



A COMPENDIUM OF SOCIAL PROTECTION RESEARCHES



Editors

Md. Faizul Islam | Mohammad Khaled Hasan

Aminul Arifeen | Daniel Winstanely

Mehrin Karim | Mohammad Mahfuzul Bari



A Compendium of Social Protection Researches



General Economics Division (GED)

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LIST OF STUDIES

1. Barriers of Accessing Social Protection Programmes for the Poor and Marginalised
2. Cost-Benefit Ratio Study on Effects of Social Protection Cash Transfer
3. Implication of Changing Demographics and Effects on Social Protection in Bangladesh
4. Long-Term Effect of Livelihood Promotion Types of Social Security Programmes
5. Workfare Programmes and Skill Development in Bangladesh: Evidence and Policy Implications
6. Harmonisation of Small Social Security Programmes: Issues and Policy Options
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8. Situation Analysis: A Perception Study on Persons with Disabilities in Bangladesh

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LIST OF ACRONYMS

ADB	Asian Development Bank
AIDS	Acquired Immune Deficiency Syndrome
APS	Average Propensities to Spend
ATM	Automated Teller Machine
AWDDW	Allowances for the Widow, Deserted and Destitute women
BAU	Business as Usual
BBS	Bangladesh Bureau of Statistics
BCR	Benefit Cost Ratio
BDT	Bangladeshi Taka
BFP	Bolsa Familia Programme
BFPA	Bangladesh Family Planning Association
BIDS	Bangladesh Institute of Development Studies
BIHS	Bangladesh Integrated Household Survey
BMET	Bureau of Manpower, Employment and Training
BMI	Body Mass Index
BRDB	Bangladesh Rural Development Board
BSA	Bangladesh Shishu Academy
CBM	Christian Blind Mission
CBO	Community Based Organization
CBRMP	Community Based Resource Management Project
CBT	Community Based Testing
CCRIP	Costal Climate Resilient Infrastructure Improvement Programme
CCT	Conditional Cash Transfer
CCTP	Conditional Cash Transfer Programmes
CDC	Child Development Centres
CDD	Centre for Disability in Development
CFPR	Challenging the Frontier of Poverty Reduction
CFS	Child Friendly Spaces
CGAP	Consultative Group to Assist the Poor
CHT	Chittagong Hill Tracts
CLP	Chars Livelihoods Programme
CM	Commodities
CODI	Core Diagnostic Instrument
Cont.	Control
CPD	Centre for Policy Dialogue
CPP	Cyclone Preparedness Programme
CSO	Civil society organizations
CSSB	Child Sensitive Social Protection in Bangladesh
CTP	Co-responsibility Transfer Programmes
CVS	Compliance Verification System
DA	Data Entry
DC	Deputy Commissioner
DFAT	Department of Foreign Affairs and Trade
DFID	Department for International Development
DGFP	Directorate General of Family Planning

DGHS	Directorate General of Health Services
DIC	Drop-in-Centres
DID	Difference in Differences
DiDRR	Disability Inclusive Disaster Risk Reduction
Diff	Difference
DPO	Development Partner Organization
DSF	Diagnostic Study of Demand Side Financing
DSS	Department of Social Services
DSWD	Department of Social Welfare and Development
DT	Demographic Targeting
DWA	Department of Women Affairs
ECCD	Early Childhood Care and Development
EGPP	Employment Generation Programme for the Poorest
ENS	Emergency Night Shelters
EP	Extreme poor
etc.	Etcetera
EU	European Union
FEP	Food for Education Programme
FFA	Food for Asset-creation
FFE	Food for Education
FFW	Food for Work
FGD	Focus Group Discussion
FIES	Family Income and Expenditure Survey
FLS	Food and Livelihood Security
FP	Factors of Production
FSVGD	Food Security Vulnerable Group Development
FTF	Feed the Future
FY	Fiscal Year
FYP	Five Year Plan
GDP	Gross Domestic Products
GED	General Economics Division
GMI	Guaranteed minimum income
GNI	Gross National Income
GoB	Government of Bangladesh
GR	Gratuitous Relief
GRS	Grievance Redress System
GSS	Ghana Statistical Service
GT	Geographical Targeting
HAIL	Haor Area Infrastructure and Livelihood
HDRC	Human Development Resource Center
HFIAS	Household Food Insecurity Access Scale
HH-IO	Households and Other Institutions
HI	Handicap International
HIES	Household Income and Expenditure Survey
HSC	Higher Secondary School Certificate
HSNP	Hunger Safety Net Programme
ICDDR	International Centre for Diarrheal Disease Research, Bangladesh

ICF	International Classification of Functioning, Disability and Health
ICRPD	International Convention on the Rights of Persons with Disabilities
ICT	Information and Communications Technology
IDRA	Insurance Development & Regulatory Authority
IFAD	International Fund for Agricultural Development
IFPRI	International Food Policy Research Institute
IFS	Integrated Food Security
IGA	Income Generating Activities
IGVGD	Income Generation Vulnerable Group Development
ILO	International Labour Organization
IMCI	Integrated Management of Childhood Nutrition
Intv.	Intervention
ISPA	Inter-Agency Social Protection Assessments
JJS	Jagrata Juba Sangha
JMS	Jatiya Mohila Samity
JPUF	Jatiya Protibondhi Unnoyon Foundation
KHH-OI	Capital Account Households and Other Institutions
KII	Key Informant Interviews
LBP	Land Bank of the Philippines
LCA	Life Cycle Approach
LDC	Least Developed Countries
LEAP	Livelihood Empowerment against Poverty
LFS	Labour Force Survey
LGD	Local Government Division
MDG	Millennium Development Goal
MDGs	Millennium Development Goals
MEFWD	Medical Education and Family Welfare Division
MHVS	Maternal Health Voucher Scheme
MIS	Management information system
MIS	Management Information System
MLE	Maximum likelihood estimation
MNCAH	Maternal Neonatal Child and Adolescent Health
MoCHTA	Ministry of Chittagong Hill Tracts Area
MoDMR	Ministry of Disaster Management and Relief
MoE	Ministry of Education
MoF	Ministry of Food
MoH	Ministry of Health and Family Welfare
MoLE	Ministry of Labour and Employment
MoLGRDC	Ministry of Local Government, Rural Development and Co-operatives
MoLibWarAff	Ministry of Liberation War Affairs
MoP	Ministry of Planning
MoPME	Ministry of Primary and Mass Education
MoSW	Ministry of Social Welfare
MoWCA	Ministry of Women and Children Affairs
MoY&S	Ministry of Youth and Sports
MP	Member of Parliament
MPCDF	Marginal Propensity to Consume Food

MPI	Multidimensional Poverty Index
MS	Micro-simulation
MSM	Micro Simulation Model
MT	Means Testing
MTIR	Mid Term Implementation Review
MTRI	Mid-Term Review Implementation
NC	Not covered
NDD	Neurodevelopmental disability
NDDPT	Neuro-Developmental Disability Protection Trust
NE	Not-eligible
NEET	Not in education, employment or training
NFOWD	National Forum of Organizations Working with the Disabled
NGO	Non-governmental Organization
NGOs	Non-Government Organizations
NHD	National Household Database
NHTS-PR	National Household Targeting System for Poverty Reduction
NID	National Identity Documents
NIPORT	National Institute of Population Research and Training
NJLIP	Notun Jibon Livelihood Improvement Programme
NNHP	National New-born Health Programme
NNS	National Nutrition Services
No.	Number
NSIS	National Social Insurance Scheme
NSP	National Service Programme
NSSF	National Social Security Fund
NSSS	National Social Security Strategy
OAA	Old Age Allowance
OAS	Open Air Street
OECD	The Organization for Economic Co-Operation and Development
OMS	Open Market Sales
OPHI	Oxford Policy and Human Development Initiative
OTUP	The Other Targeted Ultra Poor
OVCs	Orphans and Vulnerable Children
Oxfam	Oxford Committee for Famine Relief
PA	Production Activities
PATH	The Programme for Advancement Through Health and Education
PERC	The Property and Environment Research Center
PESP	Primary Education Stipend Programme
PIO	Project Implementation Officer
PKSF	Palli Karma-Sahayak Foundation
PMO	Prime Minister's Office
PMT	Proxy means test
PND	Persons with neurodevelopmental disabilities
PO	Partner organisation
PPP	Purchasing Power Parity
PPRC	Power and Participation Research Centre

PRI	Policy Research Institute
PRSP	Poverty Reduction Strategy Paper
PRSSP	Policy Research and Strategy Support Program
PSM	Propensity Score Matching
PSS	Primary School stipend
PSU	Primary selection units
PTP	Private Training Provider
PVP	Private Voluntary Pension
PWD	Person with Disabilities
PWDs	Persons with Disabilities
RAPID	Research and Policy Integration for Development
RDCD	Rural Development and Co-operatives Division
REOPA	Rural Employment Opportunities for Public Assets
RID	Rural Infrastructure Development
RMG	Ready Made Garment
RMGs	Ready-Made Garments
RMP	Rural Maintenance Programme
ROSC	Reaching Out of School Children
ROW	Rest of the World
SAE	Small Area Estimates
SAM	Social Accounting Matrix
SANEM	South Asian Network on Economic Modelling
SAR	Specific Absorption Rate
SDC	Swiss Agency for Development and Cooperation
SDG	Sustainable Development Goal
SDG-F	Sustainable Development Goals Fund
SDGs	Sustainable Development Goals
SEIP	Skill for Employment Investment Programme
SEPB	Skills and Employment Programme Bangladesh
SEP-B	Skills and Employment Programme Bangladesh
SEQAEP	Secondary Education Quality and Access Enhancement Project
SES	Secondary education stipend
SHIREE	Stimulating Household Improvements Resulting in Economic Empowerment
SID	Statistics and Informatics Division
SIMPLA	Sustainable Integrated Multi-sector PLAnning
SISP	Strategic Information Systems Planning
SME	Small and Medium Enterprise
SNP	Safety Net Programme
SP	Social Protection
SPP	Social protection programmes
SPST	Sharirik Protibondhi Suroksha Trust
Sq	Square
SSC	Secondary School Certificate
SSN	Social Safety Net
SSNP	Social Safety Net Programme
SSP	Social security programme
SSPS	Social Security Policy Support

SSPSS	School Stipend for Primary and Secondary Students
SSSP	Social Security Support Programme
SEQuAS	Specialist Evaluation and Quality Assurance Services
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
SWD	Students with Disabilities
TDD	Total Domestic Demand
TFP	Total Factor Productivity
TFR	Total Fertility Rate
Tk.	Taka
TMRI	Transfer Modality Research Initiative
ToR	Terms of reference
TR	Test Relief
TSS	Total Supply Side
TTC	Technical Training Centre
TUP	Targeting the Ultra Poor Programme
TVET	Technical and vocational Education and Training
UCG	Universal Child Grant
UN	United Nations
UN DESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programmes
UNFPA	United Nations Population Fund
UNICEF	United Nations International Children's Emergency Fund
UP	Union Parisad
USD	United States Dollar
VfM	Value for Money
VGd	Vulnerable Group Development
VGf	Vulnerable Group Feeding
VWB	Vulnerable Women's Benefit
WB	World Bank
WEAI	Women's Empowerment in Agricultural Index
WF	Workfare
WFM	Work for Money
WFP	World Food Programme
WHO	World Health Organization
ZOI	Zones of Influence

EXECUTIVE SUMMARY

1. Barriers of Accessing Social Protection Programmes for the Poor and Marginalised

Introduction and background

Bangladesh has made spectacular strides forward in its economic development, registering impressive achievements of sustained economic growth and poverty reduction. Nevertheless, a significant proportion of the population (24.3%) still lives in poverty and almost 70 million people (about 43% of the population) are considered poor and vulnerable. Over the past decades, the government of Bangladesh has implemented various types of safety net programmes to address risks faced by poor and marginalised groups. Currently, Bangladesh spends about 2 percent of the GDP on social security, comprising over 100 programmes. However, due to inadequate funding implementation-related difficulties and malpractices that result in a high degree of targeting errors, improving efficiency and effectiveness of these programmes poses a major challenge. One important consequence of this is the exclusion of many poor and vulnerable people from the coverage of Social Security Programmes (SSPs).

The adoption of the National Social Security Strategy (NSSS) in recent times has been a major policy advancement that aims to overcome programmatic and implementation loopholes by undertaking wide-ranging reforms and by streamlining the operational procedures involving the social security system. These reform initiatives are timely and should enhance access for the targeted population groups. However, given the nature of the reforms involving several implementing ministries, the full and effective implementation of the NSSS will take several years. In the meantime, building the knowledgebase of the existing access barriers is most appropriate to keep such a crucial issue as part of the relevant policy discourse, which can prompt measures in alleviating the problem at least in the short to medium term. The ground realities associated with accessing SSPs should also inform the NSSS implementation process, helping it, if needed, improvise, modify and innovate certain features within the on-going initiatives to tackle the barriers in a more effective manner.

In this context, the current study sheds light on the targeting efficiency of SSPs and provides fresh insights into the factors leading to high exclusion problems faced by the citizens belonging to the poorest and vulnerable groups. While the NSSS reform agenda take largely a supply-side and top-down approach, this study makes an in-depth assessment of the demand side issues based on empirical and qualitative field-work-based research to offer complementary perspectives. The key objectives of this research are as follows:

- Assessment of the high exclusion rate in accessing social security programmes
- Identification of factors that affect the participation of the poor and marginalized groups in social security programmes
- Providing way forward to address the access barriers

Literature Review

In academic studies, identification of social security programme beneficiaries is performed based on three criteria: individual assessment, categorical targeting or tagging, and self-targeting. In most developing countries, due to lack of information and implementation difficulties, mostly household characteristics are used for identification. Studies find that targeting works better in terms of reaching the poor population groups in countries with more government accountability and with more inequality. Furthermore, interventions utilizing geographic targeting, means testing, and self-selection as identification tools, provide a larger share of benefits to the poor. On the other hand, consumption, demographic targeting to the elderly population, and community-

bidding-based self-selecting interventions perform less efficiently in reaching poor population groups. There is some evidence of the effectiveness of community involvement in beneficiary selection.

For the poverty-stricken and vulnerable population groups, for whom the cost of participation, lack of information, and cultural barriers are prominent, the demand side access barriers are more important compared to supply-side factors. However, the demand-side access barriers do not get enough attention in the SSP literature. All important factors influencing the demand for social security programmes can be categorized into three types: individual and household factors (e.g. age, gender, income, education, and other characteristics), community factors (comprising cultural, social and religious influences that affect individual preferences), and opportunity cost factors (such as distance, availability of substitutes, etc.). Some other important ingredients that can play vital roles in improving access to SSP include increasing engagements with communities and disadvantaged people, streamlining the SSP-benefit distribution mechanisms, local-level accountability and monitoring.

While poverty is the most important criterion for all SSPs, each programme has its own criteria for beneficiary selection. In most cases, targeting methods and measures are prepared by the responsible administrative ministries assigned to implement the programmes. The implementation mechanisms are carried out through local administrations and communities. A list of potential beneficiary households/individuals is drawn based on a complex combination of targeting methods utilizing group or individual characteristics. Social safety net schemes such as workfare programmes are based on self-targeting, while programmes such as Vulnerable Group Feeding (VGF), Vulnerable Group Development (VGD), and Old Age Allowance (OAA) target poor households that are selected from the lists drawn by the local-level administrative bodies.

Several studies on Bangladesh find large targeting errors – both exclusion and inclusion – in the selection of SSP beneficiaries. Also, the SSP coverage has a very high regional variation and does not reflect the differing rates of poverty and vulnerability across regions. Despite the progressive nature of the social protection system, disadvantaged groups' living standards are argued to have remained unaltered due to the meagre amount of benefits received by the beneficiaries. According to the literature, Old Age Allowances; Widowed, Deserted, and Destitute Woman Allowances; Employment Generation Programme for the Poorest (EGPP); Gratuitous Relief; and Vulnerable Group Development (VGD) are better targeted to the poorest compared to such programmes as agricultural rehabilitation and school stipends, for which inclusion errors are rather high. In addition, due to the inadequate SSP-programme budget, there are discretionary targeting that increases the likelihood of malpractices in the beneficiary selection procedure, exacerbating existing targeting errors.

Methodology

This study makes use of both quantitative and qualitative methodologies. In order to explore various issues associated with SSPs in Bangladesh, statistical analyses have been conducted using data from the Bangladesh Integrated Household Survey (BIHS) 2015 (administered by the International Food Policy Research Institute); the Household Income and Expenditure Survey (HIES) 2016 (undertaken by the Bangladesh Bureau of Statistics), and a primary questionnaire survey designed and administered as part of this study.

The primary survey undertaken was kept short due to time and resource constraints. The survey included a sample of over 350 individuals drawn from various marginalized groups across six different districts (viz. Bandarban, Gaibandha, Jashore, Kurigram, Rangamati, and Satkhira) in three divisions (Chittagong, Khulna, and Rangpur). The sample included both SSP beneficiaries and non-beneficiaries. First, lists of SSP recipients were collected from union parishad (UP) offices and some 133 recipients were randomly selected from the list. The remaining 220 individuals did not receive any kind of social protection benefits.

The objective of the qualitative field survey was to gather first-hand insights and develop case studies of real-life examples of the barriers affecting individuals. A total of 30 Key Informant Interviews (KIIs) and six Focus Group Discussion (FGDs) were conducted as part of the study.

The secondary household surveys, BIHS and HIES, have been utilized for analysing the presence and extent of identification errors in SSPs. This study has reviewed various definitions of exclusion and inclusion errors and considered a more appropriate as well as policy-relevant measures of coverage and targeting inefficiencies. Along with using poverty line incomes, programme-specific selection criteria have also been used in estimating the targeting errors.

For determining factors that influence targeting errors and act as access barriers to SSPs, both statistical and qualitative analyses have been utilized. Econometric techniques such as the probit binary response model, Heckman-selection-model, and distribution of SSP-access propensities are used to determine institutional, socio-cultural, economic, and behavioural hindrances. Through in-depth qualitative field-work, this study provides detailed assessments of various barriers experienced by poor and marginalised citizens.

Findings from descriptive statistics and empirical assessments

One key finding from the analysis of descriptive statistics shows that most impoverished divisions do not have the largest proportion of SSP recipient households. According to the BIHS 2015 data – that only covers rural Bangladesh – for example, 63.4 percent of households in Rajshahi live below 1.25 times the poverty line income (i.e. the households that are regarded as poor and vulnerable). But the proportion of SSNP recipient households is just about 43 percent. On the other hand, as against 14.42 percent of the poor and vulnerable population in Sylhet, 37.8 percent of households are covered by at least one social protection programme.

Another important finding is that a considerably high proportion (17%) of SSP beneficiaries are from the households that belong to the top 20 percent expenditure group. This implies mistargeting and particularly the inclusion of non-eligible individuals in social security programmes.

Broadly, the target population of social security programmes is mainly the poor, vulnerable and marginalized citizens. However, each programme has its own criteria for beneficiary selection. Targeting errors occur due to various factors such as design and implementation mechanisms and malpractices in selecting beneficiaries. Exclusion errors refer to situations when eligible individuals are not covered, while inclusion errors would result in ineligible people receiving benefits. Different studies have used different proportional measures to indicate targeting errors, giving rise to confusions. Given the objective of this study and in order to be clear about the implications, perhaps the most policy-relevant definitions of exclusion and inclusion errors should be as follows: exclusion error (number of eligible people not covered as proportion to the total number of eligible individuals) and inclusion error (number of ineligible recipients as proportion to the total number of recipients). Using these definitions, the exclusion error can be termed as coverage inefficiency and the inclusion error as targeting inefficiency. Decomposing the recipients into eligible and ineligible groups, it can be more clearly said that keeping the overall programme budget unchanged, more eligible people can be brought under coverage by reducing inclusion error, which can be regarded as the opportunity cost of programme resources spent wrongly. According to BIHS 2015 dataset, the coverage inefficiency or the exclusion error is the highest in Dhaka division (58.4%) whereas targeting inefficiency of the inclusion error is the highest in Sylhet (82.4%).

When the characteristics of recipient and non-recipient households are compared, the two groups are significantly different in their attributes. The primary survey data provide similar findings as obtained from the BIHS 2015 data. The monthly average expenditure of recipient households is significantly lower (Tk. 3,080) than that of the non-recipient households (Tk. 3,426). The amount of monthly average SSP benefit is small (Tk. 179).

When programme-specific selection criteria are applied to the BIHS 2015 data, it is found that the criterion of “age” is usually associated with large inclusion errors, while most means testing based on income, marital status, and other criteria have rather low inclusion errors. Food-poverty and land-ownership based selection criteria are usually less efficient than the simple criterion of household income. Taking these insights into consideration, a programme specific performance index called Coady, Grosh, and Hoddinott (CGH) index is estimated to better understand the relative performance of some important social safety net programmes. The overall SSP performance index is estimated at 1.12, as against of a maximum of 2.10, indicating that a large proportion of recipients are wrongly included (when the objective is to consider only poor, vulnerable and marginalised population groups). The best performing programme based on the CGH index is vulnerable group feeding (VGF) programme (1.58), followed by allowance for widowed, deserted, and destitute (1.48) and gratuitous-general relief programmes (1.42).

Several econometric and statistical techniques have been utilised to assess the impact of various determinants in SSP access. The potential determinants are identified using existing studies. The results from regression analyses suggest that households with larger size and higher dependency ratio, and that experience economic shocks affecting their income are significantly more likely to participate in social protection programmes. Community factors such as land-inequality and number of voters at the union level, as an indicator of local-level accountability, do not reveal, unlike the findings of other studies, any statistically significant effect on SSP access. As found from the qualitative fieldwork, a significant portion of households might not be part of SSPs despite their eligibility due to such reasons as lack of awareness, administrative difficulties, nepotism or favouritism and other malpractices, the meagre amount of benefits not being attractive, and social stigma associated with certain programmes, etc. These self-selection issues could lead to biases similar to non-random sampling procedures. To tackle this methodological challenge, this study utilizes what has come to be known as a Heckman-two-step selection estimation to obtain unbiased results. From the results of a dichotomous Heckman-Selection Centred Probit model, it can be concluded that participants self-select themselves to engage with SSP access. Being male, poor, being a widow, deserted or destitute, having higher age, having more education, having more access to mass media, and being from a union that has a high number of voters, higher land-inequality make individuals exert effort to obtain SSP benefits.

Access barriers: Evidence from field investigations

Findings from the primary survey, as well as key informant interviews (KIIs), case studies, and FGDs, indicate that access to social protection programmes is often challenging for the poor and marginalised people due to both supply and demand side problems. On the supply side, fund constraints, lack of recognition of local variations in the demand for SSPs, and incorrect documentation of age in National ID cards are found to be major issues. In addition, discretionary selection of beneficiaries by locally influential people often motivated by nepotism, favouritism, and corrupt practices also keep many poor and marginalised people out of the reach of SSPs. Turning to the demand side, lack of awareness, inadequate knowledge of the procedures involved, and low self-motivation of many eligible people, amongst others, are important constraints.

This study has further categorised the barriers under the broader themes of institutional factors, local political economy factors, socio-cultural, and behavioural factors. The institutional factors are the supply-side barriers, on a national scale, which are outside the jurisdiction of local governments but affect the distribution of SSPs. These factors, inherent in the existing system, help to sustain both the inclusion and exclusion errors. Insufficient funds for SSPs and overlooking the regional variations in the demand for SSPs are two major supply-side institutional problems that fuel the exclusion of a large number of poor and marginalised people in areas with high poverty incidence. On the other hand, incorrect documentation of age in the National ID card has become a massive problem reinforcing both inclusion and exclusion errors in SSP implementation. Again, inadequate

programme funding to cover all eligible individuals means locally influential people can have some discretionary powers to select beneficiaries.

The distribution and overall implementation of various schemes of social protection, to a large extent, depends on the local government authorities where the union parishads are the *de facto* authorities in preparing beneficiary lists. Lack of proper involvement of other stakeholders such as non-government organisations in the selection and finalisation of beneficiary lists can also contribute to inclusion and exclusion errors. Many poor and marginalised individuals participating in group discussions perceived that it is a common practice at the local level to select beneficiaries to serve individual political, economic and social gains, aggravating targeting errors. They also allege bribery, nepotism and other malpractices in the selection process. In a few cases, there are some people who might not want to participate in certain SSPs because of social stigma and/or the perception of beneficiaries having lower status.

The ability of people and their awareness are often affected by the social and cultural settings within which they live. Social marginalisation of different groups of people is apparent in some of the study areas. They rarely participate in ward meetings and other public gatherings and will unlikely to pursue such cases as their inclusion in SSPs. The behavioural aspects are often related to, as an outcome or a source of, other social and political barriers. There is a considerable number of people within the socially marginalised groups with low self-motivation. These individuals are reluctant to put any effort to reach out to the local government representatives and to ask for access to the SSPs.

Way Forward and Recommendations

Making the social protection programmes accessible to the poor and marginalised has long remained a priority for the policymakers. This empirical study provides new evidence of a significant proportion of the eligible individuals/households being excluded from SSPs.

Along with the lack of financial resources to make the programmes universal, there are other challenges emanating from supply-side constraints and inefficiencies. One prime example in this instance is the absence of any centralised information system providing details of all eligible beneficiaries. As a result, it is practically not possible to verify and validate the current selection process and deal with both inclusion and exclusion errors in targeting. It widens the scope for targeting inefficiencies and malpractices both from the demand side (participants) and supply side (programme administrators). Since there is no database providing household income and asset information, applying improved targeting mechanisms (such as proxy means test (PMT) scores) is not implementable. As most programmes are still disbursed through non-bank transfer mechanisms, time lags in processing payments, lack of transparency, and the scope of corruption remain as some of the challenges.

In order to transform the existing social security system into a modern, well-designed and more efficient one and to tackle the aforementioned challenges, one major policy advancement has been the initiation of the National Social Security Strategy (NSSS). Launched in 2015, the NSSS aims to undertake fundamental programmatic and institutional reforms. One such institutional reform is to establish a single registry management information system (MIS) containing beneficiary data on income and asset information of households. However, until February 2019, only six (out of a total of more than 100) programmes have been able to establish a partially operational MIS. In addition, with a view to reducing leakages, the government aims to switch to digitalised/electronic systems in making welfare payments to SSP beneficiaries. Once the MISs are fully operational, all the fund transfers will be made directly through the Government-to-Person (G2P) payment system. Therefore, a proper implementation of the NSSS, giving due attention to the identified challenges in this study, should help improve targeting efficiency in the future.

One of the most common recommendations from the UP representatives, social welfare officials, and other local level informed stakeholders is that increasing the coverage of SSPs (through increased budgetary support) will help solve a large part of the exclusion problem.

A budgetary review of the allocation of SSPs at least at the union level to capture variations in the demand at the grassroots level can help address the exclusion error. Allocating a bigger amount of fund for the natural disaster-prone areas can meet the unusually higher demand for social protection in those regions. Many marginalised groups concentrate in disadvantaged regions as such programme coverage targeting these areas should be expanded. This should also include many urban locations where poor and vulnerable populations are concentrated with limited SSP activities.

A mass awareness campaign on SSPs and processes involved in accessing them should help many eligible but excluded people to become familiar with the support available. This can also help improve accountability in administering the schemes at the local level. Besides the selection and distribution aspects related to SSPs, poor and marginal people also need to be informed about the grievance mechanisms. To make the campaign more effective, the involvement of local NGOs can be helpful.

In a considerable number of cases, as this study finds, the incorrect documentation of age has led to both inclusion and exclusion errors. Many people could not be specific about their birth dates during NID registration and later found that documented age was erroneous. Most of these people are also not aware of the procedures in amending such information. The qualitative fieldwork seems to suggest it as a major problem for many potential beneficiaries. How this problem can be addressed in genuine cases should be given importance in dealing with some of the exclusion errors.

Most of the interviewed respondents and participants in focus group discussions conducted as part of this study emphasised on the need for a robust survey to create a proper database of eligible people for SSPs. They also suggested independent monitoring of the survey by stakeholders comprising social welfare officials, and representatives from local communities and NGOs. In this respect, it is worth noting that the BBS has already undertaken a Household census and currently in the process of finalising the National Household Database (NHD). The database will incorporate information to determine households' assets and income situations. The database will also prepare PMT (proxy means test) scores utilising household asset and income information. The assigned PMT scores in the NHS database would help identify eligible people and make it possible to cross-validate the beneficiary list by regions.

The preparation of the list of SSP beneficiaries can be done in a transparent process e.g. through open meetings at the union council in the presence of all relevant stakeholders. This can help validate the list of potential beneficiaries.

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

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

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

Cost-effectiveness of few selected cash and food assisted programmes have been analysed in this study. Various types of methods utilizing diverse data sets have been used in this study. A through **desk review** of administrative costs – their share in total programme cost or investment; merits and demerits of various cash and food schemes; costs associated with various types of targeting methods have been reviewed using literatures and data sets. An **analytical framework** invoking the costs and benefits of selected cash and food schemes has been used to assess their cost effectiveness or benefit-cost ratio. Administrative costs of the selected cash and food schemes are based on data gathered from ministries. Two approaches have been adopted to assess benefits. In the first approach (please refer to Khondker, B and Freeland, N (2014) and Philip et al (2015), poverty impacts of the schemes (with and without the schemes) have been determined using the unit record data of HIES 2016. In the second approach, the Social Accounting Matrix (SAM) of Bangladesh for 2012 has been used to derive the economywide impacts of these transfers. Finally, a **micro-simulation model** based on the HIES 2016 has been used to compare poverty impacts of expansion of the schemes/programmes versus enhancing the transfer amounts.

Key Findings

Administrative Cost – International Evidence: For 16 cash and near cash schemes, the average administrative cost has been at 8.2 percent. Average cost for CCT schemes is also same at 8.2 percent. The administrative cost has been found highest for the food schemes. Average cost for food schemes is around 25.2 percent – almost three times of the administrative cost reported for cash and near cash schemes. The higher administrative costs for the food-assisted schemes compared to the cash schemes are mainly due to the logistical costs of transportation, storage, preparation, and related losses during these phases of such schemes. On the basis of these global findings, it has been suggested that desirable administrative cost for cash schemes may range from 8 percent to 15 percent. While on the same logic, for food schemes it may vary between 25 percent and 35 percent.

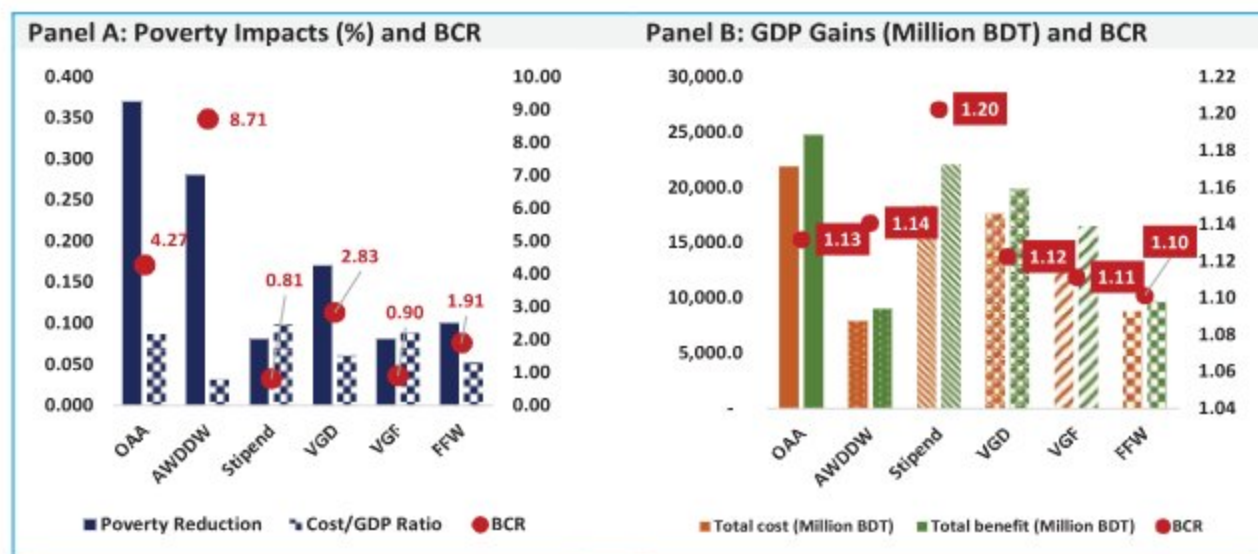
A study on EU countries clearly established a strong correlation between adequate administrative cost and poverty outcomes. On average the EU 28 spent about 1 percent of their GDP on administrative cost. Countries like Denmark, Ireland, the Netherlands and France allocate around 1.4 to 1.6% of their GDP on administrative cost with higher impact on poverty compared to countries with lower administrative cost such as Romania, Malta, Hungary and Estonia spent around 0.2% of their GDP on administration costs of social protection systems.

Administrative Cost – National Evidence: Administrative costs by social protection schemes are not well documented in Bangladesh and hence it is a challenge to estimate (or calculate) the administrative costs. Available data suggests that administrative cost of cash and CCT is around 4 percent. While administrative cost of food schemes has been found at around 10 percent. Low or inadequate allocation of resource for administrative costs are associated high exclusion and inclusion errors (for instance, in the OAA the exclusion errors are in the range of 32 – 35 percent) and leakages of resource (in the case of stipend programmes, the leakage has been estimated at 20-40 percent).

Benefit – Cost Ratio: An analytical framework has been adopted to calculate the benefit-cost ratio (BCR) of selected cash and food schemes include two components – assessing the total costs of these schemes (i.e. transfer costs plus administrative costs) and estimating benefits of these interventions. Data for two years – 2016 and 2018 – have been collected for BCR estimation. Year 2016 has been selected since poverty estimates are available for that year through the use of HIES 2016. On the other hand, choice of year 2018 has been suggested as being the most recent year for which data are available.

Seven schemes have been selected for the BCR assessment. They are: **Pure Cash Transfer Schemes:** Old Age Allowances (OAA); and Allowances of Widow, destitute and deserted women (AWDDW). **Condition Cash Transfer (CCT) Schemes:** Primary Education Stipend Programmes (PES); and Secondary Education Stipend Programmes (SES). **Food Transfer Schemes:** Vulnerable Group Development Programmes (VGD); Vulnerable Group Feeding Programmes (VGF); and Food for Work Programmes (FFW).

Total costs composed of programmes costs and administrative costs. Two approaches have been adopted to assess benefits. In the first approach poverty impacts of these schemes (with and without the schemes) have been determined using the unit record data of HIES 2016. In the second approach, the Social Accounting Matrix (SAM) of Bangladesh for 2012 has been used to derive the economywide impacts (i.e. GDP gains) of these transfers.



Source: Micro-simulation model and SAM Multiplier Model

Higher BCR values have been found for the two cash transfer programmes – OAA and AWDDW. The key drivers for higher BCRs values are larger impact on poverty. Relatively lower poverty impacts of VGD compared to OAA and AWDDW led to lower BCRs for these food schemes. On the other hand, lowest BCR value has been found for Stipend programme since poverty reduction is not the main goal of this scheme. Thus, assessing the impact of stipend programmes through the poverty lens may not be the appropriate method. In the case of SAM model approach, highest BCR has been found for stipend mainly due to the inclusion of an added multiplier factor (5%) for human resource development. However, even in the SAM model approach, BCRs of cash schemes have been found higher than BCRs of food schemes.

Coverage Expansion vs Increased Transfer: Social protection system is an important instrument to fight against poverty. There are various conduits through which social protection system can be used to exert impact on poverty situation. Poverty situation may either be impacted through expanding coverage – including additional beneficiaries; enhancing the transfer amounts – higher transfers paid to the existing beneficiaries; improving implementation efficient – better selection of deserving beneficiaries. To assess the effectiveness of these three modalities (i.e. coverage expansion; increased transfers; and improved selection) a micro-simulation model (MSM) based on the HIES 2016 has been used. We also consider three cash schemes (i.e. OAA; AWDDW and Stipend) for the micro-simulation exercise.

Coverage expansion and increased transfer amounts produced large poverty impact compared to current situation only with the assumption of 'perfect targeting'. If this assumption were excluded the coverage expansion and increased transfer amount did not yield large gains in terms of poverty reduction. It thus envisaged that coverage expansion and increased transfer amount must be pursued along with fixing the system. Outcomes of the MSM for OAA are shown below.

	Intervention	Poverty Impact (with OAA)	Vulnerability impact	Budget requires
Current System	-	0.37	0.37	Current budget
Intervention 1	Coverage increase to vulnerability line	3.12	3.43	1.2 times more than the current budget
Intervention 2	Increased transfer to BDT 569 for all elderly living under the poverty line	5.7	-	1.2 times more than the current budget
Intervention 3	Perfect targeting of poor elderly with current transfer amount of BDT 300	3.02	-	0.13 times more than the current budget
Intervention 4	Current system (imprecise selection) with increased transfer amount of BDT 569	0.57	-	1.2 times more than the current budget

Recommendation

Adequate Investment on Administrative Cost: International and national evidences clearly envisaged that allocating adequate resources for administrative costs are important for programme success. Contrary to this understanding, our analysis suggests poor provision of resources for administrative cost in Bangladesh. Given the poor state of administrative cost in Bangladesh social protection system following measures may be adopted:

- Designing an adequate administrative cost structures in Bangladesh may not be feasible without large scale consolidation of schemes. Thus, in line with the recommendations of the NSSS (2015), Bangladesh must start consolidating the social protection schemes into six core clusters based on the life cycle approach or age-specific schemes. This step would allow the authorities to design and determine an adequate administrative cost system for the social protection schemes in Bangladesh.
- Key agencies involved in policy formulation, resource allocation and implementation may need to be exposed to a systematic acquaintance to the formulation of an adequate administrative cost through tailored trainings; exchange programmes and further in-depth studies. Bangladesh must also determine an adequate administrative cost structures for Bangladesh social protection schemes (i.e. cash; CCT; food and livelihood) with clear provision for cost to cover set-up (i.e. office, equipment and MIS system etc.), beneficiary selection; and monitoring and evaluation.
- Experience in developing countries confirms that safety net programs can be run well for modest administrative costs: *a useful rule of thumb is roughly 10 percent of overall program costs.* Bangladesh may also consider 10 percent administrative costs for cash and CCT programmes. Furthermore, constructing an index for benchmarking the administrative cost has also been proposed. It essentially proposed to use generosity (transfer amount) and the proportion of administrative cost in total programme cost to derive an index for administrative cost. Bangladesh may adopt this measure to assess the state of administrative cost across the major social protection schemes.

Gradual Phasing of Food Schemes: Poverty impacts of OAA and AWDDW have been found larger than the poverty impacts of VGD, VGF and FFW programmes. Better poverty outcomes led to higher BCRs for the cash schemes compared to the food schemes. The cost-effectiveness outcomes of the competing schemes using the GDP gain utilizing a SAM multiplier model are also higher under the cash or CCT schemes compared to the food schemes. The findings of this study thus re-iterate the NSSS proposal for consolidation of food schemes into one or two major food schemes and converting other food schemes into cash or CCT schemes.

Arrest Expansion of Social Protection System: The simulations with expansion of coverage as well as increased transfer payment produced large impact only under the assumption of ‘perfect’ selection (i.e. 100 percent identification of poor and vulnerable population, implying zero exclusion or inclusion errors) of beneficiaries. For example, increased transfer amount from BDT 300 to BDT 569 to all poor elderly may reduce poverty by 5.7 percentage points compared to the current rate of 0.37 percentage points. But when monthly transfer of BDT 569 has been provided to all current sample beneficiaries the poverty reduction rate is only 0.57 percentage points compared to current rate. These experiments clearly suggest that any plan for expanded coverage and enhanced transfer amounts must be associated fixing the system. Without fixing the system, expansion of the social protection system may result in larger leakages and wastages of public resources. Fixing of the system may entail programme consolidation; improvement in programme implementation with adequate provision for administrative cost; installation of MIS systems and procedures for better selection of beneficiaries; and establishing protocol for stricter monitoring and evaluation of programmes.

A Dedicated Survey on Social Protection System in Bangladesh: HIES has incorporated a section on social protection system covering 30 large programmes since 2005 with an aim to generate data to assess the performance of the social protection system. HIES has been a good source of information for assessing the social protection system. However, the extent of exclusion and inclusion errors are quite large according to the HIES social protection data base. Moreover, a deeper analysis of HIES social protection data base reveals existence of large numbers of outliers – perhaps influencing high exclusion and inclusion errors and related other deficiencies of the social protection system. Considering the importance of a comprehensive data base for the social protection system, a dedicated survey of social protection system may be carried out under the aegis of the General Economics Division. Moreover, this should be supplemented by a comprehensive review of the administrative cost of the major 15 to 20 social protection schemes covering cash, CCT, food and livelihood programmes to find out cost structures, gaps in cost compared to international best practices, and what needs to be done to move towards an adequate administrative cost structure with an aim to improve cost effectiveness of Bangladesh social protection system.

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

Bangladesh is currently at the third stage of her demographic transition. Bangladesh has been experiencing a rapid change in her population structure due to successes of social policy interventions which have driven down child mortality and high fertility rates and extended life expectancy. Changing population structures likely to have implications on the economy and society mainly via three channels – (i) labour supply and labour market; (ii) internal migration and urbanization; and (iii) demand for goods and services – especially for public services including social protection system. The demographic dynamic suggests that the older population (those aged 60 and over) outnumber children (0-5) in less than a decade. The above circumstances indicate the need for social protection systems that adapt to demographic changes. In this context this study attempts to explore the implications of changing demographic dynamics and effects on social protection in Bangladesh. Following five age-specific groups – children (age 0-4); school age (age 5-14); youth (age 15-29); working age (age 30-59); and old age (age 60 and above) have been considered in this study.

The study has used various methods and diverse data sets. First, a through **desk review** of the changing population structure and their socio-economic implications has been conducted using demographic dynamic and other relevant social and economic data sets. *Second*, an **analytical framework** invoking the demand side and supply side of the age-based social protection system has been used to assess adequacy and gap. Demand side assessment is based on the demographic dynamics and HIES 2010 and 2016 data sets. Social protection budget data produced by Ministry of Finance have been employed to derive the supply side. *Third*, a **costing module** based on the demographic dynamic (i.e. between 2020 and 2050) and key macro-economic indicators is employed to project costs of the age-based social protection schemes.

Key Findings

A. Demand and Supply Side Assessment: Demand and supply side assessment for 2010 and 2016 pointed out some key findings. These include (i) coverage gap; (ii) resource gap; and (iii) transfer amounts.

Large Coverage Gap: estimated coverage gap in 2010 as percent of estimated total beneficiaries (i.e. 45.4 million) from demand side is 75 percent. Coverage gaps have been found for four of the age-specific groups. The highest coverage gap has been reported for Youth (i.e. 12 million) and followed by school age population (i.e. 9.9 million). Contrary to this pattern, there is no coverage gap for old age group – in fact, there is a surplus for this group. Opposing developments (i.e. population expansion of about 12 million and poverty reduction by 6.1 million), have driven the demand side for 2106. The estimated beneficiary coverage gap has fallen significant in 2016 to 19.2 million. But this is still a sizeable amount. Coverage gap in 2016 as percent of estimated total beneficiaries (i.e. 39.3 million) from demand side has dropped to 49 percent from 75 percent in 2010. Again, coverage gaps have been found for four of the age-specific groups. The highest coverage gap has been again reported for Youth (i.e. 7.6 million) and followed by working age population (i.e. 6.3 million). Similar to the pattern observed in 2010, there is no coverage gap for old age group – there is a surplus for this group. The size of surplus has increased from 0.5 million to 2.3 million.

Large Resource Gap: Large beneficiary coverage gaps led to large resource gaps. Total resource gap in 2010 is 272,605 million BDT suggesting that resource gap in 2010 as percent of estimated total resource requirements (i.e. 380,395 million BDT) from demand side is about 72 percent. Resource gaps have been found for four of the age-specific groups. The highest coverage gap has been reported for Youth followed by working age population. There is no coverage gap for old age group – there is a surplus for this group. Significant improvement in resource gap situation has been noted for 2016 as it dropped to 29 percent – almost by 3 times. Although there are differences in transfer amounts – the fall in resource gap – mainly to due to fall in population in 2016 in each of these age-specific groups.

No Systematic Pattern in Transfer Payment: Average monthly transfer payments of 2010 and 2016 have also been compared to assess growth and patterns in transfer payment. Overall growth rate of 40 percent has been found for all schemes between 2010 and 2016 implying annual growth rate of 8 percent. Growth rate of the age-specific schemes (i.e. 6.4%) is higher than the growth rate of the non-schemes (i.e. 4.2%). The growth patterns however are diverse with high growths for children and Old age (i.e. 24% annualized growth). Growth rate for the working age is also positive at 4.4 percent. Youth schemes have experienced large reduction in transfer payment – by about 11 percent. Reductions are also found for school age children and disabled schemes. Reductions in transfer amounts (i.e. valued in nominal terms) are disturbing developments which may have been avoided.

Overall: When the key patterns and trends of the analytical framework are assessed against the ‘elements of good social protection system’ (please refer to Box 1 below) it appears that the current social protection system

is *inadequate* due to low coverage and transfer amounts. Widespread variations in number of schemes; beneficiary coverage and transfer amounts tend to suggest that the *equity aspects are not ensured*. Moreover, due to large numbers of schemes and lack of internal balances between them envisaged that the current social protection system is *inappropriate*. However, some *dynamism* is found with adoption of more schemes for youth and children.

B. Population Dynamic and Future Cost Implication: Cost estimates of a social protection scheme mainly depend on two factors: the number of beneficiaries and the value of the transfer amount per beneficiary. A long-term costing module for Bangladesh covering period from 2016 to 2051 has been developed to project or simulate costs of the above mentioned five age-based schemes for each year under various combination of coverage and transfer amounts. The module is flexible to project and simulate costs by varying different combination of coverage and transfer amount. The numbers of potential beneficiaries for these five age-based schemes are derived from the age cohort population projection data obtained from the report “Population Projection of Bangladesh: Dynamics and Trends 2011-2061” published by Bangladesh Bureau of Statistics (2015). The range of age cohort is from 0 (zero) to 80 and coverage of the projections ranged from 2011 to 2061. The relevant years for cost estimation are 2017 to 2051. Two social protection packages have been considered.

Package one composed of universal coverage for two age-based schemes – children and old age. The coverage for the school age and youth has been set at 35 percent of their population sizes. Only 15 percent coverage has been set for the working age population since a significant portion of them would be covered by their employers as well as through the employment insurance scheme. According to these criteria total numbers of beneficiaries which have been estimated at 65.5 million persons in year 2020 increase to 92.5 million persons by 2050. The beneficiary coverage as percent total population increase from 38.7 percent in 2020 to 42.9 percent in 2050.

Size of transfer amount has always been inadequate in Bangladesh compared to the need of the beneficiaries due to fiscal constraint. However, with progress towards upper middle-income country by 2031 and high-income country by 2041, citizen’s expectation for adequate coverage would grow. In package one, monthly transfer amount has been set only at 0.07 percent of the annual per capita income. A uniform transfer amount has also been assumed for all 5 types of age-based schemes.

Total cost may vary from 3.3 percent of GDP in 2020 to 3.6 percent of GDP in 2050. Total costs thus suggest a stable pattern over the 30 years period. Two contrasting trends have been found – (i) rising trends for the schemes supporting the old age and working age population; and (ii) falling trends for the other three schemes – children, school age and youth

Package two consists of targeted coverage for all schemes. The coverage for the children and old age has been set at 35 percent of their population sizes. The coverage is 25 percent for the school age and youth. A smaller coverage of 20 percent has been set for the working age population. Total numbers of beneficiaries which have been estimated at 41.6 million persons in year 2020 increase to 54.7 million persons by 2050. The beneficiary coverage as percent total population may range between 24.6 percent in 2020 to 25.4 percent in 2050.

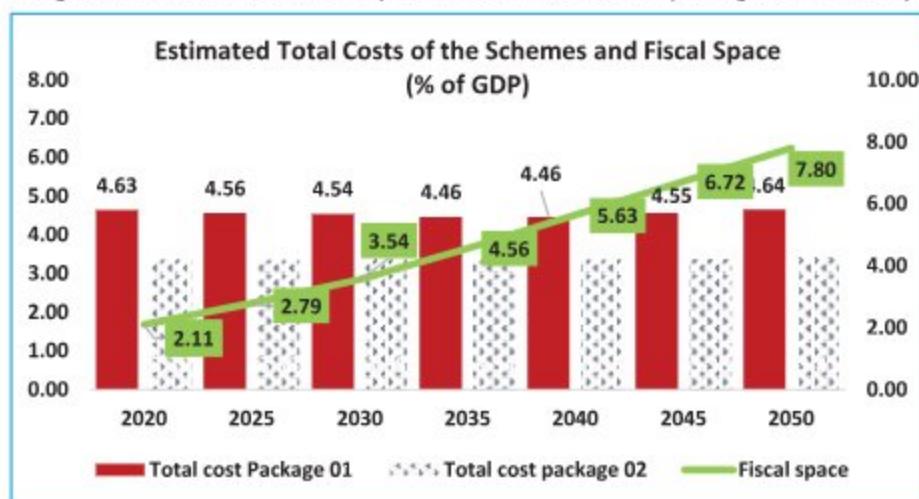
Slightly higher monthly transfer amount of 1 percent of per capita income has been set in package two. Again, a uniform transfer amount has also been assumed for all 5 types of age-based schemes.

Estimated costs by each of the five age-based social protection schemes under package two are provided in figure below. Despite setting higher transfer amount, due to smaller coverage total cost has declined in this package compared to package one. Under this package, total cost may vary from 2.995 percent of GDP in 2020 to 3.048 percent of GDP in 2050. Three contrasting trends have been found – (i) rising trends for the schemes

supporting the old age; (ii) rising (till 2035) and stable trends (for the rest 15 years) have been found for the working age scheme; and (ii) falling trends for the other three schemes – children, school age and youth.

Fiscal Space: A fiscal framework has been developed to assess the fiscal space for financing of the resource needed for package 1 and package 2. It is consistent with the long term macro-economic framework used in the ‘Perspective Plan’ and ‘Delta Plan’. Mobilization of total resources and their sources are derived from tax bases – GDP; personal income and imports. Although total expenditure projections are consistent with the resources, the allocation patterns between revenue and development budget reveals the underlying targets and goals set out in the long-term plan. In particular, development expenditures are aligned with the productive physical and human capital needs over the long-term period which must be implemented by the public sector. Projected development expenditures are deducted from total expenditures to determine available resources for carrying out revenue or current expenditures. Most of the budget items under the revenue or current expenditures are resource inelastic suggesting that expenditures on these items must need to be carried out even if there were a resource crunch. In other words, room for manipulation with items under the current budget component is very limited and fiscal space for social protection has been calculated as a residual item – fulfilling the resource needs of the other items. Projected fiscal space for the social protection has found to expand with the higher revenue efforts (i.e. revenue to GDP ratio) and expenditure to GDP ratio. Ceteris paribus, fiscal space for social protection has been projected to expend from 2.1 percent of GDP in 2020 to 7.8 percent of GDP in 2050.

The projected fiscal space for social protection system has been contrasted against the two packages – package 1 and package 2 in a single framework to assess their fiscal feasibility and sustainability. It also includes 0.36 percent cost associated with universal disability scheme. The outcomes are summarised in figure below. Bangladesh will find it extremely difficult to finance two packages in the early years of the projected period.



Package 2 will only be feasible and sustainable onward 2030. The estimated resource gaps between fiscal space and package 1 costs are 1.24 percentage points in 2020 and 0.56 percentage points in 2025. The options for Bangladesh are either to cut cost even further under package 2 through lower coverage; or benefit; or combination of both in line with fiscal space or resort to

higher deficit financing (i.e. over the 5 % level used in the fiscal framework) for initial years with the understanding that the gains in fiscal space in the later years would be used to pay interest payment and debt amortization. Alternatively, Bangladesh may choose to restrict the social protection budget to fiscal space in the early years but gradually expand it with higher coverage and transfer amounts. A restricted package 2 in the initial years may be converted into package 1 from 2035.

C. Recommendation: Policy recommendations highlighted the importance of exploring options for universal child grant and pension based on experiences of other countries in promoting system anchoring on tax-financed and contributory schemes. A package consisting of skill development along with provision of credit and stipend

may be the right scheme to address the needs of the youth population. Insurance coverage and enabling facilities may be the requirement for the working age groups.

Bangladesh must start consolidating the social protection schemes into six core clusters. The recent trends in the expansion of the schemes under the social protection budget must be arrested and schemes should be consolidated into the recommended six core clusters based on the life cycle approach or age-specific schemes. Periodic in-depth review of the system is also needed to raise enhance effectiveness of the system and the value for money. Following recommendations of the experts, the comprehensive review may be undertaken every five year in line with the preparation of the five-year plan.

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

Preface: Bangladesh is in the pathway of attaining Sustainable Development Goals (SDGs). In order to achieve the goals, it is imperative to ensure inclusive development and end poverty and therefore, a concrete livelihood programme or public works model is essential. Public works programmes have been observed as “win-win” by generating employment, creating assets, and more specifically providing welfare transfer. These programmes further help in building new skills as an effective bridge to generate employment for the poor. More specifically, the programme broadly provides support in two ways: (i) governance of social protection and (ii) strengthening of the system, in order to ensure that economic growth is achieved in a more inclusive manner. This will allow economic opportunities to reach rural and urban poor and to protect vulnerable groups against shocks and prevent them from further slipping into poverty. Currently almost all developing countries operate a variety of livelihood programmes with the aim of eradicating poverty. These programmes are found to have significant positive impact on income level as well as their ability to cope with shocks. On the flip side, the basis of the use of cash transfer is highly debatable in the sense that people under cash transfer programme are often found to be ‘stuck’ in poverty. Henceforth, ideally graduation programmes combined with different social assistance approaches are proven to eradicate poverty and they outweigh other social security programmes. However, these programmes have to be sustainable and the duration of the programmes need to be long-term. Short-term public work projects fail to address the underlying structural factors that cause poverty in the first place. In this context, this study attempts to identify how the Government of Bangladesh’s livelihood social security programmes are affecting the long-term welfare of the citizenry, and whether they provide a better value for money over direct cash transfers or not. Moreover, this study particularly aims at finding out whether livelihood graduation programmes have any long-term impact on beneficiaries or not. In doing so, the study predominantly – (i) deploys a survey technique on SWAPNO beneficiaries to compare it with baseline and endline, and (ii) compares between cash transfer and graduation programme using HIES 2016 data.

Relevant Literature: Literature evidence supports that graduation programmes have the ability to upgrade the condition of the poor through income generation and help in sustaining the income level in the post-treatment period. Moreover, literatures on TUP programmes assess the programme’s impact on a wide range of monetary and non-monetary measures of wellbeing of treatment group using difference-in-difference (DID) as well as propensity score matching (PSM) methods. Results portray that there is a significant positive long-term impact on food security, per capita food consumption, household assets, savings, outstanding loan, lending and participation in microfinance. Country-wise scenario portrays that the percentage of food insecure households has declined by over 50 percent by the end of the programme in Haiti and per capita income has increased in Ethiopia. Moreover, income as well as assets (land, livestock, poultry, fisheries, tree, etc.) of the beneficiaries’ have increased; poverty rate has decreased; food and non-food expenditures (particularly education expenditure) have increased; and beneficiaries’ health condition, self-esteem and social status have significantly improved in India, Rwanda, South Africa and Argentina. On the flip side, some debatable issues come into focus regarding the validation between cash transfer and graduation programme. Though, in the short run, a significant positive impact of cash transfer programme in reducing poverty is observed, there is no permanent

solution to the low-level equilibrium of poverty trap. On the other hand, graduation programmes are more effective for sustainable livelihood in the sense that within a graduation programme, a participant can accumulate assets, engage with income generating activities, enhance business skills, learn knowledge about health care and basic rights, and increase the ability to care better for his/her children. However, there should be more focus on generating better evidence on cash transfer programme as an alternative approach to better compare it with the graduation programme.

Methodology of the Study: This study identifies two districts (Satkhira and Kurigram), where the social protection graduation programme (SWAPNO) has been implemented. A two-stage stratified sampling technique has been applied to select the 102 sampling households who have completed their project cycle two years ago. Moreover, 10 KIs have been organized with relevant officials from related ministries and other relevant institutions to capture the relevant focal persons' concerns, opinion and recommendations in planning a comprehensive analysis. In addition, 5 FGDs have been conducted with a minimum of 8 beneficiaries each who have participated in livelihood social security programmes (SWAPNO) from 2 different districts (Satkhira and Kurigram) of Bangladesh. Another random sampling technique has been deployed using the HIES 2016 data taking one graduation programme and cash transfer programme each. For cash transfer (widow allowance programme) and graduation programme (vulnerable group development) data have been extracted from HIES 2016 to compare whether people under graduation programme are well off compared to someone receiving a smaller, but continuous cash transfer. Both qualitative and quantitative techniques have been deployed in this study to assess the long-term livelihood of social security programmes. However, there are a number of limitations. The sample size used for the study is small, there were time constraints and glitches in conducting the FGDs. A major drawback is since the study has been conducted two years after the completion of the programme it is difficult to assess whether the participants fall back into poverty after the completion of the programme.

Overview of Social Security Programmes in Bangladesh: Before moving on to analysing the livelihood impact, this study first attempts to identify the current picture of existing social security programmes in Bangladesh. It is witnessed that, during the last two decades, the Government of Bangladesh (GoB) has been pursuing a number of social safety net programmes. Currently, there are 113 ongoing programmes under the safety net system financed through the national budget in FY 2018-19. These programmes are closely monitored by 24 ministries. These programmes are classified into five different categories, namely: (i) Cash Transfer (ii) Food Security (iii) Employment Generation (iv) Development Projects and (v) Miscellaneous Funds. It is revealed that, in the last 10 years, the allocation for social protection, both in terms of coverage and beneficiaries, has been increased manifold by the GoB to ensure financial inclusion and welfare of the disadvantaged and vulnerable communities living in the country.

Methods to Clarify Research Objectives: This study typically classifies the research objectives into three stages. At the first stage, long-term impact of the livelihood programme is evaluated using the long-term assessment survey data of SWAPNO project. Subsequently, to answer the second objective, HIES 2016 dataset has been used to compare between cash transfer and graduation programme. In the third stage, propensity score matching method has been deployed to estimate the effect of SSNP on treated households.

First Stage: This study particularly emphasizes on SWAPNO programme that typically attempts to achieve dual objectives since inception i) maintenance of public works and ii) boosting of women self-confidence and self-esteem. SWAPNO analysis finds a substantial increase in income and asset of the beneficiaries. The increase in yearly income of beneficiaries has been calculated to be approximately BDT 14,797 compared to their control counterpart due to SWAPNO intervention. This, as a consequence, reduces both moderate and extreme poverty. Beneficiaries are now food secured and their increase in income resulted in an increase in food and non-food expenditures, particularly education and health expenditures. Beneficiaries reported that they have other

sources of income including livestock, personal grant, income from TR, VGD and VGF, handicraft, small business, selling fruits, government grants etc. They have utilized their graduation bonus in purchasing homestead and cultivable land along with starting different small businesses. Moreover, their occupational transition from wage labour to a mix of farmers has enhanced their self-esteem and self-confidence. Comparing the value of BMI, beneficiaries are perceived to have good health than before. A large share of beneficiaries now maintains good food habits which has resulted in improved nutritional status. Moreover, SWAPNO training programme has been successful in creating awareness among the participants about maintaining good health and sanitation status along with coping strategies even during shocks. The programme has also helped them to learn about their inheritance and fundamental rights. As reported, beneficiary women have now better participation in decision-making. With the growing self-confidence, their mobility in the locality has increased. Since this study has been conducted after two years of completion of their project cycle, it comes up with a better idea of the long-term impact of the intervention in the post-treatment period compared to other studies which have been completed right after the commencement of the programme.

Second Stage: To address the second objective, this study tries to investigate the relative efficacy of the cash transfer and graduation programme. In doing so, HIES 2016 dataset has been used to extract two particular programmes under graduation (VGD) and cash transfer (widow allowance). HIES analysis finds some unidirectional pathways while comparing cash transfer and graduation programme. However, considering the livelihood criteria such as income and expenditure pattern, gross remuneration, level of literacy, involvement in productive activities, and use of loan; graduation programme outweighs cash transfer programme. Though graduation programmes are found to be effective in the post intervention period, there should be more focus on generating better evidence on cash transfer programme as an alternative approach.

Third Stage: Finally, PSM analysis gives an opportunity to evaluate the impact of long-term benefit of any programme intervention. It has been observed that the comparison between the households who received benefits from Social Safety Net Programmes (SSNP) with the ones who did not, is confounded. Overall, the results portray that there is positive impact of SSNP programme in Bangladesh. More specifically, the treatment group receiving the benefits under SSNP have more income and consumption than the untreated/control group. However, both groups consist of households with similar attributes (rural, agricultural occupation and education). Given the cross-sectional settings, PSM approach gives the opportunity to analyse the impact of SSNP programmes in limited scope.

FGD Findings and Policy Prescriptions: On the other hand, from FGDs, the understanding is that, SWAPNO programme has successfully helped to uplift the condition of poor people to graduate from poverty. More specifically, beneficiaries from SWAPNO project can now afford enough food, cloth, and their daily necessities. According to their statement, their social value has increased after their inclusion in the programme. Neighbours and their close relatives have started to value them as they earn money and are able to change their fate as a result of the benefits from the programme. Above all, basic life skill and livelihood training have helped them to boost their confidence, courage, right consciousness and fight against poverty. However, there exist some particular challenges while implementing the programme including unfair selection process due to lack of community oversight, beneficiaries face sexual harassment and teasing from local personnel, problem in project design and implementation, low wage rate and most importantly low coverage of beneficiaries. Nevertheless, insight from FGDs, highly recommend that despite having some drawbacks, it brings positive impact on the livelihood of the people. Moreover, considering the effectiveness of the programme, it should be expanded in other remote areas of Bangladesh.

KII Findings and Policy Prescriptions: This study tries to align the research outcome with the KII findings. KII findings put particular emphasis on the shortcomings in designing effective social security programmes in the sense that there remain weaknesses in selection of beneficiaries, programme design, quality of programme delivery including the capacity of field staff, amount of transfer, the existence of value-added services, level of

transparency and efficiency in the administration and types of support the beneficiaries are getting. However, budgetary allocation often falls short along with SSN programmes, are not fully equipped enough to address the full spectrum of objectives. Henceforth, there is a high probability that the participants may fall back into poverty once they exit the programme, because many of these programmes do not have permanent solutions which can guarantee sustainable poverty alleviation - for example, asset creation, creation of sustainable income earning, etc. Moreover, KII findings also shed light on graduation and continuous cash transfer programmes - graduation programme performs better as compared with the continuous cash transfer because people under graduation programme receive different trainings (self-employment, hygiene, awareness building, living standard etc.). However, similar provisions are not present in case of the continuous cash transfer programme. Considering the obstacles, relevant officials suggest some policy prescriptions – enhance capacity of technical staff, establish partnership with private bodies to redesign business model, proper monitoring and execution of NSSS, allocate adequate fund to speed up administration activities, and more importantly, programme should be designed considering different tiers of poverty.

Overall Policy Option: This paper is an initiative to evaluate the graduation programme to find out its long-term impact in the form of evaluating whether poor people are able to upgrade their living condition or not. Considering the sustainability criteria and achieving long term objective of reducing poverty aligned with SDGs, the following issues should be emphasized carefully – stretching the project period for 24 months similar to the REOPA project, regular monitoring of assets, revisiting the business model regarding bonus payment, arranging different livelihood programmes for the union worker and their role should be revitalized, and project monitoring should take place through community oversight. It is taken for granted that, without government intervention, no development efforts can be implemented successfully especially in developing countries like Bangladesh. Therefore, setting up appropriate monitoring mechanism is the key to success of any public works programme. However, this paper highly argues that if the main aim is to graduate people out of extreme and moderate poverty, a comprehensive social security system should be developed with the adequate engagement of government bodies.

Conclusion: The success of the project does not solely depend on how effectively public work programmes have been implemented rather considering the well-being of the people the dual objective of the programme must be met – public works and poverty alleviation. Since this study has been conducted two years after the completion of the programme, therefore, the long-run impact of the programme can be better apprehended from this study. Currently the beneficiaries are engaged in different IGA and have invested their savings in more productive investment. Secondly, they had the opportunity to improve their standard of living and household status. Thirdly, this programme has boosted up their self-confidence and made them aware about different laws along with basic rights. However, significant loopholes are also witnessed in terms of engaging new income earning activities which in turn create unemployment and thereby reduce income and expenditure as compared with the control counterpart. Therefore, while considering the sustainability perspective, regular monitoring and time to time training session will help beneficiaries to graduate out of poverty. Moreover, the findings from HIES reveal that, graduation programmes perform better when compared to cash transfer programmes especially when considering the indicators which focus on sustainability (i.e. income and expenditure, gross remuneration, engagement in productive activities, level of literacy and use of loans). Therefore; to maintain the extent of longer-term impact, more needs to be done beyond social safety nets i.e. fiscal issues, monetary policies, job creation, wage rates, pricing and in many cases, there is a pressing need for redesigning SP programmes.

5. Workfare Programmes and Skill Development in Bangladesh: Evidence and Policy Implications

Social Security Programmes (SSPs) include government schemes targeting poor and vulnerable population groups for employment generation, food and cash transfer, education and skill development, health and nutritional support, vulnerability and risk reduction, etc. A substantial amount of public expenditure, estimated at 14.2 per cent of the budget and 2.5 per cent of gross domestic product (GDP) in 2018-19, is directed towards SSPs. The existing literature and international experiences suggest that effective workfare schemes (WFS) under SSPs have been successful in generating employment. However, the impact of these programmes on the job market, e.g. matching the demand for workers trained by WFS by the labour market or private sector, has not been examined yet.

This study aims to assess whether SSP workfare programmes contribute to increasing the skills of beneficiaries; examine whether and to what extent the private sector is experiencing a shortage of semi-skilled labour; and suggest policy avenues to improve WFS supportive of skills development to thus help address the shortage of skilled labour force.

Methodology of the Study

A comprehensive field survey has been conducted in order to address the three issues mentioned above by attempting to capture both the quantitative and qualitative aspects associated with the study objectives. In-depth focus group discussions regarding objectives and programmes were also conducted. All the programmes were selected for the study whereby the beneficiaries were recruited from local unemployed and/or vulnerable population for those seeking wage- (cash) or food-based work. These are “large” schemes in which more than Tk.5 billion has been allocated for fiscal year 2019-20. Then, those WF schemes were chosen for those that were being implemented in the coastal and haor areas. Finally, we chose purely training schemes that aimed to develop technical and vocational skills for the job market. The study has examined job-related skills and employability in the private sector that were brought about by WFS. The schemes that are aimed to integrate the beneficiaries with either the job market or help them become self-employed through small entrepreneurship which were selected from the third cluster.

Five types of instruments were used for the field investigations including key informant interviews (KIIs) with three groups of respondents, viz. GoB officials, private sector entrepreneurs, and WFS beneficiaries. In addition, in-depth case studies were conducted as to understand which WF schemes are more suitable for providing jobs in the private sector. The beneficiary interviewees were selected randomly in three stages as follows: one district at each administrative division was randomly selected and then two Upazilas in each district were identified, keeping in mind the objective of covering areas with different characteristics. The lists of WF beneficiaries was collected from UP offices. From the lists, more than 300 respondents were identified to answer a questionnaire-based survey. The other considerations taken into account of sampling were skill level, gender, religion and ethnicity of the respondents.

Workfare Programmes in Bangladesh

The major WF schemes in Bangladesh are implemented to alleviate rural poverty by providing temporary work during slack periods and/or immediately after natural disasters when little agricultural work is available. Some programmes include training and skill development schemes that cater to market needs. The study identified WF programmes from the SSPs, which are divided into three clusters: (i) services through direct recruitment from intended beneficiaries, such as Employment Generation Programme for the Poorest (EGPP) and Food for Work (FFW); (ii) miscellaneous schemes that create temporary jobs during implementation, e.g., Haor Area

Infrastructure and Livelihood (HAIL) and Coastal Climate Resilient Infrastructure Improvement Programme (CCRIL); and (iii) both skill development and training, e.g., Vulnerable Group Development (VGD).

Effectiveness and efficiency of the existing workfare programmes

The study analyses the effectiveness and efficiency of the existing workfare programmes based on a brief review of the literature that examines the role of workfare programmes on skill development. It also undertakes a qualitative assessment of the effectiveness of the workfare programmes based on programme characteristics. Finally, a quantitative study of the selected workfare programmes based on a comprehensive field survey is conducted.

The present study defines skilled and semi-skilled workers in accordance to the National Skill Development Policy (NSDP, 2011) which aims to improve coordination and delivery of skills in Bangladesh. The study identifies that programmes, such as Work for Money (WFM), FFW, or EGPP, etc. provide only sustenance support to the programme beneficiaries, and does not provide any training to support future earning and employability. Therefore, these programmes do not have any 'skill-enhancing' effect. On the other hand, programmes, such as VGD or Strengthening Women's Ability for Productive New Opportunities (SWAPNO) provides training to its beneficiaries in addition to sustenance support. Moreover, workfare programmes, such as the National Service, also provides training to its beneficiaries along with transfer benefits. However, these programmes are not as effective as VGD or SWAPNO in enhancing skills.

Empirical Findings

A total of 331 respondents from a total eight districts were surveyed where district-wise survey respondents ranged from 40 to 44. Most of the respondents of the survey were women (59 per cent). It implies that the WF programmes have mostly covered women in the surveyed districts. The majority of the respondents (58 per cent) were young people, who were from the age group of 15 to 44 years. More than half (51 per cent) of the respondents were found to be without any formal educational attainment (illiterate) and illiteracy was highest among women (56 per cent). As high as 61 per cent of participants of WF programme were below the upper poverty line and about 40 per cent of participants were below the lower poverty line. District-wise disaggregated poverty estimates reveal that respondents of Kurigram, Sirajganj and Sunamganj were the poorest. The lean period varies significantly across surveyed districts and months. Overall, June-October has been found to be the most significant period when people find it very hard to get a job in their localities mainly because of natural disasters (such as annual floods), while March and May are the months of moderate joblessness according to the beneficiaries of WF programmes. Only one-third of the surveyed beneficiaries of the WF schemes received any kind of training. It implies that the overwhelming majority of the programmes lack training components. Most of the WF beneficiaries received training related to crop production and preservation (31 per cent), followed by plumbing/pipe fitting (27 per cent). Other types of training for skills development was found to be quite low.

There seems to be an exodus of skilled labour of these small enterprises from the locality to other regions/cities like Dhaka. Employers of small enterprises think that training should be provided on jobs that are relevant to the demand of the locality, and there should be continuous skill up-gradation from unskilled to semi-skilled and from semi-skilled to skilled. Most of the participants who received training under the WF schemes (58 per cent) believe that the training would help them get a decent job. Most of the respondents (86 per cent) admitted that training for WF programmes was beneficial for increasing their income but it was mainly because they were previously jobless. About half of the respondents (49 per cent) mentioned the insufficient market demand of their acquired skill and another half (47 per cent) reported about the gender discrimination in the job market

access. The interviewed government officials opined that in general, there is a lack of training and loan provisions in big WF programmes, such as EGPP and FFW.

Policy Recommendations

- The workfare programmes should be aligned with the National Skill Development Policy 2011. The certification of the workfare programmes should follow the format suggested in the National Technical and Vocational Qualification Framework (NTVQF). The Ministry of Education has already established a list of competency standard for almost all major sectors under the Competency-Based Training and Assessment (CBT&A) as part of the NTVQF. It provides occupation-specific competency, elements of competency, performance criteria, and a specific detailed guideline for sectors like baking, welding, embroidery, beauty care, tailoring, etc. A common classification will extend the scope for comparing, evaluating and monitoring the training programmes provided by the different agencies (such as public, private and NGOs). It will also be possible to compare the outcomes of a training programme provided at different districts. Following the same certification as the NTVQF, will also make it easier for employers to understand the level of the skill of the programme beneficiary.
- Similar training programmes provided by different ministries should be consolidated. There are a couple of training programmes run by different government agencies with almost similar objectives. Even though some of the objectives of these programmes are unique in nature, the training components are almost similar. If the same training component is repeated by different agencies, it will require similar trainers as well as training equipment (such as computers). If the workfare programmes with similar objectives are merged, it will be possible to provide a more consistent and consolidated training programme.
- Continuous skilling up of the trainers is imperative in the existing WF schemes. The government of Bangladesh has already initiated programmes called Training of the Trainers (ToT). The General Economics Division (GED) can collaborate with BMET in ensuring the training of the trainers that are engaged in workfare programmes. Since skills wear off over time, a pragmatic approach would be to ensure up-gradation of training modalities regularly as well as repetition of the training of the trainers at regular intervals to retain quality of the trainers.
- The beneficiaries in a good number of mega WF programmes, such as EGPP, FFW, WFM, etc. undergo a process called “learning-by-doing”. However, they remain mostly unskilled even after participating multiple times in the big WF schemes. Explicit skill development components should be included in these programmes.
- VGD, a big WF programme, along with other medium and small schemes, provide technical and vocational training to their participants. The survey results, interviews and case studies reveal that most of the large and medium WF schemes which have explicit training components do not provide the quality of training up to the satisfaction and requirement of the recipients. Quality of training of WF schemes should be improved substantially. Trade courses should be designed through detailed modules, vetted by national experts, and accompanied by modern and appropriate instruments as well as an adequate length of training.
- All the big WF programmes do not produce good results in terms of effects on getting jobs at home and abroad, increasing income, developing their existing enterprises, and investing in new business. There are exceptions, such as HAIL and SWAPNO, which were medium to small in terms of budgetary allocation

and are provided in a few districts. Other programmes are to be redesigned to match HAIL and SWAPNO to emulate these programmes' success.

- Most of the training components under WF schemes are traditional in nature, which includes agriculture and crop, livestock, etc. Opportunities will open if beneficiaries get trained in areas such as computer, web design and freelancing.
- The National Service Programme, implemented by the Department of Youth Development in selected districts, has been engaging young males and females with the educational attainment level of the Higher Secondary Certificate (HSC) and above. But to match the skill required in the private sector, a variety of rigorous online and offline technical, ICT, etc. trainings are required.
- There are a few trainings in different WF schemes, in an effort to develop the skills ladder is currently absent. All the programmes get their beneficiaries as unskilled or at low-skill level. A good amount of the national budget is spent on these programmes and the fund could be used for further training. Additional higher level technical and professional training can be provided based on their capacity and interest. Technical Training Centres (TTCs) of the Bureau of Manpower, Employment and Training (BMET), located at district levels, conduct many other irregular short-term skill upgradation courses. Highly interested and motivated young WF participants can be linked up with the TTCs for courses chosen by the WF participants themselves.
- The survey respondents opined that greater collaboration between public training facilities under the WF schemes and private training agencies would produce better results in developing skilled work force as per the requirement of the job market. Through this kind of collaboration, government agencies, can come across with modern equipment, adopt technical know-how and learn simulations and experience from qualified trainers from the private sector, while the private sector can use the space and physical facilities as well as administrative capacity of the government. In that case, facilitating greater collaboration between public and private (business chambers and private training institutions along with NGOs that provide training) for better skills training programmes would be a win-win outcome for both the agencies, which would be ultimately beneficial for society through the strengthening of supply side of the skilled workforce for the market.

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

One of the major programmatic reforms stipulated in the National Social Security Strategy (NSSS) of Bangladesh is the consolidation of 'small' programmes. As an effective means for reducing administrative costs, the strategy prescribed for the harmonization of small SSPs in conformity with the lifecycle risk-based major programmes. Despite the direction provided, there has only been a limited progress in the consolidation of small programmes. The underlying reasons for this, can be attributed to the lack of definitional clarity in the NSSS, in defining small programmes, and insufficient coordination among line ministries, as well as the lack of a clear guidance in navigating the concerned ministries for such a consolidation. The aim of this report is to help identify the small SSPs and propose a framework for harmonization of these programmes.

Programme Consolidation: An Overview of Global Practice

Harmonisation is often considered as a process that facilitates working in those areas which are complementary in order to have the plans working together for the achievement of an overall strategic objective. Harmonisation and consolidation usually occur with a view to saving resources and improving efficiency. It can also be defined

as initiatives for improving collaboration among involved stakeholders to contribute together for a comprehensive, sustainable, and efficient social security system.

In 2004, Brazil introduced the National Social Assistance Plan, which, based on territories and by complexity, laid the groundwork for the consolidation of social assistance services. The European Union Social Protection Committee in their 'Europe 2020 Strategy' has advocated for improving the efficiency of social protection for member states by reducing the complexity of programme regulations and the scale of administrative costs. In Chile and Columbia, the co-responsibility of transfer programmes aimed at overcoming extreme poverty are incorporated into family support programmes. Complementary strategies have also been established in many Latin-American countries (El Salvador's Solidarity in Rural Communities programme, Mexico's Oportunidades programme, to address particular characteristics, Colombia's Families in Action programme, etc.).

In terms of operation, the harmonisation process can be summarized into four main steps namely – planning, implementation, monitoring, and updating. Based on a review, this study identifies four major criteria for a systematic harmonization process of small SSPs that can achieve the long-term vision and goals of the NSSS, namely (i) inclusiveness, (ii) efficiency, (iii) lifecycle risks, and (iv) coherence. However, having a criterion for programme harmonisation is not always sufficient to carry out the exercise. Assessment tools such as the Core Diagnostic Instrument (CODI) framework helps assess the overall social protection system through a consistent set of outcome matrices in a coherent manner. Another such tool, the Value for Money (VfM) exercise, developed by DFID takes into consideration of both costs and benefits of social transfer programmes in different stages of the programme: ex-ante design and appraisal stage, implementation stage, and in *ex-post* evaluation. A close inspection of the tools reveals that the proper application of CODI or VfM analysis would not be possible in the case of Bangladesh's SSPs. The lack of data or programme information would limit the application of an ideal harmonisation framework. Recognising this limitation, this study proposes an alternative pragmatic programme harmonisation strategy.

Identifying 'small' programmes

From the list of Social Safety Net programmes, prepared by the Ministry of Finance, programmes with less than 0.5% of the total SSP budget are categorized as small SSPs. Furthermore, programmes that will face natural death or programmes which are mostly construction-types are separated out in the second stage. In addition, programmes related to the delivery of essential supplies related to health (such as the contraceptives), nutrition, or delivery of other utilities are not considered for harmonisation.

Small SSPs considered for harmonisation in this study have components of life-cycle risks, covariate risks, and social empowerment such as training, microcredit, gender-related issues, disability, marginalised groups, and special groups of the population. If the selected small programme is unique in terms of objectives, no consolidation will be required for the programme. Such a programme should continue or expand if deemed necessary. However, if the small SSP is being run with similar or overlapping objectives of some other SSPs, the programme should be considered for harmonization. Following this procedure, 42 small programmes (out of the 85) have been finally selected for harmonization.

Portfolio Analysis of the Small Programmes and A Pragmatic Harmonisation Strategy

The SSPs can be classified into four broad categories: programmes for lifecycle risks, programmes for covariate shocks, special scheme programmes, and other/miscellaneous programmes. According to the MoF, 125 programmes are included in Social Security Programmes for the 2019-20 fiscal year. However, the most significant 20 SSPs comprises of more than 70% of the total SSP budget, while the selected 42 small programmes

have an allocation of only 4.13% of the SSP budget. Most of these small programmes are initiated and financed by development partners.

Based on the source of the funding, all GoB approved projects or programmes can be classified in two categories: (i) revenue budget programmes that do not have any natural death, and (ii) development budget programmes that end with project deadlines. Following the 0.5% cut-off mark, out of 58 revenue budget programmes, 37 can be categorised as small. In contrast to revenue budget programmes, the number of programmes in development budget varies from year to year. Out of 64 development budget programmes, 48 are small where 10 new small programmes have been added in the list in 2019-20.

The selected 42 small programmes can further be categorized in lifecycle support programmes (19 programmes), special programmes (20 programmes), and covariate risk programmes (three programmes). Furthermore, all the lifecycle risk programmes have been divided into three categories - programmes for children, programmes for working-age, and programmes for PWDs.

Even though the small programmes comprise less than 5% of the total SSP budget, harmonising these programmes might have important coordinated impacts on addressing risks and challenges associated with different stages of the lifecycle.

Most of the small programmes are being operated by only a few ministries. Out of the 42 small programmes, 29 programmes are being run by three ministries namely – the Ministry of Social Welfare (MoSW), Ministry of Local Government, Rural Development and Cooperatives (MoLGRDC), and Ministry of Women and Children Affairs (MoWCA). MoSW runs 14 small SSP programmes through three wings (Department of Social Services (DSS), Neuro-Developmental Disability Protection Trust (NDDPT), and the Sharirik Protibondhi Suroksha Trust (SPST). The MoLGRDC runs eight programmes through Local Government Division (LGD), and the Rural Development and Co-operatives Division (RDGD). The MoWCA runs seven programmes through Jatiya Mohila Samity (JMS), Department of Women Affairs (DWA), Bangladesh Shishu Academy (BSA), etc.

Small programmes harmonisation strategies

Programmes for children

Out of the selected 42 programmes, eight programmes can be categorized for children. These programmes can be further grouped into three broad headings, namely (i) Programmes on health and nutrition; (ii) Programmes on education; (iii) Programmes on child protection.

Under the programmes on health and nutrition, there are four small programmes currently being implemented, namely 'Maternal, Child, Reproductive and Adolescent Health Care', 'Child and Maternal Health & Health Management Development', 'Support to the Urban Health and Nutrition to Bangladesh', and 'Providing Primary Health, Reproductive Health and Nutrition Services to Underprivileged Women and Children'. All the programmes related to children's health and nutrition should be harmonised with the Child Benefit programme envisaged in the NSSS. Any programme component related to Nutrition or nutrition services should ideally be harmonised with the National Nutrition Services (NNS).

There are two programmes on child education: (i) the Early learning for child development (Phase III); and (ii) the Reaching Out-of-School (ROSC). The government has already incorporated pre-primary education programmes in its plans. Unique features of the Reaching Out-of-School programme (such as support for uniforms, exam fees etc.) can be incorporated into the regular primary or secondary education programmes. Moreover, pre-vocational training components of the ROSC can be integrated into the Technical and Vocational Education curricula.

Regarding child protection, there are two small programmes, namely 'Child protection and child welfare' and 'Street Children Rehabilitation Programme'. However, there are multiples of small programmes being run by the MoSW for child protection. Rather than administering separate small programmes, the government can strengthen the already adopted Child Sensitive Social Protection in Bangladesh (CSSB) programme.

Programmes for working age

There are 11 programmes that can be classified for the working-age population. Based on the programme objectives these programmes are clustered in the following broad headings: (i) financial assistance/fund/credit programmes for encouraging self-employment; (ii) skill enhancement programmes; (iii) skill enhancement programmes for women; (iv) other programmes.

There are three small SSPs which can be clustered under financial assistance/fund/credit programmes, namely: (i) Interest-free Microcredit Programme; (ii) Microcredit for women self-employment; and (iii) Special Fund for Assistance to Women Development and Entrepreneurs. Small social security programmes such as the Interest-free Microcredit Programmes and the Microcredit for women self-employment are quite similar in programme objectives with the microcredit programmes that are in operation by the Palli Karma Sahayak Foundation (PKSF). Given the extent of microcredit services PKSF has, all microcredit programmes can be channelled through PKSF. In this respect, DWA, JMS or DSS will be in charge of conducting the training programmes, or preparing the list of loan beneficiaries, while PKSF will be in the charge of distributing the loan amounts. Since MIS has already been in implementation, coordination between the service providers (JMS, DSS, DWA) and PKSF will not be challenging. During the interview with the government officials, it was identified that the Cabinet Division has already agreed to implement a 'Somonnito Microcredit Programme'.

Small SSP for the skill development of working-age population include Skill and Employment Programme in Bangladesh (SEP-B), whose unique components can be integrated into a broader medium-sized programme named Skills for Employment Investment Programme (SEIP), upon its completion in 2020. SEIP should be strengthened and should be integrated with other Income Generating Activities (IGA) based- social protection programmes.

There are four specific programmes that target the skill enhancement of women and these are (i) Income Generating Activities for Women at the Upazila Level; (ii) Women's Skill-Based Training for Livelihood; (iii) Urban based marginal women development programme, and (iv) Strengthening Women's Ability for Productive New Opportunities (SWAPNO). These programmes can also be considered for integration with the MoF led SEIP programme or can be extended through SWAPNO. It is recommended that the harmonisation of all such skill-enhancing programmes should be harmonised with SEIP/SWAPNO.

Small programmes for mitigating covariate risks

Among the 42 selected small programmes, three can be classified as programmes for covariate risks: (i) Fund for Assistance to the Small Farmer and Poultry Farms; (ii) Fund for the Welfare of Acid Burnt Women and Disabled; (iii) Assistance for Cancer, Kidney and Liver Cirrhosis Patients. All such programmes can be consolidated into one unified programme. The existing Gratuitous Relief (GR) fund can be remodified in this case. The disability component of the programmes for covariate risks is overlapping with other programmes for PWDs being implemented. As a general recommendation, all programmes related to PWDs should be concentrated under one single broad programme for the PWDs. The immediate fund that is disbursed to the burnt for medical treatment can be integrated into the modified GR programme.

Special programmes

The special programmes can be categorised in several clusters, namely: (i) special programmes related to the livelihood of marginal and low-income people; (ii) Special healthcare programmes; (iii) Infrastructure development projects; (iv) Region-specific special programmes; (v) Programmes for coastal areas; and (vi) Programmes for persons with disabilities (PWD).

For livelihood-based special SSPs such as programmes for tea garden labourers, for Harijan, Dalit, Bade, and transgender, benefits from these programmes can be streamlined. All these programmes can be drawn under one programme that will administer and implement the special livelihood improvement schemes. However, a study should be commissioned to identify the types of support programmes to be directed to such marginalised groups.

The region-specific programmes namely Haor Flood Management and Livelihood Development Project, Char Development and Settlement programme, and Special Assistance for the development of Char, Haor and underdeveloped areas all have some overlapping objectives as observed in the 'Haor Infrastructure and livelihood Improvement Project' (HILIP). A remodified HILIP programme incorporating special features of other similar small programmes can be a way of harmonising these small programmes. Likewise, other region-specific special programmes that address climate change issues and vulnerability of coastal areas such as Gucchagram and Coastal Climate Resilient Infrastructure Improvement Programme can be harmonized into one major streamlined programme.

Among all the SSPs, there are 9 different programmes for the PWDs. All the programmes except the Allowances for the Financially Insolvent Disabled, fall under the criteria of small programme. All disability-related programmes should be directed from a single source. Among all the institutions working with disabilities, Jatiya Protibondhi Unnoyon Foundation (JPUF) comes on the top in terms of its experience as well as coverage. Hence, all programmes related to the service delivery and assistance including the medical treatment allowances to the PWDs could be harmonised and convened through JPUF. To do this, the capacity and exposure of JPUF needs to be strengthened. However, all disability-related regular benefits should be channelled through the DSS and the stipend programme for the PWDs should be harmonised with the regular benefit programmes.

Broad recommendations

A formal mechanism should be in place for initiating new SSPs

All small programmes should have started off with well-developed concept notes (business case) so that the scope of consolidation is known and the reasons for their continuation can be rationalised. If any ministry or division intends to initiate a new SSP, a formal mechanism should be put in place. Once the programme rationale is verified through the established mechanism, it can be initiated to promote creativity and tested through pilot programmes. If they are successful, they will have to be duly scaled up to achieve programme objectives.

Programme consolidation can use a cluster approach to bring group-specific interventions under one umbrella

In certain cases, several special small programmes have their relevance and usefulness to address pressing issues that involve insolvent marginal groups of the population. Programme consolidation can use a cluster approach so that all these group-specific interventions can be brought under an umbrella for programme design, ensuring coherence across similar schemes and effective oversight of administrative.

Capacity of MoSW must be enhanced

From 2026 onwards, once all lifecycle programmes come under the purview of the MoSW, consolidation tasks will be made much easier and be more meaningful. Hence, one key priority, for now, should be, how MoSW gets reformed in order to improve its capacity and improve its operational efficiency for the second phase of the NSSS reforms.

Steps should be taken to make all SSP related information easily available through a dedicated web portal

One of the major limitations this research faced while working on this project, was the unavailability of information on several social security programmes. This dearth of available information hinders conducting a rigorous analysis of the small programme harmonization based on a measurable programme efficiency criterion. In order to address this issue, all ministries and divisions should make the SSP related information easily available through their respective websites. However, a dedicated web portal registering all information of the SSPs can be the most effective way of disseminating information on social security programmes in Bangladesh. While there is already a dedicated web portal, it does not provide updated information on many of the programmes.¹

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

Bangladesh has been experiencing a rapid growth in terms of urban zones as well as urban population. Urban population in Bangladesh has grown at an annual average rate of nearly six percent since independence, at a time when national population growth was about 2.2%. However, the growth of the urban population is lopsided across different divisional cities and more than 60% of Bangladesh's urban population is concentrated mainly in four metropolitan cities- Dhaka, Chittagong, Khulna, and Rajshahi. The UN estimation shows that more than half of the population of this country will be living across the cities by 2030. Nonetheless, the urbanization in Bangladesh has remained unplanned and most of the urban slums and low-income settlements are confronted with major problems of poverty and lack of basic services.

Families and households migrate to cities for different reasons of which economic pull factors like livelihood opportunities and environmental push factors like natural calamities are very common. A major portion of people who migrate to cities after losing their ancestral land due to river erosion, poverty, and other reasons take shelter in the densely populated slums. At present, about 2.23 million people live in slums across the country (BBS, 2015) while this figure was 1.39 million in 1999. Like other developing countries, slums in Bangladesh are not equipped with basic facilities such as proper housing, safe drinking water, sanitation, and healthcare. The limited access to the basic services is often associated with the political environment as the locally influential people control the supply of electricity and water to informal settlements like slums. Moreover, enrolment of the slum children in schools and completion of education by children in slums are lower. Urban poor, especially women and children, suffer from malnutrition and proper access to healthcare.

The requirement of the support from the government for the poor urban communities is noticeable from the fact that a lot of the households in the urban slums experience poverty and remain vulnerable to shocks that can threaten their well-being. Till date, the national social protection system has been aligned mainly to the needs of the rural poor rather than that of the urban poor. It is only in the recent decade, the 7th Five-Year Plan and particularly the NSSS aims to address the issue of urban poverty through various initiatives. Though recent formulation of NSSS in 2015 by the Government anticipated expanding the coverage of social protection programmes for the urban poor communities, little has changed.

¹ www.socialprotection.gov.bd

Despite the extra-ordinary achievements in terms of the income growth, human development and vulnerability reduction, poverty, especially in urban areas, has remained a major challenge for Bangladesh. Urban poverty, with its distinct features and about 19% of urban people living below the upper poverty line, remains an active threat for the overall human development of the country. Because of its specialized nature, poverty reduction strategies and programmes require to address the issues of urban poverty from different perspectives. With the growing number of the urban population, the existing policies and programmes targeted to bring down the number of urban poor have been proved to be ineffective. Hence, formulation and implementation of effective policies and programmes are prerequisites to fight the challenges that urban poverty pose.

