

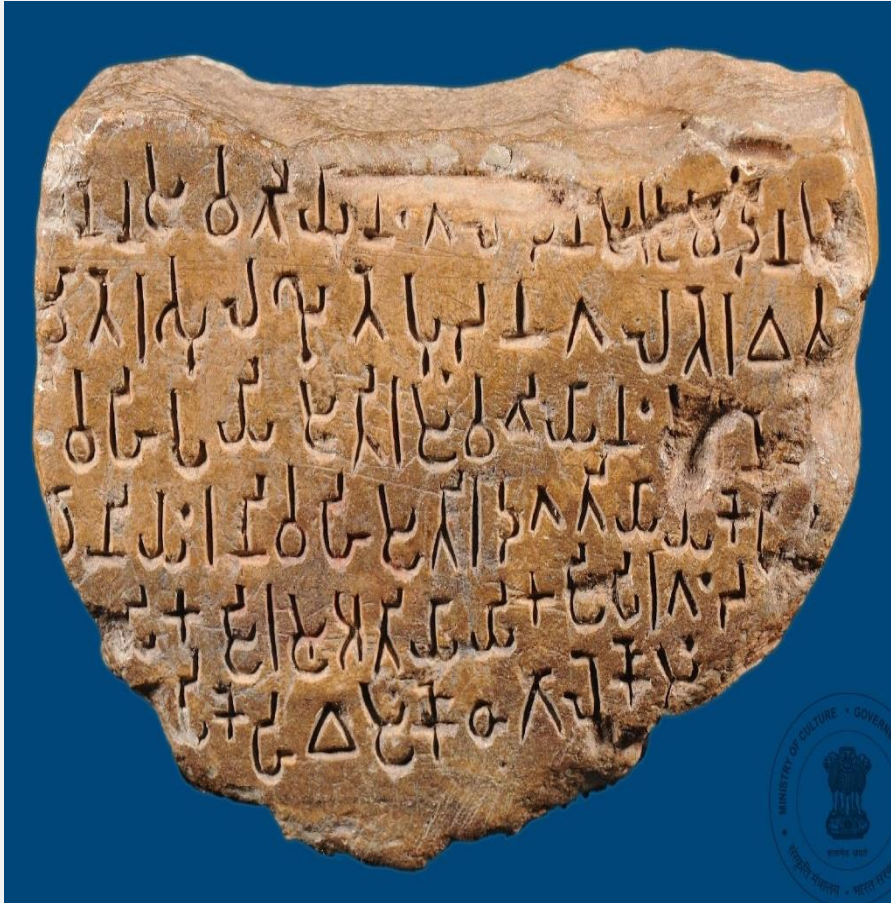


# **Social Protection: Concepts and Lifecycle Approach**



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**(Deputy Secretary)**  
**SSPS Programme, Cabinet Division**

# Earliest Social Protection



- ❑ **Mahasthan Brahmi Inscription (3rd Century BC)**
- ❑ **Tela (oil), duma (tree), dhanya (paddy) and two varieties of small coins to be deposited in storehouse.**
- ❑ **As provisions against any emergency caused by flood, fire and devastation of paddy by parrots.**

# **What is Social Protection**

**Policies and programmes designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to manage economic and social risks, such as unemployment, exclusion, sickness, disability and old age (UN).**

# **What is Social Protection**

**A specific set of actions to address the vulnerability of people's life through social insurance..., social assistance... and inclusion efforts...(NSSS)**

# Poverty

**Poverty is the total absence of opportunities, accompanied by high levels of undernourishment, hunger, illiteracy, lack of education etc. Poverty is usually measured in two ways:**

## Absolute poverty

- A set of constant standard
- 1.90 \$ a day

## Relative Poverty

- Percentage of average income
- 50-60% of median income

# **Vulnerability**

**Vulnerability is a combination of exposure to shocks and stresses, susceptibility or sensitivity to such adverse events.**

**While poverty describes the state of affairs in the present day, vulnerability is concerned with what the situation could be in future with respect to poverty.**

