFID will continue its cooperation with Bangladesh government for implementing a successful social mechanism in this country.

Other discussants mentioned that eliminating gender inequality was one of the ways to achieve SDG, we need to make development programmes more gender-centred and programmes should focus on the immediate and overall needs of the vulnerable women. They emphasized that more discourses on government and NGO roles must be apprehended and government should consider raising the voice of women and ending gender-based violence and inequalities and working together in solidarity with the way forwards presented.

Session Theme: Nutrition and Child Responsive Social Protection in Bangladesh



Day – 1 | 04 December 2019
Bangabandhu Sheikh Mujibur Rahman Novo Theatre

Day – 1 | 04 December 2019

Bangabandhu Sheikh Mujibur Rahman Novo Theatre

02 - Nutrition and Child Responsive Social Protection in Bangladesh

Session Chair: Mr. Sheikh Mujibur Rahman ndc, Secretary, Coordination and Reforms, Cabinet Division

Presentations on

- 1. Inclusive, lifecycle social security systems: what are they and what progress is Bangladesh making? Dr. Stephen Kidd,** Senior Social Policy Specialist, Development Pathways, Technical Assistance to Social Security Reforms, Cabinet Division.
- 2. Design Plan and Approach for the Child Benefit Programme in Bangladesh Mr. Ashfaul Amin Mukut,** Deputy Secretary, Cabinet Division.
- 3. Early Years Intervention for Human Capital Development: Income Support Programme for the Poorest - Jawtno Ms. Aneeka Rahman,** Senior Social Protection Economist, World Bank, Dhaka.

Transcriptions of the Presentations:

- 1. Lifecycle social security: what is it and how is Bangladesh doing? Dr. Stephen Kidd,** Senior Social Policy Specialist, Development Pathways, Technical Assistance to Social Security Reforms, Cabinet Division.

Dr. Stephen Kidd, Senior Social Policy Specialist, Development Pathways, Technical Assistance to Social Security Reforms, Cabinet Division, focused on the key issues of an Inclusive lifecycle social security system. He said that a lifecycle based social security system always addresses the risks that people face from the cradle to the grave.

He pointed that Bangladesh has made a commitment to introduce such a system in the national social security strategy. Social security system must be inclusive and enabling the access of all citizens to the core schemes such



as child, disability, old age, unemployment and survivors' benefits.

He said that the performance of Bangladesh's lifecycle system still has a long way to go if it is to offer income security for all. He mentioned that unsafe birth, lack access to ante-natal and post-natal care, lack of immunization, stunting, reduced cognitive development are the early childhood challenges in life cycle. Most of the people are living on low incomes in Bangladesh, while \$5 per day is required for a minimum diet in USA.

He mentioned that in the school age children often facing challenges like child labour, lack of access to and stay in school, poor school infrastructure, malnutrition, child abuse and loss of parents etc.

Youth people are facing so many challenges among them inadequate skills, unemployment, and inability to access training are main. Most importantly, the working age is struggling with obstacles such as unemployment, under employment, debt, gender discrimination, domestic violence. At the last stage during old age days we find, inability to work, negligence from family, discrimination in labour and access to credit in Bangladesh.

He then shared some of the examples how countries worldwide are doing good in terms of investment on inclusive lifecycle social security system, investment in inclusive lifecycle social security across OECD countries and evolution of social pensions globally.

He also highlighted a comparison on how countries like Italy, France, Portugal, Belgium, Spain are spending more than 15% to 20% on

social protection to address disability, old age, Children and other social security benefits.

He then focused on the investment in social pensions and value of pension transfers in low and middle-income countries and shared a graphical data on the effectiveness of pension systems in delivering a guaranteed minimum income to people aged 65 years and above.

He emphasized on the options for beginning an inclusive, lifecycle social security system and level of investment in social security in Bangladesh considering the options for moving to inclusive, lifecycle social security using universality to build a universal child benefit over time. Finally, he recommended the paradigm of social security that should be chosen in Bangladesh in terms of charity and rights.

1. Design Plan and Approach for the Child Benefit Programme in Bangladesh, Mr. Ashfaquul Amin Mukut, Deputy Secretary, Cabinet Division.



Mr. Ashfaquul Amin Mukut Deputy Secretary, Cabinet Division focused on child benefit programme designing. He mentioned, we need to consider social protection keeping mind on why we need it? what will be needed? how do we get there? Different programmes with different selection criteria and methodology is needed to harmonize though considering moving towards a more universal programme. Understanding potential program impacts at the current age and benefit level thresholds, we should get the impacts that we expect, benefits/age cut-offs and other design parameters should be revisited.

He stressed to consider nutrition sensitive M&E and impact evaluation which uses mixed methods (rigorous qual & quant) in operational design (registration, enrolment, payments, grievances, and update mechanisms), institutional mapping and governance structure design who are the key actors at the national and local level and to facilitate integration and linkages.

He recommended to focus on mother and child focused social security and to work on the needs for sustainability and capacity development, planning and budgeting/fiscal space considerations.

He said that in designing coordination, we must consider stakeholder mapping and engagement, harmonizing multiple interventions, establishes child benefit working group most importantly we have to agree on the components for further design / confirm action plan.

2. Early Years Intervention for Human Capital Development: Income Support Programme for the Poorest – Jawtmo, Ms. Aneeka Rahman, Senior Social Protection Economist, World Bank, Dhaka.



Ms. Aneeka Rahman, Senior Social Protection Economist, World Bank, Dhaka focused on human capital project harnessing human capital for development in her presentation. She said that human capital is one of the key drivers of sustainable growth and poverty reduction. Preventing early chronic malnutrition is the first step in creating and protecting human capital and investment in

basic health and cognitive development of poor children in their early years can help prevent intergenerational transmission of poverty among millions of households. The Jawtno program implemented by the local government division incentivized poor households to utilize services aimed at their children's development including regular growth monitoring as well as an innovative early stimulation curriculum - which had globally been shown to have an impact on the child's cognitive skills as well as long-term effects on labour market outcomes.

She said that investments in human capital are often sub-optimal and face implementation challenges – missed opportunity. World bank group human capital project is a global effort to accelerate more and better investments in people for greater equity and economic growth. To describe about Bangladesh human capital index, she mentioned, a child born in Bangladesh today is 48 percent as productive when she grown up as she can be if she enjoys complete education and full health.

She also pointed some of the challenges faced by the country and mentioned that malnutrition as measured by stunting and wasting remains a major development challenge so adequate nutrition was necessary for normal brain development and was especially important during pregnancy and infancy. Access to and quality of early

childhood education is still a problem. Low pre-primary enrolment rate (34%) indicates most children do not have systematic exposure to even one year of ECD. Poorer households bear a disproportionate share of the burden of stunting and have limited access to early childhood education. Poverty interferes with the access to knowledge and services related to health and nutrition, results in inadequate food intake and exposure to unhealthy environments, increasing exposure to infections

Remarks from the Discussants

Mr. Mohammad Khaled Hasan, Social Protection Specialist (Deputy Secretary), Mr. Faizul Islam, Joint Chief, and National Project Director, Social Security Policy Support (SSPS) Programme, Mr. Mohammad Emdad Ullah Mian, Additional Secretary, LGD and Ms. Shashwatee Biplob from European Union made their significant observations and comments on the presentations and discussions. They said that increasing taxation will foster the proper implementation of the social protection programmes and to gain the revenue/fund for the programmes. Children should be the core focus of all the programmes undertaken under the social protection programmes and government need to focus on increasing GDP investment in social protection sector.