Unplanned city growth, illegal encroachments on public land, poor urban governance, and, lack of policy attention to the needs of the informal sector are some of the key factors exacerbating the problems of urban poverty in Bangladesh. Like the secondary literature, questionnaire survey conducted under this study reveal several forms of vulnerabilities that urban poor are facing. Higher prevalence of informal employment, lower level of literacy among the household heads, lack of training opportunities, lack of access to formal financial system, and lack of proper knowledge about the social protection system are some of the key findings from the survey. Moreover, the study also reflects the lack of access to land, housing, safe drinking water, sanitation, and utility connections by the urban poor.

As suggested by the primary and secondary data, urban poor are subject to various forms of deprivations and vulnerabilities. All the legal, institutional, economic, and political structures pose different types of challenges for the urban poor living in slums and low-income settlements. Lack of legal status in the slums restrict the ability of urban poor in accessing housing facilities as well as utility connections, registering for NID cards, and in accessing the Social Protection Programmes (SPPs). The lack of land tenure also creates the dependency structure of urban poor on the locally influential people to survive in the slums. All the systematic and unsystematic process of exclusions affect the welfare of the urban poor and restricts their ability to get included in the existing social protection system.

Urban poverty, being distinct from rural poverty in many ways, thus require customized social protection programmes contextualized with the local needs. Experience of designing and implementing social protection programmes for urban areas varies among countries, mostly in the developing world. Reviewing several well-acclaimed SPPs from few countries, several key lessons can be utilized in the context of Bangladesh.

- First, most of the successful social protection programmes reviewed in this study are conditional cash transfer (CCT) programmes. Success of the CCT programmes in Philippines, Ghana, and Brazil among other developing countries provide best examples of implementing CCTs for urban poor in a developing country like Bangladesh.
- Second, strict compliance to the attached conditions in the CCTs can bring positive results in terms of poverty reduction and human capital formation among the beneficiary households. Bangladesh can design CCTs with customized criteria targeting healthcare, nutrition, and education of women and children among urban poor. Monitoring the compliance to the conditions can be done by a Compliance Verification System (CVS) linked with the MIS to verify the compliance of the households for receiving health and education grants as in the case of Philippines. Furthermore, a Grievance Redress System (GRS) can be integrated with the MIS to capture, resolve, and analyse grievances of both the beneficiaries and non-beneficiaries of the programme.
- Third, small social protection programmes can be merged into a large one to avoid coordination problem during the implementation of small SPPs. Merging small CCTs into a flagship CCT can be considered in the urban context.

- Fourth, all the successful CCTs have relied on a Single Registry System to collect, record, and update data on the extreme poor households across the country. In light of the global experience, it is a must for Bangladesh to develop a single registry system for all the poor households across the country based on NID cards and to utilize the registry system for selection of beneficiaries for different SPPs nationally.
- Fifth, adjusting different criteria for selecting beneficiaries and determining the amount grants with the needs of urban poor is a considerable option while expanding an existing CCT to urban areas.
- Sixth, transferring cash benefits directly to the beneficiaries have been proved as the most effective way to transfer the benefits transparently. In Bangladesh, with the evolution and popularity of mobile banking, cash benefits can directly be transferred to the intended beneficiaries.
- Seventh, an SPP for urban poor should consider the high mobility of urban poor and the programme should be able to continue serving beneficiaries regardless of their spatial mobility. An innovative land leasing solution under a new urban sector policy can reduce the vulnerabilities of urban poor.
- Eighth, adopting an innovative and inclusive urban sector policy in line with the NSSS provisions can be crucial for addressing a wide number of issues that the urban poor are currently facing.
- Ninth, urban employment schemes and national insurance schemes covering urban poor can be implemented. A social insurance system can be designed to enable people to invest in their own social security at a subsidized premium for the risks of unemployment, accidents and physical injuries, severe illness, and deaths of earning member of the poor households. On the other hand, training up of the unskilled labours, and expanding cash-based employment generating schemes can be implemented in urban areas by the relevant government agencies.
- Tenth, implementing agencies of the SPPs in developing countries can resort to innovative ways to create necessary awareness among urban poor. Relevant government agencies in Bangladesh can utilize both electronic and social media to create awareness among the urban poor regarding the available SPPs.

In implementing the National Social Security Strategy, it will be important to provide special attention to the urban sector. For the poor and marginalised citizens from urban areas, developing a dedicated social protection programme is a challenge. Hence, it is important to generate proper data in a central MIS for implementing any suitable support mechanisms for urban poor. In this respect, launching a central registry system for urban poor and designing a flagship CCT, instead of a number of small SPPs, can help implementation of NSSS urban policy. This study suggests further research initiatives on designing flagship CCT programmes, merging small social protection programmes into one or more SPPs for urban poor, managing the national Single Registry System, designing an inclusive urban sector policy, designing urban employment schemes and national insurance schemes for urban poor.

8. Situation Analysis: A Perception Study on Persons with Disabilities in Bangladesh

Bangladesh has made remarkable progress in terms of socioeconomic development in the field of health, education, lower vulnerability and economic boom. Its graduation from the LDC status will undoubtedly be a breakthrough in the nation's history but pressing economic and development challenges would remain. The country needs to move forward, and it must have an inclusive development in mind to achieve zero poverty.

This is where we consider the issue of Persons with Disabilities to be important. Based on WHO²'s global estimates of 15% ,Bangladesh with a population of about 160 million people could conceivably have around 16 million people with disabilities that is about 10% percent of the population. If the stakeholder provides the right platform and give the right opportunities, they can contribute to society like any other person. The most important targets for this disadvantaged group is SDG 8 which is to ensure Decent Work and Economic Growth for all and SDG 10 - Reduced Inequalities

As in most developing countries, internationally comparable estimates of disability prevalence are rare in Bangladesh. This lack of globally comparable statistics is partly explained by variations in definition of disability, methodologies of data collection, and quality of study design. Misconceptions about Disability are common in the country and they often face challenges in accessing the basic rights starting from education, jobs, marriage to health.

The United Nations Convention on the Rights of Persons with Disabilities (CRPD) states that people with disabilities have an equal right to social protection. Safety nets are forms of social protection intervention that target vulnerability and poverty. Many countries provide safety nets to poor people with disabilities and their households, either through specific disability-targeted programmes or more commonly through general social assistance programmes. Bangladesh has also taken necessary steps to include Person with Disabilities in their Social protection agenda.

The adoption of the National Social Security Strategy (NSSS) in recent times has been a major policy advancement that Bangladesh government has been committed to. It has incorporated and added disability themes in various policies that is appropriate to a middle-income country.

In this context, the study sheds light on the barriers faced by Person with Disabilities (PWD) and provides fresh insights into the factors leading to exclusion problems faced by these citizens belonging to all income groups and suggests appropriate recommendations learning from best International practices.

The key objectives of this study are as follows:

- Identification of factors and challenges that affect the participation of the Person with Disabilities.
- Providing way forward to address the access barriers

Thus, to maintain the growth of the country and to have a longer-term impact, more needs to be done and take lessons from international experience to on how to include Person with Disabilities so that they do not fall under the vicious cycle of poverty and contribute positively towards the development and more focus needs to put on the provision of adequate infrastructure, policies and social security benefits for PWDs which is a critical development agenda to the government and its development partners.

² https://www.who.int/disabilities/world_report/2011/report/en/

Chapter 1. BARRIERS OF ACCESSING SOCIAL PROTECTION PROGRAMMES FOR THE POOR AND MARGINALISED¹

¹ Authors of the study:

Dr Abdur Razzaque (Team Leader), Research Director, Policy Research Institute of Bangladesh (PRI)

Dr Syed Mortuza Ehsan, Assistant Professor, Department of Economics, North South University

Md. Imran Hossain Bhuiyan, Assistant Professor, Department of Development Studies, University of Dhaka, & Research Fellow, Research and Policy Integration for Development (RAPID)

1. Introduction

Bangladesh has made spectacular strides forward in its economic development. From a fragile socio-economic set up at independence, it has emerged as a “development surprise”.² Notwithstanding the impressive achievements of sustained economic growth and poverty reduction, close to 40 million people still live in poverty and another 30 million are considered ‘vulnerable’ given the risk they face in slipping back to poverty due to a modest loss of income from any sudden shocks. In other words, even though the headcount poverty incidence declined from 48.9 percent in 2000 to only 24.3 percent in 2016, a very large proportion of Bangladesh’s population is concentrated just above the poverty line income. According to the most recent Household Income and Expenditure Survey (HIES), about 43 percent of the population can be considered as poor and vulnerable, which is defined as the proportion of the population living below 1.25 times the poverty line income.

Over the past decades, various types of social safety net programmes have been implemented by the Government of Bangladesh – many with the assistance from development partners – with a view to addressing risks that the poor and marginalized groups face throughout their lives and thus helping them to overcome poverty and vulnerability (Hasan, 2017; GED, 2015).³ Bangladesh spends about 2 percent of the GDP on social security, currently comprising over 100 programmes.⁴ However, because of inadequate funding, design and implementation-related difficulties, and malpractices that result in a high degree of targeting errors (i.e. not covering the eligible population as well as including the non-targeted groups of people), improving efficiency and effectiveness of social security programmes remains a major challenge (Ahmed, 2007; Uruguchi, 2011; Khan and Hasan, 2017; Kidd 2017).

As identified in various existing studies, the Social Security Programmes (SSPs) in Bangladesh have always suffered from such problems as limited coverage, very small size of the transfers made, duplicity in interventions, targeting inefficiencies, corrupt practices involved in administering the programmes, etc. (Khuda, 2011; Kidd, et al., 2017; Hossain & Rahman, 2017; World Bank, 2006; Hossain, 2017). To a large extent, these challenges reflect weak programmatic and institutional implementation arrangements. An important consequence of these shortcomings translates into a significant exclusion of the poorest and most vulnerable groups from the coverage of SSPs.

In relatively recent times, the adoption of the National Social Security Strategy (NSSS) has been a major policy advancement. The NSSS aims to overcome programmatic and implementation loopholes by undertaking specific reforms and by streamlining the operational procedures involving the social security system. As part of it, a single registry Management Information System (MIS) containing information on all households and their proxy means test scores will be established to improve targeting of beneficiaries. Along with it, amongst others, the government-to-person (G2P) direct payment system, increasingly moving towards cash transfers (rather than in-kind), consolidation of smaller programmes for greater efficiency, and increased coverage and amount of transfers will be important features of a reformed social security system. The NSSS has also envisioned a life-cycle based approach to social security to keep provisions for support at different stages in life. As such, all the major programmes have been classified under four categories, namely, programmes for children, programmes for the working age, programmes for the elderly, and programmes for persons with disabilities.⁵ One overarching

² A summary of major socio-economic advances made by Bangladesh culminating in its graduation from the group of the least developed countries can be found in Razzaque (2018).

³ Social safety net programmes (SSP) in this report is defined as in-kind or cash social transfers, subsidies, free provision of goods and services to low-income and vulnerable groups that are funded from general taxation.

⁴ National Social Security Strategy (NSSS) of Bangladesh, 2015

⁵ Beyond the life-cycle based programmes, support to cope with covariate risks has also been considered.

ambition of these reforms and an eventual efficient system is to ensure coverage of all poor, vulnerable and socially excluded groups.

There is no denying the fact that the reform initiatives suggested in the NSSS could not be timelier and should enhance the access of the targeted populations. However, given the nature of the reforms involving a vast number of implementing ministries, the full and effective implementation of the NSSS will take several years. Indeed, the NSSS itself has outlined a 10-year period for completing the first implementation phase. In the meantime, building the knowledgebase of the existing access barriers is important to keep such an important issue on the radar of the relevant policy discourse, which can prompt measures in alleviating the problem at least in the short to medium term. The ground realities associated with accessing SSPs should also inform the NSSS implementation process, helping it, if needed, improvise, modify and innovate certain features within the on-going initiatives to tackle the barriers in a more effective manner.

It is in this context that the current study bears a special significance as it aims to identify the barriers to access the social security programmes by the poor and the marginalised groups. It sheds light on the targeting efficiency of SSPs in Bangladesh and provides fresh insights into the factors leading to high exclusion problems faced by the citizens belonging to the poorest and most vulnerable groups. While the NSSS reform agenda take largely a supply-side and top-down approach, this study makes an in-depth assessment of the ground-level issues based on empirical and qualitative fieldwork-based research to offer complementary perspectives.

The key objectives of this study, as specified in its terms of reference, are as follows:

- Assessment of the high exclusion rate in accessing social security programmes
- Identification of factors that affect the participation of the poor and marginalized groups in social security programmes
- Providing policy suggestions to address the barriers

In order to deal with the above issues, this paper has made use of empirical approaches that include undertaking a comprehensive review and analysis of studies and data from secondary sources; administering a carefully designed purposive survey to gather fresh evidence; and conducting qualitative field survey to obtain first-hand insights and develop case studies depicting real-life examples of the barriers affecting individuals. Along with the analysis of qualitative fieldwork and data from the official Household Income and Expenditure Survey (HIES), one salient feature of this study has been to make use of another independent and credible database, the Bangladesh Integrated Household Survey (BIHS 2015), administered by the International Food Policy Research Institute (IFPRI), to provide further evidence on targeting errors and participation behaviour in SSPs.

This study is organized as follows: after this introduction, section 2 presents a review of the literature on social safety net programmes and their access determinants from cross-country experiences as well as from studies based on Bangladesh; Section 3 describes the methodologies followed in dealing with the above-mentioned research issues; Section 4 presents findings from descriptive analysis utilizing data from secondary sources; Section 5 contains econometric and statistical analyses using large-scale household databases, while Section 6 provides qualitative assessments based on the field survey, key informant interviews (KIIs), focus group discussions (FGDs), and case-studies undertaken. Finally, section 7 provides some way forward to improve targeting efficiencies and reduce SSP access barriers for the poor and vulnerable citizens.

2. Literature Review

The relevant existing literature is reviewed from three perspectives. First, a number of selected studies on social safety net programmes and their access determinants based on cross-country experiences are reviewed. Then, the studies specifically on Bangladesh are considered. A review of methodological aspects dealing with such issues as conceptualization and calculation of targeting errors, empirical techniques in determining factors that affect programme participation and thus the resultant hindrances in accessing SSPs is also undertaken.

2.1. Cross-country Studies on SSP

Studies on intervention targeting are quite thin in academic peer-reviewed journals (Coady *et al.* 2004). Grosh (1994) provides a taxonomy of targeting methods to identify eligible individuals under three main criteria: individual assessment, categorical targeting or tagging, and self-targeting. In individual assessment methods, programme agents decide eligibility on a case-by-case basis using means test, proxy means test, or by other subjective evaluation criteria. Because of lack of information, difficulties in audit and implementation of individual assessment, often household characteristics are used to target eligible beneficiaries, which offers eligibility to all members of a group defined by an easily identifiable characteristic. This method is widely used in most developing countries. Self-targeting methods take advantage of differences in the participation costs across households, to self-exclude the non-eligible households from social security programme (SSP) participation.

Conning and Kevane (2002) present several case studies on the effectiveness of community involvement in the beneficiary selection and delivery of social protection benefits. They suggest that community-based targeting of SSP has several advantages including lower administration cost, better screening, monitoring, and accountability. However, community-based targeting could give rise to conflict, corruption, and divisions within the community and differential benefits might lead to severe discontent amongst population groups.

Several studies explore the relative performances, effectiveness, and outcomes of an array of targeting policies across countries. Coady *et al.* (2004) investigate the targeting efficacy and causal factors of 122 anti-poverty interventions in 48 countries. Their results show intervention targeting works better in countries with more government accountability and in countries with higher inequality. Interventions that belong to the group of geographic targeting, means testing, and self-selection based on work requirement, provide a larger share of benefits to the poor. On the other hand, consumption, demographic targeting to the elderly population, and community-bidding-based self-selecting interventions perform less efficiently in reaching poor population groups.

Gassmann (2005) investigates if the introduction of a guaranteed minimum income (GMI) improves access to social assistance for the poor in Latvia. Analysing the household budget survey, this paper indicates that GMI slightly improves the targeting of local social assistance benefits, although both inclusion and exclusion errors remained considerable. For the social protection benefit system that uses means testing, identifying eligible candidates often involves various difficulties.

Priebe *et al.* (2014) investigate several determinants of accessing social assistance programmes at the household-level in Indonesia. Using a household survey dataset, they find that the likelihood of accessing SSPs increases if the household expenditure is below the poverty line, if the household has a disabled member, and if the household head is a widow. Priebe *et al.* (2014) conclude, that programmes are distributed more widely in the communities with a higher level of conflict or lower level of trust. However, the authors found no evidence for the ease of accessing infrastructure or remoteness of location to affect the SSP access likelihood.

Considering an important cash transfer scheme for the poorest households in Kenya, Wheeler *et al.* (2015) investigated the identification and the targeting error minimization effectiveness of three targeting mechanisms. According to their results, community-based targeting is the most accurate, followed by categorical targeting approach based on age and household dependency ratio.

Several other papers explore determinants of access barriers under a wide range of scenarios. Exploring barriers to health service access in low- and middle- income countries, Ensor and Cooper (2004) conclude that the demand-side barriers are more important for the poverty-stricken and vulnerable population groups, where the cost of access, lack of information, and cultural barriers hinder them from getting programme benefits. This paper categorized all important factors influencing the demand for health service into three types: individual and household factors including age, gender, income, education, and other relevant information about the programme; community factors comprising cultural, social and religious influences that affect individual preferences. Lastly, price factors to consider direct prices of goods and services, distance and opportunity costs, prices of substitutes etc. Incorporating quality, geographical factors, availability of funds, and other important factors, Peters *et al.* (2008) attempt to answer why people in poor countries usually have less access to health programmes compared to those in developed countries. According to their paper, the key ingredients that play vital roles in improving access to health services include engaging communities and disadvantaged people, encouraging local adaptation, and careful monitoring of the effects on the poor.

2.2. Studies on Bangladesh

Empirical evidence over the past several decades brings about a consensus that social protection schemes targeting vulnerable and poverty-stricken households play an important role in development, particularly in alleviating poverty (World Bank 1990, 1997, 2000). Studies found most developing countries spend one-to-two percent of their GDP on social security and safety net interventions (Rahman *et al.* 2011). Performance of any social safety net programme lies in ensuring access by the targeted population, the extent of coverage (e.g. a number of households or individuals), and the level of benefits beneficiaries receive.

Oftentimes, developing country governments distribute the allocated amount of social protection benefits through community and local organizations. Galasso and Ravallion (2000) quantitatively examined Bangladesh's Food for Education programme, one of the major social protection schemes that are still being operated in almost all villages in the country. Participating villages under this scheme were selected by the central authorities in consultation with district officials. However, actual targeting of beneficiary households in each of the villages was the responsibility of local school committees. Their findings suggest that within-village targeting (village communities' efforts to reach their own poor) improves with intervention size, lower land inequality, less remoteness, and with fewer natural and economic shocks.

Targeting of SSPs can be based on group or individual characteristics and the process of selecting beneficiaries can be conducted by central authorities, local officials, or by beneficiaries themselves. A complex combination of targeting methods are used in Bangladesh. While poverty is the most important criterion for all SSPs, each scheme has its own definite criteria for beneficiary selection. In most cases, targeting methods and measures are prepared by the responsible administrative ministries assigned to implement the interventions. Social safety net schemes such as workfare programmes are based on self-targeting, while schemes like Vulnerable Group Feeding (VGF), Vulnerable Group Development (VGD), and Old Age Allowance (OAA) target poor households that are selected from the lists drawn by local level administration. Broadly, identification criteria used by the line ministries include targeted beneficiaries' income level, asset or land-ownership, disability-status, household structures, demographic features, etc. For example, the selection criteria of Old Age Allowance (OAA) are: age (more than 65 for male and more than 62 for female), income (average annual income less than Tk. 3000), health

conditions (infirm or handicapped), socio-economic conditions (freedom-fighters, homeless, landless), and social conditions (widow, divorced, deserted)⁶. Just like the eligibility criteria, for most SSPs non-eligibility conditions are set as well. Hence, beneficiary selection conditions can be classified into two types, *inclusion* criteria and *exclusion* criteria. Furthermore, the inclusion criteria could include *essential* and *priority* criteria. Violation of the *inclusion* and *exclusion* criteria while selecting beneficiaries, leads to coverage and targeting inefficiency (Barakat *et al.* 2013).

Several studies find large targeting errors - both exclusion and inclusion. Also, the coverage of SSPs has a very high regional variation and does not reflect the differing rates of poverty across different regions of Bangladesh (Rahman *et al.* 2011). Barakat *et al.* (2013) investigated several challenges in implementing SSPs including coverage issues along with targeting of beneficiaries, leakages, and the presence of disparity in regional distribution. Using data from the 2010 Household Income and Expenditure Survey (HIES), they found the inclusion error (defined as non-eligible recipients as a percent of total population) in SSPs was 14 percent, whilst the exclusion error (measured as eligible non-participants as a percent of total population) was 19 percent. It however needs to be pointed out that normalization of targeting errors by the total population can be regarded as inappropriate as, for instance, almost no programme aims to cover the whole population and as such the exclusion error could be severely underestimated. This issue has been discussed further later in this paper. Notwithstanding, much of the inclusion error in Barakat *et al.* (2013) involves nearly poor group of population (with expenditure less than double the upper poverty line income). The authors also find that old age allowances; widowed, deserted, and destitute woman allowances; Employment Generation Program for the *Poorest* (EGPP); gratuitous relief; and VGD are better targeted to the poorest compared to such programmes as agricultural rehabilitation and school stipends, for which inclusion errors are rather high (i.e. relatively better-off households benefit from these interventions to a considerable extent). Some of the schemes such as VGF, VGD, and OAA use income poverty as a targeting criterion which is difficult to verify and often is inconsistently implemented by the local administration. Improper prioritizations, nepotism, bribery, and consideration of programmes for securing electoral gains were also identified as factors adversely affecting SSP targeting in Bangladesh (Barakat *et al.* 2013).

Kamal and Saha (2014) is another study that also suggests a large number of deserving extreme poor households being excluded from the coverage of SSPs. In discussing the impact on chronic poverty and vulnerability, the authors conclude that target-based social protection programmes deem ineffective in freeing vulnerable and extreme poor groups from poverty because of mistargeting, weak governance, lack of transparency and accountability, administrative complexities, and prevalence of corrupt practices in implementation.

Khan and Hasan (2016) explore the social protection and safety net system of Bangladesh from the demand-side perspective. Their findings suggest that despite the progressive nature of the social protection system, disadvantaged groups' living standards remain unaltered due to the meagre amount of benefits received by the beneficiaries. In addition, the distribution of social security benefits suffers from mistargeting issues and lacks efficiency.

One of the issues that is often not adequately discussed in evaluating the performance of the SSPs, is the supply-side problem of lack of funding. Ideally, when the intervention coverage is universal in nature, targeting errors will likely to be lower. In the presence of an inadequate budget, there will always be discretionary targeting practices, increasing the likelihood of malpractices in beneficiary selection procedures. Indeed, there will always be access to barriers for some if a programme is not backed with adequate financial resources.

⁶ Source: Old Age Allowance Programme, Department of Social Services, Bangladesh

2.3. Methodological Issues in the Literature

In the case of any policy intervention, targeting implies the coverage of mechanisms in identifying eligible individuals or households, simultaneously excluding the ineligible ones. To ensure targeting objective requires trade-offs between the targeting accuracy and targeting costs, making it one of the most challenging aspects of implementing SSPs, especially in developing countries. In identifying the eligible and non-eligible groups, Cornia and Stewart (1993) documented two types of targeting errors: the 'F-type' (also called type-1 or exclusion) errors which refer to the eligible individuals that are not covered, and 'E-type' (also called type-2 or inclusion) errors referring to the group of ineligible people receiving benefits. The type-1 or exclusion error can be measured as a proportion of the eligible population not covered. And, the type-2 errors can be measured as the share of the non-eligible population receiving benefits. Cornia and Stewart (1993) argue that the exclusion error should be provided more importance than the inclusion error.

Another important paper that evaluates the targeting effectiveness of a large-scale poverty alleviation programme is Park *et al.* (2002), where using a panel dataset, the authors investigate China's poverty alleviation interventions that began in 1986. Their findings suggest important determinants that affect the targeting gap and targeting errors include, political factors, the extent of coverage, level of extreme poverty, lobbying for benefits, etc. Sometimes targeting ineffectiveness increase over time, because of the political resistance in removing beneficiaries who graduate to become ineligible.

Several reasons determining targeting errors can be classified into two categories, targeting errors by design and targeting errors in implementation. As indicated above, due to a binding budget constraint, sometimes it is not possible to provide programme benefits to all who are eligible. This exclusion by design is not necessarily a mistake, rather a planned under-coverage. Targeting errors also can arise at the design stage if proxy measures for eligibility are not objectively quantifiable. On the other hand, inclusion errors in implementation can occur for several reasons including misinterpreting the eligibility criteria by beneficiaries, inaccuracy and difficulties in verifying the proxy variables (Wheeler *et al.* 2015).

Most of the time the identification errors present in the social safety net programmes of developing countries are results of administrative failure, but in many cases, these are consequences of discrimination and discretionary powers enjoyed by influential, either politically or socially, local groups. (Rahman *et al.* 2011). Several studies find that professional norms play a vital role in directing the ways the local influentials use their discretion (Keiser 1999). One effective remedial measure should be introducing universal social protection systems. Marmot *et al.* (2008) find that universal social protection systems are associated with lower poverty and smaller inequality. On the contrary, less-than-universal coverage can lead to discrimination and more discretionary powers of the local influentials. Due to limited institutional infrastructure and financial capacity, most developing countries resort to less-than-universal coverage of social protection programmes, resulting in system-led targeting errors or access barriers.

3. Methodology

This study investigates the current scenario of social security programmes in Bangladesh as well as identify factors contributing to high rates of targeting errors. In order to address the research objectives of socio-cultural, economic, and political-economy barriers that hinder the poor and marginalized groups' accessing SSPs, both quantitative and qualitative techniques are employed. A summary of the scope of this research, major tasks performed, and methodologies used are presented in Table 1.1.

Table 1.1: Methodologies used against the scope of work

Scopes of work	Major tasks performed	Methods used
1. Current scenario of SSP in Bangladesh	<ul style="list-style-type: none"> • Distribution of SSP by poverty level, regions, households' expenditure quintiles, groups of marginalized households • Exploring household and individual profiles by recipient and non-recipients • Provision of SSP by major programmes 	<ul style="list-style-type: none"> • Descriptive analysis using BIHS 2015, HIES 2016, and questionnaire survey • Qualitative analysis of field survey • Usage of several methods outlined in the existing literature
2. Presence and extent of identification errors in SSPs	<ul style="list-style-type: none"> • Calculating inclusion and exclusion error across different regions using regional poverty lines • Estimation of programme specific inclusion and exclusion errors • Estimating programmes specific performance index • Calculating targeting count gap 	<ul style="list-style-type: none"> • Methods mentioned in existing literature (e.g. Cornia and Stewart 1993, Park <i>et al.</i> 2002, and Coady <i>et al.</i> 2004) • Researchers' defined measure of coverage and targeting inefficiencies • Data used: BIHS 2015, HIES 2016
3. Identifying factors of inefficiencies and barriers to access	<ul style="list-style-type: none"> • Investigating several factors that contribute toward high exclusion errors • Determining specific barriers that marginal and poor people face in accessing SSP benefits using econometric techniques • Identification of institutional, socio-cultural, economic, and behavioural hindrances to social protection benefits 	<ul style="list-style-type: none"> • Qualitative analysis of field survey • Econometric techniques (Probit Binary Response model, Heckman-selection-model, estimating the distribution of predicted SSP likelihood) • Association of households' expenditure and the likelihood of SSP-access • Data and information source: Case-studies and human-stories, a questionnaire survey of 363 marginalised people, BIHS 2015, and HIES 2016
4. Recommendations to address identification inefficiencies and	<ul style="list-style-type: none"> • Recommendation for improving the targeting and coverage efficiencies • Recommendation for addressing SSP-access barriers 	<ul style="list-style-type: none"> • Researchers' judgements based on analysis and findings from this study • KII with stakeholders (marginalized people and SPPS officials)

reducing barriers to access	<ul style="list-style-type: none"> • FGD with beneficiary and non-beneficiaries • Cross-country literature on access barriers
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Source: Authors' summary

3.1. Quantitative Methods

The quantitative and empirical content of this paper primarily utilizes a dataset collected using a questionnaire survey on 363 households and the Bangladesh Integrated Household Survey (BIHS) 2015 dataset, which is the second round of a two-round longitudinal survey administered by the International Food Policy Research Institute.⁷ In addition to the primary questionnaire survey and BIHS 2015 dataset, the Household Income and Expenditure Survey (HIES) 2016 has been used, to better understand the current scenario of social safety net programmes in Bangladesh.

3.1.1. Questionnaire Survey

Given the time and resource constraint, a short questionnaire survey was conducted as part of the study to gather some fresh and most recent evidence.⁸ The survey included a sample of just over 360 people (each from one household) drawn from various marginalized groups across six different districts (viz. Bandarban, Gaibandha, Jashore, Kurigram, Rangamati, and Satkhira) in three divisions (Chittagong, Khulna, and Rangpur) of Bangladesh, where 50 respondents were selected from each district. The list of SSP recipient was collected from union parishad (UP) offices and a number of 133 recipients were randomly selected from the list. The remaining 220 households did not receive any kind of social protection benefits. Household heads have been respondents who also provided information on other household members' obtaining any benefits. The marginalised groups that are surveyed include citizens living below the lower poverty line income, women-headed poor households; persons with disabilities, chronic and long-term illness; people of lower castes; people living in Chittagong Hill Tracts (CHT), remote border areas, and char-areas (riverine islands). The respondents are divided along the line of gender and ethnicity in the selected regions. Information on a wide range of factors has been collected through this primary field survey.

3.1.2. Secondary Data Analysis

One principal source of secondary data was the Bangladesh Integrated Household Survey (BIHS) 2015. The BIHS-2015 survey was conducted on 6,500 households in 325 villages, across seven divisions and the Feed the Future (FTF) Zone of Influence⁹ in Bangladesh. In the survey, data were collected on plot-level agricultural production and practices, dietary intake of individual household members, anthropometric measurements (height and weight) of all household members, and women's empowerment measurement in agriculture index (WEAI). A community survey supplements the BIHS data to provide information on area-specific contextual factors.

As another secondary source of data, an attempt was made to obtain the most recent Household and Income Expenditure Survey (HIES) 2016 of the Bangladesh Bureau of Statistics. HIES surveys are the most extensive national surveys on Bangladesh and the HIES 2016 has collected information on 46,080 households, from both urban and rural areas of 64 districts. HIES data include information on a wide range of factors and can be utilized

⁷ BIHS-2015 dataset can be accessed at <https://doi.org/10.7910/DVN/BXSYEL>

⁸ This was particularly important as both the HIES 2016 and BIHS 2015 survey was conducted a few years back when the NSSS was being formulated. This short primary survey is just one way to reaffirm if access barriers continue to remain a major problem in SSPs.

⁹ Feed the Future (FTF) initiative is led by U.S. Agency for International Development (USAID) seeking to reduce poverty and under-nutrition in Bangladesh. Geographic areas targeted by FTF interventions are known as the Future Zones of Influence (ZOI) and include rural areas of 20 districts in the Southern Delta region of Bangladesh with a population of 28 million (IFPRI, 2017).

to estimate important socio-economic variables, such as household income, expenditure, consumption, income inequality, poverty profile, health status, education status, etc. At the time of the writing this paper, only a preliminary version of the HIES 2016 survey data were available. With this data although it was possible to develop descriptive statistics associated with SSP participation, econometric analysis of participation would not be feasible, because of the dearth of information on a wide-ranging factors that affect access to SSPs. Therefore, modelling participation in social security programmes has been undertaken utilizing the BIHS 2015 data only.

3.2. Qualitative Methods

This research also utilizes the qualitative data collection tools like Key Informant Interviews (KIs) and Focus Group Discussion (FGDs). The qualitative data complements the desk research and quantitative surveys and analysis to reflect the experiences of the respondents in accessing social protection programmes. A total of 30 Key Informant Interviews (KIs) and six Focus Group Discussion (FGDs) have been conducted as part of the study. In addition, several real-life case-studies have been collected to better understand the barriers that marginalized people experience in accessing social protection benefits.

Twenty KIs were carried out among several marginalised groups, while the remaining 10 were conducted with civil society organizations (CSOs), and government officials involved in the implementation of various SSPs. The KIs for the marginalized groups took place in six different districts in three divisions (viz. Chittagong, Khulna, Rangpur) where the respondents are selected purposively based on gender and ethnicity to gain a deeper understanding on the research topic. KIs for the officials and policy makers included individuals working in different government ministries and other offices related to SSPs.

The FGDs with the marginalised people were conducted in six different districts in three divisions. Each FGD ensured participation of 8 to 12 individuals with a considerable number of women in each group. People of CHT, people living in char (riverine islands) and border areas of the country were consulted in three different FGDs. Besides, an enabling environment was created to ensure the participation of marginalized citizens and persons with disabilities in the FGDs.

The case-studies were collected from the field, to understand the experiences of marginalised citizens in accessing social protection benefits. Nine case studies have been conducted on several features of social protection programmes, which include awareness issues, miss-identification of beneficiaries, social-stigma induced self-selection issues, bribery, nepotism, and favouritism of local influentials etc.

4. Descriptive Statistics

This section presents findings from different secondary and primary sources of data and explores identification errors present in the social security programmes. It also attempts to identify several determinants of high exclusion errors.

First, the rural poverty rates across seven divisions of Bangladesh in 2015 are calculated using the BIHS 2015 data utilizing the regional (for each of seven divisions') upper and lower poverty lines (in monetary terms) determined by the Bangladesh Bureau of Statistics in its HIES 2016 estimates¹⁰. The proportion of vulnerable households are determined as those that are below an income level calculated by multiplying a factor of 1.25 with the regional upper poverty line, following the national definition of vulnerability. Table 1.2 presents the regional distribution of households that are extreme poor, poor, and vulnerable. It appears that household poverty rates calculated from BIHS 2015, are slightly higher compared to corresponding headcount poverty ratios reported in HIES-2016. As most of the social safety net programmes are based on household characteristics and usually not more than one SSP benefit is received by each household, using the BIHS 2015 dataset, the poverty rate at the household level instead of using the poverty status of the individual household member has been calculated. According to the estimations presented in Table 1.2, in 2015, 21.5 percent, 31.43 percent, and 47.54 percent of rural households in Bangladesh were respectively extreme poor, poor, and vulnerable. These rates are higher in comparison with the corresponding HIES 2016 estimates of 14.9 percent extreme poverty and 26.40 percent of poverty. The extreme poor, poor, and vulnerable population groups suffer from unemployment and/or not having access to productive employment, landlessness, not having possession of any other financial or tangible assets, resulting in chronic poverty and multiple deprivations. These impoverished households are to be supported through cash and in-kind transfers under a wide variety of social security programmes.

Table 1.2: Regional poverty scenarios using BIHS 2015 database (% of households)

	Extreme poor	Poor	Vulnerable
Rural Bangladesh	21.5	31.43	47.54
Barisal	26.33	34.47	51.33
Chittagong	22.96	34.29	53.33
Dhaka	21.38	31	47.05
Khulna	22.49	33.69	50.34
Rajshahi	29.61	44.84	63.45
Rangpur	23.3	37.06	55.78
Sylhet	5.96	7.49	14.42

Source: Authors' calculation using BIHS 2015 data

Table 1.3 presents proportions of rural SSP-recipients out of the surveyed households in seven divisions as per BIHS 2015, HIES 2010, and HIES 2016 databases. The average yearly benefits received by the beneficiary households are also reported. It needs to be pointed out that the estimated values from BIHS-2015 cannot be directly compared with those from HIES-2010 and HIES-2016, as the HIES samples are nationally representative and the numbers of SSPs included are much lower than that was covered in BIHS 2015. HIES 2010 and HIES 2016 covered 30 and 37 programmes respectively, whereas BIHS 2015 collected data on 46 SSPs. Out of a total of 6,435 rural BIHS households with information on access to any social safety net programme, 2,710 (42.11%) received benefits during the last 12 months. This number was about 30 percent in the HIES-2010 and 34.5 percent in HIES-2016. The highest proportion of recipient households were from Rangpur division (53.94%),

¹⁰ Preliminary Report on Household Income and Expenditure Survey 2016, Bangladesh Bureau of Statistics

followed by Barisal (53.11%) and Rajshahi (42.81%) divisions. The lowest percentage of beneficiary households were observed in Sylhet division (37.08%), preceded by Dhaka (38.43%) and Khulna division (40.21%). Calculation of the proportion of recipient population suggests only 16.02 percent of the rural population received any kind of benefit from SSPs. An overwhelming majority, more than three-quarters of the 2,710 SSPs-recipient households were benefited from one social protection scheme, while about 21 percent of the beneficiary households had access to two programmes. Therefore, just about 4 percent households received more than two SSPs benefits. The average yearly benefit per household in monetary terms was Tk. 2,733 (in 2015), implying a monthly average of Tk. 227. The corresponding monthly benefit estimated from HIES-2016 was Tk. 235. According to the BIHS-2015 dataset, the highest yearly average amount per household was received due to programme titled Honorarium for Injured Freedom Fighters and Honorarium for Insolvent Freedom Fighters programmes (Tk. 60,000 and Tk. 57,879 respectively), that was received by 20 households.

Table 1.3: Household access and average benefits from SSPs (BIHS 2015, HIES 2010, and HIES 2016)

Factors	National	Barisal	Chittagong	Dhaka	Khulna	Rajshahi	Rangpur	Sylhet
% of households receiving benefits (BIHS 2015)	42.1	53.1	40.4	38.4	40.2	42.8	53.9	37.1
% of rural households receiving benefits (HIES 2016)	34.5	60.8	21.1	22	46.3	42	47.2	29.7
% of rural households receiving benefits (HIES 2010) ¹¹	30.1	37.2	24.5	27.8	43.3	22.8	35.1	26.1
% of rural population receiving benefits (BIHS 2015)	16	23.6	14.4	14.1	16.1	16.8	27	10.8
Average yearly benefits received per household in Taka (BIHS 2015)	2,723	2,644	3,013	2,686	2,239	2,091	2,549	4,049
Average yearly benefits received per household in Taka (HIES 2016)	2,815	2,924	2,690	4,097	2,776	2,540	2,275	3,020
Poverty incidence (headcount ratio) (HIES 2016) (%)	24.3	26.5	18.4	16.0	27.5	28.9	47.2	16.2
Extreme poverty incidence (headcount ratio) (HIES 2016) (%)	12.9	14.5	8.7	7.2	12.4	14.2	30.5	11.5
Rural poverty incidence (headcount ratio) (HIES 2016) (%)	26.4	25.7	19.4	19.2	27.3	30.6	48.2	15.6

Source: Authors' compilation from BIHS 2015, HIES 2010, and HIES 2016 data

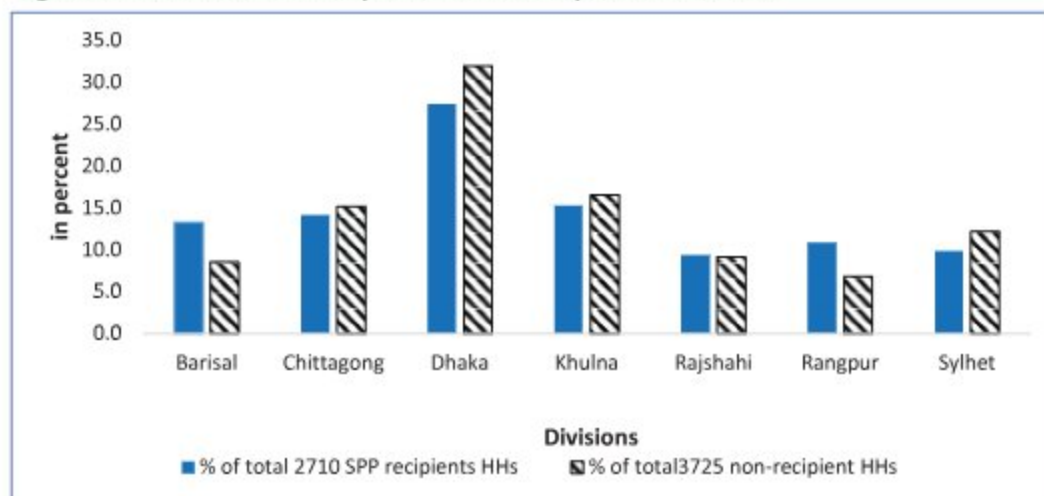
One striking conclusion that emerges from the comparison of Table 1.2 with Table 1.3 is that the most impoverished divisions are not with the highest proportion of recipient households, indicating a broad targeting inefficiency. Based on findings from the BIHS 2015 dataset, amongst the regions, the poverty incidence is the

¹¹ Report of the Household Income and Expenditure Survey 2010, Bangladesh Bureau of Statistics

highest in Rajshahi, but not the highest percentage of recipient households are from this division. Also, in Rajshahi, 63.45 percent of households live below 1.25 times the upper poverty line, however, the percentage of SSP recipient households is 42.8 percent. These imply, even though the primal goal of SSP provision is to support the poor and vulnerable groups of population, not all targeted households are receiving benefits in the most impoverished regions of Bangladesh. On the other hand, vulnerability rate is the lowest in Sylhet at only 14.42 percent, but 37.8 percent of households from this division receive benefit from at least one social protection programme, meaning not all recipients of SSP are eligible to receive it.

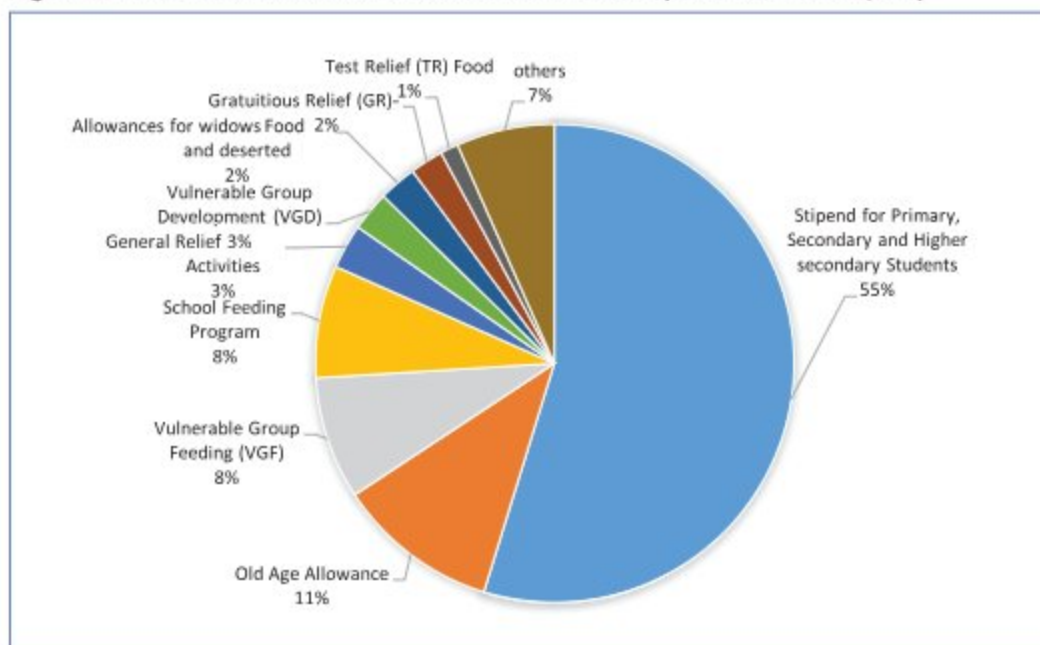
Figure 1.1 shows the distribution of SSP-recipient and non-recipient households across seven divisions of Bangladesh. Out of a total of 2710 SSP-recipient households, the highest was from Dhaka division (27.38%), followed by Khulna and Chittagong at 15.24 percent and 14.10 percent respectively. The same scenario is also observed for SSP non-recipient households. The lowest percentage of recipient households was from Rajshahi (9.34%), whereas, the lowest percentage of non-recipient households was from Rangpur (6.74%).

Figure 1.1: Distribution of recipient and non-recipient households

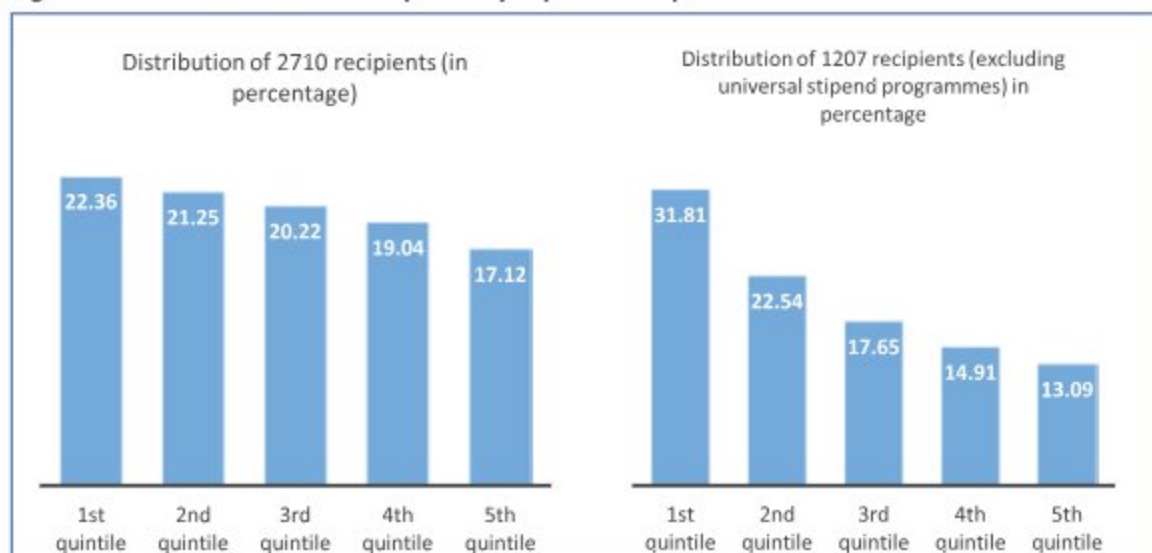


Source: Authors' estimation using BIHS 2015 data

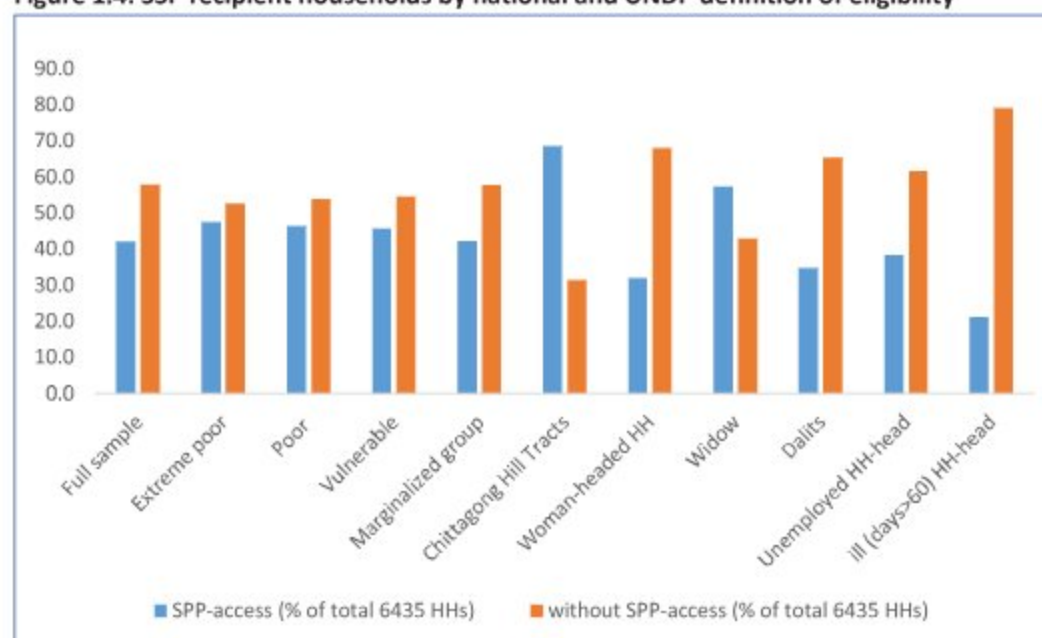
Figure 1.2 shows that a total of 7,225 different SSP benefits were provided to a total of 2,710 households in the BIHS 2015 sample. The largest portion of these comprised universal programmes like stipends for primary, secondary, and higher secondary level students; while, old age allowances, vulnerable group feeding (VGF), and school feeding program constituted 10.95 percent, 8.29 percent, and 7.61 percent respectively. Other major programmes such as general relief activities, vulnerable group development (VGD), allowances for widowed-deserted-destitute, and gratuitous relief constituted about 11 percent, each comprising little more than 2 percent of the total 7,225 SSP-benefits provided.

Figure 1.2: Distribution of SSP beneficiaries in BIHS data (total number is 7,222)

Source: Authors' estimation using BIHS 2015 data

Figure 1.3: Distribution of SSP recipients by expenditure quintiles

Source: Authors' estimation using BIHS 2015 data

Figure 1.4: SSP recipient households by national and UNDP definition of eligibility

Source: Authors' estimation using BIHS 2015 data

Figure 1.3 shows the distributions of social protection beneficiary households against their expenditure quintiles under two scenarios, panel-1 is with and panel-2 is without the universal stipend programmes. In both panels, it can be seen that most of the households receiving social security programmes belong to lower expenditure quintiles, implying that low-income households, as expected, have a greater propensity to receive the SSP benefits. While about 45 percent of beneficiaries fall below the 2nd expenditure quintile in panel-1, this number is much larger at 55 percent in panel-2, where universal programmes are excluded. Hence, charts in Figure 1.3 are broadly indicative of SSPs' generally targeting the poorer households. Nevertheless, a considerably high portion of the beneficiaries are also found to belong to the top 20 percent expenditure group. Even after excluding the universal programmes, this number remains as much as high at above 13 percent. This shows the presence of large mistargeting or high inclusion errors.

Figure 1.4 presents the distribution of SSP recipient households, based on various types of marginalized groups, as indicated in the terms of reference (ToR) for this study. Considering these groups, as high as 42 percent households had SSP access, implying the exclusion error based on this extended definition is about 58 percent. Among all marginalized groups considered here, the group of widows receives the highest percentage of SSP benefit (57.1%). On the other hand, only 32 percent of women-headed households receive social security benefits, which is the lowest among all marginalized groups, followed by the group of Dalits.

Table 1.4: Household access and average benefits from SSPs (BIHS 2015, HIES 2010, and HIES 2016)

Household characteristics	without SSP	with SSP	p-value
Using BIHS-2015			
Number of households	3,725	2,710	
Household-head's age (mean) in years	47.22	52.31	<0.001
Household-head's education (mean) in number of school years	3.33	1.96	<0.001
Employed household-head	87.50%	84.00%	0.009
Household size (mean)	4.86	5.17	<0.001

Household's outstanding loan (mean) in Taka	49,151	34,815	<0.001
Household's per capita income (mean) in Taka	9,914	4,299	<0.001
Household's total asset in Taka	77,694	49,087	<0.001
Household's monthly expenditure in Taka	3,426	3,080	<0.001
Household's monthly SSP value in Taka	0	227	<0.001
Household's total land (median) in decimals	60	39.75	<0.001
Houses with roof of tin	89.70%	93.90%	<0.001
Household's distance to town in kilometres	9.17	8.73	0.037
Houses with roof of bricks	7.50%	2.30%	<0.001
Household members working in the same village	77.90%	83.90%	<0.001
Household experiencing negative shock since 2012	37.70%	41.40%	0.002
Households owning TV, radio, or computer	37.70%	25.40%	<0.001
Households using newspaper, radio, or television	55.40%	49.40%	<0.001
Households with young or infants	17.70%	13%	<0.001
Household dependency ratio	58.04	83.81	<0.001
Household below lower poverty line	19.50%	24.20%	<0.001
From the primary field survey data			
Recipients' age in years	48.8	55.0	<0.001
Recipients' education in number of school years	2.9	1.9	0.025
Recipient employed	66.40%	52.60%	0.01
Recipients' monthly income in Taka	4,476	3,065	<0.001
Dwelling condition (Katcha house)	75.45%	77.44%	>0.05
Dwelling condition (Mud-floor)	79.55%	84.21%	>0.05
Recipients' asset in Taka	22,005	36,787	<0.05
Recipients' land in decimals	11.80	19.97	<0.05
Distance from UP office to home in kilometres	1.38	1.32	>0.10

Source: Authors' estimation using the BIHS 2015 data

Table 1.4 presents several important characteristics of recipient and non-recipient households calculated using BIHS-2015 dataset and from the primary dataset collected through the purposive questionnaire survey administered as part of this study. It is observed that the extreme poverty rate is much higher (24.2%) among the receiving households compared to the non-recipient households (19.5%). The participant household heads' mean age is higher, whereas, their levels of education and rates of employment are on average lower than those of non-participant household heads. Also, the participant group is characterized by bigger household size, higher dependency ratio, greater proportion of houses built with tin-roof, higher proportion of members working in the same village, and by a larger portion of recipient households experiencing adverse economic shocks in the last three years. These households, on the other hand, have much smaller average outstanding loans, lower per-capita income, and fewer assets. A significantly lower percentage of beneficiary households have access to information and communication media such as newspapers, radios, televisions, and computers. From the last column in Table 1.4, it is found that all the characteristics of SSP recipient and non-recipient households calculated based on BIHS 2015 are different and statistically significant.

The primary field survey data is also used to gather insights into the dynamics of SSPs. It is found that the recipient households, on average, are characterized by higher age, lower level of education and employment, having lower monthly income and worse dwelling conditions. The SSP recipient group in our survey of marginalized citizens has slightly more asset and land ownership compared to the non-recipient group. Despite certain similarities, recipient and non-recipient groups in the BIHS 2015 and in the sample from the primary questionnaire survey are not directly comparable. This is because the BIHS sample includes a wide range of rural

households from different income groups, while the primary survey for this study considers households from marginalized groups only.

One important point to note is that the monthly average expenditure of recipient households is significantly lower: Tk. 3,080 vis-à-vis Tk. 3,426 for non-recipient households. The amount of monthly average SSP benefits is very small (about Tk. 227). Considering the cost of accessing SSPs, due to several reasons as are discussed later in this study, it would become clear that benefits from programme participation are extremely limited.

4.1. Exclusion and Inclusion Errors

Despite having several programme specific objectives, one broad objective of all social security programmes is to improve the standard of living of the poor and marginalized citizens and to make them more resilient against a wide range of shocks and crises. However, at the outset, the correct identification of beneficiary groups can pose an important challenge. Each programme has its own criteria to select the beneficiaries that are mostly defined by the demographic and socioeconomic features of the households. However, errors might occur in identifying eligible groups arising from various factors at the level of designing mechanisms and implementation. Following Cornia and Stewart (1993), exclusion errors refer to eligible individuals that are not covered and inclusion errors consider the group of ineligible entities receiving benefits. Suppose, the total population is N and is categorized into two groups, eligible (E) and not-eligible (NE) participants. The individuals who are regarded as belonging to the groups of extreme poor (EP), poor (P), and vulnerable (V) should ideally constitute the eligible population for programme beneficiaries, while the rest of the population under this simplified example would be considered as ineligible. The decomposition of the population categories as covered by SSPs (C) and not covered (NC) can be expressed as follows:

$$\begin{aligned}
 N &= C + NC \\
 \Rightarrow E + NE &= \underbrace{EP + P + V}_{\text{Eligible}} + NE = EP_C + EP_{NC} + P_C + P_{NC} + V_C + V_{NC} + NE_C + NE_{NC} \\
 \Rightarrow EP_C + P_C + V_C &+ \underbrace{EP_{NC} + P_{NC} + V_{NC}}_{\text{Exclusion error}} + \underbrace{NE_C}_{\text{Inclusion error}} + NE_{NC}
 \end{aligned}$$

Table 1.5: Errors in targeting beneficiaries

	Eligible	Non-eligible	Total
Covered in SSPs	E_C	NE_C (inclusion error)	C
Not covered in SSPs	E_{NC} (exclusion error)	NE_{NC}	NC
	E	NE	N

According to Cornia and Stewart (1993) and as suggested by several other studies, exclusion and inclusion errors can also be measured as the proportion of the total population, or of the target population and non-target population, respectively. Several papers in the literature while summarizing these targeting errors have used different proportional measures giving rise to confusions. While some studies normalize exclusion errors by the eligible population and inclusion errors by the ineligible population, others express both the errors as a proportion to the total population (Galasso and Ravallion 2000; Rahman et al. 2012; Barakat et al. 2013 etc.). Clearly, the whole population cannot be the target population and as such exclusion error, for instance, as a proportion to total population may not make much sense. Since the denominator used in this case is a big number, the resultant targeting error can actually look small. On the other hand, for any resource-constrained SSP, one key objective is to better appreciate the scope of improving identification efficiency given the existing

level of SSP budget allocation. Given the objective of this paper and in order to be clear about the implications of targeting errors, the most pertinent definitions of exclusion and inclusion errors should be:

Exclusion error (coverage inefficiency):

$$\text{Number of eligible people not covered/ total number of eligible individuals} = \frac{E_{nc}}{E}$$

Inclusion error (targeting inefficiency):

$$\text{Number of ineligible recipients/ numbers of total recipients} = \frac{NE_c}{C}$$

The first measure (*exclusion error*) in accordance with the traditional literature indicates the coverage efficiency of social protection schemes. The larger the portion of eligible people not covered, the larger will be the coverage inefficiency. On the other hand, any programme must ensure benefits are for the targeted population groups only. Hence, the *targeting inefficiency* captures the inclusion error, referring to a subset of recipient populations that is not supposed to be covered. Even though the inclusion error in the literature has been calculated as the portion of the ineligible population covered by intervention, for the purpose of this work, the proposed *targeting inaccuracy* definition provides deeper insights. Decomposing the recipient population into eligible and ineligible groups, it can be more clearly said that keeping the overall programme budget unchanged, more eligible people can be brought under coverage by reducing the opportunity cost of targeting errors.

At the aggregate or national level, two definitions of eligibility are used. In one, the target population comprises all households that are below the upper poverty line. In the other, the poor, as well as vulnerable households, are considered as the eligible population following the objectives of social protection schemes mentioned in the National Social Security Strategy (NSSS) of Bangladesh.

From Table 1.6, it is found that of 6,435 households in BIHS 2015 data, 2,023 are eligible and 4,412 are ineligible for SSP benefits if eligibility is defined by the household per capita income below the upper poverty line income. On the other hand, considering vulnerability in addition to the poor makes eligible and ineligible households 3,059 and 3,376, respectively.¹² The number of exclusion error (eligible but not receiving) is 1,088 and inclusion error (ineligible but receiving) is 1,775 based on poverty as eligibility. However, if vulnerable households are defined as eligible, exclusion and inclusion errors (in absolute terms) are respectively 1,665 and 1,316. These numbers imply, there is a substantial amount of identification error in the social safety net schemes of Bangladesh, both in terms of coverage and targeting efficiency.

Table 1.6: Number of households covered by eligibility

For (extreme poor + poor)			
	Eligible	Non-eligible	Total
Covered	935	1,775	2,710
Not covered	1,088	2,637	3,725
Total	2,023	4,412	6,435
For (extreme poor + poor + vulnerable)			
Covered	1,394	1,316	2,710
Not covered	1,665	2,060	3,725
Total	3,059	3,376	6,435

Source: Authors' estimation using BIHS 2015 data

¹² Nationally, vulnerability is defined by 1.25*upper poverty line (National Social Security Strategy (NSSS) of Bangladesh, 2015)

Table 1.7: Identification errors by eligibility

	Extreme poor + poor	Extreme poor + poor + vulnerable
Coverage inefficiency (exclusion error)	53.78%	54.43%
Targeting inefficiency (inclusion error)	65.50%	48.56%

Source: Authors' estimation using BIHS 2015 data

Calculating the coverage inefficiency (exclusion error), it can be seen that 53.8 percent of the poor households are not receiving any kind of SSP benefits while this exclusion error rises to 54.4 percent if vulnerable households are treated as eligible (Table 1.7).¹³ Targeting inefficiencies or inclusion errors are estimated to be 65.5 percent. That is, almost two-thirds of the programme participants do not fulfil the eligibility criteria of social security programmes. On the other hand, the inclusion error considering the vulnerability criteria is as high as 48.6 percent, implying that almost half of the SSP recipient households does not satisfy the targeting criteria set for the vulnerable population groups. This high inclusion error shows the extent by which the participation of eligible but excluded households could be increased without increasing the programme budget. Figure 1.5 presents the SSP coverage by eligibility and poverty status of households. Quite strikingly, as high 36.4 percent of households covered have per capita income more than double the threshold level income set for the vulnerable group, whereas more than half (52.5%) of the extreme poor households do not receive any SSP benefits.

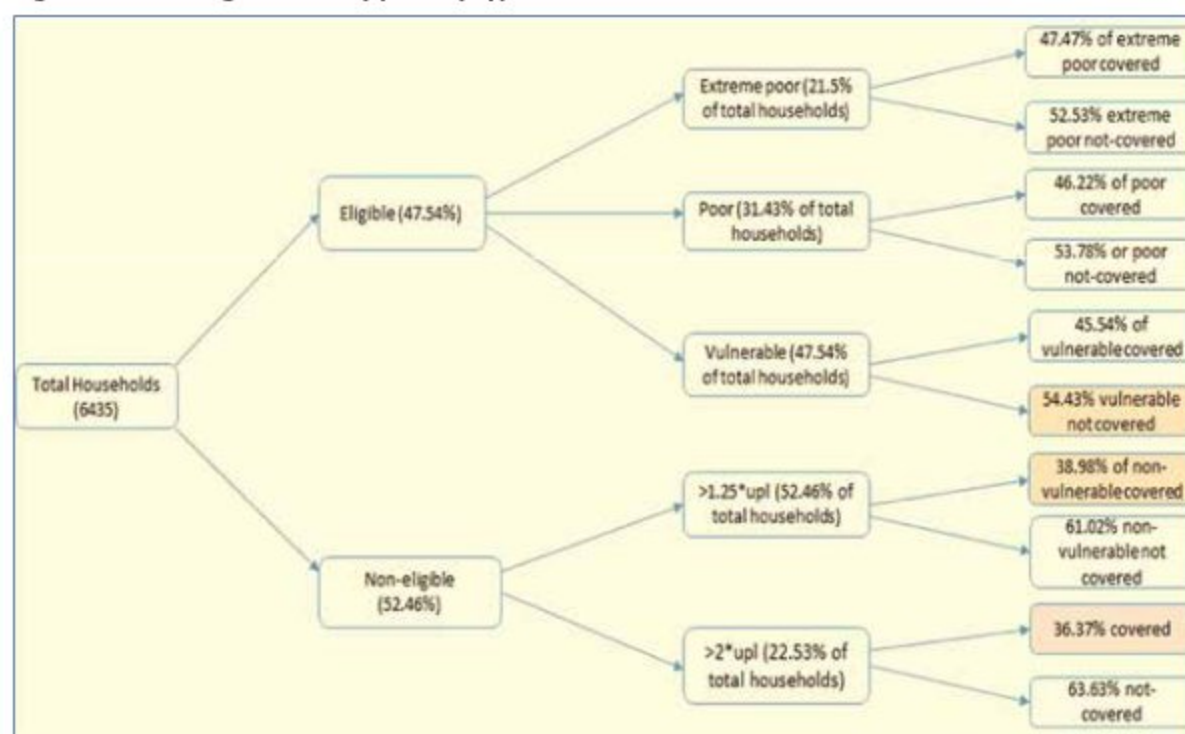
Figure 1.5: Coverage of SSPs by poverty types

Table 1.8 shows the exclusion and inclusion errors using the national definition of vulnerability across seven divisions of Bangladesh. Errors have been calculated and are presented utilizing both BIHS 2015 and HIES 2016 datasets. Both datasets suggest, according to the total exclusion error, more than half of the targeted group (i.e. vulnerable) fall outside any SSP schemes. Based on the BIHS 2015 dataset, the largest proportion of eligible but left out population is in Dhaka, followed by Khulna and Sylhet. The exclusion error is the lowest in Barisal,

¹³ Please see page 17 of this report for the definition of *coverage inefficiency* and *targeted inefficiency*

followed by Rangpur and Rajshahi. The targeting inefficiency is the largest in Sylhet (82.4%), followed by Dhaka (49.1%) and Khulna (47.7%). On the other hand, the targeting inefficiency (i.e. inclusion error) is the lowest for Rajshahi, followed by Chittagong and Rangpur. On the other hand, according to the HIES 2016 dataset, the largest proportion of exclusion error is in Chittagong (77.3%), followed by Dhaka (76.9%) and Sylhet (74.7%). The exclusion error is the lowest in Barisal, followed by Rangpur and Rajshahi. The inclusion error is the largest in Sylhet (67.4%), followed by Dhaka and Chittagong (59.2 and 55.7%, respectively). Calculated targeting errors utilizing the HIES 2016 dataset give similar findings regarding the regional targeting efficiency of social security schemes in Bangladesh as that was found from the BIHS 2015. The high exclusion as well as inclusion errors in Sylhet, Dhaka, and Khulna, indicate that there is a positive relationship between these two types of errors. Reduction in one will also decrease the other type of error; in other words, without increasing SSP funds, coverage efficiency in these three divisions can be improved with better targeting of non-eligible individuals. Both secondary sources of data suggest targeting efficiency is the highest in Rajshahi and Rangpur, two of the most impoverished divisions of Bangladesh. In Table 1.8 following the literature, the proportion of total non-eligible households that receive benefits is also reported. It is found that the out of total 6,435 households, the non-targeted group that is covered by SSPs is 38.9 percent.

Table 1.8: Exclusion and inclusion errors by divisions (%)

SSP	Total		Barisal	Chittagong	Dhaka	Khulna	Rajshahi	Rangpur	Sylhet
Coverage inefficiency (exclusion error)	Using BIHS 2015	54.4	44.7	54.8	58.4	58.2	53.9	47.4	54.8
	Using HIES 2016	67.0	45.1	77.3	76.9	61.4	61.7	59.9	74.7
Targeting inefficiency (inclusion error)	Using BIHS 2015	48.6	46.5	40.3	49.1	47.7	31.6	45.6	82.4
	Using HIES 2016	46.7	44.3	55.7	59.2	50.1	43.7	29.0	67.4
Targeting accuracy	Using BIHS 2015	51.4	53.5	59.7	50.9	52.3	68.4	54.4	17.6
	Using HIES 2016	53.3	55.7	44.3	40.8	49.9	56.7	71.0	32.6
Inclusion error as % sample households ¹⁴	Using BIHS 2015	38.9	50.8	34.9	35.6	38.6	37.0	55.6	35.7

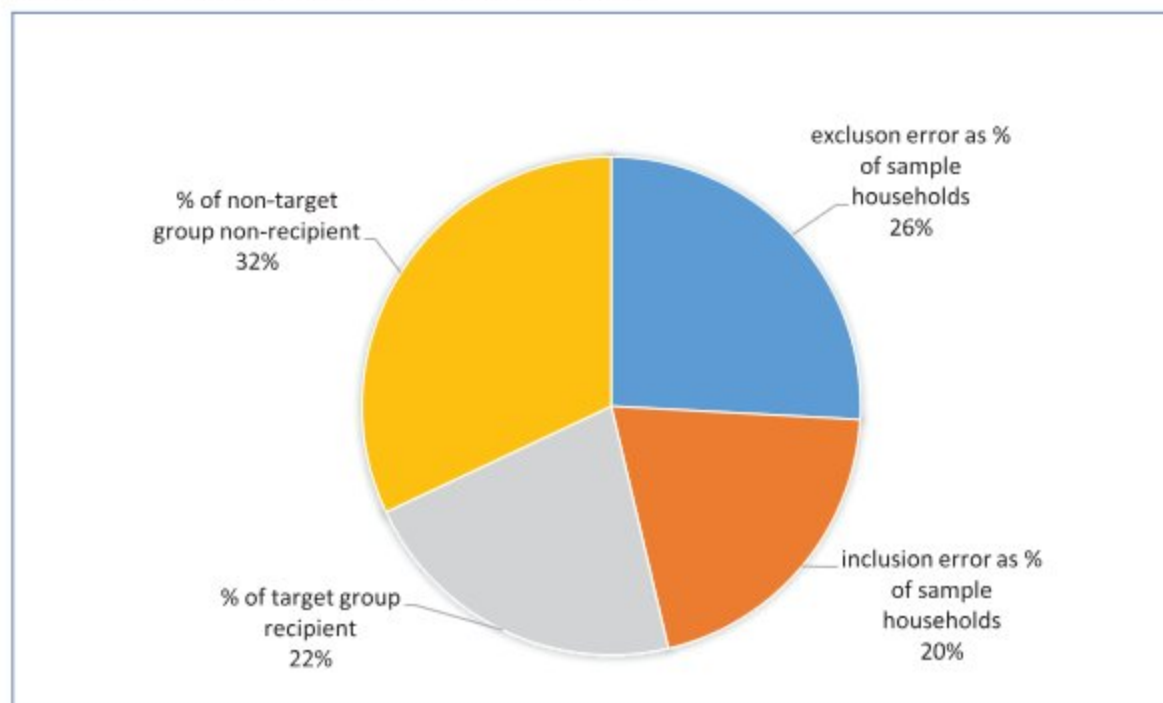
Source: Authors' estimation using BIHS 2015 and HIES 2016 data

In addition to measuring identification inefficiencies, the so-called *targeting count gap* (TCG) – a well-cited measure of targeting effectiveness (Park et al. 2002) – is also estimated. This measure describes mis-identification (both inclusion and exclusion error) in the full sample with respect to a reference poverty line. The

¹⁴ This inclusion error is calculated through normalizing ineligible recipients by total number of ineligible individuals.

targeting count gap is defined as the percentage of households that are misidentified. This can easily be disintegrated into exclusion and inclusion error. From Figure 4.6 it is found that out of the total sample, 46 percent of the households are misidentified and 26 percent are eligible but are excluded, while 20 percent are beneficiaries despite their ineligibility. Even though this measure of inefficiency is frequently used in the literature to gauge identification or targeting inefficiencies, it is somewhat inappropriate for the purpose of this project.

Figure 1.6: Targeting count gap (% of 6,435 households)



Source: Authors' calculations using BIHS 2015 data

4.2. Exclusion and Inclusion Errors (With Programme-specific Criteria)

The definitions of exclusion and inclusion errors that have been used so far are more from the macro or aggregate perspective provided that the objective of social protection programmes is to cover all poor and vulnerable households. However, several schemes have their own specific targeting criteria such as age, food security, land-ownership, marital status, and several other individuals and community-based characteristics. A few of these also utilize self-selection criteria to separate the eligible group from others. In order to address these micro-level issues in targeting errors, programme-specific identification criteria should be considered ideally. However, it warrants detailed and individual recipient-specific information. Using the BIHS-2015 dataset and several eligibility characteristics, the programme specific inclusion error has been calculated. From the policy perspective, these errors would be of greater interest than exclusion errors. Also, estimation of programme-specific exclusion error requires more information, which is not available from BIHS 2015 dataset.¹⁵

¹⁵ For exclusion errors, we need individuals that are eligible but excluded from SSP. Hence, information on all eligibility conditions are required. On the other hand, the inclusion error only requires violation of any condition.

Table 1.9: Programme specific targeting inefficiency

Programmes and specific criteria	Targeting inefficiency (percentage of recipients that are ineligible)
Old age allowance	
Minimum age criteria (male 65 years, female 62 years)	58.6
Annual income of beneficiary (less than Tk. 10,000)	14
Allowance for the widowed, deserted, and destitute	
Annual Income of beneficiary (less than Tk. 12,000)	11.7
Female is a Widow/Deserted by husband/Destitute	5.3
Beneficiary is from a landless household	22.6
Allowances for financially insolvent disables	
Annual Income less than Tk. 36000	4
Relief activities	
Landless/Less than 50 decimals of land	32.2
Poor	56.2
VGD programme	
Landless/Having Less than .15 acres of land	46.9
Female Household head and age (18-49) years	87
Monthly HH income less than Tk. 300	9
VGF programme	
Landless/Having Less than .15 acres of land	54.3
Test relief	
Landless/Have Less than 50 decimals of land	28.9

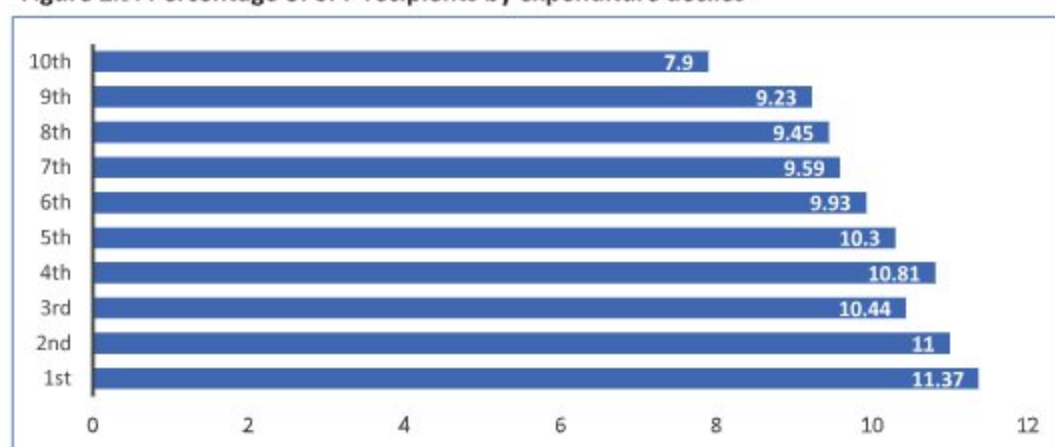
Source: Authors' calculation using BIHS 2015 data

A few programme-specific inclusion errors are presented in Table 1.9. In order to calculate the inclusion errors, several measures of expenditure and income-poverty, food-poverty, landownership, and other beneficiary selection criteria mentioned in the implementation documents of the respective SSPs have been used. For old age allowance programme, the inclusion error was found to be 58.6 percent considering the criterion of minimum age. When annual income and landlessness criteria are used the corresponding figures turn out to be 14 percent and 41 percent, respectively. In the case of *allowance for the widowed, deserted, destitute* programme, the inclusion error is estimated at only 11.7 percent for income threshold and 22.3 percent when landlessness criterion is considered. According to the calculation, the inclusion error turns out to be the highest (87%) for the female-headed household of age 18-49 years' criteria for VGD beneficiary selection. One important conclusion that can be made from Table 1.9 is that using age as the selection criterion involves large inclusion error, whereas most income and marital status criteria have rather low inclusion error. Food poverty and landownership based selection criteria are usually less efficient compared to targeting indicator based on household income.

Aggregating all social safety net programmes in the BIHS 2015 dataset, it is found that 54 percent of the beneficiaries are from the bottom five deciles, while 26 percent are from the top three deciles (Figure 1.7). However, as shown earlier (in Figure 1.3), excluding the universal SSP schemes such as the *stipend for primary and secondary level students*, a greater proportion of recipients will be from lower deciles, while the relative significance of top deciles will decrease. Taking these insights into consideration, following Coady et al. (2004), a programme-specific performance index (CGH-index) is constructed to better understand the relative performance of some of the important schemes. According to the Coady, Grosh, and Hoddinott (CGH) performance index, the share of beneficiaries from the bottom few deciles are used in calculating efficiency of

each programme.¹⁶ Since, according to the BIHS 2015 dataset, the household vulnerability rate is 47.5 percent, following the literature (Coady *et al.*, 2004) the bottom five deciles are considered to estimate the CGH-performance index. Estimation of overall SSP performance, as well as the programme-specific CGH indices, are presented in Table 1.10. Based on the BIHS 2015 dataset, for the social safety net schemes of Bangladesh, the highest possible CGH performance index is 2.10, which would be the case if 100 percent of the recipients were from the bottom 47.5 percent of household (based on monthly average expenditure). In comparison, the overall SSP performance index is estimated at 1.12. The best performing scheme – based on the CGH index – is the *vulnerable group feeding (VGF)* programme (1.58), followed by *allowances for widowed, deserted, and destitute* (1.48), and *gratuitous-general relief* programmes (1.42). On the other hand, programmes with lowest CGH scores include the *honorarium for freedom fighters* programme and the universal programme of *primary and secondary stipend projects*. This is because the inherent objective of these programmes are not necessarily to target the population from poor and vulnerable groups.

Figure 1.7: Percentage of SPP recipients by expenditure deciles



Source: Authors' estimation using BIHS 2015 data

Table 1.10: Programme performance index

Programmes	CGH Performance index (for vulnerable households)
All programmes	1.12
Old age allowance	1.21
Allowance for the Widowed Deserted and Destitute	1.48
VGD programme	1.23
VGF programme	1.58
Test relief	1.4
Primary and secondary Education Stipend Project	0.99
Honorium for freedom fighters	0.6
Relief programmes (gratuitous, general)	1.42
Allowance for financially insolvent disables	0.99

Source: Authors' estimation using BIHS 2015 data

¹⁶ Suppose, Y percent of recipients are from bottom 50 percent of household expenditure. Then the CGH performance index is (Y/50).

The low performance indices of social protection programmes reflect high identification errors both in terms of coverage and targeting efficiency that has been discussed. Given the budget capacity, there is a strong trade-off between the exclusion and inclusion errors arising from beneficiary misidentification. The high percentage of SSP beneficiaries being non-eligible might hinder a large number of deserving households' access to the social security system. Several reasons dictate these high rates of identification inefficiencies. All determinants causing misidentification and acting as barriers to SSP access can be classified under two categories: programme design-related factors and implementation-related issues. At the design level, an important reason is the use of proxy measures for eligibility that is not easily quantifiable. Other reasons behind high exclusion and inclusion errors include malpractices and corruption, lack of information, low level of awareness amongst the potential beneficiaries, self-selection of households, less degree of accountability, and misinterpretation and difficulties in implementing eligibility criteria.

One of the major supply-side bottlenecks in the SSP system of Bangladesh is the lack of adequate funding. Despite a wide range of coverage of social security programmes, the portion of the national budget allocated to SSP is extremely small¹⁷. Insufficiency of funds also affects several other SSP-access barriers leading to high inclusion and exclusion errors. In most impoverished areas, SSP benefits can only be catered to a small percentage of households, due to the lack of resources. This eventually results in a high rate of exclusion error. On the other hand, in the face of large demand of targeted population against the supply-side constraints of locally distributed SSP benefits, competition is intense among recipients to secure SSP access. As a result, local authorities can select SSP-beneficiaries according to their discretion giving rise to significant targeting errors. The literature suggests that social security programmes with higher or universal coverage reach more to the poorest and vulnerable groups.

¹⁷ The ToR of the study stipulates that attention to be given on factors other than shortage of resources.

5. Programme Participation: An Econometric Assessment

In this part of the study, a number of econometric and statistical techniques are utilized to identify several important factors affecting programme access. In addition to the participation in social safety net programmes, the BIHS-2015 survey contains extensive information on economic, social, and cultural characteristics, both at the individual and household level. Information on a number of *a priori* determinants of programme participation can be gleaned from and be linked to participation status. These determinants – as suggested in other studies – include, the size of benefits from SSPs, household asset, landholding, household income and expenditure, socio-economic status of the household (e.g. if a household is above or below the national poverty line), and educational attainment of household heads and individual members, etc. The existing theoretical and empirical studies on social protection also consider various community-level characteristics and other factors in explaining participation behaviour. Table 1.11 summarizes these indicators. It is worth pointing out that, the choice of indicators is predetermined by the availability of the information.

Table 1.11: Determinants of SSP-participation

Individual/household level	Community level	other factors
Age, gender, income, occupation (type of work: daily worker or not), education, health, information (media access: use and ownership of radio, news-paper, tv, computer), poverty (per capita expenditure or by extreme poor, poor, vulnerable category), disability of household heads, household size, employment status of household heads, dependency ratio, female dependency ratio, households with pregnant women, widow and other destitute members, political affiliation, seasonal poverty status, household experiencing economic shocks, etc.	Religion, societal (race, ethnicity, etc.), cultural (e.g. if migrated to the locality), local government capacity, environmental characteristics of the locality, local government accountability (indicated by number of voters in the upazilla), level of inequality (by land, income, and expenditure), etc.	Distance from home to the nearest town/market, cost of travel, etc.

Source: Authors' compilation from various studies.

In order to identify the access barriers, an econometric model is specified to estimate the effects of the factors mentioned above, on the likelihood of participation in SSPs. This is done by employing a probit binary response model of the form:

$$Prob(y_i = 1 | x_i) = F(\beta X_i)$$

where y_i indicate i -th household's access to social safety net programmes; $F(.)$ represents the normal cumulative distribution function; X_i is a vector of independent variables affecting the likelihood of access to social protection schemes; and β contains a vector of parameters to be estimated. In addition, the access-likelihood might be differently affected by the relevant factors for households of different income groups. Hence, the probit response model for extreme poor, poor, vulnerable, and marginal groups are estimated separately. As gathered from field-level survey conducted as part of this study, a significant portion of households might not be part of SSPs despite their eligibility. The reasons behind this include lack of awareness, administrative difficulties, nepotism and other malpractices by locally influential people, and a meagre amount of benefits which is somewhat costly to receive and is often associated with social stigma. The self-selection issue, due to various socio-economic and political reasons, could lead to the biases similar to non-random sampling procedures. In this instance, using the full dataset of SSP beneficiaries might create sample selection bias in the

estimation. For this kind of econometric investigations, the problem of selection bias is a critical issue, which is often overlooked in empirical studies. To tackle this methodological challenge here, this study utilizes what has come to be known as a *Heckman-two-step Selection estimation* to obtain unbiased results. The Heckman Selection model is implemented in two stages. In stage one, a selection equation of subjects indicating the likelihood of being selected based on several observed characteristics are estimated; in stage two, an outcome equation of individuals determined by various attributes are calculated.

In the context of this research, the first stage of the Heckman selection model is based on a wide range of household characteristics. This is to determine the likelihood of household being eligible for SSP benefits and their efforts in accessing such benefits. Then, the outcome equation is estimated, where the likelihood of access is explored, conditional upon households having tried to gain access. It needs to be pointed out here that the usual Heckman two-step selection model uses a binary selection variable and a continuous outcome variable. However, the concerned outcome variable (i.e. access to SSPs) in this study is binary in nature. Therefore, the dichotomous version of the Heckman selection model, known as the *Censored Probit* model is used. Having the binary outcome variable, the maximum likelihood estimation (MLE) technique, instead of the usual two-step-estimation procedure used in the Heckman model, is used. Results from the probit binary response model and *censored probit* models are presented in Table 1.12.

Table 1.12: Estimation results from the probit binary response model

Factors	SSP access likelihood for extreme poor	SSP access likelihood for poor	SSP access likelihood for vulnerable
Households' dependency ratio	0.00204*** (6.74)	0.00210*** (8.79)	0.00203*** (10.51)
Households with pregnant and lactating mother	-0.114* (-1.99)	-0.161*** (-3.57)	-0.119*** (-3.48)
Household size	0.0285* (2.28)	0.0392*** (4.35)	0.0486*** (7.01)
Per capita household income (in Taka)	0.0000014 (0.47)	-0.00000245 (-1.44)	-0.00000385* (-2.11)
If household indicating experiencing adverse economic shock in the past 3 years (yes = 1; 0 otherwise)	0.0759* (2.08)	0.051 (1.78)	0.0621** (2.8)
Household asset in Taka	0.000000211 (0.35)	-0.000000131 (-0.30)	-0.000000612* (-2.12)
Household's total land in decimal	-0.000774** (-2.76)	-0.00032 (-1.83)	-0.000136 (-1.53)
Land inequality ¹⁸	-0.107 (-2.28)	-0.0479 (-1.41)	-0.0572* (-2.26)
House with brick-roof (yes=1; 0 if otherwise)	-0.266 (-1.90)	-0.202* (-1.98)	-0.294*** (-3.60)
Household with disable member (yes=1; 0 if otherwise)	-0.0134 (-0.33)	0.0141 (0.45)	0.0227 (0.94)
Household with widow, deserted, or destitute (yes=1; 0 if otherwise)	-0.185 (-1.02)	-0.0162 (-0.11)	0.0263 (0.20)

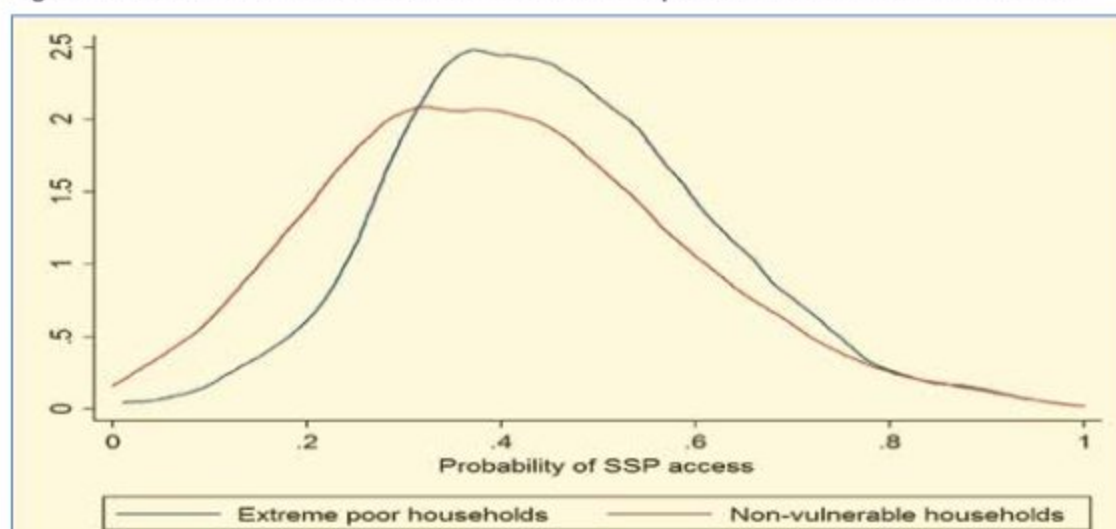
¹⁸ Land inequality is measured by the coefficient of variation of land holdings at the union level following Galasso and Ravallion (2000).

Total voters in the union	0.000252 (0.34)	0.000553 (0.92)	-0.000374 (-0.80)
Sample size	747	1,198	1,936

Source: Authors' estimation using BIHS 2015 data. t-statistics in parentheses. Statistical significance at the one, five and 10 percent levels is indicated respectively by ***, **, and *.

It can be seen from Table 1.12 that larger households with a bigger dependency ratio and those affected by adverse economic shock in recent years are significantly more likely to access social protection schemes. On the other hand, households with larger land size, higher asset possession, and having brick-built houses, as expected, are less likely to access benefits. It is however quite striking that households having pregnant women and lactating mothers seem to have picked a wrong sign. One potential reason for this could be that relatively better-off households in the sample containing more of these women were not considered eligible. However, exclusion errors or not adequate SSP coverage could be a more prominent explanation. Community factors such as land-inequality and the number of voters at the union level do not have any statistically significant effect on SSP access by households, which could imply local authorities in charge of programme delivery are less accountable or less efficient to reach out to the targeted groups. Findings from the primary survey conducted for this study corroborate this conjecture. Results reported in Table 1.12 also suggest that some of the prominent factors and eligibility criteria such as per-capita household income, households with members suffering from disabilities, and households having widow, deserted and destitute members on average do not affect the SSP-access likelihood. One possible reason that surfaced during the primary survey was self-selection and malpractices involving the selection of beneficiaries. Households with lower per capita income are often unable to acquire benefits from SSP due to their inability to pay bribes or lack of good contact with locally influential individuals and administrative authorities.

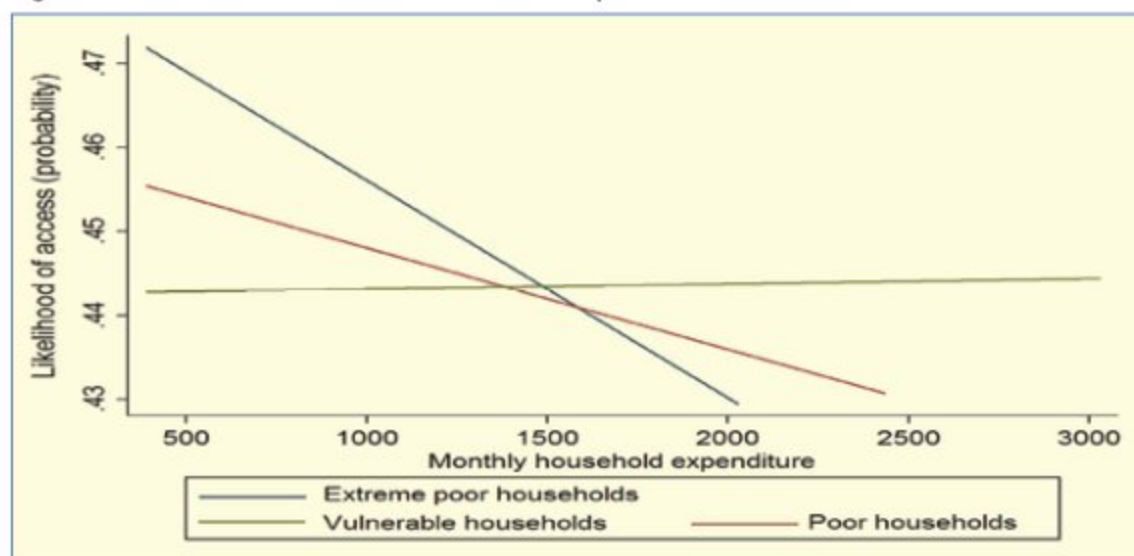
After estimating the probit binary response model, the predicted likelihood for each household is analysed. Figure 1.8 shows the distribution of the likelihood of access for two groups of households. The extreme poor who are at the bottom of poverty levels falls in one group, while the non-vulnerable who are well above the poverty line is included in the other. In the ideal case of no identification error at the design and implementation level, the distribution of access likelihood for the extreme poor would be negatively skewed (left-skewed), whereas the same for non-vulnerable households would be positively-skewed (right-skewed). This would imply extreme poor households' SSP-access likelihood should ideally be close to 1, and that for the non-vulnerable households should be close to 0. However, Figure 1.8 shows that both densities portray positively skewed distributions. The skewness coefficient for the extreme poor is 0.29 and for the non-vulnerable group, it is 0.4. That is, due to wide-ranging factors, many extreme poor households are unlikely to obtain any benefits, while several of the non-vulnerable (not eligible to receive) households are highly likely to be SSP beneficiaries. Even though both the skewness coefficients are positive, it is larger for the non-vulnerable group. This indicates that households on average that are non-vulnerable are relatively less likely to gain access to social protection programmes compared to households with extreme poverty.

