



Discussion Paper

Research Needs for the National Social Security Strategy

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Social Security Policy Support (SSPS) Programme

Cabinet Division and General Economics Division (GED)
Government of the People's Republic of Bangladesh



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Research Needs for the National Social Security Strategy

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Content

Objective	5
Background and Methodology	5
Research Needs	5
Proposed Research Areas	10
Annex	
I. References	19
II. Presentation	20

Acronyms

G2P	Government to Person
GoB	Government of Bangladesh
HIES	Household Income and Expenditure Survey
M&E	Monitoring and Evaluation
MIS	Management Information System
NSSS	National Social Security Strategy of Bangladesh
SSPs	Social Security Programmes
SSS	Social Security System

Objective

1. To outline the gaps in knowledge in terms of social security in Bangladesh as acknowledged directly or indirectly in, or relevant to, the National Social Security Strategy (NSSS) of Bangladesh.
2. To present possible areas of research support that would address the knowledge gaps and allow for improved NSSS implementation.

Background and Methodology

The National Social Security Strategy of Bangladesh was approved on 1 June 2015 and published July 2015. The NSSS clearly outlines the objectives of the Government of Bangladesh (GoB) as seeking to streamline and strengthen the existing safety net programmes with a view to achieving an increased value for money. In addition, the NSSS has the objective of broadening social security to include employment policies and social insurance to address the emerging needs of a growing middle income class¹. There are currently approximately 140 Social Security Programmes carried out by over 20 Line Ministries. The NSSS acknowledges that there is a lack of coordination between ministries which has resulted in duplication and an ad hoc method in beneficiary selection, delivery, and implementation. The NSSS seeks to address these issues through evaluating and redesigning the Social Security System (SSS), including promoting beneficial schemes, discontinuing ineffective schemes, reducing duplicate schemes, improving coordination, institutionalizing monitoring and evaluation, and lowering the total number of implementing Ministries.

The following research needs were identified by examining the objectives and acknowledged limitations of the current Social Security Strategy as presented in the NSSS. Proposed research areas were identified through direct and indirect inference in the NSSS. However, some areas were not directly or indirectly referenced, but still remain relevant to the NSSS. Research areas have been categorized into five thematic areas: Targeting and Selection, Accessibility, Value for Money, Coordination and Implementation, and Monitoring and Evaluation.

Draft research papers will be presented and discussed at policy dialogue events. The final papers will be printed and disseminated to all NSSS stakeholders, as well as uploaded in the SSPS website e-library. The main findings, conclusions, and recommendations of each research report will be summarized as a policy brief to inform policy makers on critical issues.

Research Needs

Targeting and Selection

Developing countries around the world face a challenging task in accurately identifying poor and vulnerable individuals and households². This same challenge persists in Bangladesh. While the Proxy Means Test is an unreliable method of identifying the correct beneficiaries, it remains a common in

Bangladesh. It will be important moving forward for the Statistics and Informatics Division to establish a rigorous means of testing, regardless of the method being used. When it comes to identifying specific targeting criteria, other countries have developed accurate methods from which Bangladesh can learn³. Assessing disability has also been problematic in both developing and developed countries, however, the NSSS states that the GoB is willing to invest in proper identification methods⁴. It should be noted that the GoB commissioned a study to review the selection process for benefits covering Old Age Allowance, Disability Benefits, and Child Benefits, which was scheduled to begin December 2015⁵.

A considerable number of recipients are non-poor⁶; approximately 18% of non-poor received at least 1 of 30 Social Security Programmes (SSPs)⁷. This presents a problem and an opportunity. The former is that non-poor receiving benefits intended for the poor are taking away from the total pool of resources for the poor. The latter is that since the NSSS has the objective of broadening its social insurance, there is the potential to move this 18% and higher income individuals into a user-contributed social insurance system⁸. Despite 87.5% of Bangladesh's labour force participating in the informal economy⁹, there is still an opportunity to investigate broadening social protection policies¹⁰ to include formal sector social insurance contributions¹¹.

A lack of inter-ministerial coordination has also compounded the problem of targeting. With over 140 SSPs and over 20 implementing Ministries, and no means of systematic sharing of information, the targeting and selection process lacks uniformity.

Additionally, the NSSS explicitly highlights leakages as a challenge that needs to be addressed.

The difficulties of identifying the correct beneficiaries, institutionalizing the selection process, and preventing leakages, has resulted in the proliferation of duplicating services and under coverage¹².

There is a decline in the rural economy and an increase in the urban economy¹³. This has significant implications for targeting and selecting beneficiaries. The condition of life for the urban poor is much worse than that of rural poor¹⁴. This urban shift means that any revised SSPs needs to carefully expand urban coverage¹⁵ and target the poorest, include informal and subsistence workers, and include the unemployed¹⁶. On top of the urban trend, the changing demographics of Bangladesh mean current SSPs are not reflective of future needs¹⁷.

In 2015, Bangladesh and India formally signed a boundary trade agreement involving the enclave territories. As a result, approximately 37,000 individuals are now under the jurisdiction of Bangladesh. These enclaves have long been deprived of citizen rights and privileges¹⁸. The GoB has recognized that addressing the needs of the enclave areas is a priority¹⁹.