Day – 2 | 05 December 2019
Bangabandhu Sheikh Mujibur Rahman Novo Theatre



Session Theme: Planning and Designing Urban Social Protection System

Day – 2 | 05 December 2019

Bangabandhu Sheikh Mujibur Rahman Novo Theatre

03 - Planning and Designing Urban Social Protection System

Session Chair: Chair: Mr. Md. Nurul Amin, Secretary, Planning Division

Presentations on

1. **Implications of Changing Demographics and Effects on Social Protection in Bangladesh, Professor Bazlul Haque Khondker**, Department of Economics, University of Dhaka, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.

Transcriptions of the Presentations:

1. **Implications of Changing Demographics and Effects on Social Protection in Bangladesh, Professor Bazlul Haque Khondker**, Department of Economics, University of Dhaka, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.



Mr. Khondker illustrated the role of population in economic growth and development addressing the implications on social protection. He said that the changing demographic scenarios have various social and economic consequences with a huge impact on the social security of Bangladesh.

2. **Poverty and Social Protection Needs of the Urban Poor in Bangladesh, Dr. Mohammad Abu Eusuf**, Professor, Department of Development Studies, Dhaka University and Executive Director, RAPID, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.
3. **What Works for the Urban Poor? Lessons Learned from UNDP's Decade of Urban Poverty Reduction Experience in Bangladesh, Mr. Ashekur Rahman**, Head of Poverty and Urbanisation, UNDP, Bangladesh

Thus, the interconnections between population and economic growth and the importance of demographic transition has become a major concern in recent years.

He mentioned that the overall goal of the study was to examine the implications of Bangladesh's changing demographics, including the huge population base of young individuals and how these population levels, trends, and huge youth affect the social protection system in Bangladesh.

He explained that the country has been experiencing a rapid change in population structure due to successes of social policy interventions which has driven down child mortality and high fertility rates and extended life expectancy. Currently, we are at the third stage of her demographic transition and our population structure has undergone massive changes due to successes of social policy interventions lowered child mortality and high fertility rates and enhanced life expectancy.

To explain the Demographic Dynamics, he said that Bangladesh's transition remain

incomplete as the population growth rate remains higher than 1 percent threshold till 2011. He said that three broad age groups are children (age 0 -14); working age (age 15-59); and old age (age 60 and above). The share of children rose to the peak of 48 % in 1974 before starting to decline. In 2011, children share has fell to 34.7 %.



The share of working age population had a bumpy ride which is increased till 1941 and fell between 1941 to 1974 and then increased thereafter. Working age group lowest point is at around 1974 with 46.3 %. The share increased to 59.1 % in 2011. The share of old age population has increased steadily over the transition period, rising from 4.4 percent in 1911 to 7.5 percent in 2011.

He illustrated that different dimensions of the changing population structures have implications on the economy and society mainly via three channels – (i) labour supply and labour market; (ii) internal migration and urbanization; and (iii) demand for goods and services – especially for public services including social protection system.

He said that Bangladesh must start consolidating the social protection schemes into six core clusters. The recent trends in the expansion of the schemes under the social protection budget must be arrested and schemes should be consolidated into the recommended six core clusters based on the life cycle approach or age-specific schemes.

Periodic in-depth review of the system is also needed to raise enhance effectiveness of the system and the value for money. Programmes for Children should be Universal Child Grant considering the options of Multi-tiered Benefit Tested Child Grant and Mixed Approach for Universal Child Allowance.

He recommended, Programmes for youth and working age such as Early identification, training plus package and insurance for working age. Early identification of such characteristics might be attempted in the school system - as this is an institution where all youth participate. Early identification may allow the authorities to design appropriate interventions focusing of continued education; training or employment.

He added that Lack of decent jobs, and inability to encourage young female workforce to the labour market are some of the key challenges facing the working age group in Bangladesh. Moreover, insurance schemes for the working age groups are virtually non-existent in Bangladesh. The next generation social protection schemes must be tailored to address some of these concerns. This may include access of affordable unemployment insurance schemes for both formal and informal workers; care services (i.e. for both child and adult care) to ensure higher participation of female workforce in the labour market.

He also emphasized on the programmes for the elderly saying that the Contributory pension schemes need to be introduced to complement the social pension schemes. Programmes for the Disabled should be Universal over Life Course as almost 8 to 9 % of population in Bangladesh suffer some sort of disability. Disability prevalence found for different stages of life cycle with prevalence rate increases with age. Almost 1.5 % of the

population diagnosed with severe disability. SP system for disabled persons focusing on the life course schemes is set out in the chart below.

He suggested that care Dependency Benefit may be established/expanded for families caring for children with disabilities. The programme could focus on children with severe disabilities irrespective of whether or not they are attending school. Once children are on the scheme, it would not be necessary to recertify them on a regular basis. Children would automatically leave the program when

they reach 19 years of age and would be transferred to the adult disability benefit.

An Adult disability benefit should be established or expanded for all those aged 19-60 with a severe disability. Once they become eligible to get social pension or other pension, the adult disability benefit should cease and they would be covered by the pension schemes.

2. Poverty and Social Protection Needs of the Urban Poor in Bangladesh, Dr. Mohammad Abu Eusuf, Professor, Department of Development Studies, Dhaka University and Executive Director, RAPID.



Dr. Mohammad Abu Eusuf, Professor, Department of Development Studies, Dhaka University and Executive Director, RAPID, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division explained how urbanization has become a global phenomenon and has been taking place at a rapid pace in the developing countries since late 20th century.

He said that at present, more than half of the population around the world lives in cities. Like many other developing countries, Bangladesh has been experiencing rapid growth in urbanization which is accompanied by a rising

number of urban poor in recent decade. Historically, the social security system in Bangladeshis remained largely to be a rural phenomenon.

He illustrated that it was only in recent years that the National Social Security Strategy (NSSS) aimed to extend the social protection supports for the urban poor by proposing old age pensions, disability benefits, and child benefits to both urban and rural areas in equal measures.

However, designing and implementing an inclusive social protection system for urban poor has remained as much a challenge as it has been for decades. On this backdrop, this study attempts to diagnose the needs of the urban poor and to lay out recommendations for an inclusive urban social protection strategy.

He pointed out that 3.5% population growth in cities and according to the World Urbanization Prospects: The 2018 Revision- by 2030 population of Dhaka would be doubled. Extreme poverty in urban areas remaining stagnant since 2010 with High levels of income inequality.

He also shared some salient features of urban poverty in Bangladesh as urban poor can't avail basic services legally due to lack of permanent address and National Identification (NID) Card, they are afraid of eviction in slums, extensive

role of locally influential people and lack of awareness among the eligible candidates on social safety net programmes.

He then recommended for changing mindset of the policy maker to address urban poverty for SS program and adopting an inclusive urban

3. What Works for the Urban Poor? Lessons Learned from UNDP's Decade of Urban Poverty Reduction Experience in Bangladesh, Mr. Ashekur Rahman, Head of Poverty and Urbanisation, UNDP, Bangladesh.

Mr. Ahsekur Rahman, Head of Poverty and Urbanisation, UNDP said that despite an inspiring story of reducing poverty overall urban poverty reduction rate is almost stagnant and statistically invisible. According to HIES 2016, rural extreme

poverty rate came down to 14.9% from 21.1% in 2010 while urban extreme poverty rate came down to and 7.6% from 7.7% in 2010. Urban inequality is higher than rural inequality and 1st round income boost from urban migration but many 2nd round stories are of disparity and poverty traps.

He shared that rural population is significantly ahead of urban population. Some 85 percent of all social security benefits go to the rural poor while urban poor receive only 15 percent. The social protection expenditure in urban areas has increased at a slower pace compared to increase in population. On average, during FY2013, 47% was spent exclusively in rural areas compared to only 4% in urban areas, coverage is lower than poverty rate in urban areas (10.6% covered vs. 18.9% poor), open market sales (OMS), Ghore Phera (back to home) programme, rehabilitation and creation of alternative employment for people engaged in begging have been implemented till date.

sector policy in line with the NSSS provisions. Re-categorizing and scaling up of some existing SPPs to the urban areas with proper planning, merging small social protection programs into one or more SPPs for urban poor and a proper database of urban poor (central database) are mandatory in urban poverty related policies.



