



A B C D of Social Protection in Bangladesh

[2nd Edition]



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





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
Cabinet Division and General Economics Division, March 2019

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Message

Dr. Md. Shamsul Arefin

Senior Secretary

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Republic of Bangladesh

In the recent decades, social security system has gradually become one of the major drivers for socio-economic transformation in Bangladesh. The renewed political commitment for eradicating poverty along with international aspiration for sustainable development has further enhanced the importance of social security in Bangladesh. This has been manifested through the formulation of the National Social Security Strategy (NSSS).

The NSSS is a long term planning for restructuring the social security system along the lifecycle framework. Unlike the present social safety net and ladder approach, the NSSS is a comprehensive and strategic approach to social security which is designed not only to address poverty and inequality but also to contribute to economic growth.

The Cabinet Division has been playing a vital role of coordinating the activities of all social protection implementing ministries and the thematic clusters towards effective implementation of the NSSS. And as the NSSS is a technical document, officials from different ministries/divisions frequently inquired about the reformed policies, consolidation of the programmes of social protection and the related background information.

Therefore, it was highly expected that a primer incorporating basic concepts of social security in Bangladesh should be prepared to address the initial questions in this field. It is praiseworthy that the SSPS Programme took the initiative to publish the booklet called ABCD of Social Protection. I learned that due to positive response from the readers, the copies of first edition have already been exhausted demanding for further publication.

The 2nd edition of the booklet has been revised to provide updated ideas on the recent development of government's policy in social protection and the global trends along with the recent reformations in the social security in Bangladesh. The contents of the booklet have been updated based on the feedback and practice and of numerous orientation and awareness sessions organized by the Social Security Policy Support (SSPS) Programme for the officials of different line ministries, departments and the field

administration involved in social security. Recommendations, comments and remarks of the participants have been kept in focus while dealing with different aspects of social protection and its implication in Bangladesh.

The ABCD of Social Protection in Bangladesh presents the most relevant and updated conceptual information on social protection in a very precise but in a comprehensive manner. Moreover, the addition of new chapters would make the booklet more informative and useful.

I would extend special thanks to Mr. Mohammad Khaled Hasan, Social Protection Specialist (Deputy Secretary) of the SSPS Programme for giving efforts in drafting the booklet. I would also express thanks to the team of SSPS Programme for providing supports in designing and reviewing the contents of the booklet.

I believe that the second edition of the ABCD of Social Protection will continue to be well accepted and prove useful amongst the members of public service, especially the young officials.



Dr. Md. Shamsul Arefin



Message

A K Mohiuddin Ahmad

Additional Secretary

(Coordination)

Cabinet Division

Government of the People's

Republic of Bangladesh

With the adoption of the Social Protection Floors initiatives by UN in 2008 and subsequent agreement on Sustainable Development Goals (SDG), the concept of social protection has come to be in the limelight globally as a tool for uplifting socio-economic condition of people, eradicating poverty and ensuring social justice. Bangladesh has accordingly taken up comprehensive measures to scale up its social protection initiatives by formulating the National Social Security Strategy (NSSS) in 2015.

One of the main objectives of the NSSS is to consolidate the fragmented social protection programmes into a comprehensive and cohesive system by consolidating the programmes of different ministries. It is the Cabinet Division which has been assigned with the responsibility of coordinating the reform process as envisaged in the NSSS.

As the wing chief of the Coordination Wing and Member Secretary of the Central Management Committee (CMC) on Social Security Programmes, I have the duty of coordinating the reform initiatives of social protection programmes of different ministries. Recently, I found myself also heavily involved in coordination of social protection activities of different development partners as well as NGOs.

During the complicated task of communicating with the different stakeholders in meetings, consultations and orientation programmes, it appeared to me that there are massive gaps among different stakeholders in perception, attitudes and treatment of different issues of social protection. We felt that some common narratives of social protection issues would minimize potential risks of misunderstanding.

I believe that the ABCD of social protection which is based on the NSSS would serve the purpose of a common handbook for officials of the government, development partners and NGOs. This will definitely facilitate solving some of the coordination difficulties in this sector.

As I have seen, the booklet took information from the NSSS, but also

provides explanations of some of the critical concepts of the NSSS itself. Thus, the booklet can be regarded as a supportive document for implementation of the NSSS and the Action Plan. In my view, it will play a catalytic role in creating cohesive and coherent outlook among the multisectoral stakeholders in social protection.

I am happy to know that all the copies of the first edition of the booklet have been exhausted so quickly. I would appreciate the initiative of the SSPS Programme to arrange the publication of the second edition of the booklet. It is quite encouraging that a good number of new topics have been added in the present edition which will be very useful. I would specially thank Mr. Mohammad Khaled Hasan for covering most of the fundamental issues of social protection in the booklet.

A handwritten signature in black ink, appearing to read 'A K Mohiuddin Ahmad', with a horizontal line drawn through the middle of the signature.

A K Mohiuddin Ahmad

Preface

The poor and vulnerable groups cannot cope with the socio-economic risks and hardship only with their own resources and efforts. They need external supports to be emancipated from poverty by breaking its vicious cycle. The social safety net programmes provide some impetus to drive them out of poverty but in that very process the poor might be stuck in the safety net itself. They need a big push to sustainably graduate from poverty.

Thus, the social protection programmes continued to grow in number and dimension. For better management of these programmes, a comprehensive strategic approach appeared to be very important. Therefore, building upon the past rich experiences, the Government has formulated the National Social Security Strategy (NSSS) seeking to streamline and strengthen the existing social protection programmes.

The formulation of the NSSS and the subsequent Action Plan elevated government's initiative of social protection even beyond the safety net and ladder models. The NSSS has introduced newer trends in the thinking process of civil servants and public representatives regarding social protection. Therefore, relevant officials and stakeholders need to be familiar with the latest issues of social protection to translate the NSSS into practice.

Since the first edition of the booklet was published, a number of new documents were formulated while some of the initiatives received newer focus. Hence, the importance of publishing the revised version of the booklet came to surface.

The second edition of the booklet has been designed to provide ideas on the latest concepts and the updates of government policy in social protection and the global trends. The booklet discusses some additional issues of social protection with special reference to the NSSS and the reform initiatives of Bangladesh in this sector.

The contents of the booklet have been extended and modified responding to the feedbacks from different stakeholders and participants of various orientation programmes. The inquisitive questions, remarks and recommendations received from the different orientation programmes and

meetings were kept in focus while drafting the version of the present booklet with different aspects of social protection and its implication in Bangladesh.

Special thanks are due to Mr. Göran Jonsson, Senior Programme Adviser, UNDP, who had provided with latest books and articles as references for the booklet. He also reviewed the contents of it thoroughly.

The contribution of the Senior Secretary (Coordination and Reforms), Cabinet Division, deserves deep gratitude for his valuable advice and inspiration in producing the present edition out of the previous one.

It is to be also mentioned that the booklet could never have been completed without close monitoring and guidance from Mr. Faizul Islam, the National Project Director and the Joint Chief of GED of Planning Commission and Mr. Aminul Arifeen, the National Project Manager of SSPS Programme, UNDP. Cordial appreciation should also go to the SSPS team including Mr. Mohammad Mahfuzul Bari and Mr. Md. Mukul Hossain, who provided continuous supports during the preparation of the manuscript.



Mohammad Khaled Hasan

Social Protection Specialist
(Deputy Secretary)
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Table of Contents

Acronyms	15
1. Concepts of Social Protection	16
1.1. Social Protection and Social Service	18
1.2. Social Protection Functions	19
1.3. Types of Social Protection	20
1.3.1. Social Assistance	20
1.3.2. Social Insurance	21
1.3.3. Labour Market Interventions	21
1.3.4. Informal Social Protection	21
1.3.5. Other Types of Social Protection	22
1.4 Historical Background	22
1.4.1 Evolution of Social Protection	23
1.4.2 Formal Social Protection	23
1.4.3 Earliest Heritage of Social Protection	23
1.4.4 Provisions in Mahasthan Brahmi Inscription	24
2. Poverty, Vulnerability and Marginalization	25
2.1. Poverty	25
2.1.1. Poverty Head Count Ratio (HCR)	26
2.1.2. Poverty Gap Index	26
2.1.3. Squared Poverty Gap Index:	27
2.2. Vulnerability	27
2.2.1. Vulnerable Groups	27
2.3. Marginalization	28
3. Impacts of Social Protection	29
3.1. Poverty Reduction	29
3.2. Human Capital	30
3.3. Promotion of Livelihoods	30
3.4. Risk Management	30
3.5. Economic Resilience	31
3.6. Social Cohesion	31
3.7. Economic Reforms	31
4. Social Protection as an Obligation	32
4.1. Universal Declaration of Human Rights	32

4.2. Constitutional Provision	33
4.3. Social Protection Floor Initiative	33
4.3.1. Four Nationally Defined Guarantees	34
4.3.2. Social Protection Staircase	35
4.4. Sustainable Development Goals	35
4.4.1 Social Protection for Achieving SDGs	37
5. Broad Approaches to Social Protection	40
5.1. Poor Relief Approach	40
5.2. Social Risk Management Approach	40
5.3. Lifecycle Approach	41
5.4. Lifecycle Risks	41
5.5. Lifecycle Mapping	42
5.5.1. Early Childhood	43
5.5.2. School Age Children	43
5.5.3. Youth	43
5.5.4. Working Age	44
5.5.5. Programmes for the Old Age	44
5.5.6. Covariate Risks	44
6. Evolution of Social Protection in Bangladesh	45
6.1. Paradigm Shift	46
6.2. Spending in Social Security	47
7. Formulation of NSSS	48
7.1. Process of Formulation	48
7.2. Vision and Mission of NSSS	50
7.2.1. Vision	50
7.2.2. Mission	50
8. Governance of Social Protection	51
8.1. Implementation Challenges	51
8.1.1. Overlapping of Programmes	51
8.1.2. Leakage	51
8.2. Governance Tools	52
8.2.1. Single Registry MIS	53
8.2.2. Strengthening G2P Payment Systems	54
8.2.3. Strengthening Processes for Fair Targeting	56
8.2.4. Grievance Redress System	57
8.2.5. Strong M&E	58

9. Organizational Reforms	60
9.1. Central Management Committee	60
9.1.1. TOR of CMC	60
9.2. Thematic Clusters	61
9.2.1. Social Allowances Cluster	62
9.2.2. Food Security and Disaster Assistance Cluster	62
9.2.3. Social Insurance Cluster	63
9.2.4. Labour/Livelihood Intervention Cluster	64
9.2.5. Human Development and Social Empowerment Cluster	64
9.2.6. Terms of Reference of Thematic Clusters	65
9.2.7. Crosscutting Ministries/Divisions	66
9.3. Important Committees	66
9.3.1. CMC Focal Point Committee	66
9.3.2. Action Plan Sub-Committee	67
9.3.3. Cluster Committees	67
9.3.4. Management Committees at Field Level	67
9.4. Administrative Reforms in the Second Phase	68
10. Programmes Consolidation	69
10.1. Major Programme Reforms	69
11. The NSSS Action Plan	71
11.1. Formulation Process	71
11.2. Features of NSSS Action Plan	71
11.3. Timeframe	73
12. Strategic Approach of NSSS and Annual Performance Agreement (APA)	74
12.1. What is APA	74
12.2. NSSS to be Linked with APA	75
12.3. Strategic Approach of NSSS	76
12.4. Need of Strategic Planning	76
13. Nutritional and Child Social Protection	78
13.1. What is Nutrition	79
13.1.1. Nutrients	79
13.2. Malnutrition	80
13.2.1. Wasting	80

13.2.2. Stunting	80
13.2.3. Underweight	81
13.2.4. Overweight	81
13.2.5. Mixed Malnutrition	81
13.3. Bangladesh Status in Nutrition	81
13.4. Causes and Remedies	82
13.5. NSSS Provision	83
14. Gender Equality and Inclusiveness	84
14.1. Concept of Gender Equality	84
14.2. Gender Inequality Index (GII)	85
14.3. Social Protection and Gender Equality	86
14.4. Gender Focused Social Security Programmes	87
14.5. Gender Inclusive Social Security	87
14.6. NSSS Gender Policy	88
15. Disability and Social Protection	89
15.1. What is Disability	89
15.2. Disability in Bangladesh	90
15.3. Rights of Disabled Persons	91
15.4. Programmes for People with Disabilities	91
15.4.1. Child Disability Benefit	92
15.4.2. Working Age Disability Benefit	92
15.4.3. Old Age Disability	93
15.4.4. Vocational Training and Job Opportunity	93
15.5. Disability Inclusion	93
16. Urban Social Protection	95
16.1. What is Urban	95
16.2. Rural-Urban Distribution of Population	96
16.3. Urban Social Protection	97

16.4. Prospect and Challenges of Urban Social Protection	98
16.5. Urban Inclusion Strategy	100
17. Adaptive Social Protection and Disaster Response	101
17.1. What is Adaptive Social Protection	101
17.2. Features of Adaptive SP	103
17.3. Adaptive Social Protection in Bangladesh	103
17.4. Present Status and Way Forwards	104
18. Roles and Responsibilities of Political Leaders in Social Protection	106
18.1. Challenges and Prospects of Social Protection	107
18.2. Hon'ble Ministers	107
18.3. Hon'ble Members of Parliament	109
18.4. Civil Servants	110
18.5. Local Government Organizations and NGOs	110
19. Core Diagnostic Instrument (CODI)	112
19.1. What is CODI	112
19.2. CODI Criteria for Performance Analysis	113
19.3. Evaluation Areas/Criteria	114
19.4. Programme/Project Evaluation	116
20. SSPS Programme	117
21. Appendix A	119

List of Figures

Figure 1: Social Services and Social Protection	18
Figure 2: Functions of Social Protection	19
Figure 3: Types of Social Protection	20
Figure 4: Mahasthan Brahmi Inscription (3rd Century BC)	24
Figure 5: Social Protection Impacts	29
Figure 6: Social Protection Floor	34
Figure 7: Vertical Extension	35
Figure 8: Social Protection in SDG	36
Figure 9: Lifecycle Risks	42
Figure 10: Evolution of Social Protection in Bangladesh	45
Figure 11: From Social Safety Nets to Social Protection	46
Figure 12: Social Protection Spending in Bangladesh	47
Figure 13: National Social Security Strategy of Bangladesh	48
Figure 14: Formulation of National Social Security Strategy	49
Figure 15: Governance Tools of Social Protection	53
Figure 16: Thematic Clusters	61
Figure 17: Core Lifecycle Programmes	69
Figure 18: Strategic Approach of NSSS	76
Figure 19: Child Development Sensitivity	79
Figure 20: Nutrition Status in Bangladesh	82
Figure 21: Causes of Malnutrition	82
Figure 22: Disability Sensitive Life-cycle based Programmes	92
Figure 23: Rural Urban Distribution of Population	96
Figure 24: Adaptive Social Protection	102
Figure 25: Modules of CODI	113

List of Tables

Table 1: Social Allowance Cluster	62
Table 2: Food Security and Disaster Assistance Cluster	63
Table 3: Social Insurance Cluster	63
Table 4: Labour/Livelihood Intervention Cluster	64
Table 5: Human Development and Social Empowerment Cluster	65
Table 6 : Major social protection programmes with rural-urban distribution	99

Acronyms

AM&E	Annual Monitoring and Evaluation
APA	Annual Performance Agreement
ATM	Automatic Teller Machine
CMC	Central Management Committee
CRVS	Civil Registration and Vital Statistics
DFAT	Department of Foreign Affairs and Trade
DFID	Department for International Development
DSS	Department of Social Service
EGPP	Employment Generation Programme for the Poorest
FWP	Food for Work Programme
G2P	Government to Person
GDP	Gross Domestic Product
GED	General Economics Division
GRS	Grievance Redress System
HCR	Head Count Ratio
HIES	Household Income Expenditure Survey
ILO	International Labour Organization
IMED	Implementation Monitoring and Evaluation Division
M&E	Monitoring and Evaluation
MDG	Millennium Development Goals
MIS	Management Information System
MoWCA	Ministry of Women and Children Affairs
NGO	Non-Government Organization
NSIS	National Social Insurance Scheme
NSSS	National Social Security Strategy
OECD	Organization for Economic Co-operation and Development
OMS	Open Market Sales
PMT	Proxy Means Test
SDF	Social Development Framework
SDG	Sustainable Development Goals
SFYP	Seventh Five Year Plan
SID	Statistics and Informatics Division
SPF	Social Protection Floor
SRM	Social Risk Management
SSP	Social Security Programme
SSPS	Social Security Policy Support Programme
SSS	Social Security System
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
UK	United Kingdom
UN	United Nations
UNDP	United Nation Development Programme
UNRISD	United Nations Research Institute for Social Development
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
VWB	Vulnerable Women's Benefit

1.

Concepts of Social Protection

Bangladesh have gradually evolved from poor-relief approach in 70's to safety net approach in late 90's and finally to lifecycle framework in 2015 with adoption of NSSS. The apparent shift in scopes and purposes of social protection over time created some misconceptions demanding more careful study of this subject which is multi-dimensional and cutting across many sectors and fields.

The initial source of confusion is the use of the two terms 'social protection' and 'social security' with varied meanings, though in many countries and organizations these are different. Some organizations consider social security simply as a part of social protection which includes also informal reciprocal support. However, many organizations such as UNDP and ILO have recently come to view the two concepts as having the same connotations.

In Bangladesh the term 'social protection' was used in the initial drafting of its National Social Security Strategy (NSSS). Later on, to make it consistent with the National Constitution it was changed to 'social security', without altering connotation. Similarly, throughout this booklet these terms have been used interchangeably.

The definition of social protection varies in terms of approaches adopted by particular agencies and institutions and their way of dealing with it. A wider definition of social protection is ... 'a set of formal and informal interventions that aim to reduce social and economic risks, vulnerabilities and deprivations for all people and facilitate equitable growth'.

The NSSS and the European Report on Development define Social Protection as 'A specific set of actions to address the vulnerability of people's life through social insurance, offering protection against risk and adversity throughout life; through social assistance, offering payments and in kind

transfers to support and enable the poor; and through inclusion efforts that enhance the capability of the marginalized to access social insurance and assistance’.

United Nations Research Institute for Social Development (UNRISD) sees social protection as consisting of ‘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’.

OECD views social protection as ‘action to enhance the capacity of poor people to participate in, contribute to and benefit from the economic, social and political life of their communities and societies’.

UN Social Protection Theme Group in Bangladesh has agreed upon the following definition: ‘Social Protection refers to a set of policies, programmes and services that, over the lifecycle, protect against risks, shocks and stresses, and at the same time aim at reducing poverty, vulnerability and marginalization. It creates opportunities for poor and vulnerable groups to escape from poverty by strengthening resilience to shocks, enhancing the capacity to manage economic risks and removing barriers of exclusion, consistent with the fulfilment of social and economic rights’.

DFID considers social protection as encompassing ‘a sub-set of public actions, carried out by the state or privately, that address risk, vulnerability and chronic poverty’.

Harvey et al. (2007) are of the opinion that social protection is concerned with protecting and helping those who are poor and vulnerable, such as children, women, older people, people living with disabilities, the displaced, the unemployed, and the sick.

In spite of some differences, the most common features of social protection are that these are programmes or interventions with the objective of tackling the challenges of poverty, vulnerability and social exclusion.

However, there is often great confusion when practically distinguishing a programme or project as that of social protection. One of the reasons of such confusion is that some non-social protection programmes also aim to reduce poverty and vulnerability as their ultimate goals. On the other hand

beneficiaries of some social protection programmes are not necessarily poor, as is the case about government pension or freedom fighter’s allowance. Another reason is that perspectives of different ministries on social protection vary considerably.

The Finance Division has a general policy of considering a programme as social protection when it falls under social allowances for the poor, employment generation, food security and human development etc. The Finance Division publishes a list of programmes as those of social protection each fiscal year. A list of major social protection programmes in Bangladesh is given at Appendeix-A.

1.1. Social Protection and Social Service

Social protection and social services have some components and activities in common while also there is certain distinction in their operational aspects. The following diagram elucidates the matter to some extent.

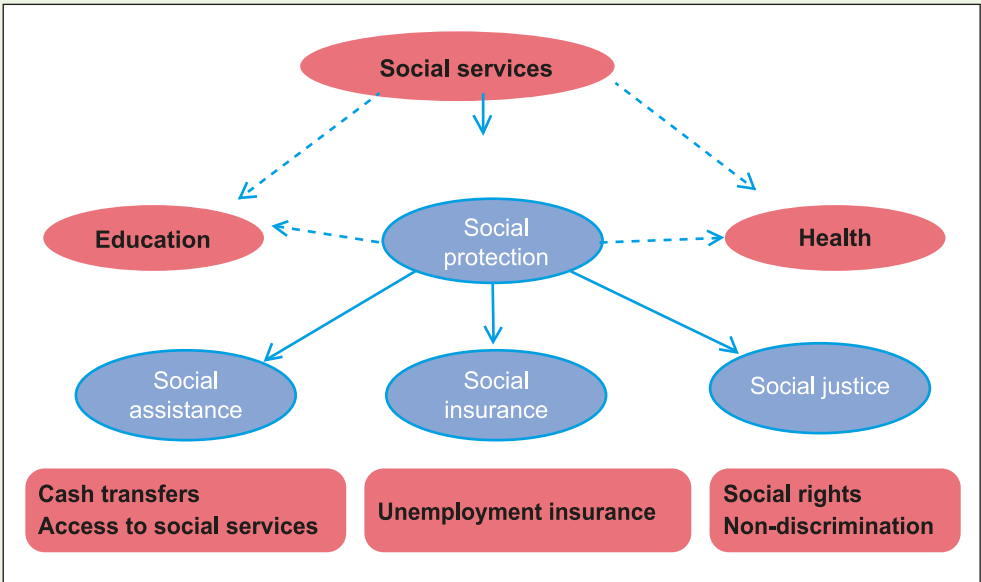


Figure 1: Social Services and Social Protection

Social protection usually falls under the wider purview of social service. Education and health are parts of social service but closely related with social protection. Social protection has three components such as social

assistance, social insurance and social justice. Social assistance includes cash transfer and access to social services; unemployment insurance and coverage for health hazards especially for working age people fall under social insurance; on the other hand, social justice ensures the issue of social rights and equality.