Accessibility

A large portion of the poor and vulnerable do not have access to any social safety programmes²⁰; 64% of poor households don't have access to any SSP and that number rises to 68% if the vulnerable population is included²¹. Additionally, there is only a small percentage of elderly and poor that receive benefits²². These numbers mean that as of 2010, only 35% of the poor received any form of social security benefit²³. This is the direct result of insufficient measures taken to ensure that all intended recipients have access to SSPs. A large portion of the poorest and vulnerable face many barriers at gaining access to SSPs. These barriers include, but are not limited to: physical, psychological, financial, geographical, cultural, language, lack of awareness, and lack of government resources. Clearly, the high volume of intended beneficiaries without access to any SSP means that many of these barriers have not been adequately planned for. Therefore, the GoB needs to identify which barriers are responsible for the low numbers of beneficiaries accessing SSPs and develop strategies to overcome these barriers.

In addition to barriers affecting the population at large, there are many distinct groups within Bangladesh. Disabled individuals face an incredibly hard life in Bangladesh. For those who are working and become disabled, nearly 90% leave the labour force within 1 year²⁴. The family's ability to earn an income is further reduced as time is needed to care for the disabled individual²⁵. There is a distinct set of circumstances that surround a disabled individual and their family when attempting to access SSPs. Further, for instances of a woman being disabled, this increases her chance of being deserted by her husband.

Other distinct groups include Dalits, people with HIV / AIDS, and widowed women and abandoned women. All of these groups face exploitation and humiliation on a regular basis²⁶. A majority of Dalits in Bangladesh are relegated to work in jobs considered impure²⁷. Although the number of confirmed HIV / AIDS cases is low, those affected are often victimized and face discrimination²⁸. Widowed and abandoned women comprise just over 11% of total married women in the country and are seen as a burden on society²⁹. The stigma faced by these groups' means that it's difficult for them to access traditional forms of social protection, and therefore, incredibly difficult to access SSPs.

The people living in the Chittagong Hill Tracts are also significantly marginalized. Primary education stands at 7.8%, households living below the lower poverty line are over 75%, and food poverty is prevalent³⁰. In general, ethnic areas in Bangladesh have substantially lower standards of living than the rest of the country. These issues are primarily stemming from geographic location and differences in languages. Addressing the geographic inequalities of communities in Bangladesh should be an objective of the GoB.

In regards to SSP transfer methods, due to the NSSS objective of transitioning to a more secure Government-to-Person (G2P) benefit transfer method³¹, including through digital cash cards and / or mobile transfers, there is a specific concern regarding technological accessibility. The Access to Information (a2i) project has produced initial data that shows that many poor individuals do not own a mobile phone. Additionally, many of the male poor wear lungis, which may or may not contain a pocket to hold a digital cash card. In light of these potential barriers, the GoB should commission a digital transfer readiness study. The GoB has commissioned a study, which was scheduled to start December 2015, on reviewing the current G2P payment mechanisms and providing recommendations to promote financial inclusion; the NSSS stated July 2016 as the deadline to have a plan ready to begin implementation of those recommendations³². The Strengthening Women's Ability for Productive New Opportunities project is conducting some preliminary piloting with different digital payment methods.

Value for Money

The NSSS has the objective of achieving better results from available resources³³, including bringing the population living below the Lower Poverty Line to less than five percent³⁴.

The average SSP benefit is low³⁵, which means that many SSPs are transferring a benefit that isn't cost-effective. Examples of low benefits are the transfer for school age children, which is on the low end when compared internationally³⁶ and Old Age Allowance, although having increased 500% over 20 years against a 307% inflation increase of the same period³⁷, is one of the lowest in the world³⁸. The poor are on average consuming 19% less than the basic needs consumption basket³⁹. The value of a social transfers needs to be high enough to make an impact⁴⁰. Therefore, the NSSS has the objective of consolidating successful SSPs and discontinuing unsuccessful SSPs⁴¹.

Overlapping targeting and selection is the NSSS objective to broaden the SSS to include employment policies and social insurance^{42,43,44}. Creating an institutionalized employment and social insurance as more citizens enter into middle income status may be an option. The GoB could explore the feasibility of this form of social security as it transitions away from Lower Income status. There are several examples from other countries, with varying levels of success, which have implemented social insurance schemes as their economies and demographics have begun to change⁴⁵. A GoB study is expected to be commissioned on the policy options for a private voluntary pension⁴⁶.

A combination of migration, urbanization, and an increasingly responsive SSS, has had significant effects on the economy and the country as a whole. These transformations have permeated society as well, with traditional forms of social protection changing⁴⁷, particularly for older individuals⁴⁸. However, the extent of this change is not known. As one of the objectives of the NSSS is to be increasingly cost-efficient, it would be extremely useful to investigate what effect these changes are having on traditional forms of social care, in order to complement societal norms, rather than duplicating or replacing methods that already work.

Bangladesh is becoming increasingly sensitive to the effects of climate change and many citizens have already had their livelihoods negatively impacted as a result. The NSSS has the objective of being able to quickly respond to emergency situations with temporary increases in cash transfers⁴⁹. However, there a variety of disaster scenarios that have and will continue arise, which means that people are households will be affected differently. Further, a temporary increase in regular cash transfers assumes that such affected citizens are already participating in the SSS and will continue to have access immediately post disaster, and that those increases will be sufficient. The GoB tasked several Line Ministries with formulating policy proposals on these positions for 2016⁵⁰.