Figure 1.8: Distribution of access-likelihood for extreme poor and non-vulnerable households

Note: Access-probability-mass should be close to 1 for the extreme poor households and should be close to 0 for the non-vulnerable households

Source: Authors' estimation using BIHS 2015 data.

In Figure 1.9, using the same predicted likelihood values, the relationship with household monthly expenditures, as an indicator of well-being, is examined. It is found that the association between participation likelihood and household expenditure has the strongest strength for the households living below the lower poverty line, followed by poor households. These imply that impoverished households living at the lower thresholds of extreme poverty are more likely to access SSP benefits. On the other hand, the association between access likelihood and household expenditure is the weakest if households are vulnerable, implying that all households in the vulnerable group have almost the same likelihood of accessing social security programmes. Overall, the two important results that can be summarized from the above are: (i) there are significant inclusion and exclusion errors in social security programmes and (ii) despite the coverage and targeting inefficiencies, as expected, extreme poor households have a greater likelihood of accessing SSPs.

Figure 1.9: SSP-access likelihood and household expenditure association

Note: Falling monthly household expenditure raises the likelihood of accessing SSPs.

Source: Authors' estimation using BIHS 2015 data

As discussed before, there is a possibility that the outcome of not having access to SSPs is emanated from self-selection of households, rather from the supply-side factors. To address this issue, a dichotomous *Heckman-selection centred probit* model is utilised. As selection issue is more of a concern at the individual level, the entire BIHS 2015 sample containing the individual-level information is used. From Table 1.12 the likelihood ratio test for the presence of self-selection suggests the inverse-mills-ratio to be statistically significant. This means individuals are self-selecting themselves into SSPs. The model, for example, predicts that being male, having income below the poverty line, being in a Muslim household, or being a widow or deserted or destitute, with higher age, having more years' of education, with better media access (e.g. use of television, radio), and being from an union that has high number of voters or higher land-inequality make individuals exert effort to obtain SSP benefits. However, individuals that are employed are less likely to try for SSP access.

Table 1.13: Findings from the selection stage of the Heckman model

Determinants	Effect on self-selection ¹⁹	p-value ²⁰
Being poor (1=yes; 0 if otherwise)	0.11	0.047
Larger household size	-0.09	0.00
Individuals' education	0.01	0.007
Households' dependency ratio	-0.01	0.002
Being Muslim (1=yes; 0 if otherwise)	0.14	0.001
Being male (1=yes; 0 if otherwise)	0.18	0.00
Individuals' age	0.01	0.00
Individual employed (1=yes; 0 if otherwise)	-0.08	0.068
Media access (1=yes; 0 if otherwise)	0.16	0.00
Union with more voters	0.001	0.029
Land inequality (at union)	0.15	0.00
Widow or deserted or destitute (1=yes; 0 if otherwise)	0.31	0.002

Note: The inverse-mills-ratio is found to be significant, indicating the presence of selection bias.

Source: Authors' estimation using BIHS 2015 data

Both of the statistical methods (the probit binary response model and the Heckman-selection model) utilized in the above-mentioned quantitative analyses are widely used in the literature in order to gauge potential determinants of access to interventions. While the probit binary response model identifies factors affecting the likelihood and access to social security schemes, the *Heckman selection* model corrects for the fact that the SSP-recipient information is only observed for those who self-selected to obtain such benefits. The primary field survey findings, as discussed below, suggest a significant portion of marginalized households self-select not to acquire SSP-access because of awareness lacking and low level of education. Results from the field survey also suggest that impoverished households staying in regions with higher income and land inequality are easy to target in the social security programme.

¹⁹ The effect on self-selection indicates individuals' likelihood of trying to gain SSP-access.

²⁰ Lower the p-value of a factor, the more confidently can be said that it affects self-selection. A determinant is said to be significant if p-value is less than 0.05.

6. Qualitative Analysis of SSP-access Barriers: Evidence from Field Investigations

In a developing country context, access to social protection programmes remains challenging for the poor and marginalised people for various reasons (Mkandawire, 2005; Ortiz, 2007). The relevant literature suggests that there are barriers such as nepotism and favouritism by individuals with SSP administrative responsibilities, requirements of paying bribes to gain access to SSPs, selection of participants on political consideration, and social marginalization of various groups resulting in lack of participation, and so on, in accessing the social security programmes (Barakat et al., 2013; Kamal and Saha, 2014). Quantitative data from the questionnaire survey for this study seem to support these factors (Table 1.14) for the poor and marginalized. In the survey of 220 non-beneficiaries, a majority of the responses refer to nepotism (76%), favouritism (75%), bribery (74%), and fund constraints (64%) as the key barriers for accessing SSPs. Almost half of the respondents also consider that belonging to a minority group (45%), lack of awareness regarding the SSPs (44%), and lack of communication with the local government representatives and locally influential people (42%) as important barriers in accessing SSPs.

Table 1.14: perceptions of respondents: Reasons for not getting SSP benefits

Reasons stated for not receiving support from SSPs	Percentage (%) of non-beneficiary respondents
Nepotism of local government representatives and locally influential people	76
Favouring known people of local government representatives and locally influential people	75
Bribery	74
Fund constraints	64
Being minority (tribal/certain castes/persons with disabilities)	45
Lack of awareness regarding the SSPs	44
Lack of communication with UP representatives and locally influential people	42

Note: Multiple responses considered.

Source: PRI Field survey

Apart from the questionnaire survey, this study collected and consolidated qualitative data through key informant interviews (KIIs), case studies, and FGDs in selected areas to explore the barriers of accessing SSPs for the poor and marginalised people. As part of the qualitative research methodologies, six FGDs, 12 case studies, and 36 KIIs in six districts of the country were conducted. Analysing the qualitative data, few categories of barriers are listed and analysed later in the section. Complementary use of both the quantitative and qualitative data has helped the paper presenting a comprehensive understanding of the barriers for the poor and marginalised people in accessing the SSPs. In the remainder of this section, information and findings obtained through the purposive questionnaire survey have been discussed as well as a qualitative analysis of factors that contribute towards identification errors and act as barriers in accessing social safety net programme are presented.

6.1. Institutional Factors

Institutional factors are the supply-side barriers, on a national scale, for implementing the SSPs. These are outside the jurisdiction of local government but affects the distribution of SSPs among the poor and marginalised. The institutional barriers, inherent in the existing system, help to sustain both the inclusion and exclusion errors. Insufficiency of funds for SSPs and overlooking the regional variation in the demands for SSPs are two major supply-side problems that fuel the exclusion of a large number of poor and vulnerable people in many areas with higher incidence of poverty. In addition, recording of incorrect information in National ID cards

has become a serious problem for many. This also reinforces both the inclusion and exclusion error in implementing SSPs.

6.1.1. Insufficiency of funds

Insufficiency of funds has been a major barrier acknowledged in almost all the policy and research documents regarding the reach of social security programmes in Bangladesh (Barakat et al., 2013; Kamal and Saha, 2014). The literature on Bangladesh has widely documented this factor as the single most important dynamics which indirectly affects other reasons for targeting errors. This issue, hence, strongly resonated in the interviews of the responsible officials and UP representatives. Findings from the survey demonstrate that the respondents are also aware of the fund constraints as about two-thirds of the non-beneficiary respondents have pointed towards this issue as an important barrier (see Table 1.14). The same reason was reiterated by the UP representatives and other local political leaders as the prime factor behind the exclusion problem. Apparently, in some of the study areas, the incidence of poverty is so high (see Case 1) that the supply of SSPs can only cater to the need for a limited number of beneficiaries.

Limited supplies against larger demands trigger competition for the programme benefits from which various extra-legal approaches emerge and the political factors come into play. As the UP representatives have to go through elections, they aim to satisfy the need of the voters and the supporters. The inadequately funded SSPs generate scopes for discretionary exercises in the selection process of eligible beneficiaries. Owing to various social and political pressures, the local administration representatives sometimes have to compromise with the inclusion criteria to accommodate the demands of his supporters as well as other locally influential people. Hence, most of the UP representatives and social welfare officials view the social and political struggles to allocate the benefits as an outcome of the programmes not being backed by adequate resources. The interactions of insufficiency of funds with other social and political barriers for poor and marginalized groups in accessing social protection schemes have not been given due attention in the existing studies.

6.1.2. Improper documentation of age in the National ID cards

The National Identity (NID) cards act as the identifier of the citizens. The old age allowance is given on the basis of birthdate recorded in the NID. As the country's birth registration system is fairly new, the aged citizens had to fill in approximate dates and years of births at the time of registering for NIDs. The worst cases happened to many uneducated elderly people as they hardly had any written record or even memory of the birth date. Most of the elderly people in rural areas refer to some historic events to narrate their age. As a result, they completely depended on the registering officers to fill in the birth information on sheer guessing. No matter how innocent was the registering authority's intention to document the birth information of the people, lack of written documents and lack of precision in people's age description have contributed to incorrect age documentation for most of the elderly people in the rural areas (see Case 1).

The faults in the NID registration have led to serious consequences in the lives of elderly people, especially in rural areas. In a significant number of cases, severe under- and over-estimation of ages have been reported by the elderly people in the study areas. In the worst cases, the difference between the real age and the documented age can range from 5 to 10 years. The under-reported age has resulted in the non-eligibility of apparently eligible people to receive the old age allowance. On the other hand, younger people have become eligible to receive the benefits of old age allowance for the over-estimation of age in the NID. The systemic fault has now proven to become very costly for many poor villagers who either do not understand the procedures to correct the NID or cannot afford the transaction costs to do so. The UP representatives also acknowledge this problem that some actually eligible people are deprived of old age allowance due to their non-eligibility in the ground of documented age. Hence, there remains a considerable number of errors in the inclusion and exclusion of beneficiaries for old age allowance.

6.1.3. *Overlooking the local variations in demands*

The SSPs cover a wide range of schemes to support the ultra-poor and disadvantaged groups of people. As the number of poor and marginalised people varies from one area to another, local variations in the demand for SSPs thus depend on the incidence of poverty in any particular area. As anticipated, the necessity for social security schemes is higher in the areas where the incidence of poverty is high. As evidenced by the field study, there is about 80 percent of poor and marginal households in some areas like hill tracts, char areas, and erosion-prone areas in certain riverine parts of the country. In the erosion-prone areas e.g. in the bank of Jamuna river in Gaibandha and Kurigram districts, the rate of poverty seems to be a lot higher than the usual. About 90 percent of the households in some villages can be considered as eligible for the benefits of one or more SSPs, as the local political leaders and the UP representatives of those particular areas state. In a village of Ratanpur Union in Gaibandha, there are evidently more than 2,000 households, who happen to be the victims of extreme riverbank erosion, living on the embankments of Jamuna River in government land. All of these households have no land and other considerable assets of their own and can be considered as the extreme poor to be covered by the SSPs (see Case 1). In reality, as described by both the residents and local UP member, only about 250 people of that area can be supported with existing funds of SSPs each year. The demands for SSPs thus vary from union to union, village to village, and even from ward to ward in the local areas across the country.

According to the district social welfare officials, the allocation for social protection schemes does not usually evaluate the local variation at the grassroots in the demands for SSPs. The allocation for SSPs considers upazila (sub-district) as the lowest unit of allocation rather than the unions, let alone the villages. Usually, there are different sorts of relief programs after any incidence of natural calamities like riverbank erosion, but the long-term destitution of the victims cannot be addressed properly with the existing funds. In some of the erosion-prone riverine study areas of northern Bangladesh, the study team has found a large number of people who have been victims of riverbank erosion multiple times but have rarely got consistent support from the local government (see Case 1). As a result, the lack of reflection of the high local necessity of SSPs in the central allocation of funds for some particular areas (Kamal and Saha, 2014) have contributed to higher exclusion rates. According to local people of the erosion-prone riverine areas, not only the amount of allocation but also the variety of year-long supporting schemes can be introduced under the SSPs to cater to the local needs.

Case Studies 1.1: Rahmat Ali's NID card cost him the old age allowance

Rahmat Ali lives in Ratanpur village of Uria Union in Fulchuri, Gaibandha. As the first child of his parents, he was born in 1947. At that time, the mighty Jamuna River was about 10 kilometres east of their home. He inherited plenty of agriculture land and a couple of fish farms from his father. After his father's death, he had to take responsibility, raise, and marry off his two younger sisters and two brothers which took a couple of decades. After the marriage of his siblings, he got married in his late 40s. He became a father of two sons and two daughters by his early 50s. However, in a bitter turn of fate, all the properties he owned just got washed away in a flooding season in his late 50s. The river erosion took it all and made his full family destitute with a short period of a few days. After losing everything, they built a small house in Government's "khash" land with materials provided by the UP. After a decade, there are currently around 2200 households, all are victims of riverbank erosion.

Rahmat Ali embarked on a new life working as a day labourer. In the meantime, his sons grew up and contributed to family earnings for some time. Later, they got married and started living separately from their parents. Recently, he also married his two daughters off by borrowing money from his neighbours. Even in this old age, he still has to work hard to repay the loans and maintain his sustenance. He went to the UP chairman and members several years back to get an old age allowance (OOA), a VGD card or anything similar to this. Acknowledging the fact that most of the 2,200 households living in the river embankment area deserve

to get regular support from the UP, the majority of the households received one-off support immediately after the riverbank erosion and have been waiting for further support ever since. Though there are only about 200 people from the existing 2200 households who are currently receiving regular support from SSPs and Rahmat Ali considers himself as one of the most deserving ones.

After going to the UP, he came to know that he was still ineligible to get the OOA because of the age limit of 65 years for males. At first, he didn't understand why he would be ineligible while he has seen some of his younger neighbours started receiving the OOA already. The UP representatives told him that according to the National Identity (NID) Card, his birth year is written as 1957, which made him a less than 60-years-old person. Only then he realised that the registering officers did this mistake when he went to the UP office about a decade back to prepare his NID. *"This mistake of improper registration of birth year has become a curse for me, but a blessing for some of my neighbours. They are getting OOA earlier as the NID made them a lot older than they really are"*, said Rahmat. He also asked 'educated people' to know about the ways to change his NID. However, as the process of updating the NID is quite complex and involves an amount of transaction cost to go to government offices in sub-district and district levels, he couldn't manage to amend the error. In the meantime, he also asked the UP representatives for at least a VGD card, which he couldn't get in years as well.

6.2. Local Political Economy Factors

The institutional barriers, as discussed in the previous section, mostly rests in the national system of designing and implementing the SSPs while a number of political barriers nest with the implementation at the local level. The distribution of various schemes of social protection, to a large extent, depends on local government authorities. According to social welfare officials in district and sub-district level, the UP is the *de facto* authority in preparing and finalising the list of SSP beneficiaries, which is then sent to upazila offices, the *de jure* authority, for approval and disbursement of funds. There are barely any real monitoring and verification of the selection and finalisation of beneficiaries at the grassroots. Hence, political dynamics play a dominant role in the beneficiary selection process where the UP representatives, as well as other locally affluent individuals, are the key actors (Morshed, 2009; Barakat et al., 2013). The high incidence of strong influence by elites and the discretionary power exercised by the local administration representatives in the selection process has also been evident in existing literature (Galasso and Ravallion, 2000). Analysing the insights from the field, a number of political economy barriers which hinder the accessibility of poor and marginalised people are discussed in great detail later in the section.

6.2.1. Informal 'quota' for the supporters

The need for the candidates of union parishad elections to get nominations from political parties has necessitated strong local units of political parties in recent years. Until 2016, the UP representatives were not needed to directly belong to any political party and thus local acceptance of the candidates among the residents was more important than the allegiance to any political party. The candidates, as the local people describe, were used to be more inclusive in their ways of asking for electoral support. However, as elections are based on political affiliations now, the candidates tend to target the election campaigns along the party lines and ignore the potential voters of the opposite camp. In the process, leaders and activists of local units of the political parties, to which majority of the representatives belong, has become very powerful actors locally in terms of deciding various matters relating to local governance.

The field study revealed that UP representatives tend to prioritize the party supporters and activists while selecting beneficiaries for SSPs (see Case 2). Reportedly, UP members certify that a certain portion of SSP schemes is exclusively maintained for their supporters and loyalists. The issue of patronizing the party supporters in selecting the beneficiaries of SSPs has been well recognised in the existing literature (Morshed, 2009; Shamunnay, 2011; Kamal and Saha, 2014). In the interviews, local UP representatives and political leaders have acknowledged the fact that they support the eligible households among the supporters. This has also been found

in a significant number of interviews and group discussions with the poor and marginal people that maintaining an informal 'quota' for the supporters while listing the beneficiaries has become an open secret nowadays.

Case Studies 1.2: Morjina Begum gets excluded from SSPs due to her husband's past political affiliation

Morjina Begum, a 40-years old day-labourer, lives in Sazai village of Kodalkati Union in Razibpur, Kurigram. She was married off to an old-aged small farmer at an early age. She now has two young children - a daughter and a son. Her husband had nothing but the homestead, as all of their arable land got washed away due to river erosion long time ago. In recent years, her husband has become unable to work and cultivate a small leased-plot of arable land. As her husband became severely ill and unable to work, she had to start working at neighbour's houses and sometimes in their small plot of land to secure food for household members. She couldn't arrange medical treatment for her husband's illness. In the meantime, she heard from the fellow neighbours that the union parishad is providing assistance to the poor people. Morjina went to the local UP member and requested him to get her a card. She went several times but didn't get any real help. Being unable to persuade the local member, Morjina went to a powerful person who is known to hold good political connections locally and explained her husband's condition to him for help. In return, she received aversion while visiting the incumbent UP representatives and other influential people just because they claim that her husband was once a supporter of a party that they don't like. Though she tried to persuade the UP representatives that her husband was never a serious supporter of any party, nobody from the currently influential groups of people admitted helping her and her household. *"There are other people who were supporters of many different parties, and now have joined to support UP members to receive benefits of SSPs. So, I think my husband's connection with the once-a-powerful local politician is just an excuse to exclude him and to include people who are favourite to the UP members and other influential people",* Morjina said.

According to local people, voting for the elected member and belonging to the winner's camp is very important as the elected members tend to support their voters and to disregard others who voted for the competing candidates (see Case 4). Several studies have also found similar stories on the issue of a strong connection with UP representatives during the implementation of SSPs in Bangladesh (Shamunnay, 2011; Barakat et al., 2013; Kamal and Saha, 2014). The study team has found cases of poor and marginal people who are getting ignored in the SSPs just because they voted for the lost candidate. This tendency has further narrowed down the avenues of inclusion of the poor and marginal people who are politically less active. In fact, according to primary field survey data, as high as three-quarters of non-beneficiary respondents think that the practice of favouring known people by UP representatives have been a major barrier for their not getting access to SSPs (see Table 1.14). Failure to be closely aligned to influential UP representatives has caused exclusion from programmes (see Case 4). The resultant exclusion is now significant but is yet to be properly documented in the literature.

In some places of the northern districts of Bangladesh, several UP representatives even acknowledged about reserving a certain percentage of the social protection schemes for their loyalists. The proportion of beneficiaries filled up exclusively by the supporters can go as high as 30 percent, according to one of the findings reported in a union of Kurigram district. In the process, some ineligible people also receive the programme benefits just by utilizing their connection with the locally influential people (Shamunnay, 2011) while a large number of eligible people remain outside of the social protection schemes (Bhuiyan, 2012).

Case Studies 1.3: Accessing SSPs in Marma para

Bonhi Marma, daughter Mongsing Marma, is 30 years old and lives in Taitong village of Gainda Union in Rangamati. In 2011, she got married, by her own choice and against the family's will, to Mohenu Marma from Bandarban district. Due to misunderstanding with both the in-laws, they were staying apart from the families

in Bandarban city. Being illiterate, both Bonhi Marma and her husband worked in the informal sectors as day labourers. In 2012 she gave birth to her daughter who is now 7 years old. However, when her daughter was 3 years old, Bonhi Marma divorced her husband due to his abusive behaviours and got the custody of her child. Now, Bonhi Marma got back to her father's home and started working in local agriculture to earn a living for herself and for her daughter. She doesn't get any support from her father. She wants to educate her daughter who is now a student of class 2 in a local primary school.

Being a divorcee, she has sought for SSP benefits from UP representatives to lessen her hardship. She acknowledged that she actually never knew much about the SSPs and have just got the idea of applying for it from the neighbours. Moreover, she stated that the local UP member belonged to the Marma community and arranges occasional meetings with local people. Whenever she asked the local member for support from SSPs, the UP member blamed the greater demand behind the lack of inclusion of all poor and marginal people like her in the SSPs. Meanwhile, she has been trying to reach the local influential to get recommendation for accessing the SSPs but have met with limited success. The UP Chairman too suggested her to talk to the local member by saying that the member holds sheer authority of selecting beneficiaries for SSPs. She thinks that as she was out of the village for few years and were less acquainted with the UP members and other influential people, she can't get the support from SSPs anytime soon. *"I've seen that the current UP member prioritizes his voters in all the activities. As I could not vote in the last election for staying in the town, I'm not getting proper attention from the local member. By next election, I think I will be able to establish my position as an important voter and to ask for the support if my candidate wins",* she said.

6.2.2. Less participatory ward meetings in the UP

According to the Local Government (Union Parishad) Act 2009, the ward members and the UP Chairman are responsible to hold at least two open meetings in the wards each year. Announcing the selection criteria and the selection of the beneficiaries for SSPs are supposed to be finalised as part of the ward meetings. However, the majority of the local people from the poor and marginal groups, during the interviews as well as the group discussions, stated that they had barely noticed any public announcements of ward meetings. The poor and marginalised people referred to their struggle for livelihood and survival is the foremost priority over other political and public gatherings. Evidently, only a few of them in each union seem to have participated in the ward meetings and have expressed their frustration about their negligible contribution to the decisions taken in the meetings.

Most of the participants in ward meetings are apparently the active supporters of the local UP members. Some of the poor and marginal people who participate seem to do so in the hope of receiving benefits from SSPs. As the findings from interviews suggest, the locally influential people who are politically connected, financially solvent, and socially respected finalise the decisions in all the UP meetings. The scenario of organizing and running open meetings in different UP wards is almost the same across the study areas. However, the local government representatives denied the fact of less participatory ward meetings and rather blamed the local people for not showing interest in those meetings. In a couple of study areas where the percentage of poor people is unusually high, some of the UP members who belong to the poor and marginal groups themselves organize meetings to listen to the fellow people (see Case 3). Nevertheless, the influence of local political leaders and other powerful people usually dominate the decision-making process.

Case Studies 1.4: Contrasting stories in accessing SSPs

Halima Begum, 64 years old, lives in Chingra village of Sagardari Union in Keshabpur, Jessore. She came from a very poor family. Being the second child of the nine-member family, Halima couldn't go to school and was married off with a 17 years old boy when she was 15. In her in-law's house, she was often abused verbally and physically by her husband. She got a divorce after two years of marriage and came back to her parents'

house. Before her second marriage, she worked as a domestic help in neighbouring houses to bear her own expenses and to support her old father and young siblings. Later, at the age of 32, she was remarried to a 60-years old man, in a desperate move by the family. Her husband was from a distant village and could easily hide the fact that he already had two wives. After ten years of her marriage, her second husband died and left her with two boys and a girl to live on two decimals of land. Later in her life, she married her daughter off and started living with her sons who were day labourers. However, after the marriage of her sons, her daughters-in-laws treated her as a burden of the family. At the beginning of 2015, as her late husband's property was divided between two of her sons, she was ousted from the residence. Being a helpless old lady, she took shelter in an abandoned cattle house of the elder son. She kept requesting the local member of the UP to give her either the widow allowance or the VGD card. The then UP member rejected to lend any support just because she was thought to have not voted for him. Then, she went to the UP Chairman and the Chairman assured to help her next year. In the very next year, a fresh UP election was held in 2016 and she supported the incumbent member in the election. But, in the election, a new UP Chairman and a new UP member got elected. After the defeat of her candidate, she knew it would be futile to go and ask the new representatives for SSPs. Yet, she went to both the newly elected member and Chairman of the UP but didn't get anything more than rejection. Having no money of her own and getting no support from the local government, she was compelled to start begging.

On the contrary, Nosimon Begum, a 63-years old lady, lives in the same village as Halima Begum does. Nosimon Begum came from a middle-class family and her father was a businessman in the local area. At the age of 13, she was married off with a farmer. Her husband used to cultivate his own agricultural land and also used to drive a local van occasionally. Nosimon Begum, herself, contributed to the family by raising livestock. She has two daughters and two sons. In 2004, her husband died by falling from a large tree. Due to the death of the only wage earner of the family, they had to suffer for several years until her elder son got a job in the local Member of Parliament's (MP) office and her younger son started driving an auto rickshaw. As her elder son works for the incumbent MP of the ruling party, their family is now respected by the local political leaders as well as the UP representatives for their connection with the MP. As both of her daughters are now married off, she now stays with her younger son in their own house and owns about 40 decimals of arable land and a few livestock. However, though she is financially solvent, she receives both old age allowance and widow allowance from the UP. When she was asked about how she got both the allowances while many others couldn't, she replied that *"both of my sons are involved in local politics and highly connected. The local member of the UP comes to my home for various support from my elder son. He, the local UP member, himself managed both the allowances for me without any persuasion from my side"*.

6.2.3. Paying bribes to get the benefits

Besides the long list of social and political barriers in accessing SSPs, there is a barrier related to the economic condition of the households. In black and white, the biggest reason for the poor and marginal people to get the benefits from SSPs is their vulnerable economic condition. Ironically, on the other hand, having no money to pay bribes rather become a barrier for not getting any benefits from SSPs. The need to bribe the UP representatives and some other influential people to access SSPs has been evident in literature for long. The findings from the field study also reveal the prevalence of this issue (see Table 1.15). The findings reveal that 74 percent of the non-beneficiary respondents identify bribery as one of the most critical barriers for them in accessing the SSPs. Moreover, about 12 percent of the beneficiaries, among the survey respondents, acknowledged that they had to pay bribes to access the benefits of SSP which they are currently receiving (see Table 1.15).

Table 1.15: Paying bribes to get SSP benefits

Paying bribes	Percentage (%) of total beneficiaries surveyed
Recipients had to pay	11.3
Recipients did not have to pay	87.8

Need for bribing UP representatives and other locally powerful people to receive services has long been a common finding in the governance and service delivery related literature. The problem of bribe and other forms of corruption have remained a major impediment to equitable distribution of SSPs and other similar public programmes in Bangladesh (Barakat et al. 2013; Kamal and Saha, 2014). In the interviews and group discussions, local people have often referred to the need for bribing to get enlisted for the SSP benefits. As per the findings of the interviews and group discussions, the amount asked to get enlisted in the list of beneficiaries for SSPs can vary from area to area and also from person to person. As found through the interviews and group discussions, the minimum amount asked by the responsible UP members is TK 2,000 to access the SSPs which seems to be a typical rate in multiple study areas while the highest amount of money asked can go as high as TK 5,000 (see Case 5). The survey findings show that more than half of the beneficiaries who had to pay bribes paid more than Tk. 4000 to access the SSPs (see Table 1.16). Even, few UP Chairman and social welfare officers have acknowledged the possible financial deals of the UP members with the potential beneficiaries while finalising the list of beneficiaries for SSPs.

Table 1.16: Bribes paid

Amount of bribe (in Taka)	Percentage (%) of respondents who paid bribes to receive the benefits of SSPs
Less than Tk. 500	20.0
Tk. 501 - Tk. 2000	26.7
Tk. 2001 - Tk. 4000	40.0
Tk. 4001- Tk. 7000	13.3

In many cases, the UP representatives, reportedly, ask for money from the people who have no political or other connections with the elected representatives as well as with the locally influential people. Here again, the apolitical masses face the greatest discrimination. As the poor and marginal people cannot often arrange money to pay the bribe, they remain excluded from the SSPs while some comparatively better off people may avail the benefits by paying the bribes. However, in some areas, people did not speak out about the bribes and rather have mentioned about some sort of informal understandings between the UP members and the beneficiaries of SSPs. Due to the prevalence of bribery, many of extreme poor and marginal people seemingly falls in a negative loop of not getting the benefits of SSPs and continuing their struggle for mere survival.

Case Studies 1.5: Bribe is the biggest barrier for Parvin Begum to access the SSPs

Parvin Begum, a 76-years old widow, lives in West Razibpur union of Kurigram. Parvin Begum belonged to a very poor family and lived in the “char” during her childhood. Her father couldn't afford her education and she was married off to a day labourer at the age of 12. Before she reached 20, she had given birth to two children. At her early 20s, her family suffered from a severe riverbank erosion which washed almost the whole village away. Parvin's family lost their homesteads as well as the only plot of arable land. After that incident, they used to live in government land for several years until she and her husband could buy a couple of decimals of land to build a house of their own. She used to work as a domestic helper in the neighbourhood. By her 40s, she married off both of the daughters. But then she lost her husband (about 20 years ago) and now at this age, she continues to work as a household helper.

Given the circumstances, she tried for years to get at least either of the widow allowance or the old age allowance from the UP. Whenever she saw people going to UP offices to seek benefits of social protection schemes, she would rush to see the officials and ask for her allowances. She only heard what would turn out to be false promises for several years until one day a local member asked for Tk. 5,000 from her to get her enlisted. When begging to the UP member and the local political leaders didn't work, she even tried to borrow the money from the relatives but failed. Currently, she manages to work for a few days and earn some meals

for herself. After at least a decade, she has lost all motivation to pursue any assistance from the UP and now rather prefers depending on assistance from the neighbouring families.

6.3. Socio-cultural Factors

The ability of people is often affected by the social and cultural settings within which they live. The social and cultural values can create barriers for different people based on their caste, religion, ethnicity, etc. The socio-cultural barriers can, hence, affect the ability of poor and marginal people to ask for the benefits of SSPs. There is evidence in the literature of exclusion of poor and marginal people based on their caste, religion and ethnicity in different communities across Bangladesh (Raihan and Haque, 2017). The field study shows that societal attitude towards certain groups of people and towards some social customs may also reinforce errors in inclusion and exclusion of beneficiaries for the SSPs.

6.3.1. Social Marginalisation

Social marginalisation often refers to the disintegration of a particular person or a community from the broader social, economic, and political realms of the society on the basis of the person's or the community's identities such as gender, age, race, caste, religion, ethnicity, disability, resident status, and so on (Silver, 1994; Estivill, 2003; Barnes, 2005; Landman, 2006). Evidently, social marginalisation of the people from lower castes like Dalit, rishi, and das have remained persistent in some of the study areas. Although important initiatives have been considered over the recent past decades to tackle marginalisation due to religious and ethnic factors, the legacy of lower castes to bear lower social status and self-esteem is still a major problem for many localities (see Case 8).

Most of the working-age people from the lower caste are employed in jobs and trades as sweepers, cobblers, scavengers, barbers etc. All the professions or trades the lower-caste groups are employed in are seen with less respect, as the discussions with people from lower caste suggest. It is often easier to find financially solvent and politically connected people in the religious and ethnic minority groups, whereas it is difficult to find the same in the groups of lower caste people. The people of lower caste are thus side-lined from the mainstream community and barely participate in any social and political activity at the grass-roots. Moreover, educational attainment remains very low among these groups. This further reinforces their marginalisation in society. Similar narrations on the social marginalisation of Dalit people can be found in Raihan and Haque (2017).

The apparent social marginalisation of lower-caste groups often costs the people their social status, education, and a respected profession. In reality, these people live in ghettos, confined in the lower social and professional status for ages. The vicious cycle of social marginalisation renders the economic and political progress of people from lower-caste groups extremely difficult. These people rarely participate in the ward meetings and other public gatherings, let alone contributing to the decision-making process of such meetings. Though people from minority groups like religious and ethnic minorities can be found as UP representatives in a lot of areas, there are hardly any UP representative from the socially marginalised groups.

The findings from the qualitative study suggest that the majority of the people from lower caste have very weak involvement in local politics and have weak contacts with UP representatives (see Case 8). Belonging to a minority group and the subsequent marginalisation are also identified as important barriers by a significant number of non-beneficiary respondents during the survey. As a result, only a small percentage of the eligible households in socially marginalised communities receive benefits of SSPs while majority of them remain excluded.

6.3.2. Social Stigma

Social attitude and customs can both encourage and discourage certain behaviour among people. Such anecdotal evidence has been found from the discussions with the local people that there are some eligible citizens who might not have access to SSP-benefits due to the social stigma attached to them (see case study 6). In rural areas, beneficiaries of social protection schemes, primarily relief and employment programmes, mostly belong to lower economic strata and social status. Community people often treat these beneficiaries as weak and marginal groups with lower ability and capacity in both economic and social aspects.

This social stigma can discourage people with higher self-esteem from pursuing benefits. Findings from the field study reveal that there are some households which suddenly falls into the eligible category for SSPs due to certain shocks like disease or death of earning members and loss or damage of properties (see case study 6). The households which were better off previously but have fallen into a desperate situation due to shocks often refrain from taking part in SSPs. These usually are the cases of self-exclusion due to social stigma.

Case Studies 1.6: The society looks down on the recipients of social protection support

Mosammat Shamsunnahar, 40, lives in Bazar Para of Ghilachori Union in Rangamati district. She was born and brought up in Chandraghona upazilla of Chattogram district. Her father had two wives, two daughters and three sons where Nurunnahar was the only child of her mother. Her stepbrothers were rude to her and her sister. At 15, she was married off to a 40-years old local small business owner. Her husband had a small amount of arable land in addition to the homestead and they were leading a simple life with just enough to manage a small family. In 10 years of marriage, she became a mother of three daughters. Three years ago, suddenly her husband died from a road accident.

Currently, she lives with her youngest daughters as the eldest daughter got married and second daughter had recently gone to the nearby city, Chattogram, to work in a garment factory. Given the status of her family, she couldn't work outside in the field or any of the neighbour's house. *"We, the lower-middle class people neither can beg nor can work as a day labourer. People of the society just console us, but rarely provide any support to us"*, said Shamsunnahar. She had to sell off the only plot of arable land to survive during the last three years. Now, when all her savings are spent on raising two daughters, she had to send her second daughter to work in a garment factory. She has not yet sought for any support from the local Union council. *"People will look down upon us as 'the recipients of relief' if we go to local UP members for support"*, she stated. Locally, as she mentioned, the recipients of social protection support are seen as needy people with 'no social status'.

6.3.3. Nepotism

Nepotism has long been identified as one of the common phenomena relating to the inclusion error in terms of beneficiary selection (Barakat et al. 2013). Findings from interviews and group discussions reveal that the need for helping close relatives while someone holds a responsible position has become a part of the informal social trait of the Bangladeshi society. Most of the responsible people can hardly ignore this social pressure while holding any responsible position, and the UP members are no exception to that. The relatives of the UP Chairman and UP members, according to local people of the study areas, get preference in the list of beneficiaries. In separate interviews, several UP representatives including have acknowledged the fact that there is an unwritten convention to prioritise the need of the relatives from the neighbourhood while selecting SSP beneficiaries.

According to the data from the field survey, about 76 percent of the non-beneficiary respondents identify nepotism as one of the most significant barriers for poor and marginal people in accessing SSPs (see Table 6.1). Adding nepotism in the top of the long list of barriers for poor and marginal people, accessing SSPs for the truly marginal people who are neither by socially nor politically connected with the UP representatives becomes highly challenging. In some instances, some poor and marginal people can access SSPs by leveraging their

relationship, even though a distant connection, with the UP representatives. For the unconnected and apolitical masses, it thus becomes an extremely difficult hurdle to overcome.

6.4. Behavioural Factors

There are a large number of barriers related to the supply side at both national and local levels in designing and implementing the SSPs, as discussed above. On the other side of the coin, there are some behavioural factors that act as barriers in the demand side, reinforcing the exclusion of poor and marginalised groups. Some behavioural issues include among others, lack of self-motivation to ask for rightful benefits, lack of awareness about the availability of programme benefits and the processes involved in applying for them, and some malpractices involving ineligible people's participation. The behavioural aspects are often related to, as an outcome of or a source of, other social and political barriers of accessing the SSPs.

6.4.1. Lack of Self-motivation

Lack of self-motivation of the poor and vulnerable people to ask for the benefits of SSPs if they are not getting it currently is an interesting aspect which has not been explored much in the existing literature on social protection in Bangladesh. Findings from the field study show that most of the non-beneficiaries usually approach the UP representatives for their access to SSPs. There are some eligible people, who maintain regular communication with the UP members to know beforehand the time and process of distributing SSPs. Contrastingly, there are some who are eligible but hardly put any effort to reach out to the responsible authorities (see Table 1.17) due to several reasons among which lack of self-motivation is one.

The survey findings reveal that about a quarter of the non-beneficiaries, who belong to the poor and vulnerable groups, never pursue to secure SSP benefits (see Table 1.17). The qualitative field work also suggests several people with low self-motivation, particularly within the people of lower-caste groups being reluctant about making any effort to look for SSP benefits (see case 8).

Table 1.17: Putting effort to secure benefits from SSPs

Putting effort to secure benefits from SSPs	Percentage (%) of total non-recipient respondents
Yes	75.00
No	25.00

Some potential beneficiaries have refrained from seeking support after they failed to secure the benefits after initiative attempts made from their side. As one interviewee puts it, *"if there is someone who hasn't been trying recently is because the person is tired of trying for long"*. Hence, be it the lack of self-motivation among the people of socially marginalised groups or the loss of motivation due to higher self-respect, lack of or no communication with the UP representatives leave these two groups of people with fewer possibilities to get benefit from the SSPs. The lack or loss of self-motivation to demand the support from SSPs can, thus, also be called as self-exclusion or 'exclusion by choice'.

Case Studies 1.7: Losing motivation to seek SSP benefits due to sheer self-respect

Bodi Mia, 66, lives in Shualok Union of Bandarban district. In 1971, during the liberation war of Bangladesh, he was 18 years old and fought as a secret guerrilla commander for the country. Bodi Mia lives in a small hut with his wife as his only son and six daughters live separately with their own families after their marriage. Bodi Mia does not like to be dependent on others but is now helpless himself. Being old and suffering from several diseases now, he is compelled to take a small amount of money from his only son who is a local shopkeeper and a father of three children. He is known as *Muktijoddha* (freedom fighter) Bodi Mia among the local people. Earlier, he had a paper of testimony where his freedom fighter number was mentioned. However, he was never keen on

getting any formal documentation and official recognition from for being a freedom fighter and, hence, hasn't preserved the only document from the war camp, i.e. the paper of testimony. About a couple of decades back when he first saw his fellow freedom fighters receiving freedom fighter allowance, he was shocked to know that he cannot receive the allowance as he didn't have proper documentation. For a couple of years, he requested the local UP representatives and few of the local influential to manage him the freedom fighter allowance but has met with limited success. Feeling neglected and disrespected, he stopped asking for any help of UP representatives. *"I went to the war to get a new map for the people, and now I'm sometimes neglected by my own people. Yet, I'm a freedom fighter and I cannot beg to anyone for support even if I have to starve"*, said Bodi Mia.

6.4.2. Lack of Awareness Regarding Access to the SSPs

Insufficiencies in the demand side in accessing public service is evident in the literature where potential beneficiaries do not have access to the information or have lack of proper knowledge of the system (Ensor and Cooper, 2004). An overwhelming majority of the common people in all study areas, who participated in the group discussions and interviews rarely understand the beneficiary selection process. In the field study, people who have expressed frustrations about the role of UP representatives regarding the distribution of SSPs are often found to know a little about the selection criteria and distribution process of SSPs. Due to lack of awareness, people seldom participate in the ward meetings to raise their voice about their rights and needs (see Case 8). As a result, the study reveals a large number of interviewees from poor and marginal groups have very poor knowledge of the process of selecting beneficiaries and distributing the SSPs.

Lack of awareness about the SSPs, at least in the case of people from lower castes, evidently lead to low self-motivation to explore and apply in the beneficiary selection processes for the SSPs (see Case 8). As the survey data suggests, about one-third of the respondents who hardly put any effort to secure benefits from SSPs mostly do so because of their lack of proper knowledge regarding the SSPs (see Table 1.18). Lack of awareness, as the study suggests, leave the non-beneficiaries among poor and marginalised groups with narrow scope to make the local UP members and other representatives accountable. Moreover, non-beneficiaries among the poor and vulnerable can hardly challenge the sheer authority of UP representatives and other influential people over the selection of beneficiaries and distribution of SSPs due to the lack of proper knowledge. Hence, the absence of drive for being aware and participating in the ward meetings have remained a significant barrier from the demand side for accessing SSP schemes.

Table 1.18: Reasons for not making any effort

Reasons for not making any effort	Percentage (%) of total non-trying respondents
Did not know what to do	38.0
Social marginalisation	36.7
Might not get it due to inability to pay bribe	11.4
Not connected with UP representatives	7.6
Might not get it due to political background	6.3

Case Studies 1.8: Missing out of social protection support due to lack of knowledge

Ronojit Rishi, 48, was used to be a barber in the local market of Sagardari Union in Jashore district. He lives in the *Rishi Para* which is known by the name of the caste *Rishi*, a lower caste of Hindu religion. His father was a barber too and he started helping his father in the small family business since his teenage. He never went to school and neither did his other siblings: two brothers and a sister, who got married several years back. His brother works at the barber shop as they co-own the business. He now lives with his wife and two children. Few years back, Ronojit Rishi was diagnosed with kidney malfunctioning. His 22-year son, who is father of a child, now has joined at work in the small barber shop they own. Ronojit's 9-year-old daughter is a class four student in a local primary school. She is the first one in over several generations to attend school Ronojit says happily. *"There were hardly any educated people around us in the Rishi Para until recent years. Now our children often go to school and many complete primary schoolings at their early age"*. However, earnings from the small barber shop are falling short of meeting the basic needs of his and his son's family together for last few years.

Though he is facing extreme hardship for the last few years, he never received any help from any government agencies, neither has he seen most of his neighbours to receive such support. *"The Union office is not for us (the Rishi people), it's for other (mainstream) people of the society"*, said Ronojit. He has never seen anyone from the Rishi community to compete in local UP elections. He himself never participated in any of the ward meetings and was never asked to. Though getting any support from the local government right now would have been of great help for Ronojit's family, lack of knowledge on the process of asking for social protection schemes has restrained his ability to get any. *"Going after the UP members is a very unusual thing for us. They have a lot of other people to provide benefits from government funds, and we will be among the least of their priorities"*, he stated. Even in the time of hardship, he hasn't been thinking to ask for support due to his lack of awareness and proper knowledge on the relevant processes involved.

6.4.3. Strong Persuasion by Different Groups

One of the behavioural aspects from the demand side is strong persuasion some groups of people who will likely to be non-eligible but are receiving benefits from SSPs. There are also beneficiaries who graduated from poverty but are still pursuing SSP benefits. There are two categories of people who pursue, and even receive, the benefits while they are not the most deserving candidates for the schemes, according to the study findings. Firstly, there are some people who lie about their financial condition to get the benefits to add extra value to household earnings out of sheer greed. Secondly, there is a group of people who are non-poor but somehow retain access to the SSPs either by paying a bribe or by utilizing their political connection with the UP representatives and other influential people (see Case 9). Strong persuasion by relatively better-off recipients and moral hazard problems both in the demand and supply sides for access to the SSPs result in both inclusion and exclusion errors. As a result, some relatively better-off people succeed to get the benefits of SSPs at any cost while the poor and marginal people may remain excluded.

Case Studies 1.9: When the old age allowance is a return to investment

Abul Morol, 68, lives in Dongdigong of Kolaroya upazila in Satkhira district. He is a relatively well-off individual whose two sons are working in Malaysia as migrant workers, who have helped their other two siblings with small businesses in the upazilla centre. Abul Morol lives in a semi-concrete building and appears to be financially solvent. He is well-connected with UP representatives and was offered to take the old age allowance (OOA) by bribing one of the members Tk. 2000. Shukchan Morol grabbed the opportunity and has now been receiving OOA for the past two years.

6.5. The Interconnectedness of the Barriers to Access SSPs

The detailed analysis of the findings from the field has pointed towards several barriers both from the demand side (i.e. the beneficiaries and the eligible non-beneficiaries) and the supply side (i.e. national and local government). From the supply-side perspectives, fund constraints, overlooking local variations in the demands for SSPs, and improper documentation of age in the National ID cards have been found to be some major issues. In addition, at the local level of the supply side, nepotism, favouritism, bribery, and the local influential people's looking for political gains through SSP schemes also affect the selection of eligible beneficiaries. Turning to the demand side, inadequate knowledge/limited awareness and lower self-motivation of many eligible people can result in self-exclusion or structural exclusion.

Not only that the barriers operate at different levels and at different sides, but they can also be interconnected in intricate ways. Presence of one factor can bring the others into existence. For instance, as mentioned at the outset of this chapter, the insufficiency of funds against the greater demand for SSPs in most of the areas eventually lead to a situation where the local UP representatives can apply their discretionary powers to select few beneficiaries among a large number of eligible people. The UP representatives, due to various socio-economic and political reasons, can barely ignore the social and political pressures while applying their discretion. Given the local socio-cultural and political settings of the studied areas, the local government representatives have been found to apply their discretion on an arbitrary basis by prioritizing specific groups. The local patrons, close neighbours, party supporters, loyal voters and, to some extent, the bribers are among the most important categories of people to retain the priority in the selection process of beneficiaries of SSPs.

Table 1.19: The barriers in the demand and supply side at various levels

Supply side		Demand side
National Level	Local Level	Local Level
Insufficiency of SSP funds	Nepotism in the selection of beneficiaries	Lack of awareness among the poor and marginalised groups regarding SSPs
Improper documentation of age in the National ID cards	Selecting beneficiaries for securing political gains at the local level	Social stigma towards the recipients of SSPs
Overlooking local variations in the demand of SSPs	Very few participatory ward meetings	Social exclusion of marginalized people
	Malpractices (e.g. bribery) in getting benefits	Lack of self-motivation among some marginalised people
		Greed of non-eligible people to get more out of SSPs

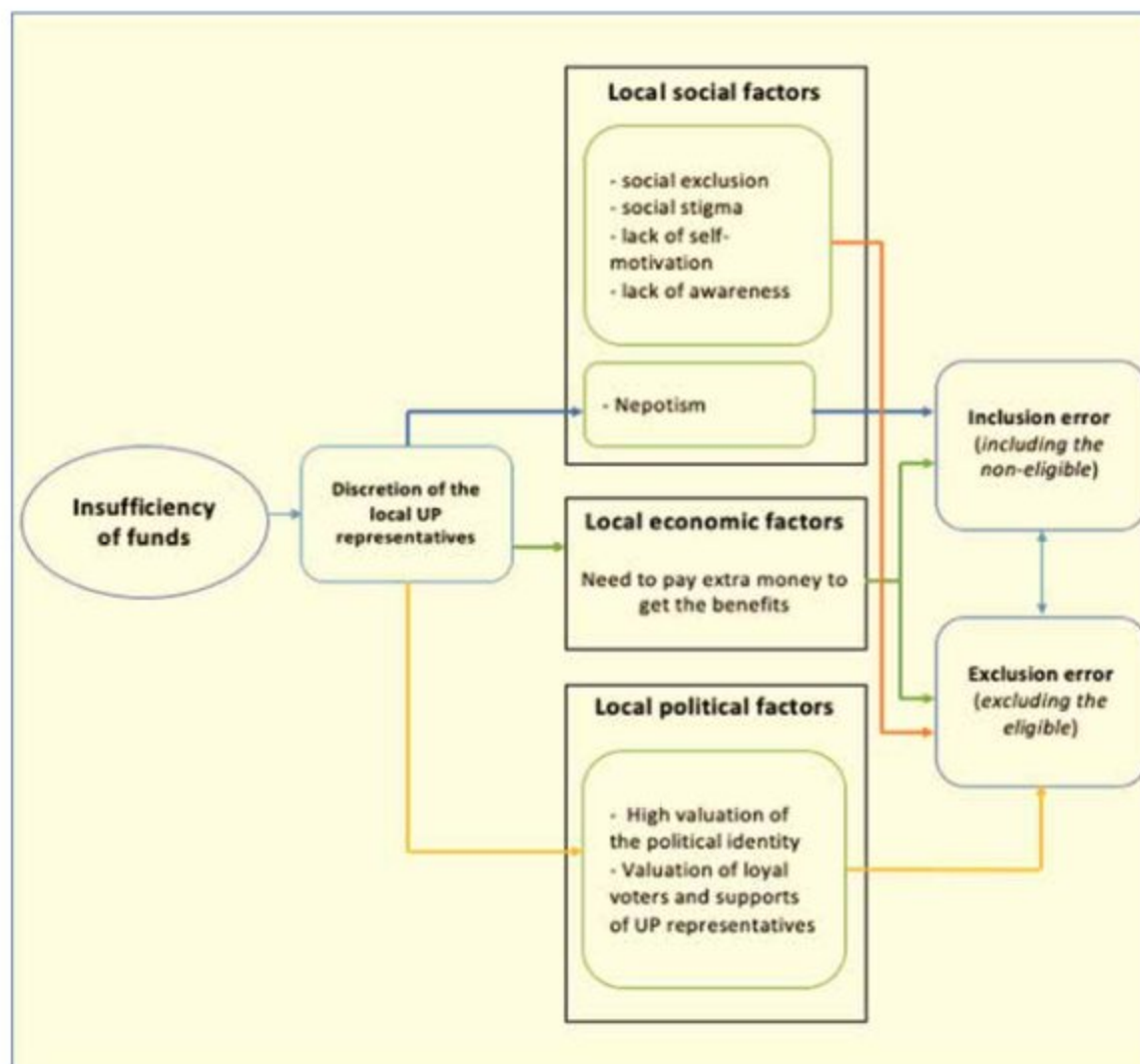
Source: Information compiled from the field work.

As the field research reveals, applying discretion doesn't necessarily lead to inclusion or exclusion errors. While the exclusion of a number of eligible people can naturally be assumed due to the insufficiency of funds for SSPs, the inclusion of a considerable number of non-eligible people in the list of beneficiaries is a matter of serious concern. The insufficiency of funds often exacerbates the adverse implications of other factors including the targeting bias.

The discretion of selecting a subset of eligible beneficiaries rather than all of them promotes nepotism, targeting for social and political gains, and directly result in the inclusion error (see graph 6.1). Moreover, in the economic aspect, some local government representatives can take undue advantage of the high demands among a large number of eligible people by asking for bribes which can aggravate both the inclusion and exclusion errors. In a

similar way, in the political aspect, the local government representatives can include or exclude people in the list of beneficiaries of SSPs based on the political affiliation and inclinations locally which directly lead to a higher inclusion and exclusion error (see Figure 1.10).

Figure 1.10: Interconnectedness between the insufficiency of funds and other forms of barriers



Source: Authors' presentation based on field investigations (2019)

7. Way Forward for Removing Barriers to Access Social Security Programmes by the Poor and Marginalised Groups

Making social protection programmes accessible to the poor and marginalised has long remained a priority for the policymakers. Several studies have indicated the exclusion of a considerable number of eligible people due to various reasons. Acknowledging the issue of lack of adequate financial resources, researchers, as well as policymakers, have looked into other possible intricate factors embedded into the local socio-cultural and political settings inhibiting SSP-access of certain population groups. This study provides further insights into the continued existence of access barriers while identifying a number of reasons behind it. These factors often interact with the inadequacy of resources to systematically exclude the poorest and most vulnerable citizens with the least social capital. Furthermore, the lack of proper knowledge and awareness about SSPs in the demand side is also identified as an important barrier affecting participation.

Along with the lack of financial resources to make the programmes universal, there are other challenges emanating from supply-side constraints and inefficiencies. One prime example in this instance is the absence of any centralised information system providing details of all eligible beneficiaries. As a result, it is practically not possible to verify and validate the current selection process and deal with both inclusion and exclusion errors in targeting. It also widens the scope for targeting inefficiencies and malpractices both from the demand (participants) and supply (e.g. programme administrators) sides. Since there is no comprehensive national database providing household income and asset information, applying improved targeting mechanisms (such as proxy means test (PMT) scores) is not feasible. As most programme transfers are still disbursed through non-banking mechanisms, time lags in processing payments, lack of transparency, and scope of corruption remain as some of the other challenges.

7.1. Implementation of National Social Security Strategy Reforms

In order to transform the national social security system into a modern, well-designed, and more efficient system to address the aforementioned challenges, one major policy advancement has been the initiation of the National Social Security Strategy (NSSS). Launched in late-2015, this strategy, from the supply-side point of view, embarks upon undertaking several fundamental programmatic and institutional reforms. One such institutional reform is to establish a single registry management information system (MIS). The NSSS stipulates all individual social security interventions to have MIS recording of beneficiary data. All the MISs will be linked to a single registry which will contain detailed information (including income and asset information) of every recipient household. Through the single registry, it would be possible to improve the targeting efficiency. However, given the NSSS's target to digitise all programmatic MISs, until February 2019, only six (out of a total of more than 100) programmes have had a partially operational system.

Another major institutional reform, which is closely related to the MIS, is adaptation of the Government-to-Person (G2P) payment system. With the objective of reducing leakages, the government aims to transfer the periodic welfare benefits to beneficiaries using the electronic systems available such as e-banking and mobile-banking. As part of it, albeit partially, six programmes (old age allowance, widow and destitute women allowances, allowances for insolvent persons with disability, maternity allowances, etc.) have been rolled out from five line-ministries. Once the MISs are fully operational, all the fund transfers will be made directly through the G2P system. There is also on-going work for strengthening the beneficiary selection procedure. It involves preparation of a household database by conducting a national census.²¹ Once the National Household Database

²¹ The NHD covers information on Household Asset and Income for more than 37 million households. The information is obtained from the KII with the SID, Planning Commission.

is finalised and linked with the single registry MIS, it would be possible to cross-validate the selection of households based on, amongst others, PMT scores. Therefore, it is expected that targeting efficiencies will improve in the future.

In addition to the above, there are also major programmatic reforms that are currently being implemented. For instance, one significant transformation under the NSSS is the introduction of a social security system along the life cycle risks, covering interventions for the children, working-age people, elderly, and persons with disabilities. In addition, the NSSS also emphasised on strengthening the resilience of poor and vulnerable population groups in the face of such shocks as natural calamities and any adverse consequences emerging from global crises. It also aims at consolidating the small programmes so that duplicities in programmatic interventions can be avoided.

The respective line ministries and their departments are currently working on NSSS implementation. The reforms envisaged in the NSSS could not be timelier. If properly implemented, they can greatly help reduce targeting errors and improve programme efficiency while dealing with many of the barriers discussed in this study. By increasing transparency, it will also help attain better governance, which can also promote participation of the poorest marginalised groups. In addition, the identified challenges in this study should be given due attention in assessing the role and relevance of on-going NSSS reforms in dealing with them. A more effective policy framework should adopt strategies that take both demand-side and supply-side issues into consideration in order to ameliorate the barriers to SSP-access.

7.2. Increasing the Allocation for SSPs

One of the most common recommendations from UP representatives, social welfare officials, and other locally informed stakeholders are that increasing the financial resources for SSPs to expand their coverage will help solve a large part of the exclusion problem. The discussions in this study have also suggested how the adequacy of support for all eligible participants would eventually help overcome a number of interconnected barriers. It is, however, true that the inclusion error is also quite substantial. Improved governance measures, including those that are being implemented under the NSSS, should considerably bring it down, thereby helping expand the coverage of eligible but excluded individuals. In addition, many stakeholders are of the view that the amount of average transfer provided through the SSPs is very small²². Increasing the size of benefits by 30–40 percent from the existing level can make SSPs more effective in dealing with poverty and vulnerability, as interviews with responsible local government representatives and local social welfare officials suggest.

7.3. Considering the Local Variations in the Allocation of SSPs

One important dimension of the fund inadequacy problem lies in the further disaggregation of SSP allocations at the union level to capture the variations in demand. Allocating more resources for the natural disaster-prone areas such as riverine islands and the erosion-prone regions in northern and southern parts of Bangladesh is important for meeting the unusually higher SSP demand from the poor and marginalised groups. Findings from the quantitative analysis in this study also suggest that the most impoverished regions are not with the highest proportion of SSP recipient households. Hence, increasing the availability of SSP funds with due attention provided to varying concentrations of poverty and vulnerability can help with improved access to social protection programmes for the poor and vulnerable groups.

²² The average yearly benefit from SSP is estimated at Tk. 2,723 and Tk. 2,815 according to the survey data of BIHS 2015 and HIES 2016, respectively.

7.4. Building Awareness on SSPs

This study reveals that a large number of poor and vulnerable people have remained unaware of the processes of selection and finalisation of beneficiaries at the ward level in their respective unions. Lower levels of education and lack of general awareness have been acting as barriers in this regard. To address this issue, mass awareness campaigns can help people obtain the necessary information and encourage them to proactively seek avenues for overcoming any access barriers. Building awareness can also contribute to local-level accountability in administering the social support system. Local NGOs can reach out to potentially eligible beneficiaries while the electronic media can also play an important role. Along with the selection and distributional aspects, the targeted population groups need to be informed about the grievance mechanisms if they are excluded from the programme coverage. It is worthwhile to point out that although a Grievance Redress System (GRS) is already in place, the number of complaints received through the system is minimal. This could arise from such factors as lack of awareness about the GRS, not being familiar with the online system, not having access to the internet, etc. Since the poor and marginalised people are more likely to possess comparatively low educational attainment, either online or paper-based procedures to lodge complaints may not be an effective means of supporting them. Therefore, only raising awareness might not be sufficient in addressing the issue. Rather, adequate and complementary measures such as implementing call-centre based GRS, extending support services at union parishad offices/other local government institutions in lodging complaints, organising public hearings and encouraging people with the disadvantaged socio-economic background to participate in them, etc. need to be considered in conjunction with awareness building campaigns.

7.5. Taking Initiatives to Help Amend NID Cards

This study finds a considerable number of cases, where incorrect documentation of age has led to both inclusion and exclusion errors in social security programme participation. Empirical results based on large-scale survey data (such as the Bangladesh Integrated Household Survey (BIHS) 2015) suggest that SSPs using age as an identification measure involve high targeting inefficiencies. There are various reasons behind incorrect documentation of age as many elderly people used sheer guesses and/or did not realise their reporting unrealistic date of birth. Most of these people did never have any formal documents recording their birth date and thus during the registration for National Identity Documents (NIDs) the information they provided to indicate their birth year did not result in realistic assessments. Lack of education, proper knowledge and familiarity with the procedures have prevented the victims to pursue attempts for amending their NIDs. Therefore, taking a proper initiative to help the poor and vulnerable people amend the date of birth on their NIDs will remove one barrier for many of them to access SSP benefits. It, however, needs to be acknowledged that amending NIDs is not an easy option and could lead to further targeting inefficiencies. Several survey respondents in this study asked for arranging open sessions at union parishads to facilitate the correction of age information in front of the public through cross verifications by others. The procedure to address this issue should be a subject-matter of careful but priority consideration.

7.6. To Generate a Robust Database of Eligible People

From the quantitative analysis above it has been found that even after excluding the universal programmes, a considerably high proportion of SSP beneficiaries is from the top 20 percent expenditure group. This implies the presence of high identification inefficiencies. Most of the respondents interviewed and participants in focus group discussions conducted as part of this study emphasised on the need for a proper survey to create a robust database of SSP-eligible people. According to the local population, a large part of the exclusion problem will get corrected if such a database is available. They also demanded monitoring of and participation in the survey by

local stakeholders comprising social welfare officials, and representatives from the village-level communities (such as schoolteachers and community and religious leaders) and NGOs.

In this respect, it is worth noting that the Bangladesh Bureau of Statistics (BBS) has already undertaken a household census and is currently in the process of finalising the National Household Database (NHD). This database will incorporate information to determine household asset and income situations with the objective of assigning PMT (proxy means test) scores to individual households. The assigned PMT scores in the NHD will help identify eligible individuals and can make it possible to cross-validate the beneficiaries. Despite an earlier deadline set by the NSSS, the work on the database, as of March 2019, could not be completed. One further issue is that the NHD will have to be updated on a regular basis for ensuring sustained improvements in targeting efficiencies.

Therefore, addressing some barriers to participation and the improvement of the beneficiary selection approach can be significantly aided by establishing a credible national household database. Conducting such a large household census requires both substantial time and resources. While this is already being attempted as part of the implementation of the National Social Security Strategy, it is important to ensure its effectiveness and sustainability.

7.7. Finalising Beneficiary Lists in Open Meetings

Many interviewees and FGD participants in this study suggested that the finalisation of SSP beneficiary lists for the whole union should be done in open meetings in the presence of all relevant stakeholders to ensure transparency. Public announcements of UP meetings for finalising the list of beneficiaries can help bring people from different corners of the union and should facilitate the participation of the poorest and most vulnerable population groups. The presence of upazila social welfare officials and other concerned administrative officers along with representatives of various groups and NGOs can make the process more transparent and accountable. Even if the funds are not adequate to include all eligible individuals and households, such transparent selection processes are more likely to identify the most deserving candidates. Involvement of local NGOs in the process can improve the participation of the marginalised groups.

7.8. Implementing Observable, Verifiable, and Easy-to-use Identification Criteria

The currently high coverage-inefficiencies indicate that the official targeting criteria of existing social safety net schemes must be improved in order to include poorest households as well as to exclude non-targeted groups. Results from the empirical analysis along with the review of secondary studies suggest that utilising observable, verifiable, and easy-to-use identification measures yield fewer targeting inefficiencies. On the other hand, programmes that use difficult-to-use measures like means testing and/or subjective evaluations can involve large identification errors.

It can be inferred from the analysis presented in this study that in many cases safety net schemes utilizing geographic targeting (riverine islands, remote and impoverished areas, hill-tracts), can perform better in reaching out to the poor and vulnerable population groups. Therefore, one useful approach should include allocating resources to impoverished geographical areas afflicted with specific problems that the programme aims to address. Identification measures that are observable, verifiable and easy-to-implement such as indicators that are highly correlated with income can be used to identify the eligible people. In this regard, as discussed before, the NSSS has envisaged making use of proxy means test scores in cross-validating the beneficiary list. It needs to be pointed out that the PMT method can be problematic if the data collection procedure is erroneous or subject to other serious limitations (Kidd, 2013). Therefore, adequate alternative

cross-validation techniques should be incorporated in minimising the identification errors and promoting the coverage of the targeted groups.

7.9. Ensuring Local-level Accountability

The accountability of the local administration is one of the key determinants of the extent to which most deserving individuals and households participate in any social safety net programme. At present, SSPs are often used by locally influential individuals for their personal social, economic, and political gains at the local level. Therefore, authorities in charge of programme implementation should be made accountable so that the benefits reach the targeted population groups. Measures to deal with inefficiencies, corruption and malpractices at the local level can help advance the participation of the poorest, weakest and most vulnerable.

To conclude, the government of Bangladesh is committed to ensure effective social security support measures for poor and vulnerable population groups to eliminate poverty and hunger, and to reduce inequality. The National Social Security Strategy, which is currently under implementation, has outlined various programmatic and institutional reforms to make the social security system efficient. It is expected that the effective and timely implementation of the suggested reforms will help eliminate some of the barriers highlighted in this study. In the meantime, raising awareness about SSPs among people to include more citizens from the marginalized groups, enforcing local-level accountability and transparency in the selection process should be considered with utmost importance. The existing evidence on selection patterns of SSP-beneficiaries along with the results, perspectives and recommendations provided in this study should provide important insights for the implementation process of the NSSS so that existing access-barriers faced by the poor and marginalized can be effectively dealt with.

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Annex 1: Explanation of Different Measures and Indices

Exclusion errors (in level):

Number of targeted or eligible individuals that are not covered.

Exclusion error (in proportion)/ coverage inefficiency:

Portion of targeted population that are not covered, out of total targeted population

Inclusion error (in level):

Number of covered individuals that are not targeted or that are ineligible

Inclusion error (in proportion)/ targeting inefficiency:

Portion of covered population that are not targeted, out of total covered population

Targeting count gap (TCG):

This measure describes misidentification (both inclusion and exclusion error) in the full sample and is defined as the percentage of households that are misidentified. Portion of targeted individuals that are not covered and covered individuals that are not targeted, out of total population.

Example:

Suppose, the total population is N and is categorized into two groups, eligible (E) and not-eligible (NE). Someone who is considered as an extreme poor (EP), poor (P), or vulnerable (V) is characterized as an eligible person to be covered in the SSP, whereas, any non-vulnerable person is ineligible to receive any benefits from the social safety net schemes. The decomposition of these two types of population from coverage perspective, where covered is (C) and not covered is (NC), is as follows;

$$\begin{aligned}
 N &= C + NC \\
 \Rightarrow E + NE &= \underbrace{EP + P + V}_{\text{Eligible}} + NE = EP_C + EP_{NC} + P_C + P_{NC} + V_C + V_{NC} + NE_C + NE_{NC} \\
 \Rightarrow EP_C + P_C + V_C &+ \underbrace{EP_{NC} + P_{NC} + V_{NC}}_{\text{Exclusion error}} + \underbrace{NE_C}_{\text{Inclusion error}} + NE_{NC}
 \end{aligned}$$

Hence, these types of identification errors can be presented in the following table;

Table 1.20: Types of identified errors

Type of error	Defined as
Exclusion error (in level)	E_{NC}
Exclusion error (in proportion)/ Coverage inefficiency	E_{NC}/E
Inclusion error (in level)	NE_C
Inclusion error (in proportion)/ Targeting inefficiency	NE_C/C
Targeting count gap (TCG)	$(E_{NC} + NE_C)/N$

Performance index (CGH index):

Percentage of beneficiaries from bottom few household-expenditure deciles. Suppose, Y percent of recipients are from bottom 50 percent of household expenditure. Then the CGH performance index is $(Y/50)$.

Annex 2: BIHS 2015 Dataset

The Bangladesh Integrated Household Survey (BIHS) ²³ is one of the most comprehensive, nationally representative household surveys conducted by the International Food Policy Research Institute (IFPRI) and the Policy Research and Strategy Support Program (PRSSP). The IFPRI-PRSSP research plan includes three rounds of the BIHS. The first round, which is used as a reference point for repeat surveys, was completed in 2012. The second round was carried out in 2015 and was administered on the same samples of households surveyed in the baseline phase, making the BIHS a longitudinal survey. This dataset collects detailed information on four aspects (1) agricultural production and practices collected at plot-level (2) dietary intake of individual household members (3) anthropometric measurements (height and weight) of all household members and (4) measurement of women's empowerment in agricultural index (WEAI). In addition to these, a community survey was conducted to provide information on area-specific contextual factors.

The BIHS-2015 survey was conducted on 6,500 households in 325 villages, across seven divisions and the Feed the Future (FTF) Zone of Influence in Bangladesh. The sample designing followed a two-step procedures- in the first step primary selection units (PSU) were selected, following which selection of households within each PSU were determined. For PSU selection 325 villages were drawn using probability proportional to size of divisions. Following steps were followed in administering the survey:

Random selection of 325 villages from each of 8 stratum (7 divisions and FTF ZOI of influence) according to the size of divisions.

Randomly select 20 households from each village from its census list

Conduct interviews through male and female enumerators of male and female respondents of each selected household, respectively.

BIHS 2015 uses a two-part questionnaire, one part for female respondents and the other for male respondents. Data collected in this survey includes information on household composition and education, employment of household members, assets, savings, loans, land-ownership and tenure, agriculture production and costs, food grain stock, agriculture extension services, livestock and poultry ownership, fisheries, marketing of agriculture, livestock, and fishery products; nonfarm activities, food and non-food expenditure of households, housing and amenities, water and sanitation, access to facilities, economic events and shocks, participation in safety net and social protection programmes, migration and remittances, anthropometry of household members, food intake by household members, women's status, and women's empowerment.

²³ Bangladesh Integrated Household Survey (BIHS) 2015 dataset can be accessed at <https://doi.org/10.7910/DVN/BXSYEL>

Chapter 2. COST-BENEFIT RATIO STUDY ON EFFECTS OF SOCIAL PROTECTION CASH TRANSFER¹

¹ Authors of the study:

Bazlul H. Khondker (Team Leader), Professor, University of Dhaka; and Chairman, South Asian Network on Economic Modeling (SANEM)

Selim Raihan (Co-Team Leader), Professor, University of Dhaka; and Executive Director, South Asian Network on Economic Modeling (SANEM)

Md. Jahid Ebn Jalal, Senior Research Associate, South Asian Network on Economic Modeling (SANEM)

Mir Ashrafun Nahar, Research Associate, South Asian Network on Economic Modeling (SANEM)

1. Introduction

1.1. Background of the Study

Social protection can be defined as the set of public and private policies and programmes aimed at preventing, reducing and eliminating economic and social vulnerabilities to poverty and deprivation. Social protection represents a strategy for reducing income poverty and inequality. It is essentially a demand-side approach that can complement and increase the effectiveness of supply-side investments in sectors such as health, education, and water and sanitation, towards reducing disparities and gaps and fostering equitable socioeconomic development.

The 2030 Agenda for Sustainable Development underscores the importance of social protection for the attainment of the Sustainable Development Goals (SDGs). Target 1.3 addresses the role of social protection in ending poverty in all its forms. Bangladesh was a global leader in terms of achieving the Millennium Development Goals (MDGs).

Social Security Policy Support (SSPS) Programme works with the government to reconfigure the existing social security system. The programme supports the government in two areas namely governance of social protection and strengthening of system, in order to ensure that economic growth is achieved in a more inclusive manner. This may allow economic opportunities to reach rural and urban poor and to protect vulnerable groups against shocks. This work may also help to improve social protection delivery, ensure accountability and transparency, measure social protection outcomes and work to streamline and consolidate the current social security programme portfolio. With technical assistance from UNDP, the Department of Foreign Affairs and Trade (DFAT), and Department for International Development (DFID), the Government of Bangladesh (GoB) have improved institutional development in social protection portfolio and developed a comprehensive social security strategy as National Social Security Strategy (NSSS) to inform current and future reforms and to serve as evidence for policy and decision-makers.

Among others, two important types of social protection schemes in operations in Bangladesh are cash transfer schemes and food assisted schemes. They entail different types of cost to implement. Moreover, their impacts on individual, households, community and country may vary considerably. NSSS (2015) recommended to convert most of the food assisted schemes to cash schemes in a phased manner. Such a move may require better understanding of cost and benefits of these schemes. Accordingly, a Cost-Benefit ratio study to determine the value for money or cost effectiveness has conducted for selected cash and food assisted schemes implemented in Bangladesh. The research investigates cash transfers of four of the largest schemes, including Old Age Allowance and Secondary Education Sector Investment schemes. In addition to investigating the cash schemes, cost benefits of three food assisted schemes has also been undertaken.

1.2. Objectives and Research Questions

Objectives

The specific objectives of this research are:

- To examine the value for money of the Government of Bangladesh and its impact on expanding programme coverage or increasing transfer size as means of social security protection;
- To estimate the cost-benefit of cash transfer social security programmes of at least 5 of the largest programmes;

- To estimate the cost-benefit of food exchange social security programmes of at least 3 of the largest programmes.

Research questions

Research Question 1: What has greater value for money and impact: expanding programme coverage or increasing transfer size?

- ✓ Currently, the exclusion error, possibly due to budget constraints is quite high. Is the transfer for current recipients high enough to contribute toward the objectives of the social security system?

Research Question 2: What is the cost-benefit of cash transfer social security programmes?

- ✓ Most social security programmes are cash-transfers; examine 5 of the largest programmes by budget, size of cash transfer, impact according to a basket of consumer goods, and primary data from beneficiaries receiving such transfers.

Research Question 3: What is the cost-benefit of food exchange social security programmes?

2. Methodologies

Various types of methods utilizing diverse data sets have been used in this study. A thorough **desk review** of administrative costs – their share in total programme cost or investment; merits and demerits of various cash and food schemes; costs associated with various types of targeting methods have been reviewed using literatures and data sets. An **analytical framework** invoking the costs and benefits of selected cash and food schemes has been used to assess their cost effectiveness or benefit-cost ratio. Administrative costs of the selected cash and food schemes are based on data gathered from ministries. A KII has also been conducted to gather pros and cons of the cash and food schemes in the context of Bangladesh. Two approaches have been adopted to assess benefits. In the first approach (please refer to Khondker, B and Freeland, N (2014) and Philip et al (2015)², poverty impacts of the schemes (with and without the schemes) have been determined using the unit record data of HIES 2016. In the second approach, the Social Accounting Matrix (SAM) of Bangladesh for 2012 has been used to derive the economywide impacts of these transfers. Finally, a **micro-simulation model** based on the HIES 2016 has been used to compare poverty impacts of expansion of the schemes/programmes versus enhancing the transfer amounts.

Desk Review

A comprehensive desk review has been conducted to examine the patterns and composition of administrative costs. International and national evidences on the share of administrative costs in total programme cost or investment have also been collated and examined. The merits and demerits of cash and food schemes and as well as costs associated with various types of targeting methods have been reviewed using available literatures and data sets.

Analytical Framework

The analytical framework composed of a cost component and a benefit component. Programme costs of the selected schemes in 2016 obtained from the MOF budget have been used. In this study following six schemes have been considered to assess their cost effectiveness.:

- (i) *Old Age Allowances (OAA)*;
- (ii) *Allowances for Widow, Destitute and Deserted Women (AWDDW)*;
- (iii) *Primary Education Stipend Programme (PES)*;
- (iv) *Secondary Education Stipend Programme (SES)*;
- (v) *Vulnerable Group Development (VGD)*;
- (vi) *Vulnerable Group Feeding (VGF)*; and
- (vii) *Food for Works (FFW)*.

Cost Component: Although programmes costs amount by various cash and food schemes are readily available from the MOF social protection budget, the corresponding administrative costs are very hard to find. Discussions with key experts and Ministry of Finance officials transpired that some sort of administrative data may be available from the respect line ministries or agencies. Accordingly, relevant line ministries and agencies have been approached for consultations and meetings to help gather the administrative data. To assist generation of the administrative cost data, the cost template based on international and national literatures has also been developed and shared with the relevant line ministries and agencies.

² Bazlul Khondker and Nicholas Freeland (2014) "Poverty impacts of core life-course programmes proposed under Lesotho National Social Protection Strategy: A micro simulation exercise", May 2104, Mesuru, Lesotho; and Philip White, Anthony Hodges and Matthew Greenslade (2015), "Measuring and maximising value for money in social protection systems", UK Aid and DFID.

Table 2.1: Template for Administrative Data Generation (%)

Cost Items	Cash Schemes	Food Schemes
1. Set up Cost (Fixed Cost)		
1.1. Evaluate administrative and institutional capacity		
1.2. Infrastructure (Computers, vehicles, software)		
1.3. Procedure		
2. Selection Cost (Beneficiary selection related costs)		
2.1. Meeting and related cost		
2.2. Survey/search cost		
2.3. Determining transfer amounts		
3. Administrative Cost		
3.1. Wages and salaries		
3.2. Purchase of goods and services (Utility bills, lease)		
3.3. Application receive and process; verifications; dealing appeals; processing payments; programme oversight etc.		
3.4. Payment Delivery cost		
3.4.1. Bank charges		
3.4.2. Charges of Mobile transfer		
3.5. Storage cost		
3.5.1. Cost at port		
3.5.2. Cost at local storage facilities		
3.6. Transport cost		
3.6.1. From port to local storage facilities		
3.6.2. From local storage to beneficiaries		

Benefit Component: As mentioned above, two approaches have been adopted to assess benefits. In the first approach, poverty impacts of the schemes (with and without the transfers or schemes) have been determined using the unit record data of HIES 2016. In the second approach, the Social Accounting Matrix (SAM) of Bangladesh for 2012 has been used to derive the economywide impacts of these transfers.

In the first approach, poverty impacts with and without social protection schemes have been determined for each of these selected schemes. A micro-simulation model (MSM) using HIES 2016 data has been used to assess the poverty impact of cash and food schemes.

In the second approach, SAM based multiplier model has been employed to assess the economy wide impacts of the cash and food transfers. In the narrower sense, a SAM is a systematic data and classification system. As a data framework, SAM is a snapshot of a country at a point in time. A particular innovation of the SAM approach is to bring together macroeconomic data (such as national accounts) and microeconomic data (such as household surveys) within a consistent framework. This aims to provide as comprehensive a picture of the structure of the economy as possible. A SAM is a generalization of the production relations, and extends this information beyond the structure of production to include: i) the distribution of value-added to institutions generated by production activities; ii) formation of household and institutional income; iii) the pattern of consumption, savings and investment; iv) government revenue collection and associated expenditures and transactions; and v) the role of the foreign sector in the formation of additional incomes for household and institutions. SAMs usually serve two basic purposes: a) as a comprehensive and consistent data system for descriptive analysis of the structure of the economy and b) as a basis for macroeconomic modelling.

The move from a SAM data framework to a SAM model (also known as multiplier framework) requires decomposing the SAM accounts into 'exogenous' and 'endogenous'. Generally, accounts intended to be used as policy instruments (for example, government expenditure including social protection, investment and exports)

are made exogenous and accounts specified as objectives or targets must be made endogenous (for example, output, commodity demand, factor return, and household income or expenditure). For any given injection into the exogenous accounts of the SAM, influence is transmitted through the interdependent SAM system among the endogenous accounts. The interwoven nature of the system implies that the incomes of factors, households and production are all derived from exogenous injections into the economy via a multiplier process. The multiplier process is developed here on the assumption that when an endogenous income account receives an exogenous expenditure injection, it spends it in the same proportions as shown in the matrix of average propensities to spend (APS). The elements of the APS matrix are calculated by dividing each cell by the sum total of its corresponding column (please Annex 1 for details on SAM based modelling).

Table 2.2: Description of the endogenous and exogenous accounts and multiplier effects

Endogenous (y)	Exogenous (x)
The activity (gross output multipliers), indicates the total effect on the sectoral gross output of a unit-income increase in a given account, <i>i</i> in the SAM, and is obtained via the association with the commodity production activity account <i>i</i> .	
The consumption commodity multipliers, which indicates the total effect on the sectoral commodity output of a unit-income increase in a given account <i>i</i> in the SAM, is obtained by adding the associated commodity elements in the matrix along the column for account <i>i</i> .	Intervention into through activities ($x = i + g + e$), where $i = GFC + ST$ (GFCF) Exports (e) Government Expenditure (g) <i>Investment Demand (i): Increased construction sector investment will be injected into the SAM model via capital account.</i> Inventory Demand (i)
The value-added, or GDP multiplier, giving the total increase in GDP resulting from the same unit-income injection, is derived by summing up the factor-payment elements along account <i>i</i> 's column.	
Household income multiplier shows the total effect on household and enterprise income and is obtained by adding the elements for the household groups along the account <i>i</i> column.	Intervention via Households ($x = r + gt$), where Remittance (r) Government Transfers (gt)

The multiplier analysis using the SAM framework helps to understand further the linkages between the different sectors and the institutional agents at work within the economy. Accounting multipliers have been calculated according to the standard formula for accounting (impact) multipliers, as follows:

$$y = A y + x = (I - A)^{-1} x = M_a x$$

Where:

y is a vector of endogenous variables (which is 69 according to SAM 2012 with all accounts showing number with no zero)

x is a vector of exogenous variables (which is also 69 according to SAM 2012 with lots of zero suggesting that policy options are not large)

A is the matrix of average expenditures propensities for endogenous accounts, and

$M_a = (I - A)^{-1}$ is a matrix of aggregate accounting multipliers (generalized Leontief inverse).

The economy-wide income generation impacts of the cash and food transfers have been examined by changing the total exogenous injection vector, especially government to household account.

More specifically, Bangladesh SAM for 2012 has been converted into SAM multiplier model to determine the economywide (i.e. GDP) impacts cash transfers and food transfers. By convention a data SAM needs to be decomposed into four blocks to specify the SAM model (please see below) Scheme specific transfer amounts have been obtained from the MOF social protection budget.

Figure 2.1: SAM model specification

		Activity					Factors		Institution				Total Use
		A1	...	...	...	A86	LAB	CAP	HH	GoV	SAV	RoW	
Commodity	C1	Endogenous (97 x97) [Multiplier]							Exogenous (97 x 3) Govt to HH transfer vector (7 x 1)				
	..												
	..												
	..												
	C86												
Factor	Labour (2)												
	Capital (2)												
Institution	Household (7)	Leakage							Other				
	Government)												
	Savings												
	Rest of the world												
Total Supply													

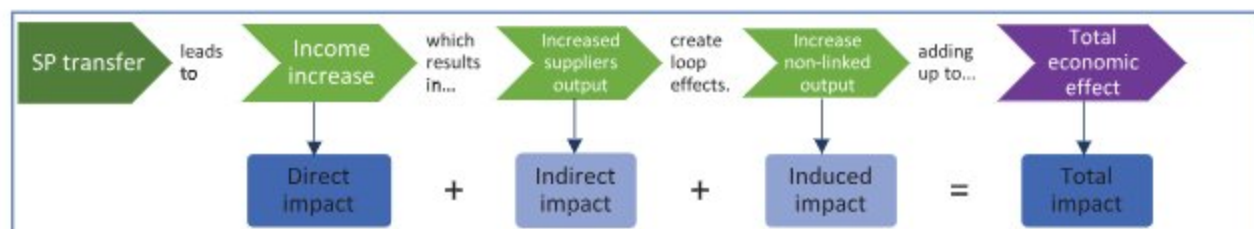
More specifically, government interventions through social protection system by smoothing household's consumption are expected to have an impact on the economy through different channels as outlined below. As such, the SAM analysis captures some of these effects.

(a) Direct effects: Government transfers to households would increase their income and consumption on goods and services of their choices. The income and consumption increase (or change) of households constitute direct effects of social protection system.

(b) Indirect effects: Increase in household income may likely to trigger additional demand for goods and services – requiring higher outputs employing more employment of factors (labour and capital). The additional output and employment created in the supply chain (through backward linkages) are the indirect effects.

(c) Induced effects: The additional workers employed by the expansion of the sectors supplying to it (through indirect effects) now spend more - which creates additional production and employment in various other sectors throughout the economy, creating a multiplier of further demand. This spillover effect is called an induced effect.

The SAM methodology presented in this paper helps to estimate direct, indirect, and induced effects from government intervention through social protection system.



Finally, a micro-simulation model (MSM) based on the HIES 2016 has been used to compare poverty impacts of expansion of the schemes/programmes versus enhancing the transfer amounts. The tasks involved are to:

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

1. *Develop an MSM using unit record data of 2016 HIES*
2. *Estimate poverty impacts of selected social protection schemes using HIES 2016 (this is the **base case**)*
3. *Simulate poverty impact of **expanding coverage** of the same selected social protection schemes (as in case 1 above) and compare with **base case** (with 1)*
4. *Simulate poverty impact of **higher transfers** to the beneficiaries under the same selected social protection schemes (as in case 1 above) and compare with **base case** (with 1)*

More specifically, two sets of micro-simulation models have been developed to assess effectiveness of the transfers:

- *MS model for poor households (by upper poverty line UPPL)*
- *MS model for vulnerable households (NSSS definition of UPPL x 1.25 has been to estimate vulnerability)*

Following format has been used for the micro-simulation model.

Micro-simulation	Cash schemes		Food schemes	
	Poverty without SP	Poverty with SP	Poverty without SP	Poverty with SP
MS for Poor				
MS for Vulnerable				

3. Cash and Food Debate

The prime goal of social protection programmes is to help poor people to encounter social and economic risks. In particular, the social protection schemes help people – especially people in a disadvantageous situation to tackle economic risks such as crop failure, or famine and life-cycle risks such as maternity, childhood, illness, unemployment, old age, death or migration. Although, there are various types of social protection schemes, two most prominent categories are cash schemes and food schemes. Cash or food transfers help beneficiaries to meet their food and nutrition security through consuming more food, ensuring dietary diversity and providing means to acquire varied and higher quality foods. Policy makers and experts however have opposing views with regards to the efficacy of these two schemes in terms of cost of programme implementation, access and availability in difficult times and locations; and providing freedom of choice. Accordingly, the merits and demerits of these schemes are discussed below³.

3.1. Merits and Demerits of the Cash and Food programme

Cash Schemes

Box 2.1: Merits and Demerits of Cash Programmes

Advantages

- The cost of operating cash transfer schemes is usually small and far less than the cost of aiding via food when the administrative infrastructure is in place.
- When food markets are well functioning then targeted cash transfer cannot distort prices directly. On the other hand, it can strengthen local retail establishment.
- According to the recipients, cash transfer provides them with the freedom of choice on the use of the transfer to expand their welfare and reduce their sufferings.
- Distributing cash is likely to be cheaper than alternatives scheme due to lower transport and storage costs.
- Cash transfer can improve the status of women and marginalized groups by improving their livelihood status and by increasing their spending on food and non-food items.

Disadvantages

- Sometimes it is difficult for the women to maintain control of the benefit. In such situations cash transfer may lead to antisocial behaviour – like the consumption of alcohol or cigarettes by male members of the family. As a result, the welfare of their family can't be ensured.
- Unconditional cash transfer schemes may lead to disincentive to work than in-kind transfers or public works programmes because it distorts preferences where cash transfer programmes strictly base on income.
- In less developed food market, cash transfer may trigger inflation. Due to inflation the cash transfer schemes lose its value because changes in the product prices affect the value of the schemes and effectiveness.
- Cash transfer programmes are more attractive to elite and unintended beneficiaries. Due to its attractiveness, it may be more difficult to target, as even the wealthy will want to be included. Thus, selecting the deserving beneficiaries may become difficult.
- Preconditions for success in cash schemes include transparent targeting criteria, automatic and robust delivery mechanisms and transparency about citizen's entitlements. If this efficiency is not made, then the effectiveness of the programme becomes controversial.

Source: Grosh et al (2008)

³ This section has been drawn heavily from Grosh et al (2008)

Food Schemes

Box 2.2: Merits and Demerits of Food Programmes

Advantages

- Unlike the Cash schemes, Food schemes generally do not lead to inflation.
- Food-based transfers have the potential of being self-targeted as long as the commodities are limited to inferior, less preferred foods (see Alderman and Lindert, 1998 for the case of yellow maize in Mozambique).
- Food schemes encourage increased consumption because there is a possible change in the share of benefit controlled by women.
- Due to food schemes consumption of calories and protein was raised for all age groups and through real income it also ensures the nutrition among low income people.
- Food schemes might help satisfy the need to rotate the food stocks of governments that maintain such stocks for security purposes, as in Bangladesh and India.
- Food schemes based on school feeding programmes may contribute to improved learning by alleviating short-term hunger in addition to its effects as a food supplement and an incentive to attend school. On the other hand, additional benefits exist when supplementary feeding programs are linked to adequate care for children and prospective or new mothers at health centres.

Disadvantages

- The direct provision of food limits the beneficiary's immediate choices to the needed commodities.
- The costs of food schemes vary widely depending on the transfer size, targeted group size, and logistical difficulty of distributing the benefit. Distribution costs tend to be higher for schemes distributing actual food than other cash transfer programmes.
- The transport, procurement and distribution of food can create distortions in the general food market.
- Sometimes for the procedure of the distributing food among the beneficiaries go wrong because the eligible and needy beneficiary do not get the benefit and also feeding programs might provide households with disincentives to provide children with food at home, and meals eaten on-site may be substituted for home prepared meals.
- As the targeted are not observable the school feeding programme cannot ensure the food distribution efficiently among the eligible people.
- When the targeted group cannot get the benefit due to non-eligible people it causes leakage. This increases costs and reduces the cost-effectiveness of targeted programmes. Leakage of resources from the program is quite extensive and is a matter of concern for ensuring the success of the programmes.

Source: Grosh et al (2008)

3.2. Cost Effectiveness of Cash and Food Schemes

Similar to the merits and demerits arguments, there are opposing views, and evidences with regard to the cost effectiveness of cash and food schemes. Proponents of cash schemes establish their arguments on the cheaper delivery cost component of the cash schemes. While promoters of food schemes highlight food security and inflationary impact aspect.

Cash schemes less costly than food schemes. There are plenty of evidences that the cost of food transfer is higher than operating cash schemes. Almost all the comparative studies found that when the conditions are in place for cash schemes, transferring cash is cheaper than distributing food – given the logistics and physical nature of the food schemes (Farrington, Harvey and Slater, 2005; Levine and Chastre, 2004). On the procurement side, costs of transoceanic food aid shipments are estimated to be approximately 40 percent higher than locally

procured foods, and 33 percent more-costly than procurement of food in third countries (triangular transactions) (OECD, 2005). The cost of cash transfers is usually reported to be about 50 percent of the cost of imported foods (Oxfam, 2005a). Moreover, the beneficiaries mostly prefer cash transfer than food or in-kind transfer.

There are also cases where cash seemed more cost effective than food in the design phase but costlier in the implementation phase. For example, a recent evaluation of cash transfer programmes in Zambia showed that a 40% appreciation of the Zambian kwacha over the life-cycle of the project and high non-cash costs of the project which were over 30 percent of the value of the cash distributed. This made cash a less cost-effective option than locally procured food aid (Harvey and Marongwe, 2006). Similar findings about the inappropriateness of cash were found in Malawi (Savage and Umar, 2006).

Administrative Costs are higher for Food than Cash. The promoters of the food schemes tried to counter the lower cost argument of cash schemes by suggesting that although remitting money from one location to another location is cheaper than moving commodity overland, administrative costs (e.g. the targeting, registration and identification costs) associated with starting up a cash scheme can be substantial. But generally, administrative costs of food transfer programmes are high due to the transportation cost and storing food in bulk and these costs are incurring in addition with the information system and personnel costs by cash transfer programmes (Radhakrishna et al. 1997; World Bank 2001e).

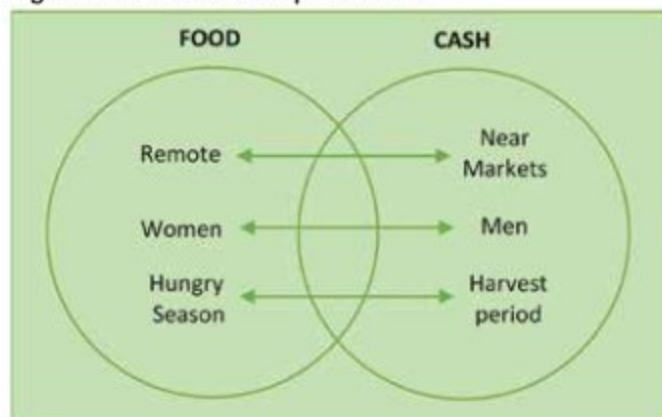
Food schemes promote food security and nutrition. The promoters of the food schemes pointed out the food security aspect in support of the food schemes. For instance, (D. Ninnoand (2003) and Fraker (1990), argued that food transfers result in higher food consumption than cash transfers. Households are more likely to stick (the so-called flypaper effect) to consumption patterns and intra household distributions that have a positive impact on the nutrition of children if they have access to small transfers of good food shown by the Hoddinott and Islam (2007) and Jacoby (2002).

3.3.Does Less Cost Define Effectiveness of the Programme?