# Types of Social Protection

## Social Assistance

- Cash transfer
- Social Pensions
- In-kind transfers

## Other types

- Subsidies
- Price support

## Informal Social Protection

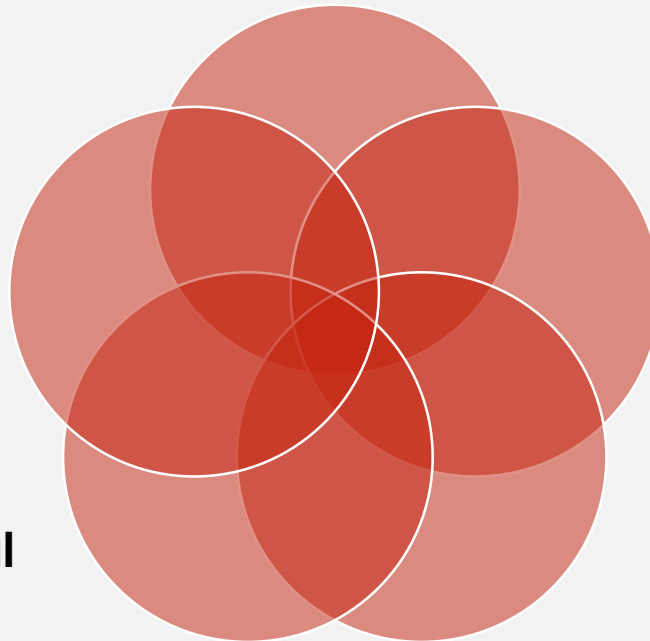
- Community based SP
- Charity

## Social Insurance

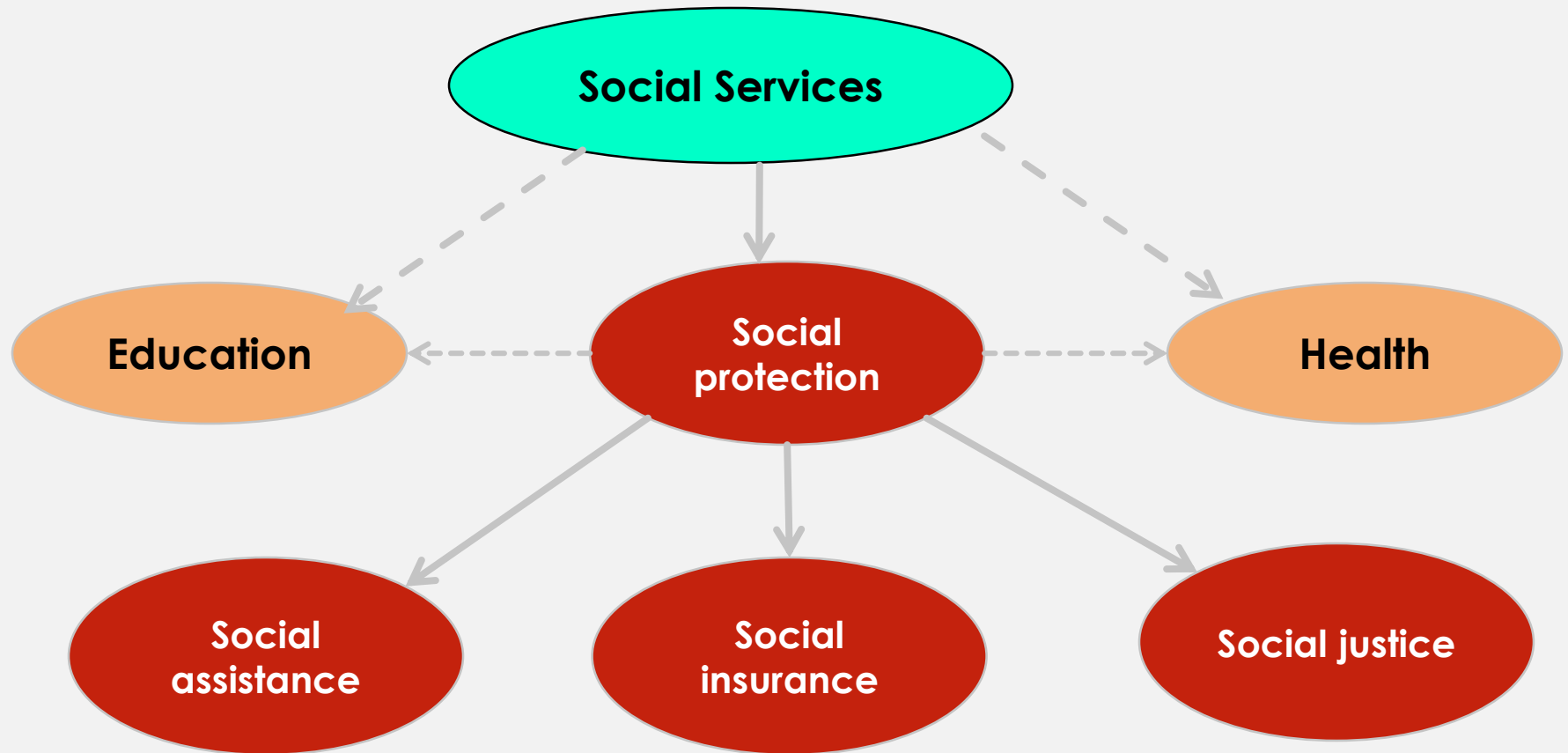
- Medical insurance
- Old age Pensions
- Unemployment benefit
- Survivors' assistance

## Labour Market Intervention

- Job centres
- Training
- Compensation



# Social Protection & Social Services



- Cash transfers
- Access to social services

- Unemployment insurance
- Social Security

- Social rights
- Non-discrimination



# **Social Insurance**

**Social insurance is a programme where risks are transferred to and pooled mostly by government organizations. Insurance programme has the following characteristics:**

- The benefits, eligibility requirements, and other aspects of the programme are defined by statute;**
- Explicit provision is made to account for income and expenses (often through a trust fund);**
- It is usually contributory.**
- Many programmes are funded by the government.**
- Participation is often compulsory for particular groups.**