1.2. Social Protection Functions

The objectives of social protection vary widely, from reducing poverty and vulnerability to building human capital, empowering women and girls, improving livelihoods, and responding to economic and other shocks. There are several different conceptual approaches to analysing social protection objectives and functions. Each conceptualizes potential impacts in different ways, such as transformation, human capital, vulnerability and human rights. The four social protection functions are shown in the following diagram:

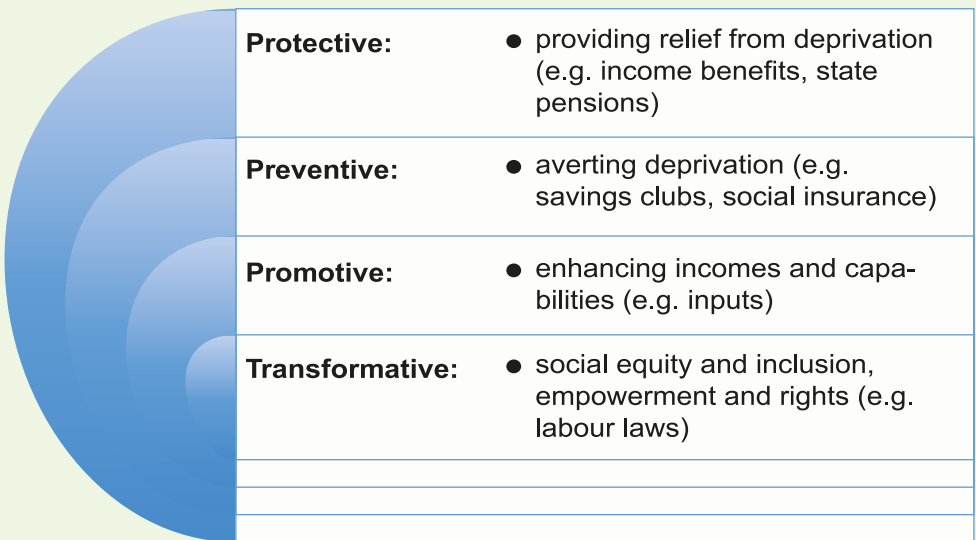


Figure 2: Functions of Social Protection

The first three functions (the three Ps) were originally conceptualized by the World Bank. The addition of the transformative element positions social protection not just to alleviate poverty but to transform lives, through pursuing policies that rebalance the unequal power relations and reverse other barriers that cause vulnerabilities.

1.3. Types of Social Protection

Social protection programmes have been broadly divided into five types, such as social allowance, social insurance, labour market intervention, informal social protection and miscellaneous types. Such classification of social protection has been shown in the following diagram:

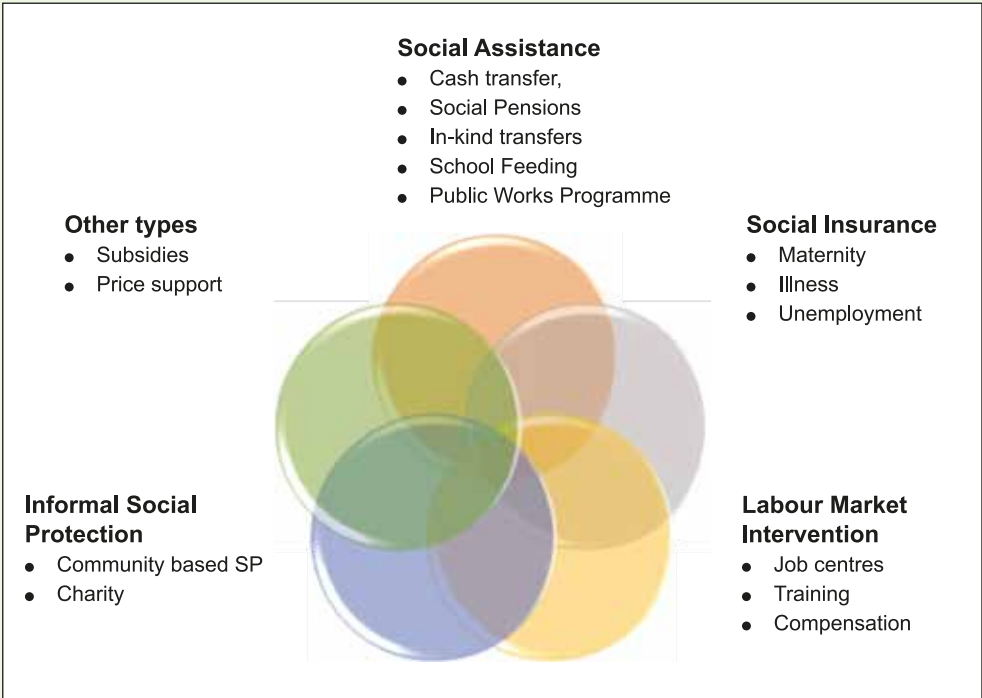


Figure 3: Types of Social Protection

1.3.1. Social Assistance

One of the most common types of social protection is social assistance which is non-contributory, tax-financed, regular and predictable cash or in-kind resources transfers 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.

1.3.2. Social Insurance

Another equally important type of social protection is social insurance, which is usually contributory programme where participants make regular payments. It is a programme where risks are transferred to and pooled usually by government organizations. 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). Participation is often compulsory for particular groups. It covers costs related to life-course events, for example, maternity, unemployment or illness. Sometimes costs are matched or subsidized by the scheme provider. Internationally, social insurance is a prevalent form of social protection, but in Bangladesh this system is yet to be massively introduced. The National Social Security Strategy (NSSS) of Bangladesh puts much emphasis on introducing suitable framework of social insurance. The Financial Institutions Division is working on developing insurance programmes for different walks of people.

1.3.3. Labour Market Interventions

Labour market interventions provide protection for poor people who are able to work, and aim to ensure basic standards and rights. Interventions can be active or passive. Active labour market policies aim to help the unemployed and the most vulnerable find jobs, through interventions such as job centres, training, and policies to promote small and medium sized enterprises. Passive interventions include maternity benefits, injury compensation, and sickness benefits for those already in work, financed by the employer. Many poor people work within the informal sector, and some people with disabilities, the chronically ill and old may not be able to work at all, so labour market interventions cannot always reach them.

1.3.4. Informal Social Protection

Informal or traditional social protection measures have been in operation since primitive societies. The modern day social protection system does not fully replace or eliminate the need for informal social protection, such as reciprocal community support systems, bonding and bridging networks. Either because of resource constraints or operational difficulties, certain population or geographic areas may often remain outside the coverage of

formal social protection. The informal community-based social protection partially covers the gaps left by formal interventions.

Such social protections are usually managed by the communities mobilizing their collective resources though there are instances of receiving external funds from the government or donors. The charities like *zakats* and alms etc. are also a type of informal social protection.

Informal or community based social protection is regarded as a strong instrument of tackling poverty and vulnerability. Therefore, the formal social protection interventions need to be carefully designed so that the potential of the informal social protection is not damaged.

1.3.5. Other Types of Social Protection

Social care and support is highly complementary to social protection, and sometimes considered to be a form of social assistance. Government or private sector subsidies are sometimes classified as social protection if they act as safety nets. Subsidies can keep prices low for basic goods and services consumed by the poor. However, subsidies are often regressive, turning out to be more beneficial for the higher income groups than the actual poor.

1.4 Historical Background

The history of social protection can be traced back to the inception of human society system itself in the archaic periods. The expectation and assurance of receiving certain types of protection from the society against different risks and vulnerabilities were the main bonding force for the people to live together in the society. They could valiantly embark upon any adventurous expeditions or took life risk in defending their tribes, because there were certain types of social back stoppage for themselves and their family members in case of casualties or injuries. Thus, it is social protection which has been one of the main drivers for the human being to explore the world and contribute to the progress of civilization.

1.4.1 Evolution of Social Protection

The social protection which was inherent in the prehistoric human societies gradually came to be further developed and institutionalized by civilized nations over different periods of time. Social protection took firm root in the main religions of the world like Christianity and Islam in the form of charity. The feudal lords in different regions also introduced different types of social services for the poor.

During early period of industrialization poverty was considered by some countries in the world as a threat and nuisance to the society. Those countries took some formal measures for the poverty relief with a view to ensuring social cohesion and peace.

Social protection has been usually regarded simply as an act of mercy from the state to the poor till the World War II. Then social protection has been recognized by the world community as a matter of human rights, as social security has been incorporated in the Universal Declaration of Human Rights of the UN (Article 22) as an important human right.

After a short period of economic recession in 2008 the UN took another initiative called ‘Social Protection Floors’ to further strengthen social protection system all over the world. The serious treatment of the social protection in the Sustainable Development Goals (SDG) has further elevated the position of it as a development tool in the world.

1.4.2 Formal Social Protection

Usually, social protection activities were taken on the *ad hoc* basis to tackle some imminent human crisis. Formal approach to social protection was not very common in the world. Many countries made some legal frameworks to mitigate the agony of severe poverty in different countries, especially in Europe. It was as late as 1945 when UK formulated a policy of life-cycle based social protection along with different laws and regulations.

1.4.3 Earliest Heritage of Social Protection

It is a matter of pride for Bangladesh that the earliest instance of written and

formal social protection system in the world was discovered in Bangladesh as evidenced in the stone inscription called Mahasthan Brahmi Inscription. The stone inscription was discovered in Mahastangarh of Bogra in Bangladesh in 1931 and has been preserved in the Kolkata Museum. It dates back to the third Century BC during the reign of Emperor Ashoka.



Figure 4: Mahasthan Brahmi Inscription (3rd Century BC)

1.4.4 Provisions in Mahasthan Brahmi Inscription

The stone is engraved with some social protection related policies in Prakrit language by use of Brahmi alphabet. It enjoins upon the citizens of Mahasthan to deposit certain quantities of necessary items as provisions against adverse days and calamities. People were asked to deposit *Tela* (oil), *duma* (tree), *dhanya* (paddy) and two varieties of *small* coins in the state storehouse. The stone inscription also detailed out as to the emergency situations when these stored resources could be used. The local government could utilize these resources to tackle emergency caused by flood, fire and devastation of paddy by parrots.

2.

Poverty, Vulnerability and Marginalization

Social protection is mainly about tackling some inter-connected concepts like poverty, vulnerability and marginalization. Therefore, it will be useful to provide brief notes on these issues.

2.1. Poverty

According to UNDP, poverty is the total absence of opportunities, accompanied by high levels of undernourishment, hunger, illiteracy, lack of education, physical and mental ailments, emotional and social instability, unhappiness, sorrow and hopelessness for the future.

The World Bank regards poverty as deprivation in well-being. Poverty is multifaceted including low incomes and the inability to acquire the basic goods and services necessary for survival with dignity.

Poverty is usually measured as either absolute or relative poverty. Absolute poverty refers to a set standard which is consistent over time and between countries. The World Bank defines extreme poverty as living on less than \$1.90 a day, at purchasing power parity (adjusting the dollar exchange rate to what a dollar can purchase in each country based on price and income data).

The relative poverty is actually an index of income inequality. Usually, relative poverty is measured as the percentage of the population with income less than some fixed proportion of median income of households or individuals. The main poverty line used in the OECD and the European Union is a relative poverty measure based on "economic distance", a level of income usually set at 60% of the median household income.

Bangladesh has a nationally defined poverty line, calculated by the Cost of Basic Needs (CBN) method. It includes the cost of a basic food basket (eleven food items) representing a nutritional requirement of 2,122 k.cal per person per day plus estimating the cost of consuming non-food items by households close to the poverty line.

In addition, Bangladesh has an official lower poverty line defining extreme poverty. A household with total expenditure on food and non-food items combined less than the cost of the basic food basket is falling below the extreme poverty line. This line corresponds to a food intake of 1,805 k.cal per person per day.

There are different types of indices used to indicate the situation of poverty. Some frequently used poverty indices are as follows:

2.1.1. Poverty Head Count Ratio (HCR)

The head count ratio indicates the percentage of people living below poverty line. What is commonly known as poverty rate is simply the HCR. It is most common and widely used index of poverty. HCR is the proportion of a population that lives below the poverty line. The estimated poverty headcount ratio of Bangladesh is 23%, against the nationally defined poverty line. Estimates also indicate that headcount ratio for extreme poverty has declined below 12%.

2.1.2. Poverty Gap Index

Poverty headcount ratio simply indicates how many people are below poverty line, but it does not clearly say how far below poverty line they are. Poverty gap index reveals the depth of poverty. It is the average income shortfall of the poor people from the poverty line. The poverty gap index of Bangladesh was 6.5% in 2010 (down from 9% in 2005). It means that average monthly income of poor people is 6.5% less than the income defining the national poverty line. From this index one can calculate how much money is required to bring all the poor above poverty line by multiplying it with total population of Bangladesh.

2.1.3. Squared Poverty Gap Index

The squared poverty gap index is one form of a weighted sum of poverty gaps, with the weight proportionate to the poverty gap. It is calculated by averaging the square of the poverty gaps of each individual. This index is efficient to indicate the severity of poverty. The Squared Poverty Gap Index of Bangladesh was 2.9% in 2005, which was reduced to 2.0% in 2010.

2.2. Vulnerability

Vulnerability is determined by a combination of exposure to shocks and stresses, susceptibility or sensitivity to such adverse events and capability (or lack thereof) to cope with them. 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.

If a non-poor individual or a household far away from the poverty line experiences an adverse situation s/he may come closer to the poverty line. However, if the non-poor person is already near the poverty line, any socio-economic shocks will most probably send him/her down below the poverty line. Any such disasters or losses will push the already poor people to still deeper poverty. Therefore, the person near the poverty line is very vulnerable to poverty if not supported by any protective measures.

There are some impoverishing forces or factors which increase the vulnerability of people becoming poor. These forces may be economic, political, health, socio-cultural or environmental. The process of becoming poor may be sudden and unexpected or may be a gradual sliding down. The individual depends on resources, assets, or support mechanisms sufficient to mitigate the effects from such situations. However, if his/her resources are not sufficient s/he will fall victim to poverty.

2.2.1. Vulnerable Groups

There are certain groups of people who are considered to be very vulnerable. Such groups include children, persons with disability, women,

youths without job, people with long-illness and elderly people. The vulnerable people will need special protective measures to mitigate the risks of falling to poverty.

2.3. Marginalization

Social exclusion or marginalization is the process in which individuals or communities are systematically deprived of various rights, opportunities and resources that are normally available to members of different groups, and which are fundamental to social integration within that particular group. Such opportunities include housing, employment, healthcare, civic engagement, democratic participation, etc.

Marginalization may be linked to a person's social class, race, skin colour, educational status, living standards, or personal choices in fashion. Such marginalization may also apply to people with disability, minorities, transgender, drug addicts, elderly people etc. Anyone who deviates from perceived norms of a population may become subject to social exclusion. This also makes them hard to reach. They are often not aware of rights and entitlements, and, even if they are, might self-exclude themselves.

3.

Impacts of Social Protection

Social protection has a lot of positive impacts on the socio-economic conditions of a country, especially with regard to the poor and the vulnerable. Specifically, it has great impact in reducing poverty and inequality, human capital development and risk management. These are described in the following diagram and the subsequent discussion:



Figure 5: Social Protection Impacts

3.1. Poverty Reduction

The main impact of social protection is poverty reduction as social transfer directly increases the income of the poor, thus, reducing poverty gaps. Due to lack of productive assets and susceptibility to shocks and stresses, the poor cannot take initiatives to increase their income. Rather, they invest their

assets and labour in safer activities which yield comparatively less return. This is a condition usually called poverty trap which they need external supports to get out of. Social protection works as an external push to bring the poor out of their predicament. Moreover, indirectly social protection reduces poverty as it enhances economic activities in the society. Social protection can prevent some of the worst consequences of poverty - the transmission of lifelong poverty to children.

3.2. Human Capital

Social protection increases access to public services and investment in human capital, particularly health and education, helping to raise productivity and supporting the participation of the poor in labour markets. For example, child benefits and school assistance packages improve school attendance and eventually enhance education. Social protection directly improves the health status of people, which in turn contributes to promoting human development and ultimately economic growth.

3.3. Promotion of Livelihoods

The small amount of money of social allowances is often invested by the beneficiaries in small scale livelihood development activities in their households. Moreover, the money received from social protection provides security to the recipients to better manage the risks of more rewarding but riskier economic activities, thereby enhancing the scope for better livelihoods.

3.4. Risk Management

Social protection enables poor people to protect themselves and their productive assets against shocks. It enables them to defend their long term income generating potential. Social protection enables households to resist desperate measures and reduce future vulnerability. For example, social health protection prevents impoverishment from catastrophic health expenditure, consequently protecting productive assets. Adequate cash transfers prevent farmers from selling their land and livestock, on which their future prosperity depends.

3.5. Economic Resilience

Resilience is the ability to be prepared for, absorb and cope with a shock, withstand moderate hazards and being able to bounce back from setbacks. Evidence shows that social protection supports the recipients to enhance their economic resilience. A person covered by any type of social protection programme is more capable of fighting against shocks and vulnerability and protect social and economic conditions.

3.6. Social Cohesion

Social protection helps create an effective and secure state by building social cohesion and a sense of citizenship as well as reducing conflict. People receiving social benefits from the government feel more loyal and committed to the government. Such loyalty enhances national solidarity and bonding. Moreover, the cash and commodity received as social allowances reduces the resource inequality, contributing to build up social cohesion.

3.7. Economic Reforms

Social protection can mediate new vulnerabilities resulting from the necessary economic transformation that Bangladesh is now undergoing in its transition to Middle Income Country status. It can generate gains for those groups who might otherwise be disadvantaged, by providing a balancing function. Social protection produces broader gains not only for the direct beneficiaries but also for others who participate in the reformed economic environment. It has been observed that the benefits of social protection are usually spent locally, bolstering demands for local economic activities, as the increased buying power of the poor creates more demand for locally produced goods and services.

4.

Social Protection as an Obligation

In spite of the fact that social protection has so many positive effects in reducing poverty and inequality, there is also criticism that social protection often makes people dependent on the benefits. Voice is often raised that social protection might reduce the working spirit of people. Also there is debate as to whether the huge allocation in social protection could be better utilized in improving the economy of a country.

Thus, the social protection has often been looked down upon as useless, expensive or even dysfunctional for developing countries. However, evidence shows that the social protection is a very effective tool for accelerated poverty reduction and sustained social and economic growth. There is no substantial evidence that social protection creates a dependency trap or disincentives to work. Moreover, the governments have some obligation in social protection as is recognized in the Universal Declaration of Human Rights of the UN.

4.1. Universal Declaration of Human Rights

The Universal Declaration of Human Rights of UN asserts that “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).

The Universal Declaration also ensures that “everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment,

sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control” (Article 25).

The Universal Declaration of Human Rights, of which Bangladesh is a party, makes it an obligation for the government of Bangladesh to take measures to ensure social protection of the deserving people.

4.2. Constitutional Provision

The constitutional provision of Bangladesh is also in consistence with the Universal Declaration of Human Rights. Social security for citizens is mandated mainly by Article 15(d) of the Constitution of the People’s Republic of Bangladesh which provides ‘....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.’

Thus, the government bears the constitutional obligation of ensuring citizens’ right to social security. Though Bangladesh does not have any separate law or Act of Parliament for social security, the constitutional provision and the other relevant rules and circulars, coupled with consistently growing allocation in national budget every year, amply provides the legal basis for social protection in the country. The recently approved National Social Security Strategy of Bangladesh is another evidence of the government’s commitment to ensuring social security for the poor.

4.3. Social Protection Floor Initiative

Following the global economic recession and in pursuance of the universal declaration of human rights and other related protocols, the UN Chief Executives Board approved the Social Protection Floor (SPF) in 2009. The SPF is a global and coherent social policy concept that promotes nationally defined strategies for the provision of a minimum level of income security and access to essential services for all. The SPF promotes a holistic and coherent vision of national social protection systems, rights-based, as a key component of national development strategies. In 2012, Social Protection Floor Recommendations suggested that member states would formulate social security strategies based on national consultations. Bangladesh is a signatory to the social protection floor initiative of the UN and Bangladesh

complied with the provision.

The Social Protection Floor is a set of basic social security rights and transfers, to help promote human rights and support decent living standards worldwide. The aim is to extend basic support and protection to all those in need. The Social Protection Floor should be established according to each individual nation's priorities and resources and designed and implemented with the participation of all relevant social partners. It is to be implemented through national legislation and be progressively enhanced according to the economic development of each country.

The Social Protection Floor should be a key aspect of a country's development plans and strategies and should be closely linked to policies that promote employment and decent working conditions. Within this framework, the International Labour Organization (ILO) promotes four essential guarantees: access to healthcare, child benefits, basic retirement pensions, and income support for the working poor, the unemployed and pregnant women. It is important to acknowledge that the ILO has developed several international standards in the area of social security.

4.3.1. Four Nationally Defined Guarantees

The four nationally defined guarantees under the Social Protection Floor initiative are as follows:

All residents	● have access to a nationally defined set of essential health care services
All children	● should enjoy minimum income security through transfers in cash or kind aiming at facilitating access to essential goods and services, such as nutrition, education and care
Unemployed	● should enjoy minimum income security through social assistance transfers aiming to achieve access to essential goods and services
Old people	● should enjoy minimum income security through pensions/ transfers in kind that guarantee access to essential goods and services

Figure 6: Social Protection Floor

The social protection floor initiative is a guiding principle according to which each nation defines its own minimum social security provisions. The only precondition is that the national social protection floor has to fulfil the four guarantees as mentioned above. The SPF is very flexible and requires that each country will design its own mechanism of delivering social protection benefits. Social protection floors also emphasizes that the financing of the social security programmes should be financed from national budget, moving away from dependency on external donor agencies.

4.3.2. Social Protection Staircase

The Social Protection Floor has the concept of implementing it step by step as is the concept of the following staircase:

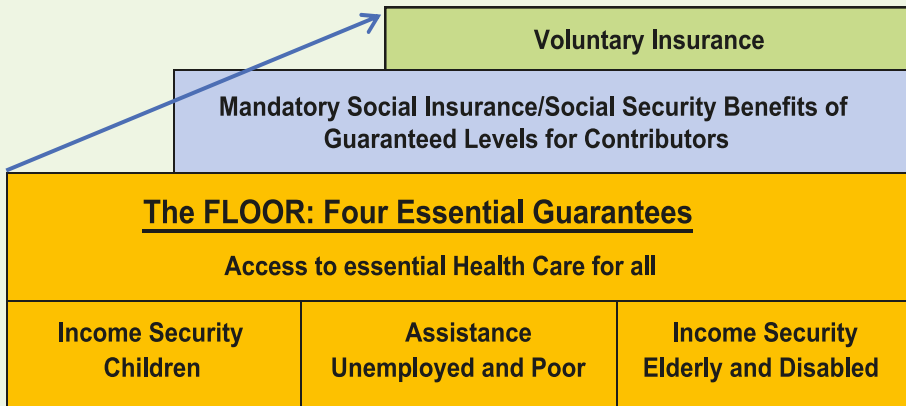


Figure 7: Vertical Extension

Countries have to ensure the four essential guarantees as basic floors. Then they are to gradually consider implementing the higher programmes, like mandatory social insurance and voluntary insurance, based on their capacities.

4.4. Sustainable Development Goals

Social protection plays a vital role to bring people out of poverty and also prevent them from falling into poverty. It is revealed from a study that social protection programmes are worldwide preventing 150 million people from falling into poverty. Such an important instrument as social protection was

not included in the Millennium Development Goals (MDGs). However, it is undoubtedly accepted that social protection has a massive contribution to the achievement of Goal 1: Eradicate extreme poverty and hunger.