In support of the food schemes, WFP (2007) on the basis of findings of many studies on comparative marginal

propensity to consume food (MPCf) out of food and cash transfers argued that poor tend to have higher MPCf as a result of food transfers than equivalent cash transfers. Moreover, the beneficial choices for cash or food are very relevant for the generalization context. Many examples of beneficiaries explicitly mention their choice against cash and vice versa. WHO (2007) also showed that there is evidence on people's preferences which are disaggregated spatially, temporally and by gender. The adjacent figure suggests that food is preferred in remote areas while cash is preferred in where there are functioning markets. Women are in favour of food compared to men.

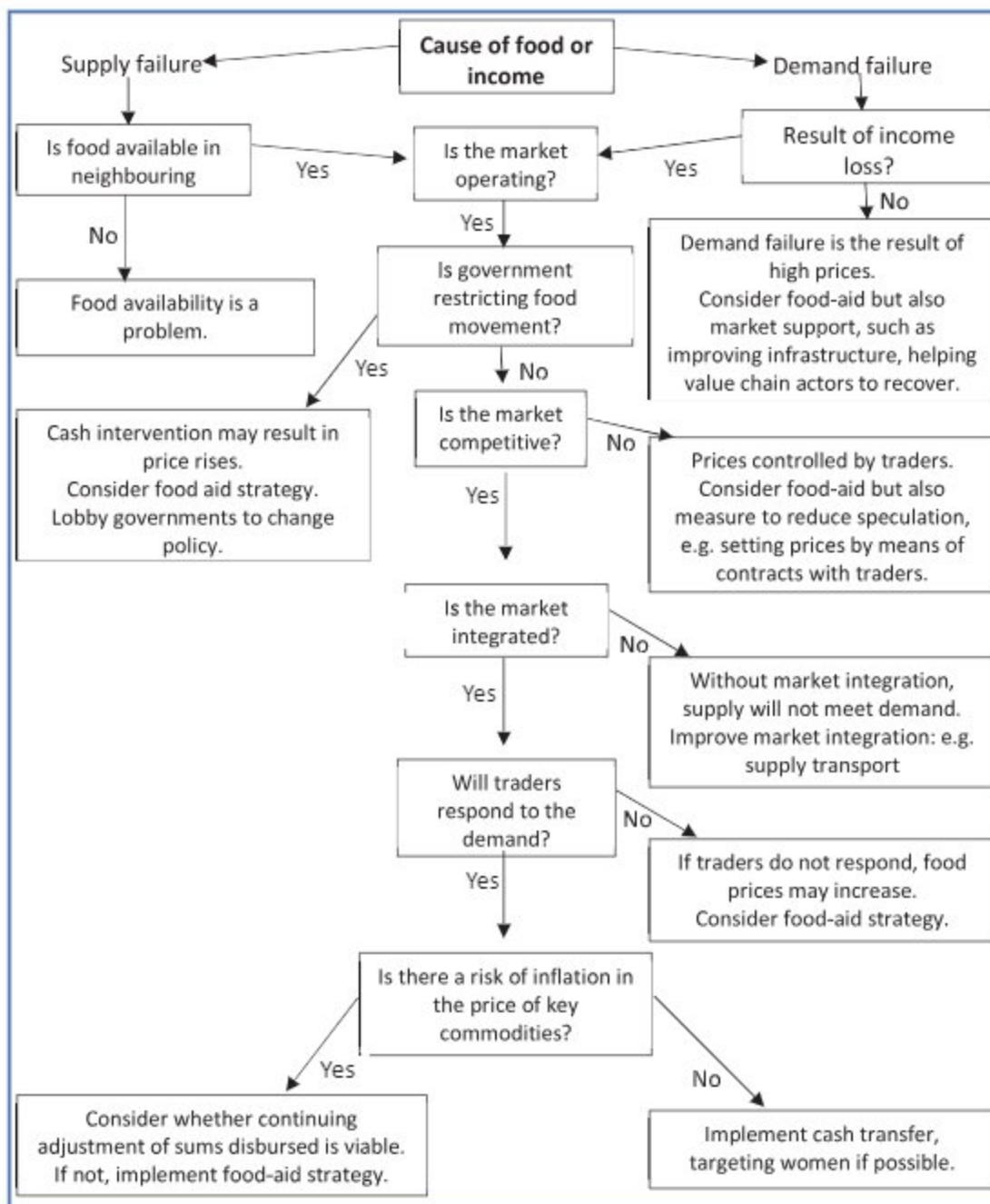
Figure 2.2: Beneficiaries preferences



Source: WFP, 2007

Creti and Jaspars (2006) illustrated the following sequence of questions for policy-makers to consider when deciding whether to use cash or food schemes.

Figure 2.3: Decision tree of cash and food transfer



In spite of these counter arguments, cash schemes are now being preferred over food schemes due mainly to the fact that it is less costly to implement than a food scheme. In the context of Bangladesh, NSSS (2015) is in favour of converting most of the food assisted schemes to cash schemes on ground of lower administrative cost, problem with timely procurement, leakages and wastages, and as well as developed food market system. So even though less cost is not a sufficient condition for effectiveness of a programme, it is preferable to use cash-based programme where a functioning food market system is present.

4. International and National Evidence on Administrative Cost

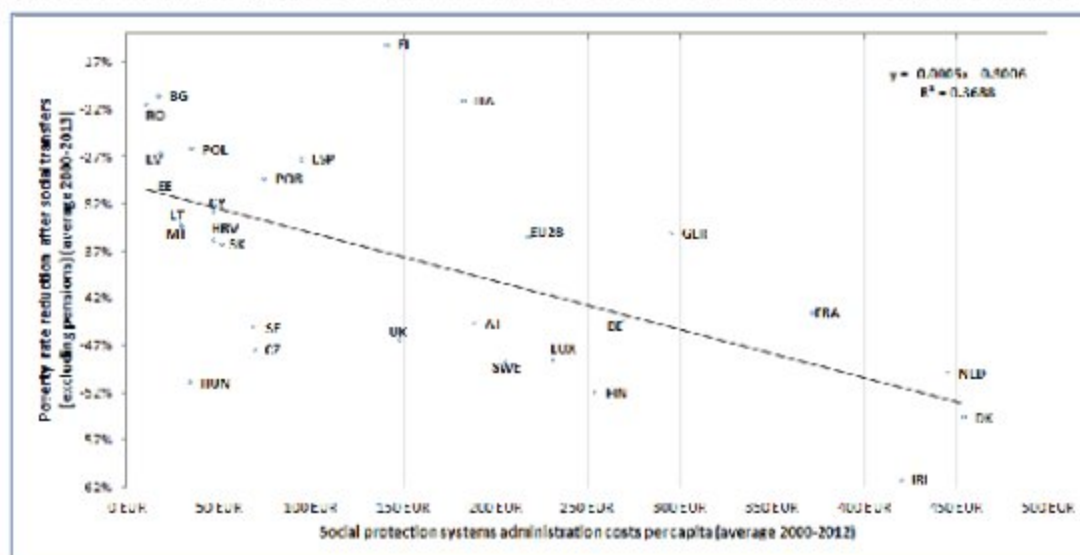
An important element of a social protection system is the administrative cost of implementing the programme. Understanding administrative costs is important for assessing programme efficiency. According to (Stefan, G. M., 2015) '*administration costs represent the costs of management and administration of social protection schemes. These usually include expenses for registering beneficiaries, collecting mandatory social security contributions, benefits administration, inspection, reinsurance, financial management and other general expenses.*'

While Grosh et al (2008) suggested that "to maximize the level of transfers reaching beneficiaries, the obvious desire is to minimize administrative costs. At the same time, delivering cash or in-kind transfers is like any production process: to reach the intended beneficiaries with the desired transfer or service, programs have to finance a set of critical functions, such as receiving and processing applications, dealing with appeals, processing payments, undertaking monitoring and evaluation, and exercising oversight over how program resources are used. Programs that allocate insufficient resources to perform these functions tend to perform poorly. As a result, sector specialists often ask what a reasonable level of administrative costs is."

4.1. Administrative Cost and Poverty Impacts in EU

In European Union where cost of social protection system constitutes a large share of their budget, administrative cost for operating the social protection system has been found considerable. Notwithstanding variations among member countries, on average the EU 28 spent about 1 percent of their GDP on administrative cost. Countries like Denmark, Ireland, the Netherlands and France allocate around 1.4 to 1.6% of their GDP on administrative cost. On the other hand, countries such as Romania, Malta, Hungary and Estonia spent around 0.2% of their GDP on administration costs of social protection systems. European data on poverty reduction through social protection (SP) system and size of administrative cost reveal a strong association. This association is captured below.

Figure 2.4: Relationship between administration costs of SP systems and poverty rate reduction in EU



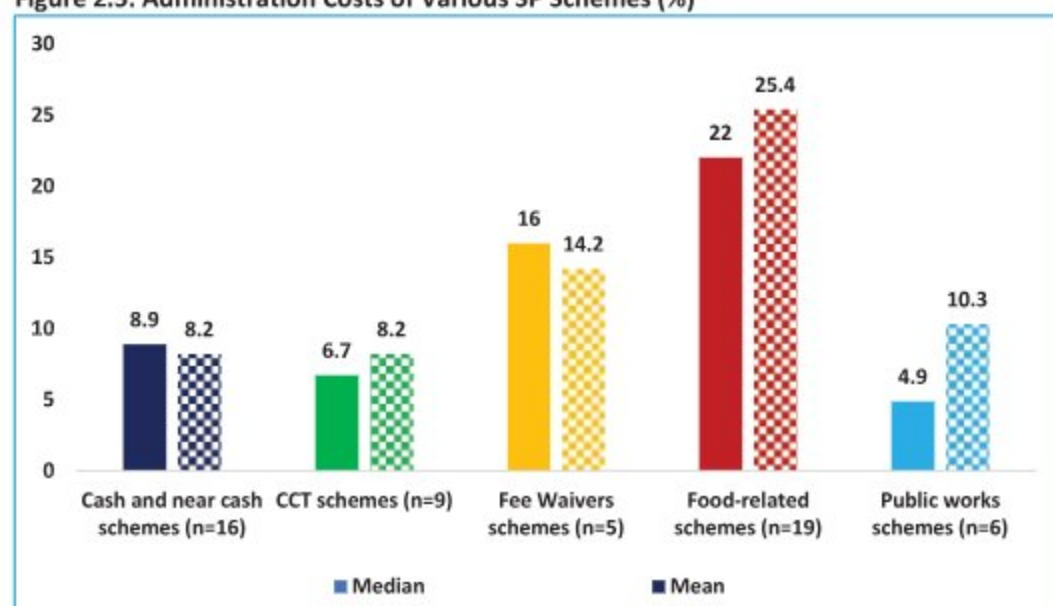
Source: Stefan (2015).

Above figure shows that, in general, countries with the biggest administration costs have higher reduction in poverty⁴. Poverty reduction rates are much higher for countries like France, Denmark and Ireland (with high administrative costs – 1.4 to 1.6 % of GDP) compared to countries like Romania, Latvia and Malta etc. (with lower administrative cost of around 0.2 % of GDP).

4.2. Administrative Cost of Various Types of SP Schemes

In order to understand the role of administrative cost and desirable administrative rates for various types of social protection system, Grosh et al (2008) collected data from various cash, conditional cash transfer (CCT), food assisted schemes, fee waivers and public works programmes. In total, data of 55 global schemes have been used to compare the administrative costs across these five categories of SP schemes. The results are summarised below (please see Annex 2 for details):

Figure 2.5: Administration Costs of Various SP Schemes (%)



Source: Grosh et al (2008)

Main observations are:

- For 16 cash and near cash schemes, the average administrative cost has been at 8.2 percent. Average cost for CCT schemes is also same at 8.2 percent. Administrative cost of fee waivers is much higher at 14.2 percent. However, the administrative cost has been found highest for the food schemes. Average cost for food schemes is around 25.2 percent – almost three times of the administrative cost reported for cash and near cash schemes.
- The higher administrative costs for the food-assisted schemes compared to the cash schemes are mainly due to the logistical costs of transportation, storage, preparation, and related losses during these phases of such schemes.

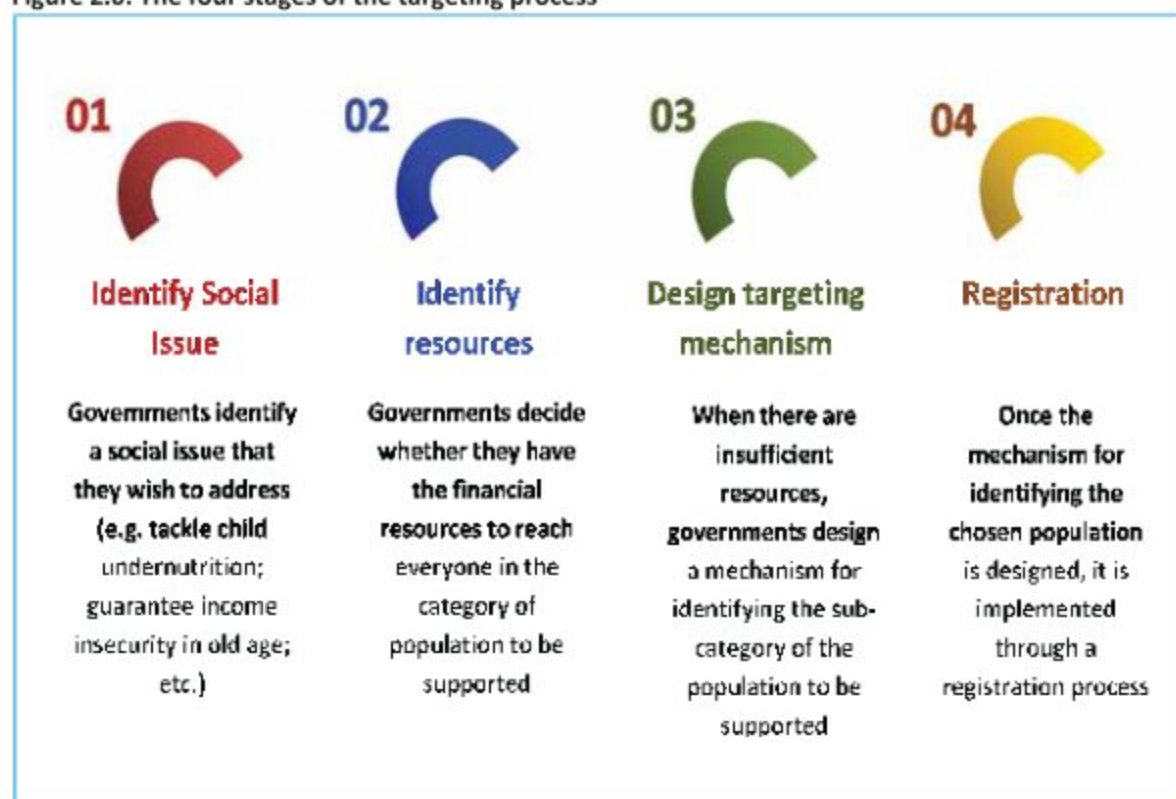
⁴ Poverty rate reduction was expressed by the percentage change in people at risk of poverty rate before social transfers (excluding pensions) and after social transfers. The paper considered the average poverty rate reduction for period 2000-2013 and the average administration costs per capita in period 2000-2012.

- On the basis of these global findings, Grosh et al (2008) suggested that desirable administrative cost for cash schemes may range from 8 percent to 15 percent. While on the same logic, for food schemes it may vary between 25 percent and 35 percent.

4.3. Administrative Cost of Targeting Approach and Efficiency

Although universal social protection is a desirable approach from rights point of view as well as accuracy with regard to beneficiaries, it is seldom adopted due to fiscal constraint. In reality, countries around the world adopted various targeting approaches to select the deserving beneficiaries. The main objective of the selected targeting approach is to identify the beneficiaries without errors with least possible cost. Review of literatures on the subject suggests use of seven different types of targeting approaches. They include: (i) Means testing; (ii) Proxy means testing (PMT); (iii) Self-targeting; (iv) Pension testing; (v) Community based targeting (CBT); (vi) Geographical targeting (GT); and (vii) Demographic targeting (DT). Whatever may be the targeting approach it may have to pass through the four stages as shown in figure below.

Figure 2.6: The four stages of the targeting process



Source: Kidd et al (2019)

The four stages of targeting process also suggest involvement of resources and costs each of these stages. Brief descriptions and associated costs by these targeting approaches are illustrated in table below.

Table 2.3: Targeting Methods and Associated Cost

Targeting Methods	Description	Cost
Means Testing	<p>It involves assessing the income or wealth of applicants of poverty-targeted schemes. Generally, an income or wealth eligibility line is determined and all those with incomes or wealth below the line are considered to be eligible.</p> <p>It is very common in high income countries where the vast majority of the labour force is in the formal economy and it is relatively easy to verify incomes</p> <p>Due to informality, it is costly and difficult to implement in low- and middle-income countries</p>	<p>No accurate data cost is available.</p> <p>But, given that minimal information is needed from applicants, simple means-tests are likely to be inexpensive to implement.</p>
Proxy Means Testing (PMT)	<p>Since means testing are difficult to implement in low income countries, PMT has been promoted as an alternative for targeting poor.</p> <p>It tries to predict a household's – rather than an individual's – level of welfare using an algorithm that is commonly derived from statistical models. Proxies for income are usually determined through an analysis of national household survey datasets and are meant to be easily observable and measurable indicators that have some correlation with consumption or income.</p> <p>Usually the proxies include demographics; human capital; type of housing; durable goods; and productive assets. Surveys of all households (desired method) are conducted to generate data.</p> <p>Once the survey is undertaken, the data is fed into a computer and the algorithm is applied. Scores are allocated to households which are ranked from poorest to richest. A threshold is determined or are agreed upon for eligibility. All households those with PMT score below the threshold are considered to be eligible.</p>	<p>The PMT can be expensive.</p> <p>In Pakistan, the 2009 PMT survey cost US\$60 million.</p> <p>In Indonesia it cost US\$100 million in 2015.</p> <p>In Tanzania, each PMT survey cost US\$12 per household implying that for the entire nation, the total cost would be around US\$140 million.</p> <p>Kenya's HSNP programme required around US\$10 million to survey only 380,000 households, or around US\$26 per household.</p> <p>In Bangladesh it will cost \$ 80 million.</p>
Self-Targeting	<p>With self-targeting, programmes are open to everyone with people making their own decision on whether to participate in the scheme. The methodology is commonly used in workfare schemes: usually a low wage is set for those participating in the scheme on the assumption that only the poorest will be willing to access it. So, while, in theory, the programme can be universal, its intention is to use the wage rate to discourage those who are better-off from participating. In effect, it should be understood as an attempt at a simple form of poverty targeting.</p>	
Pension Targeting	<p>Pension testing has been adopted by some governments to offer universal pension coverage. But in reality, it could also be regarded as a simple form of income testing.</p> <p>A tax-financed social pension is offered to all those not in receipt of another state pension (such as a social insurance or civil service pension).</p>	<p>In theory, universal pension coverage at a reduced cost to the state.</p>

Targeting Scheme	Description	Cost
Community Based Targeting (CBT)	<p>CBT may have different approaches. Some of the most commonly adopted methods include:</p> <ul style="list-style-type: none"> • Community leaders decide who should on the list. • The entire community makes the decision in a large meeting, with or without external facilitation (but in reality, it is rare for all community members to attend such meeting as they can take a long time and many people cannot afford the opportunity cost). • Communities are given selection criteria by an external authority and are asked to select households based on those criteria. The selection could be undertaken by local elites and leaders, or in community meetings. • Facilitators work with communities in a more intensive process, often engaging across smaller groups to develop local criteria. The 'community' applies those criteria to rank households from 'poorest' to 'richest.' 	<p>No reliable data is available on the costs of community-based targeting. But it shifts some costs from governments to the community members.</p> <p>The cumulative opportunity costs could be very high when members of community are required to spend a day or more in such meetings.</p> <p>If outsiders support is also required for facilitation, these costs can be considerable. In the context of Malawi, CBT is too expensive a methodology for national-level scaling up (Chinsinga, 2005)</p>
Geographical Targeting (GT)	<p>GT is a popular targeting scheme where eligibility for benefits to a scheme is determined, at least partly, by location of residence. This method uses existing information such as surveys of poverty map or nutrition map. GT is very useful where considerable variations exist in living standards across regions and where administrative capacity is sufficiently limited precluding use of individual/household assessment. It is also more appropriate where delivery of intervention uses a fixed site such as a school, clinic, or ration shop.</p> <p>GT is administratively simple and do not lead to labour disincentive. It is also unlikely to create stigma effects and easy to combine with other methods. But depends critically on the accuracy of information. GT performs poorly where poverty is not spatially concentrated.</p>	<p>Geographic targeting is popular form of targeting method adopted by many countries because it requires so few administrative resources.</p> <p>A small team of analysts can prepare a map using available data, though clearly the accuracy of the map will be greater if good data are gathered at disaggregated levels every few years. The map is used by a host of agencies with only an intuitive understanding of how it's construction.</p>
Demographic Targeting	<p>Demographic targeting – by age or gender is a common form of targeting and has been adopted in different countries. The basic idea of demographic targeting is simply to select groups defined by easily observed characteristics such as the old, the young, or female-headed households to make them eligible for some sort of benefit. Beneficiary coverage may range from universal to categorical.</p> <p>Two important appeals of demographic targeting are: (i) administrative cost associated with running the schemes based on demographic targeting is relatively lesser than the cost associated with other types of targeting methods (discussed above); and (ii) demographically targeted schemes often have high political acceptability</p>	<p>Administrative cost associated with running the schemes based on demographic targeting is relatively lesser than the cost associated with other types of targeting methods.</p>

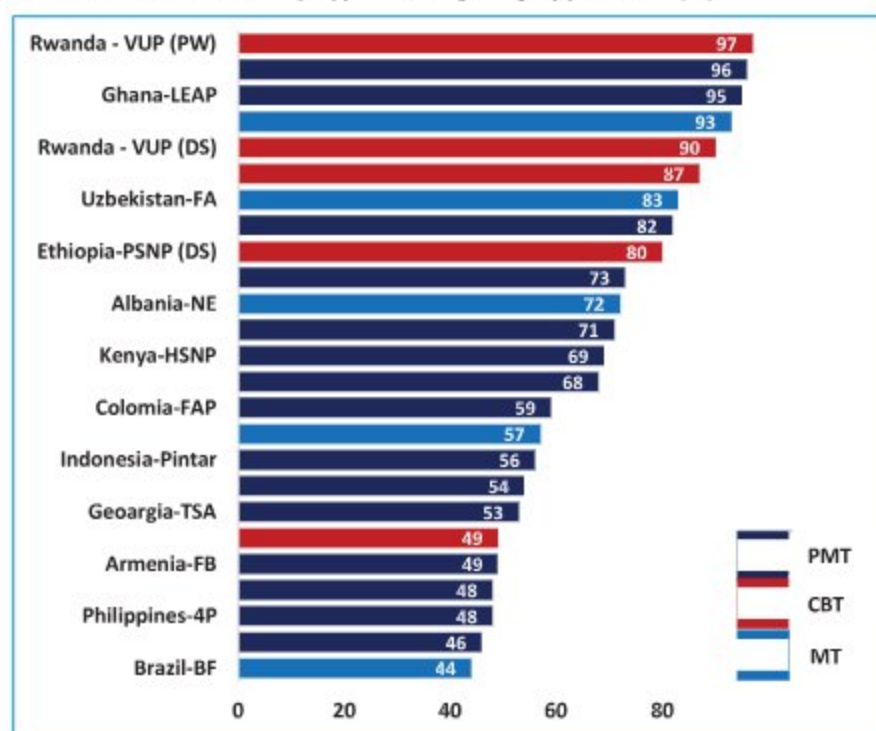
Source: Based on Coady et al (2004) and Kidd et al (2019)

Attaining the intended goals of the social protection system (for instance reducing poverty or extreme poverty among bottom 25 percent of the population) through adopting one of the seven targeting approaches is not always satisfactory due to inherent identification problem of targeting approaches. In a recent study, Kidd et al

(2019) assess the targeting efficiency of selected 25 social protection schemes of low- and middle-income countries. More specifically, they wanted to 'assess whether it is possible to effectively reach those living in extreme poverty using poverty targeting. To answer this question, we examined the targeting effectiveness of those programmes aiming to reach the poorest 25 percent or less of their intended category.'

The outcomes (i.e. exclusion errors) of the 25 schemes are provided in figure below. The report argued that findings are not satisfactory, with out of the 25 programmes or registries with coverage under 25 percent of their target population, 12 have exclusion errors above 70 percent, 8 have errors above 80 percent and 5 have errors above 90 percent. Only six schemes have been able to reach over half of their intended recipients.

Figure 2.7: Estimated Exclusion Errors by Types of Targeting Approaches (%)



Source: Kidd and Diloa (2019)

On the basis of the findings, they concluded that "overall, the results demonstrate a mass failure of poverty targeting across low- and middle-income countries. In programme after programme, the majority of both the intended recipients and the poorest members of society are excluded. Therefore, if the aim of governments and international agencies is to reach those living in poverty and 'leave no-one behind,' the use of poverty targeting will result in failure."

4.4. Administrative Cost: Bangladesh Evidence

Administrative costs by social protection schemes are not well documented in Bangladesh and hence it is a challenge to estimate (or calculate) the administrative costs. Despite this challenge, there have been some attempts to quantify administrative costs of selected programmes or schemes in Bangladesh.

Ahmed (2005⁵) tried to estimate administrative costs of three types of social protection schemes that used three different delivery mechanisms. They include: Income Generation Vulnerable Group Development (IGVGD), Primary Education Stipend Programme (PES); and Rural Maintenance Programme (RMP). Using data for 2001/2, administrative costs of IGVGD programme has been estimated at 10 percent. Out of the 10 percent cost, around 88 percent went to BRAC towards management cost and rest 12 percent had been spent for transportation purposes. Using budget data of 2002/3, administrative cost for PES has been estimated at 4 percent. The cost elements include manpower, delivery expenses, seminar and training, social awareness, evaluation, bank charges and other expenses. A major cost driver in PES has been bank charges accounting for about 2.5 percent of total administrative cost in PES. The largest administrative cost has been found for RMP. Based on data from 1996 to 2002, the administrative cost of 32 percent has been found for RMP. Wage cost has turned out to be the major cost driver in RMP amounting more than 90 percent of the RMP administrative cost.

Series of administrative costs have been conducted under a project of Ministry of Finance, funded by DFID. Administrative costs of major cash, CCT, and food programmes has been attempted under the project.

Using data of FY 2014 and 2017, Emily and Khondker (2017) estimated that the cost to administered two major cash transfer schemes (e.g. Old Age Allowance Programme and Allowance to the Husband Deserted Destitute Women and Widows (AWDDW) programme under the Ministry of Social Welfare) is around 4 percent of the their respective programme costs. It is however argued that the estimated administrative cost for OAA and AWDDW may be underestimated due to 'zero (free)' cost associated with following elements:

1. As all the administrative functions are provided by either Social Services Officers (who are already employed by the DSS, and are therefore viewed as 'free' resources, along with running costs for field offices) or volunteer committee members at ward, union, and upazilla level (who, again, are not paid), no administrative costs are allocated.
2. The costs of bank transfers are also not recorded as the state-owned banks disbursing the funds do not officially charge the Ministry a fee for the service.
3. Local field office running costs are shared across the Department, with no specific allocation for these two programmes.

Another diagnostic Study on VGD programme under MoWCA estimated the administrative cost associated with implementing the VGD scheme. Table below captures the estimated costs. The study used data from FY 2010 to FY 2016. The estimated average administrative cost for VGD is around 3.5 percent. A major cost driver is cost of training reported at 2.6 percent of the overall administrative cost. The administrative costs of the VGD estimated for the recent years are almost three times lower than the administrative cost of IGVGD programme reported by Ahmed (2005). The variations may be due to increase in the overall programme cost without corresponding increase in the administrative cost. Furthermore, BRAC has managed the programme charging a hefty management cost. Since the programme is now being managed by government – there may a large reduction on the account of management cost.

Table 2.4: Cost breakdown of VGD

Cost Components	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	Average
Food Allocation	98.94	97.15	96.13	96.74	95.82	95.96	95.98	96.67
Training cost	0.62	2.09	3.16	2.53	3.49	3.25	2.72	2.55

⁵ Ahmed S. S. (2007), "Delivery Mechanisms of Cash Transfer Programs to the Poor in Bangladesh," Social Protection Discussion Paper Series, No. 0520. World Bank, 2007

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

<i>Petrol and lubricant</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00
<i>Transport cost</i>	0.36	0.62	0.62	0.60	0.57	0.55	0.81	0.59
<i>Contingencies</i>	0.07	0.15	0.09	0.13	0.12	0.23	0.47	0.18
<i>Motor Transportation</i>	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00
<i>Administrative cost</i>	1.06	2.85	3.87	3.26	4.18	4.04	4.02	3.33
Total	100	100	100	100	100	100	100	100

Source: MoWCA, 2017

The Report on Diagnostic Study of Demand Side Financing (DSF) – Maternal Health Voucher Scheme of Ministry of Health and Family Welfare by Finance Division calculate some costs without the transfer payment cost. The cost calculations for the personnel who are involved in the programme and for the personnel who are appointed by the World Health Organization are shown in Box below as one important additional cost component not included in the budget or expenditure.

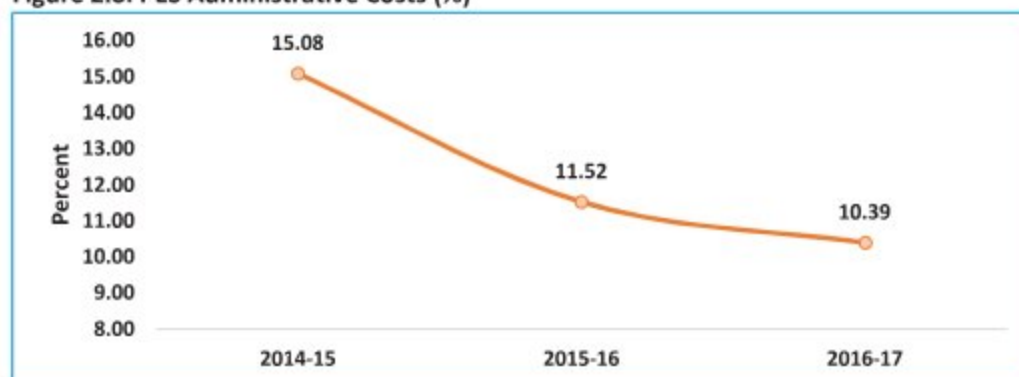
Box 2.3: Additional cost component not included in budget for Maternal Health Voucher Scheme

- Average annual budget of the programme (DSF-MHVS) is BDT 12.674 million per upazilla or BDT 671.72 million per year for the programme in 53 upazillas.
- Excluding the expenses related to payment for services and incentive payments for beneficiaries, the remaining expenses becomes BDT 13.21 lac or BDT 1.321 million per upazilla.
- Based on the average budget numbers, it is assumed that publicity and training of providers should cost about BDT 0.10 lac per year for the programme.
- Value of time MOHFW personnel Per month is BDT 73,650
- Value of time of WHO appointed personnel to DSF is BDT 1,915,000
- Annual administrative and implementation cost out-of-budget of MHVS BDT 23,863,800
- Additional administrative cost as percentage of total programme cost is thus **3.56 percent** (BDT Million 23.86/BDT 671.7 Million)

Source: MoF, 2017

Furthermore, the diagnostic study on stipend programmes in Bangladesh with focus on Primary Education Stipend Project (PES) has also estimated administrative costs for FY 2015 to FY 2017. According to the report the administrative cost as percentage of total budget declined from 15.8 percent in FY 2015 to 10.4 percent in FY 2017.

Figure 2.8: PES Administrative Costs (%)



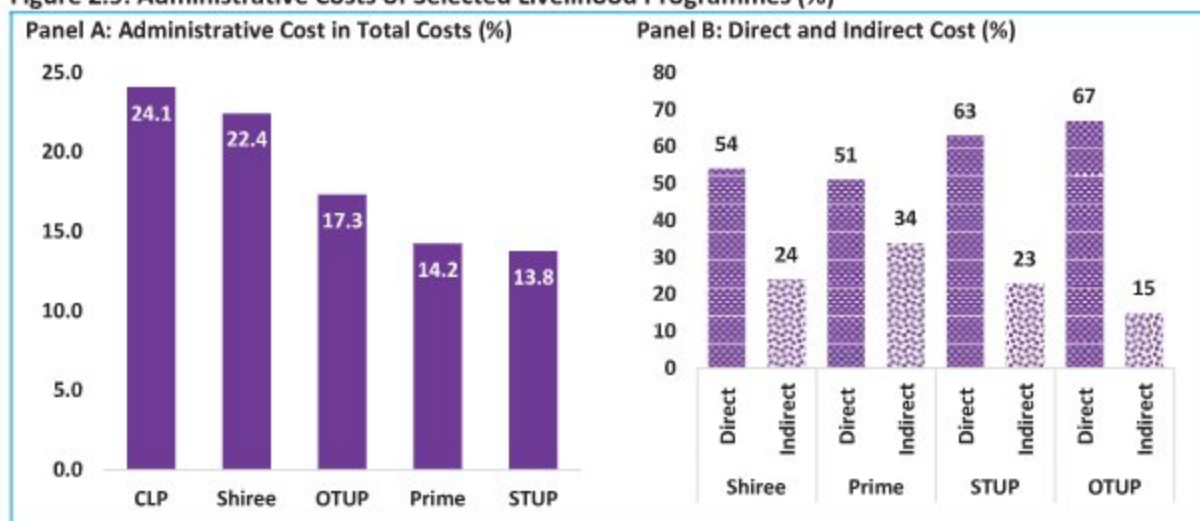
The cost drivers in the Livelihood programmes are somewhat different than the cost drivers in other traditional social protection programmes. Emily et al (2015) estimated administrative cost of five livelihood programmes (also known as the extreme poor programmes) in Bangladesh. These are: CLP; Shiree; Prime; STUP and OTUP. The cost estimates are based on the data⁶ collated from the agencies involved in administering these programmes. The programmes have been categorised in three heads:

- A. **Direct costs:** This includes items that are provided to households or beneficiaries themselves. They include the set of 'products and services' that are provided to households. They comprise of:
 - *Assets*
 - *Training programmes on income generating activities*
 - *Healthcare provision (including drugs as well as health worker remuneration)*
 - *Nutrition interventions*
- B. **Indirect costs:** These are the costs need to deliver the products and services package to beneficiaries directly. They include:
 - *Remuneration packages for community-level staff*
 - *Transportation costs for these staff (i.e. the motorcycles and fuel)*
- C. **Administrative costs:** These are the costs of managing the service delivery. It has been found that there are several different layers of management, including:
 - *Regional management staff remuneration*
 - *Regional office costs*
 - *Other administrative costs of implementing partner organisations (e.g. a share of their senior management time, costs of monitoring, finance and administration, etc.)*
 - *Central administrative costs are only found in the case of BRAC programmes. For BRAC, they are head quarter costs and include functions of monitoring and evaluation, finance and oversight, as well as senior management. They include both local and international TA, and costs may be paid either out of Bangladesh central offices or managing agent headquarters.*

The estimated administrative costs by the five major livelihood programmes or the extreme poor programmes in Bangladesh are shown below. Administrative costs are high and varied between 24 percent for CLP to 13.8 percent for BRAC's STUP. The cost estimation suggests that both CLP and Shiree have a similar overall cost structure, with 76-78% of the programmes are allocated to beneficiaries, and the remainder towards management. STUP, OTUP, and PRIME all have lower shares of administrative costs and higher shares going towards delivery (i.e. 83-86%).

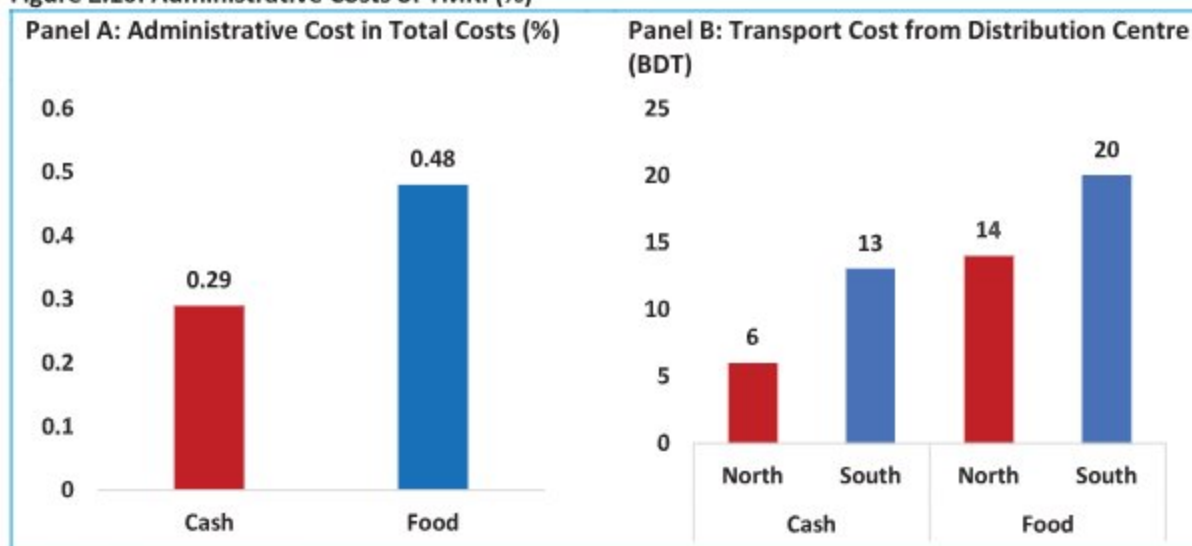
Direct and indirect cost breakdown have been calculated for four programmes as CLP's data does not allow this level of disaggregation. Both Shiree and STUP allocate around 24% of spending to indirect delivery costs. These are largely driven by cost of local staffing. For PRIME, this share is higher at 34%, but that is likely to reflect the fact that direct costs are lower as a share of spending (as they are loans and therefore the costs are largely borne by households rather than the programme).

⁶ For instance, CFPR of BRAC keeps record by disaggregated levels (e.g. around 400 expenditure items) compared to the other programmes. CLP data has been collated at much higher level of aggregation (e.g. by 15-20 expenditure items), and Shiree even fewer. Along with differences in the aggregation levels, classifications were also different.

Figure 2.9: Administrative Costs of Selected Livelihood Programmes (%)

Source: Emily et al (2015)

On the other hand, International Food Policy Research Institute (IFPRI) in collaboration with the World Food Programme (WFP) implemented interventions aimed at improving the nutrition status of participating households (i.e. treatment group) in Northern and Southern part of Bangladesh. The project (known as Transfer Modality Research Initiative or TMRI) implemented the interventions under five different implementation modalities including a pure cash transfer and food transfer programme. They also reported the administrative cost incurred by the TMRI project in implementing the project. The administrative costs of cash intervention and food intervention have been 29 percent and 48 percent respectively. Administrative cost of TMRI cash and food transfer schemes are significantly higher than the administrative costs of cash and food transfer programmes reported by Ahmed (2005) and MOF projects. However, in line other Bangladesh and International studies, administrative cost of food transfer programmes is almost 2.5 times higher than administrative cost of the cash transfer programme. As was indicated elsewhere, the higher cost driver of the food intervention in comparison to the cash intervention may be due to higher transportation costs associated with food intervention (which is more double or more than double)

Figure 2.10: Administrative Costs of TMRI (%)

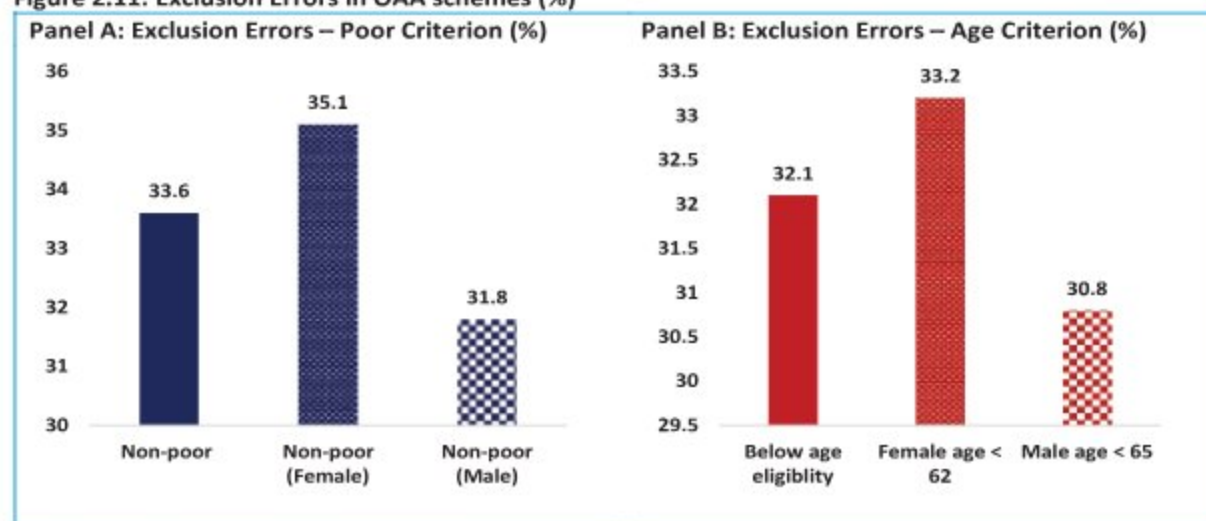
Source: Ahmed et al (2016)

4.4.1. Administrative Cost and Programme Performance: Bangladesh Evidence

The administrative costs of social protection schemes in Bangladesh (i.e. cash and food schemes) are generally significantly lower than the costs found for similar programmes operated in other countries. By global standard, administrative costs in Bangladesh seems inadequate. Furthermore, low administrative costs do not necessarily imply efficiency and on the contrary may have deleterious implication in outcomes of the programmes. Some illustrations are provided to validate the above proposition.

Cost of Inadequate Selection Costs is High. Social pension or OAA is one of the major cash transfer programmes in Bangladesh. Total allocation for OAA was 0.083 percent of GDP in 2016 to support almost 4 million beneficiaries. The estimated administrative cost of OAA is around 4 percent of the total programme cost. As a result of OAA, poverty rate among elderly Bangladesh population declined by 0.37 percentage in 2016 from 22.5 percent (without OAA) to 22.24 (with OAA). However, with same transfer amount but with better (i.e. 100% perfect selection) selection of beneficiaries (i.e. implying higher allocation of administrative cost) the poverty reduction would have much higher at 3.02 percentage points. Thus, forgone poverty reduction of 2.65 percentage points (i.e. 3.02 % and 0.37 %) is due to high exclusions of deserving beneficiaries and inclusions of non-deserving beneficiaries. The estimated exclusions and inclusions errors⁷ of current the OAA based on HIES 2016 are reported below.

Figure 2.11: Exclusion Errors in OAA schemes (%)



Source: Authors' Estimation Using HIES 2016

Cost of low M&E expense is Large. Stipend programmes for primary and secondary students are major conditional cash transfer programmes in Bangladesh. Selection of beneficiaries is not a major issue for these interventions since primary and secondary female students are the beneficiaries of these schemes. Administrative cost of the stipend programmes has been found around 4 percent of the programme cost and it appears that allocation for M&E component is inadequate. Inadequate administrative cost along with low or no M&E cost may have resulted in high leakages in the stipend programmes. Accordingly, A PERC report (GoB, 2003) shows that a large part of the budgetary allocations for the Female Secondary Stipend programme (about 20-40%) do not reach the beneficiaries and are perhaps appropriated by the schools and other intermediaries. Similarly, Tietjens (2003) estimates that the leakage⁸ in the Female Secondary Stipend program is between 10-12 percent of the programme cost.

⁷ It excludes the apparent outliers such as age 3 but married found in HIES 2016. If such outliers are not discarded the exclusion errors would have jumped to over 70 percent.

⁸ Similarly, high incidences of leakages have also been reported for some of food assisted programmes. For instance, in the case of FFW the leakage is 26% (World Bank, 2003). For FFE it is between 16 and 20 percent (Dorosh, Del Ninno and Shahabuddin, 2004)

5. Overview of the Selected Cash and Food Transfers

In this study four cash transfer programmes and three food transfer programmes have been considered to compare their effectiveness. Their brief descriptions are provided.

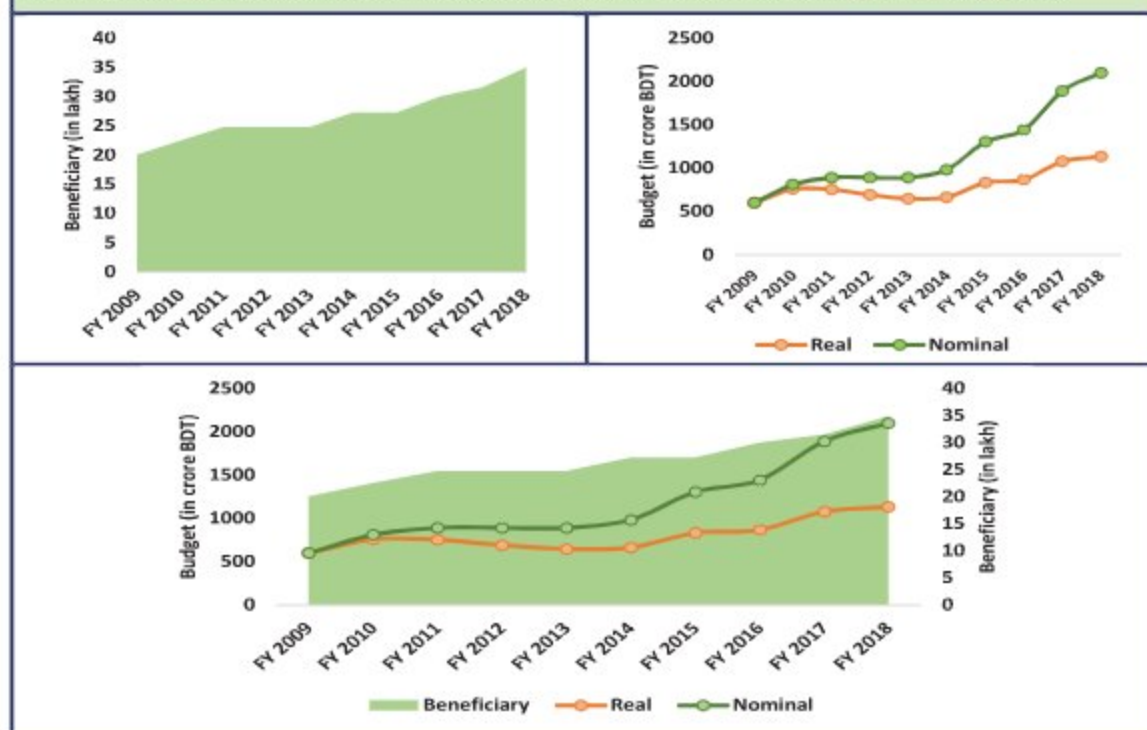
5.1. Cash Transfers Schemes

According to World Bank cash transfers are defined as the provision of assistance in the form of cash to the poor or to those who face probable risk, in the absence of the transfer, of falling into poverty. Following five large cash transfer such as Old age allowance, Allowances for the Widow, Deserted and Destitute Women, Primary school stipend, and Secondary education stipend are considered in this study.

5.1.1. Old Age Allowance (OAA)

Old Age Allowance programme is one of the major cash transfer programmes in Bangladesh. It was introduced in April 1998. This is implemented by the Department Social Services (DSS) of the Ministry of Social welfare (MoSW). The beneficiaries of OAA reached to 3.15 million in 2016-17. In 2013-14 OAA budget was 9,801,000 thousand BDT and in 2016-17 it was 18,900,000 thousand BDT.

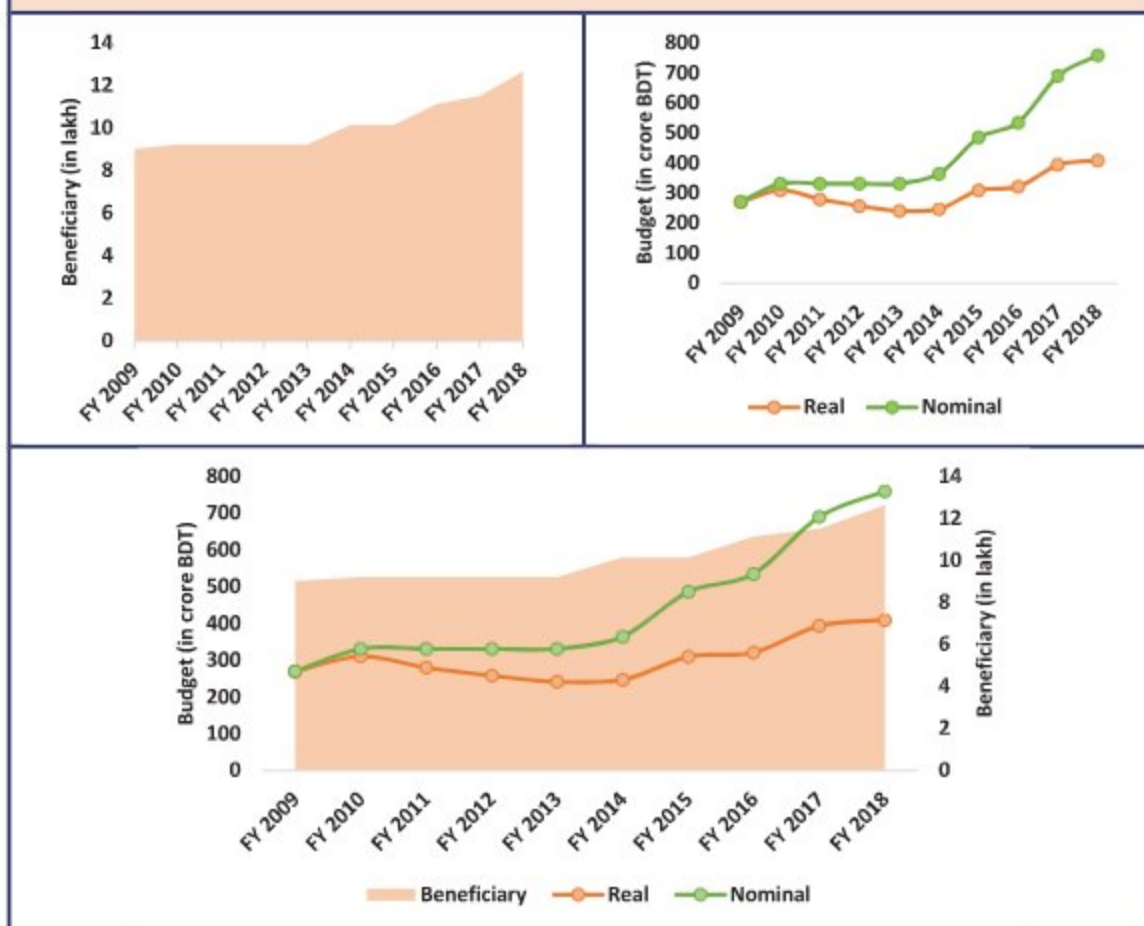
The OAA currently reaches over a third (38%) of the population who are eligible in terms of age. OAA's beneficiary criteria are related to disability, landholding (prioritizing those with less than 0.5 acre) and availability of support from a spouse or children, and whether someone is destitute. Share of older people will increase and Bangladesh will also start to experience population ageing, so this programme should be the major concern. To improve the beneficiary selection process is the main challenge of the programme.



5.1.2. Allowances for the Widow, Deserted and Destitute Women (AWDDW)

The allowance programme for widowed is one of the most important cash transfer programmes among the different safety net programmes, dealing with the most vulnerable and marginalized section of the population. Starting from 1998, like other Safety Net Programmes the allocation for Widow Allowance Programme is also in rise over the years.

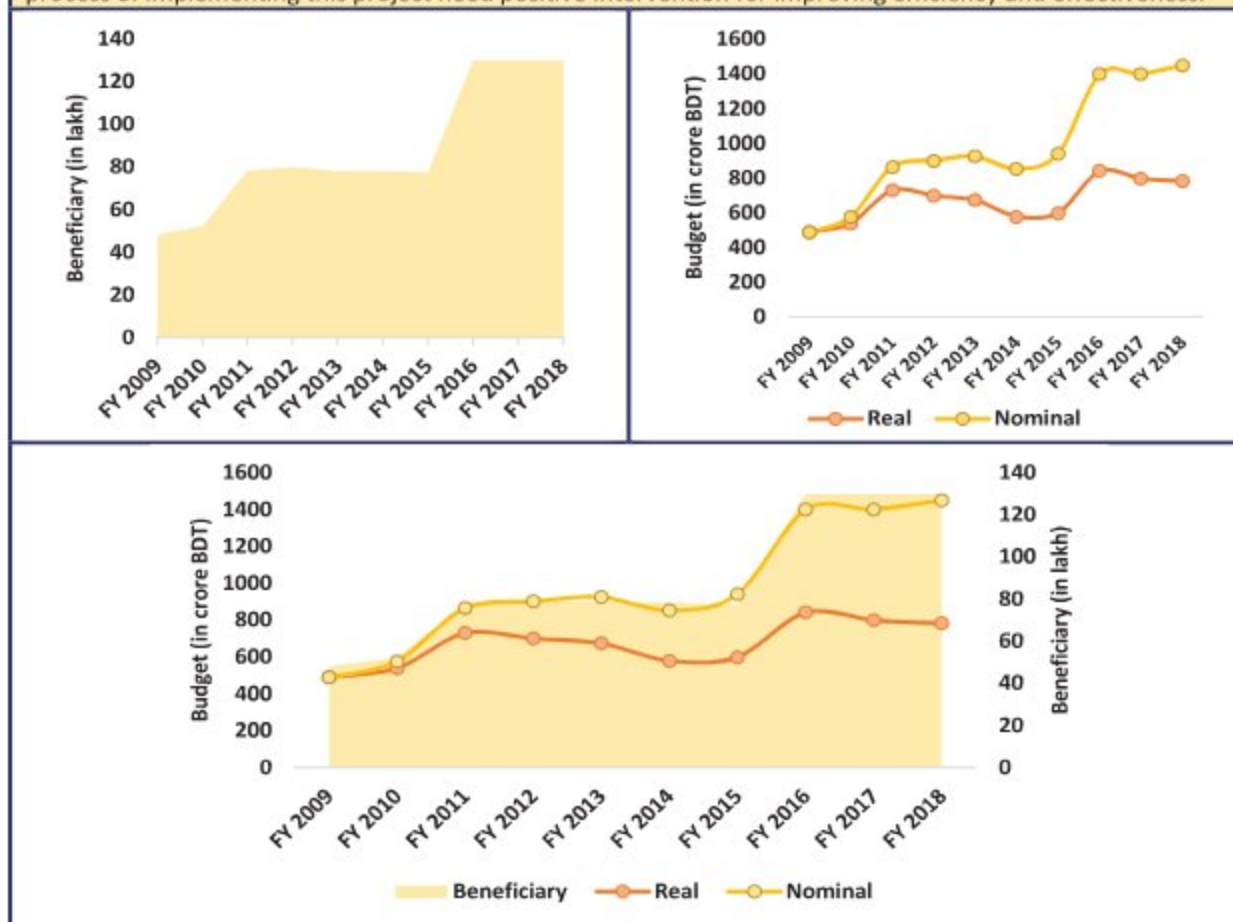
The number of beneficiaries of AWDDW programme was 9.20 Lakh in FY2010 and it reaches up to 12.65 in FY2018 with gradual expansion. In FY2010 AWDDW budget allocation was BDT 331.2 core and in FY 2018 it is BDT 759 crore. To reach the target group certain objectives were settled and specific procedures were developed to reach the objectives, but the effectiveness of the programme depends on how well and efficiently the programme is being implemented in terms of selection of beneficiaries. So beneficiary selection should be main focus of the programme.



5.1.3. Primary Education Stipend (PES)

The primary school pupils and their families throughout the rural Bangladesh are the main targeted beneficiaries of the primary education stipend schemes. It is a conditional cash transfer programme. This programme is designed to provide cash assistance through a stipend programme to all the eligible primary school students. The main purpose this programme is to increase the enrolment rate among primary and school aged children, increase the attendance rate completion cycle, survival rates and reduce the dropout rate. Primary Education Stipend Project (PESP) being implemented by the Ministry of Primary and Mass Education.

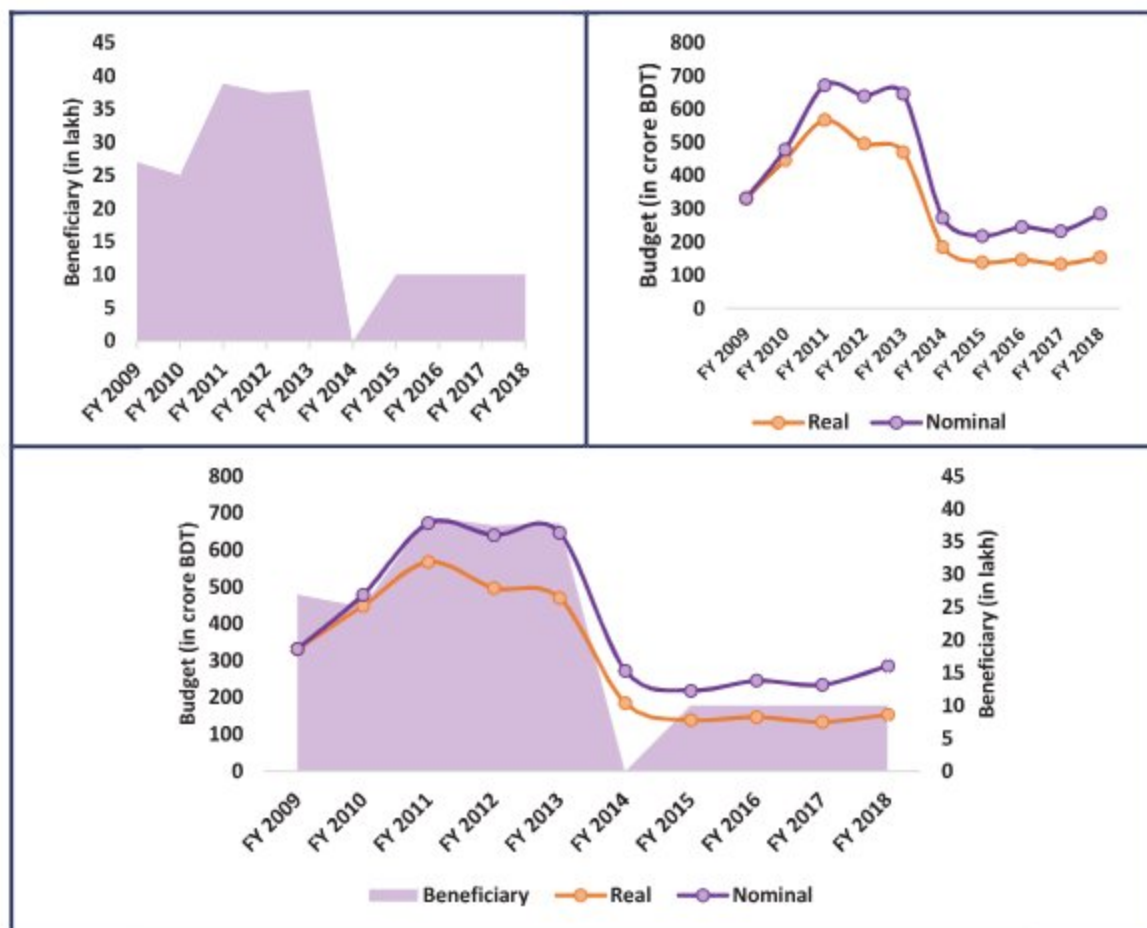
Number of beneficiaries of PESP programme was 52.0 lakh in FY 2010 and increases to 130.0 lakh in FY 2018. The budget allocation were BDT 574.84 crore and BDT 1450 crore respectively in FY2010 and FY 2018. Existing process of implementing this project need positive intervention for improving efficiency and effectiveness.



5.1.4. Secondary Education Stipend (SES)

The Secondary Education Stipends are being transferred to the Secondary School level students. The secondary education stipend program is administered and governed by the secondary and higher education division of the Ministry of Education. The objective of this stipend programme is to increase enrolment of students, enhance access to education, ensure their retention in schools, ensure equitable access to education, to encourage pro poor students to study more and reduce dropout rate.

According to the MOF budget data (Finance Division, 2018), the number of beneficiaries under SESP was 11,46,004 and the total budget was 245,00,00,000 BDT in FY 2015-16. In FY 2016-17, the number of beneficiaries was 11,34,453 and the total budget was BDT 233,60,00,000.



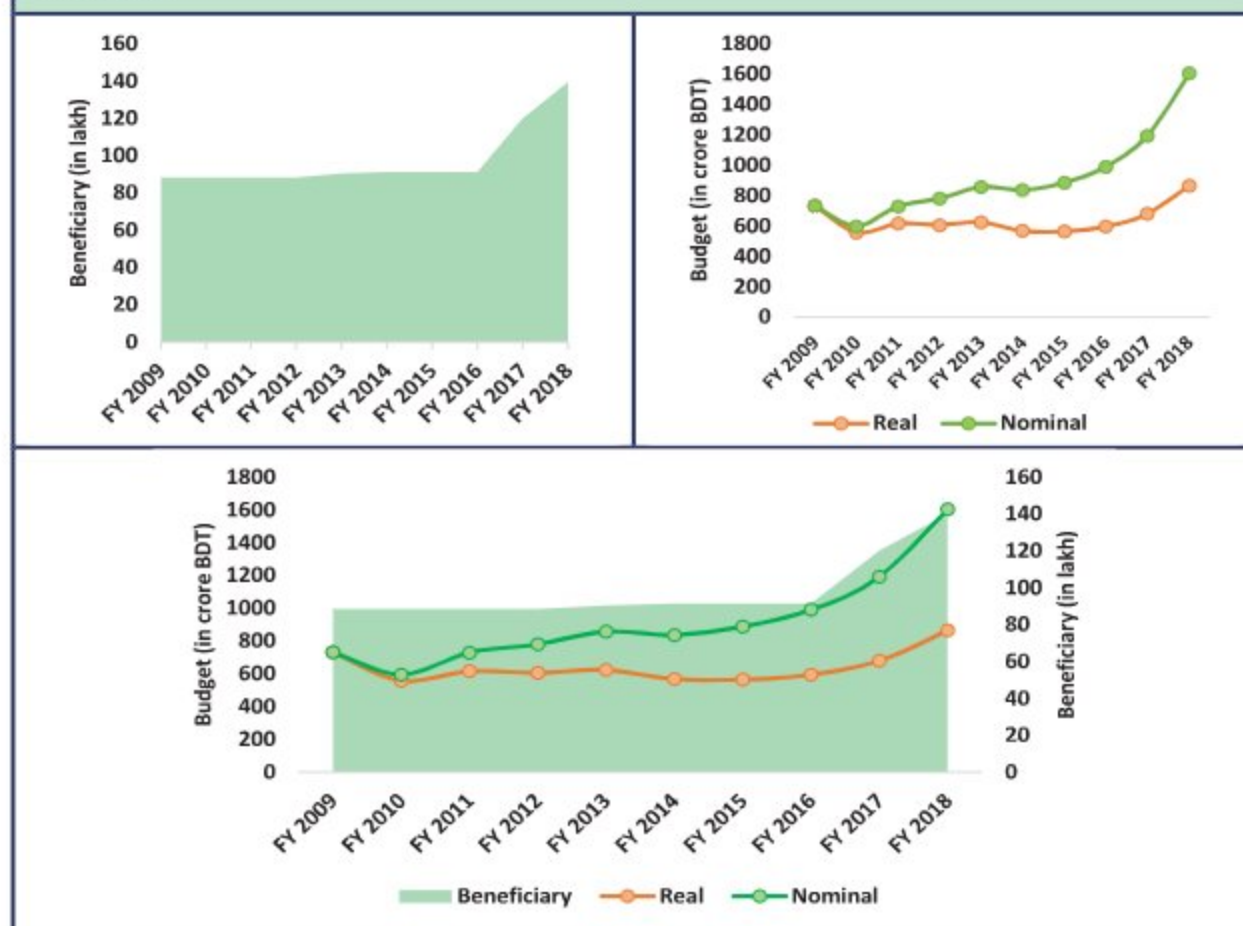
5.2. Food Transfers Schemes

Food assisted social protection schemes are also important instruments to fight against poverty – especially in situations where food availability is not ensured. Bangladesh has also been implementing a number of food schemes. A sizeable amount of resources has been allocated to implement these schemes. Thus, it is also important to assess the cost effectiveness of some of the major food schemes in Bangladesh. Accordingly, in addition to the cash transfer schemes, the study also considered three large food programmes i.e. Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), and Food for Work (FFW). VGD started in 1975 as a relief programme, and subsequently evolved into a programme which provides training and saving opportunities with the intent of creating a lasting impact on the lives of its beneficiaries. In the same year, government launched the FFW Programme to respond to the crisis resulting from the famine by providing relief to the poor facing severe food insecurity using food donated by other countries. In response to the devastating floods in 1998, Vulnerable Group Feeding (VGF) programme was started and was targeted to the poor than to the flood-affected households. The brief description of these three schemes are provided below.

5.2.1. Vulnerable Group Development (VGD)

The VGD is one the major safety net food programmes for the poor households in Bangladesh. This programme is the largest intervention in poverty reduction drive in Bangladesh. It is implemented and governed by MoWCA and Ministry of Food & Disaster Management with involvement of WFP and the help of local NGOs in Bangladesh. The main objective of this programme is to address the marginalization of the poor including the feminized aspects of poverty, to bring sustainable improvement to the lives of ultra -poor special attention being given to the food security and nutrition status of the disadvantaged women. The payment for food programs is transferred by the Ministry of Food at the end of the financial year.

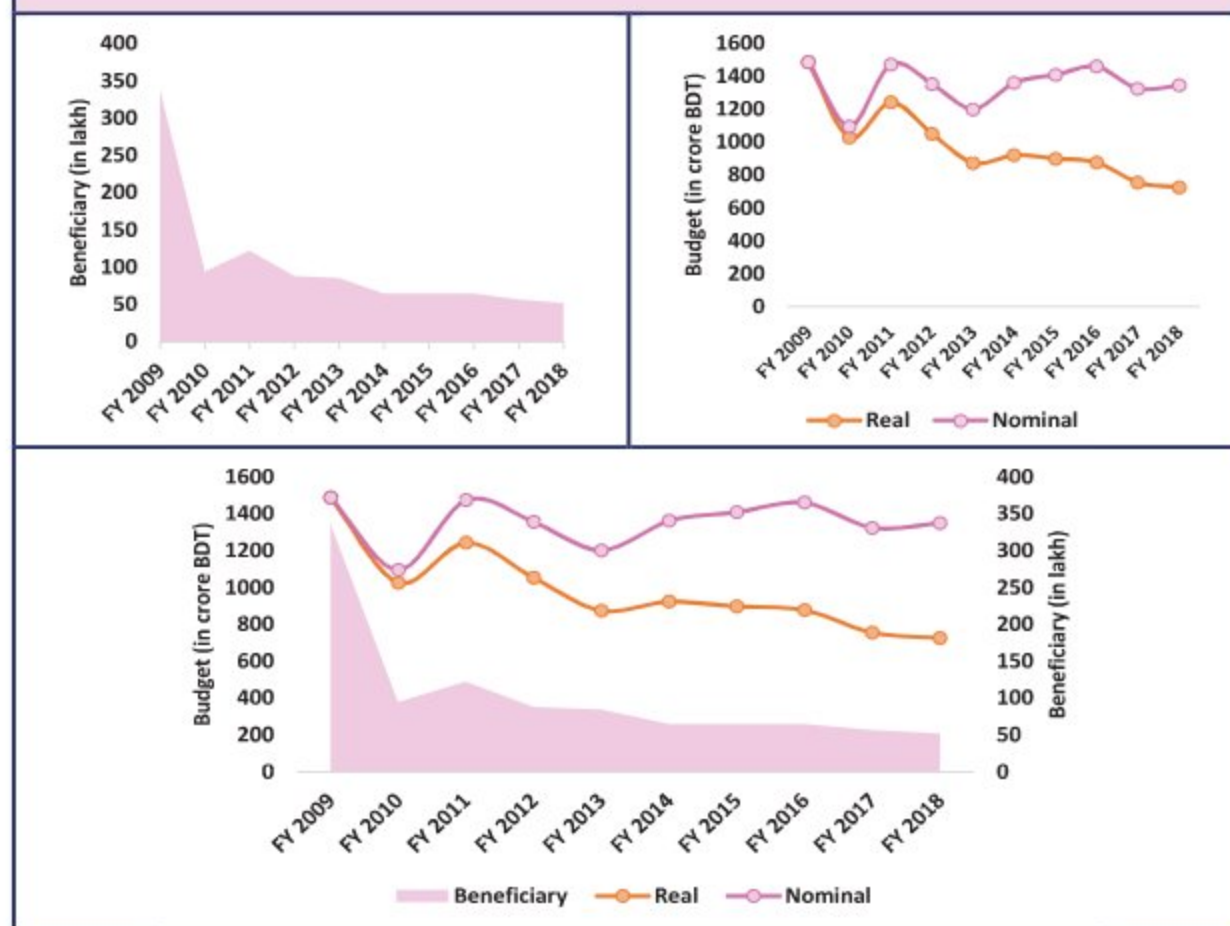
The budget allocations for VGD programme was BDT 1191.85 crore in FY 2017, BDT 1605.7 crore in FY 2018 and BDT 1685.07 crore in FY 2019 (MoWCA, 2018). A sharp increase VDG beneficiaries has been observed from FY 017.



5.2.2. Vulnerable Group Feeding (VGF)

VGF falls under such programmes that usually launched during disaster and aftermath of disasters. At first VGF was started as a relief activity among the poorest women in Bangladesh during 1975 by WFP and now it has been converted in a larger programme under VGD (Vulnerable Group Development). Government of Bangladesh has been implementing this scheme which includes important interventions that enable effective management of disaster and natural shock vulnerability. Vulnerable Group Feeding (VGF) is also considered a humanitarian assistance program implemented by the Ministry of Disaster Management and its main objective is to soothe the consequences of disasters like floods, cyclones, other natural shocks, to ensure food security to the hunger and reduce malnutrition of the female headed households.

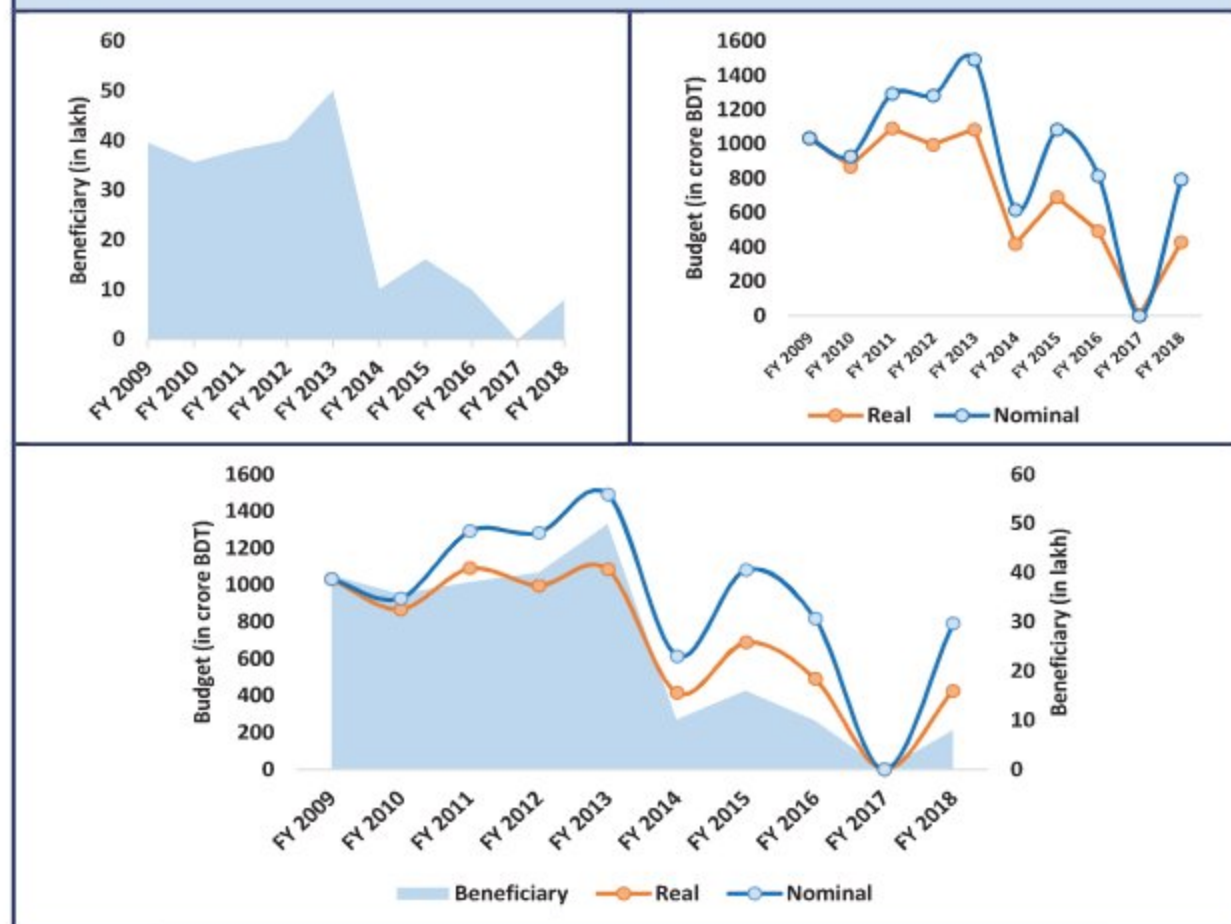
The budget for the vulnerable Group Feeding (VGD) programme was BDT 1324.28 crore for FY 2017, BDT 1348.88 crore for FY 2018 and BDT 1730.81 crore for FY 2019 (GED, 2019). According to beneficiary measurement, in FY 2015 beneficiaries were 64.72 lakh and in FY 2018, beneficiaries were 51.78 lakh (GED, 2019). Thus, a declining trend in beneficiary coverage has been noted.



5.2.3. Food for Work (FFW)

The major objectives of FFW are to improve agricultural sector performance through the construction and maintenance of infrastructure for production and marketing; reduce physical damage and loss of human lives due to natural disasters through appropriate protective measures; and generate productive employment for the rural poor during lean seasons (Ahmed et al. 1995). The FFW is administered by the World Food Programme (WFP) and CARE – which is implemented by several ministries, government departments and NGOs.

The budget for Food for Work (FFW) programme was BDT 1083.54 crore for the FY 2015, and BDT 987.58 crore for the FY 2019 (GED, 2019). According to beneficiary measurement, in FY 2015 beneficiaries were 16.03 lakh and in FY 2018, beneficiaries were 8.03 lakh (GED, 2019).



6. Analytical Framework for BCR

Analytical framework adopted to calculate the benefit-cost ratio (BCR) of selected cash and food schemes include two components – assessing the total costs of these schemes (i.e. transfer costs plus administrative costs) and estimating benefits of these interventions. Data for two years – 2016 and 2018 – have been collected for BCR estimation. Year 2016 has been selected since poverty estimates are available for that year through the use of HIES 2016. On the other hand, choice of year 2018 has been suggested as being the most recent year for which data are available. As mentioned above, following seven schemes have been selected:

Pure Cash Transfer Schemes:

1. Old Age Allowances (OAA)
2. Allowances of Widow, destitute and deserted women (AWDDW)

Condition Cash Transfer (CCT) Schemes:

1. Primary Education Stipend Programmes (PES)
2. Secondary Education Stipend Programmes (SES)

Food Transfer Schemes:

1. Vulnerable Group Development Programmes (VGD)
2. Vulnerable Group Feeding Programmes (VGF)
3. Food for Work Programmes (FFW)

6.1. Cost of the Selected Cash and Food Schemes in Bangladesh

Transfer Cost

Transfer costs by these seven schemes are obtained from the MOF social protection budget for 2016 and 2018. These are shown below.

Table 2.5: Transfer Costs of the Selected Cash and Food schemes (Million BDT)

Costs/Schemes	OAA	AWDDW	PSS	SES	VGD	VGF	FFW
FY 2016							
Programme cost	14,400.0	5,343.4	14,000.0	2,450.0	9,899.4	14,610.8	8,167.6
FY 2018							
Programme cost	21,000.0	7,590.0	14,500.0	2,855.0	16,057.0	13,487.0	7,925.0

Source: Based on MOF Social Protection and Budget.

Administrative Cost

Literature review suggest that the total cost is composed of Set up cost (fixed cost); Running cost (Variable cost); and Transfer cost). That is:

$$\text{Total Cost} = F (\text{Set-up, running, transfer})$$

The study thus required data on administrative costs of these selected schemes. There is no systematic approach of record keeping of administrative costs in Bangladesh and hence this component turned out to be most difficult part of the study. Collection of administrative data commenced with a meeting with the Finance division. A

comprehensive overview of the current situation with respect to the administrative data of the social protection system emerged from the discussion⁹.

Administrative Cost of Cash and CCT Schemes

Ministry of Education keeps detailed record of cost by different expenditure items under the administrative cost. The administrative costs by expenditure items for PES and SES are provided below.

Table 2.6: Cost Breakdown PES (FY 2018)

Expenditure Items	Cost ('000' BDT)	Percent
Wage (Officers)	44920	0.06
Wage (Staffs)	13471	0.02
Allowance	40003	0.06
Administrative cost	257399	0.37
Fee, charge, commission	1661983	2.40
Petrol, oil, lubricant	21402	0.03
Travel and transfer	38249	0.06
Printing and stationary	423308	0.61
General supply and raw materials	1676	0.00
Professional services	4075	0.01
Repair and maintenance	16784	0.02
Capital expenditure	3550	0.01
Total (Administrative Cost)	2526820	3.65
Total (Stipend or Transfer Cost)	66703734	96.35
Total Cost	69230554	100.00

Source: Ministry of Education

Data suggests that administrative cost of operating PES programme in FY 2018 is 3.65 percent of total transfer cost. A major cost driver is 'fee, charge and commission' accounting for 2.4 percent. Two other major cost drivers are 'printing' with 0.61 percent and 'administrative cost' with 0.37 percent. The administrative cost of 3.65 percent for PES in 2108 is close to the 4 percent administrative cost reported for PES by Ahmed for 2005.

The administrative cost of SES is even more detailed, and the cost breakdown has been provided below. The administrative cost of operating SES programme in FY 2018 is 2.11 percent of total transfer cost – more than 1 percentage points lower than the administrative cost of PES. A major cost driver is 'bank charge' accounting for 0.70 percent. Two other major cost drivers are 'workshop' with 0.31 percent of 'wages including allowance' with 0.36 percent.

Table 2.7: Cost Breakdown SES (FY 2018)

Expenditure Items	Cost (BDT in Lakh)	Percent
Wage (Officers)	298.90	0.22
Wage (Staffs)	29.40	0.02
Allowance	154.77	0.12
Travel Allowances	110.00	0.08

⁹ Finance division also helped the research team in setting up appointments with the other agencies such as DSS; Ministry of Education; Ministry of Food and MoWCA.

Outsourcing staff	90.00	0.07
Postages	0.40	0.0003
Telephone/Internet	8.00	0.01
Gas/Fuel	260.00	0.20
Software development	0.93	0.00
Bank charge	933.95	0.70
Stationary	6.00	0.005
Advertisement	5.50	0.004
Workshop	410.00	0.31
Data entry processing and printing	150.00	0.11
Repair, maintenance, and rehabilitation	20.40	0.02
Capital expenditure	161.79	0.12
Others	170.00	0.13
Total (Administrative Cost)	2810.04	2.11
Total (Stipend or Transfer Cost)	130205.56	97.89
Total Cost	133015.60	100.00

Source: Ministry of Education

Two selected cash schemes – OAA and AWDDW – have been implemented by DSS under the Ministry of Social Welfare. Administrative record keeping is not satisfactory in DSS¹⁰ and DSS could not still provide the research team the required data. More specifically, DSS has been struggling to provide manpower data by different slabs to estimate wage and salary cost of DSS. They however provided data on purchase of goods and services along with the salary structures of DSS employees. It appears that gathering the required data from DSS may longer time and efforts. Under this circumstance, the research team used the administrative cost of OAA and AWDDW estimated for FY 2014 to FY 2017 by Emily and Khondker (2018) for the current study with the provision that they would be updated once the required data is provided by DSS to the research team. It may be relevant to note that Emily and Khondker (2018) found 4 percent administrative cost for both OAA and AWDDW.

Administrative Cost of Food Schemes

Two of the food schemes – VGF and FFW – selected are operated by Ministry of Food. While VGD is being implemented by MoWCA with active collaboration from the Ministry of Food. According to MoWCA, the main expenditure components of VGD include transportation cost; training cost; fuel cost; and administrative cost (e.g. wages and purchase of goods). In addition to these costs, BDT 300 has been paid to each Upazilla Chairman as transfer cost. Food is provided by Ministry of Food and price of food is thus determined by them. Costs incurred by MoWCA in implementing VGD in FY 2108 are shown below.

Box 2.4: Administrative Cost Elements of VGD

- Transportation cost is BDT 18 crore per year
- The administrative cost is BDT 15 crore per year
- Training and NGO cost is BDT 36 crore per year
- Petrol and Oil cost BDT 12 crore per year
- BDT 300 has been given to Upazilla chairman as transfer cost
- Price of rice is determined by food ministry

Source: MoWCA (2019)

¹⁰ This may be due to the fact they perhaps never asked to provide such information or fail to realize the importance administrative cost of running the schemes. Moreover, they may also lack centralized digital record keeping of their staff and related expenses.

Total transfer cost of VGD in FY 2018 is BDT 1,605.7 crores and estimated administrative cost of VGD is BDT 78 crores. This thus suggests that administrative cost of VGD as percent to total programme cost is 4.85 percent. The major cost driver is transportation cost estimated at 2.24 percent. The administrative cost of VGD based on MoWCA data seems underestimated as it fails to include cost of food procurement (i.e. the difference between the economics price and market price of food), storage and transportation borne by the Food Ministry. If these costs are included, the administrative cost of VGD may be around 9 to 10 percent of the programme transfer cost. Ahmed found administrative cost of VGD at 10 percent for 2005.

Ministry of Food did not provide detailed breakdown of the administrative costs of FFW and VGF schemes but argued that overall administrative cost of FFW is around 13.78 percent in FY 2018 (which includes leakages of around 20 percent). Since leakages are not considered for other selected schemes, the leakage element must not be included. If leakages of 20 percent are disregarded, the administrative cost of FFW may dropped to 11 percent. According to Ministry of Food, administrative cost of food schemes are generally 2 to 3 times higher in Bangladesh compared to the cash or CCT schemes due to expenditures on procurement, storage and transportation¹¹. In support of their argument, they also refer to administrative cost of implementing the Open Market System (OMS). The estimated administrative cost of operating OMS may range between 8.8. percent and 10.3 percent for FY 2018.

The estimated administrative costs of these seven schemes are mapped according to the expenditure items listed in Table 2.1.1. The estimated cost structure by expenditure items and seven schemes are provided in the table below.

Table 2.8: Cost Structures of the selected Cash and Food schemes

Cost Items	OAA	AWDDW	PSS	SES	VGD	VGF	FFW
1.Set up Cost (Fixed Cost)							
1.1 Evaluate administrative and institutional capacity				0.126			
1.2. Infrastructure (Computers, Vehicles, Software)	0.149	0.149					
1.3. Procedure							
2. Selection Cost							
2.1. Meeting and Related cost			0.372	0.308	2.154	2.154	
2.2. Survey/Search cost							
3. Administrative wages and services							
3.1. Wages and salaries	1.903	1.903	0.142	0.431	0.898	0.898	
3.2. Purchase of good and services (Utility bills, lease)	0.433	0.433	0.620	0.011	0.718	0.718	
3.3. Application receive and process; Verifications; Dealing appeals; Processing payments; Programme oversight	0.255	0.255		0.113			
4. Payment Delivery Cost							
4.1. Bank charges	1.200	1.200	2.401	0.702			
4.2. Charges of Mobile transfer							
5.Storage Cost							
5.1. Cost at port							
5.2. Cost at local storage facilities							
6.Transport Cost			0.086	0.278	1.077	1.077	
6.1. From port to local storage facilities							
6.2. From local storage to beneficiaries							
7.Other Cost (if any)	0.060	0.060	0.029	0.143			
A. Total Administrative cost (1..7)	4.000	4.000	3.650	2.113	4.847	4.847	11.024
B. Total Transfer Cost	96.00	96.00	96.35	97.89	95.15	95.15	88.98
C. Total Cost (A + B)	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Authors Calculations based on data provided by respective agencies

¹¹ Similar view has also been expressed by Ministry of Finance.

Total Cost

Total cost is composed of programme cost and the administrative cost. Since administrative cost of food assisted schemes are underestimated due to exclusions of cost items, two approaches have been considered. Approach A includes administrative cost of food schemes based on administrative data. While in Approach B, 10 percent administrative costs have been considered for VGD and VGF.

Table 2.9: Estimated Total Costs of the selected Cash and Food schemes for FY 2016 (Million BDT)

Cost Elements	OAA	AWDDW	PSS	SES	VGD	VGF	FFW
Approach A							
Programme cost	14,400.0	5,343.4	14,000.0	2,450.0	9,899.4	14,610.8	8,167.6
Administrative Cost	576.0	213.7	511.0	51.8	479.9	708.2	900.4
Total Cost	14,976.0	5,557.1	14,511.0	2,501.8	10,379.3	15,319.0	9,068.0
Total Cost/GDP (%)	0.087	0.032	0.084	0.014	0.060	0.089	0.052
Approach B							
Programme cost	14,400.0	5,343.4	14,000.0	2,450.0	9899.4	14610.8	8167.6
Administrative Cost	576.0	213.7	511.0	51.8	989.94	1461.08	900.4
Total Cost	14,976.0	5,557.1	14,511.0	2,501.8	10,889.3	16,071.9	9,068.0
Total Cost/GDP (%)	0.087	0.032	0.084	0.014	0.063	0.093	0.052

Source: Based on MOF Social Protection and Budget and Table 2.8.

Note: In Approach A, administrative cost rates estimated for each of these seven social protection schemes have been to calculate the total administrative cost in FY 2016. While in Approach B, 10 percent administrative cost rates have been used for VGD and VGF.

Total costs by the seven selected schemes have been provided below.

Table 2.10: Estimated Total Costs of the selected Cash and Food schemes for FY 2018 (Million BDT)

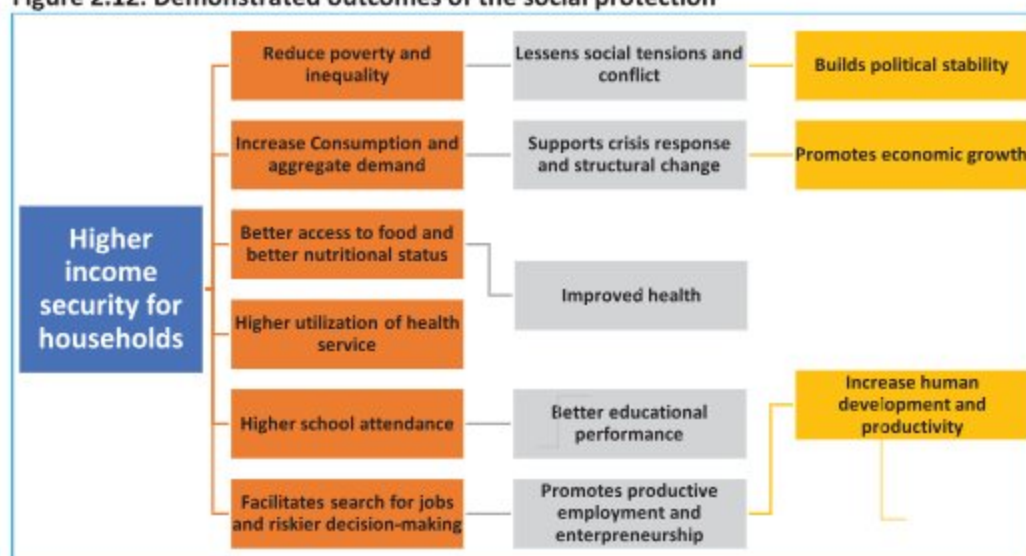
Cost Elements	OAA	AWDDW	STIPEND	VGD*	VGF	FFW
Programme cost	21,000.0	7,590.0	17,350.0	16,057.0	13,487.0	7,925.0
Administrative Cost	840.0	303.6	999.8	1,605.7	1,348.7	384.2
Total Cost	21,840.0	7,893.6	18,349.8	17,662.7	14,835.7	8,309.2

Source: Based on MOF Social Protection and Budget and Table 2.8

Note: For VGD and VGF, 10 percent administrative cost rates have been used.

6.2. Estimation of Benefits

Wide range of benefits may emerge from a well-managed social protection system. The depth of the poverty may be reduced at national level by the social protection schemes. It may help raise living standards of the poor, improve quantity and quality of food consumption (child nutrition and development). It may also result in higher utilization of health service. It also facilitates structural reforms supporting long-term growth, helps households to escape low risk, low productivity poverty traps. Moreover, social protection expenditures may enhance household spending with local multiplier effects and potential for fiscal stimulus role, reduce inequalities that contribute to economic growth. However, the potential benefits of a social protection system have been best epitomized by the World Bank and ILO (2017) joint initiatives on universal social protection to realize the SDGs.

Figure 2.12: Demonstrated outcomes of the social protection

Source: World Bank and ILO (2017)

6.2.1. Poverty Reduction and BCR: Use of Micro-Simulation Model

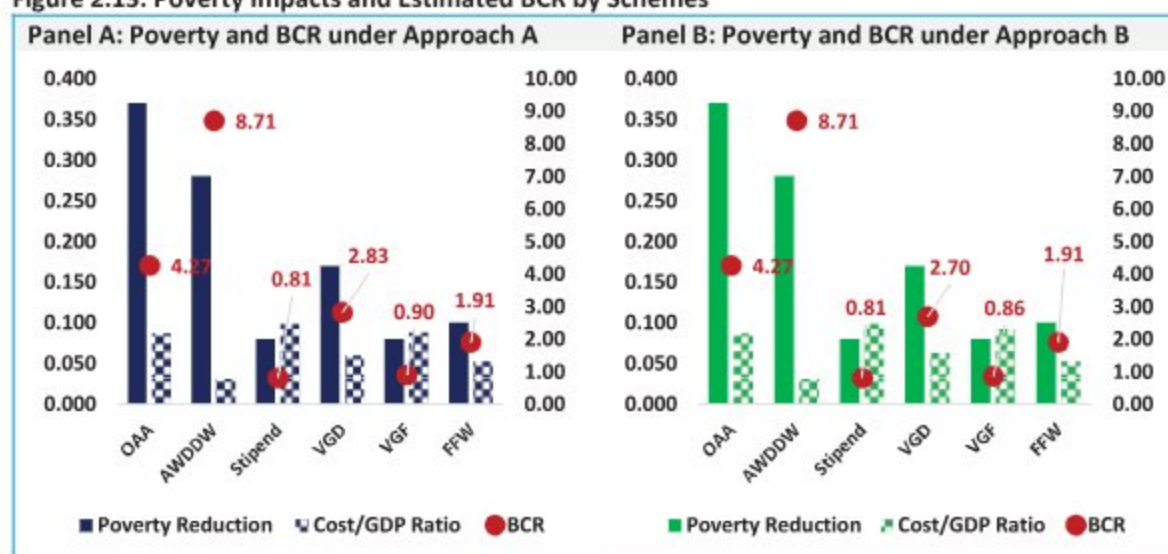
Micro simulation model has been used to estimate poverty impacts of social protection transfers by each of these selected schemes. HIES 2016 data set has been used to develop micro-simulation models (MSM). More specifically, six micro-simulation models have been developed. Population over 62 and 65 years have been identified for the OAA MSM. Thereafter, poverty situation with and without OAA have been determined for the elderly population for 2016. All individuals identified as widows, separated and divorced are grouped together to represent a group eligible for AWDDW. Combining these categories of women, an MSM for AWDDW has been developed. Again, poverty situation with and without AWDDW have been determined for this group of women. Primary and secondary students are assembled in a group for Stipend MSM. Poverty situation with and without stipends have been calculated for them.