He also shared some of the lessons learned as conditional cash transfer (CCT) works best and public health infrastructure makes a big difference in slums and low-income settlements. He said that standalone nutrition interventions are insufficient integrate nutrition using both cash and in-kind transfer with reform of food system and with SBCC not awareness or messaging but understanding the consumers and improving land tenure security and housing conditions have exponential effects. He urged, urban poverty dimensions differ greatly from rural poverty; urban social protection measures must consider for these differences and a dynamic approach that can be adapted to different urban contexts, will assist in identifying solutions to local realities. Urban poverty is multi-dimensional and dynamic. Thus, responses need to be wide ranging and flexible to urban realities.

Mr. Aminul Arifeen

National Project Manager, SSPS Programme,
UNDP, Bangladesh



Mr. Arifeen reminded that during the formulation of the National Social Security Strategy (NSSS) it was discussed that social security programmes will be more rural focused and gradually these social security programmes and schemes will be replicated to the urban areas. And before doing that some significant study and research should be conducted for designing urban social security programmes.

He said that population growth in the cities is 3.5% and according to the World Urbanization Prospects: The 2018 Revision by 2030 population of Dhaka would be doubled. Extreme poverty in urban areas remaining stagnant since 2010 with High levels of income inequality. He also referred that according to research 71% population of Dhaka city are suffering from some sort of depression.

He emphasized that urban culture is different, and its social and economic dimensions are

very complex. Migration, Poverty pattern, Vulnerability, lifestyle, demography all these thing are very complex phenomena that highly required to rethink about the urban social protection.

Remarks from the discussants

Mr. AKM Aftab Hossain Pramanik, Additional Secretary, Urban Development, LGD, Mr. Anowarul Haque, Social Development Advisor, Extreme Poverty, Resilience and Climate change, DFID, Bangladesh Mr. Aminul Arifeen, National Project Manager, SSPS programme of Cabinet Division and Mayor Md Rafiqul Islam Kotwal, Mayor, Shariatpur Municipality shared their valuable views on the discussions.

Mr. AKM Aftab Hossain Pramanik, Additional Secretary, Urban Development, LGD, said that urban social protection should focus on ensuring nutritional consumption of children and post 2040 scenario for old-age should be considered in social protection programmes.

Mr. Anowarul Haque, Social Development Advisor, Extreme Poverty, Resilience and Climate change, DFID, Bangladesh mentioned that we are always discussing about rural poverty but migration to the urban areas must be addressed in a life-cycle approach. We must focus on developing new programmes that will include everything for the people in need. Proper tax collection would help ensure social security and local organizers and government should act to work together on inclusive urban sector policy.

Day 2
05 December 2019
Bangabandhu Sheikh Mujibur Rahman Novo Theatre



04. Session Theme: Barriers to Accessing Social Protection

04 - Barriers to Accessing Social Protection

Session Chair: Mr. Abul Kalam Azad, Member (Secretary), Socioeconomic Infrastructure Division, Planning Commission

Presentations on

1. **Barrier of Accessing Social Protection Programmes for the Poor and Marginalized, Mr. Syed Mortuza Asif Ehsan**, Assistant Professor, Department of Economics, North South University.

Transcriptions of the Presentations:

1. **Barrier of Accessing Social Protection Programmes for the Poor and Marginalized, Mr. Syed Mortuza Asif Ehsan**, Assistant Professor, North South University.

Mr. Ehsan illustrated that Social security programme is one of the major weapons of the government to tackle poverty and vulnerability of the people but still there are some exclusion and inclusion errors which is hampering the ultimate objective of the NSSS.

He mentioned that access to social protection programmes is often challenging for the poor and marginalised people due to both supply and demand side problems. On the supply side, fund constraints, lack of recognition of local variations in the demand for SSPs, and incorrect documentation of age in National ID cards are found to be major issues.

In addition, discretionary selection of beneficiaries by locally influential people often motivated by nepotism, favouritism, and corrupt practices also keep many poor and marginalised people out of the reach of SSPs. Turning to the demand side, lack of awareness, inadequate knowledge of the procedures involved, and low self-motivation of many eligible people, amongst others, are important constraints.

He mentioned that the distribution and overall implementation of various schemes of social protection, to a large extent, depends on the

2. **Leaving no-one behind: which is most effective – universal or targeted schemes?**

Dr. Stephen Kidd, Senior Social Policy Specialist, Development Pathways, Technical Assistance to Support to Social Security Reforms, Cabinet Division.

3. **Technical Recommendation on Feasibility Analysis of an Employment Injury Insurance Scheme in Bangladesh, Ms. Noushin Shah**, National Project Coordinator, ILO, Dhaka.



local government authorities where the union parishads are the de facto authorities in preparing beneficiary lists. Lack of proper involvement of other stakeholders such as non-government organisations in the selection and finalisation of beneficiary lists can also contribute to inclusion and exclusion errors.

Many poor and marginalised individuals participating in group discussions perceived that it is a common practice at the local level to select beneficiaries to serve individual political, economic and social gains, aggravating targeting errors. They also allege bribery, nepotism and other malpractices in the selection process. In a few cases, there are some people who might not want to participate in certain SSPs because of social stigma and/or the perception of beneficiaries having lower status.

The ability of people and their awareness are often affected by the social and cultural settings within which they live. Social marginalisation of different groups of people is apparent in some of the study areas. They rarely participate in ward meetings and other

public gatherings and will unlikely to pursue such cases as their inclusion in SSPs. The behavioural aspects are often related to, as an outcome or a source of, other social and political barriers. There is a considerable number of people within the socially marginalised groups with low self-motivation. These individuals are reluctant to put any effort to reach out to the local government representatives and to ask for access to the SSPs.

He recommended that many marginalised groups concentrate in disadvantaged regions as such programme coverage targeting these areas should be expanded. This should also include many urban locations where poor and vulnerable populations are concentrated with limited SSP activities. He added that a mass awareness campaign on SSPs and processes involved in accessing them should help many eligible but excluded people to become

2. Leaving no-one behind: which is most effective – universal or targeted schemes? Dr. Stephen Kidd, Senior Social Policy Specialist, Development Pathways, Technical Assistance to Support to Social Security Reforms, Cabinet Division.



Dr. Stephen Kidd shared a review of the global evidence on targeting for social security programmes. He presented a comparative analysis on how all poverty targeted schemes in low and middle income countries had large errors .

He said that it was commonly assumed that targeted scheme is best to target the poor and vulnerable to leave no-one behind. But the fact

familiar with the support available. This can also help improve accountability in administering the schemes at the local level.

The official targeting criteria of existing social safety net schemes should be improved further in order to give special emphasis on covering the poorest, most vulnerable and marginalised households/individuals. This can be done by considering various specific characteristics that are more closely associated with those targeted population groups. A community-led approach should also be considered in the identification process.

Finally, the local administration's accountability is important for ensuring target population groups' participation in any social security programme. Tackling inefficiencies and corrupt practices in administering SSPs must be given due consideration in minimising targeting errors.

is universal schemes are much more effective in reaching those people living in poverty than targeting.

He explained that all over the world targeting is a great challenge for social security benefits. In Bangladesh the exclusion error is 71% while in India it is 68% in Indira Gandhi National old pension with exclusion error which is a great challenge for Bangladesh.

He said if we really want to ensure leaving no-one behind in social protection its need to minimize the challenges in social security targeting.