Influenced by the social protection floor initiative, the Sustainable Development Goals 2030 (SDGs) put emphasis on social protection to achieve some of the goals and the associated targets. Such goals and targets of the SDGs are shown in the following table:

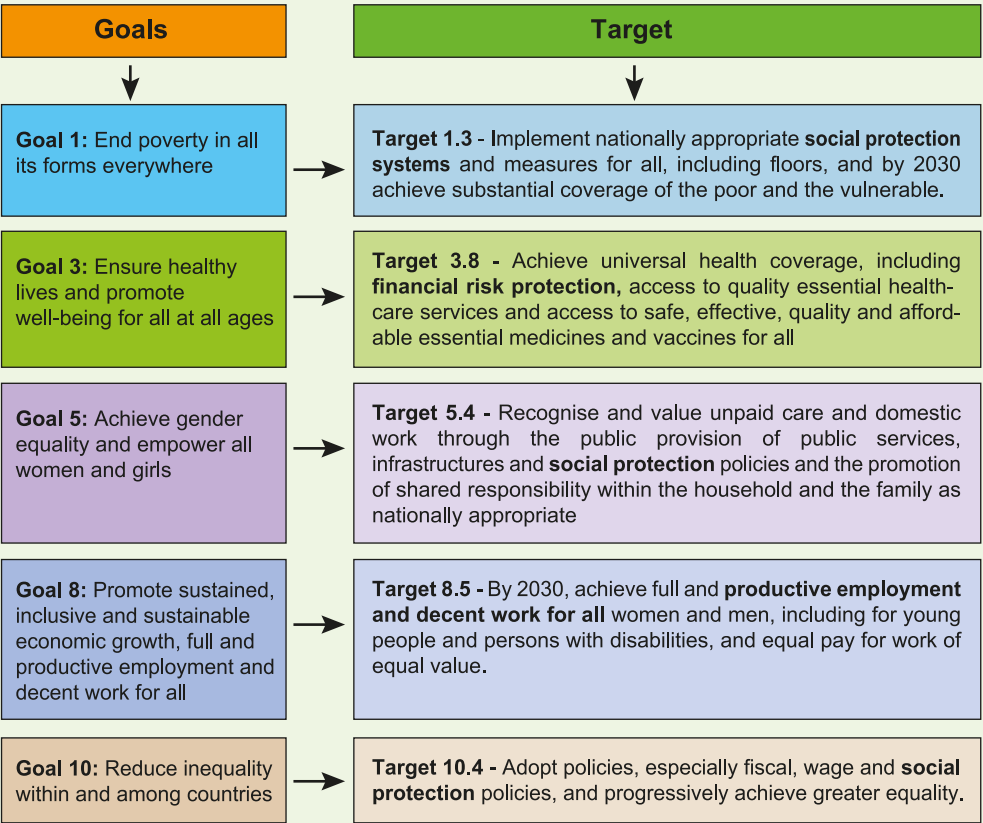


Figure 8: Social Protection in SDG

It is to be noted that Goals 3 and 8 do not directly mention social protection targets, but are included because health coverage (Goal 3) is a social protection measure and one of the four aspects of the social protection floor, and social protection is one of the four pillars of ‘decent work’ (Goal 8).

4.4.1 Social Protection for Achieving SDGs

Social protection is by its very nature inter-sectoral and can serve as a driver and enabler to achieve basically all of the SDGs as explained below:

1 NO POVERTY



End poverty in all its forms everywhere: The role of social protection in the goal of ending poverty is self-evident. This goal also has as an explicit target to “implement nationally appropriate social protection systems and measures for all” (target 1.3). Social protection programmes can reduce the incidence, depth and severity of poverty and mitigate multi-dimensional deprivations.

2 ZERO HUNGER



End hunger, achieve food security and improved nutrition and promote sustainable agriculture: Households receiving social allowances invariably spend more on quantity and quality of food items, improving their food security and nutrition status. Social protection programmes smooth consumption during economic downturns and give protection against food price volatility.

3 GOOD HEALTH AND WELL-BEING



Ensure healthy lives and promote well-being for all at all ages: Poor health is a symptom of poverty and social protection contributes to better health outcomes by reducing poverty. Social protection built on the lifecycle approach has a strong potential to promote healthy lives and wellbeing at all ages, which in turn serves to reduce poverty since poor health is a very dominant driver of poverty.

4 QUALITY EDUCATION



Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all: Social protection can promote behaviour that improves human capital accumulation. Social protection can build life skills, confidence and empowerment. Social protection also offers opportunities to link unemployed people with vocational skills training and subsequently the employment route out of poverty.

5 GENDER EQUALITY



Achieve gender equality and empower all women and girls: Social protection programmes that are designed to be gender responsive can meet both short-term practical gender needs and long-term strategic needs. The transformative dimension of social protection includes breaking down barriers and restrictive social conventions on what a woman can do and be.

6 CLEAN WATER AND SANITATION

Ensure availability and sustainable management of water and sanitation for all: Households receiving social protection allowances use these for improved family welfare, which includes hygienic latrines and access to safe drinking water.

7 AFFORDABLE AND CLEAN ENERGY

Ensure access to affordable, reliable, sustainable and modern energy for all: Social protection contributes to improved household economy, which generates energy demands at the base of the social pyramid.

8 DECENT WORK AND ECONOMIC GROWTH

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all: Social protection can mitigate consequences of uninsured risks that keep people in poverty traps of low-risk low-return livelihoods and create opportunities of productive investment.

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation: Public works programmes can help to build, repair and maintain infrastructure of critical importance for the economic and social life of local communities, at the same time as they serve the intended primary purpose of providing employment and income to seasonally unemployed men and women.

10 REDUCED INEQUALITIES

Reduce inequality within and among countries: Social protection systems can contribute to both equality of opportunity through inclusive growth and better equity of outcome through redistributive measures.

11 SUSTAINABLE CITIES AND COMMUNITIES

Make cities and human settlements inclusive, safe, resilient and sustainable: Social protection programmes have been designed for a predominantly rural population, but there is growing realization that also the urban poor need support. Without causing an uncontrolled inflow of poor people to urban areas, social protection entitlements can be made portable.



Ensure sustainable consumption and production patterns: Social protection allowances are used for basic needs consumption, which stimulates production of essential goods and services in local markets. Countercyclical implementation of programmes has a stabilizing effect on markets, by boosting the aggregate demand during times of low demand.



Take urgent action to combat climate change and its impacts: Adaptive social protection combines disaster risk reduction for areas and populations exposed to weather induced hazards, measures to build climate adaptive capacity and welfare measures for vulnerable households.



Conserve and sustainably use the oceans, seas and marine resources for sustainable development: Social protection can serve as a tool to avoid overfishing and over exploration of marine resources. Poor fishermen are entitled to different social protection allowances enabling them to use marine resources more sustainably.



Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss: Social protection programmes have often been used for roadside plantation, and also for various social forestry activities.



Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels: Social protection can help reintegrate conflict-affected populations into socio-economic life and promote participatory citizenship. Social protection contributes to greater cohesion in the social fabric of a society, which invests in nation building.



Strengthen the means of implementation and revitalize the global partnership for sustainable development: Stronger South-South and triangular cooperation can contribute to better alignment of social protection programmes with sustainable development goals through sharing of successful experiences and lessons learned.



5.

Broad Approaches to Social Protection

There are different approaches to social protection and the most widely discussed approaches are the ‘poor relief approach’, the ‘lifecycle approach’ and the World Bank’s ‘social risk management approach’.

5.1. Poor Relief Approach

The poor relief approach came into use in 19th century in Europe. Later on it was adopted in some developing countries like Mexico and Colombia, and subsequently utilized by other developing countries including Bangladesh. It is a short term planning striving to resolve poverty immediately by investing limited per capita resources. It has no focus on comprehensively tackling poverty. Such approach to social protection usually fails because of large targeting errors and small budgets.

5.2. Social Risk Management Approach

The World Bank developed Social Risk Management (SRM) approach of social protection in the 1990s with the objective of extending social protection to include prevention, mitigation, and coping strategies to protect basic livelihoods and promote risk taking. Social risk management focuses specifically on the poor, who are the most vulnerable to risk and more likely to suffer in the face of economic shocks. SRM aims to reduce the vulnerability of the poor and encourage them to participate in riskier but higher-return activities in order to transition out of chronic poverty.

In SRM approach, risks are categorized in terms of their a) catastrophic vs. non-catastrophic shocks, b) idiosyncratic shocks vs. covariant shocks and c) single vs. repeated shocks. Risk management strategies fall in three broad categories such as prevention, mitigation and coping.

5.3. Lifecycle Approach

In almost sharp contrast to the poor relief approach, there came up a more comprehensive approach to social protection which is lifecycle approach. It reflects that individuals face different risks and vulnerabilities at different stages in life, and that social protection can be designed to address these risks at each stage. It is a provision of basic social protection to citizens from the cradle to the grave.

The lifecycle approach was adopted by some European countries like Sweden in the early decades of the twentieth century. It was introduced by UK in 1945 and then came to be used across developed countries; also, in a range of developing countries. The main characteristic of the lifecycle approach is that it involves long term planning -programmes directed at particular stages of the life cycle. It focuses resources on particular lifecycle risks.

It is noteworthy that Bangladesh has adopted the lifecycle approach to social protection in the National Social Security Strategy.

5.4. Lifecycle Risks

Lifecycle approach provides a comprehensive framework of lifecycle of a human being and analyses the basic risks along the cycle. The main risks during five major stages of citizens of Bangladesh have been captured in the following diagram. In addition to the lifecycle risks, the NSSS does also put similar emphasis on the covariate risks - such as natural disasters, food price shocks, etc.

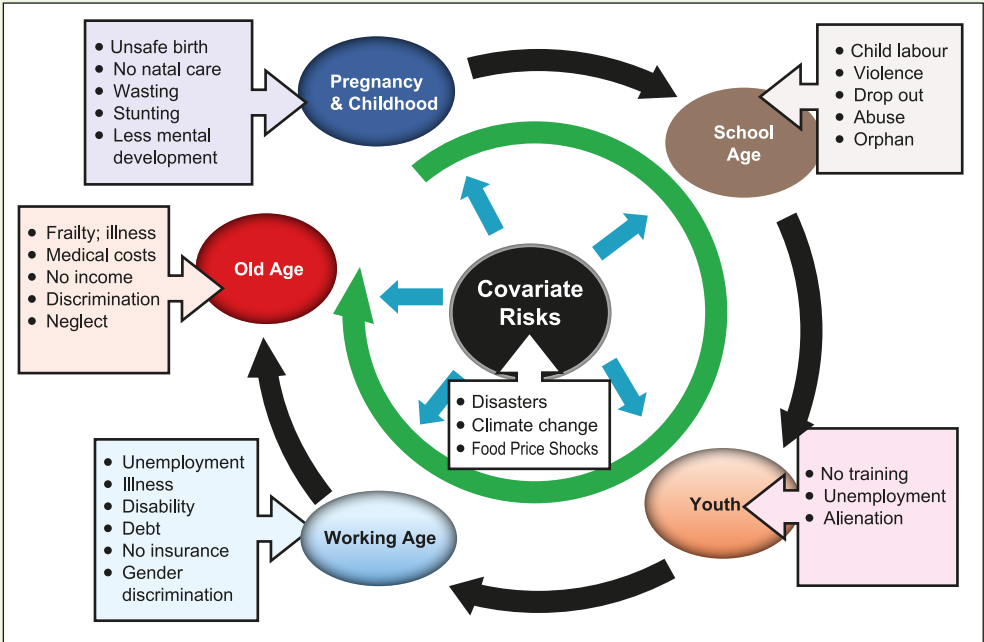


Figure 9: Lifecycle Risks

The social security systems of most countries gradually evolved to address the risks and challenges across the lifecycle. In essence, countries shape their Social Security systems to provide support to various demographic groups, although most countries also have a small safety net for those who fall through the gaps or need additional support. To a large extent, the lifecycle approach underpins the Social Protection Floor (SPF) that has been endorsed by the United Nations and its member countries including Bangladesh.

5.5. Lifecycle Mapping

Many existing social security programmes of Bangladesh fit in the life cycle framework even though this was not used explicitly as a strategic consideration. But the analysis also shows that there are some major concerns which are not covered by social protection programmes. For example, schemes to mitigate pregnancy and early childhood risks and disability are remarkably limited in both beneficiary coverage as well as

financing. The average benefit of the old-age allowance programme (excluding government pension) is very low and lots of poor old-age people are excluded. The disability benefits and vulnerable women's programmes similarly suffer from low coverage and low average benefits. The detailed lifecycle mapping as exercised in the NSSS is discussed below:

5.5.1. Early Childhood

Coverage of very young children by social security schemes in Bangladesh is minimal, despite the challenges they face, in particular, with regard to under-nutrition. The Ministry of Women and Children Affairs (MoWCA) offers a small child grant – known as the Maternal Allowance Programme for Poor Lactating Mothers – that reaches 100,000 families. Therefore, the gap in provision for young children is massive. In effect, almost the entire category – around 15 million children – does not receive direct social security support. Addressing this huge gap is arguably amongst the most serious challenges for the NSSS.

5.5.2. School Age Children

The highest coverage of social security schemes is during school age, mainly via the Primary and Secondary Student Stipends. Around 13 million children receive stipends, with the majority at primary school. Coverage is around 24 percent of primary school age children and 17 percent of secondary school age children. There is a small amount of transfer provided by the Ministry of Social Welfare for children with disabilities, but it only reaches 18,600 children in total - a tiny proportion of the total number of children in need.

5.5.3. Youth

Programmes for the youth have not been separately mapped in the NSSS. Rather this age group has been considered together with the working age people. The programmes taken for the working age are also meant for the youth.

5.5.4. Working Age

The major programmes in this category could be divided into two main types: workfare schemes; and programmes for women. There are as many as 8 workfare schemes of which the two largest programmes are the Food for Work Programme (FWP) and the Employment Generation Programme for the Poorest (EGPP). The aim of these programmes is to help create employment in rural areas during agricultural slack period to create jobs for those who might need them, especially women. The schemes include Widows' Allowance, Vulnerable Group Development (VGD) and childcare for young mothers.

In the formal sectors, the two missing areas of Social Security for working age group are a) unemployment insurance and b) injured workers insurance. The lack of any social insurance is even more pronounced for the informal sector, which accounts for 87.5 percent of all employment.

5.5.5. Programmes for the Old Age

The highest level of social security spending in Bangladesh is on programmes that address the risks associated with old age. It pays generally an allowance of Tk 500 to more than 3 million elderly people. Bangladesh's Old Age Allowance has one of the lowest transfer values in the world. Analysis of the 2010 HIES indicates that 33 percent of beneficiaries of the Old Age Allowance are below the age of eligibility (65 years for male and 62 years for female).

5.5.6. Covariate Risks

Besides the lifecycle programmes there are other programmes for managing covariate and idiosyncratic risks. Such programmes include disaster risk mitigation programmes implemented by the Ministry of Food and the Ministry of Disaster Management and Relief. Other programmes include food allowance programmes like Vulnerable Group Feeding (VGF) and Open Market Sales (OMS) for absorbing price shocks. Besides, Government has a wide range of fiscal and monetary policy instruments to counter recessionary pressures on the economy.

6.

Evolution of Social Protection in Bangladesh

Bangladesh has a long history of formal social safety net programmes, which, in part, has shaped the nature of the current social security system. During the 1970s the focus of social security programmes was on poor relief and vulnerable group feeding.

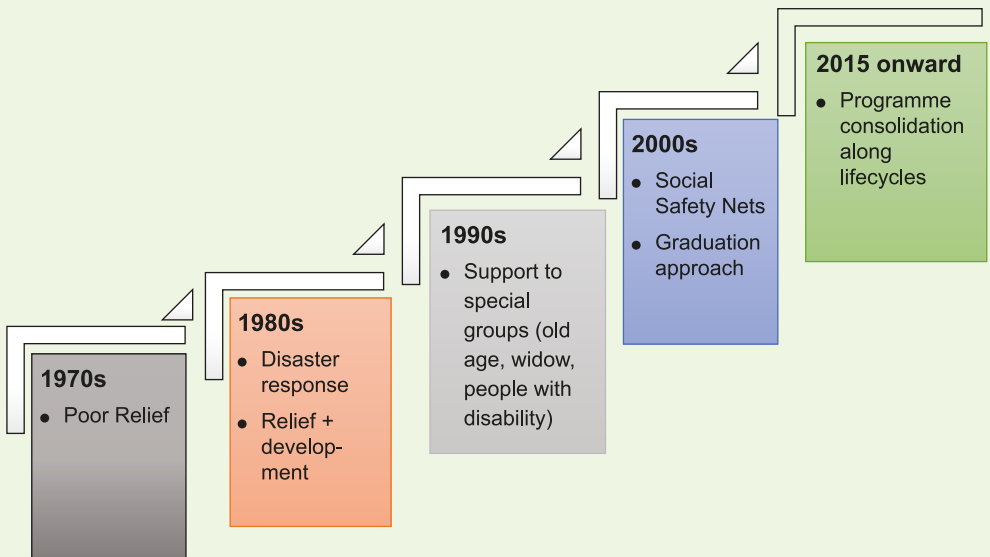


Figure 10: Evolution of Social Protection in Bangladesh

The decade of 1980s has been characterized by disaster response and relief operation. The component of development in addition to providing food was a remarkable improvement in the social protection programmes in this period. During the 1990s, programmes were taken to provide support to special groups like old age, widows and people with disability. These programmes were often supported by the development partners and NGOs.

The provision of cash transfer was widely introduced in these programmes. In the 2000s, numerous social safety net programmes were taken up to support different types of risks and vulnerabilities. These safety net programmes were often reinforced with graduation programmes to bring the poor sustainably out of poverty.

It is remarkable to note that the overall social protection programmes since independence have been rather incremental in response to the needs of people. Whenever there was crisis, it was tackled by taking up new programmes or expanding the coverage of existing programmes. There was no comprehensive approach to tackle different types of social risks. It was as late as 2015 that Bangladesh adopted a strategic and comprehensive approach to social protection.

6.1. Paradigm Shift

The government's social protection programmes were limited to different types of safety net programmes to tackle poverty and vulnerabilities. Safety nets are forms of social protection which help people meet immediate basic needs in times of crisis. Typical short-term goals of these safety net programmes were to mitigate the immediate impact of shocks and to smooth consumption. Bangladesh's current social security system is complex, comprising a large number of fragmented programmes and managed by 25 ministries/divisions. There are 118 programmes under the social security system currently financed through the budget.

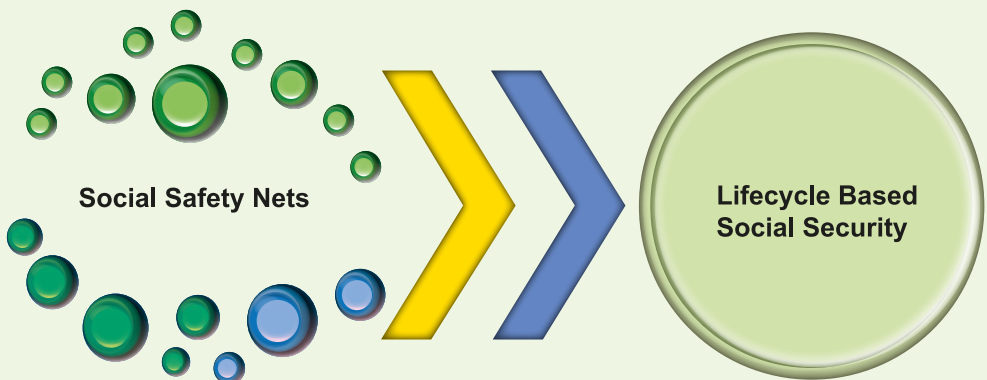


Figure 11: From social safety nets to social protection

It is for the first time in the history of Bangladesh that the government has taken a more comprehensive approach to social security by formulating the National Social Security Strategy (NSSS). It promotes the lifecycle based social protection system which is strategic in handling social risks along lifecycle. The purpose of this new system of social security is to consolidate the fragmented social safety net programmes into lifecycle framework. Thus the formulation of the NSSS has brought in a paradigm shift in the social security programmes of Bangladesh.

6.2. Spending in Social Security

Reflecting the Government's commitment to Social Security, budgetary allocations have gradually grown in absolute terms as well as a share of GDP. As shown in the next graph the allocation for Social Security Programmes (SSPs) has been more than 2 percent of GDP since 2008. The spending in social security was just 1.3 percent of GDP in 1998, which has increased significantly during the present periods as shown in the graph. Although this level of funding is modest by international standards, when measured against the government's tight budget situation, this represents a substantial commitment, accounting for 13 percent of total government spending, and reflects the high priority accorded by the Government to this aspect of the social development policy.

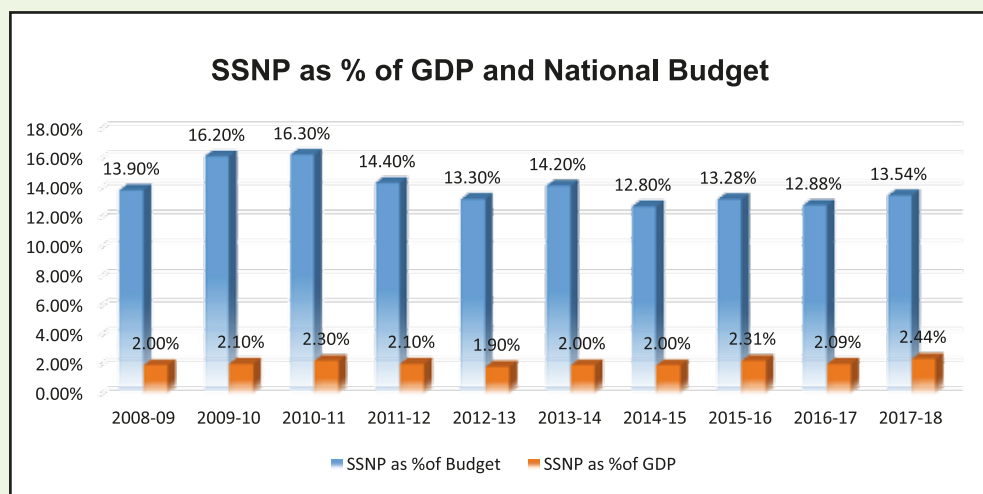


Figure 12: Social Protection Spending in Bangladesh



Formulation of NSSS

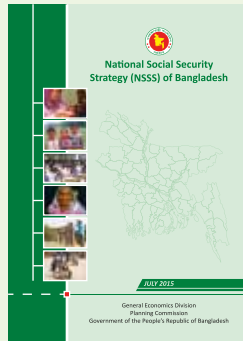


Figure 13: National Social Security Strategy of Bangladesh

In a great leap forward to develop an inclusive social protection for all deserving people, the government of Bangladesh has formulated the National Social Security Strategy (NSSS) of Bangladesh. It addresses Bangladesh's triple problems of poverty, vulnerability and marginalization to pave the way for implementing the Seventh Five Year Plan (SFYP) and the Vision-2021. The core of the strategy is a lifecycle approach covering people's need over their entire life. Social inclusion of marginalized groups is a central principle of NSSS, with an expansion of programmes for the extreme poor and most vulnerable people.

7.1. Process of Formulation

The issue of preparing a National Social Security Strategy was conceptualized during a macro-economic review meeting in 2010 and later on in an international workshop on social protection in 2011 in Dhaka. Hon'ble Prime Minister participated in the workshop and declared that Bangladesh urgently needs comprehensive strategic planning to better

utilize the resources allocated for social protection. Then, after collaboration with stakeholders for numerous times the draft of NSSS was finalized in 2015 when it was kindly approved by the Cabinet.