Defining eligible sample populations for VGD, VGF and FFW are difficult. Observing the characteristics of VGD, VGF and FFW recipients, sample populations for these programmes have been developed. They mainly belong to the rural poor working women aged between 15 and 64. Thereafter, poverty situation with and without VGD, VGF and FFW have been determined for the sample populations.

Estimated poverty rates by these six schemes are then compared to their respective cost to GDP ratio to determine the BCRs of these six schemes. As mentioned above, BCRs have been calculated for both approaches – A and B. Poverty and BCR outcomes under the two approaches are provided below.

Higher BCR values have been found for the two cash transfer programmes – OAA and AWDDW. The key drivers for higher BCRs values are larger impact on poverty. Poverty rates reduced by 0.37 percent and 0.28 percent respectively under OAA and AWDDW. BCRs for food schemes especially for VGD and FFW are moderate – ranged between 1.9 percent and 2.8 percent. Relatively lower poverty impacts of VGD (i.e. 0.17 percent) and FFW (i.e. 0.10 percent) compared to OAA and AWDDW led to lower BCRs for these food schemes. On the other hand, lowest BCR value has been found for Stipend programme since poverty reduction is not the main goal of this scheme. Thus, assessing the impact of stipend programmes through the poverty lens may not be the appropriate method.

Figure 2.13: Poverty Impacts and Estimated BCR by Schemes



Source: Micro-simulation model

6.2.2. Income Generation (GDP) Benefit: Use of SAM Multiplier Model

Simulation Design

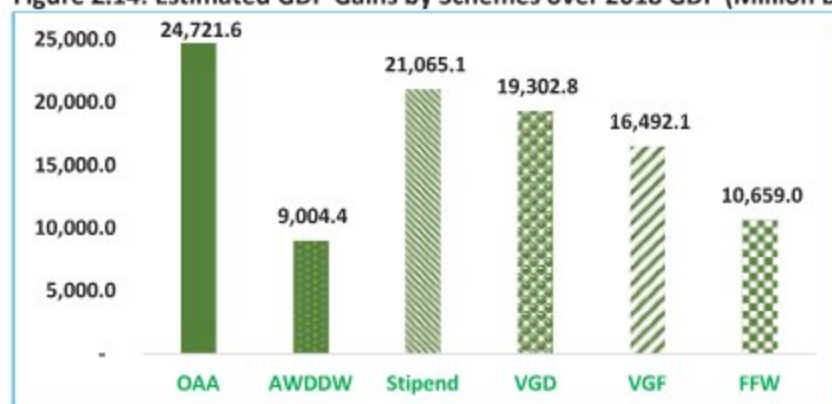
As mentioned above, Bangladesh SAM 2012 has been converted into a SAM multiplier model to simulate the income gain (GDP gain) impacts of the selected social protection schemes. Two types of interventions are considered in setting the simulations.

Business as Usual (BAU): A business as usual scenario is generated assuming that there is no additional social protection transfers or interventions into the Bangladesh economy. The exogenous account of the SAM model is set up in such a way (i.e. it reflects what is needed to change in all the five elements of the exogenous account – the government expenditure, investment, exports, foreign remittances and government transfers to household – social protection transfers) to exactly match the nominal GDP values reported for 2018 for Bangladesh by BBS. Generating the BAU to exactly match the GDP values of 2018 is important since the BAU set the benchmark to examine impact of various simulations described below.

Social Protection Interventions: We used the transfer values of FY 2018 for OAA, AWDDW, PES and SES, VGD, VGF and FFW separately in six simulations to simulate their respective impact on GDP. The transfers amounts are injected by enhancing incomes of the rural and urban households according to the distribution found in HIES 2016. Simulation designs are reported below.

	Selected Schemes					
	OAA	AWDDW	STIPEND	VGD	VGF	FFW
Intervention Amounts (Million BDT)	21,000.0	7,590.0	17,350.0	16,057.0	13,487.0	7,925.0

The simulated GDP gains by each of the selected schemes are shown in figure below. As expected, gains are larger for schemes with larger interventions such OAA and Stipend programmes. Combined GDP gains of seven interventions is 0.47 percent of FY 2018 GDP.

Figure 2.14: Estimated GDP Gains by Schemes over 2018 GDP (Million BDT)

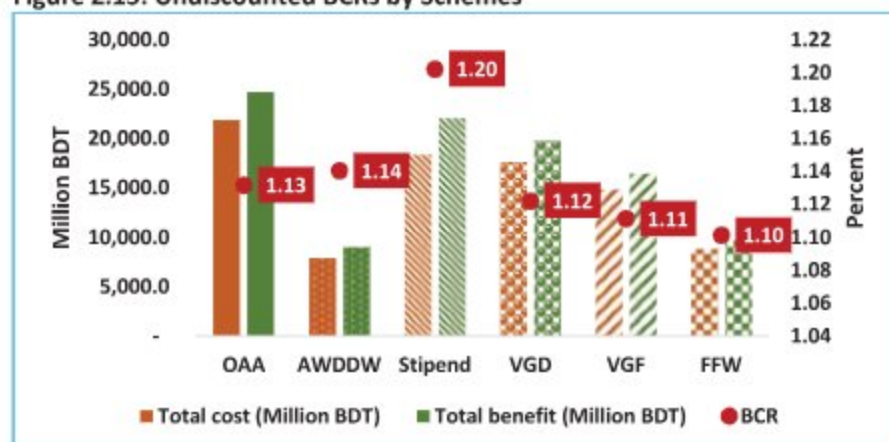
Source: Bangladesh SAM Multiplier Model 2012

Box 2.5: Gains from Social Protection Intervention

Similar economic gains have also been found in USA during 2008 recession due to fiscal stimulus. A study by Zandi (2008) compared the growth impact of a dollar spent on two social protection schemes – the food stamp programme and unemployment insurance – with investment in infrastructure. Investment in infrastructure had a multiplier of 1.6. While multipliers of the social protection spending were similar (1.6 for unemployment benefits and 1.7 for food stamps).

Income gains have also been found in Bolivia's universal pension, where rural households invested pension income into agricultural activities. A study of the impact of the scheme found that the return from these livelihood investments translated into household consumption 1.5 times the value of the pension (Sebastian M., 2013). There is also evidence of how pension income can help younger family members in their search for work. In South Africa, for example, research found that young men were more likely to become labour migrants if they were living in a household with an older person eligible for the social pension. Pension income also seemed to help facilitate migration of younger household members for work (Ardington, et al 2013).

The simulated GDP gains by each of the selected schemes are contrasted against total costs to derive BCRs. The estimated BCRs by these schemes are shown below. The BCR values are greater than 1 (unity) implying that it may be desirable to investment in the social protection system in Bangladesh. The BCR values are in the range between 1.10 and 1.20. The gains are relatively higher for cash and CCT programmes compared to the food programmes. However, the highest BCR value has been found for Stipend programmes.

Figure 2.15: Undiscounted BCRs by Schemes

7. Expanding Programme Coverage or Increasing Transfer Size

Even though NSSS (2015) has embraced the life cycle approach to design the social protection system in Bangladesh, the focus will still on reducing the incidence of poverty and vulnerability due to pervasive poverty (i.e. according to HIES 2016 24.3% of total population of Bangladesh were poor according to the national poverty line). Social protection system is an important instrument to fight against poverty. There are various conduits through which social protection system can be used to exert impact on poverty situation. Poverty situation may either be impacted through expanding coverage – inclusion additional beneficiaries; enhancing the transfer amounts – higher transfers paid to the existing beneficiaries; improving implementation efficient – better selection of deserving beneficiaries.

To assess the effectiveness of these three modalities (i.e. coverage expansion; increased transfers; and improved selection) a micro-simulation model (MSM) based on the HIES 2016 has been used. We also consider three cash schemes for the micro-simulation exercise. These are OAA; AWDDW and PES and SES. Effectiveness of these three modalities are measured with regard to impact on poverty rates and vulnerability rates. Following steps have been adopted for this exercise: (i) In the first step, poverty rates with and without the transfer amounts has been calculated for these three schemes. (ii) In the next step, beneficiary coverage has been expanded from the current size (according to HIES 2016) to include all vulnerable population. These additional beneficiaries have been provided with same monthly transfer amount (i.e. monthly transfer in 2016). Due to expansion of the beneficiary size, total resource requirement increased under this case. (iii) In the third step, additional resource required under case two has been distributed to the existing beneficiaries on top of their current transfer amount (i.e. BDT 300). This essentially entails a rise in their monthly transfer amount. (iv) In the last step, a perfect selection is considered, and all the selected beneficiaries are provided with current monthly transfer amount to assess the impact of perfect selection without substantial programme modification (i.e. no or very small additional resource is considered here).

7.1. Poverty Impact of Selected Cash Schemes

Table below shows the poverty rates of elderly person (60+ years), widow, and school age population with and without the social protection transfer amounts. Transfer amounts have been deducted from the monthly consumption level to derive the effects of the transfer amounts. As a result of OAA, poverty rates among elderly person reduced by 0.37 percentage points. In the case of widow, it is 0.28 percentage points. For stipend schemes, impacts are small at around 0.08 percentage points.

Table 2.11: Poverty impact of OAA, AWDDW, PES & SES

	Poverty with Social Protection	Poverty without Social Protection	Social Protection Impact (Poverty)
Age 60+	21.77 (OAA)	22.14	0.37
Widow	26.68 (AWDDW)	26.96	0.28
School Age (5-14)	28.01 (PSS & SES)	28.09	0.08

Source: Based on HIES 2016

Upper poverty lines have been adjusted upward by 25 percent to estimated vulnerability rates. The outcomes are shown below. As expected, vulnerability rates are significantly higher than the poverty rates. Again, the transfer amounts have been deducted from the monthly consumption level to derive the effects of the transfer amounts. As a result of OAA, poverty rates among elderly person reduced by 0.37 percentage points. In the case of widow, it is 0.26 percentage points. For stipend schemes, impacts are small at around 0.07 percentage points.

Table 2.12: Vulnerability impact of OAA, AWDDW, PSS & SES

	<i>Vulnerability with Social Protection</i>	<i>Vulnerability without Social Protection</i>	<i>Social Protection Impact (Vulnerability)</i>
Age 60+	42.92 (OAA)	43.29	0.37
Widow	49.00 (AWDDW)	49.26	0.26
School Age (5-14)	52.38 (PSS & SES)	52.45	0.07

Source: Based on HIES 2016

7.2. Simulated Impacts of Interventions

The interventions are designed to simulate the impact of coverage expansion; increased monthly transfer amount and perfect targeting of poor. The design aspects of OAA are described in box below¹².

Box 2.6: Description of Interventions

According to HIES 2016 the key parameters are:

Total sample population aged 60 and over = 15,344
 Number of vulnerable sample old age population = 6,643
 Number of poor old age people = 3,397
 Number of current sample beneficiaries of OAA = 2,994

A. Current System

Resource requirement with BDT 300 monthly transfer amount = BDT 1,07,78,400 ($= 2,994 \times 300 \times 12$)

B. Coverage Expansion (Intervention 1)

Resource requirement with coverage expansion = BDT 2,39,14,800 ($= 6,643 \times 300 \times 12$)

The resource requirement over current system increases by $= ((2,39,14,800 / 1,07,78,400) - 1) \times 100 = 115\%$.

C. Increase Transfer Amount (Intervention 2)

Monthly transfer increases to BDT 569. This is estimated as BDT 569 ($= 2,39,14,800 / 3,397 / 12$). In this case enhanced monthly transfer amount of BT 569 in place of BDT 300 is provided.

D. Perfect Targeting of Poor (Intervention 3)

In this case all poor (i.e. 3,397) are perfectly selected with zero inclusion and exclusion errors. Due to additional 403 elderly poor the resource need increased slightly.

The **resource requirement** is BDT 1,22,29,200 ($= 3,397 \times 300 \times 12$).

Increase in resource requirement over current system is $= ((1,22,29,200 / 1,07,78,400)) \times 100 = 13\%$.

Key assumption: in all the three simulations perfectly targeting of beneficiaries has been assumed.

A. Scheme: Old age allowance (OAA)

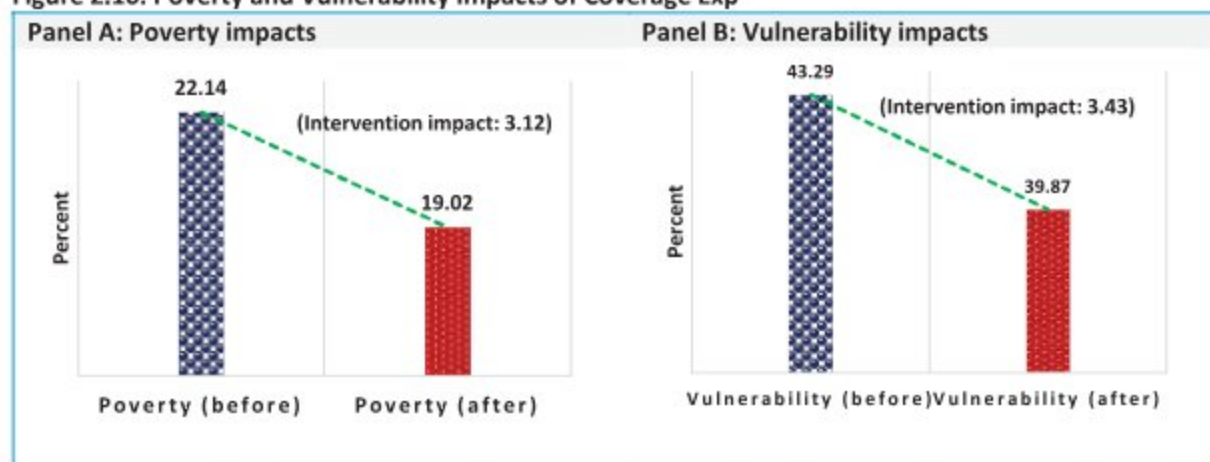
Intervention 1: Expanded Coverage

Impacts of expanded OAA coverage on poverty and vulnerability situation are shown in figure below. As a result of expansion coverage with no inclusion and exclusion errors, poverty would have been decreased by 3.12

¹² For Widow and stipend simulations similar types of simulation set ups have been developed for intervention. These are not reported here.

percentage point from the current elderly poverty rate i.e. 22.14 percent (i.e. without any intervention) to 19.02 percent (with coverage expansion).

Figure 2.16: Poverty and Vulnerability Impacts of Coverage Exp



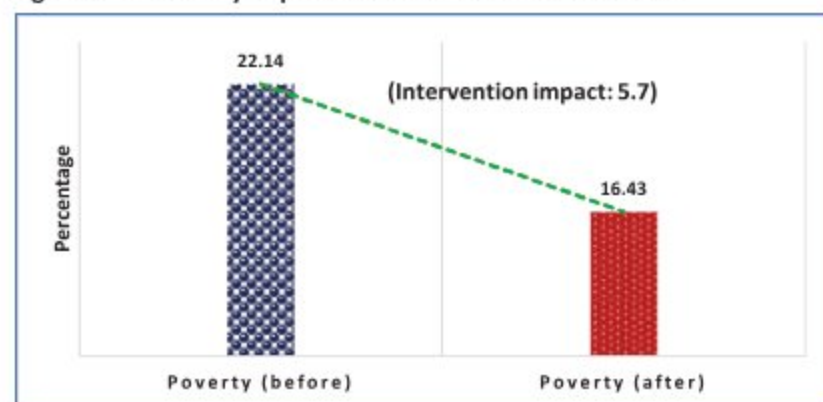
Panel B captures the vulnerability impact for the same intervention. The vulnerable old age people would lessen for the intervention of coverage increase to vulnerable line. Again, as a result of expansion coverage with no inclusion and exclusion errors, vulnerability among elderly population would have been reduced from 43.29 percent (i.e. without any intervention) to 39.87 percent (i.e. with intervention). The simulated positive impacts depend on two factors – coverage expansion with resource increase of about 115 percent over the current system and assumption of zero inclusion and exclusion errors. As mentioned above inclusion and exclusion errors are very high in the current OAA system. If these errors were incorporated into the simulation impacts on poverty and vulnerability would have much less compared to with zero errors.

Intervention 2: Increased Transfer Amounts

In intervention 2, the study uses the estimated resource required for intervention 1 as total transfer size which are distributed to the old age people living under the poverty line. The increased resource requirement has enlarged the individual monthly OAA transfer amount of OAA from BDT 300 to BDT 569. The simulated poverty impacts of intervention 2 is shown in figure below.

Impacts on poverty are larger under this intervention compared to intervention 1. As a result of increased transfer with no inclusion and exclusion errors, poverty would have been decreased by 5.7 percentage point from the current elderly poverty rate i.e. 22.14 percent (i.e. without any intervention) to 16.43 percent (with increased transfer).

Figure 2.17: Poverty Impacts of Increase Transfer Amounts



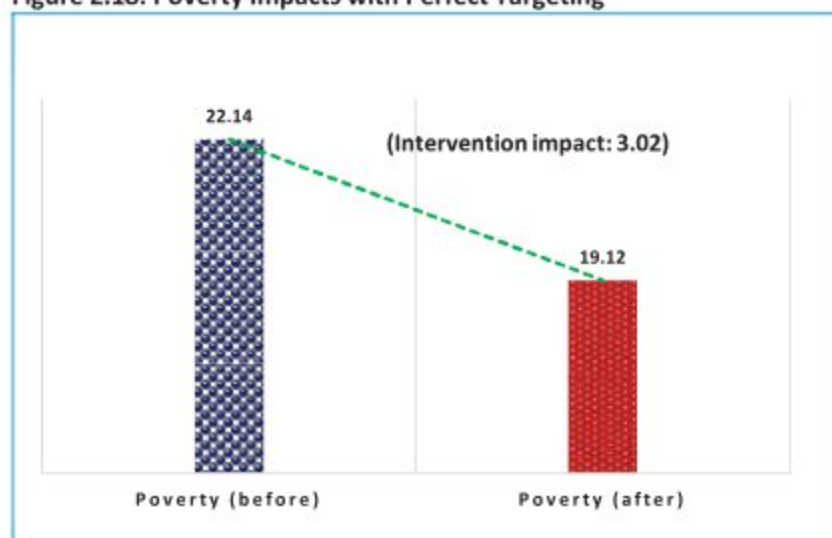
Similar to the previous case, the simulated positive impacts depend on two factors – increased transfer amount (BDT 569 in place of BDT 300 implying a rise of 90 %) and assumption of zero inclusion and exclusion errors. As mentioned above inclusion and exclusion errors are very high in the current OAA

system. If these errors were incorporated into the simulation impacts on poverty would have much smaller compared to with zero errors.

Intervention 3: Perfect Targeting of Poor

According to HIES 2016, the number of OAA sample beneficiaries were 2,994 receiving BDT 300 per month. It requires the budget allocation of BDT 1,07,78,400. In this intervention it is assumed that all 3,397 poor elderly would receive OAA of BDT 300 per month (that is perfect targeting and no inclusion-exclusion error). Additional resource need is minimal (only 0.13 percent over the current resource

Figure 2.18: Poverty Impacts with Perfect Targeting



need due to covering 403 additional elderly poor at BDT 300 per month). But the poverty impacts are very impressive. It may reduce by 3.02 percentage points. It thus suggests that it may be possible to attain large reduction in poverty with the same resource but substantial system improvement (i.e. in this selection efficiency gain). In other words, without improving system efficiency it may not be advisable to expand coverage and increase the transfer amount.

Summary

Impacts of interventions under OAA schemes are summarised below. The most important finding is that improving the current system may yield large gain without stretching the fiscal system.

Table 2.13: Intervention feasibility selection for OAA

Sl. No.	Intervention	Poverty Impact	Vulnerability impact	Budget requires
Current System	-	0.37	0.37	Current budget
Intervention 1	Coverage increase to vulnerability line	3.12	3.43	1.2 times more than the current budget
Intervention 2	Increase in transfer size to BDT 569 for all old age population living under the poverty line	5.7	-	1.2 times more than the current budget
Intervention 3	Perfect targeting of poor old age people with current transfer amount of BDT 300	3.02	-	0.13 times more than the current budget

The intervention simulations outcomes for the AWDDW scheme is summarised below. The outcomes are similar in direction but more pronounced than the OAA. Intervention 1 may lessen the poverty by 3.95 percentage

points and vulnerability by 4.06 percentage points. Intervention 2 has the highest impact on poverty reduction (a gain of 6.74 percentage points) requiring the same budget of intervention 1. Intervention 3 needs least resource than other two interventions to reduce poverty by 3.95 percentage points.

Table 2.14: Intervention feasibility selection for AWDDW

Sl. No.	Intervention	Poverty Impact	Vulnerability impact	Budget requires
Current System	-	0.28	0.26	Current budget
Intervention 1	Coverage increase to vulnerability line	3.95	4.06	3.2 times more than the current budget
Intervention 2	Increase in transfer size to BDT 554 to the widow/destitute/deserted women living under the poverty line	6.74	-	3.2 times more than the current budget
Intervention 3	Perfect targeting of poor widow/destitute/deserted women with current transfer size of BDT 300	3.96	-	1.3 times more than the current budget

The intervention simulation outcomes under the stipend scheme is summarised blow. The outcomes are similar in direction but smaller than the OAA and AWDDW. Intervention 1 may lessen the poverty by 2.1 percentage points and vulnerability by 2.00 percentage points. Intervention 2 has the highest impact on poverty reduction (a gain of 3.98 percentage points) requiring the same budget of intervention 1. Intervention 3 needs least resource than other two interventions to reduce poverty by 2.4 percentage points.

Table 2.15: Intervention feasibility selection for PSS & SES

Sl. No.	Intervention	Poverty Impact	Vulnerability impact	Budget requires
Current System	-	0.08	0.07	Current budget
Intervention 1	Coverage increase to vulnerability line	2.17	2.00	1.4 times more than the current budget
Intervention 2	Increase in transfer size to BDT 206 to primary and secondary students	3.98	-	1.4 times more than the current budget
Intervention 3	Perfect targeting of students with transfer at current amount.	2.4	-	0.41 times more than the current budget

8. Recommendations

Adequate Investment in Administrative Cost: International and national evidences clearly envisaged that allocating adequate resources for administrative costs are important for programme success. Contrary to this understanding, our analysis suggests poor provision of resources for administrative cost in Bangladesh. Moreover, usefulness of adequate provision for administrative costs to implement the social protection system is virtually non-existence in Bangladesh. According to available data, it is found that the share of administrative costs in total costs across selected cash and food schemes mostly hovered around 4 percent. These ratios contrast poorly with international ratio of 9 to 10 percent for cash schemes and 25 percent for food assisted schemes. Bangladesh authorities involved in social protection system do not have clear understanding of the elements and structures of an adequate administrative cost system and thus failed to provide the cost breakdown. The most of administrative costs are incurred for salaries and purchases of goods and services. Important costs associated with the selection of beneficiaries and monitoring, and evaluations are virtually non-existent. Given the poor state of administrative cost in Bangladesh social protection system following measures may be adopted:

- Designing an adequate administrative cost structures in Bangladesh may not be feasible without large scale consolidation of schemes. It is argued that lack of knowledge on administrative costs associated with programme (scheme) inception and subsequent implementation may have resulted in the proliferation of schemes in Bangladesh. Thus, in line with the recommendations of the NSSS (2015), Bangladesh must start consolidating the social protection schemes into six core clusters based on the life cycle approach or age-specific schemes. This step would allow the authorities to design and determine an adequate administrative cost system for the social protection schemes in Bangladesh.
- Key agencies involved in policy formulation, resource allocation and implementation may need to be exposed to a systematic acquaintance to the formulation of an adequate administrative cost through tailored trainings; exchange programmes and further in-depth studies.
- Determining an adequate administrative cost structures for Bangladesh social protection schemes (i.e. cash; CCT; food and livelihood) with clear provision for cost to cover set-up (i.e. office, equipment and MIS system etc.), beneficiary selection; and monitoring and evaluation.
- While rationalizing the importance of the administrative cost from Okun (1975)¹³ classical treatise point of view, Grosh et al opined that 'Okun deems that these are easily measured, are subject to policy control, and amount to only a few percentage points of overall costs at most. Experience in developing countries confirms that safety net programs can be run well for modest administrative costs: a **useful rule of thumb is roughly 10 percent of overall program costs.**' Bangladesh may also consider 10 percent administrative costs for cash and CCT programmes.
- A proposal for benchmarking the administrative cost has also been discussed. It essentially proposed to use generosity (transfer amount) and the proportion of administrative cost in total programme cost to derive an index for administrative cost. Bangladesh may adopt this measure to assess the state of administrative cost across the major social protection schemes.

¹³ It may be relevant to note that Okun treatise focused on leaky bucket the tax system.

A Proposal for Benchmarking the Administrative Cost

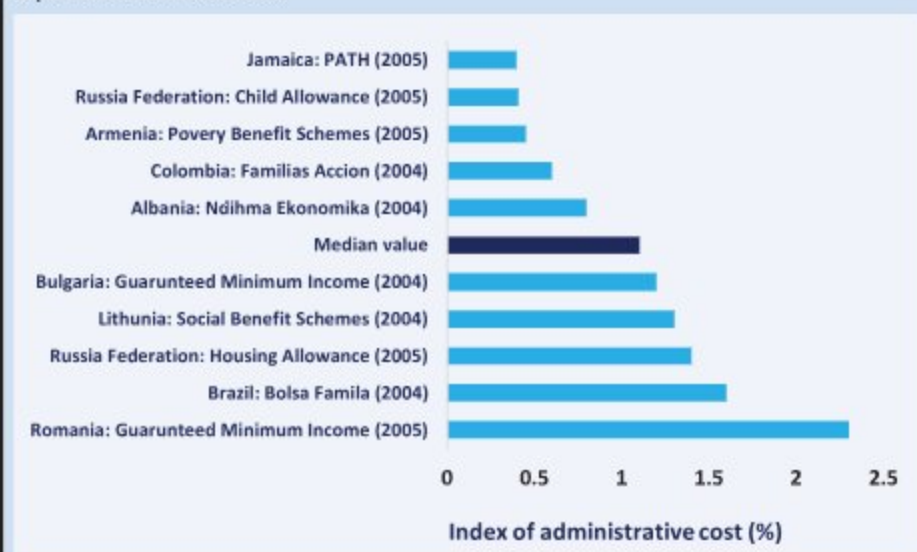
If generosity or transfer amounts (such as in Bangladesh) differs across programmes or schemes, then comparing the share of administrative costs in total costs with the usual share of administrative costs may lead to the wrong conclusion (this was also found for Russian Federation).

Thus, in order to assess whether the administrative costs of a programme are within the normal range, it is preferred to compare the administrative costs per beneficiary, expressed in purchasing power parity terms. It is also encouraged that analysts to report this information whenever they examine the administrative costs of a programme.

Alternatively, the analysts can multiply programme generosity, calculated as the ratio of benefits to the consumption of the beneficiary household based on household survey data, with the share of administrative costs and compare this index across safety net programmes of the same type, for instance, cash schemes, public works schemes, or school feeding schemes. It is specified as:

Index of Administrative Cost = Generosity \times share of administrative cost in total programme budget

The index for a sample of programmes from Europe and Central Asia and Latin America and the Caribbean is reported as an illustration.



Source: Grosh et al (2008)

Gradual Phasing of Food Schemes: Two major types of social protection schemes in operation in Bangladesh are cash and food schemes. Food schemes have been in operation since early 1970s mainly in response to food crisis, pervasive poverty and underdeveloped food markets. Bangladesh has already achieved self-sufficiency in food; poverty is no-longer pervasive; economic growth has been impressive and moreover, the food markets are developed now. Under this changed circumstances, the need for implementing similar type of large numbers of food-assisted programmes have recently been discussed. In line with this discussion, NSSS (2015) has recommended consolidation all food schemes into one or two food assisted schemes and rest of the schemes may be converted into cash schemes for greater efficiency and cost-effectiveness. Poverty impacts of OAA and AWDDW have been found larger than the poverty impacts of VGD, VGF and FFW programmes. Better poverty outcomes led to higher BCRs for the cash schemes compared to the food schemes. The cost-effectiveness outcomes of the competing schemes using the GDP gain utilizing a SAM multiplier model are also higher under

the cash or CCT schemes compared to the food schemes. The findings of this study thus re-iterate the NSSS proposal for consolidation of food schemes into one or two major food schemes and converting other food schemes into cash or CCT schemes.

Arrest Expansion of Social Protection System: Bangladesh has been spending about 2.5 percent of her GDP in social protection system. The system, however, fails to generate satisfactory outcomes due to system inefficiencies. The simulations with expansion of coverage as well as increased transfer payment produced large impact only under the assumption of ‘perfect’ selection (i.e. 100 percent identification of poor and vulnerable population, implying zero exclusion or inclusion errors) of beneficiaries. For example, under perfect selection of beneficiary, in the case of OAA, expansion of coverage to include all vulnerable elderly may reduce poverty 3.6 percentage points compared to the current situation (i.e. only by 0.37 percentage points). Moreover, increased transfer amount from BDT 300 to BDT 569 to all poor elderly may reduce poverty by 5.7 percentage points compared to the current situation. But when monthly transfer of BDT 569 has been provided to all current sample beneficiaries the poverty reduction rate is only 0.59 percentage points compared to current rate of 0.37 percentage points. These experiments clearly suggest that any plan for expanded coverage and enhanced transfer amounts must be associated fixing the system. Without fixing the system, expansion of the social protection system may result in larger leakages and wastages of public resources. Fixing of the system may entail programme consolidation; improvement in programme implementation with adequate provision for administrative cost; installation of MIS systems and procedures for better selection of beneficiaries; and establishing protocol for stricter monitoring and evaluation of programmes.

A Dedicated Survey on Social Protection System in Bangladesh: HIES has incorporated a section on social protection system covering 30 large programmes since 2005 with an aim to generate data to assess the performance of the social protection system. HIES has been a good source of information for assessing the social protection system. However, the extent of exclusion and inclusion errors are quite large according to the HIES social protection data base. Moreover, a deeper analysis of HIES social protection data base reveals existence of large numbers of outliers¹⁴ – perhaps influencing high exclusion and inclusion errors and related other deficiencies of the social protection system. Discussion with DSS officials also transpired that they are sceptical on the extent of high exclusion and inclusion errors emerged out of HIES data and pointed to unsatisfactory data collection methods adopted by the HIES field enumerators. Considering the importance of a comprehensive data base for the social protection system, a dedicated survey of social protection system may be carried out under the aegis of the General Economics Division. Moreover, this should be supplemented by a comprehensive review of the administrative cost of the major 15 to 20 social protection schemes covering cash, CCT, food and livelihood programmes to find out cost structures, gaps in cost compared to international best practices, and what needs to be done to move towards an adequate administrative cost structure with an aim to improve cost effectiveness of Bangladesh social protection system.

¹⁴ For instance, in the OAA schemes, there are existence of sample respondents receiving OAA at age 3 or 5 but reportedly married.

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Annex 1: Input-output Matrix and Social Accounting Matrix

A social accounting matrix (SAM) is an extension (or generalization) of the input-output matrix by incorporating other parts of the economy – namely primary and secondary income distribution and institutions of an economy. More specifically, Input-output analysis involves constructing a table in which each horizontal row describes how one industry's total product is divided among various production processes and final consumption. Each vertical column denotes the combination of productive resources used within one industry. A table of this type (Figure 2.3) illustrates the dependence of each industry on the products of other industries: for example, an increase in manufacturing output is also seen to require an increase in the production of power.

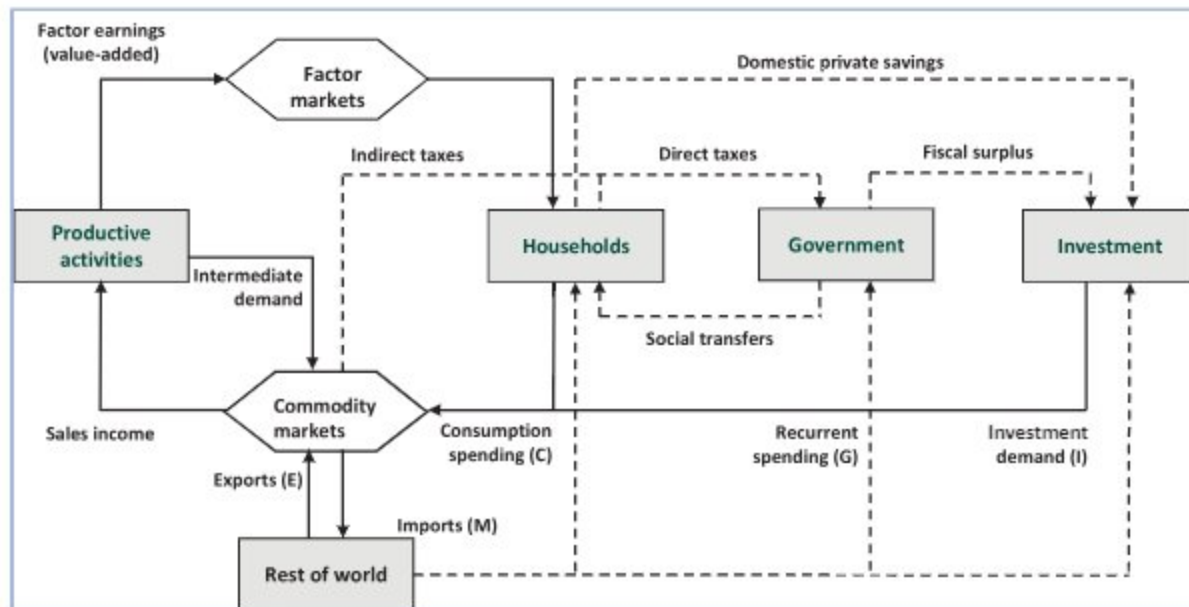
Figure 2.19: Input-output table

		Activity					Final Demand				Total Use
		A1	...	...	...	A16	C _p	C _g	I	Ex	
Commodity	C1	Technology matrix (16 x 16)					Final Demand				
	..										
	..										
	..										
	C16										
Value added	Compensation	GDP (Income Approach)					GDP (Expenditure Approach)				
	Operating Surplus										
	Indirect Taxes										
	Import										
	Total Supply										

SAM is a square matrix which captures all the main circular flows (Figure 2.21) within an economy in a given period.

Figure 2.20: Basic Structure of a SAM

		Expenditure columns							Total
		Activities C1	Commodity C2	Factors C3	Households C4	Government C5	Investment C6	Rest of world C7	
Income rows	Activities R1		Domestic Supply						Activity income
	Commodities R2	Intermediate demand			Consumption spending (C)	Recurrent spending (G)	Investment demand (I)	Export earnings (E)	Total demand
	Factors R3	Value-added							Total factor income
	Households R4			Factor payments to households		Social transfers		Foreign remittances	Total household income
	Government R5		Sales taxes and import tariffs		Direct taxes			Foreign grants and loans	Government income
	Savings R6				Private savings	Fiscal surplus		Current account balance	Total savings
	Rest of world R7		Import payments (M)						Foreign exchange outflow
Total		Gross output	Total supply	Total factor spending	Total household spending	Government expenditure	Total investment spending	Foreign exchange inflow	

Figure 2.21: Circular flow in an Economy

Source: Breisinger, et al (2009)

The input-output part of SAM captures production linkages between sectors that are determined by sectors' production technologies. These linkages can be differentiated into backward and forward linkages. Stronger forward and backward production linkages lead to larger multipliers.

Backward production linkages are the demand for additional inputs used by producers to supply additional goods or services. For example, when electricity production expands, it demands intermediate goods like fuel, machinery, and construction services. This demand then stimulates production in other sectors to supply these intermediate goods. The more input intensive a sector's production technology is, the stronger its backward linkages are.

Forward production linkages account for the increased supply of inputs to upstream industries. For example, when electricity production expands, it can supply more power to the economy, which stimulates production in all the sectors which use power. Thus, the more important a sector is for upstream industries, the stronger its forward linkages will be. Forward linkages are particularly important for the energy sector as it provides key input into the majority of other sectors in the economy.

Methodology – Description of social accounting matrix model

The move from a SAM data framework to a SAM model (also known as multiplier framework) requires decomposing the SAM accounts into 'exogenous' and 'endogenous'. Generally, accounts intended to be used as policy instruments (for example, government expenditure including social protection, investment and exports) are made exogenous and accounts specified as objectives or targets must be made endogenous (for example, output, commodity demand, factor return, and household income or expenditure). For any given injection into the exogenous accounts of the SAM, influence is transmitted through the interdependent SAM system among the endogenous accounts. The interwoven nature of the system implies that the incomes of factors, households and production are all derived from exogenous injections into the economy via a multiplier process. The multiplier process is developed here on the assumption that when an endogenous income account receives an exogenous expenditure injection, it spends it in the same proportions as shown in the matrix of average

propensities to spend (APS). The elements of the APS matrix are calculated by dividing each cell by the sum total of its corresponding column.

The economy-wide impacts of the SAR have been examined by changing the total exogenous injection vector, especially government. More specifically, the total exogenous account is manipulated to estimate their effects on output (through an output multiplier), value-added or GDP (through the GDP multiplier), and household income (through household income multiplier) and commodity demand (via commodity multipliers).

Table 2.16: Description of the endogenous and exogenous accounts and multiplier effects

Endogenous (y)	Exogenous (x)
The activity (gross output multipliers), indicates the total effect on the sectoral gross output of a unit-income increase in a given account, i in the SAM, and is obtained via the association with the commodity production activity account i .	
The consumption commodity multipliers, which indicates the total effect on the sectoral commodity output of a unit-income increase in a given account i in the SAM, is obtained by adding the associated commodity elements in the matrix along the column for account i .	Intervention into through activities ($x = i + g + e$), where $i = \text{GFC} + \text{ST}$ (GFCF) Exports (e) Government Expenditure (g) Investment Demand (i) Inventory Demand (i)
The value-added, or GDP multiplier, giving the total increase in GDP resulting from the same unit-income injection, is derived by summing up the factor-payment elements along account i 's column.	
Household income multiplier shows the total effect on household and enterprise income and is obtained by adding the elements for the household groups along the account i column.	Intervention via Households ($x = r + gt + ct$), where Remittance (r) Government Transfers (gt) Corporation Transfers (ct)

The shift from a 'data' SAM structure to a SAM multiplier module requires the introduction of assumptions and the separation of the SAM accounts into 'exogenous' and 'endogenous' components.¹⁵

Table 2.17: General SAM modular structure

		1a-PA	1b-CM	2-FP	3a-HH-OI	4-KHH-OI	5-ROW	TDD
1a	PA		$T_{1a, 1b}$		0			Y_{1a}
1b	CM	$T_{1b, 1a}$			$T_{1b, 3}$	$T_{1b, 4}$	$T_{1b, 5}$	Y_{1b}
2	FP	$T_{2, 1a}$					$T_{2, 5}$	Y_2
3	HH-OI	$T_{3, 1a}$	$T_{3, 1b}$	$T_{3, 2}$	$T_{3, 3}$		$T_{3, 5}$	Y_3
4	KHH-OI	$T_{4, 1a}$			$T_{4, 3a}$		$T_{4, 5}$	Y_4
5	ROW		$T_{5, 1b}$	$T_{5, 2}$	$T_{5, 3}$	0	0	Y_5
	TSS	E_{1a}	E_{1b}	E_2	E_3	E_4	E_5	

Where: by definition $Y_i = E_j$ and 1 Production (1a PA = Production Activities and 1b CM = Commodities); 2 FP = Factors of Production; 3 HH-OI = Households and Other Institutions (incl. Government); 4 KHH-OI = Capital Account Households and Other Institutions (including government); 5 ROW = Rest of the World (current and capital account). Blank entries indicate that there are no transactions by definition.

¹⁵This methodology follows Pyatt G and Round J.I., "Social Accounting Matrices for Development Planning", Review of Income and Wealth, Series 23, No.4, 1977; Pyatt G and Round JI, "Accounting and Fixed Price Multipliers in a SAM Framework", *Economic Journal*, No. 89, 1979 and Pyatt, G. and Roe, A. (1987) (eds), while the layout follows Alarcon JV et al, *La Matriz de Insumo-Producto Adaptada para la Planificación de las necesidades básicas, Ecuador 1975 y 1980*, Quito, ISSPREALC, 1984, and Alarcon JV et al, *The Social Accounting Framework for Development*, Avebury, Gower House, 1991.

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The separation is needed to enter the system, allowing some variables within the SAM structure to be manipulated exogenously (via injection instruments) to assess the subsequent impacts on the endogenous accounts as well as on the exogenous accounts.

Generally, accounts intended to be used as policy instruments are classified as exogenous and accounts specified *a priori* as objectives (or targets) are classified as endogenous. Three accounts are designated as endogenous accounts: 1) Production (production activities and commodities) account, 2) Factors of Production account, 3a) Households and Other Institutions (excluding the Government).

The exogenous accounts comprise: 3b Government (expenditure, transfer, remittances); 4 Capital account of institutions (savings and demand for houses, investment demand, infrastructure and machinery and equipment); and 5 ROW transfers, remittances, export demand and capital. The SAM flows and the categorization into endogenous and exogenous accounts are shown below.

Table 2.18: Endogenous and Exogenous Accounts

		1a-PA	1b-CM	2-FP	3a-HH-OI	3b-Gov	4-KHH-OI	5-ROW	TDD
1a	PA		T _{1a, 1b}		0				Y _{1a}
1b	CM	T _{1b, 1a}			T _{1b, 3a}	T _{1b, 3b}	T _{1b, 4}	T _{1b, 5}	Y _{1b}
2	FP	T _{2, 1a}						T _{2, 5}	Y ₂
3a	HH-OI			T _{3a, 2}	T _{3a, 3a}	T _{3a, 3b}		T _{2, 5}	Y ₃
3b	Gov	T _{3b, 1a}	T _{3b, 1b}		T _{3b, 3a}	T _{3b, 3b}		T _{3a, 5}	
4	KHH-OI	T _{4, 1a}			T _{4, 3}			T _{4, 5}	Y ₄
5	ROW		T _{5, 1b}	T _{5, 2}	T _{5, 3a}	T _{5, 3b}	T _{5, 4}	0	Y ₅
	TSS	E _{1a}	E _{1b}	E ₂	E _{3a}	E _{3b}	E ₄	E ₅	

Where Endogenous: 1 Production (1a PA = Production Activities and 1b CM = Commodities); 2 FP = Factors of Production; 3a HH = Households and Other Institutions (excluding Government); Where Exogenous: 3b Government; 4 KHH-OI = Capital Account of Households and of Other Institutions (incl. government); 5 ROW = Rest of the World (current and capital account). Blank entries indicate that there are no transactions by definition.

Table 2.19: Endogenous and components of exogenous accounts

	PA	CM	FP	3a HH&OI	EXO	INCOME	Exogenous Accounts (EXO) used as injections Column Vectors
1a PA	T _{1a 1b}			0	X _{1a}	Y _{1a}	X _{1a} = 0
1b CM	T _{1b 1a}			T _{1b 3a}	X _{1b}	Y _{1b}	X _{1b} = Government Consumption Subsidies - Taxes + Exports + Gov. Investment (capital formation in infrastructure and machinery and equipment) + Gross Capital Stock formation
2 FP	T _{2 1a}				X ₂	Y ₂	X ₂ = Factor Remittances from ROW
3a HH&OI			T _{3a 2}	T _{3a 3a}	X _{3a}	Y _{3a}	X _{3a} = Transfers (OAA), remittance
3b-5 Leaks	L _{1a}	L _{1b}	L ₂	L _{3a}	L _{3b-5} = X _{3b-5}	Y _{3b-5}	3b = Aid to Government from ROW
EXPN	E _{1a}	E _{1b}	E ₂	E _{3a}	E _{3b-5}		Where E _i - Y _j
L _{1a} = Activity Tax					L _{3a} = Income Tax + Household Savings + Corporate Savings		
L _{1b} = Commodity Tax + Import Duty + Imports					L _{3b-5} X _{3b-5} and Y _{3b-5} falls out of the model		
L ₂ = Factor Remittances to ROW					Blank entries indicate that there are no transactions by definition.		

Note on Injection: For any given injection into the exogenous accounts X_i (i.e., instruments) of the SAM, influence is transmitted through the interdependent SAM system among the endogenous accounts. The interwoven nature of the system implies that the incomes of factors, institutions and production are all derived from exogenous injections into the economy via a multiplier process. Multiplier models may also be built on the input-output frameworks. The main shortcoming of the IO model is that the feedback between factor income

generation (value-added) and demand by private institutions (households) does not exist. In this case, the circular economic flow is truncated. The problem can be partly tackled by endogenising household consumption within the I-O framework; this is typically referred to as a 'closed I-O model'. In this case, the circular economic flow is only partially truncated. A better solution is to extend the I-O to a SAM framework, which captures the full circular economic flow derivation of SAM multipliers

SAM coefficients (A_{ij}) are derived from payments flows by endogenous accounts to themselves (T_{ij}) and other endogenous accounts as to the corresponding outlays ($E_i = Y_i$); similarly, the leak coefficients (B_{ij}) derived from flows reflecting payments from endogenous accounts to exogenous accounts. They are derived below.

Table 2.20: Coefficient Matrices and Vectors of the SAM Model

Account	1a – PA	1b – CM	2 – FP	3a - HH&OI	3b ... 5 EXO	Income
1a – PA		$A_{1a,1b}$ $= T_{1a,1b} / Y_{1b}$			X_{1a}	Y_{1a}
1b – CM	$A_{1b,1a}$ $= T_{1b,1a} / Y_{1a}$			$A_{1b,3a}$ $= T_{1b,3a} / Y_{3a}$	X_{1b}	Y_{1b}
2 – FP	$A_{2,1a}$ $= T_{2,1a} / Y_{1a}$				X_2	Y_2
3a - HH&OI			$A_{3a,2}$ $= T_{3a,2} / Y_2$	$A_{3a,3a}$ $= T_{3a,3a} / Y_{3a}$	X_{3a}	Y_{3a}
3b ... 5 Leaks	B_{1a} $= L_{1a} / Y_{1a}$	B_{1b} $= L_{1b} / Y_{1b}$	B_2 $= L_2 / Y_2$	B_{3a} $= L_{3a} / Y_{3a}$		
Expenditure	$E_{1a} = Y_{1a}$	$E_{1b} = Y_{1b}$	$E_2 = Y_2$	$E_3 = Y_{3a}$		

The multiplier analysis using the SAM framework helps us to understand the linkages between the different sectors and the institutional agents at work within the economy. Accounting multipliers have been calculated according to the standard formula for accounting (impact) multipliers, as follows:

$$Y(t) = A Y(t) + X(t) = (I - A)^{-1} X(t) = M_a X(t)$$

Where:

t is time

Y is a vector of incomes of endogenous variables

X is a vector of expenditures of exogenous variables

A is the matrix of average expenditure propensities for endogenous accounts

$M_a = (I - A)^{-1}$ is a matrix of aggregate accounting multipliers (generalized Leontief inverse).

The aggregate accounting multiplier (M_a) will be further decomposed to separately examine the direct and induced effect. In order to generate the direct and induced effects the M_a multiplier will be decomposed using both multiplicative and additive forms.

From the above it logically follows that the SAM model mainly provides answers to ten basic issues:

1. It helps to assess the impacts on the endogenous and exogenous accounts in a clear and differentiated manner;
2. The technological structure of the sectors oriented towards the production of basic intermediate and final goods and services;
3. Expenditure structures of factors of production, institutions and demand for goods and services of domestic and foreign origin;

4. The identification of key sectors, commodities, factors of production, institutional accounts and basic needs in the economy and quantification of the main linkages (total and partial);
5. The dynamics of the production structure, factorial and institutional income formation;
6. Helps to assess the effects of incomes of institutions and their impact on production via their corresponding demand;
7. Helps to assess the intra, across or extra and inter-circular group effects, both in additive and multiplicative manner;
8. Matching labour and investment requirement can be calculated;
9. Assess price changes on endogenous accounts arising out of endogenous account price changes as well as exogenous account price changes;
10. Design simulations and alternative scenario and perform analysis; and
11. It serves as the basis for development of computable general equilibrium.

Annex 2: Administrative Cost of Major Programmes

Region	Country	Scheme	Administrative Cost (%)	Source
Cash and Near Cash Schemes				
Albania	2004	Ndihme Ekonomika	7.2	Tesliuc and others
Armenia	2006	Family Poverty Benefits Scheme	2.2	
Bulgaria	2004	Guaranteed Minimum Income Scheme	9.9	
Bulgaria	1992/93	Child Allowances	5.6	Coadt et al (2004)
Kyrgyz Republic	2005	Unified Monthly Benefit Scheme	9.3	
Lithuania	2004	Social Benefit Scheme	6.5	Tesliuc and others
Romania	2003	Guaranteed Minimum Income Scheme	9.8	
Honduras	1992	Food Stamps for Female-Headed HHs	12	Grosh (1994)
Honduras	1992	Bono Materno Infanti	6	Grosh (1994)
Jamaica	1992	Food Stamps Scheme	6	
Mexico	1992	Tortivales	12	
Venezuela	1992	Food Scholarship	4	
Yemen	2001	Social Welfare Fund	8.5	Coady et al (2004)
Sri Lanka	1982	Food Stamps Scheme	2	Casteneda (1998)
Namibia	1993/94	Old Age Pension	9.5	Coady et al (2004)
Zambia	2005	Pilot Social Cash Transfer Scheme	16.6	Devereux and others (2005)
		Median	8.9	
		Mean	8.2	
Conditional Cash Transfer Schemes				
Brazil	2003	Bolsa Familia	12.3	Lindert et al (2006)
Colombia	2000/4	Familias en Accion	10.5	
Dominican Republic	2006	Solidaridad	5.9	WB (2006a)
Ecuador	2005	Bono de Desarrollo Humano	4.1	
Jamaica	2004/5	PATH	13	
Mexico	2003	PRGRESA/Oportunidades	6	Lindert et al (2006)
Peru	2006	Juntos	11.6	WB (2006a)
Bangladesh	2002	Primary Education Stipend Scheme	4	Ahmed (2005)
Pakistan	2005/6	Child Support Scheme (Pilot)	6.7	WB (2006K)
		Median	6.7	
		Mean	8.2	
Fee Waivers Schemes				
Columbia	1992	Student loans	21	Grosh (1994)
Costa Rica	1992	University Tuition waivers	16	
Jamaica	1992	Student loans	30	
Belize	1992	Hospital fee waivers	0.4	
Dominican Republic	1992	Hospital fee waivers	3.6	
		Median	16	
		Mean	14.2	
Public Works Programmes				
Argentina	2004	Jefes de Hogar	1.6	Lindert et al (2006)
Bolivia	1992	Emergency Social Fund	3.5	Grosh (1994)
Peru	2002/3	A Trabajar Urbano	23	Chaccaltana (2003)
Morocco	1990s	Promotion Nationale	6	World Bank (2001g)
Bangladesh	2001	Rural Maintenance Programme	24	Ahmed (2005)
Yemen	2003	Second Public Works Programme	3.7	Al-Baseir (2003)
		Median	4.9	
		Mean	10.3	
Food Assisted Schemes				
Bolivia	2003	School Feeding, WFP	55.5	Lindert et al (2006)
Brazil	1997	Programa Nacional de Alimentacion Escolar	28.9	
Colombia	2003	School Feeding, WFP	20.5	
Dominican Republic	2003	School Feeding, WFP	9.4	
El Salvador	2003	School Feeding, WFP	46.2	
Guatemala	2003	School Feeding, WFP	14	
Honduras	2003	School Feeding, WFP	30.1	
Nicaragua	2003	School Feeding, WFP	38.3	
Chile	1992	Food Supplements	6	
Costa Rica	1992	Day care Food Packages	9	
Dominican Republic	1992	Proyecto Materno-Infanti	12.3	
Jamaica	1992	Nutibus	6.8	

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

Peru	2005	School Feeding, WFP	19.5	WFP (2006a)
Peru	1992	Programa de Alimentacion y Nutricion para Familias de Alto Riesgo	22	Grosh (1994)
Mexico	1992	Leche Industrializada Compania Nacional de Subsistencias Populares	28.5	
Bangladesh	2001	Income Generation for VGD Programme	10	Ahmed (2005)
Benin	2005	School Feeding, WFP	37.2	WFP (2006a)
Malawi	2005	School Feeding, WFP	35.8	
Mali	2005	School Feeding, WFP	52	
		Median	22	
		Mean	25.4	

Annex 3: Bangladesh SAM Accounts

The 2012 SAM identifies the economic relations through *four types of accounts*: (i) production activity for 26 activities and commodity accounts for the 31 products and services; (ii) 4 factors of productions with 3 different types of labour, 1 type of capital (including land); (iii) current account transactions among the 3 main institutional agents; household-members and unincorporated capital, government and the rest of the world; and (iv) one consolidated capital accounts capturing the flows of savings and investment. The disaggregation of activities, commodities, factors and institutions in the SAM is given below.

Table 2.21: Description of Bangladesh SAM 2012

SAM Accounts	Detailed sector classification
Activities (31)	
	Crops, Livestock, Fishing, and Forestry (04)
	Milling, Food Products, Leather, Jute, Clothing, RMG, Pharmaceuticals, Tobacco, Wood, Paper, Chemical, Cement, Machinery, Other Manufacturing, Construction, Utility, and Mining (17)
	Trade, Transport, Housing and Real Estate Service, Health Service, Education Service, Public Administration and Defence, Bank and Other Financial Services, Hotel and Restaurant, and Services (09)
Commodities (31)	
	Crops, Livestock, Fishing, and Forestry (04)
	Milling, Food Products, Leather, Jute, Clothing, RMG, Pharmaceuticals, Tobacco, Wood, Paper, Chemical, Cement, Machinery, Other Manufacturing, Construction, Utility, and Mining (17)
	Trade, Transport, Housing and Real Estate Service, Health Service, Education Service, Public Administration and Défense, Bank and Other Financial Services, Hotel and Restaurant, and Services (09)
Factors of Production (04)	
	Labour factor (02): Un-Skilled; and Skilled
	Capital factor and Land Factor
Institutions (04)	
	Household
	Government
	Rest of the World
	Savings or Gross fixed capital (consolidated capital)

Source: SAM 2012

Chapter 3. IMPLICATION OF CHANGING DEMOGRAPHICS AND EFFECTS ON SOCIAL PROTECTION IN BANGLADESH¹

¹ Authors of the study:

Bazlul H. Khondker (Team Leader), Professor, University of Dhaka; and Chairman, South Asian Network on Economic Modeling (SANEM)

Selim Raihan (Co-Team Leader), Professor, University of Dhaka; and Executive Director, South Asian Network on Economic Modeling (SANEM)

Sunera Saba Khan, Research Economist, South Asian Network on Economic Modeling (SANEM)

Fahmida Haq Majumder, Research Associate, South Asian Network on Economic Modeling (SANEM)

1. Introduction and Background

Population plays a vital role in economic growth and development. Changing demographic scenarios have various social and economic consequences. The interconnections between population and economic growth and the importance of demographic transition has become a major concern in recent years. Changes in the age distribution of the population may have important economic effects. Demographic change affects society and the economy through age structure and dependency ratio, labour market and dividends internal migration and urbanization, demand for public services and policies including social policies education, health, social protection. In order to ensure a certain living standard and address transient poverty, majority of the countries throughout the world operate numerous social protection programmes tailored to the needs of the people who need it. In developing countries social protection systems play a vital role in boosting human capital and productivity and assists in realizing the human right.

Moreover, Changes in the population age structure creates opportunities along with challenges. Bangladesh has witnessed a rapid change in its population structure due to successes of social policy interventions which have driven down child mortality and high fertility rates and extended life expectancy. In 1975, life expectancy at birth was estimated to be 44.9 years and this has risen to 58.1 in the year 2000 and the UN predicts a growth to 70.5 years in 2025. This will result in a large pool of youth along with an ageing population. In order to reap the benefits of demographic dividend the domestic job sector needs to be strengthened and youth need to be empowered through provision of vocational and technical training. In addition, social protection schemes need to be designed to address the needs of the elderly.

Bangladesh intends to reduce vulnerability to poverty and deprivation. Social protection is an important pillar in her fight against poverty. To increase the efficiency and effectiveness of the social protection programmes, the Government has drafted a National Social Security Strategy (NSSS) to create a social protection system that is more inclusive, focused and that will help take a coordinated approach to poverty reduction. In this context this report aims to determine if the current portfolio of social protection programmes is adequate to meet the needs of the changing demographic structure in Bangladesh and also measures the impact of existing Social protection programmes on headcount poverty reduction. The study maps the demand side and supply side of social protection systems. The findings from the mapping exercise were contrasted with population by Life cycle (i.e. children, youth, old age etc.) – by percent (share). A section has been devoted to assessing patterns of demographic changes and challenges for Bangladesh. The report also attempts poverty and vulnerability mapping by life cycle between 2010 and 2016 to highlight changing patterns. Furthermore, the study employs a costing module to forecast costs of the age-based social protection schemes. Finally, the report concludes with policy recommendations.

2. Methodology

Various types of methods utilizing diverse data sets have been used in this study. A through **desk review** of the changing population structure and their socio-economic implications has been conducted using demographic dynamic and other relevant social and economic data sets. An **analytical framework** invoking the demand side and supply side of the age-based social protection system has been used to assess adequacy and gap. Demand side assessment is based on the demographic dynamics and HIES 2010 and 2016 data sets. Social protection budget data produced by Ministry of Finance have been employed to derive the supply side. A **costing module** based on the demographic dynamic (i.e. between 2020 and 2050) and key macro-economic indicators is employed to project costs of the age-based social protection schemes.

Desk Review

A comprehensive desk review has been conducted to examine long term trends in population structure in Bangladesh. More specifically, population structure data from 1901 to 2011 has been used to assess trends; patterns and age distribution of Bangladesh population over the 110-years period. BBS adopted three variants (i.e. associated with population growth rates) to project population dynamic from 2011 to 2061. Demographic dynamics are combined with the Labour force survey data; education and health statistics; and statistics on migration and urbanisation to assess the impacts on labour market and demographic dividends, urbanization rate and demand for public services – especially social sector services.

Analytical Framework

The analytical framework composed of a demand side component and a supply side component. On the basis of the availability of HIES 2010 and HIES 2016, the analytical framework has been numerically specified for 2010 and 2016. Following five age groups² have been considered:

- (i) Children (age 0 to 4);
- (ii) School age children (age 5 to 14);
- (iii) Youth (age 15 to 29);
- (iv) Working age (age 30-59); and
- (v) old age (age 60 and over).

Demand side: the starting information sets of the demand side are the age-specific population sizes. If a universal coverage is adopted to design the system, then we only need the transfer amounts to determine the costs of these schemes. However, in Bangladesh beneficiaries are selected using targeting methods mainly focusing on the poverty profile. Thus, information on poverty or vulnerability rates by the age-specific groups are required to determine the beneficiary sizes by each of these age groups. Poverty and vulnerability rates for 2010 and 2016 are derived from the HIES 2010 and 2016. Monthly transfer rates derived from the budget data are used to calculate resource (cost) needed for the age-based social protection schemes for 2010 and 2016. Demand side specifications are defined by the following equations:

1. Population sizes (PS) are defined as: PS_a^t (i); Where, t denoted years 2010 and 2016; and a refers to six age specific social protection schemes.

² A sixth category to cover disabled persons has also been considered in the study. Thus, there are six groups considered in this study.

- Beneficiaries are selected from population sizes (PS) and poverty rates (P) derived using HIES 2010 and 2016. Beneficiaries (B) are selected as: $B_a^t = PS_a^t * P_a^t$ (ii).
- Monthly transfer (T) amounts are used along with the beneficiary sizes to estimate costs of age-based schemes. Costs (C) are determined as: $C_a^t = B_a^t * T_a^t$ (iii).

Supply side: budget data for 2010 and 2016 are used to estimate supply side of the age-based schemes. According to the classification adopted by MOF, there are 74 funded social protection schemes in 2010. The number of funded social protection schemes increased to 135 in 2016. A mapping scheme linking the social protection schemes and six age-specific groups have been used to estimate the supply side of the age-based social protection schemes. Schemes which do not adhere to the mapping arrangement are included into another category labelled as 'non-age scheme'. The mapping exercise provides supply side information on beneficiary coverage; total allocation and derived monthly transfer amounts by each of the five age-based schemes; by disability and as well by the non-age scheme.

Comparative assessment: once the demand for social protection for according to age-based schemes and the supply side of social protection schemes are determined for 2010 and 2016, comparative assessments have been conducted. More specifically, these two components are compared against each other for the assessment. It may be schematically shown as:

Demand Side		Comparison Criterion	Supply Side	
Age-groups	Age-schemes	Coverage	Age-schemes	MOF Budget
0-4	Children	Allocation	Children	
5-14	School age	Transfer amount	School age	
15-29	Youth	Equity	Youth	
30-59	Working class		Working class	
60+	Old age		Old age	
	Disabled		Disabled	
			Non-age scheme	

Two important criteria for comparison are beneficiary coverage and resource allocation. In addition to these indicators/criteria, other criteria may need to be used to have more comprehensive comparative assessment. In a study for the World Bank, Grosh et al (2008) has identified seven indicators/features as elements of a 'good social protection system'. This study intends follow these indicators (where feasible) for the comparative assessment. Box below listed these indicators or features.

Box 3.1: Elements of a good social protection system

Features	Description
Appropriate	Each scheme should be tailored to best fit the conditions. That is, the number of schemes adopted and their internal balance and association with the other components of the public policy should respond to the intended needs of the country. Each program should be customized for best fit with the circumstances.
Adequate	Each scheme of the system should provide full coverage and meaningful transfer amounts to the beneficiary of a subset of the population they are intended to assist such as chronic poor; transient poor and disabled population.
Equitable	All beneficiaries should be treated in a fair and equitable way such that horizontal and vertical equity is ensured. More specifically, the goal of the system should to provide the same benefit to

Cost effective	<p>individuals or households with similar attributes in all important respects (horizontal equity) and may also provide more generous benefits to the poorest beneficiaries (vertical equity).</p> <p>The system must be cost-effective though economizing the administrative costs needed for programme implementation in two ways. First, avoid fragmentation and the subsequent need to develop administrative systems without realizing economies of scale. Second, operating efficiently with the minimum but sufficient resources to carry out programmes well and to attain the desired impact.</p>
Incentive compatible	<p>Social protection system may influence individual behaviour in a positive or negative manner. Thus, system should be designed in such way that promotes positive changes to an individual. This can be achieved by keeping the role of the social protection to the minimum consistent with adequacy. Furthermore, social protection schemes should be linked with other elements of the public policy to increase individual's income and welfare.</p>
Sustainable	<p>Prudent social protection systems are financially and politically sustainable, such that they are pursued in a balanced manner with other aspects of government expenditure and in line with the fiscal space. In low-income countries, schemes started with development partner support are gradually incorporated into the public sector budget.</p>
Dynamic	<p>A good social protection system will evolve over time with demographic dynamics, changing economic structure and flexibility to address sudden shocks. Moreover, the authority of specific scheme should also evolve as problems are solved and new standards set.</p>
<i>Source: Grosh et al (2008)</i>	

Costing Module

A costing model has been used to project the cost of age-based social protection schemes under alternative beneficiary coverage as well as for different transfer amounts. The costing model is described in the box below.

Box 3.2: Costing Module

Cost essentially depends on beneficiary coverage and transfer amounts (value of benefit) as well as whether we like to index them to inflation rate or other price indices. The specification of the costing model is provided in equation below.

$$C = BC \times VB \times CPI; \text{ where } i = 1 \dots n \text{ (number of age-based schemes)}$$

Where, C refers to cost; BC denotes beneficiary coverage; VB suggests monthly value of benefit; and CPI is the consumer price index.

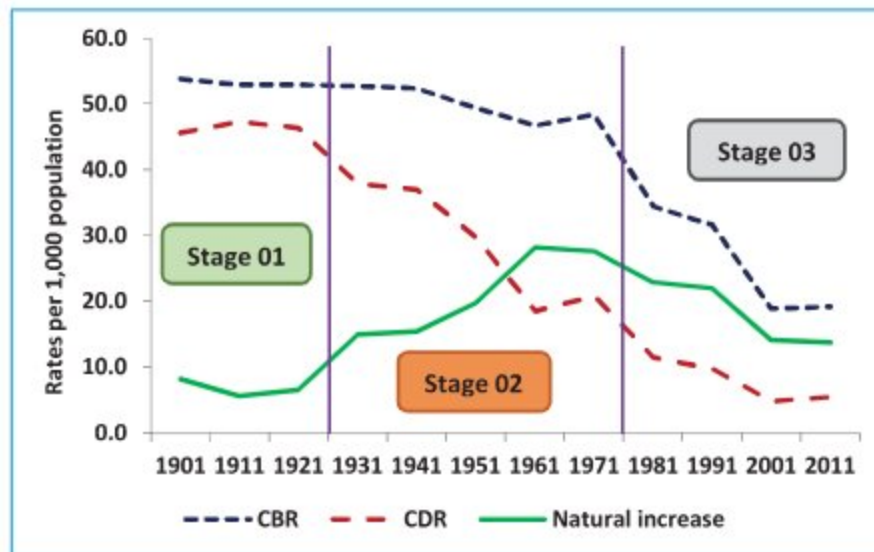
3. Demographic Transition and Socio-Economic Impacts

3.1. Changing Population Structure in Bangladesh

A long-term time horizon spanning over the last 110 years has been considered to examine the changing population structure in Bangladesh. In doing so, the well-known demographic transition model has been invoked. Moreover, an analysis of changing population structure has also been attempted considering three broad age groups – children, working age and old age.

Demographic transition: the demographic transition in Bangladesh during the 11 decades (i.e. 1901 to 2011) may be characterized with the aid of the classic demographic transition model. It composed of four stages based on the birth and death rates as well as the underlying population growth rates. On the basis of these three features, it is argued that Bangladesh's transition remain incomplete as the population growth rate remains higher than 1 percent threshold till 2011. Demographic transition is stated to complete when population growth rate is less than 1 or it enter the stage 4.

Figure 3.1: Evolution of rates of birth, death and natural increase, 1901-2011



Source: BBS, Reports of the Bangladesh Population Census, 1974-2011

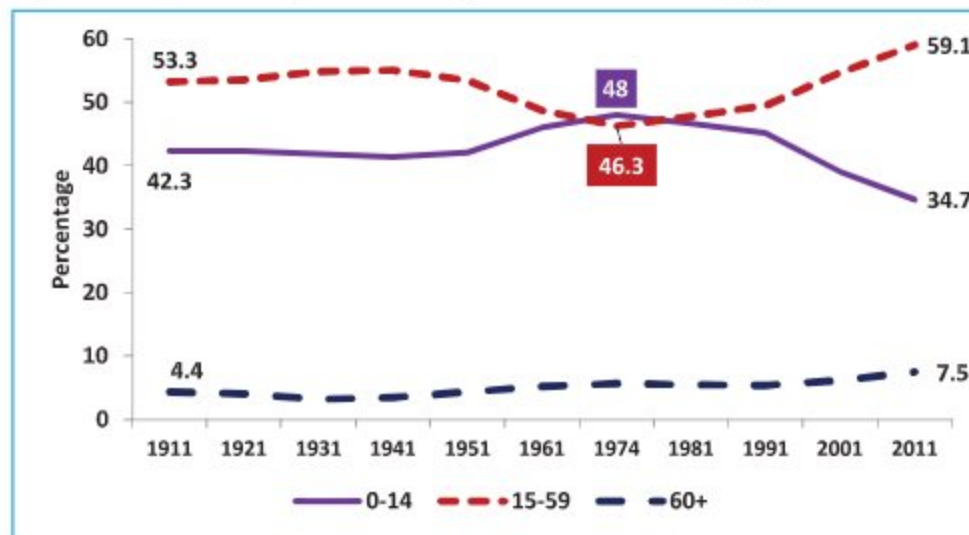
Stage 01: it lasted over the 1901 to 1921 period or for about 20 years. The main features of this stage are high birth as well as high death rate. The population growth remained less than 1 (i.e. between 0.5 and 0.9).

Stage 02: it commenced in 1921 as the death declined but birth rate remained high till 1971. Thus stage 2 lasted over 50 years between 1921 and 1971. Apart from declining death rate and high birth rate, the stage is characterized as population explosion period with population growth recorded as high as 2.6 percent.

Stage 03: the country entered stage 3 sometime after 1971 as birth began to decline along with the death rate. But decline in population growth was less than the fall in birth rate as death rate continued to fall as well. As a result, population growth rate was above 2 percent until early 1990s. Although population growth rate continued to decline but it still remains around 1.4 percent between 2001 and 2011. Bangladesh thus still remains in stage 03 and her demographic transition is incomplete as it completes in stage 04 where population growth rate is again less than 1 percent rate.

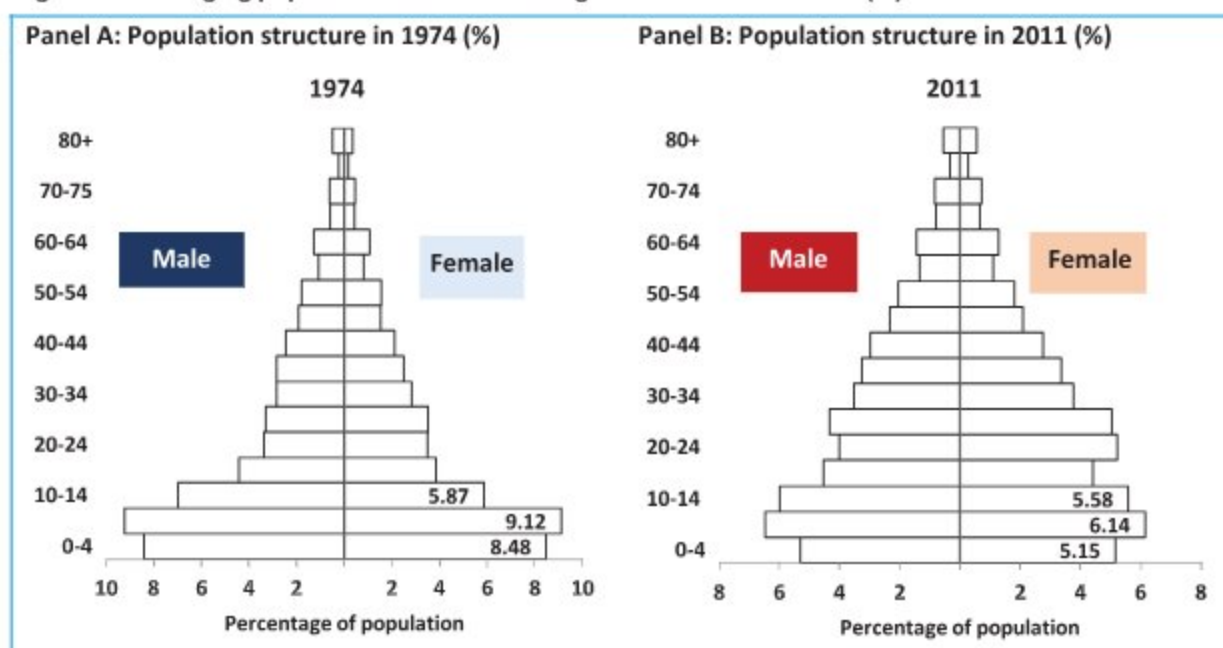
Age composition: demographic transition is associated with varying age structure in its journey – from commencement to completion (i.e. in other words during these four stages between stage 01 and Stage 04). The figure below captures changing population structures by three broad age groups – children (age 0 -14); working age (age 15-59); and old age (age 60 and above). The share of children in total population rose to the peak of 48 percent in 1974 before starting to decline. In 2011, children share has fell to 34.7 percent. On the other hand, share of working age population experienced a bumpy ride – it increased till 1941, fell between 1941 to 1974 and then increased thereafter. Working age group lowest point is at around 1974 with 46.3 percent. The share increased to 59.1 percent in 2011. Contrary to these two groups, the share of old age population has increased steadily over the transition period, rising from 4.4 percent in 1911 to 7.5 percent in 2011.

Figure 3.2: Population dynamics in Bangladesh – 1911 to 2011 (%)



Source: 1911-1921 Rahim, M.A. (1969); BBS, Reports of the Bangladesh Population Census, 1974; 1981-2011

Figure below captures the age-sex distribution in 1974 and 2011. The 1974 distribution reveals the effects of high fertility in the 1965-70 period which resulted in the 5-9 age group comprising over 18 percent of the population. UNPFA (2015) further argued that 'although the 2011 age structure is much more "mature" than in 1974, it is still the case that the 5-9 age group is the largest age group in the population, comprising a little over 12 percent of the total'. The UNPFA report further noted that, 'it would take several decades for this cohort to work its way through the age structure and as it does it will contribute to the "momentum" factor that ensures that population growth will continue even though fertility has declined to a historically low level'.

Figure 3.3: Changing population structure in Bangladesh – 1974 and 2011 (%)

Source: BBS Census Reports – 1974 and 2011

Box 3.3: Salient features of demographic dynamics

Demographic transition in Bangladesh has followed the general trends predicted by the “demographic transition model” but with some special features. The mortality transition which started in 1901 are still on-going; Infant, child and maternal mortality rates have declined consistently over several decades.

The fertility transition commenced 50 years later and has been very uneven. Fertility decline “stalled” in the 1990s, resulting in larger birth cohorts which translated into a rapidly-growing labour force in the 2000s. A weakening of government family planning programmes may have contributed to the stalled fertility transition. The current TFR of 2.3 is the lowest of any country with similar levels of poverty. Regional variations in fertility are also evident. The causes of fertility decline are not completely clear, but socioeconomic development has played a major role along with family planning programmes.

The demographic transition has been accompanied by changes in age structure with the 0-14 age group declining as a proportion of the total and other age groups expanding. The urban population growth rate is approximately double the national rate, but the urban population is still under 30 percent of the total population.

Source: UNFPA (2015)

3.2. Future Projection of Bangladesh Population

BBS and UNFPA projections have been used to analyse the trends of future population in Bangladesh in terms of selected age groups – such as children (age 0-4); school age (age 5-14); youth (age 15-29); working age (age 30-59); and old age (age 60 and above). BBS provided projections from 2011 to 2061 while UNFPA presented projections from 2011 and 2061. In both cases, three variants (i.e. high, medium and low) based on population growth rates have been adopted for the projections.

Box 3.4: Descriptions of the three variants

The most important element for any population projection is the assumption regarding the pattern of future age-specific fertility. Age-specific fertility is generally obtained from the summary fertility measures like total fertility rate (TFR) and proportionate age-specific fertility (proportion of births by females of different age groups). The population projection is based on the assumptions on both TFR and proportionate age-specific fertility for entire projection period. The values of these two parameters (i.e. TFR and proportionate age-specific fertility values) have been based on series of discussion and consultations involving the renowned demographers and policy makers in Bangladesh, organized under the aegis of BBS. Accordingly, three variants – high, medium and low have been considered for the future population projections in Bangladesh.

High: The high variant assumes the TFR would remain constant at the present level 2.3 (BDHS 2011, 2014) over the projection period.

Medium: A steady decline of TFR employs in the medium variant fertility level. Initiating from 2.3 in 2011, it is assumed decline to 2.1 in 2021, from 2026 TFR declined further to 1.9 and continued thereafter.

Low: A sharp decline of TFR is assumed in the low variant scenario, beginning with TFR 2.3 in 2011, 2.1 in 2021, 1.9 (below replacement level) in 2026 and after two decades from 2011 it is assumed to be 1.6 and remains constant till 2061.

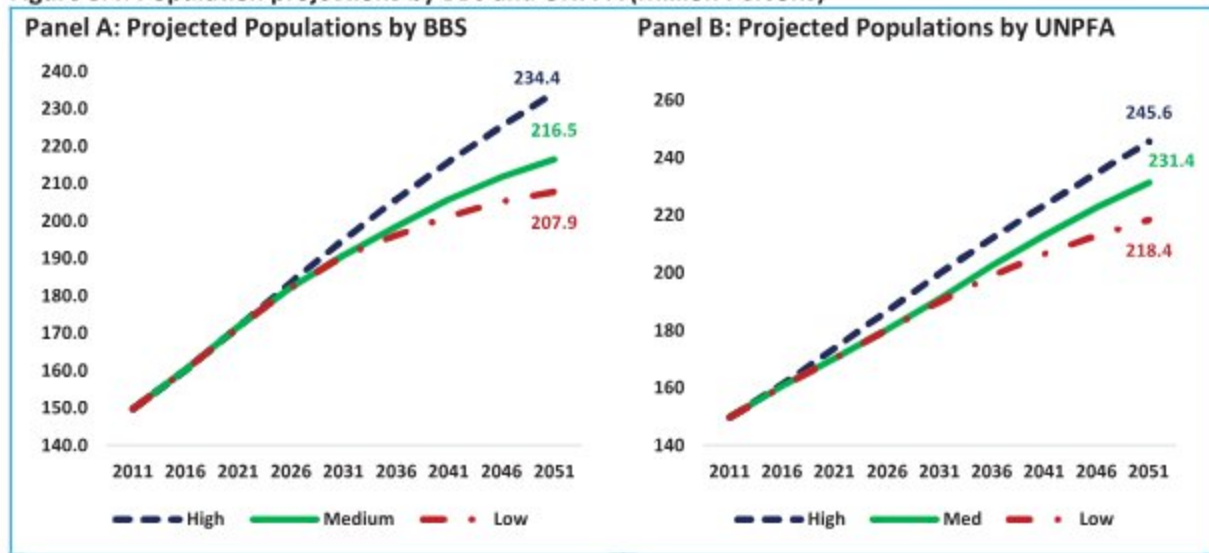
High variant assumes the highest fertility level, whereas the low variant possesses the lowest fertility level. It is to be recommended that the medium variant is more feasible, whereas low could be preferred for policy implication. The population projections are delineated for the period 2016 to 2061 based on the adjusted census population 2011.

Source: BBS (2015)

Total Population

Population projections by BBS and UNFPA shows significant variations due to the use of different methods in their projections. Due to these variations, projected total populations in 2051 under the three variants by UNFPA³ are significantly higher than the population projections of BBS.

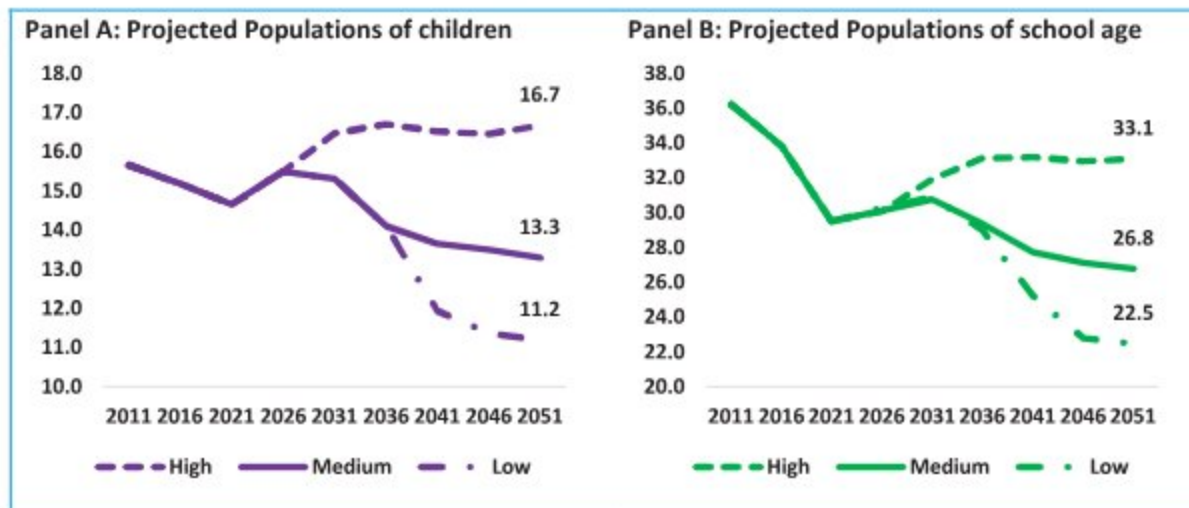
³ UNFPA fertility assumptions are different than the BBS assumptions – resulting in variation in population sizes under the two projections.

Figure 3.4: Population projections by BBS and UNFPA (Million Persons)

Source: BBS (2015) and UNFPA (2015)

Age Specific Population

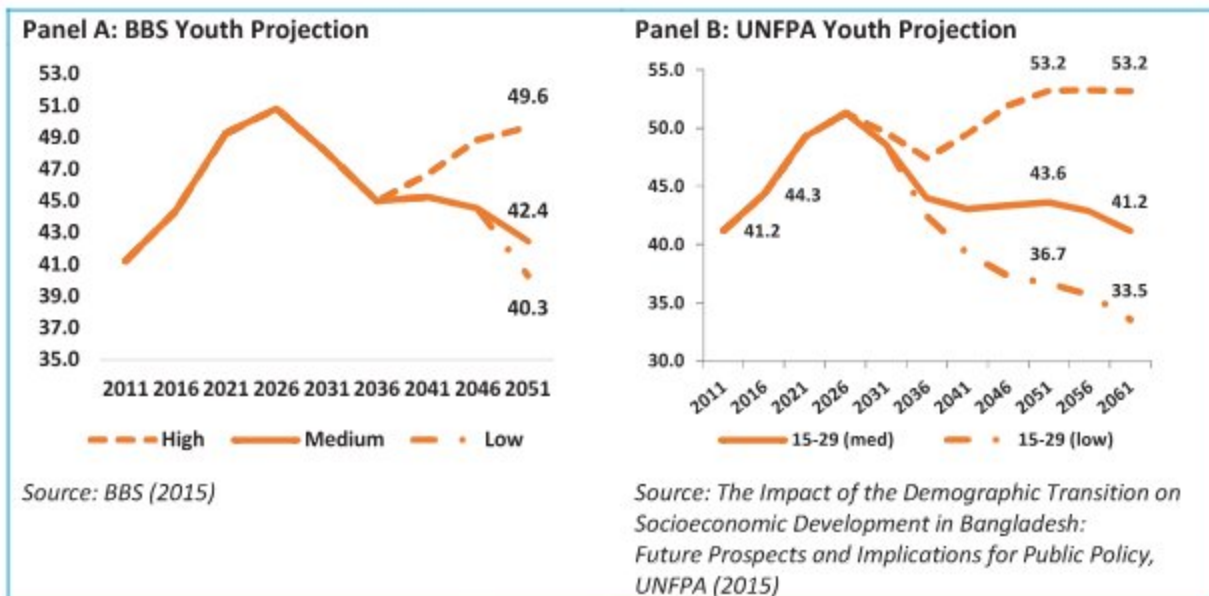
Population projections by BBS have mainly been used to assess the projections of the age specific populations. The population projections have been presented for 2011-2051 period and for five age groups. Figure below captures projections for children and the school age. Significant differences have been found for the three variants for both of these two groups. However, the sizes of the school age are almost double that of the children group.

Figure 3.5: Population projections of age group – children and school age (Million Persons)

Source: BBS (2105)

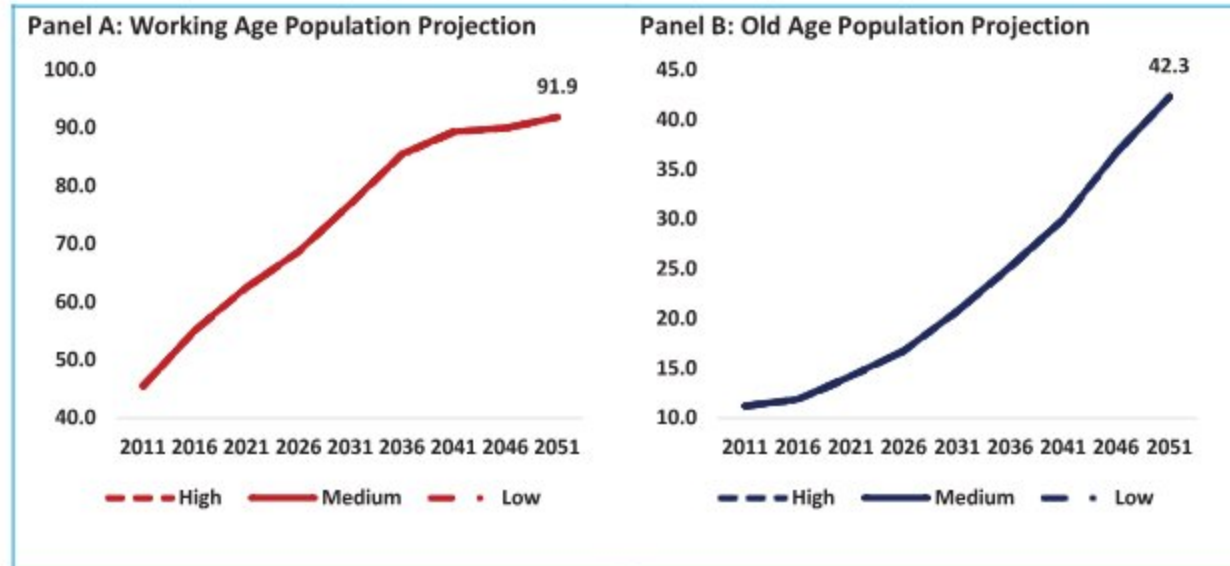
Figure below which captures the projections for youth shows significant variations between these three variants. Projections of youth by UNFPA produced substantially different numbers than the numbers projected by BBS.

Figure 3.6: Projections of Youth Population (Million Persons)

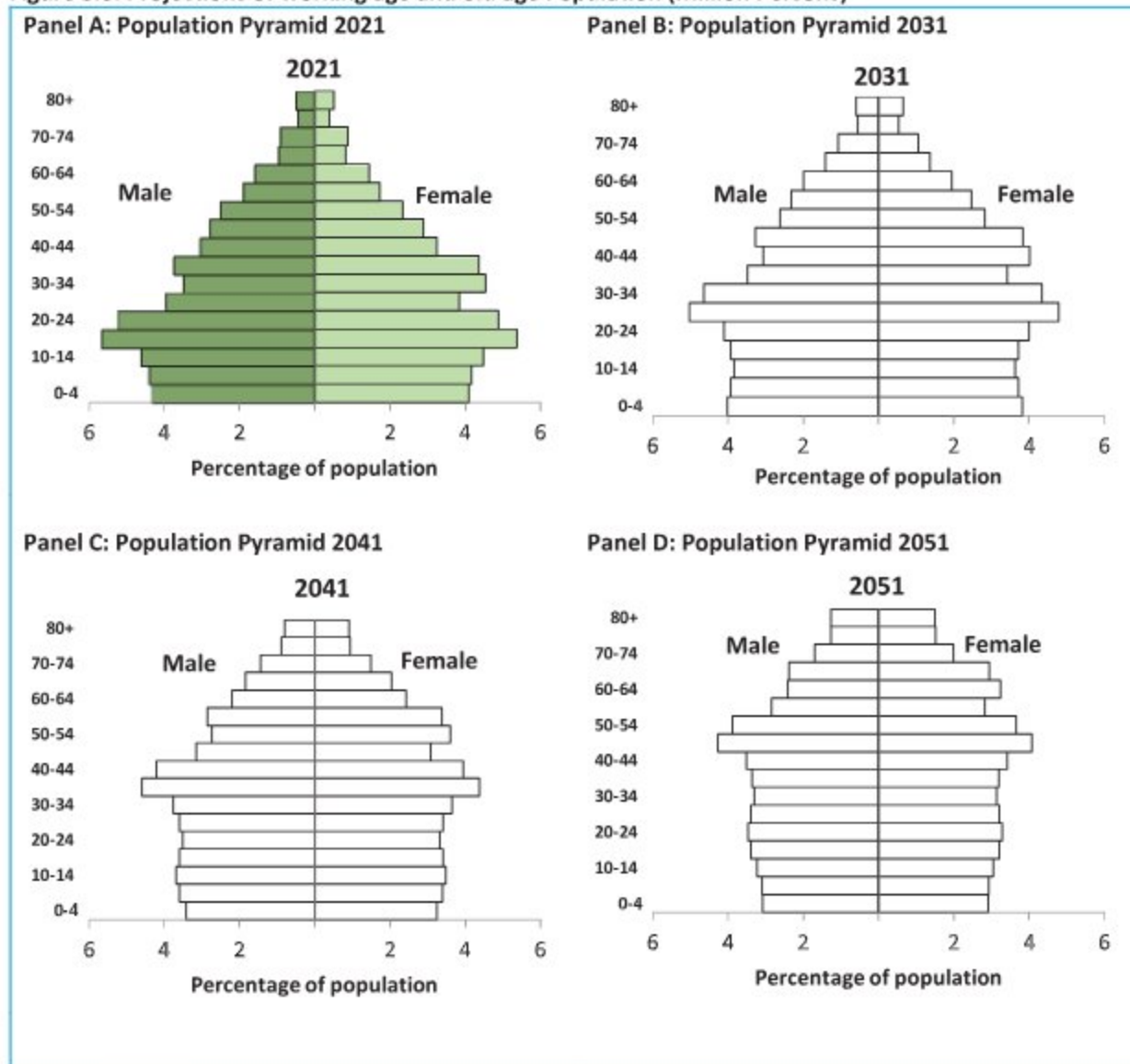


Population projections of the other two groups – working age and old age are shown in figure below. Working age population shows an increasing trend till 2041 before it enters into the stabilization period. Old age population on the other hand, would continue to increase over these four decades. More specifically, old age population increases by over 4 times from 10 million to over 42 million over these four decades.

Figure 3.7: Projections of working age and old age Population (Million Persons)



Changing age structure at the end of each decade between 2021 and 2051 clearly reveal the impact of population dynamics and transitions. With the passage of time age structures by gender become more rectangular with implication on ageing, working population and hence on higher dependency ratio.