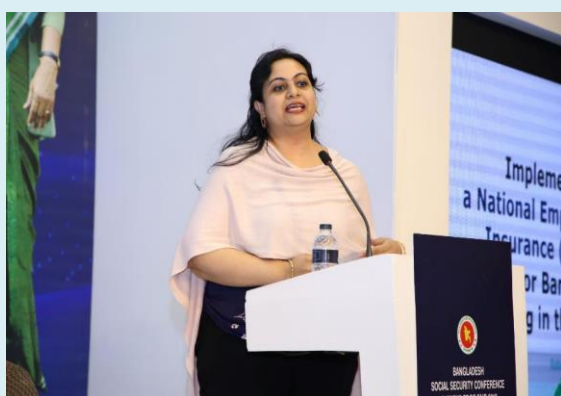
He recommended some possible solutions for Bangladesh such as; Use of household survey to identify correlation between certain characteristics (or proxies) and consumption and regressions run to find best correlation between multiple proxies and poverty.

He also suggested to select “observable” proxies, e.g. demography, house characteristics, durable goods and productive assets. He said trade-off between manageable number of proxies and degree of correlation with consumption in another significant tool in

this mechanism and household survey should be undertaken to score households against the proxies

He said that government can achieve public trust and design sustainable social security through high-quality services delivery but poverty targeting undermines trust in government because it is perceived as unfair and arbitrary while the universal provision builds trust and strengthens the social contract. He emphasized that if Bangladesh is really committed to leaving no-one behind, poverty targeting is not the correct answer.

3. Technical Recommendation on Feasibility Analysis of an Employment Injury Insurance Scheme in Bangladesh, Ms. Noushin Shah, National Project Coordinator, ILO, Dhaka.



Ms. Noushin Shah shared about the foundation for furthering national dialogues to establish a national Employment Injury Insurance (EII) scheme with the vision to establish an adequate affordable and sustainable EII scheme as a part of National Social Insurance Scheme (NSIS) to cover all workers who suffer from work-related injuries and occupational diseases.

Her paper titled as ‘ILO Technical Recommendations on the Feasibility Assessment of an Employment Injury Insurance Scheme (EII) in Bangladesh’ consolidated technical outputs on an EII scheme that was produced by the ILO in close cooperation with the Ministry of Labour and Employment since 2015.

Whenever a country introduces poverty targeting, it is likely that most of the target population will be excluded.

Leaving no-one behind requires a commitment to put high schemes in place for citizens rather than for the poor and vulnerable. Though universal provision is more expensive, but it delivers high quality, more popular schemes and trust building in government.

She recommended a progressive approach to the implementation of a full-fledged scheme by demonstrating feasibility of a pilot-project scheme for the ready-made garment (RMG) sector and consolidates the outcomes of extensive tripartite (government, workers and employers) consultations held between 2015 and 2017 on a draft legal framework, research on disability assessment of the work-injured, health care and rehabilitation of the injured and workers with disabilities and a financial assessment prepared by the ILO on the basis of Convention No. 121.

She made six specific recommendations in her presentation such as; Adoption of a classification system for occupational injuries and accidents, Ensure a reliable mechanism for documenting events, Use ILO List of Occupational Diseases (revised 2010) ,Use an improved and more descriptive First Schedule, Adopt a Benefit Package for health care of disabled workers according to ILO Convention C 121, Adopt a physical and vocational rehabilitation program health care of disabled workers.

Remarks from the Discussants

Mr. Md. Mafidul Islam, Chief, General Economics Division (GED), Planning Commission and Ms. Sakeun Nahar Additional Secretary, NDC, Additional Secretary, Ministry of Labour and Employment were present as panel discussant in the session.

Mr. Md. Mafidul Islam, Chief, General Economics Division (GED), Planning Commission said that in demand side we need to work on building awareness on social protection at the community level with mass participations and at the same time in supply side we have to work on increasing the allocation for effective and efficient social protection.

Ms. Sakeun Nahar said that working and hazardous areas should get more coverage under social protection and we have to work on ensuring inclusion with NID database and employment Injury Insurance Scheme should be implement effectively.

Day 2
05 December 2019
Bangabandhu Sheikh Mujibur Rahman Novo Theatre



05. Session Theme: Social Protection Programme Harmonization

05 - Social Protection Programme Harmonization

Session Chair: Dr. Shamsul Alam, (Senior Secretary), General Economics Finance Division

Presentations on

1. **Harmonisation of Small Social Security Programmes: Issues and Policy Options, Dr. Mohammad Abu Eusuf**, Professor, Department of Development Studies, Dhaka University and Executive Director, RAPID.
2. **Social Protection Public Expenditure Review, Ms. Rubaba Anwar**, Operations Analyst, World Bank, Dhaka

Transcriptions of the Presentations:

Harmonisation of Small Social Security Programmes: Issues and Policy Options, Dr. Mohammad Abu Eusuf, Professor, Department of Development Studies, Dhaka University and Executive Director, RAPID.



Dr. Mohammad Abu Eusuf shared a brief presentation on profiling the small social security programmes and identifying the salient features of the Social security harmonization of the country. He proposed a framework for effective and efficient harmonisation.

He shared an extensive review of the international experiences of the social security programme harmonisation and proposes a harmonisation strategy under ideal scenario. He said that the NSSS viewed small programme consolidation as an effective means for

3. **Cost-benefit Ratio on Effects of Social Protection Cash Transfer, Professor Bazlul Haque Khondker**, Department of Economics, University of Dhaka, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.

4. **Long-term Effects of Livelihood Promotion Types of Social Security Programmes in Bangladesh, Professor Bazlul Haque Khondker**, Department of Economics, University of Dhaka, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.

reducing administrative costs and increasing coordination in programme implementation. The NSSS also prescribed for harmonising the small SSPs along the lifecycle risks based major programmes.

However, the progress on small programme consolidation between 2016-18 has not progressed significantly. Lack of clear direction and absence of active and coordinated efforts among line ministries may be the reasons delaying the progress.

He said that small SSPs should be reshaped or modified into one of merged with similar types of major lifecycle programmes and if continued, should be excluded from the domain of social security, discontinue after the programme expiration date and Scale up nationwide depending on impacts and programme coverage.

He explained that an analysis shows overlapping among several small programmes in terms of objectives. Overlapping exists even within different divisions of ministries. Most programmes are too small to have any meaningful impact whether they are consolidated or not. 'Natural death' of development budget programme, if we exclude the programmes that are going to be discontinued soon, there are not many that will be available for harmonization.

He added that most gains are likely to come from large programme consolidation (a point made in the NSSS Midterm Review). From 2026 onwards, all lifecycle programmes come under MoSW. Hence, how MoSW gets reformed to

improve its capacity and operational efficiency should be serious consideration for the second phase of the NSSS reforms. Going forward, small programmes should have well-developed concept note.

5. Social Protection Public Expenditure Review, Ms. Rubaba Anwar, Operations Analyst, World Bank, Dhaka, Operations Analyst, World Bank, Dhaka

Ms. Rubaba Anwar, Operations Analyst, World Bank, Dhaka said that the study of Bangladesh Social Protection Public Expenditure Review (PER) aimed to analyse social protection program content, efficiency and outcomes through the expenditure management and efficiency lens. Thus, the study found that the Government spends more than 2.5 percent of the GDP on social protection which places Bangladesh at par with other countries with similar levels of national income.

She added, there is scope for greater alignment between the National Social Security Strategy (NSSS) and resource allocation, which is often affected by an incremental and dual budgeting processes. This has contributed to newer innovations linked to the “ladder-approach” remaining small while conventional programs continue to take up the greater share of resources.



She said that the commonly known problems of fragmentation and a large number of interventions could be attributed to the process of identifying social protection programs and projects while a uniform definition for categorizing programs is still evolving.