The process of drafting the NSSS was initiated in 2012 with an action plan adopted by the Government. The Cabinet formed an Inter-Ministerial Committee chaired by the Cabinet Secretary to oversee drafting of the Strategy, with the General Economics Division of the Planning Commission acting as the secretariat. The plenary session of the Central Monitoring (now Management) Committee (CMC) headed by the Cabinet Secretary also reviewed the drafts of the NSSS several times.

A framework paper outlining critical knowledge gaps and key issues to address in the Strategy was prepared in 2013 and served as the foundation for its formulation. International experience sharing, seminars and training courses have brought about enhanced social protection knowledge in ministries. Ten background research papers were produced to help inform the Strategy. A series of consultations took place to ensure engagement of all stakeholders. The draft was shared with relevant ministries and their feedbacks were reflected in the final draft. Now the NSSS is in the process of implementation for which ministry and cluster specific action plans have been prepared. The process of formulation of the NSSS is shown in the following diagram:

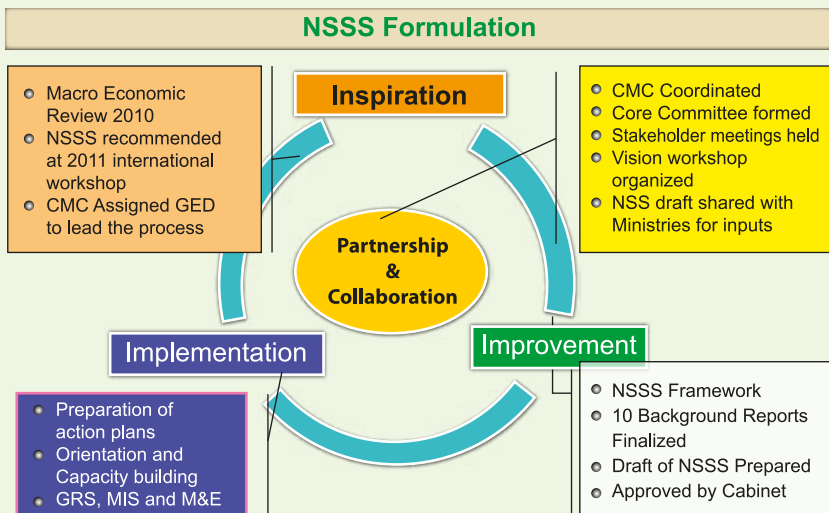


Figure 14: Formulation of the National Social Security Strategy

7.2. Vision and Mission of NSSS

7.2.1. Vision

The vision of the NSSS has been finalized after a day long workshop with stakeholders including the representatives of the line ministries. The vision of the NSSS has been set as-

‘Build an inclusive Social Security System (SSS) for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth’.

7.2.2. Mission

The five year long mission of the NSSS is to ‘reform the national social security system by ensuring more efficient and effective use of resources, strengthened delivery systems and progress towards a more inclusive form of Social Security that effectively tackles lifecycle risks, prioritizing the poorest and most vulnerable members of society’.

8.

Governance of Social Protection

The efficiency of social protection depends on the efficient designing of the programmes and effective implementation of it. The most crucial part of it is fair targeting and timely delivery of benefits. However, the social protection programmes being fragmented across multiple agencies there are chances of various challenges.

8.1. Implementation Challenges

The most common challenges facing implementation of social protection are as follows:

8.1.1. Overlapping of Programmes

Small and short term schemes on social protection are usually undertaken in absence of comprehensive policy frameworks. These programmes are usually incremental and are expanded when felt important. As a result, there are instances of overlapping of programmes, either geographically or thematically. Similar types of programmes are undertaken in certain areas, parts of which are already under coverage of other programmes. This results in wastage of public resources and inefficiency of the programmes.

8.1.2. Leakage

In social protection, leakage usually indicates the extent to which a programme includes beneficiaries who are not poor or not eligible for being enlisted as the beneficiaries. It is a common phenomenon in the global perspective that certain non-poor households get social protection benefits

at the cost the genuine poor being excluded. In one estimate as much as 30% of the social benefits are wasted in leakage worldwide. In Bangladesh this rate is even more. There are some issues which are included as problems of leakage which are as follows:

Ghost beneficiaries: The benefits are given to people who do not exist at all. This is a sort of pilferage in the name of fictitious people.

Rent seeking: In this process the beneficiaries are forced to pay a certain portion of their benefits to the corrupt staff. Sometimes they have to pay money for getting their names enlisted in the list of beneficiaries.

Double dipping: This problem is also faced in social protection programmes in many countries. The beneficiaries get their names enlisted more than once so that they can receive double benefits. Sometimes they are enlisted in separate programmes of same nature. As a result of double dipping or duplication some non-poor are deprived of the benefits. This happens to be possible because of weak and fragmented MIS of the programmes. There is also allegation that one cannot take this privilege without connivance of the relevant staff.

8.2. Governance Tools

In order to streamline the social protection programmes two types of reforms are necessary. The first one is the programme consolidation along the lifecycle framework. Another reform need is improvement in the delivery mechanism as well as the overall governance of social protection. In consistence with international best practices, the NSSS suggests that the following five issues are vital for equitable and efficient delivery of social protection benefits to the right persons.

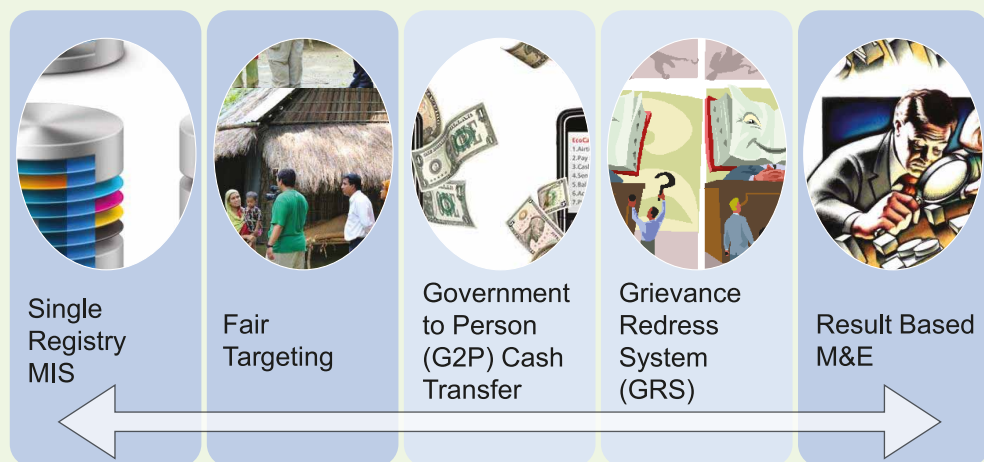


Figure 15: Governance Tools of Social Protection

8.2.1. Single Registry MIS

The efficient administration of Social Security schemes requires that high quality Management Information Systems (MISs) are in place. In effect, a form of national Single Registry can be established, based on a network of independent but interlinked scheme-specific MISs. Rather it integrates and uses databases of different programmes of social protection or even other sectors by means of a single platform.

The term *registry* means an official written record of names or events or transactions. In a computerised environment, ‘databases’ and ‘registries’ are overlapping concepts, but both are for storing and retrieving information. MIS is a system that transforms retrieved data from a program’s database into information that can be used for efficient and effective management. To do so, computerised MISs are based on tailored application software that allows for input, process and output of information. In social protection literature, the term MIS is mostly associated with programme-level information management systems.

The characteristics of single registry are as follows:

- A single registry is a database of all people and households registered with programmes.
- Though it is called single registry, it may not necessarily be single.

- It aims to collect, record and store updated and historical information on individual and household characteristics and circumstances, and verifies and checks information.
- It can be compiled and unified from the data collection of several programmes.
- It is linked to a software application that acts as a platform for integration of different MISs.

Three categories of MISs can be considered ‘single registries’ in the perspective of social protection. The **most basic category** involves a system that solely manages internal programme operations. This category of system can be housed effectively in a specialised unit within the programme or may be outsourced to a specialised government agency. The **middle category** offers possibility of checking data of other departments for verification purpose. For example, in case of conditional cash transfer the data of education or health may be accessed. But in this category one programme cannot access the data of another programme. The **most advanced category** allows accessing data between different programmes.

The NSSS recommends the advanced category of single registry and this is in the process of implementation. The NSSS stipulates that the Government will establish a national Single Registry that uses the database from the national identity system and is based on building scheme-specific MISs that communicate with each other and deliver comprehensive information across government.

The Statistics and Informatics Division (SID) will take the lead in establishing the Single Registry in coordination with other concerned Ministries/Divisions. The Civil Registration and Vital Statistics (CRVS) initiative of Cabinet Division is to coordinate data of different organizations including election commission, birth and death registration, and health information system. It will provide a strong basis for creating single registry MIS for social protection.

8.2.2. Strengthening G2P Payment Systems

The choice of an appropriate delivery system depends on the specific type of social protection programme. In developing countries,

delivery of hard cash is the main option in cash transfer programmes. Recently, there have been created opportunities for delivering cash through financially inclusive options such as bank account, mobile cash and ATM. Possibility of introducing inclusive payment depends on positive conditions of the following - a) government policy, b) beneficiary profile, c) technological infrastructure, d) available service providers, e) cost of transaction and f) security. The most positive aspect of inclusive payment method is that it stops possibilities of corruption of leakages.

Financially inclusive payments arrangements are increasingly feasible in developing countries. Financial inclusion method, especially through electronic media offers more and better services to recipients while also reducing the administrative and personal cost. Therefore, there is enthusiasm for the promise of shifting social benefit payments from “cash transfers to e-payments for the poor usually called digitized G2P or government to person payment.

A key reform initiative as recommended in the NSSS is introduction of digitized Government to Person (G2P) payment systems so that they promote financial inclusivity and prevent leakages. The Government has already improved the cash delivery systems in some Social Security schemes so that transfers are delivered through financial institutions. The modalities of transferring cash through mobile banking, postal cash cards and agent banking are being piloted for establishing sustainable system of inclusive cash transfer. So far the Bangladesh Bank has issued circulars for regulating mobile banking and agent banking which will further facilitate strengthening the G2P payment through digital channels.

In Bangladesh there are some programmes which have in kind transfer, such as rice or wheat. The NSSS suggests that these programmes should be changed to cash transfer except the programmes for disaster response and relief, and Open Market Sales. Food for work programme has already been changed to food for Taka programme. Eventually the money will be transferred through electronic channels. The UNDP supported SWAPNO project of the Local Government Division has introduced a digital system of cash transfer to the beneficiaries. The Ministry of Social Welfare has introduced the digital system in a number of upazilas on pilot basis. Subject to positive experiences of these pilots the system will be rolled out nationwide.

8.2.3. Strengthening Processes for Fair Targeting

In social protection, targeting represents one of the most challenging elements of social protection design and implementation. The most serious concern is the transfers of benefits to the right people. It is a common challenge faced by developing countries, in particular when using poverty-based selection processes. One of the reasons is that the poverty condition of people is constantly changing. It is difficult to keep track of people when they are entering into the threshold of eligibility or when they are going out. Moreover, there are other issues like political intervention and nepotism.

There are many typologies of targeting approaches, each with very different institutional arrangements. The most common types are as follows:

- **Household Assessments:** In this process the incomes, expenditures, assets etc of a household is assessed. Two different methods are used for such assessment.
 - **Means Test:** In this method the income and expenditure and the wealth of a household or individual is taken into consideration.
 - **Proxy Means Test:** 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.
- **Categorical targeting:** It involves identifying easily distinguishable attributes that characterise poor households and the provision of benefits to those who share those traits – such as children, older people or people who live in low-income areas.
- **Self-targeting:** In this process the people identify themselves as most deserving candidates. The benefits of self-targeting programmes are purposefully made unattractive, so that only the poorest will want it.
- **Community-based targeting:** The community members take mutual decisions as to who are the most deserving candidates of the offered benefits.

Some countries use single process for identifying the right persons as beneficiaries. Sometimes multiple processes are utilized for targeting. For

example, in the Philippines list of beneficiaries is prepared based on proxy means test. Then it is displayed to the community people for their endorsement. After revising the list in line with community opinions (if any) the list is finalized.

The NSSS adopts the household assessment approach with the method of proxy means test for targeting. Accordingly, the Statistics and Informatics Divisions (SID) has taken an initiative to establish a Bangladesh Household Database using the Proxy Means Test (PMT) scorecard approach which will be completed by 2018. In view of the limitations of the PMT approach, a combination of PMT, support from local government, and support from NGOs will be employed to identify the actual poor and vulnerable population.

8.2.4. Grievance Redress System

Grievance Redress System (GRS) is a functional platform for receiving people's complaints about quality of services delivered by government organizations. Its ultimate objective is to improve public administration and services quality, and thereby to enhance good governance. For fair and equitable administration of social protection programmes, GRS is considered as important tools in many countries.

There are normally two approaches to GRS, namely *aberration tackling approach* and *systemic pattern approach*. The first one is rather traditional, trying to correct any abnormality in service delivery. In this process each case of grievance is handled separately while taking it for granted that the administrative mechanism is free from fault. On the other hand, the second approach analyses the pattern of the grievances and suggest measures for improvement of the administrative system so that the causes of grievances do not arise at all. The advancement of information technology has made this approach practicable and many countries including India, Malaysia and Japan have implemented systemic pattern based GRS.

In order to ensure fair selection of beneficiaries and proper delivery of social protection benefits, a grievance redress mechanism is important. The NSSS mandates the Cabinet Division to build up a system of complaint and grievance management. The Local Government Division will also facilitate to mitigate the grievances of the recipients in the grassroots level. The NGOs

will create mass awareness about the rights of the people in social protection so that the demand side become interested to raise their voice in case of any deprivation.

As part of government agenda to establish digital Bangladesh, the Cabinet Division recently installed a central online GRS to handle people's feedback more efficiently and effectively. In addition to written complaint, there is provision for hearing people's complaints in person. The Cabinet Division has issued directives to all the field offices to reserve one weekday for hearing people's complaints. Accordingly, the field offices are regularly hearing about people's dissatisfaction and providing instant remedy with records.

Some ministries have their own online grievance redress systems. However, it is recommended that measures should be taken to integrate the patchworks of all the ministries into a more robust and integrated GRS. Also Cabinet Division took measures for capacity building of GRS officials of all the ministries. This Division formulated GRS guideline in 2015. However, in order to make the best utilization of the GRS platforms the people have to be sensitized so that they avail themselves of the facility of GRS to give vent to their dissatisfaction.

8.2.5. Strong M&E

Monitoring and evaluation (M&E) is a function that helps improve performance of programmes and achieve results. Monitoring is the process of measuring and tracking performance indicators and reviewing the programme's implementation. It is an on-going process throughout the duration of the programme. Monitoring is done periodically, usually quarterly or monthly based on the nature and duration of the scheme. It primarily provides the management and stakeholders with early indications of progress or deficiency in achieving the results. Monitoring information helps the authority make timely decisions and ensure accountability of the responsible persons. Monitoring provide the basis for evaluation.

Evaluation, on the other hand, is the systematic and objective assessment of an on-going or completed project or programme. The main objective of evaluation is to determine achievement against the targeted results of the intervention. In evaluation the data of monitoring is used. Moreover, it is

often necessary to conduct randomized control trial to assess the actual impact of the intervention in contrast with the control group.

M&E commonly endeavours to find out the answer to the following questions:

- a) **Relevance:** Are the objectives and goals relevant in addressing the problems of needs?
- b) **Efficiency:** Is the project efficient, i.e. does it deliver output in a timely and cost effective manner?
- c) **Effective:** To what extent does the project achieve its objectives? What are the supportive factors and obstacles encountered during the implementation?
- d) **Impact:** What were the intended or unintended effects of the project?
- e) **Sustainability:** Are the benefits of the completed project durable?

There exist different types of M&E framework developed and improved by different organizations and countries for different purpose. Development Results Framework is a commonly used format of M&E. The recently introduced Annual Performance Agreement (APA) in Bangladesh also utilizes a framework of M&E.

An effective framework of monitoring and evaluation (M&E) is necessary to improve delivery processes, document results, inform policymakers about the effectiveness of alternative approaches, and mobilize political support for sustainability and expansion of the programmes that comprise the strategy. M&E activities will be divided into three components. Implementing Ministries/Divisions will monitor progress of their respective programmes; IMED will be responsible for overall monitoring and evaluation of implementation of projects/ programmes. Lastly, the role of GED would be to prepare a results framework using a matrix of specific indicators and evaluate performance of NSSS implementation in a holistic approach.

9.

Organizational Reforms

9.1. Central Management Committee

In consideration of the multi-dimensional expansion of the responsibilities, the erstwhile Central Monitoring Committee (CMC) on Social Safety Net Programmes has been reformed and renamed as Central Management Committee– (CMC) on Social Security Programmes. The committee is formed with the Cabinet Secretary as the chair and secretaries of 33 Ministries/Divisions as the members and the Additional Secretary (Coordination) of Cabinet Division as its member secretary.

9.1.1. TOR of CMC

The main terms of reference of the CMC include the following:

- a) To provide supports to the five thematic clusters on social security for coordination of mutual cooperation and provide guidance in solving inter-ministerial or inter-cluster disagreements or disputes;
- b) To approve the action plans for implementation of NSSS and to monitor progress in implementation of these action plans;
- c) To assist the ministries/divisions in obtaining reasonable amount of budget allocation and logistical supports for implementation of the action plans;
- d) To provide guidance to the ministries/divisions in aligning their on-going programmes along the lifecycle framework;
- e) To properly coordinate the implementation of social security programmes in consistence with the NSSS;
- f) To monitor the activities of the district and upazila level committees on social security, review their reports and take necessary decisions accordingly;

- g) To give guidance to the concerned ministries/divisions to implement the activities like, establishment of a single registry MIS, digitize G2P payment system, develop M&E and a robust GRS.

9.2. Thematic Clusters

The NSSS suggests some administrative arrangements for smooth functioning and coordination of the social security programmes undertaken by the line ministries. One of such newer arrangements is to provide a platform of coordination for ministries/divisions with identical types of social security programmes. Such ministries/divisions have been grouped into five clusters to coordinate their programmes for avoiding probable overlapping. The five clusters as recommended in the NSSS are shown in the following diagram:

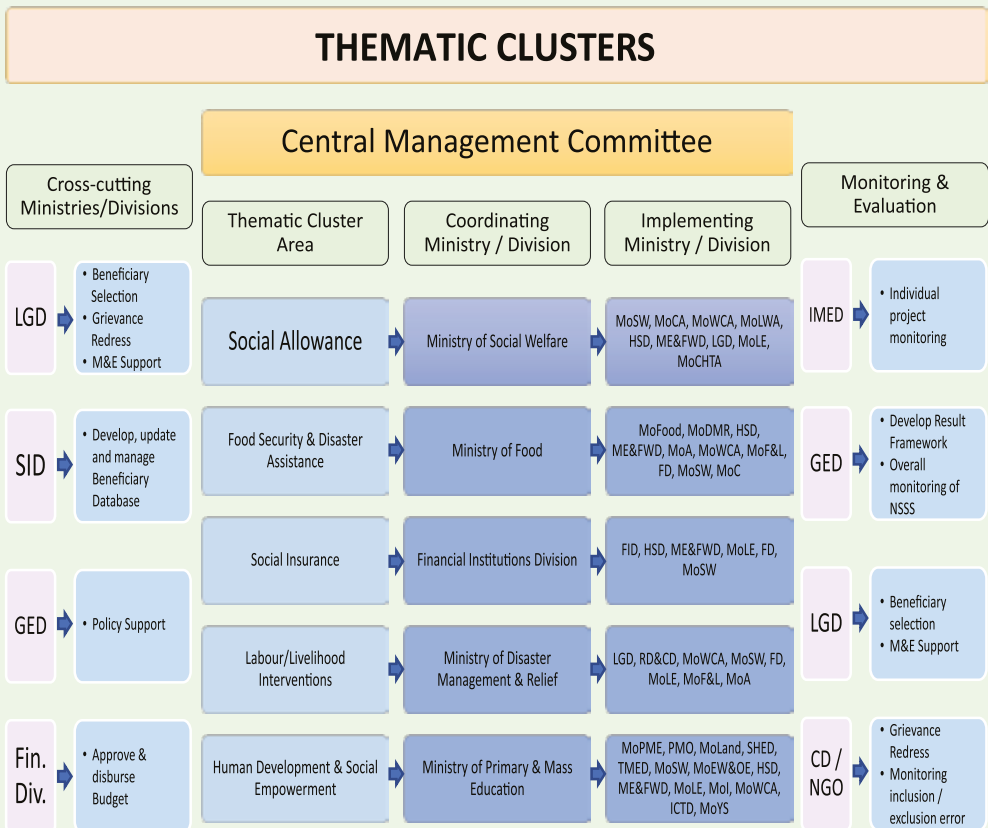


Figure 16: Thematic Clusters

In order to give effect to the recommendations of the NSSS the Cabinet Division has issued a circular clearly defining the structure of the thematic clusters and their roles. The thematic clusters are as follows:

9.2.1 Social Allowance Cluster

One of the most common types of social security is social allowance or social assistance which is non-contributory, tax-financed, regular and predictable cash or in-kind resource transfers to poor and vulnerable individuals or households. The cluster of social allowance has been formed with the ministries which have under their implementation programmes/projects or activities focusing on transfer of social allowances. Such ministries are as follows:

Sl	Ministries/Divisions
1.	Ministry of Social Welfare – Coordinator
2.	Ministry of Women and Children Affairs
3.	Ministry of Cultural Affairs
4.	Ministry of Liberation War Affairs
5.	Health Services Division
6.	Medical Education and Family Welfare Division
7.	Local Government Division
8.	Ministry of Labour and Employment
9.	Ministry of Chittagong Hill Tracts Affairs

Table 1: Social Allowance Cluster

The vision of the cluster is to establish a consolidated and non-duplicative social allowance system within the lifecycle framework. The NSSS objective for the cluster is to ensure social security of the different vulnerable section of population, especially children, vulnerable women, old age and people with disability by means of social allowance. In addition, this cluster will oversee how the various life cycle programmes can work as an integrated system, allowing vulnerable people access to benefits across the lifecycle.

9.2.2. Food Security & Disaster Assistance Cluster

Food security is achieved when people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life. For food security, only production of sufficient food is not sufficient. Rather people should

have assured access to the sufficient food supply. The ministries having contribution in ensuring food security have been included in this cluster as follows:

SI	Ministries/Divisions
1.	Ministry of Food - Coordinator
2.	Ministry of Disaster Management and Relief
3.	Health Services Division
4.	Medical Education and Family Welfare Division
5.	Ministry of Agriculture
6.	Ministry of Women and Children Affairs
7.	Ministry of Fisheries and Livestock
8.	Finance Division
9.	Ministry of Social Welfare
10.	Ministry of Commerce

Table 2: Food Security and Disaster Assistance Cluster

The vision of this cluster is to ensure access to nutritious food for the poor and vulnerable. The main objective of the cluster is to set up an efficient shock responsive social security system that ensures food security and meets other needs of people affected by disasters.