# **Social Assistance**

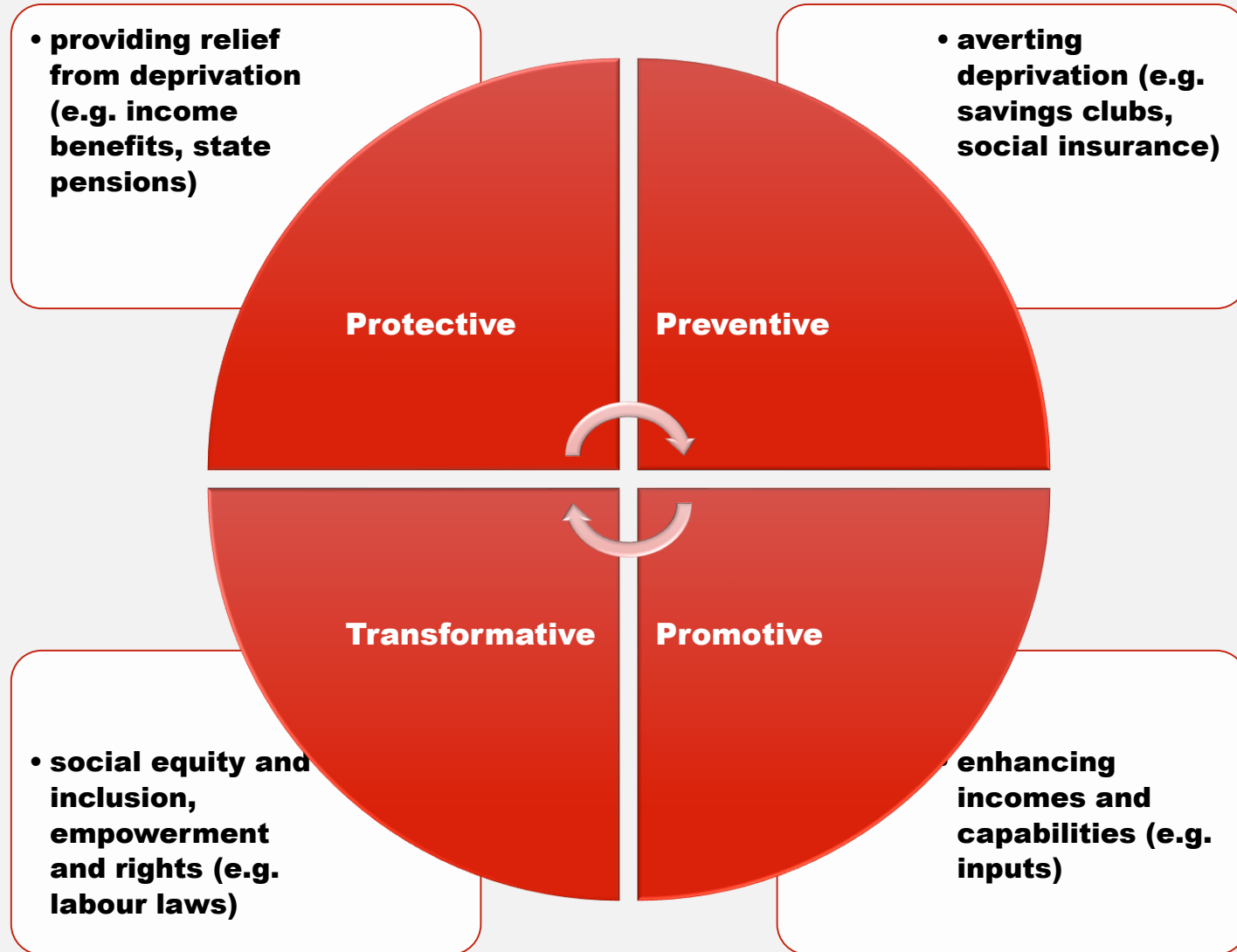
**Social assistance is a type of social protection in which non-contributory, tax-financed, regular and predictable cash or in-kind resources are transferred to poor and vulnerable individuals or households.**

**Cash and in-kind allowances, school feeding and public works programmes are usually included in this type of programmes.**

**Social Assistance is need based, not based on contribution. It is provided to people who may not be covered by social insurance.**

- **Medicare in USA is an example of social insurance**
- **Medicaid in USA is an example of social assistance**