While coverage has doubled and the programs are progressive, benefit amounts have remained small with limited impact on poverty. Significant inclusion errors mean that if amounts going to the upper four quintiles were redistributed among the bottom quintile, amounts received by the poorest could increase fourfold and poverty among current beneficiaries decrease from 22 percent to 4 percent.

1. Cost-benefit Ratio on Effects of Social Protection Cash Transfer, Professor Bazlul Haque Khondker, Department of Economics, University of Dhaka.



Professor Bazlul Haque Khondker explained that the study was aimed at understanding the greater value for money and impact on expanding programme coverage or increasing transfer size. Thus, the study has analysed the cost-benefit of cash transfer based social security programmes and the cost-benefit analysis of food based social security programmes.

He said that Social protection can be defined as the set of public and private policies and programmes aimed at preventing, reducing and eliminating economic and social vulnerabilities to poverty and deprivation.

Thus, Social protection represents a strategy for reducing income poverty and inequality. It is essentially a demand-side approach that can complement and increase the effectiveness of supply-side investments in sectors such as health, education, and water and sanitation, towards reducing disparities and gaps and fostering equitable socioeconomic development.

To explain the Evidences on Administrative Cost he emphasized that designing an adequate administrative cost structures in Bangladesh may not be feasible without large scale consolidation of schemes.

He shared some International Evidence on Administrative Cost while on average the EU

28 spent about 1 % of their GDP on administrative cost.

He said Denmark, Ireland, the Netherlands and France allocate around 1.4 to 1.6% of their GDP on administrative cost – with good impacts. At the same time, Countries such as Romania, Malta, Hungary and Estonia spent around 0.2% of their GDP on administration costs of social protection systems impacts are lower than the first group.

He shared some evidence that Administration Costs are High for Food Schemes and PMT more expensive all over the world. He then shows some of the Administrative Costs of Selected Cash, Food and Livelihood Programmes of the country. And the benefit ratio accordingly.

To explain the Investment in Administrative Cost, he recommended that Bangladesh must start consolidating the social protection schemes into six core clusters. This would allow the authorities to design and determine an adequate administrative cost system for the SP system.

The key agencies involved in policy formulation, resource allocation and implementation may need to be exposed to a systematic acquaintance to the formulation of an adequate administrative cost through tailored trainings; exchange programmes and further in-depth studies.

He emphasized on determining an adequate AC structures for Bangladesh social protection schemes with clear provision for cost to cover set-up, beneficiary selection; and monitoring and evaluation.

Mr. Khondker also stressed on Gradual Phasing of Food Schemes to Cash. He said that Poverty impacts of OAA and AWDDW have been found larger than the poverty impacts of VGD, VGF and FFW programmes and better poverty outcomes led to higher bcrs for the cash schemes compared to the food schemes.

He said the cost-effectiveness outcomes of the competing schemes using the GDP gain utilizing a SAM multiplier model are also higher under the cash or CCT schemes compared to the food schemes.

He also recommended to stop Programme Expansion. He said that the simulations with expansion of coverage and increased transfer payment produced large impact only under the assumption of 'perfect' selection (i.e. 100 % identification of poor and vulnerable population, implying zero errors) of beneficiaries.

Any plan for expanded coverage and enhanced transfer amounts must be associated fixing the system. Without fixing the system, expansion of the social protection system may result in larger leakages and wastages of public resources.

Finally, He put emphasized on New Data Gathering Initiatives. He explained that HIES is a good source for SP analysis. But, extent of exclusion and inclusion errors are quite large in the HIES SP data base.

Considering the importance of a comprehensive data base for the SP system, a dedicated survey of social protection system may be carried out under the aegis of the General Economics Division. This should be supplemented by a comprehensive review of the AC of the major 15 to 20 SP schemes covering cash, CCT, food and livelihood programmes towards an adequate administrative cost structure with an aim to improve cost effectiveness of Bangladesh social protection system.

2. Long-term Effects of Livelihood Promotion Types of Social Security Programmes in Bangladesh, Professor Bazlul Haque Khondker, Department of Economics, University of Dhaka.

Professor Bazlul Haque Khondker mentioned livelihood programmes as a threshold over which a beneficiary needed to progress to graduate. He explained that, the maximum number of beneficiaries was engaged with development projects (38.70%) but the maximum amount of allocation was allotted to the Cash transfer (54.72%) in FY 2018-19.

This percentage of allocation was more than double than percentage of beneficiary implies relatively large amount transfer under these schemes in cash transfer programmes. The rate of beneficiaries was almost triples than rate of allocation implying a very small amount transfer under these schemes in employment generation schemes.

He recommended that considering the effectiveness of SWAPNO programme, this model should be replicated in other remote areas of Bangladesh so that people can come out of extreme poverty.

He suggested that the SWAPNO authority, especially the union workers should monitor the workplace properly to tackle sexual harassment and teasing.

Per day savings can be increased from BDT 50 to BDT 70 so that the participants can get more as graduation bonus at the end of the programme and get involved in different IGAs. Graduation bonus can be paid at the middle of the programme so that they can utilize it for IGAs. Duration of the programme can be increased so that they can properly implement their learning into productive activities. The participants can improve their living standard if the wage rate is slightly high. Therefore, revision of wage rate can be reconsidered.

Remarks from the discussants

Mr. Mohammad Emdad Ullah Mian, Additional Secretary, LGD and Dr. Stephen Kidd, Senior Policy Specialist were honorable panel discussants of the session. They emphasized on urban poverty and increasing allocations on different social security programmes.

Mr. Mohammad Emdad Ullah Mian said that government should come forward for putting more emphasis on young people to reduce

poverty in the future and should not depend on just one idea.

Dr. Stephen Kidd, Senior Policy Specialist said follow-up is very important for any programme implementation so proper overseeing should be ensured. Expenditure should be more on social protection rather than civil service pension and emphasized on investing in youth to ensure good old-age social protection and in graduation programme.

Day 2
05 December 2019
Bangabandhu Sheikh Mujibur Rahman Novo Theatre



**06. Session Theme: Digitization of Social Protection and
Single Registry MIS**

06 - Digitization of Social Protection and Single Registry MIS

Session Chair: Mr. N.M. Zeaul Alam, Senior Secretary, ICT Division

Presentations on

1. **Situation and Road Map of Single Registry MIS for Social Protection in Bangladesh, Mr. Justus Oguna**, MIS Specialist, Maxwell Stamp, Bangladesh, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.
2. **Comprehensive and Robust Operating Model for Beneficiary Management Systems of Social Protection Programmes, Mr. Shez Farooq**, MIS Specialist, Technical Assistant to Support Social Security Reforms in Bangladesh, Cabinet Division.
3. **Digitization of Social Security e-payment and Financial Inclusion in Two Districts Mr. Daniel Winstanley**, Social Policy Advisor, UNDP, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.
4. **G2P Payment System for Improving Cash Transfer to Beneficiaries of Social Safety Net Programmes, Dr. Kavim V. Bhatnagar**, Social Protection Economist, Strengthening Public Financial Management for Social Protection Project, Social Protection Budget Management Unit, Finance Division.

Transcriptions of the Presentations:

1. **Situation and Road Map of Single Registry MIS for Social Protection in Bangladesh, Mr. Justus Oguna**, MIS Specialist, Maxwell Stamp, Bangladesh, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.

Mr. Justus Oguna, MIS Specialist, Maxwell Stamp, Bangladesh, provided an overview of single registry according to NSSS and provide details of the progress made so far in trying to come up with a single registry MIS with emphasis on the outcome of the assessment of the national social safety net databases and

MISs in the just concluded project commissioned by UNDP to provide situation analysis and road map to establishing single registry MIS, outline experiences from other countries who have implemented single registry.