As unconditional cash transfers are one of the main methods uses in Bangladesh's SSS, it's critical to have strong evidence to support this method as cost-efficient for practical and political purposes. There is a lack of data on the value of unconditional cash transfers in Bangladesh. This lack of data is reflected in a cost-benefit study of transfers to the poor in Bangladesh by the Copenhagen Consensus Center, where the benefit-cost ratio for cash transfers is listed as 0.81; the cost for that analysis used 0 examples from Bangladesh⁵¹. The study focuses solely on direct economic benefits and does not include non-tangible benefits on psychological conditions such as dignity and standing in the community. However, ignoring these intangible effects greatly distorts the value of societal responses to those in need. It would be politically relevant to investigate the true benefits of cash transfers in Bangladesh through costing non-tangible benefits. Proponents of costing contend that the understanding of economic impacts and the comparison of different social issues in the same units are important to policymakers, activists, social workers, and the public by assisting in the proper allocation of resources, and in evaluating the effectiveness of programs⁵².

Coordination and Implementation

At the moment, there is no formal mechanism for sharing between over 20 line ministries that implement over 140 programmes under the SSS⁵³. As previously stated, this has negative implications, resulting in duplication, low budget allocation, and too many implementing ministries⁵⁴. This lack of coordination is a contributing factor in the challenges presented in targeting and selection. A high proportion of the poorest are excluded from SSPs, while non-eligible are included; 33% of Old Age Allowance recipients are below the age of eligibility, and specifically problematic, procedures for identifying the disabled are weak and not consistent across the country⁵⁵. It is likely then, that procedures for determining eligibility across most SSPs are inconsistent across the country. This form of discretionary approach needs to change to a targeted universal approach⁵⁶ to ensure fairness and reduce leakages. Regarding leakages, a strengthening and standardizing of the payment mechanisms across implementing Ministries would be beneficial⁵⁷. Further, the NSSS states that a motivated, professional, and well paid staff will also be beneficial⁵⁸. The NSSS has proposed consolidating SSPs along life cycle risks⁵⁹. Therefore, as the SSPs begins to be consolidated, the GoB should introduce a formal mechanism for communication between implementing ministries, establish a rigorous professionalization method for staff, and create criteria and selection methods for beneficiary eligibility.

There also needs to be an effective and standardized complaint and redress mechanism in place⁶⁰. This will reduce leakages, allow for citizens to appeal ineligibility decisions, and allow excluded populations to provide insight into problems that may arise. There are several international examples of grievance and complaint mechanisms from which Bangladesh can learn⁶¹. The NSSS has identified development partners as having a role in this area⁶².

As a longer term objective, the NSSS states that the feasibility of transitioning food-based workfare programmes into cash transfers needs to be thoroughly investigated⁶³.

Additionally, to support overall NSSS implementation, a comprehensive gender policy will need to be developed⁶⁴. A policy for the convergence of Climate Change Adaptation and Disaster Risk Reduction will also be explored⁶⁵.

One of the most significant challenges facing Bangladesh in the coming decades is an ageing population. Today, approximately 7% of the population is above the age of 60, with a projection of 12% in 2030, and 23% in 2050⁶⁶. With 28% of those over 60 below the poverty line⁶⁷, the implications both fiscally and programmatically are substantial. Although the GoB maintains that it's fiscally prepared⁶⁸, ensuring that an increasingly older population is participating in the SSS should be a priority.

Monitoring and Evaluation

There is currently no formal Monitoring and Evaluation (M&E) system for SSPs in Bangladesh⁶⁹. The M&E capacity of individual programmes is weak and mainly measures money disbursed, rather than results achieved⁷⁰. This lack of M&E capability has significant implications for value for money. As the NSSS has the objective of increasing its value for money and moving toward a results based management approach, a comprehensive and standardized methodological M&E system is necessary. The Bangladesh Bureau of Statistics is attempting to build a Bangladesh Household Database; it would be useful to have this information regularly updated⁷¹. An automated Management Information System (MIS) needs to be maintained that regularly updates the beneficiary list of the SSS, disaggregating by programme category and transfer payments; this will help in simplifying implementation, lowering transaction costs, and minimizing corruption⁷².

The NSSS has the objective of establishing multiple MISs for individual programmes, but also having a central database which is connected to the Household Database and the national identity system⁷³. The NSSS is cautious of implementing a unified database because it could create the risk of those not being registered into the system from automatically being excluded from any SSP⁷⁴. However, these risks could be avoided with careful planning and creating a method to ensure that no citizen can be excluded from applying for a SSP.

For measuring long-term impact, the Household Income and Expenditure Survey (HIES) has been done every five years, with the last one completed in 2016. There was a plan to begin carrying out the HIES every three years, however, this may not be feasible. During the in-between years, there have been plans to conduct a smaller panel survey to get up-to-date longitudinal data⁷⁵; yet again, this proposition may be unrealistic. The NSSS advocates for urgent steps to be taken to increase the capabilities of the Statistics and Informatics Division and the Bangladesh Bureau of Statistics⁷⁶. There is also a general need for training sessions for Government M&E staff on Results Based Management, including on indicator design and measuring for results. This focus on results based management is being emphasized across the entire government, in an effort to move beyond simple financial tracking and project completion⁷⁷.