9.2.3. Social Insurance Cluster

The National Social Security Strategy of Bangladesh puts much emphasis on introducing a suitable framework of social insurance. The Financial Institutions Division is working on developing insurance programmes for different walks of people. Both the Finance Division and the Financial Institutions Division are the focal points for implementing social insurance. However, the lead is given to Financial Institutions Division. The formation of this cluster is as follows:

SI	Ministries/Divisions
1.	Financial Institutions Division – Coordinator
2.	Finance Division
3.	Health Services Division
4.	Medical Education and Family Welfare Division
5.	Ministry of Labour and Employment
6.	Ministry of Social Welfare
7.	Ministry of Expatriates' Welfare and Overseas Employment

Table 3: Social Insurance Cluster

The vision of this cluster is to implement a suitable social insurance system in the country. The objective of the cluster is to develop organizational capacity and formulate necessary legal instruments for introduction of social insurance and social pension.

9.2.4. Labour/Livelihood Intervention Cluster

Employment is considered as the main route out of poverty for most poor people. However, the poor suffer from many kinds of deprivation that are decisive entry barriers to finding gainful employment: lack of human capital, lack of productive assets, lack of support from social networks and lack of hope and aspirations. Social security can help people in finding work, especially in the lean season. Creating job or assisting people in finding employment is also a part of broader livelihoods interventions. The ministries involved in this cluster are as follows:

SI	Ministries/Divisions
1.	Ministry of Disaster Management and Relief - Coordinator
2.	Local Government Division
3.	Rural Development and Cooperatives Division
4.	Ministry of Women and Children Affairs
5.	Ministry of Social Welfare
6.	Finance Division
7.	Ministry of Labour and Employment
8.	Ministry of Fisheries and Livestock
9.	Ministry of Agriculture

Table 4: Labour/Livelihood Intervention Cluster

The vision of this cluster is to ensure sufficient livelihood for the poor. The main objectives of the cluster are to consolidate workfare programmes, to facilitate social security recipients’ engagement with the labour market and to ensure congenial working environment for all, including women.

9.2.5. Human Development and Social Empowerment Cluster

Social security increases access to public services and investment in human capital, particularly health and education, helping to raise productivity and supporting the participation of the poor in labour markets. The cluster of human development has been formed with the ministries which have mandates in human development activities. The Ministry of Primary and

Mass Education has the largest programmes in this cluster. Therefore, this ministry has been made the cluster coordinator. The formation of this cluster is as follows:

Sl	Ministries/Divisions
1.	Ministry of Primary and Mass Education - Coordinator
2.	Prime Minister's Office
3.	Ministry of Land
4.	Secondary and Higher Education Division
5.	Technical and Madrasah Education Division
6.	Ministry of Social Welfare
7.	Ministry of Expatriates' Welfare and Overseas Employment
8.	Health Services Division
9.	Medical Education and Family Welfare Division
10.	Ministry of Labour and Employment
11.	Ministry of Industry
12.	Ministry of Women and Children Affairs
13.	Information and Communication Technology Division
14.	Ministry of Youth and Sports

Table 5: Human Development and Social Empowerment Cluster

The vision of the cluster is to enhance human development and facilitate social empowerment of disadvantaged people. Main objectives of the cluster are to coordinate school stipends and to facilitate linkages between social security programmes and training programmes/facilities for children and young people to promote human development. Another important objective of the cluster is to advance an enabling environment for social justice and equity.

9.2.6. Terms of Reference of Thematic Clusters

The terms of reference of the thematic clusters are as follows:

- To reform, consolidate and integrate social security programmes in the light of the NSSS and to coordinate the action plans of ministries within each thematic cluster;
- To coordinate NSSS action plans of the Ministries/Divisions within the cluster and to submit the integrated action plans to the Central Management Committee;
- To coordinate with the Finance Division for securing necessary budgetary allocations for implementation of action plans;
- To identify rules and regulations relating to the social security programmes of the cluster to be amended for the sake of implementing the NSSS;
- To monitor and evaluate the progress of implementation of the action plans of the Ministries/Divisions within the clusters;

- To design integrative plans for different programmes to ensure correct targeting and their effective implementation.

9.2.7. Crosscutting Ministries/Divisions

Besides the thematic clusters, there are some ministers/divisions which have cross cutting roles as follows:

- **Cabinet Division:** The Cabinet Division will review the proposals regarding consolidation, reformation or termination of social security programmes of different ministries/divisions and the thematic clusters. The Division will be responsible for establishing a Grievance Redress System (GRS). It will also formulate Management Information System (MIS) and Annual Monitoring & Evaluation (AM&E) regarding social security programmes. Providing secretarial support to the Central Management Committee (CMC) is the responsibility of the Cabinet Division.
- **General Economics Division (GED):** GED will formulate a results-based monitoring and evaluation framework for the social security programmes; ensure consistency of the social security programmes with Five Year Plans and other national strategies;
- **Finance Division:** The Finance Division will approve and disburse public-financed social security budget and track financial delivery.
- **Local Government Division:** The responsibility of Local Government Division is to provide assistance in targeting the beneficiaries through Local Government Institutions following participatory methods; to resolve any complaints relating to selection of beneficiaries and assist in preparation of a monitoring and evaluation system in this regard; and to provide assistance to the Ministries/Divisions in implementation of their social security programmes through the local government institutions.
- **Implementation Monitoring and Evaluation Division (IMED):** This Division will be responsible for monitoring and evaluation of implementation of projects/programmes.
- **Statistics and Informatics Division (SID):** SID and BBS will develop, maintain and update a single registry beneficiary database, as well as the Bangladesh Household Database from which eligible beneficiaries can be sourced.

9.3. Important Committees

There exist a number of committees which facilitate the implementation as well as monitoring of the social protection programmes with focus on the NSSS. Some of these committees are as follows:

9.3.1. CMC Focal Point Committee

This is an informal committee headed by the Secretary (Coordination and

Reforms), Cabinet Division to monitor the implementation of the CMC decisions and also to make recommendation to the CMC on certain issues in detail. The Social Protection Focal points of the CMC ministries are the members of the committee. The Focal Point Committee plays a very significant role in assisting the CMC.

9.3.2. Action Plan Sub-Committee

In order to prepare action plans of the NSSS a 13-member NSSS action plan sub-committee has been formed, headed by the Secretary (Coordination and Reforms) of the Cabinet Division. The main responsibility of the sub-committee is to review the progress of the formulation of NSSS action plans of ministries/divisions and the thematic clusters and to conduct coordination as and when required. The sub-committee will submit the NSSS action plans of the Ministries/Divisions and thematic clusters to the CMC. It will also monitor the implementation progress of the NSSS action plans and provide support in troubleshooting any problems when necessary. Recently the committee has completed formulation of NSSS Action Plan which has been approved by the CMC.

9.3.3. Cluster Committees

In order to coordinate the social protection activities of each thematic cluster and to carry out all the responsibilities of the thematic clusters, cluster committees headed by the Secretaries of the cluster lead ministries have been formed. The focal points of cluster ministries/divisions are members of these committees.

9.3.4 Management Committees at Field Level

The National Social Security Strategy stipulates that in line with the current practices, the Divisional Commissioners, Deputy Commissioners (DC) and Upazila Nirbahi Officers (UNO) will play a vital role in coordinating social security programmes at the field level. When the NSSS was formulated there had been in place two committees formed in 2010 at the field level to coordinate the social protection programmes. These committees were a) the District Social Security Monitoring Committee, and b) Upazila Social Security Implementation Committee.

The 22-member district committee was headed by the Deputy Commissioners of the respective districts. The main terms of reference of the committee were to review social security budget, implementation progress monitoring and overall coordination. The 15-member Upazila committee was headed by the Upazila Nirbahi Officer (UNO) as the chair and the Upazila Chairman as its adviser. The main responsibility of the committee was to finalize and preserve the list of beneficiaries; ensure the delivery of social benefits to the recipients; and to monitor the overall implementation of the social security programmes.

However, after the formulation of the NSSS it was strongly felt that the committees at the field level require reformation while also forming a new committee at the Divisional level. Thus, there have been formulated three committees for management of social protection programmes at the divisional, district and upazila levels by three separate notifications on 27 August 2018. Brief accounts of these committees are given below:

a) Divisional Management Committee (DivMC) on Social Security: This is a seven-member committee headed by the Divisional Commissioner. The main responsibility of the committee is to review the reports of the district committees and inform the CMC accordingly. The committee also provide recommendations on implementation of the NSSS in the field level.

b) District Management Committee (DMC) on Social Security: The DMC is formed by reforming the previous district committee on social security. The new committee has 21 members and it reports to the DivMC. The TOR of this committee includes monitoring the implementation progress of social security programmes in the district level. The committee also oversees the implementation of the G2P modality of payment, gender equality, fair selection of beneficiaries and some of the other agenda of the NSSS.

c) Upazila Management Committee (UMC) on Social Security: The UMC has 20 members and is the lowest level committee on social security in the field administration. It has been formulated by reforming the previous committee for implementation of social security programmes. Its responsibility and scopes of work include effective implementation of social security programmes in the Upazila in line with the provisions of the NSSS. The committee reports to the DMC.

9.4. Administrative Reforms in the Second Phase

The reform measures as mentioned above will continue till 2025. From 2026 onward the social protection system will enter into the second phase of social protection reforms characterised by a strengthened and reformed Department of Social Service (DSS) under the Ministry of Social Welfare. The DSS will be in charge of implementing or coordinating all the lifecycle based programmes. Disaster response schemes, workfare programmes and other programmes falling outside lifecycle based programmes will continue to be implemented by each respective ministry as required.

Line ministries concerned will design and implement new innovative SSPs based on allocation of business, addressing emerging shocks and vulnerabilities, and coordinate such programmes between them. The governance and policy making functions of the Cabinet Division will continue. The role of other ministries in dealing with cross cutting issues and M&E will remain as it is now.

10.

Programmes Consolidation

The NSSS recommends that the sporadic and fragmented social security programmes will be coordinated and consolidated into core lifecycle programmes. The consolidated lifecycle programmes will take a shape as indicated in the following infographic:

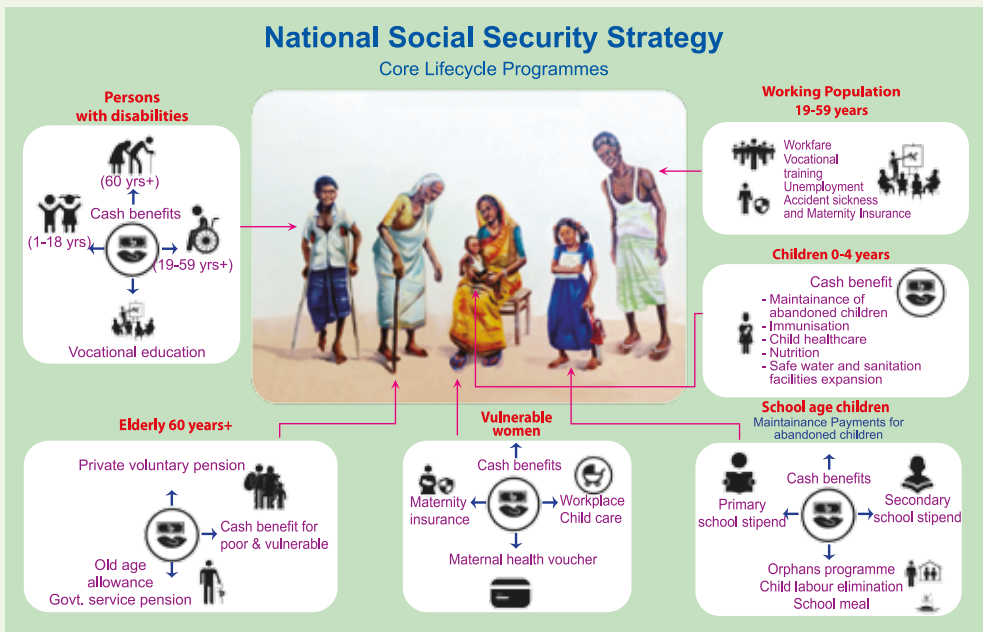


Figure 17: Core Lifecycle Programmes

10.1. Major Programme Reforms

Of the existing social security programmes, 65 percent represent a lifecycle framework as suggested in the NSSS. There are still some gaps which have to be filled by either taking up new programmes or revising the existing

ones. In this process some of the programmes will be terminated or will not be renewed. The major reformation in the social security programmes will be as follows:

1. Strengthening Social Security for Children (age <1 – 18)
 - Child benefit
 - Primary and secondary school stipends
 - Continuing orphans and school meals programmes
 - Ensuring child maintenance payment for abandoned children
 - Strengthen immunization, child healthcare, nutrition and water and sanitation programmes
2. a Strengthening Programmes for Working Age (age 19-59)
 - Strengthen education and training
 - Strengthen workfare programmes
 - Introducing unemployment, accident, sickness and maternity insurance under NSIS
2. b Strengthening Programmes for Vulnerable Women (age 19-59)
 - Consolidate into one Vulnerable Women Benefit programme on a cash basis.
 - Provision of childcare across all formal & informal employment
 - Maternal health care
 - Training programmes
3. Comprehensive Pension System for the Elderly
 - Old age allowance (age 60 +)
 - Government service pension
 - The national social insurance scheme (NSIS)
 - Private voluntary pensions
4. Strengthening the system of social security for people with disabilities
5. Strengthening the social security system for the urban poor
6. Consolidate and reform food security type programmes
7. Consolidate small, special and covariate risk mitigation programmes

11.

The NSSS Action Plan

The NSSS provides a detailed roadmap and overall policy guidance to establishing an inclusive and comprehensive social protection system for Bangladesh. But for translating it into practice a time bound and ministry specific action plan is required. Consequently, measures were taken to formulate the NSSS Action Plan involving a long process of consultation with each line ministry/division.

The NSSS Action Plan has tried to make the social protection initiatives of the line ministries aligned with the goals of Seven Five Year Plan and the Sustainable Development Goals (SDGs). More specifically, the action plan aimed at making social protection programmes complementary to the agenda of poverty reduction, food security, human development, health and urban development as outlined in these two documents.

11.1. Formulation Process

The process of NSSS Action Plan formulation was participatory and consultative. A lot of workshops and meetings were held for preparing the plan. The compiled draft was shared with ministries/divisions. It was reviewed by the thematic clusters and finally approved by the Central Management Committee (CMC) on Social Security headed by Cabinet Secretary. Secretaries of 35 ministries/divisions are the members of the committee. The process of the formulation was conducted by a 13-member Action Plan Sub-Committee headed by Secretary (Coordination and Reforms) of Cabinet Division. Social Security Policy Support (SSPS) Programme provided technical supports.

11.2. Features of NSSS Action Plan

The Action Plan provides for the major social protection programmes to be aligned across a lifecycle framework. The poor as well as the vulnerable or

near poor people have been planned to be covered. It pays attention to the near poor who may be above poverty line but are at risk of sliding down to poverty. Another focus of the action plan is consolidation of smaller programmes under bigger umbrellas. Social empowerment of women is also an important objective of the action plan. The NSSS Action Plan is comprised of -

- Action Plan at national level as spelled out in the NSSS
- Situation Analysis of existing programmes in different ministries/divisions
- Identification of gaps and priority challenges
- Action Plan of line ministries with timeframe; and
- Action Plan of thematic clusters

The action plan puts much emphasis on building a strong delivery system with supports from ICT and innovative measures. These include -

- Single Registry MIS
- Proxy Means Test (PMT) for Beneficiary Selection
- Results Based M&E
- G2P Digital Payment
- Grievance Redress System (GRS)

Besides improvement of delivery system, the Action Plan focuses on consolidation of programmes. It proposes, to introduce some new programmes. It also proposes to scale up some existing programmes. And, some of the ongoing programmes have been proposed to be continued as before.

Among the new programmes there will be

- Child benefit scheme for children of zero to four years of age.
- National Social Insurance Scheme (NSIS) with unemployment, accident, sickness and maternity insurance.
- Private voluntary pension and
- Policy for maintenance of abandoned children.

Some existing programmes will be upscaled in terms of beneficiary coverage and amount of benefits. These will also be expanded geographically where applicable. These programmes are –

- Primary and Secondary Stipend,
- Immunization, child healthcare, nutrition, water and sanitation,
- Strengthen education and training,
- Strengthen workfare programmes,

- Strengthen Vulnerable Women Benefit (VWB) programme,
- Childcare across formal and informal employment,
- Old age allowance,
- Strengthening programmes for people with disability.

The programmes which will remain as it was before are –

- Orphan's programme,
- School meals programme,
- Maternal health care,
- Training programme,
- Government service pension.

11.3. Timeframe

The NSSS will be implemented in two phases till 2026. The present NSSS Action Plan is for the first phase up to 2021. For the second phase another set of NSSS Action Plans will need to be prepared.

12.

Strategic Approach of NSSS and Annual Performance Agreement (APA)

The constitutional obligation and profound respect to people's aspiration of having a society free from poverty, inequality and marginalization prompted the government of Bangladesh to prioritize social protection as one of its important national agenda. In complete departure from the conventional social protection in the format of poor relief and safety nets model, the government has taken up strategic approach to social protection by linking it to other important national policies and goals.

As is known to all, Bangladesh has specific milestones to achieve in different time periods with ultimate goals of becoming a developed country by 2041. For attaining these goals, all the institutions of the country, legal frameworks, policies and programmes have to provide their best inputs. If any factor is in discord with others, the planned journey is destined to fail. So, it is important to ensure proper harmony among all the sectors of the government and hold them accountable for their performances.

One of the tools for government for ensuring improved performance and accountability is Annual Performance Agreement (APA). The NSSS which is also a strategic approach to social protection must be linked with all the other sectors of government to achieve synergic effects in national development. It has been linked with Seventh Five Year Plan and SDG. Measures to link it with APA will establish a more operational setting of coordination with other sectors.

12.1. What is APA

Annual Performance Agreement (APA) system was established in Bangladesh four years ago and has already come to become a familiar concept. Still, a little discussion on different aspects of APA will be useful for clarification of different matters in this chapter. In fact APA is regarded as the Bangladesh model of Government Performance Management System

(GPMS). And, performance management is defined as measures for implementation of strategic plans of an organization or a unit of the government. It is a continuous process to identify, measure and develop the performance of the organization to align it with the organizational strategic goals.

Therefore, the APA is a tool of the government to regularly monitor and improve the performance of each organ and ministry of the government to attain the national goal of establishing a golden Bengal and become a developed country. APA has been formulated following the Management by Objective (MBO) model of Ducker where the main objectives of each organizations are monitored and evaluated. For this purpose the APA uses a nationally prepared results framework.

APA is aligned with the national goals and is a continuous process taking into account both past and future activities of different ministries. Both evaluator (principal) and ratees (agents) are the beneficiaries and owners of APA. All the secretaries of the Ministries formally sign a performance contract with the Cabinet Secretary to achieve certain objectives and activities in one year. Hon'ble Prime Minister remains present during the contract signing ceremony. By the end of the year the performances of the ministries are evaluated. The best performers are rewarded and recognized while the poor performers are advised to boost up their efforts and are also given necessary supports.

12.2. NSSS to be Linked with APA

Both NSSS and APA are parts of strategic planning with long term-oriented goals. Both the initiatives focus on efficient utilization of budget for national development and economic growth. The NSSS Action Plan has been formulated following the similar structural framework stating - vision, mission, objectives, time-bound performance indicators etc. Both use results-based M&E. Both the systems are owned by Cabinet Division and line ministries.

Only difference is that, APA is enforced for almost all the ministries and divisions while NSSS Action Plan is concerned with only the 35 ministries/divisions which have social protection programme directly or indirectly. Both are part of governance enhancement efforts and aims at improving services to the people.

In spite of all the similarities as mentioned above, the NSSS Action Plan remained almost disjointed from the APA. However, recently measures have been taken to reflect the NSSS Action Plan in the APA of line ministries. During the review of the APA framework the NSSS Action Plan is consulted. Achievement in the NSSS Action Plan will, thus be reflected in the APA.

12.3. Strategic Approach of NSSS

The government has taken up a strategic approach to social protection by formulating the NSSS. It has been linked to other important national policies and goals of Bangladesh and international aspirations. The ultimate objective of the NSSS is to contribute in achieving the national goal of creating Golden Bengal – a happy-prosperous country, free from poverty and inequality. The inter-linkage of different policies is expressed by the following diagram:



Figure 18: Strategic Approach of NSSS

12.4. Need of Strategic Planning

People may be curious to understand why a country needs strategic planning in social protection. In fact, when a nation has some ambition and dream of getting competitive advantage in the world, its sectoral planning must not be in discordance with and isolated from each other. All the sectors must have synergic force to reach the goal. All the factors and entities should be aligned and synchronized with each other.

Moreover, Bangladesh is not isolated from global communities and organizations. So, the national planning must not be disjointed from the global aspiration either. The social protection initiatives of the government,

therefore, complement not only the national development agenda but also comply with international practices and modus operandi.

Social protection has an allocation of more than Tk 640 billion in the current fiscal year which is around 14% of the national budget and 2.53% of GDP, serving around 50 million of its poor people. No country can afford to leave any scopes for leakage in this sector. Only the eligible people should get benefits of social protection. No duplication of programmes, no ghost beneficiaries should be allowed. Therefore, we must reform the system to make it more effective and efficient. In the meantime, our socio-economic context is changed along with economic growth and urbanization. And fortunately for us, the technological advancement created scopes for the required reforms.

The NSSS targets to enhance economic progress by ensuring human development starting from early childhood. The children will be brought up in such a way that they will be assets for the country. They will be healthy, nourished and educated. They will have prominent roles in uplifting Bangladesh to the level of a developed country. It may be claimed with confidence that the strategic planning of the government for social protection is very timely one for achieving realizing national aspiration.

13.

Nutritional and Child Social Protection

It is expected that Bangladesh will continue experiencing demographic dividend for around two more decades. The greater ratio of younger population is a critical resource to achieve the ambition of becoming a high-income country. Therefore, it must be one of the top agenda of the government to invest in human capital development for capitalizing on the existing demographic dividend. And, ensuring nutritional standard of our younger generation is one of the preconditions for turning them into productive assets for the country.

However, in Bangladesh, like many Asian countries, chronic malnutrition or undernutrition, especially among children under 5 has reduced the potential of the young generation. According to a report of the icddr,^b Bangladesh incurs annual loss of more than one billion USD worth of productivity due to malnutrition. The problem could be overcome by allocating very little resource if this is planned in the early ages.

In order to tackle the problem of malnutrition, the government has different types of programmes including medical intervention. But, most of the cases of malnutrition are induced by lack of sufficient nutrients due to poverty. Social protection programmes may play very instrumental role in reducing the malnutrition of people, especially of the children and turn them into precious assets for the nation.

As is shown in the following graph, a child's brain development in terms of vision, hearing, numeracy, language, emotional control and other cognitive factors are more sensitive in the early age of 0-3 years. It is, therefore, of great importance to ensure proper level of nutrition in this age group. The life-cycle based social protection system of NSSS, therefore, focuses on ensuring the nutritional needs of people from very early childhood.