# Social Protection Functions



# Impacts of Social Protection



# Two Broad Approaches

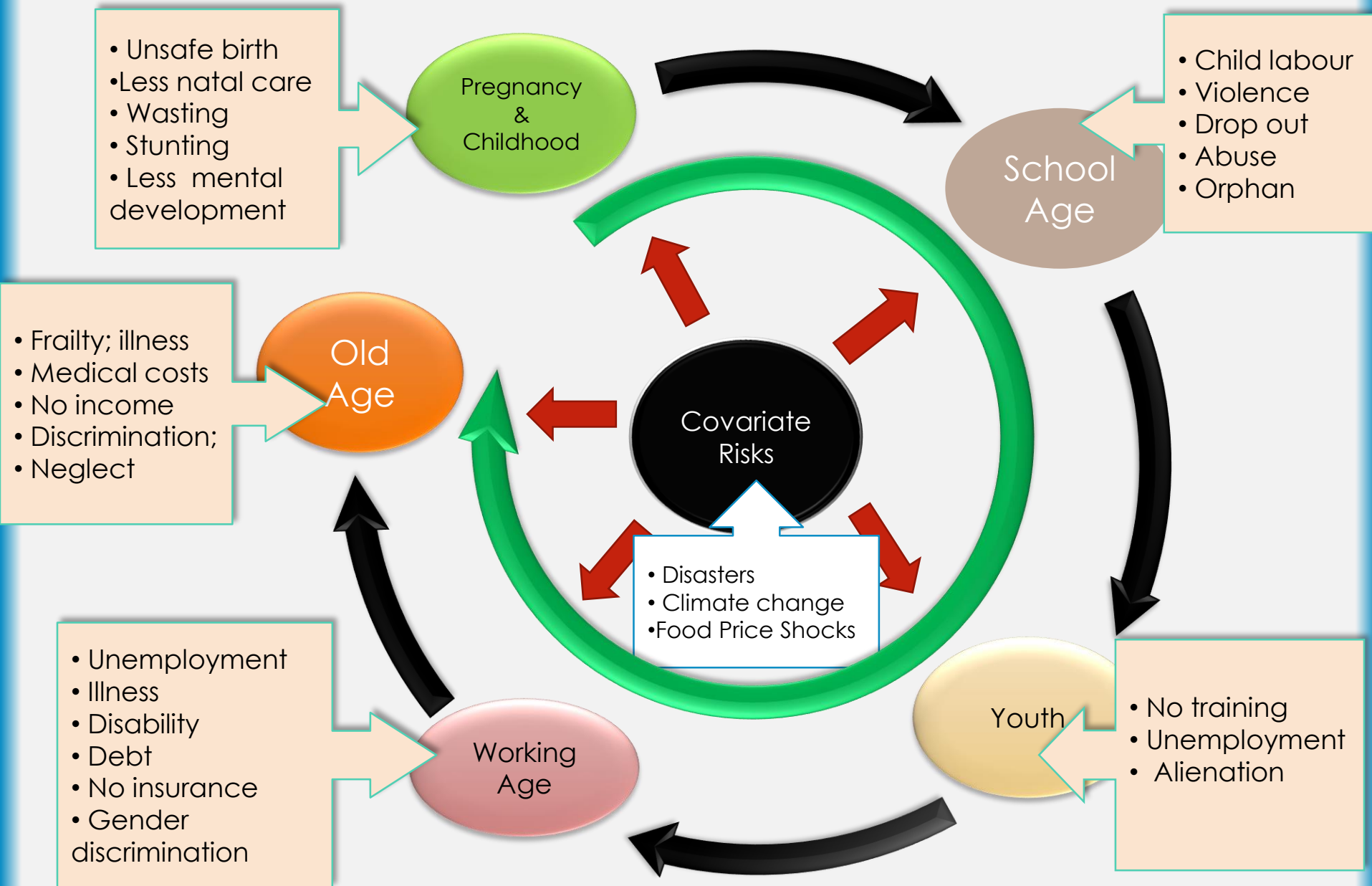
## Poor Relief Approach

- Used in 19<sup>th</sup> century Europe;
- Adopted in some developing countries – Mexico, Colombia;
- Short term planning – tries to resolve poverty immediately;
- No focus – usually fails because of large targeting errors and small budgets.