The NSSS has proposed a general list of unstructured indicators to measure the NSSS⁷⁸, however, a significant problem that will need to be addressed is the limited availability of regular data. A results framework, complemented by specific indicators and obtainable data, will need to be carefully designed in order to accurately measure the NSSS in a holistic manner. Additionally, the NSSS calls for the objective and systematic assessment of the design, implementation, and results of the strategy⁷⁹. This will include identifying the SSPs that can contribute to measuring the NSSS.

Proposed Research Areas

The following tables present possible areas of policy research support that could assist with improving NSSS implementation. All of the proposed topics are derived from examining specifically acknowledged research gaps and objectives of the NSSS or closely related content. Due to the nature of social security, some of the proposed areas of support overlap with multiple thematic areas and therefore serve to complement each other. Each proposal includes its relevance to the NSSS, the specific knowledge gap that currently exists, the value that this research will provide, and any citations supporting the research proposal. There are 23 research proposals.

Targeting and Selection	
1	<ol style="list-style-type: none"> 1. Research Proposal: Research the best practices of Government of Bangladesh agencies, Non-Governmental Organizations, and other countries on how they identify the poor and consequently determine eligibility, to complement the BBS Household Database using the Proxy Means Test. 2. NSSS Relevance: Directly Inferred in the NSSS. 3. Knowledge Gap: Lack of alternative methods aside from the Proxy Means Test to correctly identify citizens eligible for SSPs. 4. Value: Provide complementary of alternative methods to the Proxy Means Test to decrease the inclusion and exclusion error rate. 5. Citations: NSSS: XX – XXI, 81.
2	<ol style="list-style-type: none"> 1. Research Proposal: Investigate the feasibility of transitioning those receiving social security benefits who are ineligible (with already higher incomes) into a more comprehensive user pay social insurance scheme and subsequent implementing mechanisms. 2. NSSS Relevance: Indirectly Inferred in the NSSS. 3. Knowledge Gap: The income level of the average citizen in the inclusion error and their ability to contribute to social insurance schemes. 4. Value: Determine the gap the average citizen in the inclusion error is from income eligibility and their ability to contribute to social insurance schemes. 5. Citations: NSSS: XX, XIX, 15, 55.

3	<ol style="list-style-type: none"> 1. Research Proposal: Evaluate the SSPs that are relevant to urban life and their targeting criteria against the effects of urbanization, including the needs of the urban poor and whether they are being adequately targeted. This research would include provide recommendations for addressing the needs of the poorest urban citizens. 2. NSSS Relevance: Directly Inferred in the NSSS. 3. Knowledge Gap: The effects of rapid urbanization on the poorest urban citizens and whether they are being adequately served from the current SSPs. 4. Value: Support adequately addressing the needs of the poorest urban citizens and ensure they are properly targeted. 5. Citations: NSSS: XX, XXII, 1, 22 – 23.
4	<ol style="list-style-type: none"> 1. Research Proposal: Research the current socio-economic profile of the recently transferred enclave areas and provide recommendations on how to incorporate them into the broader Social Security System. This research could also include a needs assessment of the enclave citizenry. 2. NSSS Relevance: Not in the NSSS. 3. Knowledge Gap: The average income level of enclave households, particular needs, and specific barriers to accessing the SSS. 4. Value: Provide a socio-economic profile of enclave households and policy options to adequately include them in the SSS. 5. Citations: 7th5YP: 112.

Accessibility

5	<ol style="list-style-type: none"> 1. Research Proposal: A barriers study to investigate the barriers and causes behind the high percentage (64%) of the poor not receiving any social security benefits and possible actions to take to redress these issues. This study could also update the data on the percentage of poor receiving a benefit from a SSP. 2. NSSS Relevance: Indirectly Inferred in the NSSS. 3. Knowledge Gap: The specific barriers behind high non-participation in the SSS, disaggregated by barrier. 4. Value: Determine non-participation rates in the SSS disaggregated by barrier and provide policy options for addressing each barrier. 5. Citations: NSSS: IV, XIX, 41.
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6	<ol style="list-style-type: none"> 1. Research Proposal: A barriers study of disabled citizens mapping their socio-economic profile, identifying their needs, and identifying the specific barriers preventing them from accessing the SSS. 2. NSSS Relevance: Indirectly Inferred in the NSSS. 3. Knowledge Gap: The specific barriers affecting disabled citizens from accessing the SSS. 4. Value: Provide policy options for to adequately include disabled citizens in the SSS. 5. Citations: NSSS: 20 – 21.
7	<ol style="list-style-type: none"> 1. Research Proposal: A barriers study of Dalits, citizens with HIV/AIDS, and widowed women and abandoned women mapping their socio-economic profile, identifying their needs, and identifying the specific barriers preventing them from accessing the SSS. 2. NSSS Relevance: Indirectly Inferred in the NSSS. 3. Knowledge Gap: The specific barriers affecting Dalits, citizens with HIV/AIDS, and widowed and abandoned women from accessing the SSS. 4. Value: Provide a socio-economic profile of these groups and provide policy options to adequately include them in the SSS. 5. Citations: NSSS: 24 – 25.
8	<ol style="list-style-type: none"> 1. Research Proposal: Research of policy options to address the geographic barriers of the Chittagong Hill Tracts communities in terms of accessing the SSS. 2. NSSS Relevance: Indirectly Inferred in the NSSS. 3. Knowledge Gap: The specific barriers, other than geography, affecting the citizens of the Chittagong Hill Tracts from accessing the SSS. 4. Value: Provide policy options to adequately include citizens of the Chittagong Hill Tracks in the SSS. 5. Citations: NSSS: 24.