He shared how SPBMU MIS could be used as the potential single registry MIS and the road map to achieve this. He said that the single registry dream in NSSS envisioned as based on building scheme-specific MISs, that communicate with each other and deliver comprehensive information across government. The Social registries are databases of potential beneficiaries of social assistance. It is a registry/database of all people and households registered. The best example of this is social registry for Bolsa Familia in Brazil, upcoming NHD Bangladesh. The Virtual' social registry is a social registry by making existing government databases interoperable. Information consolidated based on this virtual integration is sufficient to determine eligibility for universal social assistance programs like Argentina's child allowance and Thailand's health insurance beneficiary registry schemes, Turkey's Integrated Social Assistance Information System and Chile's Registro Social de Hogares.

2. **Comprehensive and Robust Operating Model for Beneficiary Management Systems of Social Protection Programmes, Mr. Shez Farooq**, MIS Specialist, Technical Assistant to Support Social Security Reforms in Bangladesh, Cabinet Division.



Mr. Shez Farooq shared a Model for Beneficiary Management Systems of Social Protection Programmes underpinning effective social protection schemes. The information management systems that facilitate the capture-flow-report of information and ensure high quality delivery of key operational processes. He said that the MIS in the social protection context is a Beneficiary Management System that supports the programme operating model, the processes, systems and resources to achieve objectives and manage risks at each stage of the programme delivery lifecycle.

He said that a comprehensive and robust MIS for social protection needs to ensure accountability, auditing, and transparency controls are maintained when delivering the operational processes. An Integrated information solution within the sector can address challenges faced by the programme and increase efficiency, effectiveness and coordination but the main purpose of these integrated solutions should still be to support the individual social protection programme operations that are accountable for the design and delivery of the beneficiary and benefits data. He then different option of multipurpose uses of the MIS briefly.

3. **Digitization of Social Security e-payment and Financial Inclusion in Two Districts, Mr. Daniel Winstanley**, Social Policy Advisor, UNDP, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.

Mr. Daniel Winstanley, Social Policy Advisor, UNDP, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division shared his findings from a Randomized Controlled Trial (RCT), where a total of 1728 participants from the SWAPNO project participated in testing efficiency and financial inclusion of bKash and Rocket mobile-money.



The study focused on quantitative metrics, including time, cost, and number of visits in receiving their cash transfers while the financial inclusion component focused on qualitative metrics, including changes in money management, interaction with mechanics of service-providers and voluntary uptake of utilising other mobile-money services.

He said that beneficiaries still prefer to withdraw the full amount as cash and hold on it. One extra dedicated training session had essentially no effect on influencing participant behaviour toward leaving cash in the mobile wallet or any of the other indicators and the case for mobile-money cash transfer delivery was strong on the efficiency side but enhancing financial inclusion in additional ways, such as P2P, remittance usage, and

savings requires significant citizen learning and time for trust in the services to be earned.

He recommended, Mobile-money delivery can save beneficiary time due to the proliferation of agents, which also reduced total cost as transportation saved is much greater than service provider cash-out fee. Those with the least income still withdraw all of their money in cash mostly because they need to spend it but even when they don't need it all right away.

4. G2P Payment System for Improving Cash Transfer to Beneficiaries of Social Safety Net Programmes, Dr. Kavim V. Bhatnagar, Social Protection Economist, Strengthening Public Financial Management for Social Protection Project, Social Protection Budget Management Unit, Finance Division.



Dr. Kavim V. Bhatnagar, Social Protection Economist, Strengthening Public Financial Management for Social Protection Project, Social Protection Budget Management Unit, Finance Division said that the National Social Security Strategy (NSSS) put much emphasis on 'Strengthening the Delivery of the National Social Security System'. He said that some of the challenges of existing payment system are delay in payment of allowances time, travelling and opportunity cost, long distance visits, (TCV), high cost for money withdrawn and parked for long duration in intermediary banks, non-compliant with SR 167 of Bangladesh treasury rules, inadequate monitoring, accountability and transparency,

vulnerability to duplication, fraudulent payments and other leakage but the G2P payment system was supposed to be featured with beneficiary's empowerment, fully compliant with treasury rules, system driven and robust mis, prevents leakage, fosters financial inclusion.

He added, the newly developed and rolled out G2P payment system of the government eliminates all intermediaries in the value chain for payment and transfers the allowances directly from the treasury to the individual accounts of the beneficiaries. The G2P payment system empowers the beneficiaries to take informed decisions about collecting their allowances based on their own choice of mode (Bank or Mobile Financial Services), timing and venue and thus substantially reduces their travel, cost and visits (TCV) to the Upazila Offices and Banks. The system is fully compliant with the treasury rules and does not allow unnecessary pre-withdrawals and parking of government funds in scheduled banks. The payment system eliminates leakages and promotes financial inclusivity as envisaged in the national social security strategy.

He recommended, all cash transfers should be gradually brought under this G2P payment procedure and need to develop scheme MIS for beneficiary data and link it with SPBMU MIS. Mandatory NID number capturing for beneficiaries and capacity development and training on G2P payment system should be done.

Remarks from the Discussants

Md. Mohammad Tajul Islam, Director General, Bangladesh Bureau of Statistics and Statistics and Informatics Division, Ministry of Planning, Mr. Siddiquir Rahman, Former Secretary of Finance Division and Mr. Mohammad Khaled Hasan, Social Protection Specialist (Deputy Secretary) SSPS Programme, Cabinet Division were discussant of the session.

Md. Mohammad Tajul Islam, Director General, Bangladesh Bureau of Statistics and Statistics and Informatics Division, Ministry of Planning,

emphasized on using geo-position to detect a person's position (instead of using NID).

Mr. Siddiqur Rahman, Former Secretary of Finance Division added that HIES data is being used to get an idea about the field and we should work on creating awareness among the beneficiaries regarding how G2P is going to

help them, upgrading the database smartly, and connecting MIS to NID database.

Mr. Mohammad Khaled Hasan, Social Protection Specialist (Deputy Secretary) SSPS Programme, Cabinet Division recommended, ministries should work together to ensure beneficiaries getting the security and implementation of Single Registry MIS.

Day 2 05 December 2019 Bangabandhu Sheikh Mujibur Rahman Novo Theatre



07. Session Theme: Dialogue on NSSS Implementation and Future Actions

07 - Dialogue on NSSS Implementation and Future Actions

Session Chair: Mr. Sheikh Mujibur Rahman
ndc, Secretary, Coordination and Reforms,
Cabinet Division

Presentations on

1. Social Protection: Asia and the Pacific and Africa Experience, Mr. Mohammad

Khaled Hasan, Social Protection Specialist (Deputy Secretary), Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.

2. State of Bangladesh Social Protection 2019, Mr. Daniel Winstanley, Social Policy Advisor, UNDP, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.

3. NSSS Implementation Progress and Key Reforms for Future, Mr. Faizul Islam, Joint Chief, GED and National Project Director, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.

Transcriptions of the Presentations:

1. Social Protection: Asia and the Pacific and Africa Experience, Mr. Mohammad Khaled Hasan, Social Protection Specialist (Deputy Secretary), Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.

Mr. Khaled shared his Social protection experiences from Turkey, India, Indonesia, Thailand, and Kenya exposures and learning visits. He shared about that Integrated Social Assistance Services (ISAS) which was a tool that had been using in turkey for social protection governance. That system was coordinated with municipalities and non-governmental organizations, social assistance and solidarity foundations, governmental organizations and the general directorate of social assistance.