Figure 3.8: Projections of working age and old age Population (Million Persons)

Source: BBS (2105)

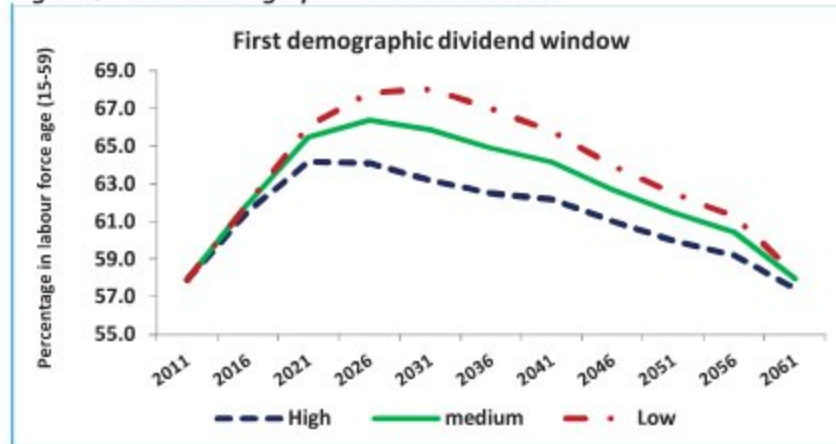
3.3. Impacts of Changing Population Structure

Changing population structures likely to have implications of the economy and society mainly two channels – (i) through labour supply and labour market; (ii) internal migration and urbanization; and (ii) demand for goods and services – especially for public services.

Labour Supply: The most important channel through which demographic dynamic impacts economy and society is through influencing the labour market. Structure of working age population (15 years and over) directly influence the size and composition of the labour force. In the case of Bangladesh, the working age population increased by around 2.1 million persons per year over the last decade (i.e. 2000 to 2010). It implies an average rate of growth of 2.5 percent per year – significantly higher than population growth rate of 1.4 percent. On the other hand, the rate of growth of economically active population was even higher at 3.3 percent per year – mainly due to the rapid increase in the participation of female workforce. During this period female labour force

expanded by 8.6 million while the expansion for male has been by 7.3 million. Male labour force participation rate more or less remained stable around 83 to 84 percent, female labour force participation increased from 2.9 percent in 2002 to 36.0 percent in 2010.

Figure 3.9: First demographic dividend window



A positive driver associated with the age composition is first demographic dividend. The first demographic dividend occurs when proportion of the population in the labour force increases relative to other age groups (as reflected in a declining dependency ratio). It is a transitory event – provides a one-time “window of opportunity”, for investing heavily in human resource development to accelerate economic growth and

social development. With population ageing, the dependency ratio increases again, the “window” gradually closes, and the dividend is no longer available. Bangladesh has entered into this window of opportunity in 1990s, and three variants of population measurement suggest three-time frame for the closure of the dividend. It appears that Bangladesh would benefit from a demographic dividend until sometime between 2021 and 2031.

Internal Migration and Urbanization: Internal migration between rural and urban locations as well as across regions is due to pull and push factors. Structural changes of the economy, climate changes, and declining farm-based activities in rural locations are some of the main factors for internal migration and rapid urbanization in Bangladesh. Urbanization is thus closely related to the demographic transition and a key driver. According to census 2011, urban population comprised 28 percent of the total population.

The pace of urbanization may well increase, and according to United Nations projections, all population increase is likely to be in urban areas from now on. Dhaka will continue to dominate Bangladesh’s urban hierarchy. It is already one of the world’s major megacities, and its population could reach 27 million by 2030 an increase of 86 percent over the population in 2010.

Demand for Public Services: Population growth, size and structures are the key drivers of public services such as education, health, housing and sanitation. Demand for education services increases with the growth of children and young population. Health services may need to adjust with the underlying population dynamics with health services for an ageing nation may likely to be quite different from the health service need of a relatively young nation. On the other hand, demographic dynamic has direct association with the design of a life cycle based social protection system.

Changing population may have implications for the design of the various social protection schemes. It is also directly used to select beneficiaries if a targeting approach is considered. Coady et al (2004) and Kidd et al (2019) has identified seven different targeting approaches for selecting the beneficiaries (please see figure below). One of the targeting approaches is based the age structure and thus has directly implications on the nature, size and feasibility of social protection schemes.

Figure 3.10: Targeting approaches

**Box 3.5: Demographic Targeting**

Demographic targeting – by age or gender is a common form of targeting and has been adopted in different countries. The basic idea of demographic targeting is simply to select groups defined by easily observed characteristics such as the old, the young, or female-headed households to make them eligible for some sort of benefit. Beneficiary coverage may range from universal to categorical.

Two important appeals of demographic targeting are: (i) administrative cost associated with running the schemes based on demographic targeting is relatively lesser than the cost associated with other types of targeting methods (see adjacent chart); and (ii) demographically targeted schemes often have high political acceptability. Schemes for both children and older persons are very popular on several grounds such as the argument for building human capital; recognizing the contribution of the older population groups; and since they are not part of the workforce – work efforts are not affected.

Source: Based on Coady et al (2004)

Source: Based on Coady et al (2004); and Kidd and Diola (2019)

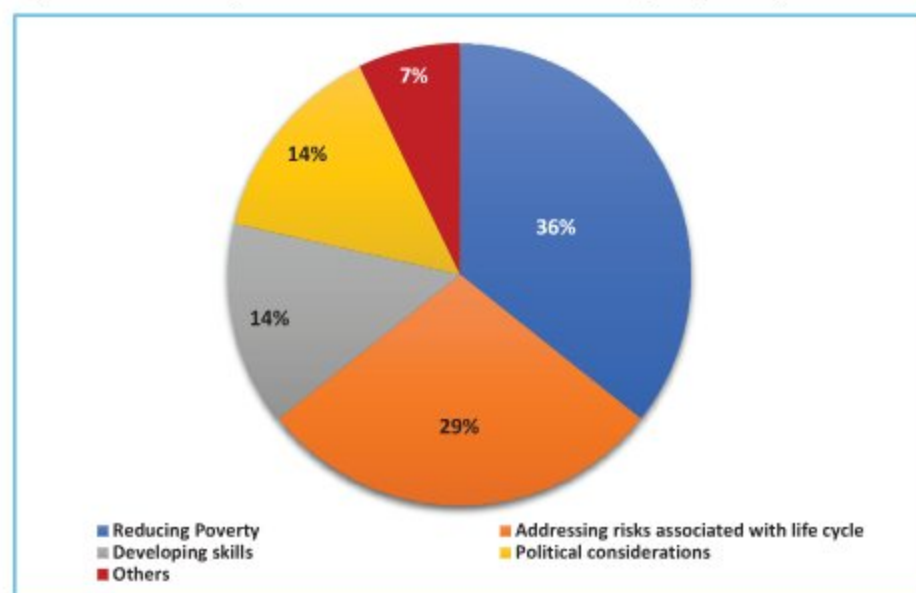
4. Responses of the Key Informant Interviews

Interviews have been conducted with selected key experts. They are drawn from the public sector, civil society organizations, academicians, and development partners. A structured questionnaire has been used to gather their responses. It consists of seven questions. The responses of the experts are summarised below.

Response to Q 1: main considerations in designing Social Security schemes

Figure below illustrates the summary responses of experts on the main considerations in designing social protection schemes. Majority of the respondents mentioned that reducing poverty is a major aim followed by addressing risks associated with the lifecycle stages. On the other hand, 14 percent of the respondents stated developing skills and political considerations are the main focus.

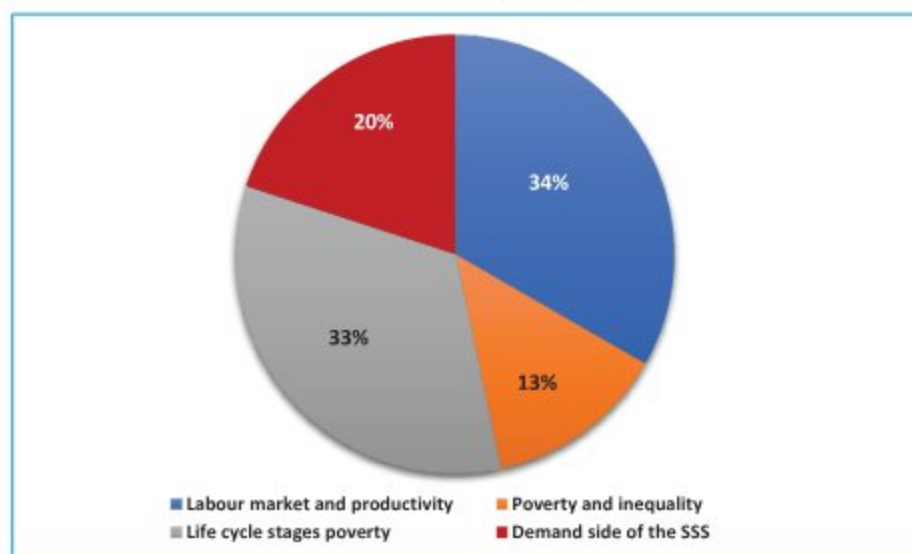
Figure 3.11: KII response – main considerations in designing social protection schemes



Source: KII (2019)

Response to Q 2: factors are affected by the changing population structure in Bangladesh

Figure below captures the responses on question 2. According to 34 percent of the respondents, labour market and poverty have been affected by Bangladesh's rapidly changing population structure whereas, 33 percent mentioned impact on the poverty situation of life cycle stages. About 20 percent of the respondents argued that demand side of the social protection system has been affected by the changing population structures in Bangladesh. Impact on income inequality has been pointed out by 13 percent of the respondents.

Figure 3.12: KII response – main impacts of changing population structure

Source: KII (2019)

Response to Q 3: demographic dynamics and design of social protection schemes in Bangladesh

It is important to consider demographic changes in designing and determining the size of the social security schemes. We enquired if demographic changes are of importance in designing and determining the size of social security systems in case of Bangladesh. Majority of the respondents mentioned that they are taken into consideration in designing and determining the size of social security systems in Bangladesh.

Response to Q 4: factors are affected by the changing population structure in Bangladesh

Bangladesh National Social Security (NSSS) has adopted life cycle approach in place of previously pursued poor relief approach. We asked respondents the importance of incorporating demographic changes in designing the life cycle social security system. All experts envisaged the importance of demographic transition and agreed that the demographic changes must be incorporated in designing social security schemes. They highlighted the fact that if life cycle approach can be operated systematically it will make the social security system in Bangladesh more sustainable.

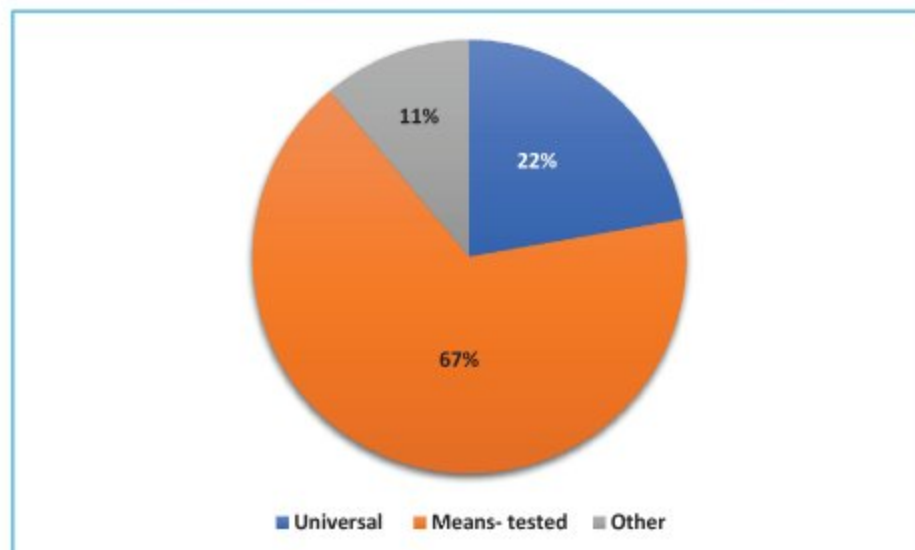
Response to Q 5: best suited approach for beneficiary selection in Bangladesh

Respondents have also been enquired about the best suited approach for Bangladesh – that is “universal” or “targeting”. Figure below presents the responses of the respondents on the better suited approach for Bangladesh.

Majority of them (67 %) are in favour of adopting ‘targeting’ approach for the selection on beneficiaries in Bangladesh. Most of them suggested means testing because according to them it is a better approach for handling the demographic changes fruitfully. Universal approach is favoured by 22 percent of the respondents – mainly for the children and old age schemes. When suggesting universal approach, they highlighted that it is better suited for Bangladesh because universal scheme for children would be a good approach for cognitive development for our future generation. While 11 percent of the respondents opined that a mixed approach is a better suited approach for Bangladesh where in universal approach for some selected schemes and different types of means testing for other schemes. On the other hand, one of the interviewees mentioned that none of

the above options match their thinking. Selection criteria should be linked to the available fiscal space and accordingly an approach combining PMT and community testing may be the best suited approach for Bangladesh.

Figure 3.13: KII response – Best Suited Approach for Beneficiary Selection



Source: KII (2019)

Response to Q 6: schemes for the Youth

A major problem in Bangladesh is that a significant portion of the youth population (15-29) are not in education, employment and training (known as NEET). Respondents have been asked about the types of social protection schemes that should be considered for the youth population in NEET. Majority of the respondents agreed to providing skill development opportunities with time bound stipend and credit. According to them, they should be considered for skill development training whereas some need-based skill trainings along with promotional credit facilities should also be provided. They insisted for skill development training since it will promote entrepreneurship among the young generation. Some mentioned providing demand-based skills by engaging the private sector who are potential employers of the youth.

Response to Q 7: time frame for full review of social protection system

Respondents have been asked on a suitable interval for a full review of the demand and supply sides of the NSSS or social protection system. Almost all the respondents agreed to the point that a full review of supply and demand sides of NSSS should be done every five years in line with the medium-term plans of Bangladesh so that the proposed reforms align with the government's medium-term budget and action plans to ensure higher chances of implementation.

5. Analytical Framework

5.1. Demand Side

As discussed in the methodology section above, the demand side starts with the population structures. Since the analytical framework considers two selected years for the analysis – 2010 and 2016, the population structure of these two years has been obtained from BBS. More specifically, the population structures of the five age-groups have been used. If the entire populations of these five age groups are covered for the social protection schemes, then second information set needed to calculate the resources requirement are the transfer amounts of these age-specific schemes. However, in reality due to budget constraints a sub-set of these age-specific population groups are targeted for the social protection schemes. Targets are based on the level of poverty; vulnerability and age-specific risks. Thus, the demand side calculation composed of three components – (i) population structures by five age groups for 2010 and 2016; (ii) age-specific risks assessment including poverty and vulnerability by the five age groups for 2010 and 2016; and (iii) third set of information are the transfer amounts to calculate the resource requirements.

Population and Structure – 2010 and 2016

The population structures of 2010 and 2016 are presented in the table below. Total population in 2010 was 147.7 million. The distribution between the age-specific groups suggest that working age group is the largest

Table 3.1: Population Structure – 2010 and 2016

Age groups	2010		2016	
	Population (Mil Persons)	Share (%)	Population (Mil Persons)	Share (%)
Children	15.4	10.5	15.2	9.5
School Age	35.7	24.2	33.8	21.1
Youth	40.7	27.5	44.4	27.7
Working Age	44.9	30.4	55.0	34.4
Old Age	11.0	7.5	11.8	7.4
Total	147.7	100.0	160.2	100.0

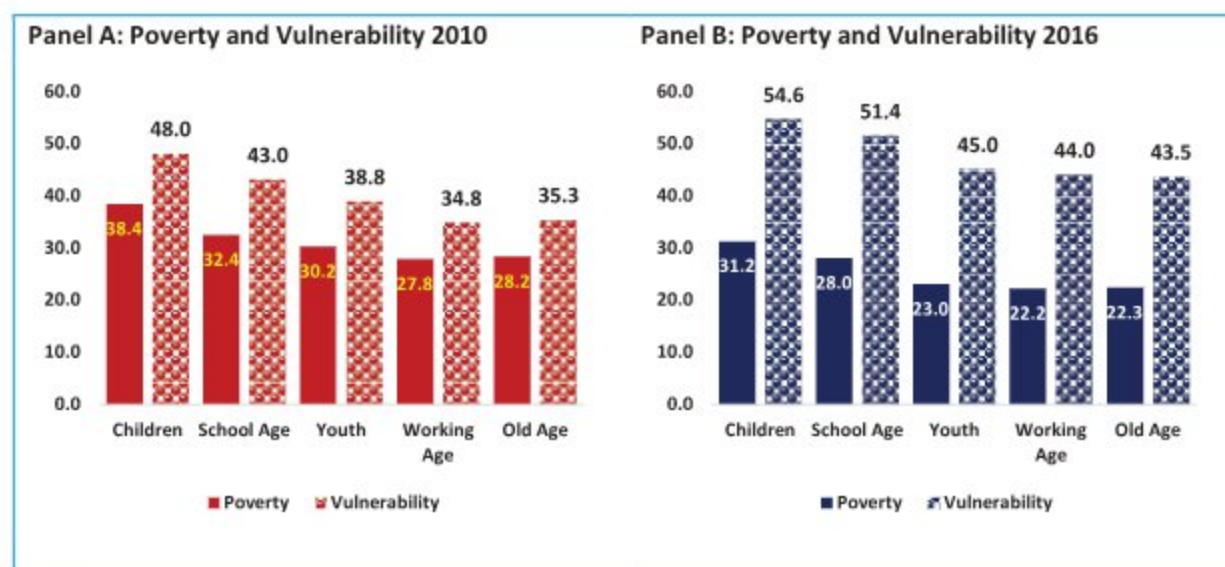
Source: BBS (2015)

group with 30.4 percent of the total population. It is followed closely by Youth with 27.5 percent share and school age group with 24.2 percent of the total population. The share of children is 10.5 percent. As expected, the lowest share has been reported for the elderly with 7.5 percent. Total population in 2016 has increased to 160.2 million. The shares for the working age population and youth have

increased over the 6-years period. The share of working age population increased to 34.4 percent in 2016 from 30.4 percent in 2010. The shares of children and school age population experienced decline in 2016 compared to 2010. The share of old age population remained same at around 7.5 percent.

Age Specific Poverty and Vulnerability

HIES 2010 and 2016 data has been used to estimate poverty and vulnerability rates by five age-specific population groups. Poverty rates here refer to the upper poverty lines. Following the definition of NSSS (2015) the upper poverty lines of 2010 and 2016 have been adjusted upward by 25 percent to assess vulnerability rates. The estimated poverty and vulnerability rates are provided below.

Figure 3.14: Poverty and Vulnerability Rates (%)

Source: HIES 2010 and 2016

Head country poverty rate in 2010 was 31.5 percent. Poverty rates among Children and School age populations (i.e. 38.4 % and 32.9 % respectively) were higher than the national poverty rates. As expected, poverty rates among the working age group was lowest at 27.8 percent – 3.7 percentage points lower than the national poverty rate. Old age poverty rate was also lower than the national poverty rate but slightly higher than the working age poverty rate. Poverty among Youth has been found lower than the national rates as well as the school age children due to their participation in the job market; but higher than the working age population perhaps due to their engagement mostly in lower paid jobs compared to more experienced working age group. Vulnerability rates among them have been found high between 35 percent and 48 percent.

Sustained economic growth led to significant drop in poverty rate in Bangladesh in 2016. National head count poverty rate declined to 24.3 percent in 2016 compared to 2010 – implying a 7.2 percentage points reduction over the 6-years period. In line with the pattern observed for 2010, highest poverty rate has been found for the Children group with 31.2 percent – 6.9 percentage point higher than the national rate. School age poverty rate of 28 percent was about 4 percentage points higher compared to the national poverty rate. However, poverty rates among other three age groups have been found less than the national poverty rate.

Key observations:

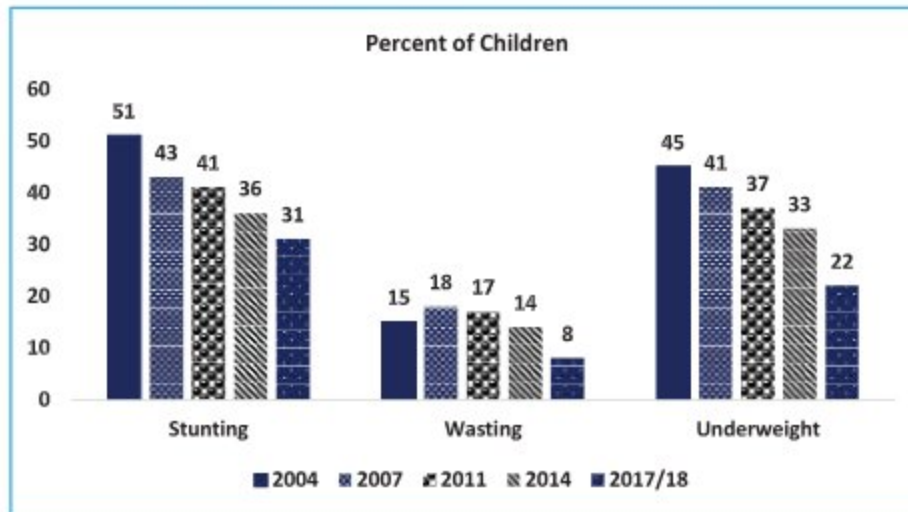
- In the case of Bangladesh, poverty rates declined with age. Vulnerability rates even though higher than the poverty rates – depicts similar pattern of the poverty rates movement with respect to the association between poverty, vulnerability and age.
- Poverty rate has fallen significantly in 2016 compared to 2010 across all the five age groups. However, vulnerability has increased in 2016 in comparison to 2010 – perhaps suggesting constellation of more population near the poverty line in 2016 than in 2010.

Children and School Age

Poverty and vulnerability among children and school age groups have been found higher compared to other three age groups due to various factors – one of them is the lack of inability of the mothers to participate in the job market due to lack of low-cost childcare provision. In addition to poverty, another challenge faced by children

is under nutrition. A high proportion of young children suffer from under nutrition, which impacts on their cognitive development, affecting them throughout their whole lives.

Figure 3.15: Status of Under Nutrition in Bangladesh (2004-18)



Source: NIPORT (2016)

Figure above captures the progress made in this area. In spite of an impressive progress, the extent of under nutrition is still high. Although, the causes of stunting are complex, but experiences of the past 20 years, appears to have suggest a strong correlation between poverty reduction and improved nutrition, suggesting that higher incomes are helping reduce undernutrition. This is further underlined by the fact that the highest rates of stunting are among poor families⁴ (NIPRT et al. 2016).

Inability to continue to attend school is a major concern for school age children. The Bangladesh Population and Housing Census 2011 data show that approximately 4 million children aged 6-10 years are out of school. Of those 4 million, about 2 million had never been to school, some 1.9 million started school late, and about 400,000 dropped out of school. Although there may be range of reasons for children being out of school, it is likely that poverty is a significant cause. The majority of child labourers are from poorer households (Ali 2006). The main reduction in child labourers since the mid-1990s has been among girls, which may reflect the impact of the introduction of the Female Secondary Stipend programme and suggests that poverty is a cause of child labour. In recent years, school enrolment has increased. The increase in enrolment has been an encouraging trend but it is evident that much still needs to be done, in particular in upper primary and secondary schools.

Youth and Working Age

In addition to high incidence of poverty and vulnerability – a significant portion of Youth populations are deprived of opportunity to develop their capabilities. One of the main challenges faced by young people is lack of skills. Many do not gain sufficient secondary education and there is not enough vocational training available to compensate. However, a balanced approach based on provision of vocational education and an adequate

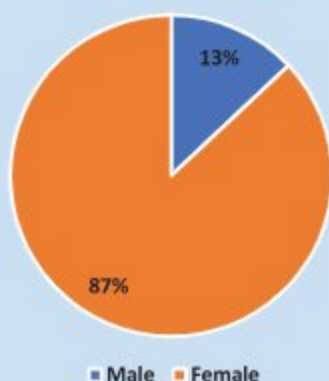
⁴ The Demographic and Health Survey of 2014 indicates that the stunting rate in the poorest quintile is 49 per cent and 19 per cent in the richest quintile (NIPRT et al. 2016). However, wealth in the DHS is measured using an asset index, which will have a relatively weak correlation with income and expenditure. Therefore, it is not possible to know the actual stunting rate among expenditure (income) quintiles, and it is possible that stunting rates among the better off are lower than those found in the BDHS.

secondary education for children to help prepare them for the labour market may be the way forward. Box below highlights this aspect.

Box 3.6: NEET

NEET (not in Education, Employment or Training) represents the share of youth who are not in employment, education or training, as a percentage of the total number of youths in the corresponding age group, by gender. Youth in education comprise of individuals attending part-time or full-time education but exclude those in non-formal education and in educational activities of very short duration. Employment covers all individuals who have been in paid work

Distribution of NEET youths aged 15-29 years by sex in 2016



for at least one hour in the reference week of the survey or were temporarily absent from such work. Therefore, young people classified as NEET can be either unemployed or inactive and not involved in education or training. Youth not engaged in neither employment nor in education or training stand a high risk of becoming socially excluded – individuals having an income below the poverty-line do not have the skills necessary to improve their economic situation.

NEET is a better measure of the potential youth labour market entrants

compared to the youth inactivity rate. A high NEET rate and a low youth unemployment rate may indicate significant discouragement of youth. Overall, 29.8 percent of the working age population aged 15-29 were not in education, employment or training (NEET) in 2016. Among the NEET youths, 13 percent of them were male and the rest 87 percent female. A high NEET rate for young females indicates their involvement in household activities and the existence of institutional barriers restrict female labour market participation.

Source: BBS – LFS (2016)

In spite of relatively lower poverty rates, the working age population encounters diverse challenges. Most important is paucity of decent jobs. More than 80 percent adult workforce compelled to work in low paid low productive informal sector (World Bank 2008 and LFS, 2016). Without assistance from social protection, these families will be unable to break out of the intergenerational cycle of poverty.

Female workforce faces particular disadvantages due to gender discrimination. Female labour force participation is low – at 31 percent – compared to 83 percent for men (LFS 2016). This may reflect traditional attitudes to women and their weak bargaining power within households. Women with similar qualification earn significantly less than their male counterparts for similar jobs (according to World Bank 2008 – they can earn up to 60 percent less than men for the same work). Moreover, lack of access to childcare facilities constrained the ability of young mothers to enter and remain in the labour force – which may help explain the high levels of poverty among families with young children. Khondker (2015) argued that *'an inadequate social protection system means that families with children also have to provide care and support to those elderly people and people with disabilities who need assistance. In effect, this is an informal tax on working families that limits their ability to invest in productive activities while reducing the support they can give to their own children'*.

Old Age

Poor health, higher prevalence of disability and income insecurity are some of the main challenges faced by the elderly population in Bangladesh. In the absence of an effective and comprehensive old age pension system – many older people in Bangladesh continue to work, but often with insecure and vulnerable livelihoods. Older people can face discrimination in the labour market. Table below clearly shows falling participation of aged-workers in the wage and salaried works which are considered relatively better than self-employment – mostly low paid and low productive.

Table 3.2: Employment by Status Across the Life Course (%)

Age group	Men			Women		
	Wage and salaried workers	Self-employed	Total	Wage and salaried workers	Self-employed	Total
15-19 years	56.23	43.77	100.00	49.99	50.01	100.00
20-24 years	49.98	50.02	100.00	36.63	63.37	100.00
25-29 years	48.73	51.27	100.00	37.83	62.17	100.00
30-34 years	46.65	53.35	100.00	44.78	55.22	100.00
35-39 years	43.51	56.49	100.00	32.26	67.74	100.00
40-44 years	39.24	60.76	100.00	33.48	66.52	100.00
45-49 years	35.44	64.56	100.00	33.77	66.23	100.00
50-54 years	34.52	65.48	100.00	34.94	65.06	100.00
55-59 years	32.08	67.92	100.00	31.40	68.60	100.00
60-64 years	25.72	74.28	100.00	31.05	68.95	100.00
65-69 years	22.47	77.53	100.00	28.58	71.42	100.00
70-74 years	20.85	79.15	100.00	30.13	69.87	100.00
75 + years	17.29	82.71	100.00	8.09	91.91	100.00

Source: Based on LFS 2013

Self-employment has also been constrained due to limited access to micro-credit. A survey by HelpAge International (2008) found that only 19 percent of older people were able to access credit, compared to an average adult participation rate among Bangladesh's poor of 45 percent.

Estimated Resource Requirement

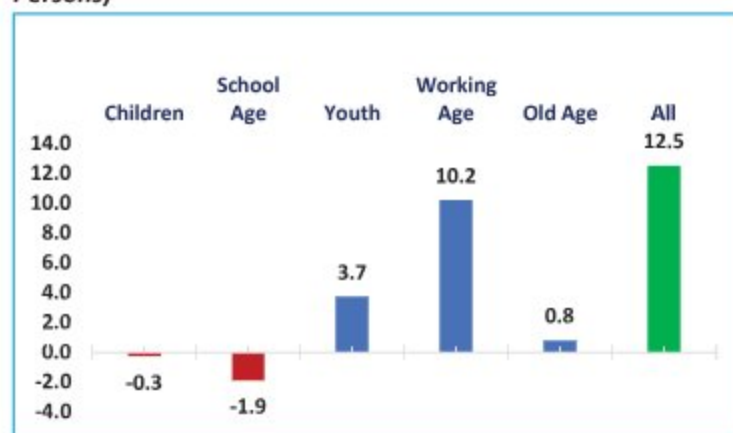
Resource requirements for 2010 and 2016 using the demand side specifications are presented in table below. The population sizes (i.e. column A) by age-groups are the first set of information for the resource requirement calculation. Since in Bangladesh beneficiary selection follows targeting approach – beneficiaries by age groups should ideally be covered all poor persons under each of these five age groups. The head count rates (i.e. column B) across these five age groups have been used to determine the age-specific number of beneficiaries (i.e. column C). The age-specific beneficiary sizes vary due to variations in age-specific population sizes and poverty rates. Two sets of monthly transfer amounts per person in BDT have been used to calculate the annual resource requirement. *First*, average monthly transfer amounts by the five age-groups obtained from the supply side (i.e. derived from MOF budget data – explained below) have been retained (in column D) to calculate annual resource requirements (in column E). *Second*, following the use of BDT 300 as transfers for some of the schemes in 2010, a uniform monthly transfer amounts for the five age-groups has been set at BDT 300 per person (in column F) to calculate annual resource requirements (in column G). However, for 2016, period (i.e. between 2011 and 2016) inflation rate of 46 percent has been used to adjust 2010 monthly transfer amount to derive inflation indexed monthly transfer amount for 2016. The monthly transfer amount is BDT 438 for 2016.

Table 3.3: Demand Side Resource Requirements

	Population (Million Person)	P ₀ Rate	Beneficiary (Million Person)	Transfer Amount (BDT/Month)	Annual Resource (Mill BDT)	Transfer Amount (BDT/Month)	Annual Resource (Mill BDT)
	A	B	C = A x B	D	E = (C x D) x 12	F	G = (C x F) x 12
2010							
Children	15.4	0.384	5.9	486	34,585	300	21,349
School Age	35.7	0.324	11.6	333	46,233	300	41,651
Youth	40.7	0.302	12.3	1055	155,431	300	44,198
Working Age	44.9	0.278	12.5	678	101,468	300	44,897
Old Age	11.0	0.282	3.1	1143	42,678	300	11,202
Total	147.7		45.4		380,395		163,298
As % of Pop			30.7				
As % of GDP					5.52		2.38
2016							
Children	15.2	0.31	4.73	1,072	60,906	438	24,885
School Age	33.8	0.28	9.47	295	33,526	438	49,778
Youth	44.4	0.23	10.20	463	56,672	438	53,612
Working Age	55.0	0.22	12.22	828	121,427	438	64,233
Old Age	11.8	0.22	2.64	2,559	80,921	438	13,851
Total	160.2		39.3		353,453		206,359
As % of Pop			24.5				
As % of GDP					2.06		1.20

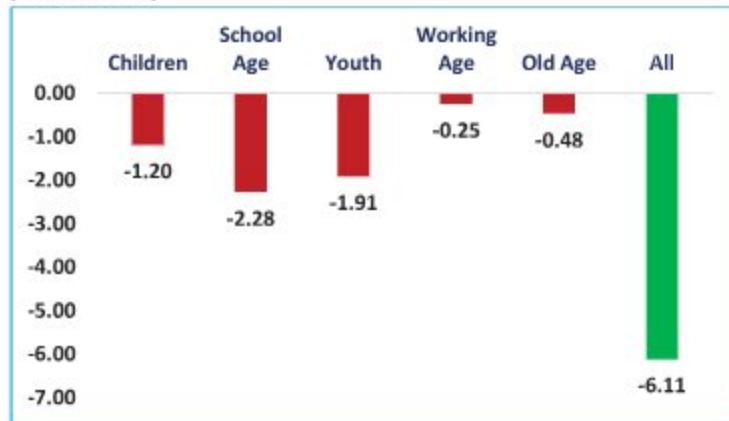
Source: Author's calculation based on demand side specification

Main observations of the demand side analyses are:

Figure 3.16: Changing population between 2010 and 2016 (Mill Persons)

Population sizes are the critical element for designing social protection schemes – especially the design of life cycle approach; age-specific schemes; and demographic targeting. Between 2010 and 2016, additional population has been estimated at 10.6 million. However, the distribution of this additional 10.6 million persons has been diverse across the five age groups. Relatively older age groups have gained at the expense of children and school age group. The largest gain of 10.2 million persons between 2010 and 2016 has been found for the working age group.

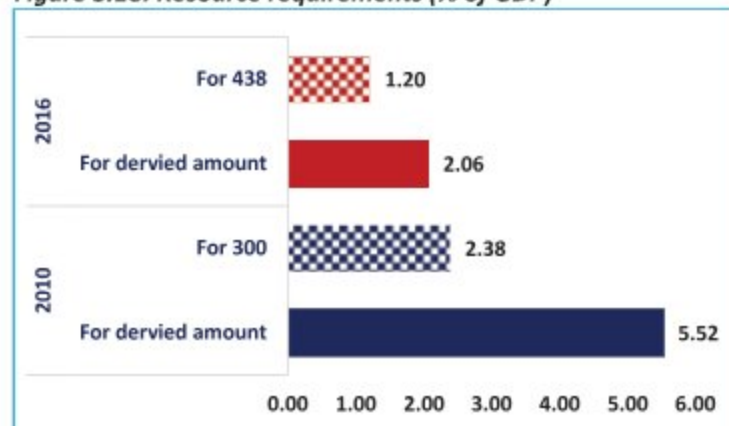
Figure 3.17: Decline in beneficiaries between 2010 and 2016 (Mil Persons)



school age group with 2.28 million persons followed by youth (i.e. 1.91 million) and children (i.e. 1.20 million).

Importance of transfer amounts is revealed when alternative sets of transfers have been used in the resource

Figure 3.18: Resource requirements (% of GDP)



percent of GDP. However, in both years significant variations in resource requirements have been found across the age groups.

5.2. Supply Side

Supply of Social Protection schemes is generally found from the comprehensive official compilation prepared by the Ministry of Finance (Safety Net Programmes, Ministry of Finance). According to the comprehensive official compilation prepared by the Ministry of Finance (Safety Net Programmes, Ministry of Finance), social safety net programmes have been presented under two budget heads: non-development and development components. The MOF budget information has been used to determine supply of age-based social protection schemes for FY 2010 and FY 2016. One problematic aspect of beneficiary data is the use of 'lac man month' for a number of food-based schemes and community health schemes (mainly under the development budget component). But number of beneficiaries is usually counted as million persons (as in the case of most of the cash transfer schemes). Thus, it is needed to convert the 'lac-man-month' data to million persons. It is assumed that food-based schemes are supported for 6 months in a year (hence a conversion of 6 is used) while community health schemes are supported for 100 days in a year (hence a conversion of 100 is used) to arrive at beneficiaries according to million persons unit. Furthermore, a 'mapping scheme' has been developed to convert the MOF

When targeting is adopted for beneficiary selection, age specific poverty rates are important for designing social protection schemes. Age-specific poverty rates are used to determine beneficiaries for 2010 and 2016. Due to decline in poverty rates across all age groups, total number of beneficiaries decline by 6.1 million between 2010 and 2016. Again, reductions are different for these five age groups. Due to decline in populations, higher decline in beneficiaries has been found for younger population groups such as children, school age and youth. Beneficiary decline is largest for the

information according to the six age-based schemes (please see Annex 1 for the mapping scheme). Any scheme which does not adhere to the age-based mapping has been classified as non-age scheme.

Key features of the social protection schemes according to the age and non-age schemes for FY 2010 have been presented in the following table.

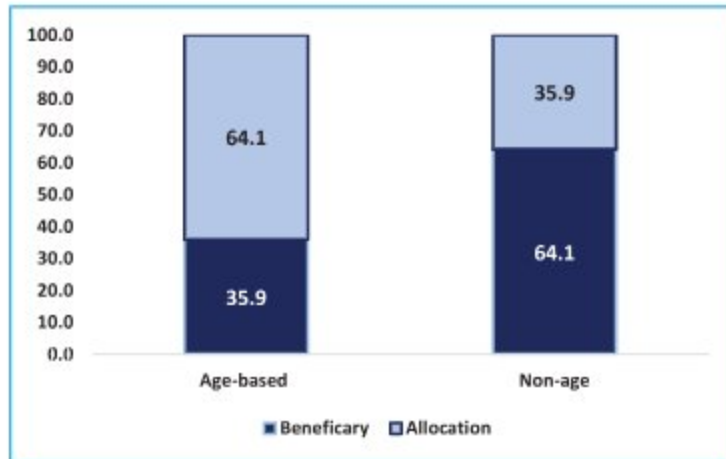
Table 3.4: Social Protection Supply Side by Aged Based Schemes for FY 2010

	Schemes		Beneficiaries		Allocation		Monthly Transfer
	Number	%	Million Persons	%	Million BDT	%	BDT
1. Children	9	29.0	0.67	5.6	3,923	3.5	486
2. School Age	6	19.4	1.66	13.8	6,648	6.0	333
3. Youth	1	3.2	0.42	3.5	5,277	4.7	1,055
4. Working age	5	16.1	5.16	43.0	41,960	37.8	678
5. Old age	5	16.1	3.65	30.4	49,983	45.0	1,143
6. Disability	5	16.1	0.45	3.7	3,322	3.0	619
Age based Schemes	31	41.9	12.00	35.9	111,112	64.1	772
Non-age Schemes	43	58.1	21.44	64.1	62,161	35.9	242
All Schemes	74	100.0	33.44	100.0	173,273	100.0	432
Coverage (% of Pop)			22.49				
% of GDP					2.5		
Memorandum Items							
Population			147.7				
GDP (Nominal)					6,867,300		

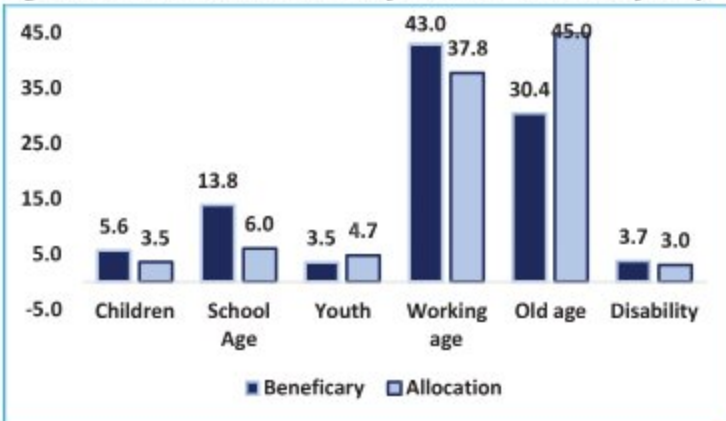
Source: Author's calculation based on MOF data.

According to MOF classification and definition, in FY 2010, there are 74 schemes for which allocations are provided in the budget. Out of the 74 schemes, 43 (or 58%) schemes have been classified as non-age schemes. Thus, there are 31 schemes (or 42%) which are classified as age-based schemes. Among the age-based schemes, the highest numbers of schemes have been found for the children – 9 or 29 percent of all age-based schemes. Schemes for school aged children are 6 (or 19.4%). There is only one scheme for youth in FY 2010. There are 5 (or 16%) schemes for each of the other two aged-base groups such as working age and old age. Number of schemes for disabled group is also 5 in FY 2010.

Total number of beneficiaries covered in FY 2010 are 33.4 million persons envisaging social protection coverage of 22.6 percent of 2010 total population (i.e. 147.7 million). Number of beneficiaries under the non-age schemes has been estimated at 21.4 million persons – implying 64 percent of total beneficiaries. As many as 12 million beneficiaries (i.e. 36% of total beneficiaries) fall under age-based scheme. Numbers of schemes when contrasted with the number of beneficiaries envisaged imbalance between them. For instance, 8.8 million beneficiaries who belong to working age and old age schemes representing 73.4 percent of total age-based beneficiaries (i.e. 12 million) have been covered by 10 schemes (or by 32.2 % of 31 age-based schemes). On the other hand, there are 15 schemes (or 48.4% of all age-based schemes) for 2.33 million children or 19.4 % of total aged-based beneficiaries.

Figure 3.19: Beneficiary-Resource Allocation Structure

Total allocation for all the 74 schemes is BDT 173,273 million. This implies allocation of 2.5 percent of FY 2010 GDP. Major part of SP budget amounting to BDT 111,112 or (i.e. 64% of total allocation) million has been allocated for age-based schemes. Allocation for non-age scheme are thus 36% of total allocation for FY 2010. Allocation structure is completely reverse of the beneficiary structure in FY 2010. This imbalance results in large differences between average monthly transfer amounts between these two schemes. Average monthly transfer of BDT 772 for the age-based schemes is 3.2 times higher than the average monthly transfer of BDT 242 for the non-age schemes.

Figure 3.20: FY 2010: Structures of Allocation and Beneficiary

Some noticeable imbalances between the structures of allocation and beneficiary for the six age-based schemes have also been revealed when they are presented together. The adjacent chart highlights this inconsistency between the structures of allocation and beneficiary in FY 2010. The allocation inconsistencies are largest for schemes for the school age children and the old age. In the case of school age scheme 6 percent of allocation is spent for almost 14 percent of the beneficiary – implying a very small amount transfer under the scheme.

While in the case of old age 45 percent of the allocation is used to cover 30 percent of the total beneficiary. Higher allocation for the old age scheme is due to the inclusion of the pension scheme of the government employees and freedom fighters' scheme. Parity in structures of allocation and beneficiary has been found for youth and disability schemes.

Number of social protection schemes almost doubled to 135 in FY 2016 from 74 schemes in FY 2010. The increase in schemes is also accompanied with changes in beneficiary coverage and budget allocation. Key features of the social protection schemes according to the age and non-age schemes for FY 2016 have been presented in the following table.

Table 3.5: Social Protection Supply Side by Aged Based Schemes for FY 2016

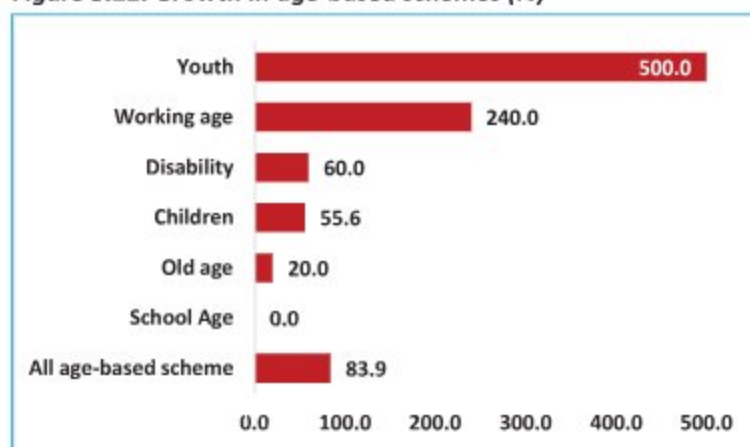
	Schemes		Beneficiaries		Allocation		Monthly Transfer
	Number	%	Million Person	%	Million BDT	%	BDT
1. Children	14	24.6	0.49	2.3	6,355	2.4	1,072
2. School Age	6	10.5	6.19	29.0	21,899	8.4	295
3. Youth	6	10.5	2.58	12.0	14,299	5.5	463
4. Working age	17	29.8	5.9	27.6	58,584	22.4	828
5. Old age	6	10.5	4.91	23.0	150,793	57.8	2,559
6. Disability	8	14.0	1.31	6.1	9,090	3.5	578

Age based Schemes	57	42.2	21.37	43.2	261,019	72.6	1,018
Non-age Schemes	78	57.8	28.09	56.8	98,731	27.4	293
All Schemes	135	100	49.47	100.0	359,751	100.0	606
Coverage (% of Pop)			30.35				
% of GDP					2.1		
Memorandum Items							
Population			163				
GDP (Nominal)					17,167,000		

Source: Author's calculation based on MOF data.

In line with overall growth of the numbers of schemes between FY 2016 and FY 2010, age-based schemes

Figure 3.21: Growth in age-based schemes (%)



experience a growth rate almost 84 percent between these two years. However, the growth is far from uniform rather it reveals some interesting, important yet large variations. The growth pattern is captured in the adjacent chart. Youth scheme has experienced the highest growth of 500% between FY 2016 and FY 2010 as number of schemes increase from 1 in FY 2010 to 6 in FY 2016. Number of schemes for working age which was 5 in FY 2010 increased to 17 in FY 2016 – resulted in a growth rate of 240 percent. Schemes for disabled; old age and school age

children have also witnessed growth respectively by 60 percent; 57 percent and 20 percent.

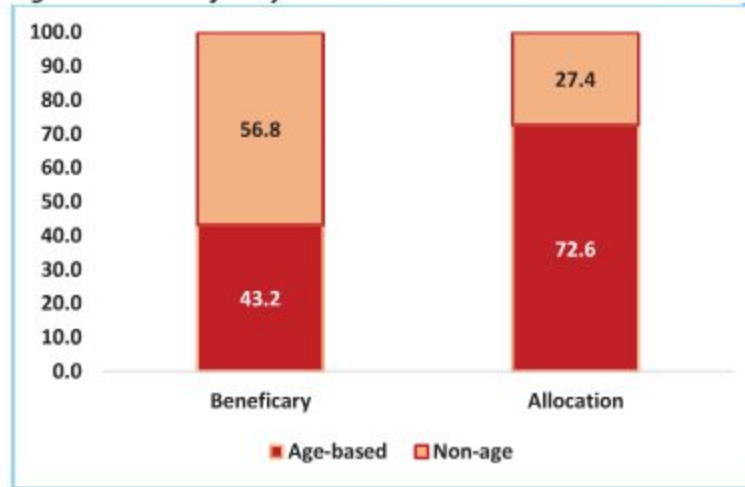
Total number beneficiaries covered in total FY 2016 are 49.5 million persons suggesting a growth in beneficiary coverage by about 48 percent over FY 2010. In FY 2016, the social protection coverage is 30.4 percent of 2016 total population (i.e. 160.2 million). Number of beneficiaries under the non-age scheme has been estimated at 28.1 million persons – implying almost 57 percent of total beneficiaries. On the other hand, 21.4 million beneficiaries (i.e. 43 % of total beneficiaries) have been covered by the age-based scheme. Although, there are marked changes between FY 2016 and FY 2010, beneficiary coverage by non-age schemes is still higher than coverage of the age-based schemes in FY 2016.

Again, when numbers of schemes are contrasted with the number of beneficiaries envisaged smaller imbalance between them. For example, structure of schemes between age and non-age schemes (i.e. 42:58) fares quite well with the beneficiary structure between age and non-age schemes (i.e. 43:57). However, imbalance has increased in the children scheme. In FY 2016, 25 percent of the total age-based scheme has covered only 2.3 percent of the total beneficiaries (in FY 2010 the paired ratios are – 29:5.6).

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Total allocation for all the 135 schemes is BDT 359,751 million in FY 2016 implying a growth rate of 108 percent. But in terms of FY 2016 GDP share it is 2.1 percent suggesting a deterioration in SP allocation growth in

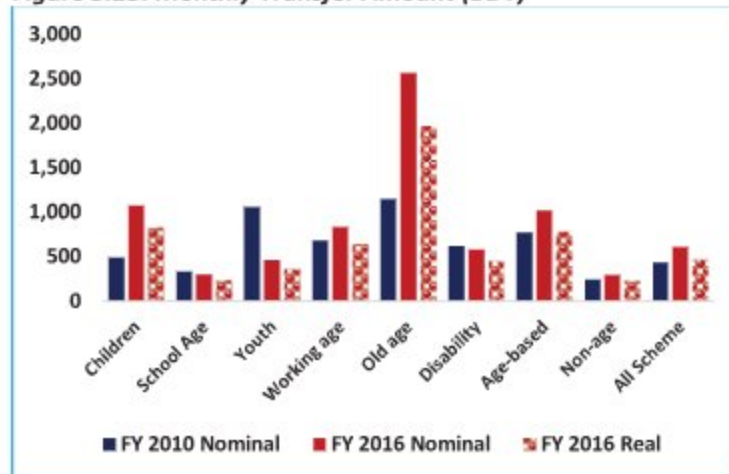
Figure 3.22: Beneficiary-allocation structure in FY 2016



comparison to GDP expansion. Significant part of the SP budget amounting to BDT 261,019 or (i.e. 72.6 % of total allocation) million has been allocated for age-based schemes. This implies a staggering growth of 135 percent in age-based allocation in FY 2016 over FY 2010. Allocation for non-age scheme are thus 27.4 percent. Allocation structure which favours the age-based schemes compared to beneficiary structure – result in large differences between average monthly transfer amounts between these two schemes. Average monthly transfer of BDT 1,018 for the age-based scheme is 3.5 times higher than the

average monthly transfer of BDT 293 for the non-age scheme.

Figure 3.23: Monthly Transfer Amount (BDT)

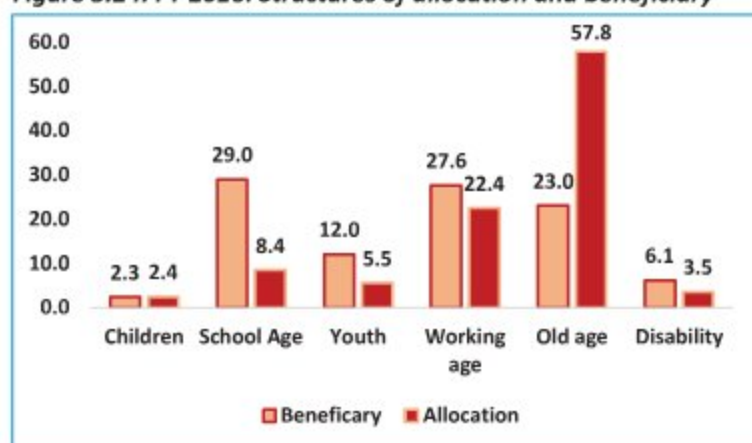


Estimated monthly transfer amounts by age-based schemes are provided in the adjacent chart. FY 2016 transfer amounts include both nominal and real values. Except for school age, youth and disability schemes nominal transfer amounts have increased for other three age-based schemes in FY 2016 compared to FY 2010. For working age, although nominal transfer amount in FY 2016 (i.e. BDT 828) is higher than the FY 2010 amount (i.e. BDT 678), the real value in FY 2016 (i.e. BDT 637) is however lower than the FY 2010. But in the case of old age and children, both nominal and real transfer amounts are higher in FY 2016 compared to

FY 2010. For all age-based schemes, both nominal (i.e. BDT 1,018) and real (i.e. BDT 783) transfer amounts are higher in FY 2016 compared to FY 2010 transfer value (i.e. BDT 772). In the case of non-age scheme, although nominal transfer amount (i.e. BDT 293) increased in FY 2016, its real value (i.e. BDT 225) has declined compared to 2010 transfer amount (i.e. BDT 242)

Some noticeable imbalances between the structures of allocation and beneficiary for the six age-based schemes which have also been revealed in FY 2010 deteriorated further in FY 2016. The adjacent chart highlights this inconsistency between the structures of allocation and beneficiary in FY 2016. Again, the allocation inconsistencies are largest for schemes for the school age children and the old age. In the case of school age scheme only 8 percent of allocation is spent for 29 percent of the beneficiary – implying a very small amount transfer under the scheme. While in the case of old age 58 percent (which is 45% in FY 2010) of the allocation is used to cover 23 percent of the total beneficiary. Two schemes (i.e. Youth and Disabled) which have parity in beneficiary-allocation

Figure 3.24: FY 2016: Structures of allocation and beneficiary



structure in FY 2010 experienced disparity in beneficiary-allocation structure in FY 2016. Parity in structures of allocation and beneficiary has been found for children scheme.

5.3.Comparative Assessment

Large Coverage Gap: comparative assessment starts with analysing the beneficiary coverage for 2010 and 2016. Estimated total beneficiaries for 2010 using age-specific populations and poverty rates is 45.4 million. Total number of beneficiaries covered in 2010 is only 11.6 million implying a coverage gap of 33.8 million. Coverage gap in 2010 as percent of estimated total beneficiaries from demand side (i.e. 45.4 million) is 75 percent. Coverage gaps have been found for four of the age-specific groups. The highest coverage gap has been reported for Youth (i.e. 12 million) and followed by school age population (i.e. 9.9 million). Contrary to this pattern, there is no coverage gap for old age group – in fact, there is a surplus for this group.

Table 3.6: Demand and Supply Comparison of Beneficiary Coverage (Million Persons)

	2010			2016		
	Demand side	Supply side	Gap	Demand side	Supply side	Gap
Children	5.9	0.7	(5.3)	4.7	0.5	(4.2)
School Age	11.6	1.7	(9.9)	9.5	6.2	(3.3)
Youth	12.3	0.4	(11.9)	10.2	2.6	(7.6)
Working Age	12.5	5.2	(7.3)	12.2	5.9	(6.3)
Old Age	3.1	3.6	0.5	2.6	4.9	2.3
All	45.4	11.6	(33.8)	39.3	20.1	(19.2)
Gap as % of demand side total beneficiaries			- 74.5			-48.9

Source: Analytical Framework

Even though population has increased by about 12 million between 2010 and 2016, estimated total beneficiaries using age-specific populations and poverty rates for 2016 is 39.3 million – 6.1 million less. This decline in beneficiary number in 2016 is due to decline in poverty rate of 7.2 percentage points between these two years. Supply side of 2016 reveals increase in beneficiary coverage to 20.1 million from 11.6 million in 2010 – an increase of over 8.5 million between 2016 and 2010. This implies a growth of over 73 percent in beneficiary coverage between these two years. Despite these opposing developments, the estimated beneficiary coverage gap has fallen significant in 2016 to 19.2 million – still a sizeable amount. Coverage gap in 2016 as percent of

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estimated total beneficiaries from demand side (i.e. 39.3 million) has dropped to 49 percent from 75 percent in 2010. Again, coverage gaps have been found for four of the age-specific groups. The highest coverage gap has been again reported for Youth (i.e. 7.6 million) and followed by working age population (i.e. 6.3 million). Similar to the pattern observed in 2010, there is no coverage gap for old age group – there is a surplus for this group. The size of surplus has increased from 0.5 million to 2.3 million.

Large Resource Gap: large beneficiary coverage gaps led to large resource gaps. Total resource gap in 2010 is 272,605 million BDT suggesting that resource gap in 2010 as percent of estimated total resource requirements from demand side (i.e. 380,395 million BDT) is about 72 percent. Resource gaps have been found for four of the age-specific groups. The highest coverage gap has been reported for Youth followed by working age population. There is no coverage gap for old age group – there is a surplus for this group. Significant improvement in resource gap situation has been noted for 2016 as it dropped to 29 percent – almost by 3 times. Although there are differences in transfer amounts – the fall in resource gap – mainly to due to fall in population in each of these age-specific groups in 2016.

Table 3.7: Demand and Supply Comparison of Beneficiary Coverage (Million BDT)

	2010			2016		
	Demand side	Supply side	Gap	Demand side	Supply side	Gap
Calculation based on derived average transfers						
Children	34,585	3,923	(30,662)	60,906	6,355	(54,551)
School Age	46,233	6,648	(39,585)	33,526	21,899	(11,628)
Youth	155,431	5,277	(150,154)	56,672	14,299	(42,374)
Working Age	101,468	41,960	(59,508)	121,427	58,584	(62,843)
Old Age	42,678	49,983	7,305	80,921	150,793	69,871
All	380,395	107,790	(272,605)	353,453	251,929	(101,524)
Gap as % of demand side total resource			-71.7			-28.7
Calculation based on uniform transfer BDT 300 (2010) and BDT 438 (2016)						
Children	21,349	3,923	(17,426)	24,885	6,355	(18,530)
School Age	41,651	6,648	(35,003)	49,778	21,899	(27,880)
Youth	44,198	5,277	(38,921)	53,612	14,299	(39,314)
Working Age	44,897	41,960	(2,938)	64,233	58,584	(5,649)
Old Age	11,202	49,983	38,781	13,851	150,793	136,942
All	163,298	107,790	(55,507)	206,359	251,929	45,570
Gap as % of demand side total resource			-34.0			22.1

Source: Analytical Framework

Use of uniform transfer amount of BDT 300 resulted in large drop in resource gaps in 2010. More specifically, it dropped by about 38 percentage points (i.e. from 72% to 34%). Resource gaps for the four age-specific groups has also declined in this case. While the surplus for the old age group has increased. The deficit in resources found for the above three cases turn positive when uniform transfer amount of BDT 438 is used in place of derived average transfer size. The estimated surplus in this case is 22 percent. This is driven by large surplus on account of the old age group.

No Systematic Pattern in Transfer Payment: average monthly transfer payments of 2010 and 2016 have been compared in the following table to assess growth and patterns in transfer payment. Overall growth rate of 40 percent has been found for all schemes between 2010 and 2016 implying annual growth rate of 8 percent. Growth rate of the age-specific schemes (i.e. 6.4%) is higher than the growth rate of the non-schemes (i.e. 4.2%). The growth patterns however are diverse with high growths for children and Old age (i.e. 24% annualized growth). Growth rate for the working age is also positive at 4.4 percent. Youth schemes have experienced large reduction in transfer payment – by about 11 percent. Reductions are also found for school age children and disabled schemes. Reductions in transfer amounts (i.e. valued in nominal terms) are disturbing developments which may have been avoided.

Age Groups	2010	2016	Change over 2010 (%)	Annualized Changed (%)
Children	486	1,072	121	24.1
School Age	333	295	-12	-2.3
Youth	1,055	463	-56	-11.2
Working age	678	828	22	4.4
Old age	1,143	2,559	124	24.8
Disability	619	578	-7	-1.3
Aged based Schemes	772	1,018	32	6.4
Non-aged Schemes	242	293	21	4.2
All Schemes	432	606	40	8.1

When we assess some of the key patterns and trends against the ‘elements of good social protection system’ (please refer to Box 3.1) it appears that the current social protection system is **inadequate** due to low coverage and transfer amounts. Widespread variations in number of schemes; beneficiary coverage and transfer amounts tend to suggest that the **equity aspects are not ensured**. Moreover, due to large numbers of schemes and lack of internal balances between them envisaged that the current social protection system is **inappropriate**. However, some **dynamism** is found with adoption of more schemes for youth and children.

6. Costs of Age-based Schemes over 2020 to 2050

Cost estimates of a social protection scheme mainly depend on two factors: the number of beneficiaries and the value of the transfer amount per beneficiary. A long-term costing module for Bangladesh covering period from 2016 to 2051 has been developed to project or simulate costs of the above mentioned five age-based schemes for each year under various combination of coverage and transfer amounts. The module is flexible to project and simulate costs by varying different combination of coverage and transfer amount.

The numbers of potential beneficiaries for these five age-based schemes are derived from the age cohort population projection data obtained from the report “Population Projection of Bangladesh: Dynamics and Trends 2011-2061” published by Bangladesh Bureau of Statistics (2015). The range of age cohort is from 0 (zero) to 80 and coverage of the projections ranged from 2011 to 2061. The relevant years for cost estimation are 2017 to 2051.

According to the latest information of the monthly transfer of the major life cycle schemes is around BDT 800 which is about 0.07 percent of per capita income. Since most of the Bangladesh population may likely to graduate out poverty by 2030, setting monthly transfer amount equivalent to poverty line may not be tenable. Moreover, social protection schemes may no longer be focusing on poverty rather age-specific risks, we may need to look into other measures to set the long-term transfer amount. It may also be argued that the long-term transfer amount should aligned to the future prosperity of the country. Considering these issues, in this exercise, the monthly transfer amount has been set at 0.07 percent of per capita income. A uniform transfer amount has also been assumed for all these five schemes. The costing module is flexible such that alternative as well as differentiated transfer amounts may also be used in place of the transfer amount linked to growth of the per capita income.

All monthly transfer amounts incur certain overhead or administrative costs. Evidence suggests that universal programmes are usually less costly than targeted programmes to administer. Considering this, we assume 5% overhead costs for the universal programmes, and 7% overhead costs for the targeted programmes.

GDP and per capita GDP values for the entire period between 2016 to 2051 have been obtained from the projections used in the Bangladesh Delta Plan (BDP 2100).

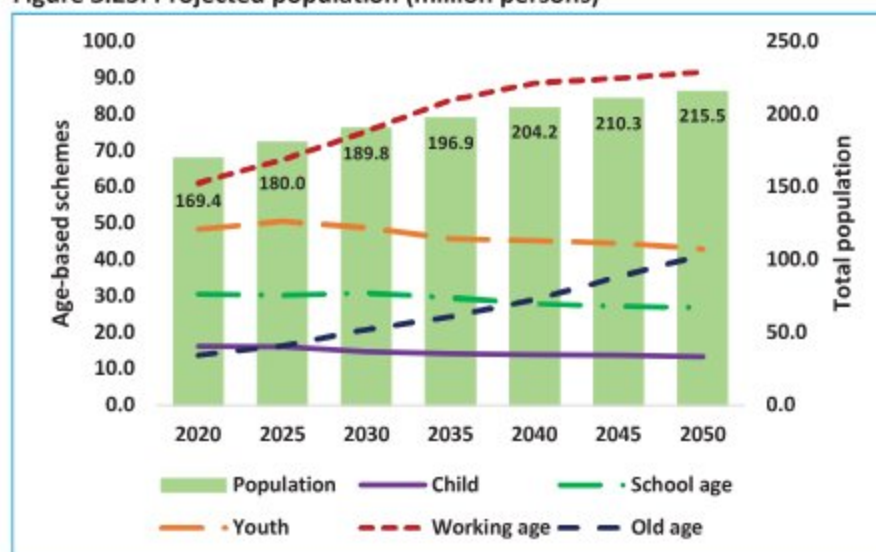
6.1. Population Projection

Figure below shows the sizes of projected population of Bangladesh and five age-based schemes for selected years⁵. These projections refer to the medium variant discussed in previous section 3.2 and Box 3.4. Bangladesh population is projected to increase to 169.4 million in 2020 to 215.5 million in 2050. Thus, over the 30-years period, 46.1 million people would be added to the stock of Bangladesh population. In other words, between 2020 and 2050, more than 1.5 million people would be added to the yearly stock of population.

Significant variations have been found for the projected population by these five age-specific population groups. Two largest age-specific groups are the working age and the youth. Their share which is projected at 65 percent in 2020 may decline slightly to 62 percent in 2050. Together their share would remain stable at around 63 or 64 percent for the entire 30-years period. However, within them, the working age population would continue to expand while youth population may experience continuous fall from 2030.

⁵ The entire projected from age 0 to 80 is available with the authors.

Figure 3.25: Projected population (million persons)



As mentioned, Bangladesh has been aging fast. The population size over age 60 and over will continue to expand over the 30-years period. By 2050 the size of elderly population will be tripled to 41.2 (or 19 % of total population) million from 13.7 million (or 8.1 % of total population) in 2020. Both children and school age population groups would experience large decline in their stocks. Between 2050 and 2020, Bangladesh would have 8.9 million less children in the age bracket of 0 and 14.

The projected changes in population structure may have implications for demand for public services – especially education; training; health and social security. Based on the projected population structures, two social protection packages have been explored.

6.2. Long-term Cost of Age-based Scheme – Package One

Package one composed of universal coverage for two age-based schemes – children and old age. The coverage for the school age and youth has been set at 35 percent of their population sizes. Only 15 percent coverage has been set for the working age population since a significant portion of them would be covered by their employers as well as through the employment insurance scheme. According to these criteria total numbers of beneficiaries which have been estimated at 65.5 million persons in year 2020 increase to 92.5 million persons by 2050. The beneficiary coverage as percent total population increase from 38.7 percent in 2020 to 42.9 percent in 2050. Size of transfer amount has always been inadequate in Bangladesh compared to the need of the beneficiaries due to fiscal constraint. However, with progress towards upper middle-income country by 2031 and high-income country by 2041, citizen's expectation for adequate coverage would grow. This expectation may be accommodated over medium and longer terms with higher resource mobilization and widening of fiscal space for social sector investment including social protection. In package one, monthly transfer amount has been set only at 0.07 percent of the annual per capita income. A uniform transfer amount has also been assumed for all 5 types of age-based schemes. Beneficiary sizes and transfer amounts by the selected years are given below.

Table 3.8: Package one: Beneficiary size and transfer amounts

Age-based Schemes	2020	2025	2030	2035	2040	2045	2050
Children (universal)	16.1	15.8	14.5	14.0	13.8	13.6	13.2

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School age (35% of all school age population)	9.7	10.5	10.8	10.3	9.7	9.5	9.4
Youth (35% of all school age Youth)	16.9	17.7	17.0	16.0	15.8	15.6	15.0
Working age (15% of all working age population)	9.1	10.1	11.3	12.6	13.3	13.5	13.7
Old age (universal)	13.7	16.2	20.7	24.3	29.0	35.3	41.2
Total Beneficiary	65.5	70.4	74.3	77.1	81.6	87.4	92.5
Coverage as share of Population (%)	38.7	39.1	39.1	39.1	39.9	41.6	42.9
Transfer (BDT/Month/Person)	1,200	2,157	3,951	7,344	13,977	24,546	44,165

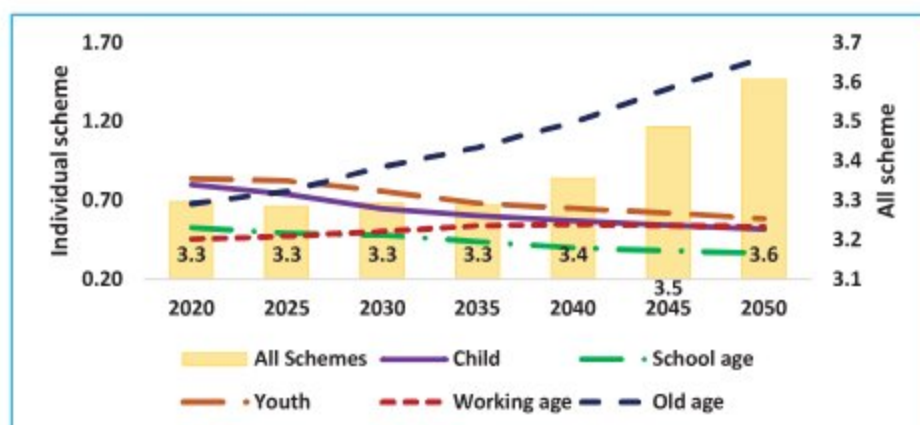
Source: Costing module

Estimated costs by each of the five age-based social protection schemes are provided in figure below. It also captures the total cost of the age-based social protection schemes. Total cost may vary from 3.3 percent of GDP in 2020 to 3.6 percent of GDP in 2050. Total costs thus suggest a stable pattern over the 30 years period. Two contrasting trends have been found – (i) rising trends for the schemes supporting the old age and working age population; and (ii) falling trends for the other three schemes – children, school age and youth

Cost escalating is highest for the old age scheme, due to rapid increase in their size from only 13.7 million persons in 2020 to 41 million persons in 2050. This suggests more than 200 percent growth (i.e. annual average growth rate of around 7 %) in old age population over the 30-year period. Under the universal coverage, the cost of supporting old age population in Bangladesh may increase from 0.68 percent of GDP in 2020 to 1.60 percent of GDP in 2050. Single largest group is the working age population. Only 15% of them are covered under package one. Working age beneficiary coverage increases from 9.1 million persons in 2020 to over 13 million persons in 2050. As a result, cost of covering them may register smaller rise in cost from 0.45 percent of GDP in 2020 to 0.53 percent in 2050.

All three schemes related to the younger age population register a declining trend in cost. Despite having a universal coverage for the children, the cost of covering them may decline from 0.8 percent of GDP in 2020 to 0.52 percent in 2050 due to falling population of the age group. Numbers of children between age zero and four, have been projected to decline to 13.2 million in 2050 from 16.1 million in 2020. Costs of covering youth and school age also register decline. More specifically, cost of school age scheme may decline from 0.53 percent of GDP in 2020 to about 0.37 percent of GDP in 2050. Cost of Youth scheme may fall from 0.84 percent of GDP in 2020 to about 0.58 percent of GDP in 2050.

Figure 3.26: Cost as percent of GDP under Package one (%)



Source: Calculation based on the costing module.

6.3. Long-term Cost of Age-based Scheme – Package Two

Package two consists of targeted coverage for all schemes. The coverage for the children and old age has been set at 35 percent of their population sizes. The coverage is 25 percent for the school age and youth. A smaller coverage of 20 percent has been set for the working age population since it is again assumed that, a significant portion of them would be covered by their employers as well as through the employment insurance scheme. As a result of the smaller coverage for most of these schemes, beneficiary number has dropped substantially in this package compared to package one. Total numbers of beneficiaries which have been estimated at 41.6 million persons in year 2020 increase to 54.7 million persons by 2050. The beneficiary coverage as percent total population may range between 24.6 percent in 2020 to 25.4 percent in 2050.

Slightly higher monthly transfer amount of 1 percent of per capita income has been set in package two. Again, a uniform transfer amount has also been assumed for all 5 types of age-based schemes. Beneficiary sizes and transfer amounts by the selected years are given below.

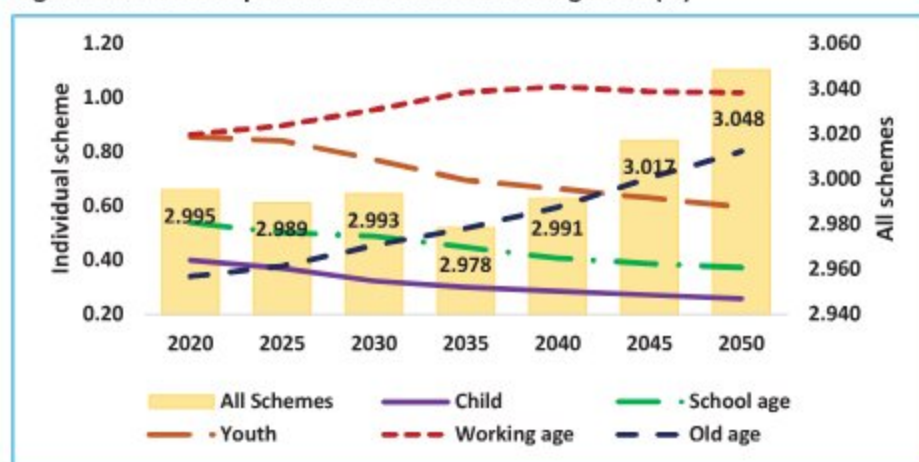
Table 3.9: Package one: Beneficiary size and transfer amounts

	2020	2025	2030	2035	2040	2045	2050
Children (35% of all children)	5.6	5.5	5.1	4.9	4.8	4.8	4.6
School age (25% of all school age population)	6.9	7.5	7.7	7.3	6.9	6.8	6.7
Youth (25% of all school age Youth)	12.1	12.6	12.2	11.4	11.3	11.1	10.7
Working age (20 % of all working age population)	12.2	13.5	15.0	16.7	17.7	18.0	18.3
Old age (35% of all old age population)	4.8	5.7	7.2	8.5	10.1	12.4	14.4
Total Beneficiary	41.6	44.8	47.2	48.9	50.9	53.0	54.7
Coverage as share of Population (%)	24.6	24.9	24.9	24.8	24.9	25.2	25.4
Transfer (BDT/Month/Person)	1,714	3,082	5,644	10,491	19,968	35,066	63,093

Source: Costing module

Estimated costs by each of the five age-based social protection schemes under package two are provided in figure below. Despite setting higher transfer amount, due to smaller coverage total cost has declined in this package compared to package one. Under this package, total cost may vary from 2.995 percent of GDP in 2020 to 3.048 percent of GDP in 2050. Three contrasting trends have been found – (i) rising trends for the schemes supporting the old age; (ii) rising (till 2035) and stable trends (for the rest 15 years) have been found for the working age scheme; and (ii) falling trends for the other three schemes – children, school age and youth.

Figure 3.27: Cost as percent of GDP under Package two (%)



Source: Calculation based on the costing module.

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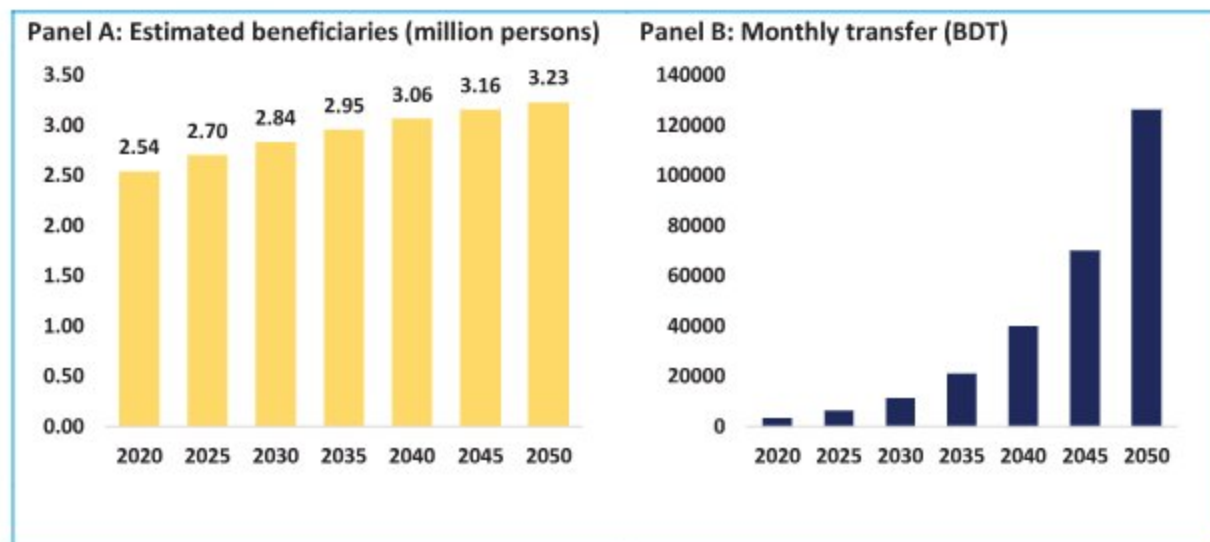
Cost escalating is again highest for the old age scheme, due to rapid increase in their size from only 13.7 million persons in 2020 to 41 million persons in 2050. Cost of supporting old age population in Bangladesh may increase from 0.34 percent of GDP in 2020 to 0.8 percent of GDP in 2050. Single largest group is the working age population. A slightly higher coverage of 20 % all working age population is set under package two. Working age beneficiary coverage increases from 12.2 million persons in 2020 to over 18 million persons in 2050. As a result, cost of covering them may register rise from 0.86 percent of GDP in 2020 to 1.02 percent in 2050.

All three schemes related to the younger age population register a declining trend in cost. Due a smaller coverage of 35%, cost of covering children may decline significantly under this package compared to package one. But a declining trend would continue. The cost of covering them may decline from 0.4 percent of GDP in 2020 to 0.26 percent in 2050 due to falling population of the age group. Numbers of children between age zero and four, have been projected to decline to 13.2 million in 2050 from 16.1 million in 2020. Costs of covering youth and school age also register decline. More specifically, cost of school age scheme may fall from 0.54 percent of GDP in 2020 to about 0.37 percent of GDP in 2050. Cost of Youth scheme may fall from 0.86 percent of GDP in 2020 to about 0.60 percent of GDP in 2050.

6.4. Long-term Cost of Disability Scheme

Long term costs of disability scheme again depend on two factors: the number of beneficiaries and the value of the transfer amount per beneficiary. On the basis of HIES 2016 data as well as expert perception, disability prevalence rate is set at 1.5 percent of total population for each year of the 30-years period. Allowances for the disabled persons are usually higher than the able-bodied person. In line this observation, the disability allowance has been at 2% of the yearly per capita income. The estimated beneficiaries and monthly transfer amounts are shown below.

Figure 3.28: Beneficiary and transfer amount for disability scheme



Source: Costing Module

Estimated costs of the disability scheme are provided in figure below. It shows total cost of the disability schemes in million BDT and as percent of GDP. Since increase in number of beneficiaries is small, the main cost driver is the monthly transfer amount. As a result, cost of disability scheme increases from BDT 214 million in 2020 to BDT 5,233 million in 2050. However, since transfer amount is linked to the growth of the per capita income, cost

of disability scheme as percent of GDP remain at 0.36 percent over the entire 30-years period. Cost of disability scheme is shown below.

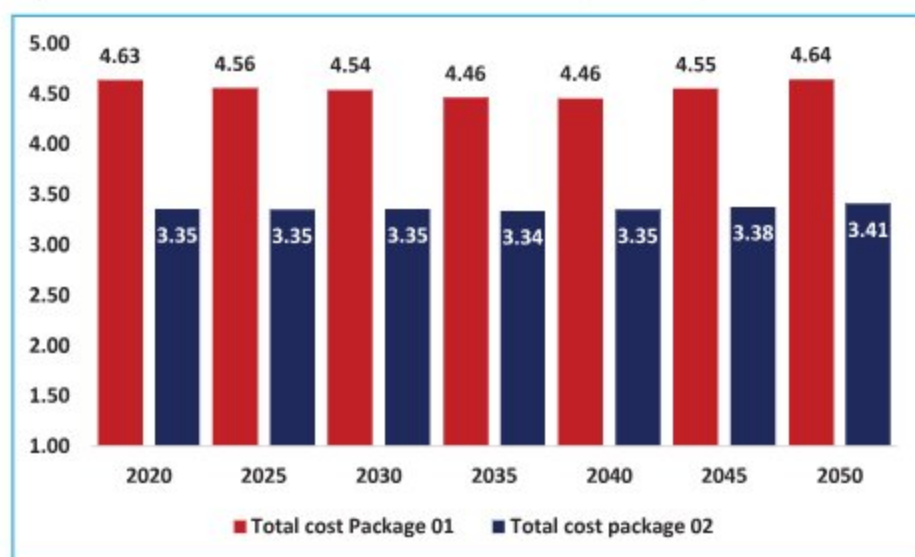
Figure 3.29: Estimated long term cost of the disability scheme



6.5. Long-term Costs

Cost of disability schemes are added to the costs of age-based schemes to arrive at the total costs of the six schemes. The estimated total costs are presented below. It includes total costs under package one and two for the entire 30-years period.

Figure 3.30: Estimated total costs of the schemes (% of GDP)



Due to higher coverage of beneficiaries, estimated total costs are slightly higher under package one compared to package two. Moreover, costs of the six schemes reveal an increasing-trend under package one. Total costs which is estimated at 3.66 percent of GDP in 2020 increased to 3.97 percent of GDP in 2050 implying a 0.31 percentage points increase over 30-years period. It includes total costs under package one and two for the entire 30-years period.

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Total costs remain more or less stable at around 3.35 percent of GDP under package two. Total costs which is estimated at 3.35 percent of GDP in 2020 increase to 3.41 percent of GDP in 2050 implying a 0.05 percentage points increase over 30-years period.

As mentioned earlier, total costs may vary significantly with the increase in beneficiary coverage as well as monthly transfer amounts. For instance, in package one, total costs jump by about 7 percentage points when monthly transfer amounts are set 2% of per capita income in place of 0.7 percent of per capita income. On other hand, *ceteris paribus* universal coverage of the school age children results in 1 and 0.7 percentage points increase in total cost in 2020 and 2050 respectively compared to total costs reported in package one. Another important point to note that, since Bangladesh economy projected to expand fast in later years – especially after 2030, scope of expansion of coverage and enhancement of transfer amount would be relatively easier in later years compared to the initial years (i.e. before 2030) of the estimation period.

6.6.Resource Requirement and Fiscal Space

A fiscal framework covering 2020 and 2050 has been developed to determine the fiscal space for social protection system in Bangladesh. The fiscal framework is consistent with the macro-economic settings of the long term 'Perspective' Plan and 'Delta' plan. Fiscal projections are provided below.

Table 3.10: Estimated Fiscal Space for Social Protection System (as % of GDP)

Budget Lines	2020	2025	2030	2035	2040	2045	2050
A. Total Resources	17.9	20.0	22.0	23.9	25.6	27.6	29.7
Of Which:							
Revenue and Grants	12.9	15.2	17.1	19.2	21.1	23.1	25.0
Fiscal Financing	5.0	4.8	4.9	4.7	4.5	4.6	4.6
B. Total Expenditure	17.9	20.3	22.0	23.9	24.8	27.6	29.7
<i>B1. Development Expenditure</i>	<i>7.1</i>	<i>7.4</i>	<i>7.7</i>	<i>7.7</i>	<i>7.7</i>	<i>8.0</i>	<i>8.3</i>
<i>B2. Non-Development Expenditure</i>	<i>10.8</i>	<i>12.9</i>	<i>14.3</i>	<i>16.1</i>	<i>17.1</i>	<i>19.6</i>	<i>21.4</i>
<i>B2.1. Capital Expenditure</i>	<i>0.6</i>	<i>0.7</i>	<i>0.8</i>	<i>0.8</i>	<i>0.8</i>	<i>0.8</i>	<i>0.8</i>
<i>B2.2. Revenue Expenditure</i>	<i>10.2</i>	<i>12.2</i>	<i>13.5</i>	<i>15.3</i>	<i>16.3</i>	<i>18.8</i>	<i>20.6</i>
B2.2.1. Wages and allowances	3.5	3.8	4	4.3	4.5	4.8	5.00
B2.2.2. Goods and services	1.6	2.1	2.6	3.1	3.6	4.1	4.60
B2.2.3. Interest payments	2.3	2.5	2.52	2.5	2.34	2.2	2.14
B2.2.4. Subsidy and net transfers	0.6	0.7	0.8	0.9	0.9	1.0	1.0
B2.2.5. Block allocations	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Fiscal space social protection (B2.2 – B.2.2.1 + ..+ B2.2.5)	2.1	3.1	3.5	4.6	4.8	6.7	7.8
C. Total	10.2	12.2	13.5	15.3	16.3	18.8	20.6
Check Zero = B2.2 – C => 0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

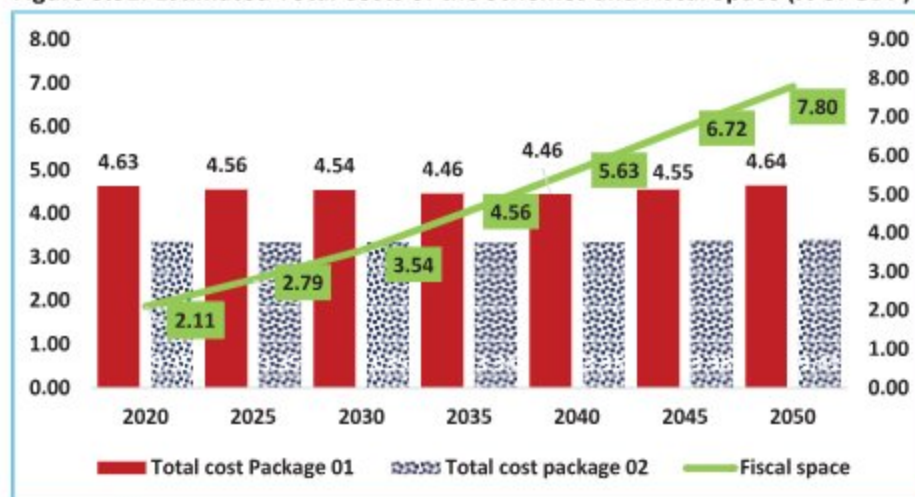
Source: Author's Estimation based on Bangladesh Delta Plan

The fiscal framework developed to assess the fiscal space for financing of the resource needed for package 1 and package 2 is consistent with the long term macro-economic framework used in the 'Perspective Plan' and 'Delta Plan'. Mobilization of total resources and their sources are presented in block A. Although total expenditure projections are consistent with the resources, the allocation patterns between revenue and development budget reveals the underlying targets and goals set out in the long-term plan. In particular, development expenditures are aligned with the productive physical and human capital needs over the long-term period which must be implemented by the public sector. Projected development expenditures (i.e. B1) are deducted from total expenditures (i.e. B2) to determine available resources for carrying out revenue or current

expenditures (i.e. B.2.2). Most of the budget items under the revenue or current expenditures are resource inelastic suggesting that expenditures on these items must need to be carried out even if there were a resource crunch. In other words, room for manipulation with items under the current budget component is very limited and fiscal space for social protection has been calculated as a residual item – fulfilling the resource needs of the other items. Projected fiscal space for the social protection has found to expand with the higher revenue efforts (i.e. revenue to GDP ratio) and expenditure to GDP ratio. Ceteris paribus, fiscal space for social protection has been projected to expand from 2.1 percent of GDP in 2020 to 7.8 percent of GDP in 2030.

The projected fiscal space for social protection system has been contrasted against the two packages – package 1 and package 2 in a single framework to assess their fiscal feasibility and sustainability. The outcomes are summarised in figure below. Bangladesh will find it extremely difficult to finance two packages in the early years of the projected period. Package 2 will only be feasible and sustainable onward 2030. The estimated resource gaps between fiscal space and package 1 costs are 1.24 percentage points in 2020 and 0.56 percentage points in 2025. The options for Bangladesh are either to cut cost even further under package 2 through lower coverage; or benefit; or combination of both in line with fiscal space or resort to higher deficit financing (i.e. over the 5 % level used in the fiscal framework) for initial years with the understanding that the gains in fiscal space in the later years would be used to pay interest payment and debt amortization. Alternatively, Bangladesh may choose to restrict the social protection budget to fiscal space in the early years but gradually expand it with higher coverage and transfer amounts. A restricted package 2 in the initial years may be converted into package 1 from 2035.

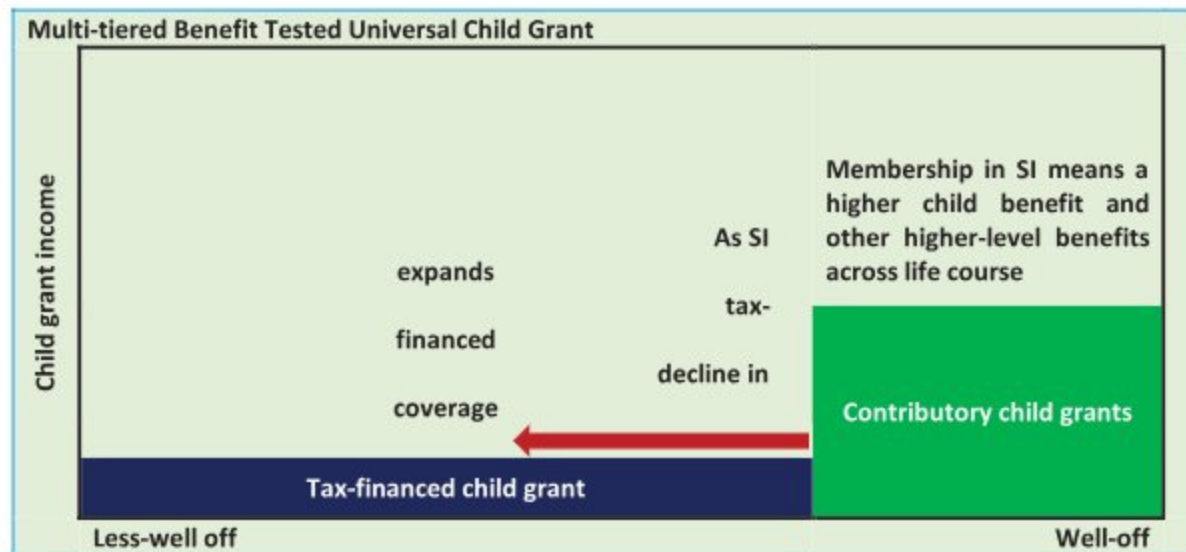
Figure 3.31: Estimated Total Costs of the Schemes and Fiscal Space (% of GDP)



Source: Costing model and Fiscal Framework

7. Recommendations

Programmes for Children: poverty among households with children are pervasive in Bangladesh. In addition to poverty; vulnerability; and under nutrition is a major concern for children. In recent years government has introduced a number of schemes for them along with increase resource allocation. In spite of this positive development, the coverage is still low and there are calls to introduce universal child grant (UCG) with adequate transfer payment and provision for behavioural change training programmes and awareness building initiatives. Due to fiscal space constraints, it may not be feasible to expand the tax-financed child grant to cover every single children of the country. Various innovation may be considered in the case. One such idea has been floated and discussed during the international conference on 'universal child grant' held in February 2019 in Geneva. Conference explored various alternatives such as (i) Multi-tiered universal child grant. In tier 1 an adequate tax-financed guaranteed benefit is ensured to all children. Tier 2 provides opportunity for higher contribution by well-off groups. (ii) Benefit-tested multi-tiered universal child grant. The main advantages of this approach over 1 are that - size and cost of the tax-financed component reduce over time as more people join social insurance. Furthermore, this is an attractive alternative to poverty targeting that is administratively simple and achieves universal coverage. This is shown below.



Source: McClanahan (2019)

In this context the example of Argentina may also be considered. Argentina is trying to reach every child through social protection invoking a mixed approach of tax-financed and contributory schemes.

Argentina: Mixed Approach for Universal Child Allowance

Approach: Argentina has embarked on a combination of measures for universal child grant coverage. In addition to the existing contributory family allowances (CFA) and tax deductions available for higher-income workers with children, Argentina introduced the Universal Child Allowance (UCA) in 2009 with the goal to consolidate several non-contributory fragmented schemes for families with children.

Coverage: Under the UCA, a unique child benefit has been extended to families of unemployed workers, informal workers earning less than the minimum wage, domestic workers and self-employed workers participating in the simplified tax and contribution payment regime for small-scale contributors (known as monotributo).

Transfer Conditions and Amounts: The semi-conditional UCA scheme transfers child grants to children up to the age of 18 (no limit for those with disabilities) and up to five children per family, contingent that beneficiaries fulfil certain requirements relating to health (e.g. vaccination for children under the age of 5) and education (school attendance). The benefit amount was set at around USD 50 a month for each child younger than 18, of which 80 per cent was disbursed on a monthly basis, and the rest accumulated and paid annually provided the conditions are fulfilled. Approximately USD 150 a month is paid for a child with a disability.

Cost: The programme cost 0.6 per cent of GDP as of 2017. According to 2017 statistics, the UCA schemes covered 3.9 million or 30.3 % of all children, and the social protection system for children as a whole (including contributory and non-contributory allowances and tax deductions for higher incomes) reached 87.4 % of children and adolescents under the age of 18, a total of 11.4 million children.