9	<ol style="list-style-type: none"> 1. Research Proposal: A readiness study to see if potential recipients of social security through G2P are capable to receive monetary transfers through digitized mechanisms, with a specific emphasis on digital card and mobile phone readiness by the disabled, those of old age, and widowed. 2. NSSS Relevance: Indirectly Inferred in the NSSS. 3. Knowledge Gap: Unknown barriers to transitioning from physical cash to digital transfers of SSP benefits. 4. Value: Identify potential barriers to transitioning from physical to digital transfers and provide recommendations to improve digital transfers. 5. Citations: NSSS: XXVI.
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Value for Money

10	<ol style="list-style-type: none"> 1. Research Proposal: Compare and evaluate the SSPs with the highest individual budgets that make up the majority of the total Social Security System budget to determine duplicating schemes, identify schemes for consolidation and transfer increases, explore potential gaps in transfers, identify ineffective schemes, and identify successful schemes. 2. NSSS Relevance: Directly Inferred in the NSSS. 3. Knowledge Gap: The specific cost-effectiveness of each SSP and a comprehensive mapping of overlapping schemes. 4. Value: A comprehensive map of overlapping schemes, recommendations for scheme consolidation, and identifying potential gaps in the SSS. 5. Citations: NSSS: IV, VIII, XIX, XX, 2, 4, 29, 31.
11	<ol style="list-style-type: none"> 1. Research Proposal: Research successful social insurance schemes from other countries that mirror the needs of Bangladesh and policy options for a National Social Insurance Scheme and Private Voluntary Pension. 2. NSSS Relevance: Directly Inferred in the NSSS. 3. Knowledge Gap: A comprehensive report, contextualized to Bangladesh, on the challenges and successes of other countries transitioning to social insurance schemes. 4. Value: Provide policy options, based on international experiences, for implementing social insurance schemes. 5. Citations: NSSS: 2, 40 – 41, 54 – 56.

12	<ol style="list-style-type: none"> 1. Research Proposal: Investigate and compare the effects of changing demographics, urban trends, and the increasing use of SSPs on traditional methods of social protection. 2. NSSS Relevance: Indirectly Inferred in the NSSS. 3. Knowledge Gap: The effect of the SSS on traditional forms of social protection. 4. Value: Identifying the effects of the SSS on traditional forms of social protection and recommendations to avoid duplication and detriment. 5. Citations: NSSS: 5, 54.
13	<ol style="list-style-type: none"> 1. Research Proposal: Investigate and compare the effects of climate change related disaster scenarios in Bangladesh on livelihoods. This research would also include determining the necessary cash transfer value needed to successfully recover post disaster. 2. NSSS Relevance: Directly Inferred in the NSS. 3. Knowledge Gap: The full effects of disaster scenarios on citizens and the necessary resources for full recovery, disaggregated by disaster. 4. Value: Identifying specific ways how diverse types of disasters affect citizens and the necessary resources to effectively assist for full recovery. 5. Citations: NSSS: 60.
14	<ol style="list-style-type: none"> 1. Research Proposal: A Benefit-Cost Ratio study of cash transfers in Bangladesh based on secondary data and followed up primary survey data. This study would include both the direct economic impacts and the non-tangible effects of cash transfers. 2. NSSS Relevance: Not in the NSSS. 3. Knowledge Gap: The Benefit-Cost Ratio of cash transfers in Bangladesh. 4. Value: Providing strong evidence for the value of cash transfers in Bangladesh. 5. Citations: Copenhagen Consensus Center: 4; Department of Justice Canada: XI.

Coordination and Implementation

15	<ol style="list-style-type: none">1. Research Proposal: A comprehensive review of implementing procedures for transferring social security benefits, including exploring who selects beneficiary recipients and based on what criteria. Compare and evaluate the current methods for transferring benefits across implementing Ministries, research domestic and international best practices, and recommend possible policies for standardizing the processes for transferring benefits across Ministries. The review would also research best practices of countries on coordinating policies across multiple agencies and provide recommendations for establishing a set of standardized and objective criteria across Ministries for assessing beneficiary applications for enrolment into SSPs, including identification of beneficiaries.2. NSSF Relevance: Indirectly Inferred in the NSSF.3. Knowledge Gap: A comprehensive mapping of policies across NSSF implementing Line Ministries.4. Value: Provide policy options to standardize NSSF implementing policies across NSSF implementing Line Ministries.5. Citations: NSSF: XIX, XXI, 80.
16	<ol style="list-style-type: none">1. Research Proposal: Research the best practices of Government of Bangladesh agencies, Non-Governmental Organizations, and other countries on implementing transparent, accessible, and accountable redress mechanisms, including recommendations for standardizing redress policies across implementing Ministries.2. NSSF Relevance: Directly Inferred in the NSSF.3. Knowledge Gap: A comprehensive mapping of grievance redressal policies across NSSF implementing Line Ministries.4. Value: Provide policy options, based on local and internal best practices, to standardize grievance redressal policies across Line Ministries.5. Citations: NSSF: XXIV, XXVI, 88.