He said that India spends more than 2% of GDP for social protection, and the Public Distribution System (PDS) absorbs substantial public resources at almost 1% of GDP. PDS



covers up to 25% of the households and leakage and diversion of grains from the PDS are high where only 41% of the grains released by the government reach households and around 950 smaller social protection and social development programmes at national level. He also shared his observations on the overview of Major Social Safety-net Schemes, Pensions for Below Poverty Line (BPL), National Pension System of India, Mahatma Gandhi National Rural Employment Guarantee Act, 2005 and the Aadhar Card of India.

He then shared some best examples of social protection system of Indonesia with focus on social registry and the Management Information System (MIS), innovative practices of Indonesia in social protection beneficiary selection, delivery of benefits and the social protection reforms, processes, challenges and the future direction of Indonesia. To describe about social protection of Thailand and Kenya he said Thailand is spending less than 1 per cent of GDP in 2000, but by 2015 expenditure on social protection increased up to 3.7 per cent, a more than threefold increase in 15 years. Moving towards universalism, Thai government policy is that a strong social protection system is essential in “crisis” as well as in “normal” times and Health insurance, old age allowance and child support grants are the major social protection programmes.

To conclude his presentation, he recommended that Single Registry Management Information System as proposed in NSSS should be established soon, Unified ID system needs to be created, G2P payment system needs to be rapidly expanded and the

modality for beneficiary selection needs to be based on multiple processes including PMT, community validation and self-identification. He also said that the GRS for the social protection needs to be further strengthened with focus on tackling exclusion errors and beneficiary convenience, Programme consolidation should be carried out without delay as stipulated in the NSSS and institutional and legal frameworks for social insurance needs to be set up as soon as proposed in NSSS for more inclusive social protection.

2. State of Bangladesh Social Protection 2019, Mr. Daniel Winstanley, Social Policy Advisor, UNDP, Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division.



Mr. Fste Winstanley shared his findings on the strengths and weakness of the country's social security system. The tool comprises 47 indicators under 10 categories: Inclusiveness, Adequacy, Appropriateness, Rights, Governance, Financial sustainability, Coherence Responsiveness, Cost-effectiveness and Incentive compatibility. He made a comparative analysis among budget of all schemes, budget comparison old age allowance, budget comparison allowances for the widow, deserted and destitute women, budget comparison financially insolvent disabled, budget comparison combined. He shared that according to the 2011 Bangladesh Census, the population was 144.04 million, which corresponds to fiscal year 2011-12 of 219.75 billion Taka in social protection spending in per capita analysis of average

transfers. That equates to 1526 Taka per person.

Using World Bank 2018 population estimates of 161.35 million and corresponding that to fiscal year 2018-19 budget, that's 3992 Taka per person. That's a nominal Taka increase of 2466 Taka per person, or a 262% increase. Adjusting for inflation, that 1526 Taka in 2011 would be the equivalent of 2460 Taka today, meaning that the real social protection spending per person has actually increased by 1532 Taka, or a 162% increase. However, this assessment doesn't take into account which programmes currently listed under the social protection portfolio are accounting for which share of that increase. He showed that overall, exclusion and inclusion errors are quite high, with poverty targeting being a significant challenge, among other identified issues at the beneficiary local selection level. Exploration on shifting from poverty targeting to inclusive and universal coverage for the core social protection schemes can produce value for money and ensure no one is left behind. Research on filling knowledge gaps and informing reforms, organization of CMC and supporting structures, piloting of second-generation Grievance Redress System (GRS), initial work on child benefit scheme. Social insurance and pension schemes need to be investigated and discussed in national forums. System operational and being piloted with plans for scale-up.

3. NSSS Implementation Progress and Key Reforms for Future, Mr. Faizul Islam, Joint Chief, General Economics Division, and National Project Director, Social Security Policy Support (SSPS) Programme.

Mr. Faizul Islam, Joint Chief, General Economics Division, and National Project Director, Social Security Policy Support (SSPS) Programme briefly shared some of the key NSSS implementation progress and key reforms updates for future in brief in his presentation. To describe about the programme reforms as per the Action Plan (2016-2021) he shared the implementation

progress and key reforms for future. He said that NSSS has envisioned for strengthening social security for the children age <1-18, strengthening programmes for working age age 19-59, programmes for vulnerable women age 19-59 and a comprehensive pension system for the elderly age 60+.



He also shared the progress status and future recommendations for strengthening the system of social security for the people with disabilities, the social security system for the urban poor, consolidate and reform food security type programmes and consolidation of special programmes and small schemes.

He then presented the institutional reforms and progress as per the action plan (2016-2021) including the activities which were; CMC led Cluster Coordination Approach of Implementing Ministries, establishing a single registry management information system (MIS), Strengthening government to person (G2P) payment systems that promote financial inclusivity.

Wrapping up Session

Session Chair: Mr. Sheikh Mujibur Rahman ndc, Secretary, Coordination and Reforms, Cabinet Division

Speech by the Chief Guest Dr. Shamsul Alam, Member (Senior Secretary), General Economics Division, Bangladesh Planning Commission

Dr. Shamsul Alam, Member (Senior Secretary), General Economics Division, Bangladesh



Planning Commission recapped, Social security is mandated by the constitution of Bangladesh obligating the state to secure the right to social security for all citizens. As per a commitment by hon'ble prime minister Sheikh Hasina to develop a national strategy, the government formulated the National Social Security Strategy (NSSS) of Bangladesh in 2015.

He added, SSPS programme organized first social security conference and fair in last year 2018, when the NSSS Action Plan was launched and different Ministries/Divisions and NGO representatives shared progress status of their mainstream programmes. However, this conference is mainly focused on reviewing some of the research findings on social protection indicating present status and way forward.

The conference has made seven working sessions where we have obtained many of excellent feedbacks, comments and recommendations to explore social protection with a focus on gender inclusiveness, climate adaptation, urban social protection and digitization of social benefit delivery system for the future.

He appreciated all development partners for their ongoing technical assistance on social protection to National Social Security Strategy (NSSS) of Bangladesh in 2015 and Action Plan and wished to continue the relationship to build a better social protection system in this country. He requested the donor agencies particularly DFAT and DFID for enhancing support and cooperation to build a sustainable and efficient social protection system in Bangladesh.

Speech by the Chair Mr. Sheikh Mujibur Rahman ndc, Secretary, Coordination and Reforms, Cabinet Division



Honourable chair Mr. Sheikh Mujibur Rahman ndc, Secretary, Coordination and Reforms, Cabinet Division said that with view to explore and expand social protection for all, cabinet division organized a similar conference and fair in last year 2018, when the NSSS Action Plan was launched and different Ministries/Divisions and NGO representatives shared progress status of their mainstream programmes. However, this conference is mainly focused on reviewing some of the research findings on social protection indicating present status and way forward.

He thanked the representatives from the ministries, divisions, NGOs, civil society organizations and development partners for participating in discussions on different topics and presentations.

He then appreciated the development partners for their ongoing technical assistance on social protection to government and wished to continue the relationship to build a better social protection system in this country.

Speech by Ms. Van Nguyen, Deputy Resident Representative, United Nation Development Programme (UNDP), Bangladesh.

Ms. Van Nguyen thanked Bangladesh government for organizing such a brilliant event to gather expertise from diversified areas in a common platform.



She said that Social security is not cost rather we need to see this is as an investment. Universal Social security like health care, Insurance are benefiting millions of people including children around the world in many countries. These social security services saving life of children woman, and vulnerable people. She mentioned that if we provide universal Health Care service for children, they will be growing up as healthy population for the future and If they are healthy generation they will be contributing on the economy, science, technology and all the sectors of country with success and brilliance.

She also said that social security is not about cost but it's all about efficiency, governance, management and way of mechanism. Finally, she thanked all participants, delegates, paper presenter and honourable guests then she wished a successful completion of conference on social security of Bangladesh.