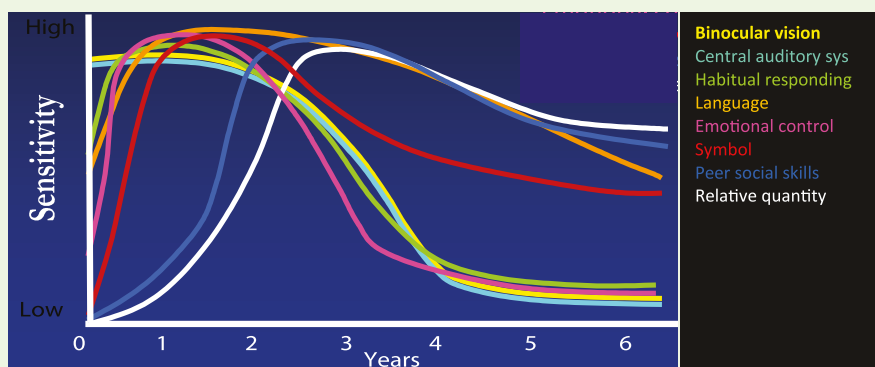


Figure 19: Child Development Sensitivity

Accordingly, the NSSS puts emphasis on refocusing social protection programmes towards reducing malnutrition among the young people, starting from the very pregnancy and childhood. Even the constitution highlighted its significance by providing that ‘the State shall regard the raising of the level of nutrition and the improvement of public health as among its primary duties Article 18 (1). As a result, the understanding of different dimensions of nutrition is very important and this chapter would provide some basic information about this issue, especially regarding its connection with social protection.

13.1. What is Nutrition

Nutrition refers to consumption of food, considered necessary in relation to the physical dietary requirements. According to the NSSS nutrition is the science of how nutrients and other substances in food act and interact in relation to health and disease. Nutrition is also about the processes by which the body ingests, absorbs, transports, utilizes and excretes food substances. Good nutrition or an adequate and well-balanced diet is the foundation of good health. Poor nutrition, on the other hand, can lead to reduced immunity, increased susceptibility to disease, impaired physical and mental development, and reduced productivity.

13.1.1. Nutrients

The dietary components that provide nutrition in the human body is called nutrients. The nutrients are of two kinds – macro nutrients and micro nutrients. The macro nutrients include carbohydrate, protein and fats and these are needed in relatively large amounts. The micronutrients are vitamins and minerals which are required in smaller quantities. Any deficiency of either macro or micro nutrients may lead to malnutrition.

13.2. Malnutrition

Any deviation from the normal state of nutrition is called malnutrition. Deficiency of proper nutritional elements due to any cause leads to under-nutrition. There are four forms of malnutrition: -

13.2.1. Wasting

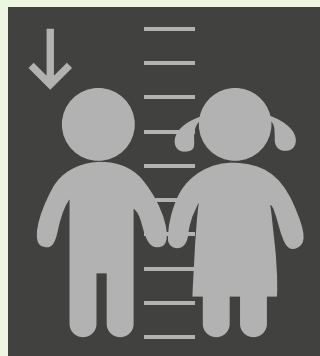
This is an acute form of malnutrition where weight of the child is low in proportion to height, caused by recent diseases or acute starvation and low intake of nutrients. If the standard deviation (SD) of a child's weight is <-2 according to WHO growth standards, that child will be regarded as moderately wasted, while <-3 standard deviation will indicate severe wasting. Wasting is readily reversible once conditions improve.



Wasted children are thinner than normal, and the thinness creates poor health indicating that the body is not strong enough to withstand infections. Wasting is an emergency that requires medical attention. In such circumstances, it is important to find out whether there is an underlying medical condition that is serious. Wasted children are much more likely to die of illnesses such as diarrhoea than normal or even stunted children.

13.2.2. Stunting

It is a chronic case of malnutrition where height of a child is low compared to the age reflecting a prolonged period of undernutrition. It occurs over a slow cumulative process as a result of inadequate nutrition and/or repeated infections. It is denoted as <-2 standard deviations of the median height-for-age according to WHO growth standards for children. A height-for age index with <-3 standard deviations below the median is regarded as severe stunting. It is not possible to reverse stunting easily.



13.2.3. Underweight

This is a form malnutrition where a child is of low weight for its age reflecting a condition resulting from inadequate food intake, past episodes of under nutrition or poor health conditions. To describe it more precisely, underweight means child's weight approximately 2 kg below standard at age one, 3 kg below standard for ages two and three, and 4 kg below standard for ages four and five.

13.2.4. Overweight

Overweight is another form of malnutrition though it is not undernutrition. Recently, this has come to be a major health problem. Two standard deviations above median weight is regarded as overweight, while 3 standard deviations above median weight is called obesity. Probably, this is because of health condition or improper food habit. Poverty eradication and social protection related programmes has very little to do with this form of malnutrition.

13.2.5. Mixed Malnutrition

The three forms of under-nutrition may appear separately, but in most cases these problems of malnutrition in children take place together with each other. For example, a stunted child may also be wasted increasing the level of life risks. The stunted children may also be overweight. Strangely enough, around 10% of the stunted children are overweight.



13.3. Bangladesh Status in Nutrition

In developed countries the prevalence of stunting is around 5% while it is around 65% in some least developed countries. Though Bangladesh has a lot of achievements in nutrition status, still this remains a major concern for us

as the stunting rate is presently very high which is around 36%. The trend of nutrition status in Bangladesh from 2004 to 2014 is indicated in the following bar diagram.



Figure 20: Nutrition Status in Bangladesh

The rate of stunting was 51% which went down to 36% in 2014. This is a great achievement, though the prevailing position is not satisfactory compared to developed countries. The picture of wasting has also improved over time, but still it is alarming as prevalence of wasting from 10 to 14% is regarded as serious according to WHO. Bangladesh is marginally above the dangerous line. Similarly, the underweight situation has improved from 43% in 2004 to 33% in 2014 though international rate of underweight is only 15%.

13.4. Causes and Remedies

Malnutrition may be caused by some underlying health condition and/or deficiency of micro-nutrient or macro-nutrient. Usually the five main causes of malnutrition are poverty/lack of income, sub-optimal intake, awareness gaps, biological defectiveness and miscellaneous reasons.

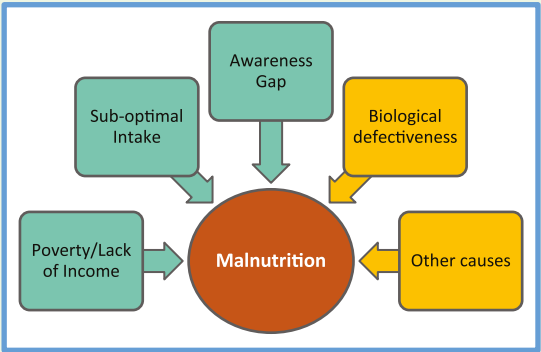


Figure 21: Causes of Malnutrition

For mitigating the health problems and deficiency of micro-nutrients like

vitamins and mineral medical interventions may be required. The government has quite a lot of programmes for tackling this problem. But what remained very little noticed is the malnutrition caused by lack of macro-nutrition like protein and carbohydrates etc. which are induced mainly by poverty.

Thus, most of the cases of malnutrition can be tackled by ensuring adequate nutritious food to the children. Families with children tend to be poorer than a family without young children. Consequently, many children fall prey to malnutrition driven by household poverty. It was found that the macro-nutrient induced malnutrition can be significantly reduced by providing child benefit grants to the households.

13.5. NSSS Provision

In order to tackle this problem, the NSSS puts much emphasis on the child nutrition programmes. The child benefit scheme as proposed in NSSS for 0-4 years of age is in the process of implementation and it will hopefully reduce malnutrition. The NSSS also stipulates that the other micro-nutrition programmes including vitamins and immunization programmes etc will be further strengthened.

14.

Gender Equality and Inclusiveness

The beneficiaries of any social protection programmes may appear to be comparatively more privileged, as large proportion of population is excluded from any type of social protection coverage in the world. Very few people are covered by comprehensive and adequate social protection programmes.

It is the women who are the most underprivileged having lower coverage rates and substantially lower benefit levels. Women who are already victims of social, economic and political discrimination and inequality should be the most deserving candidates for social protection benefits, are actually getting less priority in social protection programmes. As a result, social protection system should be designed with women being within the prioritized focus. The coverage for women is particularly low in the case of old-age pensions, unemployment benefits or maternity protection. Internationally only 26.4% of working-age women are covered by contributory old-age protection, compared to 31.5% of the total working-age population. Even within the European Union, women's pensions are on average 40.2% lower than those of men.

In North Africa, only 8.0% of elderly women get social protection though 63.6% of elderly men are covered under this benefit. Globally, a large majority of women does not enjoy maternity protection. This makes women substantially more vulnerable to poverty and their problems get prolonged as women on average live longer than men do. Therefore, this hard reality and predicament of women should be kept in consideration while designing national social protection programmes.

14.1. Concept of Gender Equality

According to UNICEF gender equality 'means that women and men, and girls and boys, enjoy the same rights, resources, opportunities and protections. It does not require that girls and boys, or women and men, be

the same, or that they be treated exactly alike.’ Gender equality refers to the situation where both men and women have equal access to resources and opportunities regardless of gender. They have equivalent level of rights in economic participation and decision-making without the limitations set by social norms and prejudices.

Gender equality also means that the different aspirations and needs of men and women are valued and considered equally. However, it is not necessary that women and men have to become the same, but their rights, responsibilities and opportunities will not be dependent on their gender. In a society with ideal gender equality, women and men enjoy the similar rights and opportunities across all spheres of society. Achieving gender equality also requires eradicating harmful practices against women and girls, including sex trafficking, femicide, sexual violence, and other oppression tactics.

UNFPA reports that, "despite many international agreements affirming their human rights, women are still much more likely than men to be poor and illiterate. They have less access to property ownership, credit, training and employment. They are far less likely than men to be politically active and far more likely to be victims of domestic violence." Gender equality is one of the most important goals in Sustainable Development Goals (SDS) of the United Nations.

14.2. Gender Inequality Index (GII)

Gender equality is measured by assessing the proportion of men and of women in various roles and responsibilities in the society. Internationally many organizations evaluate the status of gender equality in different countries of the world. The most frequently used indicator of gender inequality is within the Human Development Reports of the UNDP.

Gender Inequality Index (GII), which is a part of Human Development Index (HDI) of UNDP measures gender inequalities in three important aspects of human development as follows:

- **Health:** it is measured by maternal mortality ratio and adolescent birth rates.
- **Empowerment:** measured by proportion of parliamentary seats occupied by females and proportion of adult females and males aged 25 years and older with at least secondary education;
- **Economic status:** expressed as labour market participation and measured

by labour force participation rate of female and male populations aged 15 years and older.

The GII sheds new light on the position of women in 160 countries. The GII is built on the same framework as the HDI—to better expose differences in the distribution of achievements between women and men. It measures the human development costs of gender inequality.

In 2017, Bangladesh ranked 134th among 160 countries with a GII score of 0.542. Though the position of Bangladesh is not at the bottom, still we have a lot to do for improving the gender equality status and the inclusive social protection as envisaged in NSSS can heavily reduce gender inequality.

14.3. Social Protection and Gender Equality

As is discussed in the beginning of the chapter, globally women fall victim to different types of social discrimination in the society. Even their rate of deprivation is very high in getting enrolled as social protection beneficiaries. Still social protection is widely considered as an important tool to eradicate gender gaps and inequalities.

Men and women are often equally susceptible to certain risks exposing them to poverty—such as sickness, unemployment and old age frailty. But women also face a number of gender-specific risks, such as maternity and unpaid family responsibilities which can hamper their efforts to have an income of their own. Due to women's lower level of participation in the formal employment, they tend to have less access than men to contributory social protection systems. Therefore, women need special types of social protection intervention for reducing the gender gaps.

Some of the main factors exacerbating the social positions of women are the entrenched social norms and traditional practices, such as gender roles and division of labour, seclusion and lack of mobility, early marriage of girls and gender based violence. Working women face additional disadvantages due to gender discrimination. Female labour force participation is low compared to men. Wages for female workers are also low, and they can earn up to 60 per cent less than men for the same work.

Other notable difficulties suffered by women are due to widowhood and

separation. According to available data from the Bangladesh Bureau of Statistics, widowed, divorced and abandoned women constitute about 11.3 per cent of all married women in the country. In the eyes of society, a widow is often treated as a burden and is therefore neglected; a widow is seen to have lost her honour in the family and society, particularly in the poor community.

As part of Social Development Framework (SDF), the NSSS puts much emphasis on the issue of women and gender empowerment with the objective of achieving better equity and social justice. Therefore, it recommends comprehensive measures to be taken for tackling all gender related socio-economic discrimination.

The NSSS assumes that the social effects of the social security programme for the women would increase self-esteem, confidence and voice among beneficiaries and enhance empowerment of women. They will have a greater voice in decision making in the family, as well as the society. Such programmes are likely to bring about transformation in traditional social gender norms and attitudes, while reducing gender gap in educational investment for children.

14.4. Gender Focused Social Security Programmes

About 27 social security programmes in the budget of 2016-17 have primary focus on women, directly or indirectly. Of the 10 largest programmes, VGD is the lone programme specifically targeting women; the others are relatively small. Programmes target women with a generalized notion of women forming the poorest segment of the population and also admitting that they have fewer opportunities. Existing programmes cover a large number of women, providing consumption and income generation support; they buttress promotion of gender equality in education, employment, income and health. Most programmes do not have the specific goal of women's empowerment, but many have had intended and unintended positive effects on women.

14.5. Gender Inclusive Social Security

The need to address women and girls at various ages has been considered in the NSSS and women have been identified as a group with specific needs. The NSSS encourages transformative social security by promoting social empowerment of disadvantaged groups including women. However, the

NSSS does not elaborate further on this but leaves it to a separate strategy for gender focussed social security to formulate specific measures. Hence the gender diagnostic study was undertaken, which recommends additional gender empowering components in social security programmes and their delivery system. The study suggests that in addition to human capital and productive capital development for women, social capital and sense of self-respect should be enhanced.

14.6. NSSS Gender Policy

Following the findings of the gender diagnostic studies the Cabinet Division and GED undertook an initiative for formulating NSSS Gender Policy. After stakeholder discussion the draft of the policy was prepared and was approved by the CMC. The goal of the policy is to support 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. The objectives of the Policy are:

- To enable the social security programmes of Bangladesh in enhancing their effectiveness in promoting gender equality and women's empowerment.
- To reduce gender gaps by integrating a gender lens to design, implementation and monitoring of all social security programmes.
- To encourage policy makers, programme designers, implementers and evaluators to apply a gender lens to design and deliver social security.
- To ensure addressing the gender-based needs of women of different groups and communities as individuals and members of the society to reduce their risks and vulnerabilities throughout their lifecycle.

The guiding principle of the policy is that it respects the principles of equality as per the universal human rights; and the prohibition of discrimination and prejudice on grounds of sex, race, cast, religion and place of birth. It is also consistent with the concepts of gender equality.

In order to implement the NSSS Gender Policy, ministry specific action plans are under process of being formulation. It is expected that the NSSS Gender Policy and its Action Plans will play vital roles in reducing gender inequalities and ensuring the empowerment of women.

15.

Disability and Social Protection

It is found that the people with disability tend to be poor, and reversely, there is also prevalence of disability among the poor people. The report on disability indicates that half of all disabled people cannot afford health care, compared to a third of persons without disabilities. Consequently, persons with disability are an important target group for social protection programmes in any country. Similarly, in Bangladesh social protection programmes for the people with disability has been one of the major focuses of social protection programmes.

However, the main problem of designing disability social protection programmes involves identification of the persons with disability who need to be covered under social protection programmes. The estimate of number of persons in Bangladesh with disability varies from one million to 20 million. Though there will always be debate about the number of people with disability, it is a reality that a big segment of people in Bangladesh are disabled as elsewhere in the world.

The disabled people need social protection coverage, not only for their own welfare but also to involve them in economic activities as most of them have some potential capacities to utilize for socio-economic development of the country.

15.1. What is Disability

A disability is an impairment that may be physical, intellectual, mental, sensory, or some combination of these. It may be congenital or may occur during a person's lifetime due to accident, disease or any other cause. WHO views disabilities as an umbrella term, covering impairments, activity limitations, and participation restrictions.

According to the United Nations Convention on the Rights of Persons with Disabilities (CRPD), disability is a concept that results from the interaction

between persons with impairments and attitudinal and environmental barriers that hinders their full and effective participation in society on an equal basis with others. Put simply, disability can be defined as the relationship between a person's impairment and his/her environment, or in terms of an equation.

In similar style with CRPD, the Bangladesh Rights and Protection of Persons with Disabilities Act, 2013 views disability as results from the interaction between persons with long-term and/or permanent physical, mental, intellectual or sensory impairments and the attitudinal and environmental barriers that hinders their full and effective participation in the society on an equal basis with others.

Some of the common types of disability are autism or autism spectrum disorders, visual disability, speech disability, intellectual disability, hearing disability, physical impairment, and multiple disabilities.

Disability prevalence varies over the lifecycle, with a significant increase from around age 50. By far the highest rates of disability are among older people. Prevalence is higher among women than among men. A significant proportion of households have a disabled member, while 6.3 percent have someone with a severe disability. The estimates of the number of persons with disability varies because different organizations have different standard of defining disabled people.

15.2. Disability in Bangladesh

A disability prevalence survey (2005) conducted jointly by Handicap International (HI) and National Forum of Organizations Working with the Disabled (NFOWD) found that 5.6 percent of the people in Bangladesh lived with disability. According to a Rapid Assessment of Disability (RAD), a prevalence rate of 8.9% of disability was identified in Bangladesh. The Household Income and Expenditure Survey (HIES) of Bangladesh (2010) puts the prevalence rate of disability at 9.1%.

According to the NSSS, around 8.9 percent of the population – 8 percent of males and 9.3 percent of females – has some form of disability, although those who could be regarded as severely disabled comprise 1.5 percent of the population. Around 1.1 million people with severe disabilities are at their working age. However, according to a report of WHO the rate of disability in the world is around 15% and most of them live in the third world countries.

The poverty rate of households with mildly disabled members is similar to the national poverty rate, at 22 percent, but the poverty rate of households with a severely disabled member is estimated to be around 25 percent. It suggests that disability can place a greater burden on households. If a working age adult is disabled, it has a significant impact on the household. Disability at working age has significant effect for families, as they lose their job and are left with hardly any source of income. Furthermore, their care givers, mainly their wives – had to spend more time caring for their husbands. The income loss can be considerable, and they also face significant additional health costs.

15.3. Rights of Disabled Persons

Traditional disability-welfare approaches have promoted spreading charity and medical perspectives in social protection responses. As a result, many national social protection systems resulted in furthering dependence, segregation and institutionalization of persons with disabilities, limiting their opportunities to live independently in their communities.

The United Nations (UN) Convention on the Rights of Persons with Disabilities, on the other hand promotes social protection systems that are disability inclusive and which facilitate active citizenship, social inclusion and community participation. The Convention calls on States parties to ensure that persons with disabilities receive equal access to social protection programmes and services. The convention also urged that the disabled people should also have access to specific programmes and services for disability-related needs and expenses such as support services.

Thus, social protection for disability has shifted from charity or mercy-based focus to that of human rights. Social empowerment of the disabled people is one of the main objectives of the social protection system of many countries and Bangladesh is among them. Bangladesh has enacted Rights and Protection of Persons with Disabilities Act, 2013 to ensure the social rights of the persons with disability.

15.4. Programmes for People with Disabilities

In Bangladesh presently more than 8 lakh persons with disability receive monthly disability allowance at a rate of Tk 700 from the Ministry of Social Welfare. Some special disability schemes include Institute for Autistic and

Blind Children, Socially Disabled Adolescent Girls and promotional services of opportunities to girls with disabilities. The NSSS stipulates that the disability allowance should be reformed along with the spirit of lifecycle based social security frameworks. The NSSS suggests a reformed pattern of social protection for people with disability like the following diagram:

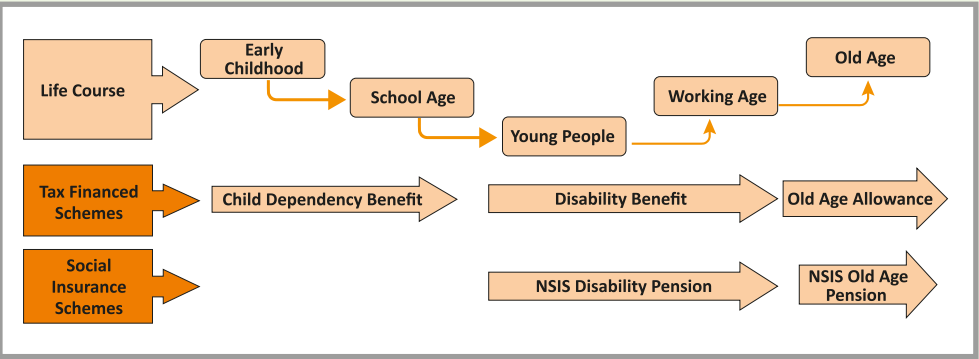


Figure 22: Disability Sensitive Life-cycle based Programmes

The NSSS proposes disability benefits separately for children and working age people. The disabled people above 60 years will be transitioned to old age allowance. Child Disability Grant will be in addition to proposed Child Benefit Schemes. Around 3.5 lakh children are estimated to be eligible for child disability benefit. The victims of autism, cognitive and visual disorder etc. will be included in this category. The NSSS also suggests that there should be disability allowance for severe disability among working age people. Around 11.5 lakh people are estimated to have severe disability.

15.4.1. Child Disability Benefit

The children of Bangladesh are the future of the country and children with disabilities are the most vulnerable. The Government will ensure that every child certified as having a severe disability will be provided with a regular transfer, known as the Child Disability Benefit. This will extend the current Child Disability Grant that is managed by the Ministry of Social Welfare. All children will be entitled to this benefit as long as they fulfil the disability criteria to be defined by the Ministry of Social Welfare and the income of their care-givers is within the income threshold for the scheme.

15.4.2. Working Age Disability Benefit

The current disability grant managed by the Ministry of Social Welfare will be reformed into a scheme that provides a regular transfer to all poor and

vulnerable citizens of Bangladesh with a severe disability. It is estimated, however, that there are 1.15 million people of working age with a severe disability. Under the income eligibility criteria, some 50 percent of this population will be eligible. So, the NSSS envisaged a significant expansion of the disability benefit programmes. Accordingly, the coverage has already been expanded significantly. The scheme will be accessible by all those poor and vulnerable population with a severe disability aged 19-59 years and, MoSW will define the disability and income criteria for inclusion in the programme.

15.4.3. Old Age Disability

People with disability at 60 years and above will transition to the Old Age Allowance. The allowance should be equivalent to Old Age Allowance with additional allowance for medicine. The Government will decide later the allowance for medical costs for the disabled persons at their old age.

15.4.4. Vocational Training and Job Opportunity

All the people with different degrees of disability may not be eligible for social protection. If they are provided with vocational training they can earn their own livelihood and contribute to the economic development of the country. Therefore, where possible, the persons with disability will be provided vocational training and they will be provided supports in getting employed.

15.5. Disability Inclusion

Including people with disabilities in regular activities and facilitating them to have similar roles like others is called disability inclusion. It requires making sure that adequate policies and practices are in force in a community or organization for disability inclusiveness.

Disability inclusion would increase participation of the persons with disability in normal social activities like being a student, service holder, friend, community member, patient, spouse, partner, or parent. This also includes engaging in social activities, using public resources such as transportation and libraries, hospitals etc. Disability inclusion involves understanding the difficulties of the people with disability and making sure everybody has the same opportunities to participate in every aspect of life according to their desire and level of capacities.