17	<ol style="list-style-type: none"> 1. Research Proposal: Research opportunities, challenges, and modalities for transition of food-based workfare programmes into cash transfers. 2. NSSS Relevance: Directly Inferred in the NSSS. 3. Knowledge Gap: A comprehensive mapping of potentially eligible food-based workfare programmes for transition into cash transfers. 4. Value: Identify eligible food-based workfare programmes for transition into cash transfers and recommendations on how to achieve this. 5. Citations: NSSS: XXII, XXIV, 59.
18	<ol style="list-style-type: none"> 1. Research Proposal: Gender diagnostics research to inform formulation of NSSS Gender Policy. 2. NSSS Relevance: Directly Inferred in the NSSS. 3. Knowledge Gap: A comprehensive gender policy. 4. Value: Provide policy options and recommendations for the formulation of a NSSS Gender Policy. 5. Citations: NSSS: 90.
19	<ol style="list-style-type: none"> 1. Research Proposal: Research of policy options for convergence of social protection with Climate Change Adaptation and Disaster Risk Reduction, into Adaptive Social Protection. 2. NSSS Relevance: Directly Inferred in the NSSS. 3. Knowledge Gap: Areas of overlap and potential barriers to converging social protection with Climate Change Adaptation and Disaster Risk Reduction. 4. Value: Provide policy options and recommendations for the formulation of Adaptive Social Protection. 5. Citations: NSSS: 90.

20	<ol style="list-style-type: none"> 1. Research Proposal: Compare and evaluate the changing demographics against the existing portfolio of SSPs and recommend a strategic framework to ensure future SSPs meet the needs of changing demographics. 2. NSSS Relevance: Indirectly Inferred in the NSSS. 3. Knowledge Gap: A comprehensive mapping of the existing portfolio of SSPs against long-term demographic changes. 4. Value: Provide recommendations for the formulation of a strategic framework that ensures SSPs meet the needs of changing demographics. 5. Citations: NSSS: 1, 21.
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Monitoring and Evaluation

21	<ol style="list-style-type: none"> 1. Research Proposal: Investigate and compare the challenges, complexities, and value, of a central database to a network of multiple databases. This research would include exploring the experiences of other countries and examining possible barriers and solutions for citizens attempting to access a SSP if a central system is implemented. 2. NSSS Relevance: Directly Inferred in the NSSS. 3. Knowledge Gap: Unknown challenges to implementing a central database for the SSS. 4. Value: A comprehensive report on the challenges and potential solutions of implementing a central database for the SSS. 5. Citations: NSSS: 88.
22	<ol style="list-style-type: none"> 1. Research Proposal: Compare and evaluate the proposed indicators in the NSSS from a results-based perspective against other countries' indicators to determine whether they are Specific, Measurable, Achievable, Relevant and Time-bound (SMART). This evaluation could also recommend new indicators for the NSSS and for SSPs as they begin to be consolidated and reformed. 2. NSSS Relevance: Indirectly Inferred in the NSSS. 3. Knowledge Gap: Lack of results-based indicators for evaluating the NSSS in a holistic approach. 4. Value: A set of results-based indicators for evaluating the NSSS in a holistic approach. 5. Citations: NSSS: 83.

23	<ol style="list-style-type: none">1. Research Proposal: Research opportunities, challenges, and modalities for conducting impact evaluations on some SSPs. This research would also include Evaluability Assessment's on the identified SSPs.2. NSSS Relevance: Indirectly Inferred in the NSSS.3. Knowledge Gap: A comprehensive mapping of SSPs that could potentially be used for impact evaluations in order to measure NSSS impact.4. Value: A list of suitable SSPs for impact evaluation, evidenced by Evaluability Assessment's.5. Citations: NSSS: 82 – 83.
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Annex I - References

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- ³ Ibid, P. 81
- ⁴ Ibid, P. 81
- ⁵ Ibid, P. 81
- ⁶ Ibid, P. XVII
- ⁷ Ibid, P. XIX
- ⁸ Ibid, P. XX
- ⁹ Ibid, P. 30
- ¹⁰ Ibid, P. 15
- ¹¹ Ibid, P. 55
- ¹² Ibid, P. IV, 1
- ¹³ Ibid, P. XX
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- ¹⁵ Ibid, P. XXII
- ¹⁶ Ibid, P. XX
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Annex II - Presentation



Research Needs for the
National Social Security Strategy (NSSS)

UKaid
From the British people

UNDP
United Nations Development Programme

Slide 1



Agenda

- ▶ Objective
- ▶ Background and Methodology
- ▶ Research Needs
 - ▶ Targeting and Selection
 - ▶ Accessibility
 - ▶ Value for Money
 - ▶ Coordination and Implementation
 - ▶ Monitoring and Evaluation
- ▶ Proposed Policy Research Support Areas (23)

Slide 2

Objective

- ▶ To outline the gaps in knowledge in terms of social security in Bangladesh as acknowledged directly or indirectly in, or relevant to, the National Social Security Strategy (NSSS) of Bangladesh
- ▶ To present possible areas of research support that would address the knowledge gaps and allow for improved NSSS implementation