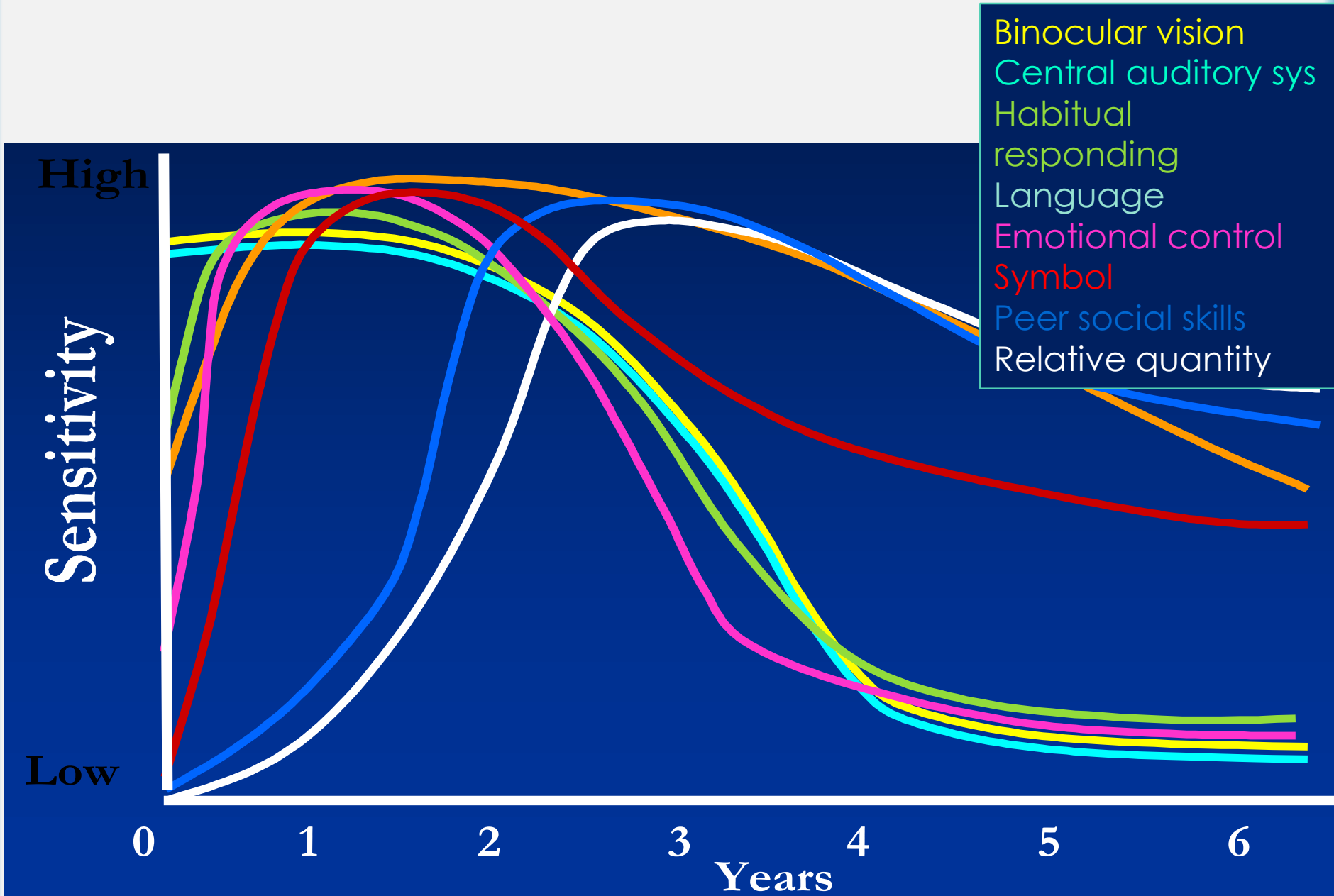
## Lifecycle Approach

- Initiated in UK in 1945
- Used across developed countries; also, in a range of developing countries;
- Long term planning – programs directed at particular stages of the life cycle;
- Focus resources on particular lifecycle risks

# Lifecycle Framework



# Sensitivity in Early Development of Children



# **Universal Declaration of Human Rights**

**Everyone, as a member of society, ... has the right to social security through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality (Article 22)**