Challenge: Main challenge include exclusion of over 1 million children from any social protection scheme due to strict conditionality. Moreover, studies show 32 % of children in the lowest decile are not covered.

Impact: Impact assessment study concluded that it would be reduced by extreme poverty by about 65 % and overall poverty by 18 % (Bertranou and Maurizio, 2012). More recently, UNICEF carried out an updated analysis showing that the UCA reduces extreme poverty among children by 31 per cent (Paz et al., 2018).

Source: ILO-UNICEF (2019)

Following the above examples, and using the information of National Household Database, Bangladesh may opt for multi-tiered benefit tested universal child grant over the medium term. Contributory child grant may be mandatory for top 30 percent well-off households. They will not be eligible for tax-financed child grant. Rest 70 percent of the children will be eligible to receive a monthly child grant.

Youth Programmes: NEET rate is high in Bangladesh. As many as 29 percent of Youth were in NEET in 2016 exerting high cost to the economy and society. High NEET has both economic and social costs in terms of forgone income; rising poverty and deprivation.

Eurofound (2012), has identified six risk factors that increase the probability of young people becoming NEETs. They include low education, living in remote areas, disability, immigration background, difficult family environment, and low household income. It is further argued that policy responses aimed at reintegrating youth into education, training and the labour market can be clustered into three main types, to address the issue of NEET:

- *Prevention policies, where focuses are mostly on educational policies aimed at preventing early school leaving and at facilitating the smooth transition from school to work;*
- *Reintegration policies, which concentrate on conventional employability policies aimed at supporting young people re-entering the educational system or the labour market; and*
- *Compensation policies, aimed at tackling the most extreme situations, where reintegration seems to be particularly difficult and social assistance measures appear as the last resort in alleviating exclusion.*

Following the above example, Bangladesh may set a target of reducing the current NEET rate from 29% to 10% by 2030 embarking on the following strategies.

Early identification: NEET youth mainly come from poorer households. In some cases, they also reveal behaviours which suggest they might have trouble transitioning to adulthood. Early identification of such characteristics might be attempted in the school system - as this is an institution where all youth participate. Early identification may allow the authorities to design appropriate interventions focusing on continued education; training or employment. This step should be followed by further investigation to determine whether

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these youth could benefit from more information on education, training, and employment opportunities. Moreover, greater awareness could be created through a specific outreach programme to students as well as to NEET youths.

Training Plus Package: Majority of the respondents opined to providing skill development opportunities with time bound stipend and credit for NEET Youths. Thus, Youth should be considered for skill development training whereas some need-based skill trainings along with promotional credit facilities. For them a package of intervention involving skill development, stipend and credit should be provided. Emphasis should be on skill development training since it will promote entrepreneurship among the young generation. In this context, engagement of the private sector may also be promoted since they are the potential employers of the youth.

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

Some of the recommendations made by ILO may also be considered for the working age groups. They include: (i) establish systemic linkages between social insurance and employment promotion programmes, e.g. by entailing social insurance registration as a condition to access the employment promotion programmes. Increase linkages of unemployment insurance benefits with active labour market policies, by designing for instance training responding to the needs of beneficiaries; (ii) develop employment promotion programmes linking with vocational training and registration to social insurance, targeting specifically young herders. Reinforce public employment services, in particular career/employment/training counselling, vocational training and entrepreneurship counselling, rather than focusing only on loan programmes, notably services adapted to urban and rural youth; and (iii) develop a comprehensive programme (that combines training and retraining, counselling for entrepreneurship, career counselling) for reinsertion of differently challenged people due to working injury and occupational diseases.

Ageing and Pension: Bangladesh is still a young country according to the age structure. But it is ageing fast and poised to enter the official stage of an ageing nation by 2030. Number of people aged 60 and above may reach over 40 million in 2050 from only 10 million in 2020. Thus, each of the next three decades may be associated with 10 million additional elderly citizens. Bangladesh government has been completing to introduced universal pension for her elderly citizens. The social pension has experienced impressive expansion in coverage. However, the coverage is still low compared to the need and transfer payment seems inadequate. Due to constraints in fiscal space, it may not be feasible to expand the tax-financed social pension to cover every single elderly citizens of the country. Contributory pension schemes need to be introduced to complement the social pension schemes. Ensuring participation of the large pool of informal workers in the contributory pension schemes may turn out to be a major challenge. Experience of Kenya suggests that it may be possible to introduce contributory pension involving the informal sector or informal workers.

Pension schemes in Kenya are both Government-run and private. It composed of tax-financed schemes (such as the Inua Jamii Senior Citizens' Grant), contributory schemes such as the National Social Security Fund – NSSF, and the Mbao Pension Plan. The Mbao Pension Plan is an innovative programme, targeted at informal-sector workers, provides workers with a voluntary mechanism for pooling and investing their savings – established in

2009. Officially known as the Blue MSMEs Jua Kali Individual Retirement Benefits Scheme⁶, the Mbao Pension Plan is a private, voluntary savings plan. Although it better suited for the informal sector, it was opened to all Kenyans from 2011. It is a flagship initiative of the Retirement Benefits Authority (RBA). As of 2018, the Mbao Pension has 100,000 members and a fund value of US\$ 1,342,000. The requirements for taking part in the Mbao Pension Plan are as follows:

1. Applicants must be citizens of Kenya and over the age of 18 years with an ID card;
2. Applicants must register for the scheme by paying a KES 100 (\$1) registration fee;
3. Applicants must fill out a registration form when they present their national ID card;
4. Applicants must have a mobile phone to enable contributions into their account.



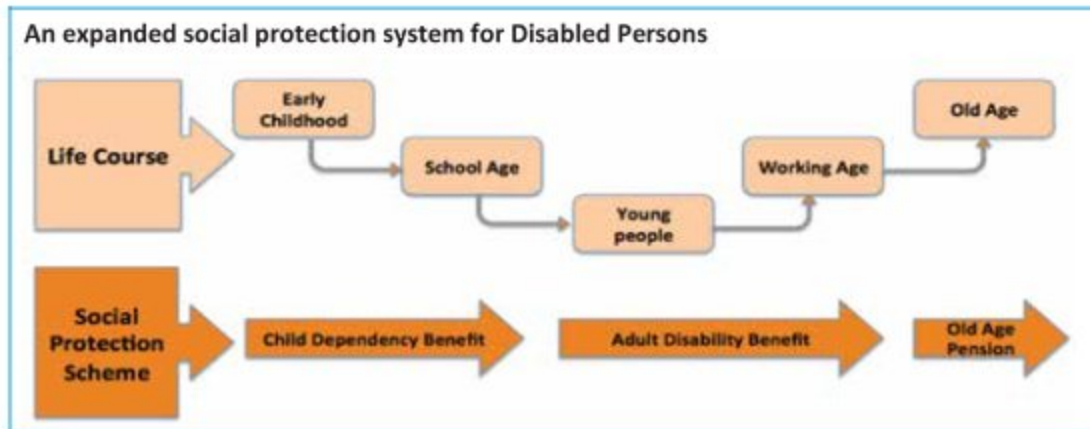
Source: Kabore (2108)

Following the example of Kenya, Bangladesh universal pension may be composed of below-mentioned four schemes.

Pension Schemes	Coverage and eligible	Regulator
Tax Financed Social pension	30% of most vulnerable elderly citizen	Public Sector
Contributory Public Sector Pension	0.5%; public sector employees	Public Sector
Contributory National Social Security Fund (NSSF)	15%; formal private sector employees (mandatory)	Retirement Beneficiary Authority (RBA)
Mbao type contributory Pension Fund	50%; formal private sector employees (Voluntary)	RBA

Expanding Schemes for Disabled Persons: Almost 8 to 9 percent of population in Bangladesh has been suffering some sort of disability. Disability prevalence has also been found for different stages of life cycle. However, prevalence rate increases with age. Moreover, almost 1.5 percent of the population has been diagnosed with sever disability. A universal scheme invoking higher than average transfer amount should be designed for the sever disables persons. Moreover, the social protection system that could be expanded in Bangladesh for disabled persons is set out in the below chart, focusing on the life course schemes.

⁶ <http://www.rba.go.ke/index.php/en/individual-retirement-benefits-schemes-registered-with-rba> .



Each of these pillars of a comprehensive strategy is addressed in turn below.

Care Dependency Benefit: A Care Dependency Benefit could be established/expanded for families caring for children with disabilities. The programme could focus on children with severe disabilities irrespective of whether or not they are attending school. Once children are on the scheme, it would not be necessary to recertify them on a regular basis. Children would automatically leave the program when they reach 19 years of age and would be transferred to the adult disability benefit, if their disability were assessed to be sufficiently severe. The absence of recertification would reduce administrative costs and make the program simpler to administer.

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

Other: Following the recommendations of the NSSS, Bangladesh must start consolidating the social protection schemes into six core clusters. However, recent trends in the expansion of the schemes under the social protection budget seems to suggest a shift towards the opposition direction. This trend must be arrested, and schemes should be consolidated into the recommended six core clusters based on the life cycle approach or age-specific schemes.

Periodic in-depth review of the system is also needed to raise enhance effectiveness of the system and the value for money. Following recommendations of the experts, the comprehensive review may be undertaken every five year in line with the preparation of the five-year plan.

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Annex 1: Mapping Scheme

Classification	Social Protection Schemes	Ministry/Division
Children	Maternity Allowance Programme for the Poor	MoWCA
	Allowances for Urban Low-income Lactating Mothers	MoWCA
	Grants for Residents in Government Orphanages and Other Institutions	MoSW
	Oppressed Women and Children Welfare Fund	
	Street Children Rehabilitation Programme	MoWCA
	Maternal Health Voucher Scheme	
	Child Sensitive Social Protection in Bangladesh	MoSW
	Services for Children at Risk (Protection of Children at Risk / Child Sensitive Social Protection)	MoSW
	Fundamental Education for Urban Working Children	
	Enabling Environment for Child Right	MoWCA
	Early Learning for Child Development	MoWCA
	Preliminary Education for Development of Children	
	Amader Bari (Our Home): Integrated Old and Children Home	
	Child protection and child welfare	
	Child and Maternal Health & Health Management Development	
School age	Capitation Grants for Orphan Students in Non-gov. Orphanages	MoSW
	Stipend for Disabled Students	MoSW
	Grants for the Schools for the Disabled	MoSW
	Primary School Stipend	MoPMedu
	School Feeding Programme	MoPMedu
	Stipend for Dropout Students	MoPMedu
	Reaching Out of School	MoPMedu
Youth	Secondary Education Sector Investment Program	MoEducation
	Secondary Education Stipend	MoEducation
	Stipend for Female students at Bachelor Level	MoEducation
	Higher Secondary Stipend	MoEducation
	Secondary Education Quality and Access Enhancement Project (SEQAEP)	MoEducation
	Eradication of Hazardous Child Labour in Bangladesh (3rd Phase)	
	Establishment of Vocational Training and Health Care Centre for the Vulnerable youth	
	Establishment of Training and Employment generation Centre for the Vulnerable Youth and Adolescents	
	Employment Opportunities for Unemployed Youth in 7 Northern District	MoY&S
Working Age	Vulnerable Group Development (VGD)	MoWCA
	Vulnerable Group Feeding (VGF)	MoDMR
	Food for Work (FFW)	MoDMR
	Work for Money (WFM)	MoDMR
	Employment Generation Programme for the Poor	MoDMR
	Operations support to the Employment Generation Programme for the Poorest	MoDMR
	Special Fund for Assistance to women development & entrepreneurs	
	Urban Based Marginal Women Development (Urban Based Women Development Project Phase-2_2017-18)	MoWCA
	Day Care Program for Lower- and Middle-Income Working Women (Establishment of 20 Child Day-care Centre Project_2016-17)	MoWCA
	Conservancy Workers Colony	LGD, MoLGRDC
	Integrated Rural Employment Support Project for the Poor Women	RDCD, MoLGRDC
	Skills for Employment Investment Programme	MoF / FinDiv

Classification	Social Protection Schemes	Ministry/Division
	Construction of Vocational Training and Rehabilitation Centre, CRP-Manikgonj	
	Improving Working Condition in the Ready-Made Garments Sector	MoLE
	Income Support Program for the Poorest	LGD, MoLGRDC
	Skills for Employment and Productivity	MoEducation
	Employment of Ultra Poor in Northern Areas	RDCD, MoLGRDC
	Skill and Employment Programme in Bangladesh	MoEducation
	Strengthening Women's Ability for Productive New Opportunities (SWAPNO)	LGD, MoLGRDC
	Skill and Training Enhancement Project	MoEducation
Old Age	Old Age Allowance	MoSW
	Allowances for the Widow, Deserted and Destitute Women	MoSW
	Honorarium for Freedom Fighters	MoLibWarAff
	Pension for Retired Government Employees and their Families	MoF / FinDiv
	Ration for Shaheed Family and Injured Freedom Fighters	MoLibWarAff
	Universal Pension Insurance Scheme	MoF / FinDiv
Disability	Allowances for the Financially Insolvent Disabled	MoSW
	Honorarium & Medical Allowances for Injured Freedom Fighters	MoLibWarAff
	Fund for the Welfare of Acid Burnt Women and Disabled	MoSW
	Trust for the protection of the persons with neurodevelopmental disabilities	MoSW
	Welfare Trust for Physical disabilities	MoSW
	Service and Assistance Centre for Disabled	MoSW
	Promotion of Services & Opportunity to the Disabled Person in Bangladesh	MoSW
Non-age	Assistance for Cancer, Kidney and Liver Cirrhosis Patients	MoSW
	General Relief Activities	MoDMR
	Block Allocation for Disaster Management	MoDMR
	Non-Bengali Rehabilitation	MoDMR
	Allowances for Distressed Cultural Personalities/Activists	MoCulAff
	Programme for Livelihood Improvement of tea-garden labourers	MoSW
	Housing Support	MoDMR
	National Legal Aid Services	MoLJPA
	Agriculture Rehabilitation	MoAg
	Special Assistance for the development of Char, Haor and under-development area	
	Open Market Sales (OMS)	MoFood
	Test Relief (TR) Food	MoDMR
	Gratuitous Relief (GR)	MoDMR
	Food Assistance in CTG-Hill Tracts Area	MoCHTA
	Test Relief (TR) Cash	MoDMR
	Food Friendly Programme	
	Fund for Micro-Credit through PKSf	MoF / BFID
	Micro-credit for Women Self-employment	MoWCA
	Social Development Foundation	MoF / BFID
	NGO Foundation	MoSW
	Interest free Micro Credit Programme	
	Fund for Assistance to the Small Farmer and Poultry Farms	MoF / FinDiv
	Support to Small Entrepreneurship (PKSF)	
	Swanirvar Training Programme	MoF / FinDiv
	Joyeeta Foundation	MoWCA
	Shamaj Kallyan Parishad	MoSW

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Classification	Social Protection Schemes	Ministry/Division
Non-age	100 Days Employment Scheme	
	Skill Development and Earthquake Risk Management Fund	
	Fund for Climate Change	MoEF
	Block Allocation for Various Programme	MoF / FinDiv
	National Service	
	Special Programme for Irrigation and Water Logging	
	Skill Development Fund for Expatriate Returnees and New Entrants to Labour Market	
	Women's Skill Based Training for Livelihood	MoWCA
	Maternal, Neo-natal, Child and Adolescent Health	MoHFW
	Essential Services Delivery	MoHFW
	Community Based Health Care	MoHFW
	National Nutrition Services	MoHFW
	Maternal, Child, Reproductive and Adolescent Health	MoHFW
	Clinical Contraception Services Delivery	MoHFW
	Family Planning Field Services Delivery	MoHFW
	T.B., Leprosy, Communicable Non-communicable Disease	MoHFW
	Establishment of Multipurpose Rehabilitation Centre for Destitute Aged Pupil and Socially Disabled Adolescent Girls	
	Construction of Cleaners Colony of Dhaka City Corporation	
	Expansion and Development of PROYAS at Dhaka Cantonment	
	Northern Area Reduction of Poverty	MoLE
	Pro Poor Slum Integration	MoHPW
	Disaster and Climate Resilient	LGD, MoLGRDC
	Rural Infrastructure Development	LGD, MoLGRDC
	Urban Primary Health Care (Urban Primary Health Care Service Delivery)	LGD, MoLGRDC
	Urban Public Environmental Health Care (Dev't. Programme)	LGD, MoLGRDC
	Rehabilitation of Aila Affected Infrastructure	LGD, MoLGRDC
	Haor Infrastructure and livelihood Development	LGD, MoLGRDC
	Coastal Climate Resilient Infrastructure Improvement	LGD, MoLGRDC
	Rural Employment and Road Maintenance Program (RERMP by LGED)	LGD, MoLGRDC
	Agriculture Infrastructure Improvement (Bangladesh Agriculture Infrastructure Development Project)	LGD, MoLGRDC
	Poverty Reduction through Urban Partnership	LGD, MoLGRDC
	Fishermen ID Card and Fisheries Project	MoFL
	Participatory Small-Scale Water Resource Development	MoWR
	Emergency 2007 Cyclone Recovery and Restoration	LGD, MoLGRDC
	Expansion of Polli Daridro Bimochon Foundation for Poverty Alleviation and self-Employment	RDCD, MoLGRDC
	Bangladesh Rural Water Supply and Sanitation (National Sanitation Project)	LGD, MoLGRDC
	Rural Water Supply	LGD, MoLGRDC
	Water Supply and Sanitation Project in Cyclone Prone Sidr Affected Coastal Area	
	Char Livelihood Program	RDCD, MoLGRDC
	One House One Farm	RDCD, MoLGRDC
	Economic Empowerment of the Poorest in Bangladesh	RDCD, MoLGRDC
	Participatory Rural Development (2nd Phase)	
	Participatory Rural Development (New Project)	
	Rural Employment Opportunity for Public Asset	
	Comprehensive Village Development Programme	RDCD, MoLGRDC
	Rural Livelihood (2nd Phase)	RDCD, MoLGRDC

Classification	Social Protection Schemes	Ministry/Division
Non-age	Mujibnagar Integrated Agricultural Development	MoAg
	Initiative for Development, Empowerment, Awareness & Livelihood, Kurigram	RDCD, MoLGRDC
	Integrated Support to Poverty and Inequality Reduction through Enterprise Development	MoIndustries
	Rural Development of Greater Comilla	LGD, MoLGRDC
	Emergency 2007 Cyclone Recovery and Restoration	MoAg
	Integrated Fisheries & Livestock Development in Flood Controlled Areas & Water Bodies	MoFL
	Regional Duck Breeding and Hatchery (3rd phase_2017-18)	MoFL
	Poverty Reduction & Livelihood Security for the People of Economically Backward Area	MoFL
	Food and Livelihood Security (FLS)	
	Small Scale Dairy & Poultry Farmers' Support Project in 22 Selected Districts	
	Small Scale Dairy & Poultry Farmers' Support Project in 22 Selected Districts	
	Bangladesh Climate Resilient Participatory Afforestation and Reforestation	MoEF
	Char Development and Settlement	LGD, MoLGRDC
	Guchagram (Climate Victims Rehabilitation)	MoLand
	Food Security through enhanced Agricultural Production, Income, Value Addition and Marketing in Bangladesh	MoAg
	Comprehensive Disaster Management Programme	MoDMR
	Second Chittagong Hill Tracts Rural Development	LGD, MoLGRDC
	Construction of Residence for Landless & poor Freedom Fighters	MoLibWarAff
	Establishment of Autistic Academy in Bangladesh	MoEducation
	Generation Break through	
	Institute of Paediatric Neuro Disorder (Institute of Paediatric Neuro Disorder and Autism in BSMMU_2017-18)	
	Construction of Facilities at Dharmarajika Buddha Maha Bihar for Orphans and Disadvantaged	
	Health Economic Financing and GNSP	
	Investment Component for Vulnerable Group Development	
	Vulnerable Group Development for Ultra Poor (Women)	
	Support Service for Vulnerable Group	
	Reconstruction of Houses of SIDR affected Landless People	
	Construction of Flood-Shelter in Flood Prone and River-Erosion Areas	
	Disaster Risk Mitigation and Reduction	
	Project for Small Farmers Development Foundation	
	Regional Fisheries and Livestock Development	
	Projects undertaken for Fisheries Development	
	Jatka (Fish) Protection and Alternative Employment for Fishermen	
	Micro-Nutrient Supplementation	
	Post Literacy Education Project for Human Resource Development	
	Revitalization of Community Health Care Initiative in Bangladesh	
	Sisimpur Outreach Project	
	Pulse and Oil Seed Project	
	Community Based Adaptation to Climate Change through Coastal Afforestation in Bangladesh	
	Poverty Eradication through Social Afforestation	
	Improvement and Quality Seed Production of Rice, Wheat and Maize	

Implication of Changing Demographics and Effects on Social Protection in Bangladesh

Classification	Social Protection Schemes	Ministry/Division
Non-age	Promotion of Legal and Social Empowerment	
	Create Employment Opportunities of Char Dwellers in Greater Rangpur Districts through Sugarcane cultivation	
	Expansion of Existing Prime Mother and Child Care Hospital with Research Facilities	
	Construction of Multipurpose Sports Complex for Person with Disability	
	Comprehensive and Sustainable Health, Education and Livelihood Development Programme	
	Re-construction of Rehabilitation Centre for Destitute Children, Konabari, Gazipur	
	Establishment of Sheikh Rasel Training and Rehabilitation Centre for the Destitute Children	
	Construction of Probin Nibas in Five Divisional Head Quarter & One Zila	
	Empowerment of communities, groups and individuals	
	Construction of Hostel for the Sarkari Shishu Paribar (8 Units)	
	Multi-purpose Disaster Shelter Construction	LGD, MoLGRDC
	Rural Settlement Construction for improvement of Rural Livelihood	RDCD, MoLGRDC
	Poverty Reduction Through Inclusive and Sustainable Markets	MoIndustries
	Adaptation to Climate Change and Rehabilitation of Livelihood	MoEF
	Social Security Policy Support (SSPS) Programme	Cabinet
	Strengthening Public Financial Management for Social Protection	MoF / FinDiv
	Support to the Urban Health and Nutrition to Bangladesh	MoHFW
	Urban Resilience Project: (DNCC & DDM)	MoDMR
	Income Generating Activities for Women at Upazila Level	
	Multi-sectoral Programme to Prevent on Violence Against Women (4th Phase)	
	Child protection and child welfare	
	Development of the Living Standard of the Marginal People of Bangladesh	
	Tottho Apa: Empowering Women Through ICT Towards Digital Bangladesh	
	Preferential Village Water Supply	
	Construction of Flood Shelter in the Flood and River Erosion Prone Area - 3rd Phase	
	Flood Management and Livelihood Improvement Project in Haor Area	
	Development Support for Special Needs	
	Development of living standards of extinct enclaves	
	Improved life Standard for low-income people	

Annex 2: Costing

Package one

	2020	2025	2030	2035	2040	2045	2050
Children							
Population (Million Person)	16.1	15.8	14.5	14.0	13.8	13.6	13.2
Beneficiary (Million Person)	16.1	15.8	14.5	14.0	13.8	13.6	13.2
Transfer (BDT/Month/Person)	1,200	2,157	3,951	7,344	13,977	24,546	44,165
Cost (Billion BDT)	247.8	438.4	736.4	1,320.9	2,478.4	4,279.3	7,505.6
Share of GDP (%)	0.80	0.74	0.65	0.60	0.57	0.54	0.52
School Age							
Population (Million Person)	30.4	30.1	30.8	29.4	27.7	27.1	26.8
Beneficiary (Million Person)	9.7	10.5	10.8	10.3	9.7	9.5	9.4
Transfer (BDT/Month/Person)	1,200	2,157	3,951	7,344	13,977	24,546	44,165
Cost (Billion BDT)	163.7	291.8	546.2	969.2	1740.8	2991.7	5313.6
Share of GDP (%)	0.527	0.492	0.479	0.438	0.399	0.379	0.365
Youth							
Population (Million Person)	48.3	50.5	48.6	45.6	45.2	44.5	42.8
Beneficiary (Million Person)	16.9	17.7	17.0	16.0	15.8	15.6	15.0
Transfer (BDT/Month/Person)	1,200	2,157	3,951	7,344	13,977	27,579	44,165
Cost (Billion BDT)	260.4	489.5	862.9	1504.3	2838.0	5515.8	8504.7
Share of GDP (%)	0.838	0.825	0.756	0.680	0.650	0.618	0.585
Working age							
Population (Million Person)	61.0	67.4	75.2	83.7	88.5	89.8	91.5
Beneficiary (Million Person)	9.1	10.1	11.3	12.6	13.3	13.5	13.7
Transfer (BDT/Month/Person)	1,200	2,157	3,951	7,344	13,977	24,546	44,165
Cost (Billion BDT)	140.9	280	572	1,184	2,383	4,246	7,782
Share of GDP (%)	0.45	0.47	0.50	0.54	0.55	0.54	0.53
Old age							
Population (Million Person)	13.7	16.2	20.7	24.3	29.0	35.3	41.2
Beneficiary (Million Person)	13.7	16.2	20.7	24.3	29.0	35.3	41.2
Transfer (BDT/Month/Person)	1,200	2,157	3,951	7,344	13,977	24,546	44,165
Cost (Billion BDT)	210.9	449.8	1186.1	2287.8	5201.3	11126.6	23344.8
Share of GDP (%)	0.68	0.76	0.91	1.03	1.19	1.41	1.60
Total							
Population (Million Person)	169.4	180.0	189.8	196.9	204.2	210.3	215.5
Beneficiary (Million Person)	65.5	70.4	74.3	77.1	81.6	87.4	92.5
Coverage (% of population)	38.7	39.1	39.1	39.1	39.9	41.6	42.9
Cost as % of GDP	3.3	3.3	3.3	3.3	3.4	3.5	3.6

Source: Costing module

Package two

	2020	2025	2030	2035	2040	2045	2050
Children							
Population (Million Person)	16.1	15.8	14.5	14.0	13.8	13.6	13.2
Beneficiary (Million Person)	5.6	5.5	5.1	4.9	4.8	4.8	4.6
Transfer (BDT/Month/Person)	1,714	3,082	5,644	10,491	19,968	35,066	63,093
Cost (Billion BDT)	123.9	219.2	368.2	660.4	1,239.2	2,139.7	3,752.8
Share of GDP (%)	0.40	0.37	0.32	0.30	0.28	0.27	0.26
School Age							
Population (Million Person)	30.4	30.1	30.8	29.4	27.7	27.1	26.8
Beneficiary (Million Person)	6.9	7.5	7.7	7.3	6.9	6.8	6.7
Transfer (BDT/Month/Person)	1,714	3,082	5,644	10,491	19,968	35,066	63,093
Cost (Billion BDT)	167.1	297.8	557.3	989.0	1776.3	3052.8	5422.0
Share of GDP (%)	0.538	0.502	0.488	0.447	0.407	0.387	0.373
Youth							
Population (Million Person)	48.3	50.5	48.6	45.6	45.2	44.5	42.8
Beneficiary (Million Person)	12.1	12.6	12.2	11.4	11.3	11.1	10.7
Transfer (BDT/Month/Person)	1,714	3,082	5,644	10,491	19,968	39,399	63,093
Cost (Billion BDT)	265.7	499.4	880.5	1535.0	2895.9	5628.4	8678.3
Share of GDP (%)	0.855	0.841	0.771	0.694	0.664	0.631	0.597
Working age							
Population (Million Person)	61.0	67.4	75.2	83.7	88.5	89.8	91.5
Beneficiary (Million Person)	12.2	13.5	15.0	16.7	17.7	18.0	18.3
Transfer (BDT/Month/Person)	1,714	3,082	5,644	10,491	19,968	35,066	63,093
Cost (Billion BDT)	268.3	533	1,090	2,256	4,540	8,087	14,822
Share of GDP (%)	0.86	0.90	0.96	1.02	1.04	1.02	1.02
Old age							
Population (Million Person)	13.7	16.2	20.7	24.3	29.0	35.3	41.2
Beneficiary (Million Person)	4.8	5.7	7.2	8.5	10.1	12.4	14.4
Transfer (BDT/Month/Person)	1,714	3,082	5,644	10,491	19,968	35,066	63,093
Cost (Billion BDT)	105.4	224.9	593.1	1143.9	2600.6	5563.3	11672.4
Share of GDP (%)	0.34	0.38	0.46	0.52	0.60	0.70	0.80
Total							
Population (Million Person)	169.4	180.0	189.8	196.9	204.2	210.3	215.5
Beneficiary (Million Person)	41.6	44.8	47.2	48.9	50.9	53.0	54.7
Coverage (% of population)	24.6	24.9	24.9	24.8	24.9	25.2	25.4
Cost as % of GDP	2.995	2.989	2.993	2.978	2.991	3.017	3.048

Source: Costing module

Chapter 4. LONG-TERM EFFECT OF LIVELIHOOD PROMOTION TYPES OF SOCIAL SECURITY PROGRAMMES¹

¹ Authors of the study:

Selim Raihan (Team Leader), Professor, University of Dhaka; and Executive Director, South Asian Network on Economic Modeling (SANEM)

Bazlul H. Khondker (Co-Team Leader), Professor, University of Dhaka; and Chairman, South Asian Network on Economic Modeling (SANEM)

Sk. Faijan Bin Halim, Lecturer, Khulna University; and Research Associate, South Asian Network on Economic Modeling (SANEM)

Jonaed, Research Associate, South Asian Network on Economic Modeling (SANEM)

Zubayer Hossen, Research Economist, South Asian Network on Economic Modeling (SANEM)

Moogdha Mim Mahjab, Consultant, and PhD Candidate, University of Virginia

1. Introduction

Social protection programmes predominantly cover social and economic transfers, access to services, social support and ensures equity and non-discriminatory legislation policies. In countries like Brazil, India, the Philippines, Ethiopia and Uganda these types of social protection programmes are most often supported by governments. This study particularly focuses on livelihood social security programme, more specifically graduation or public works model. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base. In addition, public works programmes have been observed as “win-win” by generating employment, creating assets, and more specifically providing welfare transfer. These programmes further help in building new skills as an effective bridge to generate employment for the poor. On the flip side, the basis of the use of cash transfer is highly debatable in the sense that people under cash transfer programme often find themselves ‘stuck’ in poverty. Henceforth, ideally graduation programmes combined with different social assistance approaches are a proven contributor in poverty eradication and are said to outweigh any other social security programme. However, these programmes need to be spread over long time periods since short-term public work projects fail to address the underlying structural factors that cause poverty in the first place.

Currently Bangladesh is facing the challenge of attaining the Sustainable Development Goals (SDGs). In order to achieve the goals, it is imperative to ensure inclusive development and end poverty and therefore, having a concrete social protection livelihood programme will be crucial. In Bangladesh, BRAC started off with the vision that a unique set of interventions is needed to bring out those from extreme poverty, known as the ‘ultra-poor’ people living on less than \$1.25 a day. BRAC pioneered the approach in 2002 and named it as the Graduation Approach or Targeting the Ultra Poor (TUP) programme. TUP and graduation are innovative approaches that combine social safety net along with income generating livelihood which ‘graduate’ households out of extreme poverty. Graduation programmes generally complement small cash transfer or in-kind asset transfer along with several other interventions including savings, training, social integration, and basic health care services. Subsequently, over the last decade Consultative Group to Assist the Poor (CGAP), Ford Foundation and many international donors funded ten pilots across several continents in which 75 percent met the graduation requirement.²

Currently almost all developing countries operate a variety of livelihood programmes with the aim of eradicating poverty. These programmes are found to have significant positive impact on income level as well as their ability to cope with shocks (Hagen-Zanker et al., 2011). But the scope of such interventions is very limited and cannot take into account the long-term impact and thereby, fails to ensure permanent solution to the low-level equilibrium trap. The evidence supports that in the short run these programmes fail to lift poor people out of poverty, hence, in the long run graduation model which combines a package of interventions, enhances the ability of the poor people so that they can maintain a high income even in the absence of the project.

In this context, the research examines how the Government of Bangladesh’s livelihood social security programmes are impacting the long-term welfare of the citizenry, and whether they provide a better value for money over direct cash transfers or not. This research carefully investigates the aforementioned areas through rigorous literature reviews, provides an overview of social safety net programmes in Bangladesh, conducts an analysis of long-term effect of livelihood programmes with a particular focus on SWAPNO intervention, includes a comparative analysis between cash transfer and graduation programme. Discusses the sustainable impact of livelihood programme using propensity score matching method. The report includes findings from the Focus Group Discussions and Key Informant Interviews and finally concludes with policy recommendations.

² Martson and Grady. Tackling ultra-poverty through the graduation approach: Situating sustainable livelihoods in the landscape of social protection and safety nets, (2014).

2. Literature Review

2.1. Addressing the Scenario of Social Safety Net Programme

Historically, social safety net programmes in Bangladesh witnessed significant changes over time. In the last 25 years, there has been a remarkable move away from generalized food transfer to cash and public works programmes. The bulk of social safety net programmes are run by government bodies whereas non-government channels also play a vital role particularly in operating those programmes that ensure sustainable graduation.³ According to the literature, there are three clusters of social security programmes and they include transfer programme in kind or cash, workfare programme and CCTs. (Figure 4.1):⁴

Figure 4.1: Three Programme Cluster



Source: *The World Bank Report, 2008*

❖ Transfer Programme in Kind or Cash:

These types of programmes aim at providing support to the beneficiaries so that they can maintain a minimum level of consumption. Some variants of these programmes provide unconditional cash transfer to the household and rest provide rationed or subsidized food. It includes programmes that support mother and children, school-based feeding programmes and transfers.

❖ Workfare Programme:

These types of programmes create low-skill job opportunity for the poor individuals through public work programmes of constructing, repairing and improving local infrastructures. These programmes usually provide a low wage to the poor households willing to work at that particular pay. Such programmes provide the opportunity to graduate out of poverty.

❖ CCTs

These programmes ensure developing human capital through conditional cash transfer in the form of encouraging the use of education and health facilities.

Safety net programmes provide support to the poor households in order to raise their minimum standard of living and prevent them from slipping into poverty again. Safety net programmes are now widely implemented in different parts of the country and have provided coverage of poor individuals. The World Bank report - 'The State of Social Safety Nets 2018' estimates that because of SSN transfer, 36 percent of people have escaped from absolute poverty along with a reduction in poverty gap and income inequality by 45 percent and 2 percent respectively. It also reports that globally, developing and transition countries spend on an average 1.5 percent of GDP on SSN programmes. However, spending varies across countries and regions. According to the report, the spending on SSN by Europe and Central Asia region is 2.2 percent of GDP. More inclusively, the average spending on SSN is 0.9 percent of GDP for South Asian countries, where Bangladeshi Government has financed 2.17 percent of GDP to SSNs in FY 2017-18 (National Budget, FY 2017-18). It is a blessing that several countries including Bangladesh are introducing flagship SSN programmes and are rapidly expanding their coverage.

³ Rahman and Choudhury: Social Safety Nets in Bangladesh, Ground Realities and Policy Changes- Volume 2, (2012).

⁴ Grosch Margaret et al : For Protection and Promotion-The Design and Implementation of Effective Safety Nets, The World Bank, 2008, p.254-334.

According to the report some notable transmission has been witnessed in several countries in terms of their population coverage under different SSNPs. In Tanzania, the population coverage of Productive Safety Net Programme expanded from 2 percent to 10 percent in between 2014 and 2016. In Senegal, the same coverage for National Cash Transfer Programmes expanded from 3 percent to 16 percent in a four-year time period. Moreover, in the Philippines, the Pantawid Conditional Cash Transfer Programme has expanded from 5 percent to 20 percent since 2010.

Social protection ensures substantial coverage of the poor and the vulnerable people to reduce poverty and it is directly related with the comprehensive agenda of the Sustainable Development Goals. Rutkowski (2002) postulates that social protection ensures increasing access to basic services and supports during climate-related extreme events and other economic, social, and environmental shocks and disasters for the poor and vulnerable groups that is aligned with SDG 1: end (extreme) poverty by 2030.

2.2. Livelihood Programme

One of the main objectives of social protection is promoting livelihood. Scoones (1998) defines sustainable livelihood as “A livelihood comprises the capabilities, assets (including both maternal and social resources) and activities required for a means of living: A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base”. Social Protection (SP) promotes more sustaining livelihoods in many ways. Samson (2011) mentions three ways of sustainable livelihoods: a) by reducing gender inequalities and unlocking a nation’s full economic potential b) by promoting workers’ more effective access to the labour market and c) by supporting investments in livelihood activities.

In Bangladesh, there are several livelihood promotion/development types of social security programmes such as Vulnerable Group Development (VGD); Vulnerable Group Feeding (VGF); Rural Employment Opportunity for Public Asset (REOPA); Skills for Employment Investment Programme; Employment Generation Programme for the Poorest (EGPP); SWAPNO; Nuton Jibon; Chars Livelihoods Programme (CLP); (Stimulating Household Improvements Resulting in Economic Empowerment (SHIREE); One House, One Farm; Rural Maintenance Programme; Skill based Training for Livelihood; etc. ongoing to help poor people acquire productive assets and develop their potential skills. According to Watan Foundation (2012), livelihood programmes aim to break the cycle of poverty, meet emergency needs of food and promote economic and social development.

2.3. Livelihood Programme – Graduation Context

The approach by which livelihood programmes fulfilled these objectives is known as the graduation approach. According to Kiddo (2017), graduation approach is a combination of programming interventions including asset transfers, consumption support, savings, enterprise training, hands-on coaching and mentoring and in some cases, health and social integration support to ultra-poor households.

In graduation approach, a beneficiary needs to surpass a defined threshold in order to graduate. One straightforward option for targeting is that if a beneficiary does no longer qualify for the programme, that beneficiary has effectively graduated out of it. The drawback of this approach is that it takes no account of the need to build a degree of resilience. Another way of defining graduation is in terms of crossing an income ‘poverty line’. This has the relative advantage to measure, although it requires regular and rigorous means testing of participating households. It also serves as an indicator of programme effectiveness by comparing incomes at baseline with incomes after several months or years of programme implementation. If the programme generates enough income for households to bridge their annual food gap in a sustainable way i.e. through income earned or food harvested independently that will cease household poverty, food insecurity, and vulnerability, only then will a household be considered as ready to graduate.

The final goal of a graduation programme is to bring the participants out of extreme poverty and into sustainable livelihoods. Achieving this goal typically takes between 18 to 36 months. In this context, CGAP has developed a graduation model in 2016 which is structured with the sequence of five core building blocks i.e. targeting, consumption support, savings, skill training, and regular coaching, and asset transfer (see Figure 4.2).

Figure 4.2: The Graduation Model



Source: CGAP, 2016

In order to graduate, a household has to fulfil certain criteria. Moreover, BRAC through its Challenging the Frontier of Poverty Reduction (CFPR) programme elucidates nine graduation criteria for a household i.e. 1) Has livestock or poultry, 2) School-age children are enrolled, 3) Has house with tin roof, 4) Has adopted family planning (eligible couples only), 5) Has sanitary latrine, 6) Drinks tube well water, 7) Has three or more income sources, 8) All household members wear sandals, and 9) Has cash savings.

Subsequently, recognizing the distinction between rural and urban households, BRAC has updated the graduation criteria as follows:

- ❖ At least 3 sources of income in every household within two years;
- ❖ Nutritious meals twice a day for every member of the household;
- ❖ Use of a sanitary latrine and clean drinking water;
- ❖ At least 10 ducks/chickens/pigeons/quails owned by the household;
- ❖ Households have kitchen gardens with vegetables, lemons and chilli plants; and
- ❖ Homes with solid roofs made of corrugated tin (not thatched).

However, graduation criteria have been further defined for the Chars Livelihoods Programme (CLP) in Bangladesh. To graduate, a household must meet any six (or more) criteria within three months of completing its 18-month cycle (See Annex 1.1).⁵ Moreover, Livelihood Resource Centre (LRC) has come up with eight livelihood programme indicators with the aim of analysing livelihoods wide – impact to facilitate the design of a quality programme as well as to reinforce the consistency of the projects in livelihood.⁶ It includes:

⁵ Annual Report – Chars Livelihoods Programmes (2014), p. 7.

⁶ Within ERC (Enhance Response Capacity), LRC has developed livelihood outcomes related to standardization of livelihoods indicators.

- ❖ Achieve livelihood protection threshold;
- ❖ Ownership and access to productive assets;
- ❖ Productivity enhancement;
- ❖ Increase and/or diversification of income;
- ❖ Gain and application of productive knowledge;
- ❖ Access to livelihood support service;
- ❖ Disaster risk reduction and natural resource management; and
- ❖ Livelihood rights, policies and regulations improvement.

2.4. Impact of Graduation Programme

Several literatures are assembled to investigate the impacts of graduation programme. In 1985, BRAC partnered with the GoB and World Food Programme (WFP) added a graduation ladder to an existing national safety net programme that provides the poorest households with a monthly allocation of food-grain for a two-year period. In a subsequent phase, BRAC has added skills training, mandatory savings, and small loans to accelerate livelihoods development with the programme. BRAC estimates that over 75 percent of the beneficiary households are currently food secured and managing sustainable economic activities. There have been a number of studies that investigate BRAC's Targeting the Ultra Poor (TUP) programme in Bangladesh. Sulaiman and Misha (2016) in their study apply sustainable livelihood approach taking different interventions in the form of consumption support, saving, market analysis and asset transfer, technical skill training, life skill training and health support (see Figure 4.3).

Figure 4.3: The Graduation into Sustainable Livelihoods Approach



Source: De Montesquiou et al., (2014)

Niaz and Jinnat (2016) evaluate the long-run impact of the CFPR and TUP programme of BRAC using a four-round household panel data. The programme includes direct transfers of income generating livestock assets and livelihood training and has reached thousands of female beneficiaries in Bangladesh. They assess the programme impact on a wide range of monetary and non-monetary measures of wellbeing of these very poor women using difference-in-difference (DID) as well as propensity score matching methods. They find a significant positive long-term impact on food security, per capita food consumption, household assets, savings, outstanding loan, lending and participation in microfinance. Participant women are less likely to be in distress occupation and more into self-employment. However, the long-term effect is much smaller for most outcomes when compared to short and medium-term impacts.

In 2006, CGAP and the Ford Foundation consider the Fonkoze Chemin Lavi Miyo Programme in Haiti to understand how safety nets, livelihoods support, and microfinance can be sequenced to create pathways for the

poorest out of extreme poverty. The findings portray that the percentage of food insecure households declined by over 50 percent by the end of the programme. The total value of assets owned by participants significantly increase which indicates that participants are able to grow their assets during and after the programme. Women are confident enough with their accumulated asset, their enhanced business skills, and their ability to care better for their children and provide regular meals. The use of health clinics and hospitals increase manifold from 14 percent to 46 percent among programme participants, while the percentage of people who delayed or simply do not access medical care in the face of disease decrease from 24 percent at baseline to 6 percent two years after starting of the programme. In addition, about 30 percent of eligible participants adopt permanent family planning methods over the course of the programme. Children's school attendance increased dramatically.

Samson (2011) describes the effect of social protection on employment generation where he expresses that social protection enables poor workers to participate more effectively in the labour markets, increasing the likelihood of employment. According to him, job search is expensive and risky, and social protection addresses both challenges: providing the resources necessary to facilitate seeking employment and reducing the difficulty of the choice between spending limited financial resources on food for children or on transportation for the job search. Hörmansdörfer (2009) adds that social health insurance and similar mechanisms also improve labour productivity by strengthening people's health, which in turn increases employment prospect.

Kidd (2017) estimates the impacts of graduation programmes on consumption per capita per day. According to the report, the impact of graduation programmes on consumption per capita per day in Bangladesh is USD 0.17 (PPP), while it is USD 0.24 in Ethiopia, USD 0.11 in Ghana, USD 0.20 in India (West Bengal), USD 0.20 in Pakistan and USD 0.20 in Peru.

Iqbal et al. (2017) evaluate the impact of the SWAPNO programme using the difference in differences (DID) method. They find that the income along with assets (land, livestock, poultry, fisheries, tree, etc.) of the beneficiaries has increased which in turn reduces poverty, and food and non-food expenditures (particularly education expenditure) have increased. The beneficiaries are now more food secured and their health condition significantly improved than the control group. During disaster, now they can manage their living standard with their savings in lieu of borrowing from others. The training that they receive within the programme provide them better knowledge on IGA and accounting and help to learn about laws and punishment of polygamy, child marriage, dowry, and divorce. Overall the programme has a tremendous impact on their self-esteem and social status. Such kind of model is widely followed by different other countries including the Productive Safety Net Programme (PSNP) in Ethiopia, The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in India, the vision 2020 Umurenge Programme (VUP) in Rwanda, the Expanded Public Works Programme (EPWP) in South Africa and Programa de Jefes y Jefas de Hogar in Argentina. In the local context, this study particularly focuses on the SWAPNO programme.

2.5.A Close Outlook to Cash Transfer Programme

Apart from graduation programme, cash transfer programmes are very common in all over the world. Cash transfer programmes also have a significant positive impact on the programme beneficiaries. Handa and Park (2014) evaluate the impact of Livelihood Empowerment against Poverty (LEAP) programme. LEAP is a social cash transfer programme in Ghana which provides cash and health insurance to extremely poor households to alleviate short-term poverty and encourage long-term human capital development. Using propensity score matching and DID method, they find that the programme has positive impact on children's schooling and non-food consumption. However, study findings give some unidirectional pathways with no impact on food consumption, mixed impact on health utilization and morbidity, and some productivity impact. They also explore that LEAP appears to have some gender differential impacts on children.

In another study, Samson (2004) witnesses that benefits provided to women have a positive impact on their children's school attendance, especially for girls. UNICEF (2007) adds that if social protection tends to be distributed to women, child survival, nutrition along with educational outcome will increase. Moreover, social protection strengthens women's power in decision making within the household (Help Age International, 2007).

2.6. Are Graduation Programmes Better than Cash Transfer?

Although all types of Social Safety Net programmes have a positive impact on participant's standard of living but graduation programmes are more effective for sustainable livelihood in the sense that within a graduation programme, a participant can accumulate assets, engage with IGA, enhance business skills, learn knowledge about health care and basic rights, and increase the ability to care better for his/her children. Considering the fact, graduation programme should be better structured with five building blocks of graduation model at a well sequencing manner to bring the participants out of extreme poverty and ensure sustainable means of livelihoods. Sulaiman et al. (2016) demonstrate that, among programmes targeting extremely poor people (livelihood development or graduation) and for which there is long-term evidence available, the graduation approach seems to have the greatest impact per dollar, with a positive impact on economic indicators that persists over time.

Therefore; it is revealed that graduation programmes are found to be effective in the post- intervention period. However, there should be more focus on generating better evidence on cash transfer programme as an alternative approach.

3. Tools and Methodologies

3.1. Desk Review

Relevant documents are assessed to collate information and data. Desk review includes the following: a) National Social Security Strategy b) 7th FYP and MTIR of 7FYP c) 6th FYP and Final review of 7th FYP d) Implementation of the National Social Security Strategy (NSSS) e) Reports produced under the MoF project f) Reports produced under the SPPS project g) SWAPNO Project Completion Report (DFID, BIDS and HDRC). The review of reports helps to conduct a stocktaking of the sector. Henceforth, this review is used to analyse the current situation.

3.2. Sampling Technique

Proper sampling design is developed and followed with respect to sample size, allocation and selection of samples. The study identifies two Districts (Satkhira and Kurigram) where the social protection graduation programme (SWAPNO) has been conducted. A two-stage stratified random sampling technique is followed for the selection of sample and the ultimate 102 sampling households (51 from Kurigram and rest from Satkhira) who ended up their project cycle two years ago. Henceforth, applying the randomized technique, three upazilas from Kurigram namely Bhurungamari, Nageshwari and Ulipur and two upazilas from Satkhira namely Kaligonj and Tala has been selected as the study areas. After then using the baseline information and following the baseline sampling share, both intervention and control groups are selected randomly from those respective areas for data collection. Most of our questions are beneficiary specific and we ask quite a good number of questions from the respondents. Moreover, we didn't allow others to answer on behalf of the respondent. To differentiate this survey from the baseline and endline findings, this study named it as '*Livelihood Assessment Survey (LAS)*'.

Another random sampling technique has been deployed using the HIES 2016 data taking one graduation programme and cash transfer programme each. For cash transfer (widow allowance programme) and for graduation programme (vulnerable group development) have been extracted from HIES 2016 data set to compare whether people under graduation programme are more or less well off than someone receiving a smaller, but continuous cash transfer.

3.3. Questionnaire Development

A detailed questionnaire is developed keeping in mind the objectives of the study. The survey is conducted according to the sample design. The study also follows the question types and patterns from HIES, and relevant ministry data sets on beneficiaries.

3.4. Survey Methodology

The study surveys 102 beneficiaries on their experience who have participated in Strengthening Women's Ability for Productive New Opportunities (SWAPNO) programme. Among 102 samples, 68 sample beneficiaries receive SWAPNO support and interpreted as "Intervention Group" and rest are treated as "Control Group" who don't receive any support. The survey holds in 2 different Districts (Satkhira and Kurigram).

3.5. Focus Group Discussion (FGD)

This common tool of qualitative research is utilized to find out the effects, strengths, and barriers of livelihood social security programmes. This study conducts 5 Focus Group Discussions with a minimum of 8 beneficiaries in each FGD who have participated in livelihood social security programme (SWAPNO) from 2 different Districts (Satkhira and Kurigram) of Bangladesh.

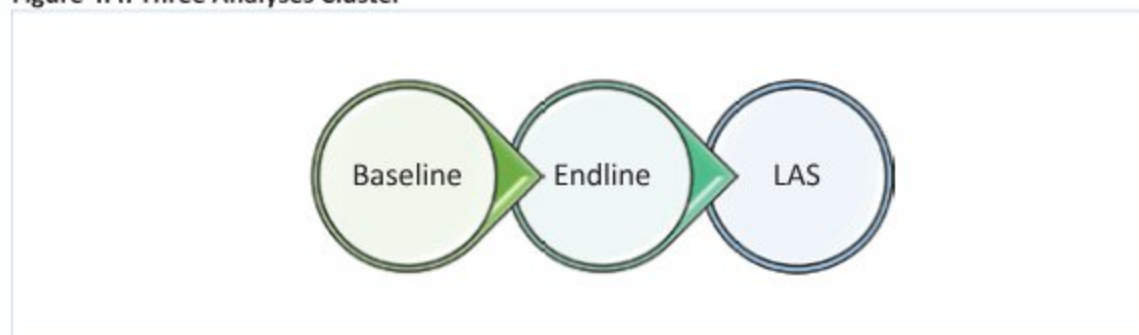
3.6. Key Informant Interview (KII)

10 Key informant interviews are organized with relevant officials from related ministries and other relevant Institutions. The interview is conducted through a certain set of queries/questions as a frame of reference. The idea is to capture the relevant focal persons' concerns, opinion and recommendations in planning a comprehensive analysis. An aggregate finding from these KIIs will provide a certain road map, which eventually helps in the implementation.

3.7. Data/Information Analysis

The primary concern group in this study is SWAPNO beneficiary disadvantaged women. Data have been analysed using STATA and excel software. Locational diversification has been taken into consideration during data analysis. More importantly, this study divides the data analysis process into three stages i.e. baseline data has been analysed to compare it with Livelihood Assessment Survey (LAS) findings and too some extent with Endline study conducted by BIDS just after the ending of the programme. The main motive behind dividing it into three stages include: the Endline survey findings do not address the sustainable impact because it is conducted just after the programme commenced. Therefore, LAS would better represent the result coming from Difference in Differences (DID) approach. The whole cluster is illustrated in Figure 4.4.

Figure 4.4: Three Analyses Cluster



Source: Authors' Compilation, 2019

Moreover, to compare the relative efficacy of cash transfer and graduation programme, HIES 2016 dataset has been used by taking livelihood related indicators. Not only that, similar dataset has been used for an econometric technique i.e. Propensity Score Matching (PSM) to ensure sustainability of social security programmes in Bangladesh.

3.7.1. Qualitative Data Analysis

Following approaches are used for qualitative data analysis:

- ✓ Process and documentation of data
- ✓ Organization of data into concept
- ✓ Observe how one concept is associated with others
- ✓ Evaluate all options and search all possible cases i.e. positive and negative
- ✓ Present the findings

3.7.2. Quantitative Data Analysis

Different analytical techniques including uni-variate analysis, bi-variate analysis and more specifically multi-variate analysis has been used in this study. Measurement unit of all variables are taken into consideration while analysing the data as special statistical techniques are followed for each level. However, some generic statistical tools that are used in this study include:

- ✓ Frequency distribution and graphical presentation
- ✓ Statistics (mean, proportion, percentage etc.)
- ✓ Cross tabulation
- ✓ Comparative analysis (DID and PSM)

3.7.3. Difference in Differences (DID)

To explore how double difference method works, please see Table 4.1.⁷ The column below distinguishes between groups with and without the programme. This study differentiates – those who receive the programme (I) and do not receive the programme (C). The row distinguishes baseline and livelihood assessment survey as (0 and 1). Consider for example – income; before joining the programme, one would expect that difference between ($I_0 - C_0$) is close to zero but after programme intervention ($I_1 - C_1$) will not be zero. The DID estimates that, by subcontracting between the groups ($I_0 - C_0$) from the difference after the programme has been implemented ($I_1 - C_1$) provides the unobservable difference between the two groups, thus giving average programme effects.

Table 4.1: Calculation of the DID Estimate of Average Programme Effect

Survey	Intervention Group (I)	Control Group (C)	Difference across Groups
LAS	I_1	C_1	$I_1 - C_1$
Baseline	I_0	C_0	$I_0 - C_0$
Difference Across Time	$I_1 - I_0$	$C_1 - C_0$	DID = $(I_1 - C_1) - (I_0 - C_0)$

Source: Maluccio and Flores, 2005

3.8. Triangulation

To get rigorous inferences from information, both qualitative and quantitative techniques have been accomplished separately and their corresponding outcomes have been synthesized (Figure 4.5).

Figure 4.5: Blending Qualitative and Quantitative Outcomes



Source: Authors' Compilation, 2019

3.9. Limitations

Research limitations are as a result of constraints in designing the research methodology. The following are some of the drawbacks that have affected the findings and conclusions of this study:

⁷ Maluccio JA and Flores R (2005) : Impact evaluation of a conditional cash transfer program. The Nicaraguan Red de Protección Social. Research Report 141. Washington DC: International Food Policy Research Institute.

3.9.1. Lack of Previous Research Studies on the Topic

It is revealed that, SWAPNO is a relatively new intervention and a limited number of studies has been conducted under graduation programmes. Therefore, this study fails to establish concrete evidence in majority of the cases to ensure sustainability of graduation livelihood approach. However, the researchers have tried to overcome the limitations by referring to a number of different published literature sources, in order to establish links with the present study outcome.

3.9.2. Insufficient Sample Size

While conducting a study, it is important to have a minimum sample size, in order to reach a valid conclusion. Hence, a small sample size predominantly limits the reflection of the appropriate population concerned in this study. As a result of budget constraints and short time frame in implementing this study, the study failed to cover a large segment of the population to reach a precise result.

3.9.3. Problems in Identifying Sample Households

During the survey, it was very difficult to find out sampling households as a result of migration and their physical absence in the household. As the survey was conducted during the daytime, majority were engaged in their day labour activities outside their house therefore, enumerators had to wait for a long time to conduct the survey of the designated respondents.

3.9.4. Glitches in Conducting FGDs

While conducting FGDs, there were a number of problems in gathering the SWAPNO beneficiaries as there was a trade-off between participating in the survey and their day labour work. Therefore, it was very difficult for the enumerators and they had to put in a lot of effort and offer a good remuneration to the survey participants as their opportunity cost of leaving work.

3.9.5. Problems in Assessing Intervention of Other Programmes

Due to lack of baseline information of other graduation programmes, this study had no other option other than to choose only one programme i.e. SWAPNO. In that case, it is difficult to measure the impact of other programmes and compare it to the outcomes of SWAPNO intervention.

3.9.6. Time Constraints

The time available for conducting this research and measure the change over time were constrained by the deadline of submitting the report. In that case, we urge to conduct future research in order to better capture the long-term impact.

4. Overview of Social Safety Net Programmes in Bangladesh

The Social Safety Net (SSN) Programmes contribute significantly in fighting against poverty (in terms of protection and promotion), access to education, basic health care, nutrition, and financial services for the people living in the lower strata of the society. During the last two decades, the Government of Bangladesh (GoB) has been pursuing a number of social safety net programmes. Currently, there are 113 ongoing programmes under the safety net system financed through the national budget in FY 2018-19. These programmes are closely monitored by 24 ministries. These safety net programmes give special consideration particularly for the vulnerable groups including old aged people, widowed or deserted women, disabled persons, and other marginalized groups (tea-garden labourers, Harijan, Dalit, bade, small ethnic groups, fisherman community, etc.). The support comes in the form of cash, in-kind (food), asset, wage-employment, training, savings, and community support. These programmes are classified into five different categories, namely: (i) Cash Transfer (ii) Food Security (iii) Employment Generation (iv) Development Projects and (v) Miscellaneous Funds. In the last 10 years, the allocation for social protection, both in terms of coverage and beneficiaries, has been increased manifold by the GoB to ensure financial inclusion and welfare of the disadvantaged and vulnerable communities living in the country.

4.1. Glimpse of Social Security Programmes in FY 2009-10

Over time there have been observed significant changes on the key features and structures of SS programmes. The Key features of the social protection programmes of Bangladesh for FY 2009-10 have been presented in the following Table 4.2.

Table 4.2: Key features of Social Protection for FY 2009-10

Programmes	Schemes		Beneficiaries		Allocation		Monthly Transfer
	No.	%	Million Person	%	Million BDT	%	BDT
Cash Transfer	19	25.33	7.71	23.08	57,252.80	34.27	618.20
Food Transfer	7	9.33	7.96	23.81	49,324.80	29.53	516.30
Employment Generation	8	10.67	9.46	28.31	19,593.20	11.73	172.50
Development Projects	29	38.67	3.41	10.20	20,935.00	12.53	511.50
Miscellaneous Fund	12	16.00	4.88	14.60	19,952.30	11.94	340.40
Total	75	100	33.44	100	1,67,058.10	100	2,158.77
Coverage (% of Pop)			23.06				
% of GDP					2.43		
Population			145				
GDP (Nominal)					68,67,300		

Source: Authors' Calculation based on MoF Data, 2019

In FY 2009-10, a total of 75 social security schemes are identified for which allocations are provided in the budget. Out of 75 schemes, 19 (or 25.33 percent) schemes are under cash transfer, 7 (or 9.33 percent) schemes under food transfer, 8 (or 10.67 percent) schemes under employment generation, 29 (or 38.67 percent) schemes under development projects and remaining 12 (or 16 percent) schemes are under miscellaneous fund.

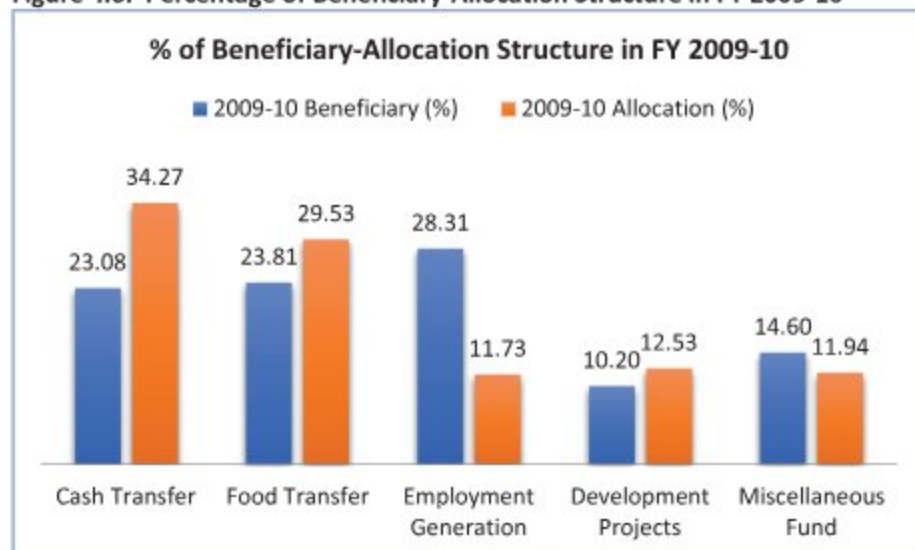
Total number beneficiaries are found to be 33.44 million persons in FY 2009-10 envisaging social protection coverage of 23.06 percent of the total population (i.e. 145 million). The number of beneficiaries under employment generation programme takes the highest number (9.46 million or 28.31 percent) of total beneficiaries. The number of beneficiaries under cash transfer, food transfer, development projects, and miscellaneous funds is found to be 7.71 million, 7.96 million, 3.41 million and 4.88 million respectively.

Long-Term Effect of Livelihood Promotion Types of Social Security Programmes

The total allocation for all the 75 schemes is BDT 1,67,058 million which is 2.43 percent of GDP for FY 2009-10 (i.e. 6867.30 million taka). A large part of the SP budget amounting to 57,252.80 million (or 34.27 percent of total allocation) has been allocated for cash transfer schemes. The allocation for food transfer, employment generation, development projects, and miscellaneous fund has been 49,324.80 million (or 29.53 percent of total allocation), 19,593.20 million (or 11.73 percent of total allocation), 20,935.00 million (or 12.53 percent of total allocation) and 19,951.30 million (or 11.94 percent of total allocation) respectively.

It is revealed that, there remain some inconsistency in between allocation and beneficiary structure for each of the concerned programme in FY 2009-10 (see Figure 4.6). For instance, the maximum numbers of beneficiaries are engaged in employment generation programme, but the maximum amount of allocation is allotted on cash transfer.

Figure 4.6: Percentage of Beneficiary-Allocation Structure in FY 2009-10



Source: Authors' Calculation based on MoF Data, 2019

The allocation inconsistencies are higher for employment generation programme, i.e. 11.73 percent of allocation is spent for almost 28.31 percent of the beneficiaries- implying a very small share of transfer among the beneficiaries concerned. On the other hand, for cash transfer, 34.27 percent allocation is spent for only 23.08 percent of the beneficiaries- implying a relatively large amount of transfer under these schemes. Higher allocation for cash transfer scheme is due to the inclusion of the pension scheme of the government employees and freedom fighters' scheme. Moreover, it is witnessed that, more than 60 percent of the budget allocation is allotted for cash and food transfer programme, thereby; there is a trade-off since there is relatively lower allocation in the employment generation, development projects and some other miscellaneous programmes.

4.2. Glimpse of Social Security Programmes in FY 2015-16

The number of social protection schemes has been getting almost double in FY 2015-16 than in FY 2009-10 (with a growth of 8.67 percent). The increase in schemes is also accompanied by changes in beneficiary coverage and budget allocation. The Key features of the social protection schemes of Bangladesh for FY 2015-16 have been presented in the following Table 4.3.

Table 4.3: Key features of Social Protection for FY 2015-16

Programmes	Schemes		Beneficiaries		Allocation		Monthly Transfer
	No.	%	Million Person	%	Million BDT	%	BDT
Cash Transfer	24	17.52	9.12	18.44	1,76,672.90	49.11	1613.98
Food Transfer	7	5.11	6.50	13.13	53,534.10	14.88	686.67
Employment Generation	21	15.33	5.45	11.01	31,209.90	8.68	477.65
Development Projects	73	53.28	27.70	56.00	88,860.80	24.70	267.31
Miscellaneous Fund	12	8.76	0.70	1.42	9,472.80	2.63	1121.31
Total	137	100	49.46	100	3,59,750.50	100	4166.93
Coverage (% of Pop)			30.92				
% of GDP					2.10		
Population			160				
GDP (Nominal)					1,71,67,000		

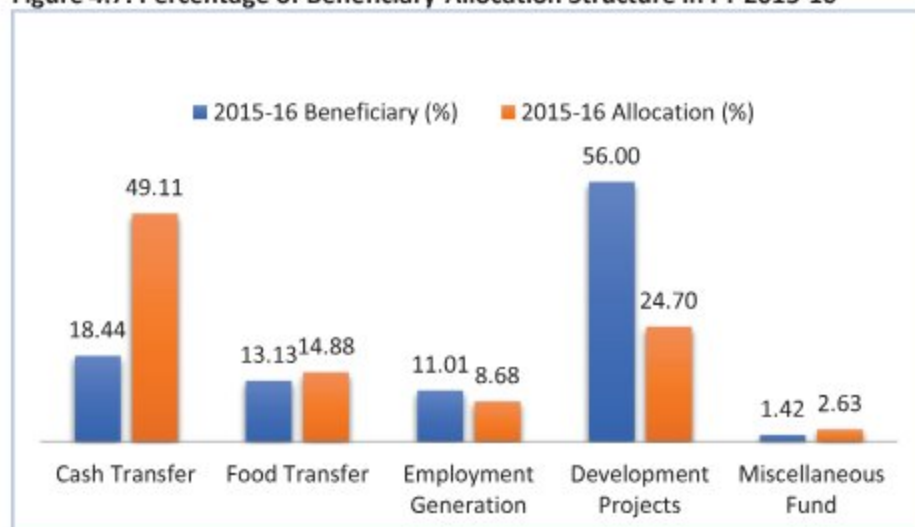
Source: Authors' Calculation based on MoF Data, 2019

In FY 2015-16, the number of schemes under cash transfer, employment generation, and development projects increased with an addition of 5, 13 and 44 projects respectively as compared with FY 2009-10. There is a significant jump with 151.7 percent growth in development projects between these two periods; whereas the number of schemes under food transfer and miscellaneous funds remain unchanged at 7 and 12 projects respectively.

Total number of beneficiaries covered in the budget of FY 2015-16 equalled 49.46 million persons which is 30.92 percent of total population (i.e. 160 million) in 2016 suggesting a growth of 48 percent compared to FY 2009-10. The highest number of beneficiaries is taken under the development projects which is 27.70 million or 56 percent of total beneficiaries. The number of beneficiaries under cash transfer, food transfer, employment generation, and miscellaneous fund is 9.12 million (or 18.44 percent of total beneficiaries), 6.50 million (or 13.13 percent of total beneficiaries), 5.45 million (or 11.01 percent of total beneficiaries) and 0.70 million (or 1.42 percent of total beneficiaries) respectively. Remarkable changes are witnessed in between FY 2015-16 and FY 2009-10. For instance, in FY 2009-10 the maximum number of beneficiaries were under employment generation but in FY 2015-16 development projects have been associated with maximum numbers of beneficiaries. Moreover, compared with FY 2009-10, there remains scale down of beneficiaries under food transfer, employment generation, and miscellaneous funded projects whereas the share of beneficiaries is escalated under cash transfer and development projects.

The total allocation for all the 137 schemes is BDT 3,59,750.50 million which is 115 percent greater than the total allocation of FY 2009-10. The allocation is 2.10 percent of GDP in FY 2015-16 (i.e. 1,71,67,000 million taka) which was 2.43 percent in FY 2009-10 suggesting a deterioration in SP allocation growth in comparison to GDP expansion. Moreover, in terms of percentage of allocation, SP budget on cash transfer and miscellaneous projects increase but on the flip side, there is a down toward of food transfer, employment generation, and development projects.

Some noticeable imbalances are revealed in between the allocation structure and beneficiaries covered. The following Figure 4.7 highlights this inconsistency between the structures of allocation and beneficiary in FY 2015-16.

Figure 4.7: Percentage of Beneficiary-Allocation Structure in FY 2015-16

Source: Authors' Calculation based on MoF Data, 2019

It is perceived that; the maximum number of beneficiaries is engaged with development projects, but the maximum amount of allocation is allotted to the Cash transfer. The allocation inconsistencies are highly observed in cash transfer schemes - implying relatively large amount transfer under these schemes. On the other hand, for development projects, only 24.70 percent of allocation is spent for 56.00 percent of the beneficiaries- implying a very small amount transfer under these schemes. For cash transfer, food transfer and miscellaneous funds, the percentage of allocation is greater than the percentage of the beneficiaries which are balanced by the relatively lower share in the employment generation programme and development projects.

4.3. Glimpse of Social Security Programmes in FY 2018-19

The number of social protection schemes has been getting reduced in FY 2018-19 with compared to FY 2015-16 (113 schemes in FY 2018-19 which was 137 in FY 2015-16). The change in schemes is also accompanied by changes in beneficiary coverage and budget allocation. The Key features of the social protection schemes of Bangladesh for FY 2018-19 have been presented in Table 4.4.

Table 4.4: Key features of Social Protection for FY 2018-19

Programmes	Schemes		Beneficiaries		Allocation		Monthly Transfer
	No.	%	Million Person	%	Million BDT	%	BDT
Cash Transfer	24	21.24	14.17	26.94	3,48,930.10	54.72	2051.39
Food Transfer	7	6.19	6.79	12.91	66,971.60	10.50	821.90
Employment Generation	16	14.16	10.07	19.14	45,275.10	7.10	374.68
Development Projects	49	43.36	20.36	38.70	1,54,764.60	24.27	633.36
Miscellaneous Fund	17	15.04	1.22	2.31	21,718.50	3.41	1488.38
Total	113	100	52.61	100	6,37,659.90	100	5369.72
Coverage (% of Pop)			32.34				
% of GDP					2.51		
Population			162.7				
GDP (Nominal)					2,53,78,000		

Source: Authors' Calculation based on MoF Data, 2019

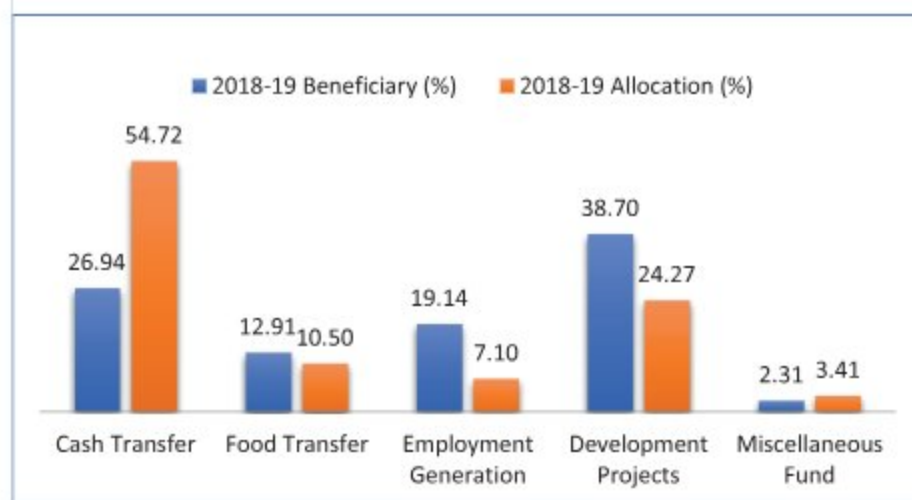
It is perceived that, in FY 2018-19, the number of schemes under employment generation programmes and development projects will decrease whereas, the number of schemes under miscellaneous funds will increase and the number of schemes under cash transfer and food transfer will remain unchanged.

A total of 52.61 million persons are covered in FY 2018-19 suggesting growth in beneficiary coverage by about 6.35 percent over FY 2015-16. A large share of beneficiaries (43.36 percent) is covered under development projects. In terms of beneficiary coverage, there are marked changes between FY 2015-16 and FY 2018-19. Over the time period, there is a scale down of employment generation and development projects however, allocation of cash and food transfer projects are constant with an increase of miscellaneous projects.

The total allocation for all the 113 schemes is BDT 6,37,659.9 million which is 77.25 percent greater than the total allocation of FY 2015-16. The allocation is 2.51 percent of GDP in FY 2018-19 (i.e. 2,53,78,000 million taka) which was 2.10 percent in FY 2015-16 suggesting an improvement in growth of SP allocation in comparison to GDP expansion. It is revealed that, the highest percentage of SP budget is spent on cash transfer schemes and miscellaneous fund whereas, relatively lower share is allotted on food transfer, employment generation, and development projects.

Noticeable imbalances are perceived between the structures of allocation and beneficiary coverage in FY 2018-19. The following Figure 4.8 highlights this inconsistency between the structures of allocation and beneficiary in FY 2018-19.

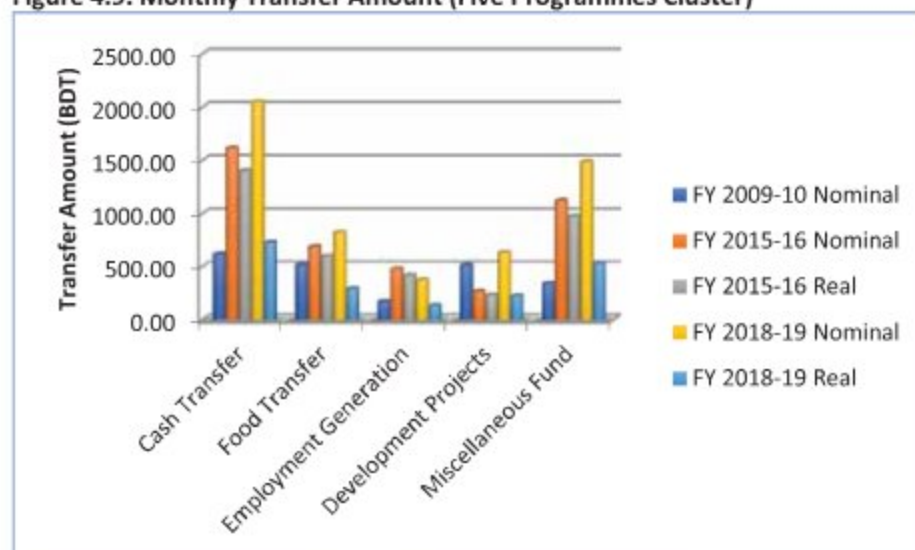
Figure 4.8: Percentage of Beneficiary-Allocation Structure in FY 2018-19



Source: Authors' Calculation based on MoF Data, 2019

Figure 4.8 represents that; the maximum number of beneficiaries are engaged with development projects while the maximum amount of allocation is allotted to cash transfer programmes, but the magnitude of the value is different in FY 2018-19. The magnitude of the difference is higher for cash transfer, i.e. 54.72 percent allocation is spent for only 26.94 percent of the beneficiaries- implying a relatively large transfer under these schemes. On the other hand, for development funded schemes only 24.27 percent of allocation is spent for 38.70 percent of the beneficiaries- implying a very small transfer under these schemes.

This study assesses the monthly transfer amount of each of the five programmes clusters both in nominal and real terms for three fiscal years FY 2009-10, FY 2015-16, and FY 2018-19. In this stage, to capture the real value FY 2009-10 has been taken as a reference point. This is illustrated in Figure 4.9:

Figure 4.9: Monthly Transfer Amount (Five Programmes Cluster)

Source: Authors' Calculation based on MoF Data, 2019

Nominal average monthly transfer amount for cash transfer, food transfer, and miscellaneous fund have increased over time. For food transfer nominal average monthly transfer amount increased in FY 2015-16 but decreased in FY 2018-19 and for development projects nominal average monthly transfer amount decreased in the fiscal year 2015-16 but increased in 2018-19. On the other hand, for cash transfer, food transfer, employment generation, and miscellaneous fund the real average monthly transfer amount increased in FY 2015-16 but decreased in FY 2018-19. In case of development projects, the real average monthly transfer amount decreased over the periods. In short, though the nominal average monthly transfer escalates over time, the real value of money decreased which implies a decline in purchasing power. Therefore; the beneficiaries' need should be taken into consideration under different SP programmes.

The Government of Bangladesh has predominantly emphasized poverty eradication in its development strategy to reduce the poverty rate from 31.5 percent in 2010 to 15 percent by 2021 and zero percent by 2030 in order to align to the SDG target. With the fortune of comprehensive social safety net, millions have been lifted out of the grip of poverty. Mohiuddin, (2016) argues that fiscal constraints and some other loopholes including poor design of the programme inhibit the SSNP's coverage and success to its desired level.⁸ That is why; poverty in Bangladesh poverty reductions are lower than expected despite various SNPs coverage. Moreover, the programmes are not fully equipped to address the full spectrum of objectives. In order to achieve these objectives, the country needs to think beyond social safety nets. For example, fiscal issues, monetary policies, job creation, wage rates, pricing and in many cases, there is a crucial need for redesigning SP programmes.

⁸ The effectiveness of Social Safety Net Programmes (SNPs) in Poverty Reduction by Sheikh Mohammad Mohiuddin, 2018.

5. Long-term Effect of Livelihood Social Security

Strengthening Women's Ability for Productive New Opportunities (SWAPNO) is a typical public work-based graduation model targeting the distressed and vulnerable rural women. Under this graduation programme, women got selected who were poor; had limited economic opportunities; were widowed, divorced or deserted; were not involved in any income-earning activities; did not have access to sufficient amount of land or other productive assets; and were the primary income earners of their households. The beneficiary women were employed from 16 August 2015 to 15 February 2017 for a tenure of 18 months and each beneficiary received a total of BDT 66,450 as cash wage payments. Besides, the programme had a mandatory savings scheme (BDT 50 per working day) and each participating woman received BDT 22,150 as a graduation bonus at the end of the programme. Along with employment, SWAPNO beneficiaries also received seven basic life skill and livelihood trainings. The SWAPNO project predominantly focused on sustainability of outcomes. Moreover, this programme particularly stressed on lifting the poor out of poverty and ensured resilient livelihood so that beneficiaries become self-sufficient and no longer depend on government aid. At the same time, it emphasized on empowerment and human capital development through different awareness building sessions and training courses. From its inception, SWAPNO programme aimed at achieving dual objectives, i) maintenance of public works and ii) boost up women self-confidence and self-esteem. Considering the sustainability of the outcomes that outweighs the asset transfer programme, both government and development partners are willing to continue this project although there is a high cost of operation. Under SWAPNO programme, beneficiary women participated in different public work programmes. This engagement helped them to grow with confidence and ultimately, achieve the objective of the programme.

This livelihood social security programme highly intends to improve the sustainable mean of livelihood in case of leading an improved and dignified life. However, this study compares between treatment group and control group in order to clarify the effectiveness of this programme and try to find out whether the intervention of this programme has any significant impact on improving the sustainable means of livelihood or not.

In this study, the endline results of SWAPNO project have been compared with the results of LAS, where the DID method has not been applied for all the indicators due to unavailability of baseline information. However, Table 4.5 clarifies the indicators and their possible comparability scenario with the baseline and endline results, where the chronological order has been maintained. The analysis of these indicators helps to gauge the livelihood scenario of the control and intervention group; and investigate whether the participants are ensured with sustainable means of livelihood once they exit the programme or not.

Table 4.5: Possible Comparability of Different Indicators

Indicators	Baseline	Endline	LAS
Demographic Profile			
Education of Household Head	✓		✓
Housing, Fuel and Electricity	✓		✓
Water and Sanitation	✓		✓
Household Size	✓	✓	✓
No. of Income Earners	✓	✓	✓
Dependency Ratio	✓	✓	✓
Economic Activities			
Primary Occupation of Household		✓	✓
HH Income and Expenditure	✓	✓	✓
Other Sources of Income			✓

Ownership of Asset			
Size of Land Holdings	✓	✓	✓
Poverty Index (MPI)			✓
Food Security Index		✓	✓
Health Indicators			
Sickness and Outpatient Cost			✓
BMI Status	✓	✓	✓
Shocks and Coping Strategies			✓
Women Empowerment		✓	✓
Rights and Entitlements			✓
Knowledge about Laws			✓

Source: Authors' Compilation, 2019

5.1. Education of Household Head (Female)

Table 4.6 illustrates that literacy rate of female household heads of the intervention group is around 7 percentage point higher compared to control group in case of reading and writing a letter. Besides, the intervention group is found to be more literate than that of control group in terms of completing primary level of education. Considering the literacy rate, it is seen that 67.65 percent of the intervention group can write a letter and 14.71 percent can both read and write a letter, while they are 76.47 percent and 7.35 percent respectively for control group. On the contrary, 11.76 percent women from the intervention group have passed their class 5 education while this number is only 1.47 percent for the control group. The percentage of female household heads who have failed to complete their primary education is significantly high for both intervention group (85.29 percent) and control group (91.18 percent). However, though the rate of completion is a concern, it can be stated that literacy rate among the participatory women has increased due to different training programmes arranged under SWAPNO project.

Table 4.6: Education of Household Head (Female)

Literacy	LAS (%)		
	Control	Intervention	Diff
Literacy of Female Household Head (%)			
Can read and write a letter	7.35	14.71	7.35
Only can read a letter	5.88	2.94	-2.94
Only can write	76.47	67.65	-8.82
Illiterate	10.29	14.71	4.41
Education of Female Household Head (%)			
No Schooling	1.47	0.00	-1.47
Incomplete Primary	91.18	85.29	-5.88
Class 5 Passed	1.47	11.76	10.29
Class 8 Passed	4.41	2.94	-1.47
SSC	1.47	0.00	-1.47

Source: Authors' Compilation, 2019

5.2. Housing, Fuel and Electricity

Table 4.7 shows the current status of the intervention and control groups by housing, fuel and electricity. It is witnessed that the majority of the beneficiaries have spent their graduation bonus on reconstruction of the

house, shift to wood as a fuel materials and access to electricity. It is noticeable that 17.65 percent of the beneficiaries now stay in the semi-building house, 57.35 percent in tin-shed and 22.06 percent in bamboo made house. Notable transformation is observed in case of using fuel for cooking. For intervention group, 41.18 percent respondents now use wood as one of their primary modes of fuel. The percentage of households with access to electricity has increased for both control and intervention groups. However, applying DID method, the access to electricity for intervention group has increased at a rate higher than that of control group.

Table 4.7: Housing, Fuel and Electricity

Variable	Baseline (%)			LAS (%)			DID
	Control	Intervention	Diff	Control	Intervention	Diff	
% of Household with Different Types of House							
Building	2.94	1.49	-1.45	0	2.94	2.94	4.39
Semi-building	8.82	5.97	-2.85	20.59	17.65	-2.94	-0.09
Tin shed	58.82	44.78	-14.04	64.71	57.35	-7.36	6.68
Bamboo/Straw/Mud	29.41	47.76	18.35	14.71	22.06	7.35	-11
% of Household with Mostly Used Fuel for Cooking							
Wood	8.82	17.91	9.09	44.12	41.18	-2.94	-12.03
Straw/Jute Chalk	79.41	70.15	-9.26	50.00	54.41	4.41	13.67
Kerosene	5.88	10.45	4.57	5.88	4.41	-1.47	-6.04
% of Household with Access to Electricity	11.76	10.29	-1.47	61.76	61.76	0	1.47

Source: Authors' Compilation, 2019

5.3. Water and Sanitation

The LAS reveals that SWAPNO training programme has witnessed contradictory impact in scaling up the awareness in using water and sanitation. Table 4.8 unveils that 88.24 percent of the beneficiaries now use tube well as one of their important sources of drinking water which has decreased by 2.94 percentage point compared with the baseline outcome. Moreover, in case of using toilet, control group outperforms than intervention group in the sense that there is a downturn of using sanitary latrine for the intervention group but for control group they are shifting towards using sanitary latrine from open space or kacha latrine as compared with their baseline outcome.

Table 4.8: Water and Sanitation

Variable	Baseline (%)			LAS (%)			DID
	Control	Intervention	Diff	Control	Intervention	Diff	
Source of Water							
Tube well	97.06	91.18	-5.88	97.06	88.24	-8.82	-2.94
Pond/Water	0	1.47	1.47	0	1.47	1.47	0
Supply	2.94	7.35	4.41	2.94	10.29	7.35	2.94
Type of Toilet Use							
Sanitary	13.04	31.91	18.87	17.65	23.53	5.88	-12.99
Pacca latrine	0.00	2.13	2.13	0	5.88	5.88	3.75
Kacha latrine	82.61	63.83	-18.78	82.35	67.65	-14.7	4.08
Open space/No latrine	4.35	2.13	-2.22	0	2.94	2.94	5.16

Source: Authors' Compilation, 2019

5.4. Household Size and Number of Income Earners

Following Table 4.9 depicts that average size of the household has remained same in both baseline and LAS outcome while the number of income earners have increased. It is witnessed that, control groups possess higher number of income earners with compared to intervention counterpart. Moreover, while comparing the average age, it is quite similar in both of these groups (see Table 4.9).

Table 4.9: Household Size and No. of Income Earners

Variable	Baseline			LAS		
	Control	Intervention	Diff	Control	Intervention	Diff
Average HH Size (no.)	2.76	2.97	0.21	2.91	3.32	0.41
Average No. of Income Earner	1.09	1.12	0.03	1.65	1.57	-0.08
Average Age of Women				42.38	43.37	0.99

Source: Authors' Compilation, 2019

The average size of the household has remained same in the baseline and LAS for both control and intervention group which is about 3 persons per household. However, endline result from BIDS study shows that, there has been a slight decrease of household size in the control group (3.03 to 2.91) person whereas it is increased for the intervention group (2.93 to 3.32) person.⁹ Moreover, the average age of the women is found to be quite similar in both cases of the control and intervention group while comparing LAS and endline outcome. It is noticed that, no. of income earners has been increased both in the control and intervention group which is also an indication of rising household income to maintain a good standard of living.

5.5. Dependency Ratio of Household Members

Overall dependency ratio indicates quite same scenario for both of the intervention and control group in LAS. Moreover, young age dependency is found to be higher than old age dependency. District-wise analysis has witnessed that dependency ratio is high in Kurigram than Satkhira.

Table 4.10: Dependency Ratio of Household Members

Dependency Ratio	Endline (%)		Satkhira (LAS %)		Kurigram (LAS %)		Total (LAS %)	
	Cont.	Intv.	Cont.	Intv.	Cont.	Intv.	Cont.	Intv.
Overall dependency ratio	67.00	75.00	42.85	37.5	32.43	38.16	37.50	37.82
Young age (0-14) dependency ratio	52.00	59.00	37.14	33.75	24.32	35.52	30.56	34.62
Old age (65+) dependency ratio	14.00	16.00	5.71	3.75	8.11	2.63	6.94	3.21

Source: Iqbal et al., 2017 & Authors' Compilation, 2019

Note: Cont. (Control) and Intv. (Intervention)

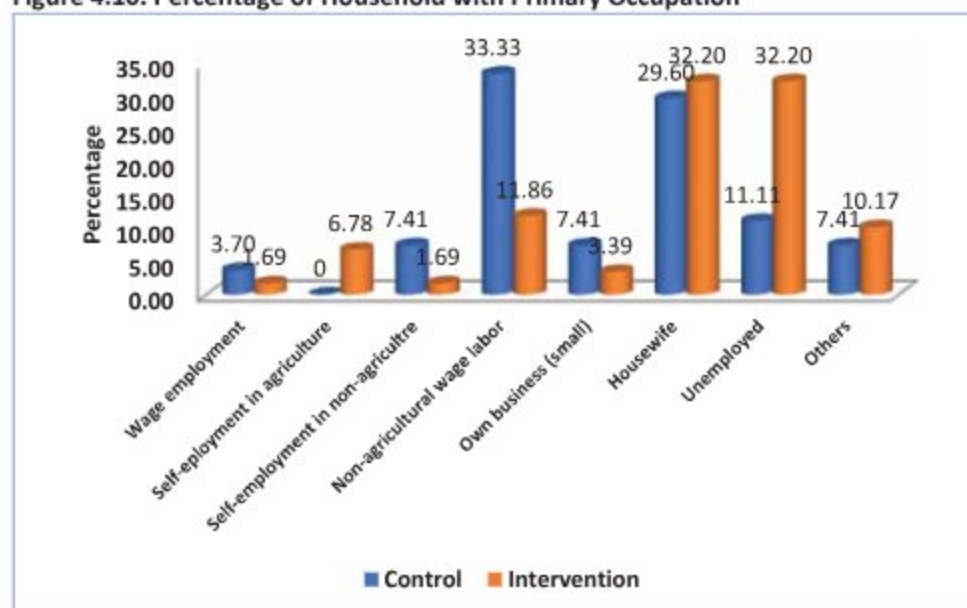
Table 4.10 highlights that overall dependency ratio is 38 percent for both control and intervention group which has decreased by 30 and 37 percentage point respectively with compared to endline result. It is revealed that compared to young age, there is a significant dropout of old age dependency in LAS survey with compared to the endline outcome. According to LAS analysis, young age dependency entails that, a household with 3 members comprise an adult female with two children. Moreover, district-wise scenario postulates that control group in Satkhira have higher young age dependency whereas it is higher for intervention group in Kurigram. On the flip side, old age dependency is higher for the control groups for both Satkhira and Kurigram.

⁹ Iqbal et al. (2017). Impact Evaluation of the 1st Phase of 'SWAPNO'. Bangladesh Institute of Development Studies, p. 15.

5.6. Percentage of Household with Primary Occupation

LAS result finds that the highest share (11.86 percent) of the beneficiaries is now involved in the non-agricultural wage labour. From FGDs, it is come to know that, a larger share of beneficiary group now unemployed due to unavailability of work and slack season of agricultural farming so they are mostly engaged in the household chores or remain housewife. Nevertheless, during slack season, they are searching for works in others home, temporary wage labour as well as engage in non-agricultural activities.

Figure 4.10: Percentage of Household with Primary Occupation



Source: Authors' Compilation, 2019

Figure 4.10 illustrates that, of those employed in the intervention group nearly 12 percent of households are involved in non-agricultural activities while this share is 33.33 percent in the control group. Though control group has maintained similar occupation while compared to the endline study, there is a shifting of intervention group from agricultural wage labour to household chores.¹⁰ Even though a large share (40.71 percent) of the household in intervention group remains housewife or unemployed but they utilize their time involving in self-employment non-agricultural activities. Moreover, during the slack period they consume what they have stored during the peak time of the agricultural season.

5.7. Household Income and Expenditure

It is to be remembered that SWAPNO beneficiaries had earned BDT 90,000 taka during their project cycle. With the help of graduation bonus, now beneficiaries have engaged them in different income generating activities. Moreover, FGDs reveal that with the help of SWAPNO training programmes, they are better informed regarding the procedure of starting and operating a small business. In addition, while comparing the economic scenario, there is a simultaneous increase in income and expenditure which is highlighted in the following Table 4.11 below:

¹⁰ Ibid, p.17.