Disability Inclusion is important not only from the point of view of human rights, but also from the perspective of its socio-economic significance. More than one billion people or 15% of the world's population has at least some degree of disability. Failure to include them in the socio-economic activities will severely impact the economic growth and will create different social crises. Equal opportunities and inclusiveness are also constitutional rights of the people with disability in most of the countries.

Social protection programmes may cover a certain portion of disabled people with benefit programmes. But, such programmes cannot be the only means for ensuring their inclusiveness. Social inclusion for some disabled people will merely demand only changed and positive attitudes and empathy towards them.

Awareness building and motivational activities can change people's attitudes towards the disabled members of the society. On the other hand, some people will need special facilities and attention in different public places to be inclusive. For example, having ramp in public buildings, reading materials for vision impaired people, sign language for the speech impaired etc may be instrumental for their inclusiveness.

The government of Bangladesh has already incorporated this issue in different laws and policies. The Social Security Policy Support (SSPS) Programme has also taken the issue seriously and incorporated the topic in different orientation programmes and capacity building activities.

16.

Urban Social Protection

Bangladesh has recently seen rapid progress of urbanization, either by migration from rural areas or by newly turning some rural areas into townships. The rapid industrialization, transformation in pattern of economic activities and disaster induced hardship in rural areas have driven massive urbanization in Bangladesh.

The fast rise in urban population is now a global phenomenon. The UN estimates that 57 per cent of the population of Least Developed Countries (LDCs) will be living in urban areas by 2025. Amongst these countries, Bangladesh experiences one of the highest rates of urbanization. Rapid urbanization has, therefore, serious implications for urban poverty trends and patterns.

This rapid growth of urban population in Bangladesh has taken place during the last four decades. In 1974 after the independence of Bangladesh, urban population was only 6.27 million which grew over 39 million in 2011 and currently it is about 60 million. Likewise, the number of municipalities was increased to 329 in 2018, where this member was only 64 in 1974. The number of city corporation is also increased to 12. The contribution of cities and towns in the national GDP accounts for more than 60 percent.

16.1. What is Urban

Conventionally people consider the major areas like metropolis and big cities and towns as urban areas. However, the concept of 'urban' varies from country to country, and, with periodic reclassification, can also vary within one country over time. Therefore, the definition of urban areas within the purview of social protection is often confusing demanding detailed discussion on the issue.

An urban area can be defined by administrative criteria or political boundaries, for example, the city corporations, and municipality areas. It

can also be defined by a threshold population size and population density. Sometimes urban areas are identified by characteristics of economic functions - for example, where a significant majority of the population is engaged in formal employment and not in agriculture. The presence of urban characteristics such as paved streets, electric lighting, sewerage system etc distinguish an area as urban.

In Bangladesh the definition of urban area used in different censuses has not been uniform. The definition of urban area used in 1981 and 2001 changed in 2011 when the growth centres have been excluded from the list of urban areas. Thus, according to the present definition, there are 532 urban areas in Bangladesh including 12 city corporations, 327 municipalities, upazila headquarters, and cantonment areas.

The urban areas have been classified into six categories according to their functions and sizes. i) Mega City: It is metropolitan area having population of 5 millions or more. ii) City Corporation: iii) Municipality Areas, iv) City: It is an urban area having population of 1,00,000 and above v) Other Urban Area including those upazila headquarters which are not municipalities. vi) Town: It is an urban area having population less than 1,00,000

16.2. Rural-Urban Distribution of Population

The following graph shows Rural-Urban Distribution of population in Bangladesh from 1950 to 2010 and projected to 2050. It indicates that shortly after 2040 urban ratio of population will exceed that of rural, though according to the international estimates the urban population will exceed rural by 2025.

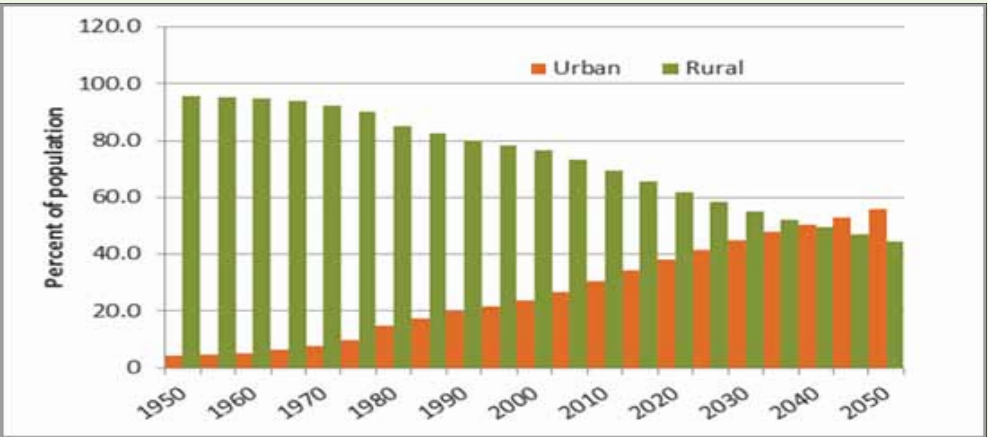


Figure 23: Rural Urban Distribution of Population

16.3. Urban Social Protection

In Bangladesh, even though income poverty is much lower in urban areas, there are emerging vulnerabilities for the urban poor: social insecurity, housing, tenancy rights, health, sanitation, nutrition, etc. Research shows that the condition of life of the urban poor is normally worse than those of rural poor. The urban poverty is often induced by lack of wage employment and low-paid informal sector works. Lack of access to housing, basic utility services, education and health services are some of the problems suffered by urban poor. Their problem is further exacerbated by violence, physical and psycho-social insecurity, weak social network, and low voice and power.

Therefore, the Government recognizes the need to extend social protection coverage to the urban poor and vulnerable people. Schemes like old age pensions, disability benefits and child benefits should be provided to both urban and rural areas in equal measure. Some of the social security schemes which are planned to be scaled up, will equally incorporate the urban poor as well. These programmes include programmes for the elderly, children, vulnerable women and people with disabilities.

Urban social protection programmes will not be limited to replicating the existing rural programmes to the urban area. Rather some new programmes like Child Benefit Scheme and National Social Insurance scheme will be initiated in the urban areas first and afterwards these will be extended to the rural areas. Therefore, the concept of urban social protection involves two-dimensional transfer of social protection – first from rural to urban and later on from urban to rural.

However, replication of the urban grown social protection may be more complicated than vice versa. Therefore, the NSSS proposes that the urban based social protection programmes should be designed with plan of their subsequent expansion to the rural communities. The NSSS also suggests that the experiences of countries like Brazil and Mexico may be reviewed to determine how the scope of social insurance schemes can be expanded for the rural population.

However, Social Security cannot resolve all the problems of the urban population. Therefore, the Government will further develop policies in areas such as town planning, housing, health, education, water and sanitation, industrial safety and transport to ensure that comprehensive support is given to the most vulnerable families, complementing the social security measures.

The basic principle of the NSSS is to ensure urban poor households getting similar access to social protection as rural poor households. The responsibility lies primarily with the Local Government Division, though any other ministries having social protection in the rural areas will have to extend their rural programmes in the urban areas. Thus, the issue of urban social protection is a cross cutting issue for all the line ministries.

16.4. Prospect and Challenges of Urban Social Protection

Around 60% of Bangladesh urban population live in metropolitan cities. Only Dhaka and Chittagong are the home to more than 48% of the urban population. Only 40% of the urban population live in municipalities and upazila headquarters. Only 12% urban people live in municipalities other than Dhaka and Chittagong. Therefore, social protection for the urban people of two mega cities will cover around half of the urban people.

One of the positive aspects of implementing social protection programmes in the urban area is that it mainly involves only change of policy and budget allocation. Such types of programmes include old age allowance and school stipends. The urban old people can be covered by only changing the circular to incorporate urban poor. The school stipend has been already expanded to the urban students by changing the policy.

The following table provides a picture of major programmes with rural-urban distribution.

Description of Programme	Area of Residence		
	Rural	Urban	Total
All Social Security	85.1	14.9	100
All social insurance	79.1	20.9	100
Old age allowance	84.1	15.9	100
Allowance for widowed, deserted and destitute women	90.1	9.9	100
Private insurance	73.1	26.9	100
Pension, Gratuity and Provident Fund	59.4	40.6	100
All labour market programmes	100	0	100
100 Days employment	100	0	100

All social assistance	87.0	13.0	100
GR/TR	93.9	6.1	100
VGD/VGF	100	0	100
Stipend	93.8	6.2	100
Agriculture rehabilitation	88.2	11.8	100
Private assistance	83	17	100
Other assistance	100	0	100
Open market sale OMS	0	100	100

Table 6: Major social protection programmes with rural-urban distribution

Some of the programmes like open market sale of rice is only for the urban people. Thus, already this programme provides significant coverage to the urban people. Similar programme like 10 Tk/KG rice programme has been introduced in the rural areas as well.

But the major problem in implementing social protection for the urban poor is finding out effective mechanism for targeting the right beneficiaries as most of them are floating. However, the system of unique national identification number with biometric information may overcome this challenge. The electronic payment system will reduce any potential risks of leakages. Already the child day care centres are being established in the urban areas to facilitate continuation of jobs by mothers.

The proposed national social insurance scheme and the child benefit scheme are two major programmes which will be mainly targeted to the urban people. These are still in the planning phase, without any substantial progress. Measures should be taken to implement these programmes as early as possible.

The issue of urban social protection received dedicated focus in SDG, 11: “make cities and human settlements inclusive, safe, resilient and sustainable”. SDG 11 influences Goal 3 (health); Goal 8 (sustainable growth); and Goal 10 (inequality); and Goal 16 (inclusive societies). On the other hand, New Urban Agenda (UN Habitat III, Quito 2016) emphasized the right to adequate housing, accessible urban mobility for all, and sustainable consumption. There is also explicit focus to slums, urban migrants and refugees.

16.5. Urban Inclusion Strategy

Similarly, in recognition of enormity of the issue of urban social protection, the NSSS did not provide any short cut solution to the problem. It did not consider the issue of implementing a meaningful urban social protection system as a very simplistic task. Recognizing the multi-faceted challenges and complication of urban social protection in Bangladesh, the NSSS recommends that further studies should be conducted to identify the best suitable modalities for urban social protection in Bangladesh. The SSPS Programme has a plan to conduct diagnostic studies and formulate urban social protection strategies in near future.

17.

Adaptive Social Protection and Disaster Response

The core principle of the NSSS is to build up an inclusive and comprehensive social protection system which would usually require addressing different types of risks and vulnerabilities of people such as lifecycle risks, idiosyncratic risks (illness and economic shocks) and covariate risks induced by natural and ecological causes - such as droughts, floods, cyclones etc.

Though the main focus of the NSSS is on tackling the lifecycle risks, yet it does by no means neglect the other risks as mentioned above. Rather, covariate risks have received the highest attention in the NSSS as these risks have been placed in the middle of the lifecycle framework of the strategy. These covariate shocks occupy the central focus in the lifecycle risk mitigation frameworks of NSSS. A separate thematic cluster titled as “Food Security and Disaster Response” has been formed for addressing the issues of disaster in a more effective way.

Thus, the NSSS, puts the utmost importance on responding to the shocks arising from different types of natural or other types of disasters. This is also evident from the fact that the Ministry of Disaster Management and Relief has the largest share of social protection budget. Therefore, the social protection programmes of Bangladesh can be termed as responsive to disaster and risks arising from climate change.

The social protection system which is adaptive to climate change and risks of disaster has recently come to be known as adaptive social protection. But it remains a matter of evaluation as to what extent the national social security system is adaptive to climate change and disaster response.

17.1. What is Adaptive Social Protection

The concept of adaptive social protection is comparatively new and recently received global attention in many countries and organizations. As is

suggested by the term, adaptive social protection is the social protection system which is linked and responsive to the issues of climate change and disaster management.

Social protection, disaster management and climate change adaptation are normally separate fields with overlapping agenda and beneficiaries. Therefore, the wealth of experience, tools and methods need to be explored together to achieve synergy. Operationalising adaptive social protection requires a framework that supports an optimal blend of social protection programmes, climate change projects, and disaster risk reduction interventions, in order to bring out the best of each.

The term “Adaptive Social Protection” (ASP) was created by the Institute of Development Studies (IDS) and the UK Department for International Development (DFID). Its principal idea is that synergies can be gained if social protection, disaster risk management and climate change adaptation are brought closer together. Coordination with all actors in order to derive at a consolidated strategy would need to take place. This concept can be explained by the following diagram.

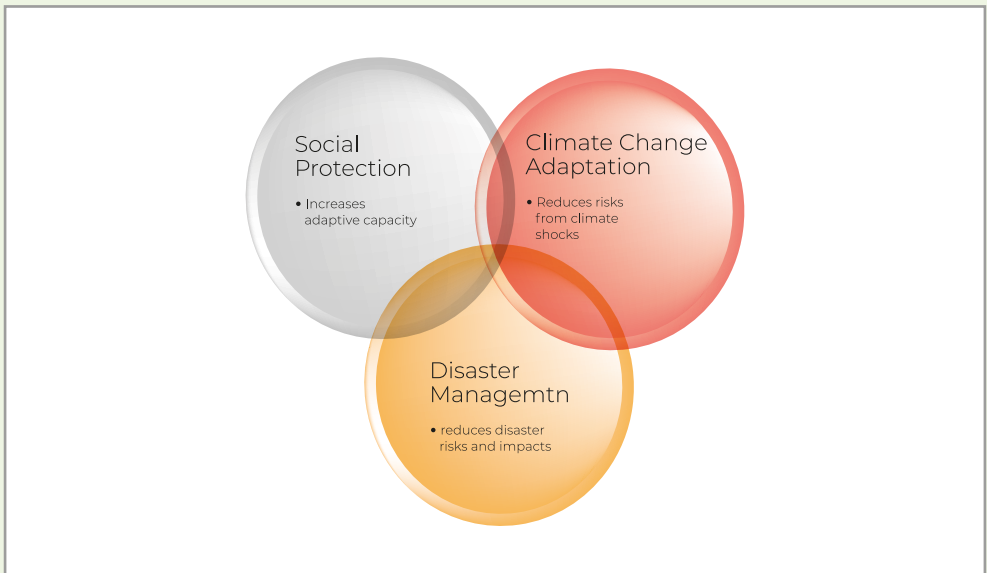


Figure 24: Adaptive Social Protection

Social protection, climate change adaptation and disaster risk management measures use similar and complementary instruments and often target the same population groups. But these are three separate affairs taken care of by

different authorities, though causes and effects of these are interlinked with each other. Therefore, synergic and coordinated actions by these interventions would create most effective results.

17.2. Features of Adaptive SP

- **Institutional Coordination:** Promote institutional coordination of social protection agencies with relevant climate change and disaster risk management actors.
- **Adaptive information:** Information systems need to be dynamic to inform program delivery. A social registry should be available that includes information on the poor, the vulnerable, and current social protection programme beneficiaries, including geographic location.
- **Adaptive programmes (scalability):** Programs that provide the poor with adequate and regular benefits to build household resilience should be available, along with programmes that can be expanded quickly after shocks to reach affected households.
- **Adaptive financing:** Contingent financing schemes should be accessible, that can be triggered rapidly and efficiently following a shock, as part of a national disaster risk financing strategy.

17.3. Adaptive Social Protection in Bangladesh

In recent years the policy framework for disaster management in Bangladesh has reformed considerably because of rising levels of risk for citizens. According to the global climate risk index 2016 Bangladesh was sixth among ten countries most vulnerable to climate induced natural calamities for the period from 1995-2014. Bangladesh became third in annual average death toll, total losses and total number of events. Following the devastating floods of 1988 and the cyclone of 1991, the Bangladesh government adopted a holistic approach embracing the processes of hazard identification and mitigation. The revised Standing Orders on Disaster (SOD) issued in 2010 has significantly improved the disaster preparedness and response capacity.

The recent formulation of the NSSS has created much scopes for streamlining social protection programmes and effective inter agency coordination. However, coordination with the disaster related services are often under question. For example, both the Ministry of Social Welfare and Ministry of Disaster Management and Relief run public work programmes but have

little knowledge of each other's activities. This results in programmes targeting similar beneficiaries, leading to duplication of effort.

Climate Change Adaptation is comparatively new in Bangladesh compared to social protection and disaster management. But it is being increasingly recognized by government and the NGO communities. To identify and address the challenges of climate change, the government prepared Bangladesh Climate Change Strategy and Action Plan (BCCSAP, 2009). Subsequently, Bangladesh finalized Climate Public Expenditure and Institutional Review (CPEIR, 2012), and Climate Fiscal Framework (CFF, 2014).

There is a need for consistent linkage among these three measures in Bangladesh. The NSSS recognizes the significance of reducing risks and vulnerabilities emanating from climate change and disasters. Therefore, it is important to create organizational framework to enforce adaptive social protection in Bangladesh.

17.4. Present Status and Way Forwards

As is discussed above, the enabling features of adaptive social protection include inter agency coordination, adaptive information system, adaptive programme and adaptive funds. An analysis of the present situation of Bangladesh regarding these features will indicate the required next measures for this country.

Coordination: The NSSS provides for a Thematic Cluster on Food Security And Disaster Response with Ministry of Food being the lead coordinator while other relevant ministries are its members. It can be an effective forum for coordination between programmes for disaster management and social protection. However, the climate change related programmes are lead by the Ministry of Environment and Forest which is not a member of the Thematic Cluster Committee. Therefore, the required coordination among the three fields of activities get weakened. Measures may be taken to incorporate Ministry of Environment and Forests to be co-opted in the thematic cluster to establish effective central level coordination. However, the coordination in the field level is very effective as all the programmes under these three areas are coordinated by Deputy Commissioners and UNOs in districts and puazilas respectively.

Adaptive Information: The NSSS suggests that there should be prepared a single registry MIS for management of social protection programmes. It will connect the social registry with beneficiary registry to give a clear picture of the people either enjoying or deserving social protection benefits. This registry

will also include the geographic information of the residence of the people including the vulnerable. Thus, the recommended MIS will serve the purpose of the adaptive information as required by adaptive social protection. However, the system is yet to be finalized. Immediate measures may be taken to complete the preparation of the social registry and link it with the registries beneficiaries of social protection and disaster management.

Adaptive Programmes: Many of the social protection programmes are designed to tackle disaster related risks. These programmes are easily scalable in time of emergency, and this is a proven fact as Bangladesh has effectively tackled many disasters related crisis very efficiently in the recent past. However, there is still scope to make such arrangement more systematically up-scalable in time of emergency.

This is worth mentioning that some of the workfare type social protection programmes take infrastructural development and maintenance works. There is hardly any mechanism to assess if these small infrastructures will have any adverse effect on environment like blocking water passage which will cause disaster and eventual loss of crops. Such small-scale projects should be designed in a way so that these can rather contribute to prevention of disasters. The local coordination committees in district and upazila headquarters can play vital roles in this aspect.

Adaptive Funding: Another important factor for adaptive social protection is availability of contingent financing schemes and Bangladesh seem to have ample provision for tackling disaster related emergencies. The past experiences show that Bangladesh could immediately supply emergency funds to the disaster hit areas. However, the local administration may be given more resources accompanied with liberty to take appropriate measures instantly.

The concept of adaptive social protection is very new in Bangladesh, but this is a very relevant approach to social protection. The country has almost all legal and political supports to put into practice the effective tools of adaptive social protection. However, there appears to be significant gaps in recognizing the issue among the implementing agencies and policy makers. Therefore, awareness building for the relevant staff and policy makers may be instrumental in achieving the most from the adaptive social protection system.

18.

Roles and Responsibilities of Political Leaders in Social Protection

Honourable Prime Minister in her speech at a conference on social protection in Dhaka in 2011 committed that coverage of social protection programmes has improved and this has been a major factor in reducing the poverty rate. She also stated that the aim of social protection programmes is to provide support to more than half of the country's population who are in need of aid and thus facilitate their transformation towards middle income status.

This was the starting point for boosting up social protection programmes in the country. To translate her commitment into reality the NSSS of Bangladesh has been formulated which aims at coving all the poor and vulnerable people under social protection coverage.

This is a well acknowledged fact that certain format of social protection system exited in this country since the independence and continued to evolve since then. However, any revolutionary change in social protection cannot be possible without political commitment which Bangladesh is fortunate to have as is evident from the statement of Honourable Prime Minister in her message in the NSSS.

Hon'ble Prime Minister, in fact, provided road map for progressing towards a true welfare state. Now, it is the other political leaders and bureaucrats and civil society organizations who have to play the vital role of implementing the NSSS to ensure social protection for at least half of the population.

The commitment of Honourable Prime Minister has not only been unfluctuating over time, but it has been further reinforced when she adopted social protection as one of her prioritized agenda. Moreover, the agenda of social protection has been placed with utmost importance in the election manifesto of the present government further reinvigorating the commitment of creating an inclusive social protection system. When this

commitment is consistent with the constitutional provision, then the obligation of the other actors of the state become deeper and more sacred.

18.1. Challenges and Prospects of Social Protection

Political leaderships are crucial in shaping and thrusting the success of social protection in any country. The rapid development role model initiated by the government has created enabling fiscal space for an effective social protection system in the country. Social protection initiatives are closely shaped by political reasons and social contracts between states and citizens. The existence of a firm political commitment and a sense of social contract between the government and people paves the way for utilizing social protection interventions for human development and overall welfare of the people.

However, in spite of the fact that the NSSS was formulated more than three years back, still there are a lot of challenges for reforming social protection systems in the country. Some of the major drawbacks are the inclusion and exclusion errors, lack of standardized targeting criteria, and lack of digitized results-based monitoring and evaluation system. The proposed single registry MIS could be an effective tool to overcome these problems, but this is yet to be established.

Organizational capacity and logistics have also been a major concern for improving social protection system. The political and bureaucratic leaderships have all the good intent to rapidly implement the NSSS but many of them are not properly aware of this document. Therefore, all the actors of social protection implementation in the country must realize their roles and responsibilities to implement the NSSS in a coordinated and coherent manner.

18.2. Hon'ble Ministers

The National Social Security Strategy of Bangladesh has been formulated as an outcome of the kind directives of the Hon'ble Prime Minister, but it was finalized in consultation with the Hon'ble Ministers of all the ministries. The draft was placed in the Cabinet meeting several times where the draft NSSS was analysed and examined in detail by the Hon'ble Ministers and they provided significant inputs in improving the document. In addition, the General Economics Division organized a consultation workshop for the

ministers on NSSS. Thus, they are already involved in formulation of the NSSS and therefore are owners of it. As a result, they have great responsibility in materializing the vision of the NSSS, particularly as follows:

Monitoring Implementation: The Hon'ble Ministers have continued their efforts in implementing the NSSS as they have approved the ministry specific action plans for NSSS implementation. Implementation of ministry specific Action Plan of NSSS requires rigorous monitoring and supervision which can be effectively done by respective hon'ble ministers.

Coordination: The NSSS implementation demands consolidation of a number of small programmes into bigger umbrellas. The administrative implication of this consolidation is huge as some of the programmes will have to go through different delivery channels. Coordination will be required with the Finance Division and Bangladesh Bank as the cash transfer programmes will be implemented through G2P modalities.