Slide 3

Background and Methodology

- ▶ Over 140 Social Security Programmes (SSPs) implemented; over 20 Line Ministries
- ▶ NSSS acknowledges a lack of coordination between ministries resulting in:
 - ▶ Duplication of programmes
 - ▶ Non-standardized and sometimes arbitrary beneficiary selection
 - ▶ Uneven delivery and implementation
- ▶ Following research needs identified by examining NSSS objectives and acknowledged limitations



Slide 4

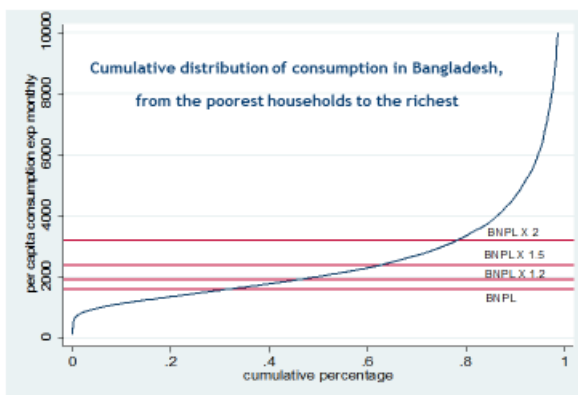
Research Needs - Targeting and Selection

- ▶ Proxy Means Test main method for beneficiary identification, despite weakness
 - ▶ Bangladesh can learn from more accurate methods of other countries
- ▶ Assessing disability claimants has proven problematic
- ▶ Gov. commissioned study to review selection process for: Old Age Allowance, Disability Benefits, and Child Benefits
- ▶ Decline in rural economy and increase in urban economy
 - ▶ Urban shift means social security needs to target:
 - ▶ Most poor
 - ▶ Informal and subsistence workers
 - ▶ unemployed

Slide 5

Research Needs - Targeting and Selection

- ▶ Approximately 18% of non-poor received a benefit they weren't eligible for
 - ▶ However, this number may be misleading



Source: Analysis of HIES 2010 data by Kidd and Khondker

- ▶ 80% of population somewhere near the poverty line
- ▶ NSSS still has the objective of broadening social insurance

Slide 6

Research Needs - Accessibility

- ▶ 64% of poor households are not accessing a SSP; 68% including vulnerable
 - ▶ Small percentage of elderly and poor access a SSP

- ▶ Many barriers to accessing SSPs
 - ▶ Including from various specific groups

- ▶ NSSF objective to transition to more secure G2P
 - ▶ Readiness issues for utilizing e-payment systems
 - ▶ Gov. commissioned study to review payment mechanisms



Slide 7

Research Needs - Value for Money

- ▶ NSSF objective of bringing population below poverty line to less than 5%
- ▶ Average social security benefit is of a low value
- ▶ NSSF acknowledges many SSPs have an baseline transfer that is too low
 - ▶ Transfers for school age children and Old Age Allowance are near lowest globally
 - ▶ Poor consuming 19% less than basic needs consumption basket
- ▶ Programs need to be reassessed, consolidated where appropriate, and social insurance explored

Slide 8

Research Needs - Coordination and Implementation

- ▶ No formal mechanism for sharing between Line Ministries
- ▶ Procedures for determining eligibility inconsistent across Ministries
 - ▶ NSSS objective of transitioning to targeted universal approach
- ▶ NSSS objective of strengthening and standardizing payment mechanisms
- ▶ NSSS objective for an effective and standardized redressal system (GRS)
- ▶ NSSS objective of consolidating along life cycle risks
 - ▶ Formal communication mechanisms between Ministries needed
 - ▶ Standardized selection criteria and beneficiary eligibility
 - ▶ Rigorous professionalization of staff on following standardized procedures (once developed)

Slide 9

Research Needs - Monitoring and Evaluation

- ▶ No formal Monitoring and Evaluation (M&E) for SSPs
 - ▶ Individual SSP M&E capacity weak
- ▶ NSSS objective of creating a central database
 - ▶ Connected to Bangladesh Household Database
 - ▶ Automated Management Information Systems across Ministries
 - ▶ Concern over excluding beneficiaries under a central database
- ▶ Results-Based Management
 - ▶ NSSS objective to regularly evaluate the NSSS in a holistic manner
 - ▶ Need to develop results-based M&E guided by indicators that measure results
 - ▶ Challenge of data collection

Slide 10

Proposed Policy Research Support Areas (23)

Targeting and Selection (4)	
1	Research the best practices of Government of Bangladesh agencies, Non-Governmental Organizations, and other countries on how they identify the poor and consequently determine eligibility, to complement the BBS Household Database using the Proxy Means Test
2	Investigate the feasibility of transitioning those receiving social security benefits who are ineligible (with already higher incomes) into a more comprehensive user pay social insurance scheme and subsequent implementing mechanisms.

Slide 11

Proposed Policy Research Support Areas (23)

Targeting and Selection (4)	
3	Evaluate the SSPs that are relevant to urban life and their targeting criteria against the effects of urbanization, including the needs of the urban poor and whether they are being adequately targeted. This research would include provide recommendations for addressing the needs of the poorest urban citizens.
4	Research the current socio-economic profile of the recently transferred enclave areas and provide recommendations on how to incorporate them into the broader Social Security System. This research could also include a needs assessment of the enclave citizenry.