Vote of Thanks



Mr. Faizul Islam, Joint Chief, General Economics Division, and National Project Director, Social Security Policy Support (SSPS) Programme

Mr. Islam, Joint Chief, General Economics Division and National Project Director, Social Security Policy Support (SSPS) Programme expressed his gratitude to the audiences for their excellent support to the procedures of two-day long social security conference and Knowledge Fair. He conveyed his thanks and appreciation to the paper presenters, discussants, guests and delegates who contributed in making the program a success.

He said that we had seven working sessions in this conference where different prominent researchers, practitioners and academicians from home and abroad made presentations on different thematic areas of social protection. These papers embedded a huge input to see social protection in the lenses of gender inclusiveness, climate adaptation, urban social protection and digitization of social benefit delivery system for the future.

He expressed his gratitude to the Hon'ble Chief Guest, Special Guest and Guests of Honour for their kind presence in the inauguration ceremony and the fair as well. Finally, he thanked the representatives from the ministries, divisions, NGOs, civil society organizations and development partners for participating in discussions on different topics and presentations.

Recommendations

The presentations on the findings of very rigorous studies on different critical issues of social protection and elaborate discussion by the discussants and participants and guidance by chairpersons of these sessions produce came up with a number of recommendations for development of social protection system of the country. Some of the main recommendations of the conference are given below:

1. The universal vs targeted universal approach of the NSSS may be revisited and clarified in consistence with the already introduced universal schemes like school stipend, school feeding, disability benefits, and pensions (public and private);
2. Inclusion and exclusion errors must be avoided for attaining value for the money in beneficiary targeting;
3. Severity of disability should be considered in the disability schemes and implementation of social insurance should be emphasized;
4. Governance structures of NSSS such as the Central Management Committee (CMC), CMC focal Points, Thematic Clusters, and NSSS M&E Committees should be further strengthened and reformed;
5. Partnerships and cooperation should be expanded beyond public sector for adaptive social protection;
6. Need to revisit policy processes and policy convergences for adaptive social protection, where more gender and climate sensitive poverty reduction can be achieved to meet the national social protection targets.
7. Contributory pension schemes need to be introduced to complement the social pension schemes;
8. Care dependency benefit may be established/expanded for families caring for children with disabilities.

9. Adult disability benefit may be introduced or expanded for all with a severe disability within the age group of 19 to 60.
10. It is urgently needed to design and adopt an inclusive urban sector policy in line with the NSSS provisions;
11. A proper database of urban poor (central database) should be established; and need to designing urban employment schemes and national insurance schemes for urban poor
12. The grievance redress system for social protection needs to be further strengthened and the poor and marginal groups of population should be informed about the grievance mechanisms of SSPs;
13. Participation of marginal and poor population, NGOs, local communities in the ward meeting and selection of beneficiaries should be ensured;
14. List of SSP beneficiaries should be done through an open meeting at community level with mass gathering;
15. Need to adopt a benefit package for health care of disabled workers according to ILO convention C 121;
16. Following NSSS (2015), Bangladesh must start consolidating the social protection schemes into five core clusters. This would allow the authorities to design and determine an adequate administrative cost system for the SP system.
17. Key agencies involved in policy formulation, resource allocation and implementation may be exposed to a systematic acquaintance to the formulation of an adequate administrative cost through tailored trainings and exchange programmes and further in-depth studies;
18. NSSS proposal for consolidation of food schemes into one or two major food schemes and converting other food schemes into cash or CCT schemes should be implemented;
19. Considering the effectiveness of SWAPNO programme, it should be implemented in other remote areas of Bangladesh so that people can come out of extreme poverty;
20. Number of technical staffs positioned at the field level should be increased and capacity of field level staff to deliver livelihoods support and market linkage facilitation should be enhanced;
21. A strong partnership with the private bodies to develop inclusive business models aligned with private sector's business interest to invest on the poor should be established;
22. Revitalize the selection committee at UP level and increase monitoring mechanism through the line agency officials;
23. All cash transfers will be gradually brought under this G2P payment procedure and mandatory capacity development and training on G2P payment system;
24. Selection criteria for Social protection beneficiary need to be standardized and disseminated among the common people;
25. Social Insurance needs to provision beyond the theme of social assistance (unemployment insurance; accident, sickness, maternity insurance etc);
26. Five Social protection clusters such as Social Allowances, Food Security and Disaster Assistance, Social Insurance, Labour/Livelihoods Interventions, and Human Development and Social Empowerment should be strengthened.

The Knowledge Fair on Bangladesh Social Security 2019



The National Social Security Fair was inaugurated by the Hon'ble Chief Guest after launching programme at the premises of the conference venue. All social security programme implementing ministries and leading NGOs in similar field took part in two day-long social protection fair. The SSPS Programme of the Cabinet Division prepared the stalls for each of the participating organizations, while the products and services showcase were arranged by the participating ministries or organizations. The participating ministries and organizations highlighted their flagship programmes in social protection by displaying relevant books, journals, banners, placard, brochures and audio-visuals etc.

Fair Participants

1. Ministry of Cultural Affairs
2. Ministry of Food
3. Ministry of Social Welfare
4. Ministry of Women and Children Affairs
5. Ministry of Primary and Mass Education
6. Ministry of Chittagong Hill Tracts Affairs
7. Ministry of Liberation War Affairs
8. Finance Division
9. Ministry of Labour and Employment
10. Local Government Division
11. Rural Development and Co-Operatives Division
12. Ministry of water resource
13. Ministry of Fisheries and Livestock
14. Ministry of Agriculture
15. Ministry of Industries
16. Amar Bari Amar Khamar

NGOs

17. ASA
18. BRAC
19. Care Bangladesh
20. Centre for Disability in Development (CDD)
21. Gonoshasthaya Kendra
22. Manusher Jonno Foundation (MJF)
23. World Vision

Annex 01

List of the Presentations

1. NSSS Gender Policy, Strategy and Action Plans
2. Empowerment of Distressed Women by SWAPNO Project-Lessons Learned
3. Scope of Gender Responsive Adaptive Social Protection in Bangladesh
4. Inclusive, lifecycle social security systems: what are they and what progress is Bangladesh making?
5. Framework Paper for Developing the National Social Security Strategy in Bangladesh
6. Design Plan and Approach for the Child Benefit Programme in Bangladesh
7. Early Years Intervention for Human Capital Development: Income Support Programme for the Poorest - Jawtno
8. Implications of Changing Demographics and Effects on Social Protection in Bangladesh
9. Poverty and Social Protection Needs of the Urban Poor in Bangladesh
10. What Works for the Urban Poor? Lessons Learned from UNDP's Decade of Urban Poverty Reduction Experience in Bangladesh
11. Barrier of Accessing Social Protection Programmes for the Poor and Marginalized
12. Leaving no-one behind: which is most effective – universal or targeted schemes?
13. Technical Recommendation on Feasibility Analysis of an Employment Injury Insurance Scheme in Bangladesh
14. Analysis to Increase Efficiency and Effectiveness of Small Social Security Programme Harmonization
15. Social Protection Public Expenditure Review
16. Cost-benefit Ratio on Effects of Social Protection Cash Transfer
17. Long-term Effects of Livelihood Promotion Types of Social Security Programmes in Bangladesh
18. Situation and Road Map of Single Registry MIS for Social Protection in Bangladesh
19. Comprehensive and Robust Operating Model for Beneficiary Management Systems of Social Protection Programmes
20. Digitization of Social Security e-payment and Financial Inclusion in Two Districts
21. G2P Payment System for Improving Cash Transfer to Beneficiaries of Social Safety Net Programmes
22. Social Protection: Asia and the Pacific and Africa Experience
23. State of Bangladesh Social Protection 2019
24. NSSS Implementation Progress and Key Reforms for Future

(Detail presentations and papers are attached in Annex II)