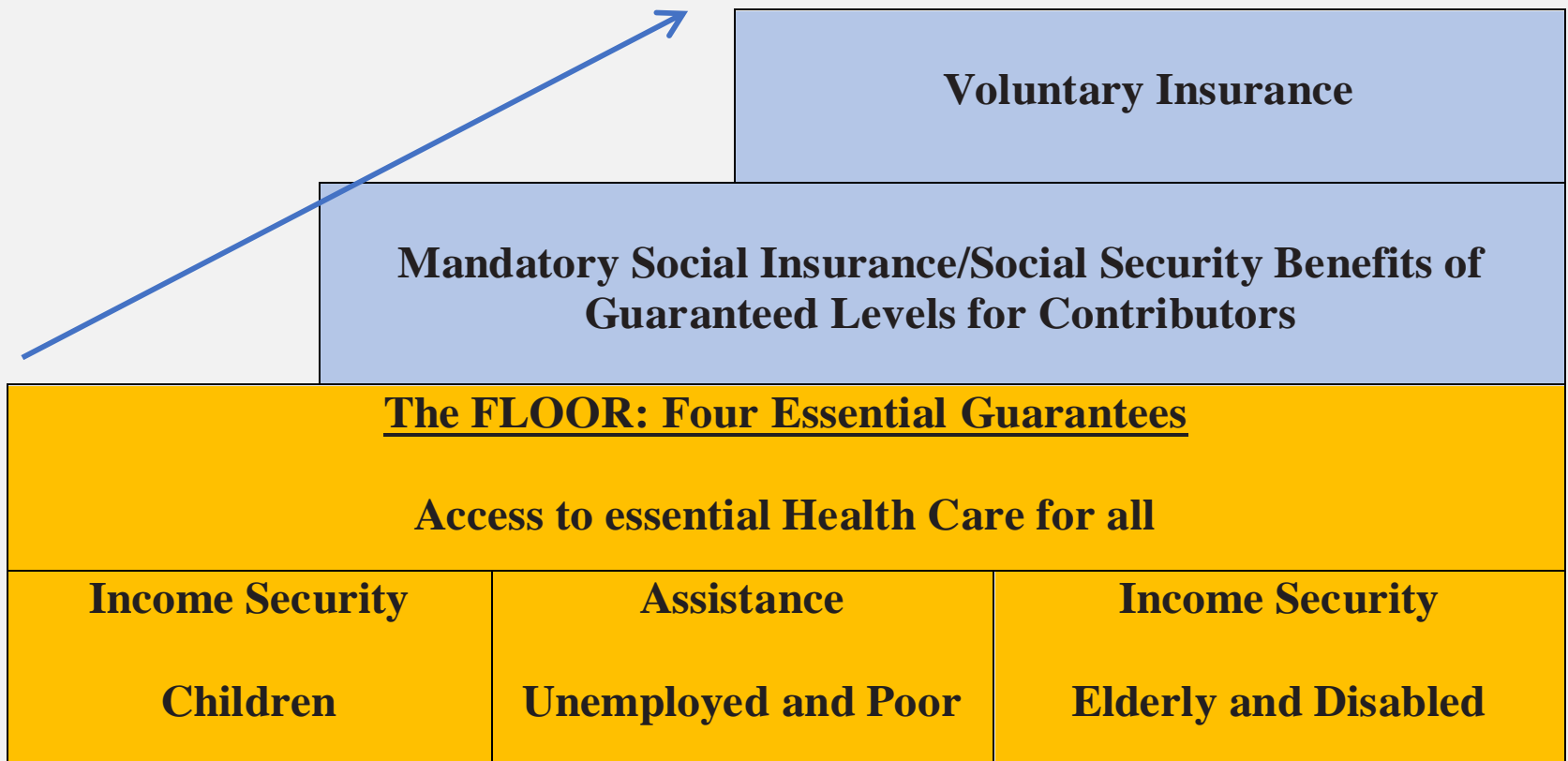


# **Constitution of Bangladesh**

**....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. Art 15d**

# The Social Protection Floors

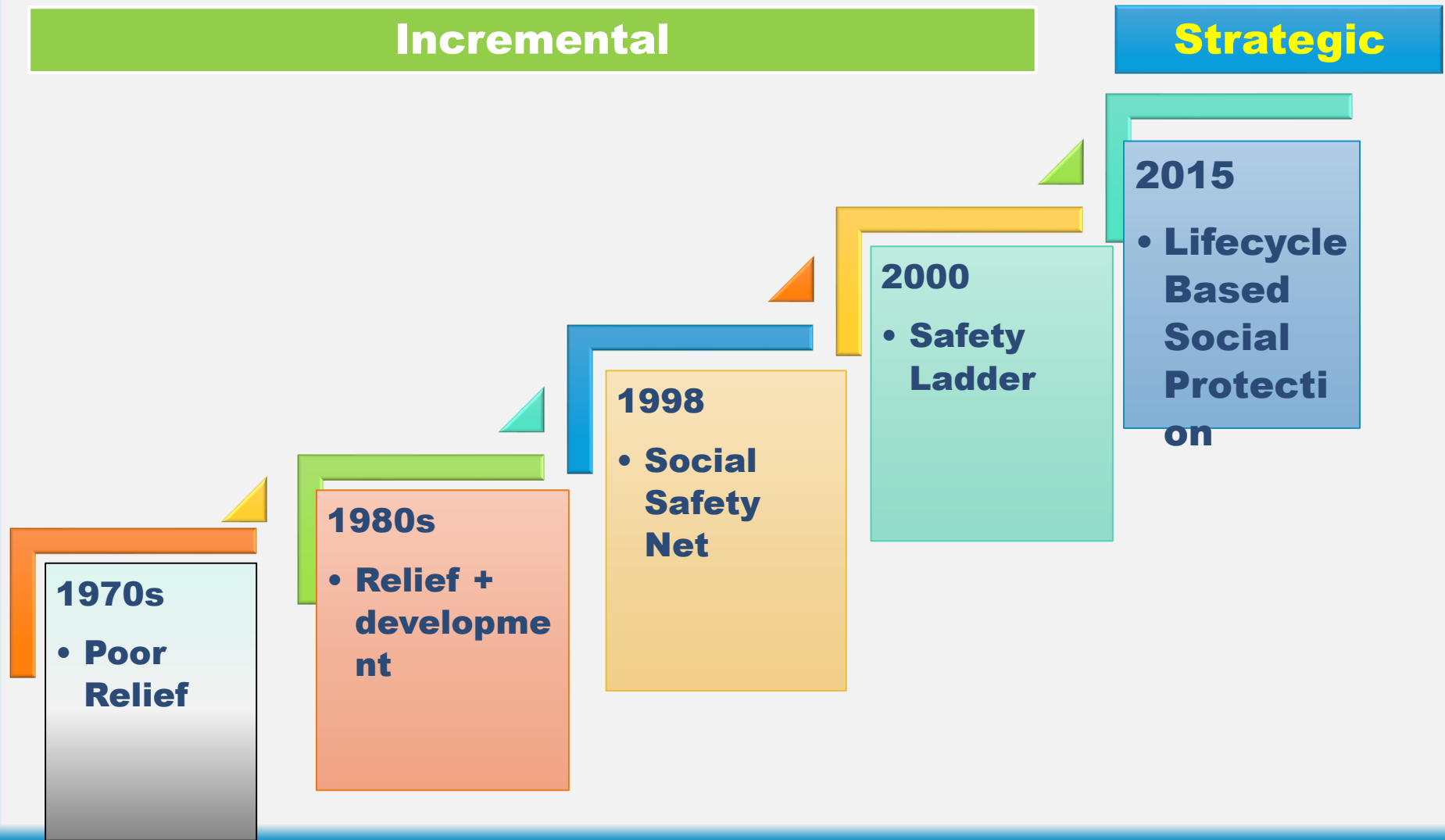
Vertical Extension



# **Social Protection in SDG**

**Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.**

# Evolution of Social Protection in BD



# Limitation of Present Practice

## Unspecific goals

**Short-term planning**

**Weak M&E**

## Proliferation of programmes