Slide 12

Proposed Policy Research Support Areas (23)

Accessibility (5)	
5	A barriers study to investigate the barriers and causes behind the high percentage (64%) of the poor not receiving any social security benefits and possible actions to take to redress these issues. This study could also update the data on the percentage of poor receiving a benefit from a SSP.
6	A barriers study of disabled citizens mapping their socio-economic profile, identifying their needs, and identifying the specific barriers preventing them from accessing the SSS.

Slide 13

Proposed Policy Research Support Areas (23)

Accessibility (5)	
7	A barriers study of Dalits, citizens with HIV/AIDS, and widowed women and abandoned women mapping their socio-economic profile, identifying their needs, and identifying the specific barriers preventing them from accessing the SSS.
8	Research of policy options to address the geographic barriers of the Chittagong Hill Tracts communities in terms of accessing the SSS.
9	A readiness study to see if potential recipients of social security through G2P are capable to receive monetary transfers through digitized mechanisms, with a specific emphasis on digital card and mobile phone readiness by the disabled, those of old age, and widowed.

Slide 14

Proposed Policy Research Support Areas (23)

Value for Money (5)	
10	Compare and evaluate the SSPs with the highest individual budgets that make up the majority of the total Social Security System budget to determine duplicating schemes, identify schemes for consolidation and transfer increases, explore potential gaps in transfers, identify ineffective schemes, and identify successful schemes.
11	Research successful social insurance schemes from other countries that mirror the needs of Bangladesh and policy options for a National Social Insurance Scheme and Private Voluntary Pension.

Slide 15

Proposed Policy Research Support Areas (23)

Value for Money (5)	
12	Investigate and compare the effects of changing demographics, urban trends, and the increasing use of SSPs on traditional methods of social protection.
13	Investigate and compare the effects of climate change related disaster scenarios in Bangladesh on livelihoods. This research would also include determining the necessary cash transfer value needed to successfully recover post disaster.
14	A Benefit-Cost Ratio study of cash transfers in Bangladesh based on secondary data and followed up primary survey data. This study would include both the direct economic impacts and the non-tangible effects of cash transfers.

Slide 16

Proposed Policy Research Support Areas (23)

Coordination and Implementation (6)	
15	A comprehensive review of implementing procedures for transferring social security benefits, including exploring who selects beneficiary recipients and based on what criteria. Compare and evaluate the current methods for transferring benefits across implementing Ministries, research domestic and international best practices, and recommend possible policies for standardizing the processes for transferring benefits across Ministries. The review would also research best practices of countries on coordinating policies across multiple agencies and provide recommendations for establishing a set of standardized and objective criteria across Ministries for assessing beneficiary applications for enrolment into SSPs, including identification of beneficiaries.

Slide 17

Proposed Policy Research Support Areas (23)

Coordination and Implementation (6)	
16	Research the best practices of Government of Bangladesh agencies, Non-Governmental Organizations, and other countries on implementing transparent, accessible, and accountable redress mechanisms, including recommendations for standardizing redress policies across implementing Ministries.
17	Research opportunities, challenges, and modalities for transition of food-based workfare programmes into cash transfers.

Slide 18

Proposed Policy Research Support Areas (23)

Coordination and Implementation (6)	
18	Gender diagnostics research to inform formulation of NSSS Gender Policy.
19	Research of policy options for convergence of social protection with Climate Change Adaptation and Disaster Risk Reduction, into Adaptive Social Protection.
20	Compare and evaluate the changing demographics against the existing portfolio of SSPs and recommend a strategic framework to ensure future SSPs meet the needs of changing demographics.

Slide 19

Proposed Policy Research Support Areas (23)

Monitoring and Evaluation (3)	
21	Investigate and compare the challenges, complexities, and value, of a central database to a network of multiple databases. This research would include exploring the experiences of other countries and examining possible barriers and solutions for citizens attempting to access a SSP if a central system is implemented.

Slide 20

Proposed Policy Research Support Areas (23)

Monitoring and Evaluation (3)	
22	Compare and evaluate the proposed indicators in the NSSS from a results-based perspective against other countries' indicators to determine whether they are Specific, Measureable, Achievable, Relevant and Time-bound (SMART). This evaluation could also recommend new indicators for the NSSS and for SSPs as they begin to be consolidated and reformed.
23	Research opportunities, challenges, and modalities for conducting impact evaluations on some SSPs. This research would also include Evaluability Assessment's on the identified SSPs.

Slide 21

Questions and Answers

Slide 22

Thank You



Slide 23





About the Social Security Policy Support (SSPS) Programme

The Social Security Policy Support (SSPS) Programme is working with the government to re-configure the current social security system so that economic growth is achieved in a more inclusive manner, with economic opportunities reaching the rural and urban poor and the protection of vulnerable groups against shocks. Support is provided primarily in two areas: governance of social protection and strengthening of systems.

It shall be a fundamental responsibility of the State to secure to its citizens – “The right to social security, that is to say, to public assistance in cases of undeserved, want arising from unemployment, illness, or suffered by widows or orphans or in old age, or in other such cases.”
Bangladesh Constitution, Article 15 (d)

www.socialprotection.gov.bd