The NSSS suggests that some of the beneficiaries will be transitioned to different programme at the end of certain age thresholds. The smooth transition of the beneficiaries from one programme to another may need inter-ministerial coordination where the Hon'ble Ministers may need to intervene.

Budgeting and Planning: For proper implementation of the NSSS programmes there are financial implications. For example, some programmes will have to be scaled up and some new programmes will be designed. Moreover, the social protection coverage will be expanded to the half of the population as committed by Hon'ble Prime Minister.

Extra budgetary allocation will be required for many ministries for effective implementation of these programmes. The NSSS Action Plan provides for gradual annual increase (around 15% annually) of programmes for smooth scale up. Therefore, the Ministers have to reflect it in the annual planning and budget requisition to the Finance Ministry. They may need to play strong role in convincing the Finance Minister to allocate required funds for implementation of the NSSS agenda.

Similarly, the Hon'ble Finance Minister and the Planning Ministers should also realize the importance of allocating necessary budget and approving required projects for effective implementation of the NSSS. It will be a

responsibility of the Hon'ble Finance Minister to create sufficient fiscal space to support the required financing for scaling up social protection programmes. The Cabinet Committee on social Security can be a good forum for negotiating increased budget allocation for social protection programmes.

Accountability: The accountability of the ministers for NSSS implementation is of two directional – they have to hold the social protection implementers responsible for good governance in social protection programme designing and delivery; on the other hand, they themselves will be accountable to the parliament and the voters for efficient implementation of social protection programmes.

18.3. Hon'ble Members of Parliament

During a three-day orientation programme for the hon'ble members of parliament on NSSS at the parliament conference room in 2016, Hon'ble Speaker stated that “The NSSS has been formulated with the objective of supporting the inclusive economic development policy of the government. The members of parliament have vital responsibility in establishing a modern social protection system in the spirit of the NSSS.” The participating Hon'ble MPs also agreed with the comment of the Hon'ble Speaker and they made renewed vow to support implementation of NSSS. Therefore, the Hon'ble MPs have very significant roles to play in implementing the NSSS. The responsibility of the MPs may include the following:

Accountability: The Hon'ble MPs can hold the Hon'ble ministers responsible for implementation progress of the NSSS agenda and other social protection related issues in the parliament. The MPs are the advisors to their respective Upazila Council where they can look after and inspect the implementation status of social protection programmes.

Beneficiary Selection: The Hon'ble MPs are head of beneficiary selection for most of the programmes in the Upazila level. They can take measures to select the beneficiaries according to the poverty status of the applicants. They can also urge the administrators to utilize the Proxy Means Test (MPT) scores for poverty selection when this will be available.

Budget Allocation: The Hon'ble MPs may support allocation of increased budget for social protection programmes in the parliament.

18.4. Civil Servants

The civil servants played instrumental role in preparing the draft of the NSSS and now the responsibility of implementing the agenda falls primarily upon them. Their roles are different based upon their status and position as discussed below:

Secretaries: They are Members of Central Management Committee (CMC) on Social Security where they coordinate and discuss different aspects of social protection implementation. The NSSS and its Action Plan was prepared under supervision of the CMC. Progress monitoring of NSSS implementation and any review of the NSSS are some of the major responsibilities of the CMC where the secretaries provide their inputs. Secretaries of the five ministries leading thematic clusters chair the cluster committees where coordination of theme based programmes are reviewed. In addition, the other secretaries are responsible for implementation of their respective part of the NSSS Action Plan.

Focal Points: For effective implementation of NSSS and regular coordination, focal point officers have been nominated in each of the line ministries. They participate in the coordination committee of focal points headed by the Secretary (Coordination and Reforms) of Cabinet Division. The focal points are of the rank of joint secretaries or additional secretaries. Also, there are alternative focal points on social protection to support the focal points. Besides, each ministry has other focal points for coordinating various aspects of social protection such as MIS, M&E, GRS, Gender, ICT, Communication etc.

Field Level Officials: The social protection programmes are actually implemented in the field levels by the local officials. Therefore, effective implementation mainly depends on the efficient performance of these officials and the staff. In order to coordinate the activities of different offices there are Management Committees at the Division, District and Upazila levels headed by Divisional Commissioner, Deputy Commissioner and UNOs. These officials have vital responsibilities in effective implementation and monitoring of social protection programmes at the field level.

18.5. Local Government Organizations and NGOs

NSSS recognizes that special efforts will be needed to reach many of the members of poor and vulnerable groups. This will involve sensitizing staff

of Social Security agencies as well as relying on local government and NGOs for identifying potential beneficiaries. Union Parishad chairmen and members are the main actors in the grassroots level to identify the beneficiaries and assist government staff in delivering the benefits to the beneficiaries. Therefore, their responsibility should include objective approach in selecting the beneficiaries. Also, they work as bridge between citizens and the local administrators. It is the UP chairmen and members who have to primarily face the grievance application regarding social protection benefit delivery.

Some NGOs work as partners of government to implement and deliver public financed social protection programmes. In addition, many NGOs have social protection programmes of their own. The programme of BRAC called Targeting the Ultra Poor (TUP) has been recognized in the NSSS as one of the best graduation models. Thus, the NGOs are great actors in social protection implementation in the field level. Moreover, the NSSS suggest that an effective grievance redress mechanism will also be helpful to bring members of excluded populations into the Social Security network, and the NGOs can play a vital role in this regard.

19.

Core Diagnostic Instrument (CODI)

The practitioners of social protection may sometimes come across the topic CODI or Core Diagnostic Instrument. This tool, developed a few years back by a team of Inter Agency Social Protection Assessment (ISPA), is very important for social protection diagnostic studies. It has been recommended in the NSSS Action Plan as an important instrument to assess and diagnose the social protection systems of the country and evaluate performance of the programmes.

19.1. What is CODI

CODI is a diagnostic tool designed to map the key elements of a social protection system in a country. CODI provides a coherent framework for a systematic analysis of SP systems. It facilitates mapping of the elements of the national social protection system; analysis of the SP system performance against national objectives and an agreed standardized set of criteria; and identification of a set of entry level policy reform options.

It analyses social protection system performance against national social protection objectives and track progress against a standardized set of performance criteria over time. It may serve as an evidence base for country dialogue on how to strengthen a social protection system. However, CODI is not meant to do cross-country comparisons.

CODI has three separate modules to diagnose different aspects of social protection. The modules are social protection system analysis, programme performance assessment and analysis of delivery system.




Module 1		<p>This Module includes an overview of the basic features of the national social protection policy framework. The assessment of the policy is centered on seven Key Areas: (1) legal framework, strategy, and national objectives; (2) alignment of policies with social protection needs of population; (3) social protection policymaking; (4) social protection policy implementation; (5) public spending and financing; (6) information dissemination and raising awareness; and (7) monitoring and evaluation systems.</p>
Module 2		<p>This Module maps out the key design features of the major social protection programmes. The assessment is focused on a general program description and four Key Areas: (1) benefit eligibility criteria, (2) benefit design, (3) expenditures and financing, and (4) incentives.</p>
Module 3		<p>Well-functioning implementation mechanisms should be able to accurately identify all potentially eligible individuals or households and have a robust way of determining their eligibility. Therefore, the assessment of delivery focuses on the areas: (1) identification of beneficiaries, (2) eligibility verification, (3) enrollment, (4) delivery of the benefit (the transfer of cash, food, training or other services), (5) monitoring and evaluation, (6) complaint and appeal mechanisms, and (7) information dissemination and raising awareness.</p>

Figure 25: Modules of CODI

19.2. CODI Criteria for Performance Analysis

In addition to system diagnosis, CODI has a total of 37 fields under 10 broader areas for assessment of social protection performance. Each field is assessed by a scale from one to four. The CODI provides detailed and specific guidelines regarding the scoring. The CODI allows for adjusting or modifying the field specific questions according to the national contexts. The SSPS team has already prepared a customized version for assessment of Bangladesh position in performance of social protection.

This tool is part of the Inter Agency Social Protection Assessments (ISPA) initiative, a set of practical tools that help countries improve their social protection system by analysing its strengths and weaknesses and offering options for further action. Countries can apply this tool periodically to track

performance over time. CODI is unique in providing a unified framework to carry out a comprehensive assessment of social protection system performance, allowing governments to identify duplications, fragmentation, and inefficiencies across schemes and programmes.

By using a customized questionnaire of CODI, the SSPS of Cabinet Division and GED conducted a base line evaluation of the social protection system of Bangladesh in 2016. The governments can conduct periodic evaluation of the programmes to assess the progress. Therefore, another assessment will be carried out soon by using the tool.

19.3. Evaluation Areas/Criteria

There are ten broader area or criteria for assessing the progress of social protection programmes. Each area has several fields with a specific question. The number of total fields or questions are 37 under 10 broader areas. The broader areas are as follows:

1. Inclusiveness: The social protection system should guarantee that everyone is protected along the life cycle. This requires ensuring nondiscrimination, gender equality, availability of and accessibility to social protection programs and benefits. The goal is to eliminate coverage gaps and secure the inclusion of the poorest and most vulnerable.

2. Adequacy: It assesses the programmes and schemes that make up the system provide regular and predictable benefits and quality services that are adequate to meet the social protection needs of the population and achieve national/program objectives. At a minimum, benefits contribute to poverty reduction, equity, ensure income security, access to health and other services along the life cycle, and promote productive economic activity.

3. Appropriateness: At the system level, appropriateness means that the system, as a whole, ensures optimal protection to fulfill the social protection needs of the population. It includes the formulation of clear and realistic targets and timeframes to better address social protection needs over time.

4. Respect for Rights & Dignity: Programs and benefits design and their delivery are in line with human rights standards and principles to avoid humiliation of the persons covered. The citizens are informed of their rights and privileges about social protection programmes. Efficient and accessible complaint and appeal procedures are available. Furthermore, private

individual information contained in administrative data systems needs to be secured and protected by law.

5. Governance & Institutional Capacity: Clear internal rules, regulations, reporting mechanisms, and operating procedures specify the relationships, roles, and responsibilities of bodies and actors involved in social protection.

6. Financial & Fiscal Sustainability: The financial resources raised and allocated are aligned with actual and expected program outcomes, demographic patterns, and economic development. Contributions are designed based on beneficiaries' contributory capacity.

7. Coherence & Integration: Social protection policies are balanced with related social, economic, and sectoral policies (external coherence). They are also aligned to ensure that the set of existing programs complement each other (internal coherence).

8. Responsiveness: The social protection system is flexible enough to evolve and adapt to the balance and scale of programs in light of changing social protection needs. Changes in social protection needs may arise from socio-economic, sociodemographic, natural or political developments.

9. Cost-effectiveness: Delivery systems are in place to implement existing programs with the minimum resources required to achieve the desired impact and reduce the cost for beneficiaries to access social protection programs.

10. Incentive Compatibility: Programs are designed in a way to create incentives for persons of working age to work, save, participate in risk-pooling arrangements; incentives for employers to register their workers in the social protection system and pay the required contributions;; for social protection service providers to enroll all eligible beneficiaries and provide good quality services and for eligible beneficiaries to become a member of a scheme and take up benefits.

Each field is evaluated by a scale of 4, but Bangladesh has reduced the scale down to 3 for making the evaluation simpler. It is mentionable that, for using the CODI tools no research work is required; rather, the evaluation can be done on the basis of available information.

19.4. Programme/Project Evaluation

In addition to evaluating the overall system of social protection, the CODI has another framework to assess the performance of individual programmes as to how the programme is compatible within the national social protection agenda. In a meeting of the social protection focal points it was recommended that around 10 to 12 major programmes of social protection can be taken up for evaluation by the CODI framework.

Finally, it needs to be mentioned that the CODI may serve as a tool for performance evaluation of social protection system and individual programmes, but it is not equivalent to the results-based M&E system as proposed in the NSSS. For the purpose of creating M&E system, a framework has been prepared and detailed plans are underway of preparation to make it operational. An M&E committee headed by the Member (Senior Secretary) GED is working to finalize the detail operational modalities for the M&E system. Before that system is in place, the CODI can serve as a complementary role in measuring the performance and status of social protection programmes in the country.

20.

SSPS Programme

As part of implementation of the National Social Security Strategy, a Technical Assistance project called ‘Social Security Policy Support (SSPS) Programme’ has been undertaken jointly by the Cabinet Division and the General Economics Division of the Planning Commission. The duration of the programme is from 2014 to 2017 in the first phase. The project is supported by UNDP Bangladesh, DFID and DFAT. The project is operated by a national project director, two deputy project directors and three assistant project directors. It is staffed by national and international consultants and specialists directly appointed by UNDP.

The main objective of the project is to support implementation of a robust social security system and modernize the delivery system of social protection and enhance overall governance in this sector. Specifically, the project works for supporting the consolidation of the social security programmes into a lifecycle framework, establishment of a single registry MIS, implementation of GRS, facilitating expansion of G2P payment system and establishing results based monitoring and evaluation system of the social security programmes.

The SSPS programme is also involved in capacity building of the relevant officials of the government and public representatives. With this objective, the project engages itself in conducting research and developing knowledge products on social protection. It also organizes seminars, workshops and dialogues on burning issues of social protection. So far it has organized workshops for officials of ministries, field administration and public representatives including the hon’ble Members of Parliament. The factsheet of this project is as follows:

PROJECT FACTSHEET



Social Security Policy Support (SSPS) Programme

Context

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. Driven by the constitutional provisions to ensure social security for all deserving people and encouraged by the accelerated economic capacity, Bangladesh embarked upon strengthening its social security system.

As one of the major milestones towards that goal, the government formulated the National Social Security Strategy (NSSS) of Bangladesh. It was approved by the Cabinet on 1st June 2015.

The NSSS is a long-term roadmap up to 2026 for introducing a lifecycle based comprehensive social protection system in the country by reforming the existing social safety net programmes.

Project Overview

The Social Security Policy Support (SSPS) Programme of Cabinet Division and GED, supported by UNDP and other donors has been providing support and in social protection reforms, including the formulation of the NSSS and its action plan.

Objective

Ensuring that the Government of Bangladesh develops a fully functional social protection system, which supports and facilitates best practice delivery models.

Project Brief

Project period: 01 July 2014 up to 30 June 2020
Estimated total cost: 5.7m USD [DFID 4.2; UNDP 1.5] unfunded: 1.3 and GOB: 136,000 [100,000 in kind]

Sponsoring ministry: Cabinet Division (Lead); Planning Division (Co-sponsor)

Executing Agencies: Coordination and Reforms Wing of Cabinet Division and General Economics Division (GED), Planning Commission

Project Components

Systems Strengthening

Develop modern social protection infrastructure capable of supporting a nationally integrated delivery system for reliable, transparent, and developmental GoB social transfers, while promoting interorganizational linkages.

Better Governance

Improve governance of social protection by strengthened institutionalisation, coordination, planning, M&E, and reporting functions, and stronger research and analysis capacity building for a more effective evidence base for policy development.

Expected outcome

Poor people are less vulnerable to external shocks through greater access to financial and insurance services and social safety nets with clear graduation strategies.



Appendix A

List of Major Social Protection Programmes

Sl	Name of Programme	Beneficiary (2018-19) (Lakh)	Budget (2018-19) (Crore BDT)
1	Old Age Allowance	40.00	2,400.00
2	Allowances for the Widow, Deserted and Destitute Women	14.00	840.00
3	Allowances for the Financially Insolvent Disabled	10.00	840.00
4	Maternity Allowance Programme for the Poor	7.00	693.00
5	Allowances for Urban Low-income Lactating Mothers	2.50	248.50
6	Honorarium for Freedom Fighters	2.00	3,305.00
7	Honorarium & Medical Allowances for Injured Freedom Fighters	0.15	295.07
8	Assistance for Cancer, Kidney and Liver Cirrhosis Patients	0.15	75.00
9	Grants for Residents in Government Orphanages and Other Institutions	0.21	54.66
10	Capitation Grants for Orphan Students in Non-gov. Orphanages	0.98	103.68
11	General Relief Activities	0.00	470.00
12	Block Allocation for Disaster Management	17.63	291.00
13	Non-Bengali Rehabilitation	0.15	10.00
14	Pension for Retired Government Employees and their Families	6.30	22,639.46
15	Ration for Shaheed Family and Injured Freedom Fighters	0.30	33.50
16	Programme for Livelihood Improvement of tea-garden labourers	0.40	20.00
17	Stipend for Disabled Students	0.90	80.37
18	Grants for the Schools for the Disabled	0.35	23.00
19	Housing Support	2.96	25.00
20	National Legal Aid Services	0.62	15.77
21	Agriculture Rehabilitation	0.00	120.00
22	Special Assistance for the development of Char, Haor and undevelopment area	0.90	200.00

S1	Name of Programme	Beneficiary (2018-19) (Lakh)	Budget (2018-19) (Crore BDT)
23	Open Market Sales (OMS)	121.64	832.00
24	Vulnerable Group Development (VGD)	142.47	1,685.07
25	Vulnerable Group Feeding (VGF)	64.72	1,730.81
26	Gratuitious Relief (GR)	56.82	540.88
27	Food Assistance in CTG-Hill Tracts Area	7.76	282.82
28	Food For Work (FFW)	11.01	987.58
29	Work For Money (WFM)	15.18	720.00
30	Test Relief (TR) Cash	19.06	1,390.00
31	Employment Generation Programme for the Poor	8.27	1,650.00
32	Food Friendly Programme	0.50	638.00
33	Fund for Micro-Credit through PKSF	79.37	232.00
34	Micro-credit for Women Self- employment	0.28	5.00
35	Social Development Foundation	0.00	425.00
36	Interest free Micro Credit Programme	0	55.00
37	Fund for the Welfare of Acid Burnt Women and Disabled	0.30	1.50
38	Trust for the protection of the persons with neurodevelopmental disabilities	0.00	27.50
39	Welfare Trust for Physical disabilities	0.00	10.00
40	Fund for Assistance to the Small Farmer and Poultry Farms	1.00	100.00
41	Swanirvar Training Programme	0.17	1.90
42	Joyeeta Foundation	0.10	2.40
43	Shamaj Kallyan Parishad	0.68	60.00
44	Special Fund for Assistance to women development & entrepreneurs	0.00	125.00
45	Oppressed Women and Children Welfare Fund	0.00	60.00
46	Skill Development and Earthquake Risk Management Fund	0.00	400.00
47	Fund for Climate Change	4.50	300.00
48	Block Allocation for Various Programme	0.09	327.15
49	National Service	1.49	669.60
50	Women's Skill Based Training For Livelihood	0.00	6.80

Sl	Name of Programme	Beneficiary (2018-19) (Lakh)	Budget (2018-19) (Crore BDT)
51	Child Development Center	0.03	5.80
52	Street Children Rehabilitation Programme	0.02	4.00
53	Service and Assistance Center for Disabled	3.76	65.00
54	Rehabilitation and Creation of Alternative Employment for Beggars Profession	0.06	3.00
55	Universal Pension Insurance Scheme	0.02	12.00
56	Programme for Improving the Livelihood of Harijan, Dalit, Bade community (Bede and disadvantage community 2017-18)	0.29	27.00
57	Programme for Improving the Livelihood of Trans Gender (Hijra)	0.07	11.40
58	Lump Sum Provision for Development of Special Areas (Except Hill Tracts)	0.17	40.00
59	Ashroyan Project -2	10.65	913.00
60	Primary School Stipend	143.95	1,550.00
61	School Feeding Programme	25.00	671.00
62	Reaching Out of School	5.60	229.08
63	Secondary Education Sector Investment Program	18.75	600.00
64	Secondary Education Stipend	8.33	200.00
65	Higher Secondary Stipend	7.22	160.00
66	Maternal, Neo-natal, Child and Adolescent Health	697.95	987.60
67	Community Based Health Care	1,340.00	1,001.90
68	National Nutrition Services	900.00	121.00
69	Maternal, Child, Reproductive and Adolescent Health	615.92	194.00
70	Clinical Contraception Services Delivery	34.61	311.53
71	Family Planning Field Services Delivery	321.28	300.93
72	T.B., Leprosy, Communicable Non-communicable Disease	3,029.25	859.97
73	Construction of Hostel for Govt. Shishu Paribar and visually Impaired Children	0.08	28.66
74	Construction of Cleaners Colony of Dhaka City Corporation	0.50	60.00

Sl	Name of Programme	Beneficiary (2018-19) (Lakh)	Budget (2018-19) (Crore BDT)
76	Day Care Program for Lower and Middle Income Working Women (Establishment of 20 Child Daycare Center Project_2016-17)	0.06	11.74
77	Northern Area Reduction of Poverty	0.02	20.90
78	Rural Infrastructure Development	0.00	3,242.00
79	Urban Primary Health Care (Urban Primary Health Care Service Delivery)	2.00	19.91
80	Haor Infrastructure and livelihood Development	0.32	150.00
81	Coastal Climate Resilient Infrastructure Improvement	0.50	282.96
82	Agriculture Infrastructure Improvement (Bangladesh Agriculture Infrastructure Development Project)	0.69	33.10
83	Participatory Small Scale Water Resource Development	8.00	29.80
84	One House One Farm	9.00	1,050.79
85	Char Development and Settlement	1.00	22.29
86	Guchagram (Climate Victims Rehabilitation)	1.19	152.46
87	Second Chittagong Hill Tracts Rural Development	6.02	80.00
88	Establishment of Autistic Academy in Bangladesh	0.00	30.00
89	Skills for Employment Investment Programme	2.60	481.64
90	Generation Break through	0.10	3.00
91	Construction of Vocational Training and Rehabilitation Centre, CRP-Manikgonj		3.06
92	Income Support Program for the Poorest	6.00	432.02
93	Skills for Employment and Productivity	0.00	15.00
94	Multi purpose Disaster Shelter Construction	1.00	621.30
95	Rural Settlement Construction for improvement of Rural Livelihood	0.01	50.80
96	Employment of Ultra Poor in Northern Areas	0.07	23.28
97	Poverty Reduction Through Inclusive and Sustainable Markets	0.04	49.45
98	Social Security Policy Support (SSPS) Programme	0.00	11.89

Sl	Name of Programme	Beneficiary (2018-19) (Lakh)	Budget (2018-19) (Crore BDT)
99	Skill and Employment Programme in Bangladesh	0.00	48.42
100	Support to the Urban Health and Nutrition to Bangladesh	0.77	38.95
101	Skill and Training Enhancement Project	0.00	430.00
102	Income Generating Activities for Women at Upazila Level	0.20	61.16
103	Multi-sectoral Programme to Prevent on Violence Against Women (4th Phase)	0.00	23.54
104	Amader Bari (Our Home): Integrated Old and Children Home	0.00	10.14
105	Child protection and child welfare	0.00	91.56
106	Development of the Living Standard of the Marginal People of Bangladesh	0.00	16.83
107	Tottho Apa: Empowering Women Through ICT Towards Digital Bangladesh	0.00	145.84
108	Preferential Village Water Supply	0.00	150.00
109	Construction of Flood Shelter in the Flood and River Errosion Prone Area - 3rd Phase	0.00	100.00
110	Flood Management and Livelihood Improvement Project in Haor Area	0.00	410.00
111	Development Support for Special Needs	0.00	1,126.91
112	Development of living standards of extinct enclaves	0.00	68.75
113	Improved life Standard for low-income people	0.00	60.00
114	Child and Maternal Health & Health Management Development	0.00	151.01

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