**Coordination gap**

**Overlapping**

## Leakage

**Targeting errors**

**Ghost beneficiary**

**Double dipping**

## Inefficient delivery system

**Deprivation**

**Rent seeking**

# Targeting of Beneficiary

- **Categorical targeting**
- **Self-targeting**
- **Community-based targeting**
- **Household Assessments**

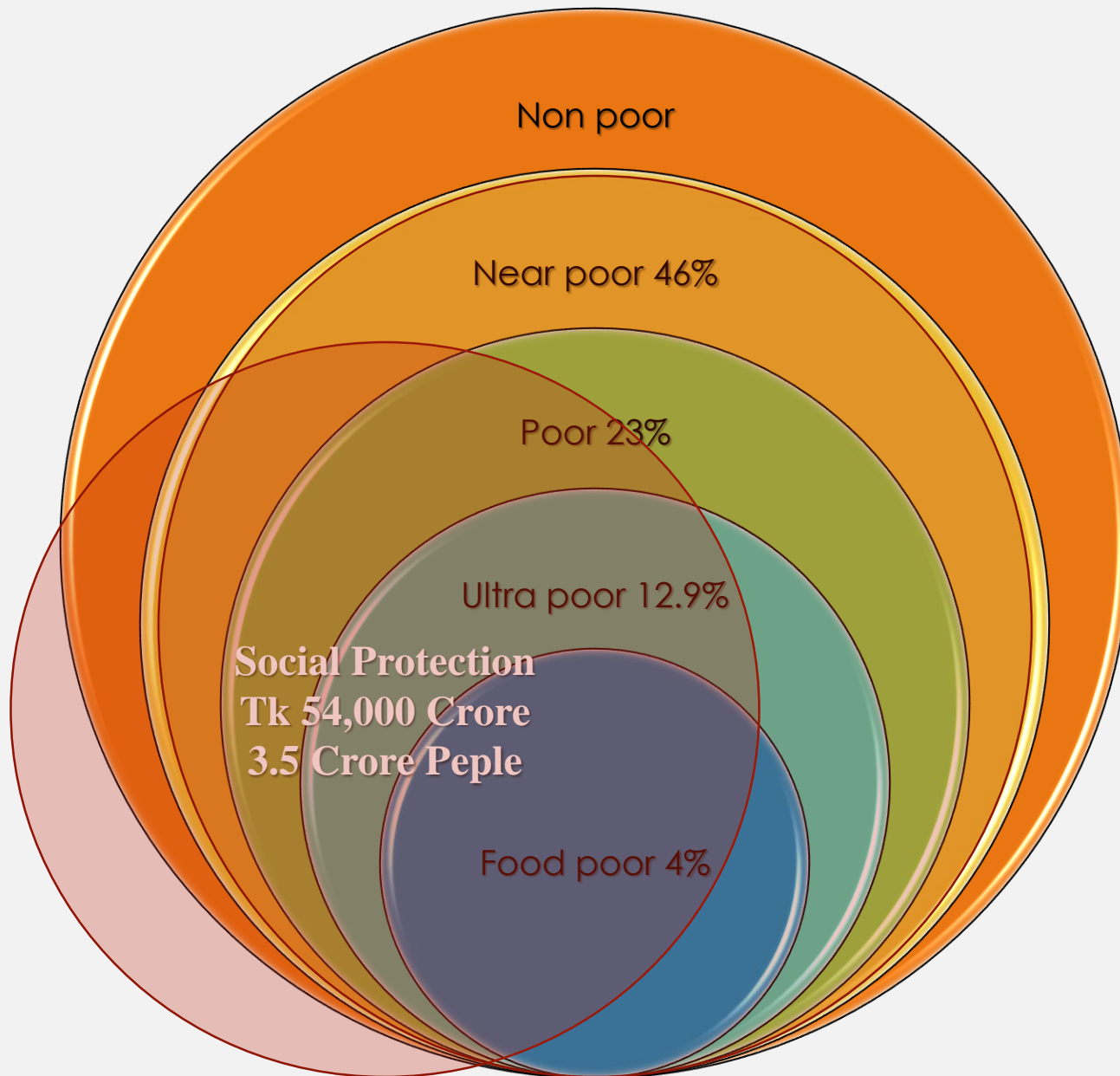
- **Means Test**

In this method the income and expenditure and the wealth of a household or individual is taken into consideration.

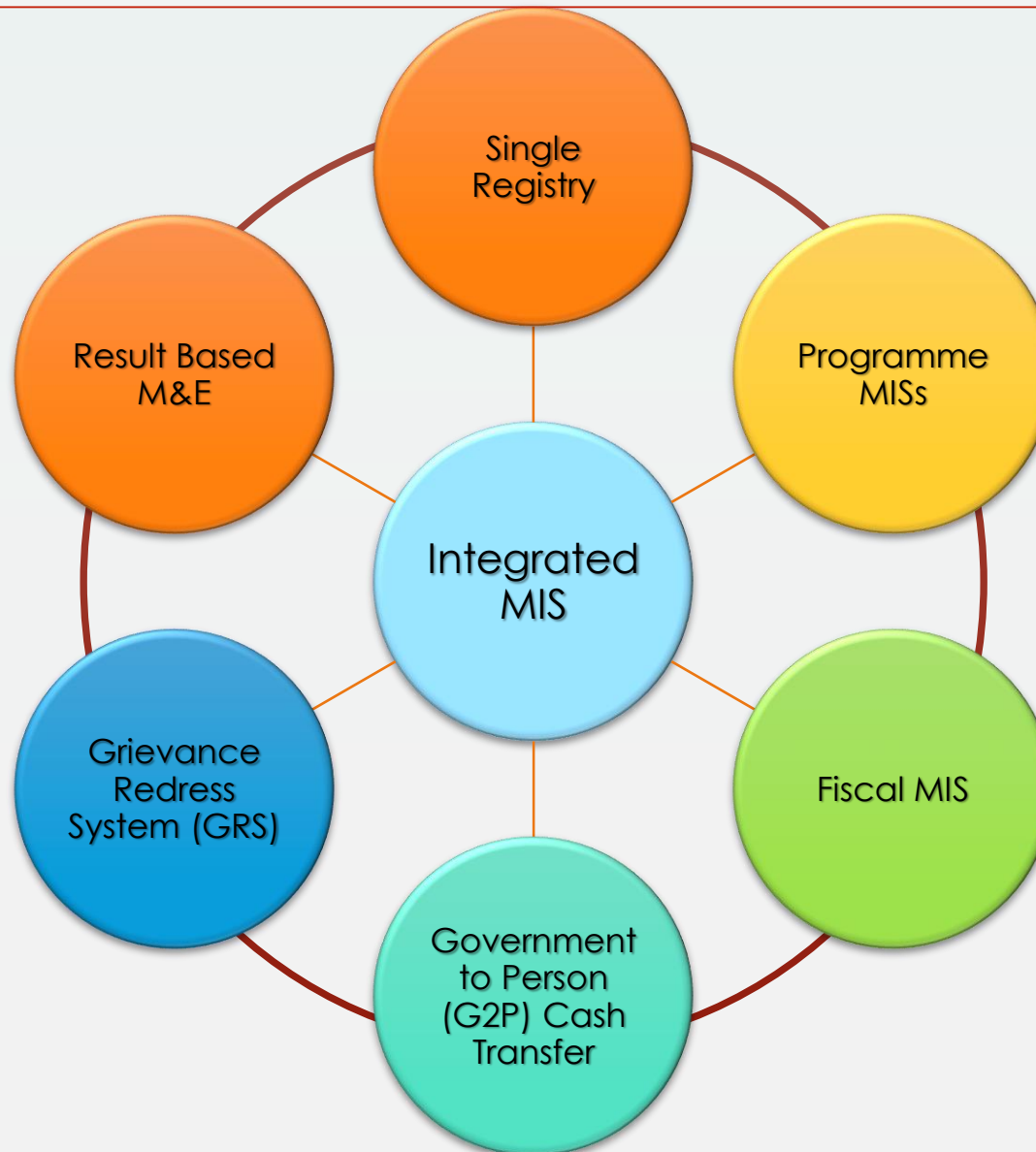
- **Proxy Means Test (PMT)**

In this method the economic conditions are assessed based on statistical estimate of the probability of a household being poor. In this process a score card is prepared and the scores indicate the poverty condition of the households.

# Social Protection Coverage



# Single Registry MIS





# **GROUP WORK**

**The participants will be divided into 8 groups for group discussion and presentation.**

**Group discussion and preparation of PPT: 30 Mins**

**Group Presentation: 5 Mins**

**Q/A for each group: 3 Mins**

**Observation of reviewers: 2 Mins**

# **TOPICS FOR GROUP WORK**

## **Group – 1 :**

**Evaluate the Functions of Ekti Bari Ekti Khamar Programme in the framework of 3P+T (Protection, Prevention, Promotion + Transformation).**

## **Group – 2:**

**Recommend a structure of social protection system for a post 2040 developed Bangladesh.**

## **Group – 3:**

**What are the expected impacts of school stipend programme in Bangladesh?**

## **Group – 4:**

**Medical costs push 6 million Bangladeshis into poverty every year. What type of social protection intervention would you suggest for preventing people from falling into poverty for bearing medical expenditure.**

# **GROUP WORK**

**Group – 5:**

**Innovation in social protection for reducing scopes of leakages**

**Group – 6:**

**What programmes would you recommend for ensuring child nutrition in Bangladesh?**

**Group – 7:**

**Discuss the importance of lifecycle based comprehensive social protection in Bangladesh**

**Group – 8:**

**What measures would you suggest for accurate targeting of social protection beneficiaries?**

**Thank you**