Table 4.11: Household Income and Expenditure

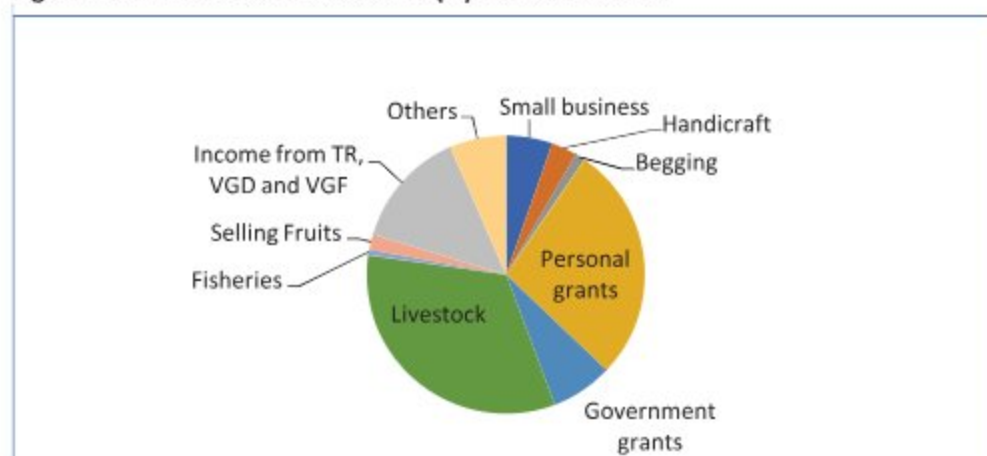
Variable	Baseline			LAS			DID
	Control	Intervention	Diff	Control	Intervention	Diff	
HH average monthly income	1,459.70	1,267.65	-192.05	7,646.00	8,687.00	1,041.00	1,233.05
HH average per capita monthly income	528.88	426.82	-102.06	2,627.49	2,616.57	-10.93	91.13
HH average monthly expenditure	3,348.70	3,181.50	-167.20	4,527.28	5,399.27	871.99	1,039.19
HH average per capita monthly expenditure	1,213.30	1,071.21	-142.08	1,555.77	1,626.29	70.52	212.60
HH average propensity to consume	2.29	2.51	0.22	0.59	0.62	0.03	-0.19

Source: Authors' Compilation, 2019

It is noticed that the average monthly income in the intervention group increases manifold (85 percent) from BDT 1,267.65 to BDT 8,687. Surprisingly, there has been a decrease in income in LAS as compared to endline¹¹ because; a large portion of women in the intervention group is now engaged in household activities as reported in Figure 4.10. Moreover, average per capita income though increases in the LAS as compared to baseline outcome but their respective difference is getting narrowed while comparing it with the endline result.¹² However, average propensity to consume slightly decreases in the LAS outcome as compared with baseline which is an indication that members of beneficiary member started to save money for ensuring better means of livelihood in the near future. The difference in difference (DID) value implies that SWAPNO contributes about BDT 14,797 yearly household income of the beneficiaries.

5.8. Other Sources of Income for Beneficiaries

Besides income from primary occupation, beneficiaries receive income from different other sources. Of total income, a large share comes from personal and government social safety net supports including TR, VGD and VGF. These additional sources of income highly support them during their unemployment situation by ensuring sustainable means of livelihood. It is demonstrated in the following Figure 4.11:

Figure 4.11: Other Source of Income (%) for Beneficiaries

Source: Authors' Compilation, 2019

¹¹ Ibid, p. 19.

¹² Ibid, p.22.

It is noticed that about three-fifth of the income come only from three sources including personal grants, government grants and rearing livestock. It is witnessed that, their income generation from crop and non-crop source is negligible. That is why; they are more prone to invest in livestock and small businesses as their major income generating activities.

5.9. Average Size of Own Land Holdings

Table 4.12 illustrates that, there is an observable change in average size of land holdings in the post-treatment period for both of the intervention and control group. The main insight here is that smaller share in land holdings in the baseline is due to the low level of savings to purchase more land.

Table 4.12: Average Size of Own Land Holdings

Type of Land	Baseline			Endline			LAS		
	Cont.	Intv.	Diff	Cont.	Intv.	Diff	Cont.	Intv.	Diff
Homestead land (decimal)	1.34	1.92	0.58	2.04	2.19	0.15	3.09	4.00	0.91
Cultivable land (decimal)	0	0.47	0.47	20.5	18.88	-1.62	22.40	24.44	2.04

Source: Iqbal et al., 2017 & Authors' Compilation, 2019

Note: Cont. (Control) and Intv. (Intervention)

Due to the intervention of SWAPNO programme, the beneficiary group owns more homestead and cultivable lands compared to the control group. DID result implies that, the contribution of the programme brings 0.33 decimal more homesteads and 1.57 decimal more cultivable lands to the beneficiaries while comparing the difference from LAS to baseline. Therefore; result implies that beneficiaries have properly utilized the graduation bonus in purchasing homestead and cultivable lands in the post-treatment period.

5.10. Multidimensional Poverty Index (MPI)

The Oxford Poverty and Human Development Initiative have developed a new international measure of Poverty – Multidimensional Poverty Index (MPI)¹³ during the 20th anniversary of United Nations Development Programme's flagship Human Development Report 2010. This method is now widely used and varied from traditional focus incorporating a range of indicators to capture the complexity of poverty. It has primarily assessed the nature and intensity of poverty of poor people who are deprived in many ways, thereby; their extent of poverty is measured. MPI indicators and their corresponding scoring are depicted in Table 4.13 below:

Table 4.13: MPI Indicators and Scoring

Indicators	Score
Education:	
i. No has completed five years of schooling	Yes =1, Otherwise =0
ii. At least one school-age child not enrolled in school	Yes =1, Otherwise =0
Health:	
i. At least one member is malnourished (BMI<18.5)	Yes =1, Otherwise =0
ii. One or more children have died	Yes =1, Otherwise =0
Standard of Living:	
i. No electricity	Yes =1, Otherwise =0
ii. No access to clean drinking water	Yes =1, Otherwise =0
iii. No access to adequate sanitation	Yes =1, Otherwise =0
iv. House has dirty floor	Yes =1, Otherwise =0

¹³ Based on Sabina Alkire and Maria Emma Santos (2010). Multidimensional Poverty Index. Oxford Poverty and Human Development Initiative. University of Oxford; Maria Emma Santos and Sabina Alkireb (2011). The Multidimensional Poverty Index (MPI): Training Material for Producing National Human Development Reports (Final Draft).

v. Household uses “dirty” cooking fuel (dung, firewood and charcoal)	Yes =1, Otherwise =0
vi. Household has no car and own at most one bicycle, motorcycle, radio, refrigerator, telephone or television	Yes =1, Otherwise =0

Source: OPHI, 2010

The aforementioned indicators are assessed in this study to find out the relative share of poverty for both of the intervention and control group.

Three indicators (i.e. education, health and standard of living) are primarily assessed in this study to present the overall poverty scenario for both intervention and control group. Sub-indicator of education portrays that deprivation in years of schooling has been decreased for the intervention group compared with the control group in LAS. Moreover, deprivation from sufficient nutrition is 1.47 percent for the intervention group and 85.29 percent respondent in the intervention group doesn't face any child mortality. Moving forward to living standard, it is witnessed that, there have significant improvements in accessing electricity facilities, enjoying good sanitation status and ownership of the specific set of assets for the intervention group but still they are suffering from getting clean water, floor materials, and cooking fuel. It is highlighted in the following Table 4.14 below:

Table 4.14: MPI Indicators

Indicators	(% of HH in Satkhira		(% of HH in Kurigram		Total LAS (%) of HH	
	Cont.	Intv.	Cont.	Intv.	Cont.	Intv.
Education						
Deprivation in years of schooling	41.17	34.29	35.29	33.33	38.24	33.82
Deprivation in child school attendance	23.53	20.00	5.88	9.09	14.71	14.71
Health						
Deprivation for child mortality	35.29	28.57	5.88	0.00	20.59	14.71
Deprivation in nutrition	5.88	2.86	0.00	0.00	2.94	1.47
Living Standard						
Deprivation in electricity	17.65	34.29	52.94	66.67	35.29	50.00
Deprivation in adequate sanitation	35.29	42.86	0.00	18.19	17.65	30.88
Deprivation in clean drinking water	70.59	62.86	82.35	69.7	76.47	65.18
Deprivation in floor materials	94.12	85.71	100.00	96.97	97.06	91.18
Deprivation in cooking fuel	100.00	91.43	100.00	100.00	100.00	95.59
Deprivation in specific set of assets	5.88	0.00	35.29	27.27	20.59	13.24

Source: Authors' Compilation, 2019

Note: Cont. (Control) and Intv. (Intervention)

5.11. Food Security¹⁴

The Household Food Insecurity Access Scale (HFIAS) measures food aid programmes on the access component of household food insecurity. In total nine questions are asked about whether any specific condition is associated with the experience of food insecurity during the previous four weeks (28 days). It is calculated by summing the codes answered for each nine questions. The frequency of all nine questions is recorded as 0 if the corresponding occurrence is never. Here, the maximum attainable value is 27 if all households' response to (often) as coded 3

¹⁴ Coates, Jennifer, Anne Swindale and Paula Bilinsky. Household Food Insecurity Access Scale (HFIAS) for Measurement of Household Food Access: Indicator Guide (v. 3). Washington, D.C.: Food and Nutrition Technical Assistance Project, Academy for Educational Development, August 2007.

and the minimum score is 0 (if all households respond never as coded 0). The lower the HFIAS score, the better it is in term of food security.

Table 4.15: Percentage Distribution of Households According to HFIAS

HFIAS Scale	Baseline (%)			LAS (%)			DID
	Control	Intervention	Diff	Control	Intervention	Diff	
Food secure	2.94	2.99	0.05	52.94	58.82	5.88	5.83
Mild food insecure	5.88	4.48	-1.4	17.65	16.18	-1.47	-0.07
Moderate food insecure	47.06	41.79	-5.27	29.41	19.12	-10.29	-5.02
Severe food insecure	44.12	50.75	6.63	0	5.88	5.88	-0.75

Source: Authors' Compilation, 2019

Table 4.15 highlights that, SWAPNO programme brings improvement in securing good food habit as well ensuring food security at the household level. The result illustrates that, 59 percent of the respondent from the intervention group now food secured while it is only 53 percent in the control group. Moreover, LAS findings have witnessed a better scenario than that of baseline as the percentage of severe food insecure under the intervention group decreased from 51 percent (baseline) to only 6 percent during this LAS finding. Henceforth, it is justifiable to mention that, beneficiary groups are now highly food secured which is also an indication of maintaining good health and get more strength to engage in different income generating activities.

5.12. Sickness and Average Outpatient Cost

It is witnessed from Table 4.16 that 81 percent respondent from the intervention group and 71 percent from the control group remain ill in the past 30 days. Moreover, it is a good indication that, they spend quite a significant portion of money as per their outpatient cost. It is to be mentioned here that, cost varies according to the severity of disease, therefore; increasing expenditure doesn't indicate whether they are sufficiently spent for their health or not.

Table 4.16: Sickness and Average Outpatient Cost in Past 30 Days

Variable	District (%)		Total LAS (%)		
	Satkhira	Kurigram	Control	Intervention	Diff
Household (%) face sickness in the past 30 days	75.00	80.00	70.59	80.88	10.29
Average outpatient cost	686.35	940.30	940.00	745.81	-194.19

Source: Authors' Compilation, 2019

Despite of facing sickness, it is welcoming that they are maintaining a good Body Mass Index (BMI) as mentioned in the following Table 4.17 which further implies their healthy food consumption behaviour.

5.13. BMI of the Women (kg/meter-squared)

There has been no significant change in BMI in LAS compared with the Baseline. BMI of the women increases both for intervention and control group while comparing it with the endline. Even though, women are involved in physically stringent jobs but still they have reported in FGDs, their health condition increases over the time period and result also exhibits that, women under the intervention group maintain a good BMI over the control group. It implies that, though the improvement is very low but according to their statement, they are maintaining good health even though they are engaged in physically demanding works. It is illustrated in the following Table 4.17 below:

Table 4.17: BMI of the Women (kg/meter-sq.)

BMI Status	Baseline			Endline			LAS		
	Cont.	Intv.	Diff	Cont.	Intv.	Diff	Cont.	Intv.	Diff
BMI	20.34	21.03	0.69	21.21	21.15	-0.06	22.77	23.71	0.94

Source: Authors' Compilation, 2019

Note: Cont. (Control) and Intv. (Intervention)

According to WHO, the cut-off point taken in this paper of BMI is 18.5kg/meter-sq. Women with (<18.5 BMI) are considered to be deprived of basic nutrition.

Table 4.18: BMI Status

BMI Status	Satkhira (%)		Kurigram (%)		Total LAS (%)	
	Control	Intervention	Control	Intervention	Control	Intervention
Malnourished (BMI<18.5)	28.57	71.43	40	60	35.29	64.71
Not Malnourished (BMI>18.5)	33.33	66.67	32.50	67.50	32.94	67.06

Source: Authors' Compilation, 2019

Table 4.18 illustrates that, 67.06 percent of the respondent under the intervention group are not malnourished while this share is only 32.94 percent for the control group. Considering the district-wise scenario, Kurigram performs slightly better than Satkhira in terms of maintaining a good BMI status.

5.14. Shocks and Coping Strategies

One of the important objectives under SWAPNO intervention is that beneficiaries will be more climate change resilient and better aware of coping strategies. The two districts that are taken into consideration are more disaster-prone (Satkhira) and Monga-prone (Kurigram) areas. Therefore, such programme intervention, help beneficiaries learn different coping strategies in order to ensure sustainable means of livelihood.

Table 4.19: Shock and Coping Strategies

Variable	LAS (%)		
	Control	Intervention	Diff
% of Household Face Any Shock in the Past 12 Months	18.18	33.82	15.64
Household (%) with Coping Strategies			
Unconditional help provided by relatives	16.67	13.04	-3.62
Unconditional help provided by local government	16.67	0.00	-16.67
Change cropping practices	16.67	43.48	26.81
Took one or more farm ways employment	0.00	4.35	4.35
Migration of household members	33.33	4.35	-28.99
Relied on savings	16.67	8.70	-7.97
Reduce expenditure on health and education	0.00	26.09	26.09

Source: Authors' Compilation, 2019

Table 4.19 highlights that, 33.82 percent of the respondents under intervention group face shock in the past 12 months whereas this share is only 18.18 percent for the control group. The high share for the intervention group is due to their housing location near disaster prone areas. Moreover, different coping mechanisms are followed by the respondents and beneficiary groups are much ahead in case of taking different coping strategies. Of those strategies, 43.48 percent respondents under intervention group change cropping patterns followed by reducing

their health and educational expense (26.09 percent) and taking unconditional help provided by their relatives (13.04 percent).

5.15. Women Empowerment

In order to capture the women empowerment through self-confidence, LAS asks several questions related to empowerment indicators. LAS completely relies on recall method in the absence of baseline data for both of the intervention and control group. Result is displayed in the following Table 4.20:

Table 4.20: Women Empowerment through Enhancing Self-confidence

Future Plan for Life	Endline (%)			LAS (%)		
	Control	Intervention	Diff	Control	Intervention	Diff
Have future plan for life	64.84	87.13	22.29	78.79	83.33	4.54
How Optimistic are You in Implementing Your Future Plan?						
Not quite optimistic	1.25	0	-1.25	3.70	4.76	1.06
Somewhat optimistic	25.44	12.88	-12.56	48.15	39.68	-8.47
Fairly optimistic	69.83	70.13	0.30	37.04	36.51	-0.53
Very optimistic	3.49	17.00	13.51	11.11	19.05	7.94
In retrospect, do you think the goal you set two years ago are accomplished?						
Accomplished	5.32	8.27	2.95	0	4.92	4.92
Somewhat accomplished	45.21	79.14	33.93	77.42	90.16	12.74
Nothing accomplished	49.47	12.59	-36.88	22.58	4.92	-17.66

Source: Iqbal et al., 2017 & Authors' Compilation, 2019

It is generally granted that, women with high self-efficacy would definitely view goal as a challenge whereas with low self-efficacy the same goal is beyond achievable. Result demonstrates that a large percentage (83.33 percent) of women under intervention group have a future plan for life and of them about 36.51 percent are fairly optimistic to implement their future plan. Moreover, while comparing with endline, 90 percent of women in the intervention group somewhat accomplished their goal that they set two years ago whereas for control group it is 77 percent. That implies that - women are now more confident enough than two years ago to successfully implement their goal as a better means of livelihood.

5.16. Rights and Entitlements

The knowledge of the respondent is tested through their awareness of rights and entitlements. About 97.06 percent of the beneficiary group has knowledge on inheritance rights followed by citizen's rights (86.76 percent). It is witnessed that, more than 50 percent of the respondents have knowledge on (food, shelter, right to vote and right to receive service from UP and Upazila). Table 4.21 highlights that, the intervention of SWAPNO training programme successfully enhances the knowledge of the beneficiary group over the control group.

Table 4.21: Rights and Entitlements

Variable Name	Response	Control (%)	Intervention (%)
Aware of inheritance rights	Yes	96.97	97.06
Aware of citizen's rights	Yes	70.79	86.76
Frequency of each Aspect of Citizens' Rights			
Food	Yes	55.88	58.82
Cloth	Yes	29.41	36.76
Shelter	Yes	44.12	51.47

Education	Yes	20.59	29.41
Healthcare services	Yes	38.24	47.06
Right to vote	Yes	41.18	52.94
Right to receive service from UP and Upazila	Yes	44.12	55.88

Source: Authors' Compilation, 2019

5.17. Knowledge about Laws

Respondents are highly aware of certain laws related to child marriage and dowry. Results portray that, intervention groups are more aware of laws compared to the control group. It is illustrated in the following Table 4.22 below:

Table 4.22: Knowledge about Laws

Variable Name	Response	Control (%)	Intervention (%)
Child Marriage Law			
Aware about child marriage law	Yes	94.12	98.53
	Don't Know	5.88	1.47
Reported minimum wage for marriage of girl child (years)	12	3.03	0
	15	3.03	1.47
	16	3.03	0
	18	87.88	95.59
	20	3.03	2.94
Have paid or will pay dowry in daughter's marriage	Yes	35.29	25.00
Have taken or will take dowry in son's marriage	Yes	23.53	14.93
Aware that receiving or paying dowry is a punishable offense	Yes	93.94	97.01

Source: Authors' Compilation, 2019

Table demonstrates that 98.53 percent of the beneficiaries are better aware of child marriage while it is 94.12 percent for the control group. Almost all of the respondents both in control (87.88 percent) and intervention group (95.59 percent) postulate that, the minimum age for marriage of a child is 18 years. Even though, some of the respondents still take/provide dowry during their son's/daughter's marriage but the majority of the respondents (97.01 percent in the intervention group and 93.94 percent in the control group) are well aware that this is a punishable offense.

The aforementioned explanations certainly exhibit that, SWAPNO intervention has positive impact on the livelihood of the programme beneficiaries in terms of improving housing condition, generating and diversifying more income generating activities, maintaining good hygiene and sanitation, BMI status and enhancing diverse knowledge and rights. Above all, while comparing the post-treatment scenario with baseline, in majority cases intervention groups outperform over control group in securing better livelihood status. Therefore, it is justified that SWAPNO intervention has a positive impact in successfully uplift the condition of the poor people to come out of poverty trap. In that respect, considering its importance, this programme should be expanded in other disaster prone and poverty intensive areas so to ensure sustainable means of livelihood of the poverty-stricken people.

6. Graduation and Cash Transfer Debate – A Comparative Exploration

Bangladesh now stands at the crossroads of maintaining the momentum of high economic growth and dealing with rising inequality. Social protection measures can play an instrumental role in narrowing inequality through the distribution of some of the social entitlements among those who are left behind (Fahmida and Saadat, 2018).¹⁵ To establish a social protection system that is inclusive and mitigates lifecycle risks, GoB has already enacted National Social Security Strategy (NSSS). Under this strategy, several safety net programmes are operated. But the existing Social Safety Net is hampered by fragmentation, poor targeting, inefficiency, and leakage.

This section tries to investigate the relative efficacy of the cash transfer and graduation programme. In doing so, HIES 2016 dataset has been used to extract two particular programmes under graduation and cash transfer. For graduation, VGD and for cash transfer widow allowance programme has been used in this study. The sole motive behind taking those two programmes is their similarity in nature in terms of particular importance on deserted women and eligibility criteria to be included in this programme. Indicators are chosen and analysed to compare changes in their livelihood scenario keeping in consideration of the following objective: are individuals more or less well-off than someone receiving smaller, but continuous cash transfer?

Before moving on, this study tries to investigate the national picture of these particular two programmes in terms of beneficiary coverage, amount of budget allocation and percentage of total budget distribution in these two programmes. A short description of these two programmes is demonstrated below:

6.1. Cash Transfer Programmes in Bangladesh

Cash transfers are one form of social transfer. It is defined by the World Bank (WB) – as the provision of assistance in the form of cash to the poor or to those who face a probable risk of falling into poverty in the absence of the transfer. The main objective of these programmes is to increase real income of the poor and vulnerable households. Cash transfers can take a variety of forms, including pensions, child benefits, poverty-targeted transfers, and seasonal transfers. The effect of such transfers on poverty reduction has received great attention in national and global policy debate. Several cash transfer programmes are currently operating in Bangladesh. Allowance for the Widow Deserted and Destitute Women, Old Age Allowance (OAA), Allowance for the financially Insolvent Disabled, Honorarium for Freedom Fighter, Secondary and Higher Secondary Stipend, primary School Stipend, Agriculture Rehabilitation, etc. are some of them. This study particularly focuses on Allowance for the Widow, Deserted and Destitute Women programme. A short description of this program is highlighted below:

6.1.1. Allowance for the Widow, Deserted and Destitute Women

In Bangladesh, Allowance for the Widow, Deserted and Destitute Women programme started in the fiscal year 1998-99 under the Ministry of Social Welfare (MoSW). The main objective of the programme includes: a) Ensure socio-economic development and social security for the Widow and Husband's Deserted Destitute Women, b) Increase the dignity of Widow and Husband's Deserted Destitute Women within family and community, c) Strengthen mental health through grant to Widow and Husband's Deserted Destitute Women and d) Grant for Medicare and increase of Nutritional support. In the selection process, the priority is given to the senior most widow/deserted destitute person, economically distressed families, asset-less migrated and landless. While concerning social condition, women having no belongings and separated from family get priority accordingly. The programme started with taking 4.03 lakh beneficiaries with a total budget of 4.03 crore taka, where each person gets cash 100 taka once in a year, and after then both the number of beneficiaries and total allocation per person gradually increases. In the fiscal year 2018-19, the number of beneficiaries reaches at 14 lakhs with

¹⁵ Towards a Social Protection Strategy for Bangladesh, CPD Working Paper 117, Fahmida Khatun and Syed Yusuf Saadat, 2018.

a total budget allocation of 840 crore taka and simultaneously per head monthly allowance reaches at BDT 500. Table 4.23 represents the gradual development of the programme over the last 10 years.

Table 4.23: Allowance for the Widow, Deserted and Destitute Woman

Fiscal Year	Number of Beneficiary (Lakh)	As % of Total SS Beneficiary	Per head per month Allowance (BDT)	Amount of Budget (Core Taka)	As % of Total SS Budget
2008-09	9.00	0.94	250.00	270.00	1.95
2009-10	9.20	1.08	300.00	331.20	1.98
2010-11	9.20	0.85	300.00	331.20	1.59
2011-12	9.20	0.94	300.00	331.20	1.51
2012-13	9.20	1.01	300.00	331.20	1.43
2013-14	10.12	0.15	300.00	364.32	1.37
2014-15	10.12	0.14	400.00	485.76	1.59
2015-16	11.13	0.17	400.00	534.34	1.49
2016-17	11.50	0.21	500.00	690.00	1.69
2017-18	12.65	0.17	500.00	759.00	1.56
2018-19	14.00		500.00	840.00	

Source: GED, 2019

6.2. Graduation Programmes in Bangladesh

Graduation programmes are other types of Social Protection (SP) which focuses on sustainability. The main objectives of these programmes are to break the cycle of poverty, meet emergency needs of food, and promote economic and social development. Several types of graduation programmes are currently operating all over the world which basically targeted ultra-poor community to bring a sustainable improvement on their livelihood. Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), Rural Employment Opportunity for Public Asset (REOPA), Skills for Employment Investment Programme, Employment Generation Programme for the Poorest (EGPP), SWAPNO, Nuton Jibon, Chars Livelihoods Programme (CLP), SHIREE (Stimulating Household Improvements resulting in Economic Empowerment), One House, One Farm, Rural Maintenance Programme, etc. are some of the top graduation programmes currently operating in Bangladesh. A short description of VGD programme is highlighted below:

6.2.1. Vulnerable Group Development (VGD)

VGD is the 7th largest social safety net programme in Bangladesh in terms of both budget and number of beneficiaries in the fiscal year 2017-18. It is operated by the Ministry of Women and Child Affairs (MoWCA) and assisted by the World Food Programme (WFP) and BRAC. The main objective of the programme is to improve the quality of life and enhance the productive income-generating opportunities for poor and vulnerable women. It is a cycle of two years programme that provides in-kind transfer associated with some livelihood training on Income Generating Activities (IGA), Nutrition, Primary Health, Human Rights, AIDs, Reproductive Health, Gender, and Environment issues. There are two different forms of VGD: Income Generating Vulnerable Group Development (IGVGD) and Food Security Vulnerable Group Development (FSVGD). IGVGD participants are provided with a monthly food ration of 30 kilograms of wheat/rice or 25 kilograms of fortified flour (*atta*) along with IGA training while FSVGD participants are provided with cash support of BDT 100 along with 15 kilograms' flour. The IGVGD participants also have access to saving scheme and two micro-finance loans to be repaid within the programme cycle. To be eligible for VGD, a potential beneficiary must meet four of the following criteria:

- Widowed, separated/deserted/divorced or has a husband who is unable to work;
- Has severe food insecurity;
- Landless or owns less than 0.5 acre of land;

- d) Has very low and irregular family income or works as casual labour;
- e) A household headed by a woman;

Besides these, to be eligible, a woman cannot get benefit simultaneously from other development programmes. In the last 10 years, the allocation for VGD, both in terms of coverage and amount, has been increased manifold by the government. The budget allocation in FY 2018-19 is BDT 1,685.07 crore which was BDT 730.85 crore in FY 2008-09. Moreover, the number of beneficiaries in FY 2017-18 was 139.81 lakh which was 88.33 lakh in FY 2008-09. Table 4.24 represents the gradual development of the programme over the last 10 years.

Table 4.24: Gradual Development of VGD

Fiscal Year	Number of Beneficiary (Lakh)	As % of Total SS Beneficiary	Amount of Budget (Core Taka)	As % of Total SS Budget
2008-09	88.33	9.22	730.85	5.28
2009-10	88.33	10.36	595.17	3.56
2010-11	88.33	8.18	729.92	3.49
2011-12	88.33	9.01	781.02	3.55
2012-13	90.33	9.95	858.86	3.72
2013-14	91.33	1.36	836.77	3.14
2014-15	91.33	1.23	886.92	2.90
2015-16	91.33	1.40	989.94	2.75
2016-17	120.00	2.23	1,191.85	2.92
2017-18	139.81	1.86	1,605.70	3.31
2018-19			1,685.07	

Source: GED, 2019

The aforementioned scenario clearly indicates that, GoB places particular importance of enhancing the current operation of graduation programmes in Bangladesh both in terms of beneficiary coverage and amount of budget allocation. The recent success of BRAC's TUP programmes significantly raises the importance of greater investment in graduation programme which not only uplift the poor people out of extreme poverty but also enhance the public works programme in Bangladesh.

6.3. Cash Transfer and Graduation Programme – Cross-Cutting Analysis

This study particularly focuses on these two programmes to compare sustainability in reducing poverty and prevent people from slipping into the poverty trap. The vital reason behind choosing these two programmes is to analyse whether graduation programme stands above cash transfer and withstand as a sustainable social transfer programme or not. It is elaborately analysed below:

6.3.1. Socio-economic Scenario

Table 4.25 demonstrates the result of socio-economic scenario that is extracted from HIES dataset. This table illustrates the current socio-economic stance of cash transfer and graduation programme in terms of the education and health expense, ownership of operating land, daily wage and food and non-food expense.

Table 4.25: Socio-economic Scenario

Particulars	HIES 2016	
	Continuous Cash Transfer Programme	Graduation Programme
Average Age (Years)	29	31
Avg. Educational Expense (BDT)	8,736	7,615

Avg. Hospital Cost (BDT)	1,644	1,316
Avg. Operating Land (Decimal)	48	59
Avg. Daily Wage (BDT)	353	346
Avg. Gross Remuneration per Month (BDT)	11,585	11,523
Avg. Daily Food Expense (BDT)	35	31
Avg. Monthly Non-Food Expense (BDT)	150	128

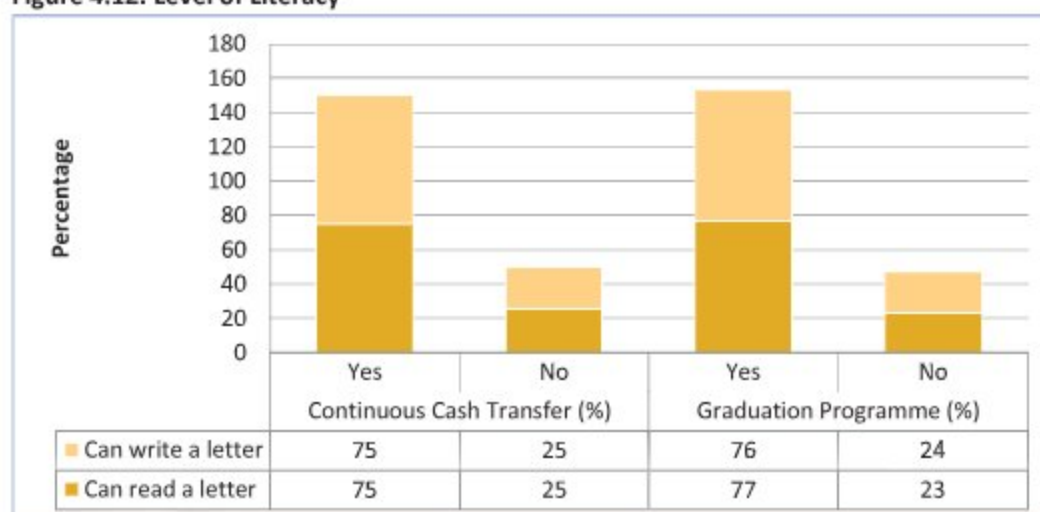
Source: Authors' Compilation, 2019

Result illustrates that, people under continuous cash transfer programme spend slightly more on education, food and non-food items than people under graduation programme. But people under graduation programme hold more operating land on average than people under continuous cash transfer programme. The insight here is that, graduation programme provides more attention to sustainable livelihood and a participant can accumulate assets during and after the programme. The result also shows that, the average daily wage of both types of programmes are almost same but it is obligatory to mention here that, in graduation programme the participants get different incentive i.e. training on income generating activities, knowledge on health hygiene along with basic rights which are absent in the cash transfer programme.

6.3.2. Level of Literacy

Under the literacy broad head, two particular sub-indicators are taken into consideration. Literacy matters most especially for the low-income group getting social safety net support to gauge whether they understand their rights as well as get proper privileges from the programme concerned or not. Figure 4.12 illustrates the level of literacy observed in the HIES 2016 data set.

Figure 4.12: Level of Literacy

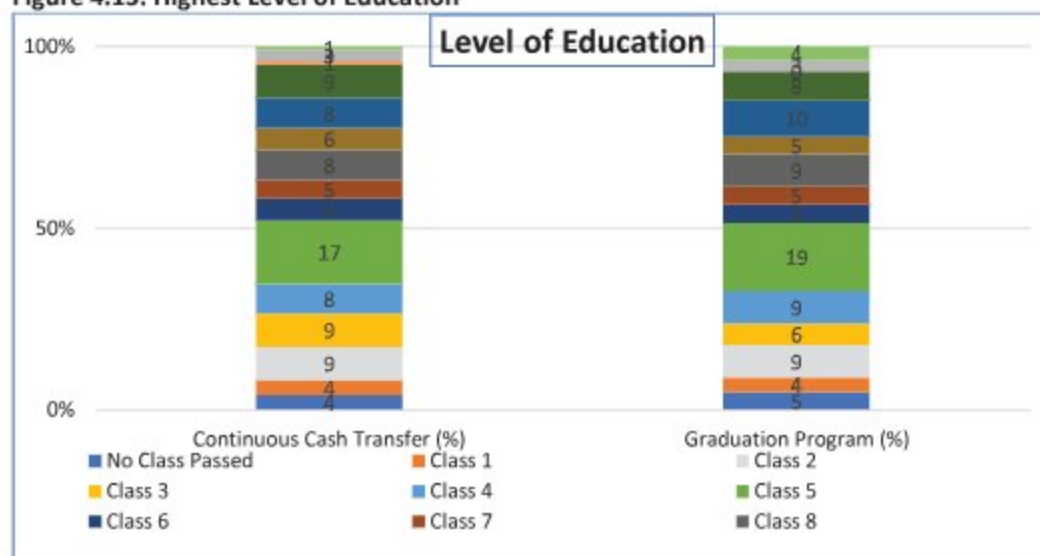


Source: Authors' Compilation, 2019

It is observed that, the difference between continuous cash transfer and graduation programme are narrow in terms of literacy rate but the result is transparent that people under graduation programme are more literate than someone receiving continuous cash transfer programme. The reason is that, within graduation programme, the participants get preliminary training on reading and writing which is absent in continuous cash transfer programme.

6.3.3. Highest Level of Education

Figure 4.13 illustrates the level of education of the children under both types of programmes. The vertical axis of the figure shows percentage of total school going children and the horizontal axis shows the education level.

Figure 4.13: Highest Level of Education

Source: Authors' Compilation, 2019

It is observed that, the number of illiterate (no class passed) children under continuous cash transfer and graduation programme are 4 and 5 percent respectively which was 85 and 82 percent in HIES 2010 data which imply that people now understand the necessities of providing education to their children. Training under different social safety net programmes pave the way of misunderstanding towards - expense of education is just a waste of money. Figure 4.13 also explores that, under continuous cash transfer, 64 percent of children complete their primary education (pass at least class 5) and under graduation programme the percentage is 68. Again, under continuous cash transfer, 22 percent of children passed at least SSC level education and whereas it is 24 percent under graduation programme. Therefore; the insight here is that the highest level of education under graduation programme is slightly better than cash transfer programme. This result implies that - people are literate enough to demand their rights as well as starting their own business utilizing their education and training.

6.3.4. Type of Latrine Used, Drinking Water and Electricity Connection

Attending different training programmes and an increase in income significantly bring positive attitudes in maintaining good hygiene. Moreover, the source of drinking water is getting narrowed now and concentrated towards tube-well water. A large portion of people are now taking water from arsenic free tube-well. Different information dissemination programme run by the government and NGOs play a vital role to make people aware of using hygiene toilet as well as drinking fresh water. On the other hand, as electricity connection remains the vital input for conducting different income generating activities at the household level, therefore; government takes fruitful steps in ensuring electricity facilities at the village level to improve the living standard of the people. It is illustrated in the following Table 4.26 below:

Table 4.26: Type of Latrine Used, Drinking Water and Electricity Connection

Particulars	HIES 2016	
	Continuous Cash Transfer (%)	Graduation Programme (%)
Type of Latrine Used		
Sanitary Latrine	42	38
Pacca Latrine (Water Seal)	15	15
Pacca Latrine (Pit)	22	21
Kacha Latrine (permanent)	9	8

Kacha Latrine (temporary)	12	17
Others	0	2
Total	100	100
Source of Drinking Water		
Supply Water	5	6
Tube well	90	86
Pond/river	5	6
Others	1	2
Total	100	100
Availability of Electricity Connection		
Yes	55	54
No	45	46
Total	100	100

Source: Authors' Compilation, 2019

Result portrays that, 79 percent of households under continuous cash transfer use hygienic types Sanitary, Pacca (Water Seal), Pacca (Pit) latrine while it is 74 percent for the graduation programme. Again, 90 percent of people under cash transfer programme and 88 percent under graduation programme take water from tube-well that is arsenic free. Meanwhile, the result is quite blessing that, there is a greater reduction in dependency on taking water from unhygienic sources like pond or river. The availability of electricity status shows that 55 percent of households under cash transfer programme have electricity connection whereas it is 54 percent under graduation programme but the essence here is that, there will be a growing demand of it in near future as the coverage of the programme is increased. Three indicators concerned in the aforementioned table i.e. latrine type, drinking water source, and electricity connection witnessed that continuous cash transfer programme is slightly better than graduation programme, but the difference between them is so small.

6.3.5. Type of Illness and Treatment Received

These two indicators explain whether the people under these two programmes sufficiently improve their health status or not. It is universal that to become productive one needs to be healthy first. Meanwhile, as these programmes mainly targeted towards poor people, therefore; it is obligatory to gauge their health and treatment status to identify changes in their livelihood scenario.

Table 4.27: Type of Illness and Treatment Received

Particulars	HIES 2016	
	Continuous Cash Transfer (%)	Graduation Programme (%)
Face any Chronic Illness in the Last 12 Months		
Yes	21	24
No	79	76
Total	100	100
Medical Treatment		
Yes	74	76
No	26	24
Total	100	100

Source: Authors' Compilation, 2019

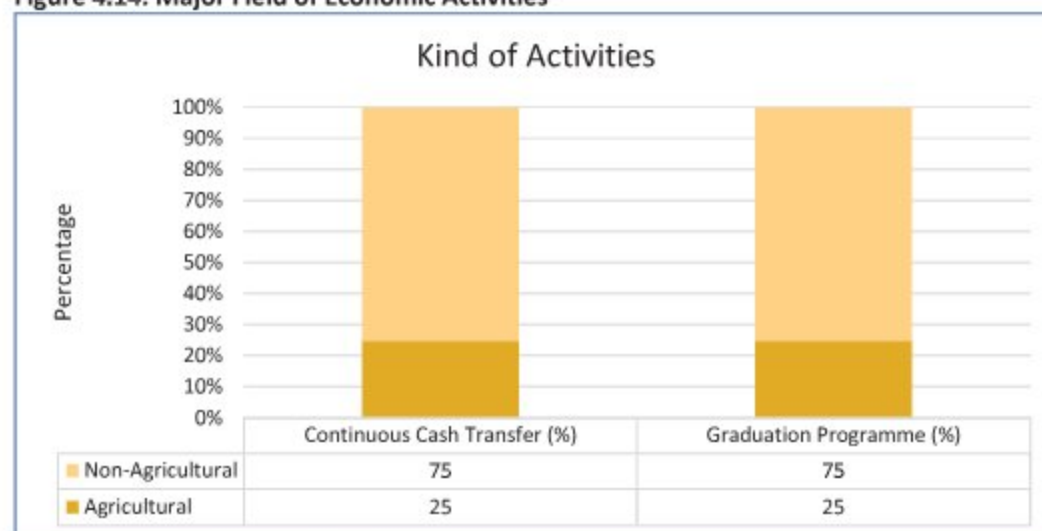
Table 4.27 illustrates that; 79 percent of people do not face any chronic disease over the last 12 months under cash transfer programme whereas it is 76 percent for cash transfer programme. On the flip side, it is observed

that, 76 percent of people under graduation programme take treatment during illness whereas it is only 74 percent for cash transfer programme. Actually, there is mere significant difference between these two programmes, but it is quite blessing that with the intervention of different training and knowledge sharing mechanisms, the probability of facing diseases gradually decrease which is also a positive insight of maintaining good health and physical strength.

6.3.6. Major Field of Economic Activities

Non-agricultural professions play a predominant role over the agricultural profession. This is due to the fact that lack of ownership of agricultural land, inability to purchase agricultural input, lack of knowledge, disaster prone area, lack of market knowledge and lack of knowledge on risk coping strategies. Result is shortly elaborated in the following Figure 4.14:

Figure 4.14: Major Field of Economic Activities



Source: Authors' Compilation, 2019

It is observed that, a significant number of people (75 percent) involved in non-agricultural activities compared to agricultural activities (25 percent only). Though there are not any significant differences but the essence here is that, in both programmes people are highly relying on non-agricultural activities, therefore, subsidy from government might encourage people to involve in agricultural activities.

6.3.7. Crop Production, Consumption, Selling and Stock Information

The following Table 4.28 demonstrates particularly agricultural activities regarding crop production, consumption, selling and stocking information. There is a diverse scenario while comparing the aforementioned cases due to varying programme in nature. However, noticeable fact here is that, crop production and other scenario highly indicate the effectiveness of the graduation programme in ensuring the better livelihood of the people.

Table 4.28: Crop Production, Consumption, Selling and Stock Information

Agricultural Activities	HIES 2016	
	Continuous Cash Transfer (%)	Graduation Programme (%)
Involve in Crop Production		
Yes	14	22
No	86	78
Total	100	100

Average Crop Production in Last 12 Months (Kg.)	427	443
Average Crop Consumed in Last 12 Months (Kg.)	356	354
Average Crop Sold in Last 12 Months (Kg.)	10	19
Average Crop Stock in Last 12 Months (Kg.)	7	11

Source: Authors' Compilation, 2019

It is seen that 25 percent of people under both graduation and cash transfer programme are engaged in the agricultural sector. Among them, 22 percent of people produce crops under graduation programme and only 14 percent of people produce crops under cash transfer programme. Comparing between these two programmes, it is observed that average crop production, crop selling and crop stocking in the last 12 months is higher for graduation programme. But in terms of average crop consumption people under graduation programme consume slightly lower than people under continuous cash transfer programme. The scenario implies that with the help of different training programmes people under graduation programme produce more rice and ensure food security as a better livelihood strategy.

6.3.8. Non-agricultural Activities

It is observed that, a large share of people in both programmes involved in non-agricultural sector and performed their activities outside their house both in fixed and variable location whereas a few numbers of people work in government sector. Generally, the nature of non-agricultural activities varies in term of operation of activity, the source of financing as well as the problems in running a business. It is illustrated in the following Table 4.29 below:

Table 4.29: Non-Agricultural Activities

Particulars	HIES 2016	
	Continuous Cash Transfer (%)	Graduation Programme (%)
Operation of Activity		
Own house	13	8
Rented house	20	18
Govt. land	2	2
Fixed location/outside house	37	42
Variable location	29	29
Total	100	100
Source of Finance for Setting up Business		
Inherited/through gift	7	14
Own savings	57	56
Borrowing from relatives	6	11
Commercial bank	2	1
Grameen bank	6	4
Other financial institution	5	2
NGO	8	7
Sale of assets	0	2
Suppliers credit	2	1
Others	6	1
Total	100	100
Problems Faced in Running Business		
No Problem	61	70

Inadequate capital	26	25
Lack of expertise	1	0
High cost of running enterprise	1	0
Problem with equipment	1	0
Govt. regulations	3	1
Lack of customers	5	0
Transport problems	1	2
Others	2	1
Total	100	100
Average Net Revenue in the Past 12 Months		
Average Net Revenue	1,00,086	1,11,551

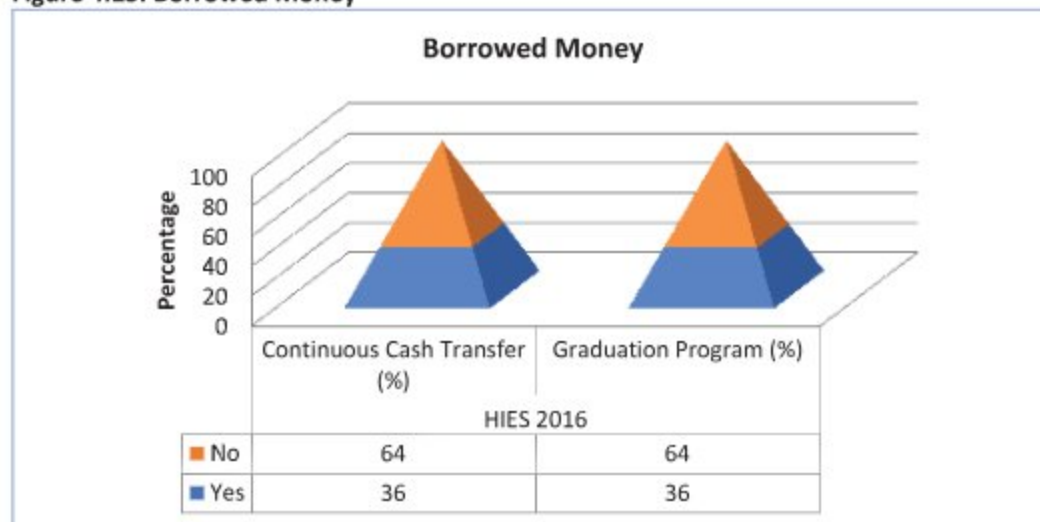
Source: Authors' Compilation, 2019

It is observed that that people under graduation programme operate less in their own house and more in the outside house (fixed location) than people under cash transfer programme. From the second part of the table, it is witnessed that, the majority portion of business financing are coming from personal savings which is 57 percent for cash transfer programme and 56 percent for graduation programme which implies that saving behaviour of the people are quite satisfactory. The interesting thing is, to finance for setting up business only 2 percent of people sell their asset under graduation programme and it is nil for people under cash transfer programme. However, there exist significant drawbacks in running the business due to inadequate capital which falls short of their savings. It is also witnessed that, the average net revenue from non-agricultural activities in the past 12 months is higher for people under graduation programme than cash transfer programme.

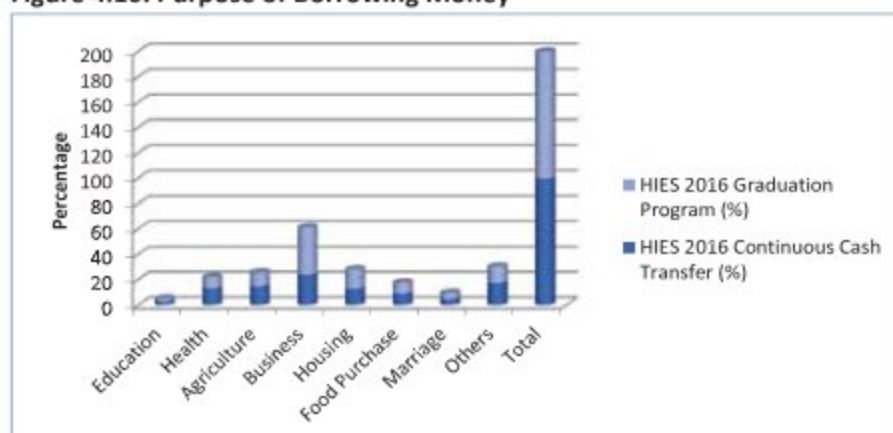
6.3.9. Borrowed Money Information

People have to borrow money either to purchase inputs for agricultural activities or sometimes raw materials for non-agricultural activities. Sometimes, people borrow to bear previous liabilities or sometimes consume it for household purposes. It is illustrated in the following Figure 4.15 and 4.16 below:

Figure 4.15: Borrowed Money



Source: Authors' Compilation, 2019

Figure 4.16: Purpose of Borrowing Money

Source: Authors' Compilation, 2019

It is observed that, 36 percent of people under both types of programmes borrowed money for various purposes and the remaining 64 percent do not borrow any money. The main purpose of borrowing money is for business setup in both of these concerned programmes. Result shows that the people under graduation programme take more loans for business and housing purposes and take fewer loans for health and agricultural purposes than people under cash transfer programme. This implies that people under graduation programme spend their large share of loan into productive purposes.

Box 4.1: Value for Money Assessment for Selected Programmes

In a study on assessing the 'Cost Effectiveness of Selected Livelihoods Interventions in Bangladesh' Emily et al (2015) conducted a value for money analysis between the selected livelihood programmes and Old Age Allowance (OAA). It has been carried out to determine whether there is significant difference on the outcomes of the



(5.2%). It is, however, lower than Shiree (7.4%) and OTUP (15%). The very high level for OTUP may be the result of the fact that cost is quite low in this programme, as they do not include assets.

Source: Emily et al (2105)

According to the findings from the analysis, it is observed that slight differences observed in most of the indicators for both continuous cash transfer and graduation programme. Although most of the results significantly distinguish between these two programmes, the result is unidirectional in the sense that in some cases cash transfer programme and in other cases graduation programme withhold a good result. But if we consider the indicators which focuses on sustainability (i.e. income and expenditure, gross remuneration, engagement in productive activities, level of literacy and use of loan), it is observed that graduation programme performs better than continuous cash transfer. Thus, we can conclude that, in terms of sustainable means of livelihoods, graduation programme illustrates exemplary success than cash transfer programme. However, there should be more focus on generating better evidence on cash transfer programme as an alternative approach.

7. PSM Evidence on the Impact of SSNPs

Establishing the impact of any government intervention becomes hard to estimate mainly due to the fact that targeted population are often not randomly chosen. In the case of Social Safety Net Programmes (SSNP) in Bangladesh, it is not any different. There are a number of criteria that have been used over the years to select households who are eligible for being selected to receive benefits under SSNP. Major causal measurement problem in Econometrics in these cases is that we do not have exact counterfactual to compare normally in these scenarios; we measure the impact of any interventions comparing the treated households versus the non-treated households. However, we will show that if the underlying conditions violate few assumptions, these measures might be biased. The best bet to overcome situation similar to this is to apply propensity score matching (PSM) to minimize the biases and come up with causal estimates.

7.1. Estimating Methods

Let there be N number of households who are under any kind of SSNP, W is the number of households who are not under any SSNP. Let Y_{1i} be the potential outcome for the households who are treated, and Y_{0i} is the outcome for the households who are not treated. Here, treated: $T_i = 1$ if the household is under SSNP, and $T_i = 0$, if the household is not under SSNP, so the latter group represents the control. The observed outcome then becomes:

$$Y_i = T_i Y_{1i} + (1 - T_i) Y_{0i}$$

Thus, the treatment effect could be written as:

$$\tau_i = Y_{1i} - Y_{0i}$$

In an experimental setting, where treatment and control groups are coming from same population, the average treatment effect becomes:

$$\tau = E(Y_{1i}) - E(Y_{0i})$$

Under randomization, potential outcomes are independent of treatment status:

$$Y_{1i}, Y_{0i} \perp T_i$$

So, the treatment effect,

$$\begin{aligned}\tau &= E(Y_{1i} | T_i = 1) - E(Y_{0i} | T_i = 0) \\ \tau &= E(Y_i | T_i = 1) - E(Y_i | T_i = 0)\end{aligned}$$

The above average treatment effect (ATE), τ is readily estimable (Dehejia and Waaba 2002). However, most of the impact evaluation studies are not experimental. Observational studies, like the one that we are dealing here needs different strategies to come up with causal estimates. Selection for SSNP is not random. There are different conditions for different SSNP a household needs to satisfy to be selected. That is the reason, we cannot expect the control group, which are the households who are not under SSNP to be a perfect counterfactual of the treatment, thus the ATE would be biased. The meaningful treatment effects in this scenario are going to be the average treatment of the treated (ATT):

$$\tau | T = 1 = E(Y_{1i} | T_i = 1) - E(Y_{0i} | T_i = 0)$$

However, this is not measurable directly either, as we cannot observe Y_{0i} for the households who are treated (Dehejia and Waaba 2002). To overcome this situation, we have to apply selection on the observable: X (Rubin 1977). Selection on observable gives us the following:

$$E(Y_{ij} | X_i, T_i = 1) = E(Y_{ij} | T_i = 0) = E(Y_{ij} | T_i = j),$$

for $j = 0, 1$ Due to the conditioning on the observable, X , there should not be any pre-treatment differences between the household who are under SSNP and those who are not. Thus, the following measure will give us the average treatment on the treated (ATT):

$$\tau|T=1 = E(Y_i | X_i, T_i = 1) - E(Y_i | T_i = 0)$$

Using PSM strategy, we will be able to estimate the ATT/ATE of the SSNP on the treated households, using the selection on the observable methods. There are two assumptions that we are making for the identification strategy (Imbens et al 2002) under propensity score matching estimation:

Assumption 1: Unconfoundedness

$$T_i \perp Y_{i0}, Y_{i1} | X$$

Where T_i is the treatment status and X is the vector of observable.

Assumption2: Overlapping: If $p(X_i)$ is the probability of household i to be under SSNP, then

$$p(X_i) = \Pr(T_i = 1 | X) = E(T_i | X_i)$$

So,

For all X_i

$$0 < p(X_i) < 1$$

7.2.PSM Algorithm

We are using propensity score, defined as the probability $p(X)$ of receiving treatment under SSNP conditional on the covariates. This helps us to reduce dimensionality to avoid the bias induced in the treatment effects by comparing treatment and control directly. According to the propensity score, the weight is calculated to put on the comparison group to find the treatment effects (Dehija and Wahab 2002). We are going to estimate the following coefficient:

$$\hat{\tau}|T=1 = \frac{1}{|N|} \sum_{i \in n} (Y_i - \frac{1}{|J|} \sum_{j \in W} Y_j)$$

Here $|N|$ is the number of treated units, and $|J|$ is the number of units matched from the control group $|W|$ with the treated unit i . $\tau|T=1$ is going to give us the estimated average treatment effect on the treated.

7.3.Data and Summary Statistics

We are going to use data from HIES 2016 to implement the PSM strategy to estimate the effect of SSNP on the treated households. The following table shows the difference in means of the households under SSNP (Treatment) versus the households who are not (Control). Clearly there are differences in averages among all the variables, as a linear difference suggests that the treated households are indeed impoverished households who are receiving SSNP (see Table 4.30).

Table 4.30: Summary Statistics of Variables

Variables	Control Households	Treated Households	Differences
Monthly Consumption	14,936.16	11,634.75	3,301.409
Monthly Income	14,890.00	12,256.03	2,633.969
Yearly Consumption	1,96,163.70	1,55,495.00	40,668.68

Yearly Income	1,78,680.00	1,47,072.40	31,607.63
Poverty Rate Lower	0.06	0.11	-0.05
Poverty Rate Upper	0.15	0.25	-0.09
Rural	0.58	0.67	-0.09
Agriculture	0.32	0.39	-0.07
Years of Education	6.46	5.15	1.30
Household Size	4.09	3.98	0.10
Observations	40,968.00	5,419.00	

Source: Authors' Compilation, 2019

Note: Consumption and Income are measured in Taka. Rural, Agriculture, Poverty rates are in percentages.

The first six variables are the potential outcome variables (Y_i) that we are going to use for the PSM regressions. The other variables are the observable (X_i) that would be used for dimension reduction using propensity scores. Rural is defined whether the household lives in rural area compared to urban. Households under SSNP tend to be live more in rural areas. Similarly, variable Agriculture is defined as whether the household main occupation is in Agriculture or not. Poverty rates are in percentages. It is evident from the table that households under SSNP are lagging behind compared to the controls in most of the categories. Comparing the two groups directly will give us biased estimates. We are going to use above mentioned observable characteristics to apply PSM.

7.4. Estimated Results

7.4.1. Main Specification

The following four tables present the main results of the treatment effects of SSNP using PSM. The three main variables that are used to measure propensity scores are - Rural: Households living in rural areas of Bangladesh, Agriculture: Household head's main occupation is in Agriculture, Education: Years of education of the household heads (Rahman, 2005). These are the main three variables that closely relates to the pre-intervention criterion that does not vary significantly. By using the controlled household in a close neighbourhood of the variables within a treated household, the estimation has been conducted. In each of the tables, four results are presented in the form of - Unmatched: Without using propensity scores, ATT: average treatment effects on the treated, ATU: average treatment effects on the untreated (control), ATE: Average treatment effects. Table 4.31 shows that without applying PSM, the unmatched result indicates that the households under SSNP are yearly consuming 41,162 Taka less than the households who are not under SSNP. Similarly, if we see the ATE result that also indicates similar direction and level. For our purpose, the most important estimate is the ATT. The ATT result of the Table 4.31 suggests that households under SSNP are actually consuming 15,911 Taka more than the control households. This result is as close as we can get to have a causal impact of SSNP. This suggests that households who are very similar into the three dimensions (Rural, Agriculture and Education), those who have received benefits under SSNP are having more consumption than the untreated households. However, we have to be a bit cautious about the statistical significance here. Due to the large sample size here, a full non-parametric estimation could not be done due to computational difficulty. Though, we can see that the sign of the impact of the intervention under SSNP completely changes when we consider the ATT results compared to the unmatched and ATE effects. The overall results remain similar in the following three tables.

Table 4.31: PSM Regression Result: Dependent Variable - Yearly Consumption

Yearly Consumption	Treated	Controls	Difference	S.E.	T-stat
Unmatched	1,71,421.68	2,12,583.85	-41,162.17	3,006.60	-13.69
ATT	1,71,421.68	1,55,509.78	15,911.89	23,912.72	0.67
ATU	2,12,583.85	1,60,516.81	-52,067.04	.	

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ATE	.	.	-44,837.70		
Observations	3,120.00	26,218.00			

Source: Authors' Compilation, 2019

Note: S.E. does not take into account that the propensity score is estimated.

Table 4.32 uses yearly income as the dependent variable. It also shows that results changes in comparison of the ATT and ATE. Without the matching, clearly treated households earning is less than the control group. However, under PSM, ATT result suggests that these households have positive impact on their earnings, though it is not significantly higher.

Table 4.32: PSM Regression Result: Dependent Variable - Yearly Income

Yearly Income	Treated	Controls	Difference	S.E.	T-stat
Unmatched	1,65,373.58	1,96,241.89	-30,868.31	11,171.48	-2.76
ATT	1,65,373.58	1,60,521.08	4,852.50	44,633.06	0.11
ATU	1,96,241.89	1,33,678.75	-62,563.14	.	.
ATE		.	-55,393.71		
Observations	3,120.00	26,218.00			

Source: Authors' Compilation, 2019

Note: S.E. does not take into account that the propensity score is estimated.

Following two tables use lower and upper poverty rates as the dependent variables. The effects are also persistent over here. In the unmatched sample, poverty rate is higher by 5.3% in the treated groups. However, in the matching sample, ATT result shows that actually poverty rate has declined in the treated group, although, when we use the upper poverty line, the treated households are still having higher poverty rate than the comparison group. It is illustrated in the following Table 4.33 and 4.34:

Table 4.33: PSM Regression Result: Dependent Variable- Poverty Rate: LPL

Poverty Rate - Lower	Treated	Controls	Difference	S.E.	T-stat
Unmatched	0.10	0.05	0.05	0.00	12.12
ATT	0.10	0.16	-0.06	0.05	-1.07
ATU	0.05	0.15	0.10	.	.
ATE		.	0.08		
Observations	3,136.00	26,338.00			

Source: Authors' Compilation, 2019

Note: S.E. does not take into account that the propensity score is estimated.

Table 4.34: PSM Regression Result: Dependent Variable - Poverty Rate: UPL

Poverty Rate - Upper	Treated	Controls	Difference	S.E.	T-stat
Unmatched	0.26	0.13	0.13	0.01	18.98
ATT	0.26	0.19	0.06	0.07	0.93
ATU	0.13	0.25	0.12	.	.
ATE		.	0.11		
Observations	3,136.00	26,338.00			

Source: Authors' Compilation, 2019

Note: S.E. does not take into account that the propensity score is estimated.

7.4.2. Validity Checks

In this section, we use more restricted matching process. We include two more variables for dimension reduction and create new propensity score for estimation. The other two variables are - Age: age of the household head and Household size - number of members in a household. However, like the other three variables, we cannot be sure about the fact that these two variables are not influencing the decision of a household to be selected for any SSNP. Table 4.35 and Table 4.36 present the results of the restricted models, where dependent variables are yearly consumption and yearly income, respectively. Interestingly, over here now even the ATT shows negative impact, meaning that the yearly consumption is less for the treated households (Table 4.35). Though the magnitude is far less compared to the unmatched and ATE estimates.

Table 4.35: Restricted Model I

Yearly Consumption	Treated	Controls	Difference	S.E.	T-stat
Unmatched	1,71,421.68	2,12,585.20	-41,163.52	3,006.65	-13.69
ATT	1,71,421.68	1,97,568.48	-26,146.80	3,728.31	-7.01
ATU	2,12,585.20	1,78,482.48	-34,102.73	.	.
ATE		.	-33,256.61		
Observations	3,120.00	26,217.00			

Source: Authors' Compilation, 2019

Note: S.E. does not take into account that the propensity score is estimated.

Table 4.36 shows similar pattern that we have found in the main specification. In unmatched sample, yearly income of treated households is around 30,861 Taka less. But the ATT result shows that the income of the treated households is marginally higher.

Table 4.36: Restricted Model II

Yearly Income	Treated	Controls	Difference	S.E.	T-stat
Unmatched	1,65,373.58	1,96,235.13	-30,861.54	11,171.68	-2.76
ATT	1,65,373.58	1,63,956.41	1,417.18	18,878.84	0.08
ATU	1,96,235.12	1,78,776.63	-17,458.50	.	.
ATE		.	-15,451.07		
Observations	3,120.00	26,217.00			

Source: Authors' Compilation, 2019

Note: S.E. does not take into account that the propensity score is estimated.

For observational studies, PSM gives an opportunity to evaluate the impact of any intervention. Over here, we have seen that without using PSM, the comparison between the households who received benefits from SSNP with the ones who did not, is confounded. Overall result suggests that there is positive impact of SSNP programme in Bangladesh. However, we also have to be cautious interpreting the estimates at its face-value. Still biases coming from reverse causality and selection bias. Since we do not have information on the treated and control households prior to intervention, therefore; we cannot confidently establish causal estimation. Given the cross-sectional setting, using PSM estimation method gives us the opportunity to analyse the impact of SSNP programmes with limited scope.

8. Lesson from FGD and KII

8.1. FGD Findings

To find the effects, strengths and the barriers of livelihood types of social security programmes, five Focus Groups Discussions (FGDs) were conducted. Each FGD had 8 beneficiaries. All the beneficiaries were from SWAPNO project. Two FGDs were conducted at Nunkhoa and Bamondanga Union of Nageshwari Upazila in Kurigram district and another three were conducted at Nagarhata and Kumira union of Tala Upazila in Shatkira district as the initial phase of the SWAPNO programme was conducted in these two districts.

8.1.1. Contextual Information on Study Areas

The people from respective Upazilas of Kurigram and Shatkira districts are mostly poor. Moreover, climate change, geographic remoteness, incidence of poverty, riverbank erosion, and natural disasters make these people vulnerable. The main occupations of the people are agriculture, livestock farming, small business and day labour in both Kurigram and Satkhira districts. Women of these areas are predominantly engaged in agriculture-based work, but a part of women are engaged in tailoring, working on other's house, working in brick-fields and livestock farming. Extreme poverty, unemployment, flood, river erosion are very common features of these areas. Most of the people of these areas cannot fulfil their basic needs and thereby school dropout, early marriage, and dowry are common phenomena in these areas. In addition, people in these areas do not have enough knowledge about basic rights, health and environmental issues.

Findings from FGDs show that the beneficiaries of SWAPNO project led a tough life before they were engaged in the programme. It was quite impossible for them to take meal three times a day. Most of the days they had to go for starvation as there were not enough food in the house. They were unable to avail the basic necessities of life. They had to sleep on the ground due to the absence of any bed to sleep. Their social value was very demoralized. Neighbours and even their close relatives used to despise them. In short, they were very helpless.

8.1.2. Impacts of SWAPNO Project on Livelihood

After getting engaged in the programme, the livelihood of the beneficiaries saw a transition. Getting wage from SWAPNO project helped them to afford enough food, cloth, and their daily necessities. According to the beneficiaries, their social value has increased after their inclusion in the programme. Neighbours and their close relatives have started to value them as they have started to earn money and change their fate with the blessing of the programme. Above all, basic life skill and livelihood trainings have helped them to uplift their confidence, courage, consciousness of rights, moral strength, and self-confidence. The livelihood training and graduation bonus have helped them to get engaged in different income generating activities (IGA) such as cow/goat/sheep farming, tailoring, small business, and cultivation. This programme has helped the beneficiaries to improve their relationship with their closest relatives. Beneficiaries' social value, control over social decision and participation in the social organizations have increased. On the other side, SWAPNO training programmes have supported to enhance the knowledge of resilience strategies of beneficiaries so that they can understand their roles and responsibilities in the pre, during and post natural disasters. The aforementioned scenario portrays that the trainings and benefits received from SWAPNO project have affected the socio-economic status of the beneficiaries positively. They have come out of extreme poverty and continued to live a better life, which implies that the outcome of the SWAPNO project is sustainable.

8.1.3. Current Challenges

Although the SWAPNO project is an effective Social Safety Net Programme, there exist some challenges too. Tackling sensitive issues such as sexual harassment and teasing is the main challenge. Sometimes, SWAPNO women were sexually harassed by the supervisors and other UP members and teased by other people of the society while working outside. Although the respondents from FGDs have revealed that the selection procedure was fair enough, some local people have disclosed that bribe and lobbying have played important role in

selection due to the lack of proper supervision. According to the respondents, if per day savings is increased from BDT 50 to BDT 70/80, they will get more money as graduation bonus and as a result, they can establish their business or can get engaged in more income generating activities. They have also suggested that if the graduation bonus is paid at the middle of the programme, they can utilize it more effectively with the help of the supervisors. Above all, beneficiaries have shown their dissatisfaction about the programme duration, wage rate and low number of beneficiaries covered in the programme. From the FGDs, the beneficiaries have not tasted the poverty again just after ending the programme. The main reason is that the participants have not faced any serious shocks within last two years. Henceforth, there is high possibility that some participants may fall back into poverty if they face any shock.

8.1.4. Recommendation from FGD Findings

Considering the outcomes and the existing challenges, the study comes up with some specific recommendations.

- Considering the effectiveness of the programme, it should be implemented in other remote areas of Bangladesh so that people can come out of extreme poverty.
- The SWAPNO authority, especially the union workers, should monitor the workplace properly to tackle sexual harassment and teasing.
- Per day savings can be increased from BDT 50 to BDT 70 so that the participants can get more as graduation bonus at the end of the programme and get involved in different IGAs.
- Graduation bonus can be paid at the middle of the programme so that they can utilize it for IGAs.
- Duration of the programme can be increased so that they can properly implement their learning into productive activities.
- The participants can improve their living standard if the wage rate is slightly high. Therefore, revision of wage rate can be reconsidered.

From the aforementioned discussion, the insight is that SWAPNO programme has successfully helped to uplift the condition of beneficiaries and graduate from poverty despite having some drawbacks in designing and implementing the project. On the other hand, it is evident from the FGDs that this programme has enhanced the livelihood of the poor beneficiaries in the concerned study areas but considering the SDG on reducing extreme poverty at the grass root level, the coverage of this programme should be expanded.

8.2. KII Findings

Ten KIIs have been conducted from different government ministries, development partners and government-related organizations to realize their opinion on the long-term effect of livelihood programmes. The study emphasized on identifying beneficiary selection criteria, the sustainable impact of livelihood programmes i.e. SWAPNO, geographic targeting in implementing programmes, current challenges and solution mechanism to monitor the programmes properly.

8.3. Effectiveness of Social Safety Net Programmes

The main objectives of implementing social security programmes are reducing poverty rate, improving health status, reducing income inequality, enhancing employment, etc. Many of the programmes are designed to address short-term challenges or provide immediate relief like disaster response, seasonality of agricultural employment etc. They do not primarily focus on long term goals such as poverty reduction or job creation. According to the KII responses, social security programmes in Bangladesh are not fully equipped to address these striving targets both in terms of coverage and beneficiaries' selection. Despite having some positive notion, in most cases the opportunities are rather limited in reducing poverty rate and income inequality; improving health care; and generating employment opportunities. The vital reasons are mentioned below.

- **Programme design not based on long term planning:** Project planning is often motivated by benefiting the political elite rather than poor citizens. Hence, programmes are designed based on short term planning.
- **Weak administration capacity (MIS, staff, and monitoring):** Administrative complexity; weak implementation and monitoring mechanism; corruption; and a smaller number of government staffs are common norms.
- **Political influence, targeting:** Nepotism always results in mistargeting. Schemes do not always reach to the poor since LEB/officials select beneficiaries from a pool of people rather than following the guideline. Duplication and resource misuse occur throughout the process.
- Absence of evidence for effective advocacy and long-term planning.

The budgetary allocation for social security programmes is very limited. Eventually, the estimation of long-term impact is not effective enough. The programmes are not fully equipped to address the full spectrum of objectives. If we want to achieve those objectives, more needs to be done beyond social safety nets. For example, fiscal issues, monetary policies, job creation, wage rates, pricing and in many cases, there is a crucial need for redesigning SSN programmes.

8.4. Are Participants Better-off After Exiting the Programme?

There is growing evidence that social security programmes such as SWAPNO, VGD, EGPP, etc. help to uplift the economic well-being of poor participants. But as per KII discussion, there is a high probability that the participants may fall back into poverty once they exit the programme since many of these programmes do not have solutions which can guarantee sustainable poverty elevation. For example, sometimes, asset creation, creation of sustainable income earning, etc. do not guarantee that the poor will not slip into poverty again. Besides, the participants who are more conservative may not fully utilize the opportunities/supports provided by these IGA programmes and thus, there is risk of falling back into poverty once they exit the programme. Natural shocks like floods, cyclones, etc. often take lives and destroy assets including the means of livelihood. These significantly increase people's vulnerability to poverty, especially in the absence of a robust insurance mechanism. In addition, health shocks make many families off-guard due to the limited access to public healthcare and high out-of-pocket healthcare expenses. Such health shocks significantly erode household savings and reduce household income if the affected person is the sole income earner. Therefore, for ensuring sustainable development and alleviating poverty, there is still a room for improvements.

8.5. Livelihood Programme - Geographic Consideration Matters

The location and geographical needs should be given utmost priority while implementing any programme. For instance, many regions have high migration rate (internal and international) and are highly prone to natural disasters, while some are poverty-stricken regions. Therefore, the effectiveness and impact of livelihood programmes are significantly affected by geography. It needs to be kept in mind that depending on geographical context - institutional settings and rewards vary. Consequently, income and livelihood aspect of beneficiaries vastly depend on geographic condition.

In the context of Bangladesh, most of the livelihood programmes are implemented with less concentration of geographic targeting based on poverty. Moreover, genuine poor people sometimes may remain unnoticed if the programmes are designed by considering geographic consideration. If this is the case, the major objective of improving livelihood condition remains unfulfilled. Gender implications are also important and need to be considered which are often missing while implementing a programme i.e. Sylhet is a wealthy division but because of its conservative norms, its female labour force participation rate is poor.

8.6. Impact versus Sustainability

Whether a programme will be sustainable in the long run highly depends on the selection of beneficiaries, effective programme design, quality of delivery including the capacity of field staffs, amount of transfer, existence of value-added services, level of transparency and efficiency in the administration and types of support the beneficiaries are getting. If there is a built-in support mechanism for the beneficiaries that will ensure long term sustainability in the form of asset creation, sustainable income generation etc., beneficiaries might enjoy a comparative advantage in the long run with compared to non-beneficiaries. On the other hand, beneficiaries' living standard will not increase in the long run if mistargeting continues.

8.7. Efficacy of Cash Transfer versus Graduation Programme

The design and implementation of a programme particularly vary because of a range of demographic factors like *age* i.e. livelihood programmes are not effective for the older population; *gender* i.e. Bangladesh continues to have constraints in female labour force participation due to social norms, skills, and educational issues; and also, *geographical poverty* i.e. people from poor areas or disaster-prone regions may appreciate immediate cash in hand rather than working over a longer period. Moreover, risk-taking tendency of individual beneficiary sometimes outweigh age and gender consideration. KII findings illustrate that graduation programme performs better as compared with the continuous cash transfer because people under graduation programme receive different trainings (self-employment, hygiene, awareness building, living standard etc.) but there is no such type of provision exists in the continuous cash transfer programme. On the flip side, some officials reveal that cash transfer would be effective if only it is done after providing proper skill development training so that the cash can be invested in a planned manner.

8.8. Institutional Challenges Currently Persist

The current livelihood programmes disclose various challenges. From the KIIs, the following challenges have been identified.

- Selection of beneficiaries – in most cases those who are able-bodied and young, tend to find work through migration or other means are selected as beneficiaries through nepotism or speed money to the UP chairman. On the flip side, those who are unable to work are usually the ones left behind from the livelihood programmes. Moreover, there is often found to be ill-functioning of the beneficiary selection committee.
- Lack of presence of skilled government staff – livelihood programmes demand significant handholding and facilitation of beneficiary training and engagement. Dependency on the third party makes the initiatives more expensive, unsustainable and difficult to monitor.
- Human resources deployed to administer these types of programmes sometimes found to be less skilled as per the demand of the programme context.
- MP's influence in allocating programmes
- Weak monitoring system
- Lack of inter-ministry coordination.
- Poor programme design and delivery mechanism

8.9. Policy Prescription from KIIs Findings

Some solutions have been suggested to mitigate the institutional challenges and implement livelihood programmes successfully.

- Enhance the number of technical staffs positioned at the field level.
- Enhance the capacity of field level staffs to deliver livelihoods support and market linkage facilitation.
- Establish strong partnership with the private bodies to develop inclusive business models aligned with private sector's business interest to invest on the poor.

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- Revitalize the selection committee at UP level.
- Increase monitoring mechanism through the line agency officials.
- Proper execution of National Social Security Strategy (NSSS) through sectorial action plan.
- Develop an understanding about local contextualization related issues.
- Provide adequate training to the local employees of the livelihood programmes.
- Adequate funding for administration activities to speed up the process of executing the programme.
- Design the programme in accordance to the geographic targeting both in rural and urban areas.
- Undertake apt policies to implement programme considering different tiers of poverty i.e. extreme poverty, people just above the poverty line and absolute poor.

9. Concluding Remarks

This paper is an initiative to evaluate the graduation programme to find out its long-term impact in the form of assessing whether poor people are able to upgrade their living condition or not. In the first stage, this paper hovers around particularly public works model (SWAPNO). In the latter stage, this study compares between cash transfer and graduation programme which highlights that people under graduation programme performs better in the form of generating more asset, cash savings, food security and greater self-confidence than those receiving continuous cash in a smaller volume. However, considering the graduation context, this paper tries to shed lights and provide possible solutions to the shortcomings reported by the beneficiaries during the survey and FGDs. Considering the sustainability criteria and achieving long term objective of reducing poverty aligned with SDG, the following issues should be emphasized carefully:

9.1. Advocacy of Long Tenure Period

It is generally granted that the longer the time frame, the greater the impact of the project. However, there exists some trade-offs between government spending and the tenure period of the project as there is resource constrained. Stretching the project period means fewer women will be targeted under this project. One thing to be noted here that REOPA project continued up to 24 months.

From FGDs, beneficiaries have opined that this project should continue up to 2 years otherwise it will be difficult for them to sustain. Generally, it takes first year to repay the debt and after then six months period is not long enough for them 'to stand on their feet'. Therefore, the project tenure period should be increased and should consider maximum number of women who are eligible for this programme. Moreover, it has come to light that women worked on a full-time basis in the first year and for the next 6 months, they worked on a part-time basis. It makes the task of sustaining the income level difficult for them. Hence, an alternative mechanism could be adopted to redesign the project in the next phase.

9.2. Monitoring of Asset and Early Payment of Graduation Bonus

As the graduation bonus is paid at the end of the project, the union workers have less opportunity to look after how beneficiaries utilize their bonus. Moreover, only 5 days training programme doesn't teach them properly as some works need close monitoring and technical knowledge which is somehow missing in the project implementation and training phase. One suggestion would be that if the graduation bonus is paid just after one year of the project cycle, beneficiaries can utilize their money in a better way by starting their own business. Henceforth, dual objectives will be attained. First is having not much public works left to do, they can spend time on their own income generating activities and the second one is that union workers better guide them through training and close monitoring of their assets. Therefore, their saving amount would be then much higher than the graduation bonus paid.

9.3. Revisiting the Graduation Model

Beneficiaries should learn in advance regarding what they will do with their graduation bonus and how they achieve success in their IGA just after ending the project. It should be the duty of the union worker to make women aware regarding overseeing the future. For example, if the women are earning BDT 5,000 per month from this project and BDT 2,000 before joining the project then what procedures they need to adapt to get BDT 3,000 just after ending the project.

It has been propounded by beneficiaries that the per day wage amount should be increased. Considering the resource constrained and a big chunk of eligible people, some other incentives could be provided by the government or development partners to bring some changes in their daily livelihood. One example can be provision of vegetable seeds as a trade-off of providing an additional wage.

Moreover, savings is the sole component of achieving the objective of this programme. Therefore, beneficiaries think that the savings amount should be increased up to seventy to eighty takas because it will help them to have more working capital in future. Hence, there is a need to revisit the project implementation phase.

9.4. Proper Monitoring in the Workplace – Role of Union Workers

Union workers plays a vital role in this project. FGDs findings clarify that follow up visit of the union workers adds value in terms of providing knowledge and valuable suggestions in starting different income generating activities. Beneficiaries urge to have one to one meeting with the union workers so that they can revitalize their training knowledge in taking different decisions on their IGA. In that case, the number of union workers should be increased per union to closely monitor the need of the beneficiaries at the end of the project cycle.

Another vital issue that beneficiaries faced during their working tenure is getting sexually harassed or dishonour from the locality. In that case, UP chairman should be better informed with the help of the union workers so that it doesn't hamper their moral values and beneficiaries can work with proper confidence and security in their workplace.

9.5. Revisiting Livelihood Training Programme

From FGDs, it has come to know that the content of the training programmes is overlapping and to some extent union workers do not have that much capability to deliver technical knowledge among the beneficiaries. In that case, it will be required to engage education specialist to redesign the course curriculum. Moreover, development partners and NGO specialists can be invited to deliver technical knowledge among the beneficiaries so that they can better grab the lesson and utilize it in their income generating activities.

9.6. Sustainable Impact of SWAPNO Programme

Sustainability is a debatable issue. Though, PSM findings postulate that social security programmes have long run impact but due to the absence of prior intervention data, it is difficult to establish any causal estimation. Moreover, while comparing the SWAPNO LAS data with baseline, some mix up results have been witnessed analysing the indicators to assess the long-term impact. However, it is evident that, in most aspects i.e. income, expenditure, MPI, food security, housing condition and knowledge on different rights along with confidence level, this programme has performed well while considering the sustainable impact. However, loophole is also witnessed in terms of engaging new income earning activities which in turn create unemployment and thereby reduce income and expenditure as compared with the control counterpart. Therefore, while considering the sustainability perspective, regular monitoring and time to time training session help beneficiaries to graduate out of poverty. However, as this study is conducted two years after ending the project cycle, indication towards positive outcome of livelihood indicators imply that beneficiaries are now confident enough and leading a better life and they will do so even in the absence of the project.

9.7. Project Monitoring and Implementation

Setting up appropriate monitoring mechanism is the key to success of any public works programme. Community oversight can also be a good way to increase monitoring and ensure the decentralization of the programme design. Especially while considering the SWAPNO programme, it doesn't directly include community participation while selecting the beneficiaries. There are several ways through community can directly participate such as beneficiary selection, selection of public projects, monitor project, track progress, raising fund, etc. While designing a project, success stories of other programmes i.e. REOPA, TUP etc. might be followed as an important tool to ensure proper implementation of the project.

9.8. Graduation and Cash Transfer Debate

Graduation programme exhibits significant positive impact and outweighs cash transfer programme by several indicators. Both HIES analysis and particular observation from public works model (SWAPNO) reveal exemplary success on beneficiaries under graduation context. According to literature, though cash transfer intervention brings temporary support, there is probability that the poor people will slip into poverty again in the long run. The evidence supports that graduation or public works model include a package of interventions aiming to upgrade the ability of the beneficiaries so that they can maintain a certain level of income even in the absence of the project. Moreover, this paper highly argues that, if the main aim is to graduate people out of extreme and moderate poverty, a comprehensive social security system should be developed with the adequate engagement of government bodies.

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Annex 1: Graduation and Sustainability Indicator

Dimension of graduation	Criteria
Income/ expenditure/ consumption	1. Household has had more than one source of income during the last 30 days 2. Household eats three meals a day and consumes five or more food groups in the past week
Nutrition	3. Household has access to improved water 4. Household has access to a sanitary latrine with an unbroken water seal 5. Presence of ash/ soap near to water point or latrine
Asset base	6. Productive assets worth more than BDT 30,000
Status of females	7. Participant is able to influence household decisions regarding sale/ purchase of large investments e.g. cattle
Vulnerability	8. Homestead is above known flood level 9. Household has cash savings of more than BDT 3,000
Access to services	10. Household has membership of social group

Source: CLP, 2014

Chapter 5. WORKFARE PROGRAMMES AND SKILL DEVELOPMENT IN BANGLADESH: EVIDENCE AND POLICY IMPLICATIONS¹

¹ Authors of the Study:

Dr Mahfuz Kabir, Research Director, Bangladesh Institute of International and Strategic Studies (BISS), Dhaka

Mahtab Uddin, Lecturer, Department of Economics, University of Dhaka, & Research Fellow, Research and Policy Integration for Development (RAPID)

Dr Abdur Razzaque (Team Leader), Chairman, Research and Policy Integration for Development (RAPID) & Research Director, Policy Research Institute of Bangladesh (PRI)

1. Introduction

Social Security Programmes (SSPs), also known as Social Safety Net Programmes (SSNPs) include government schemes targeting poor and vulnerable groups for employment generation, food and cash transfer, education and skill development, health and nutritional support, vulnerability and risk reduction, etc. (Kabir, 2011). They are mainly designed and implemented with two objectives: (i) to protect individuals or households from chronic incapacity to work and earn through engaging in various public works schemes, and a decline in this capacity from a marginalised situation through providing minimal means for survival; and (ii) to invest on developing human capital, mainstreaming, and improvement in the standard of life of backward, underprivileged and marginalised groups of society including people of various age, physical and mental conditions, religion and ethnicity, and living in geographically remote and vulnerable locations.²

Since independence, the Government of Bangladesh (GoB) has been implementing SSPs as one of the core strategies of socio-economic development and poverty reduction. Allocations are made in these programmes in the national budget every year. A considerable amount of public expenditure is directed towards SSPs and it is estimated that 14.2 per cent of the total budget in the fiscal year 2019-20 (9.79 on social protection and 4.42 per cent on social empowerment) and 2.54 per cent of gross domestic product (GDP). A significant portion of the support through SSPs include 'workfare' (WF), such as Employment Generation Programme for the Poorest (EGPP), Vulnerable Group Development (VGD), Food for Work (FFW) and Work for Money (WFM).

The WF schemes provide access to temporary employment and skills development through the financing of public investment projects intensive in the use of unskilled labour. Ideally, WF aims to assist participants on a more permanently either through the provision of longer-lasting support than typical job creation or the delivery of "employability enhancing" components that can allow participants to find more permanent employment in the labour market when the WF scheme ends. In Bangladesh, most allocation on WF schemes provide temporary employment at low wages mainly to unskilled workers on labour-intensive projects, such as road construction and maintenance, soil conservation, waste disposal, etc. As per implementation guidelines, some of these programmes include training as a core component (e.g., VGD) in addition to the income transfer to encourage workers to acquire the needed skills to gain more permanent employment or become self-employed in the field where the beneficiaries receive the training. Skill development of a cross-section of beneficiaries is conducted through various trade courses and training components of selected SSPs.

Based on the review of the literature and international experiences, WF schemes can be classified into two categories: (i) that which provides job to unemployed individuals directly from the workforce; and (ii) that are intended to increase human capital by providing training, skill development and vocational education to current beneficiaries of social security or welfare schemes (Peck, 1998). One of the most economically desired impacts of well-designed WF programmes are raising participants' employability in the long-run so that they can find sustainable employment after the scheme culminates (Subbarao, 1997; Hujer et al. 2004; O'Keefe, 2005; Subbarao et al., 2010; Subbarao et al., 2013). In the longer term, however, individual effects of WF programmes depend on their ability to raise participants' employability so they can find sustainable employment after the programme culminates (Hujer et al. 2004).

Evidence shows that WF programmes seem to provide effective income support to beneficiaries during participation (del Ninno et al., 2009; Kabir, 2011; ILO, 2016; Mannan et al., 2018). Escudero (2016) examines the effect of WF programme *Construyendo Perú* on some labour market status labour market participation, e.g., whether jobs found were formal or informal and the type of occupation of participants; working poverty; and

² There are two broad types of SSPs and projects in this country: social protection/security and empowerment.

incomes. It reveals that the scheme has had a positive effect on participation of the labour force and employment probabilities of women and lower-educated individuals. One possible motivation for a WF programme is to encourage the accumulation of new productive skills that might lead to a shift in the sector of occupation, which can provide sustainable benefits that will endure after termination of the programme. Ravallion et al. (2005) examine this aspect by testing income gains for former beneficiaries of *Trabajar*, a WF scheme in Argentina.

The relevance and impact of the WF schemes on the job market, i.e., matching the demand for workers trained by WF with the labour market or private sector has not been examined yet. Very little is known so far regarding the potential lasting benefit and comprehensive labour market effects of all WF schemes, particularly the impact after participation in the context of Bangladesh. The country has been experiencing manifold challenges in job creation for its gigantic workforce and addressing the frictional unemployment due to global business cycles over the last ten years as well as the ongoing mechanisation and automation in all sectors of the economy, which mostly originated from the country's transition towards the fourth industrial revolution.

Given this broad context, the present study aims to address the following³:

- i. Examine whether SSP workfare programmes contribute to increasing skills of the beneficiaries, i.e., from unskilled (low-skilled) to semi-skilled and from semi-skilled to skilled work (upward movement along the 'skill ladder');
- ii. Assess whether and to what extent the private sector experiencing a shortage of semi-skilled labour; and
- iii. Suggest policy avenues for the government to improve SSP WF programmes supportive of skill development of workfare beneficiaries, which will help address the shortage of a skilled labour force.

Thus, the present study intends to assess the effect of the government's WF programmes on their integration with the job market in the private sector via 'skill ladder'. However, such skill up-gradation would be fruitless if they cannot cater the skills demanded by the private sector. Taking that into perspective, this study, therefore, attempts to examine the type of labour demanded by the private sector, and the extent of existing skill mismatch, i.e., the gap between the skills developed by the WF schemes and required by the labour market. Finally, the study proposes policy avenues and specific policy recommendations for the Government of Bangladesh to improve WF schemes of the SSPs supportive of skills development of the programme beneficiaries.

The rest of the paper has been organised as follows. Section 2 elaborates the methodology adopted in the study, i.e., the sampling design techniques, sample sizes, and distribution. Section 3 briefly discusses the challenges of the job market in the context of Bangladesh, and the potential role of the WF programmes. Section 4 analyses the effectiveness of the workfare programmes based on a literature review, a qualitative assessment of the programmes and a detailed quantitative analysis. Finally, Section 5 proposes specific recommendations for the improvement of the WF programmes.

³ According to the terms of reference (ToR).

2. Methodology

A comprehensive field survey has been conducted in order to address the three objectives of the present study. The survey has three distinct components. First, a quantitative survey using a structured questionnaire and an in-depth discussion with the beneficiaries of selected WF schemes to understand whether the programmes has active training components, or whether the standard is as per the satisfaction of the recipients, and indeed developing their skills via the skill ladder. Secondly, an in-depth discussion with the firm-owners who recruit manpower in the survey districts regarding the quality of labour supply and expected skills for their enterprises. Thirdly, an in-depth discussion with government officials who are in charge of implementing the programmes in the survey areas regarding training and skill development, and avenues of policy reforms. The tools, techniques and procedures adopted in the field investigations has been described below.

2.1. Selection of the WF Schemes

We selected all schemes from service-oriented SSPs listed in Category-1 of Table 5.1 that conduct direct recruitment for their intended beneficiaries. In these schemes, all beneficiaries were selected from local unemployed and/or vulnerable population for wage- (cash) or food-based work. These programmes can be classified as “large” schemes (more than Tk.5 billion has been allocated for these schemes in the fiscal year 2019-20). However, the implementation guidelines indicate that most of the activities in these WF schemes require unskilled workers. We also selected a National Service scheme because it has components of skill development and the scope for integration with the private sector jobs even without graduation through skill ladder.

We selected two miscellaneous WF schemes from Category-2 that create temporary jobs for local poor and marginalised population, viz. Haor Area Infrastructure and Livelihood (HAIL), and Coastal Climate Resilient Infrastructure Improvement. Haor and coastal areas are subject to climate change and the population living in these regions are more vulnerable in terms of jobs than other areas of the country. Therefore, job-related skills of these WF schemes and employability in the private sector were examined in the context of climate change.

The WF schemes in Category-3 are purely related to the skill development of beneficiaries. Among them, we selected VGD — the largest scheme — which provides food ration to the most vulnerable women along with skill development and employment generation training for two years. The other schemes selected for the study include: (i) Programme for Ensuring Employment for the Ultra Poor in Northern area; (ii) Skill and Employment Programme in Bangladesh; (iii) SWAPNO; (iv) Integrated Rural Employment Support Project for the Poor Women; and (v) Income Generating Activities (IGA) for Women at Upazila Level. These are aimed to integrate the beneficiaries with either the job market or help them become self-employed through small entrepreneurship. Among them, the budget has not been allocated for Integrated Rural Employment Support Project for the Poor Women. However, beneficiaries who were previously unskilled have received paid training and skill development support from these schemes. Therefore, we assessed the employability of the recipients in the job market in both rural and urban areas through skill ladder as an impact of the WF schemes.

Table 5.1: WF programmes in Bangladesh

Category	Criteria	Name of the Scheme	Rev. Budget 2018-19 (Tk. million)	Budget 2019-20 (Tk. million)
1	Services through Direct Recruitment from the Intended Beneficiaries	1) Employment Generation Programme for the Poorest (EGPP)	16,500	16,500
		2) Food for Work (FFW)	9,647	12,041
		3) Work for Money (WFM)	7,200	7,500
		4) National Service	6,696	6,819
		5) Test Relief (TR)-Cash	13,900	15,300
		6) Grameen Infrastructure Development	20,817	41,255
2	Miscellaneous Schemes that Create Temporary Jobs during Implementation	1) Haor Area Infrastructure and Livelihood (HAIL)	750	8,677
		2) Coastal Climate Resilient Infrastructure Improvement	1,900	1,555
		3) Rural Settlement Construction for Improvement of Rural Livelihood	-	-
3	Skill Development and Training	1) Vulnerable Group Development (VGD)	16,565	16,989
		2) Programme for Ensuring Employment for the Ultra Poor in Northern area	233	187
		3) Skill and Employment Investment Programme	3,940	4,332
		4) Skills for Employment and Productivity	150	-
		5) Income Generating Activities (IGA) for Women at Upazila Level	930	907
		6) Increase Productivity and Opportunity for Employment for Women (SWAPNO)	270	430
		7) Skill and Employment Programme in Bangladesh	392	3,715
		8) Skill and Training Enhancement	4,560	-
		9) Women's Skill Based Training for Livelihood	68	68
		10) Integrated Rural Employment Support Project for the Poor Women	-	-
		11) Rural Livelihood and Employment	-	-

Source: List of the schemes and allocations were collected from Finance Division (2019b), Social Safety Net Programmes: Budget 2017-18, Budget 2018-19 (Revised) & Budget 2019-20, Dhaka: Ministry of Finance.

The selected schemes for the present study cover the issues of gender, rural/urban and geographical diversity, seasonal issues and disasters, and skill levels developed from participating various WF schemes implemented throughout the country and in some specific locations, such as coastal, *haor*, river erosion and extreme poverty-stricken north-western areas of Bangladesh.

2.2. Field Survey

Five types of instruments were developed for the study including Key Informant Interviews (KIIs) with three groups of respondents, viz. officials of GoB, private sector entrepreneurs, and selected beneficiaries of various WF schemes. In addition, in-depth case studies were conducted to understand which WF schemes work more to provide jobs in the private sector. The field activities undertaken are presented in Table 5.2:

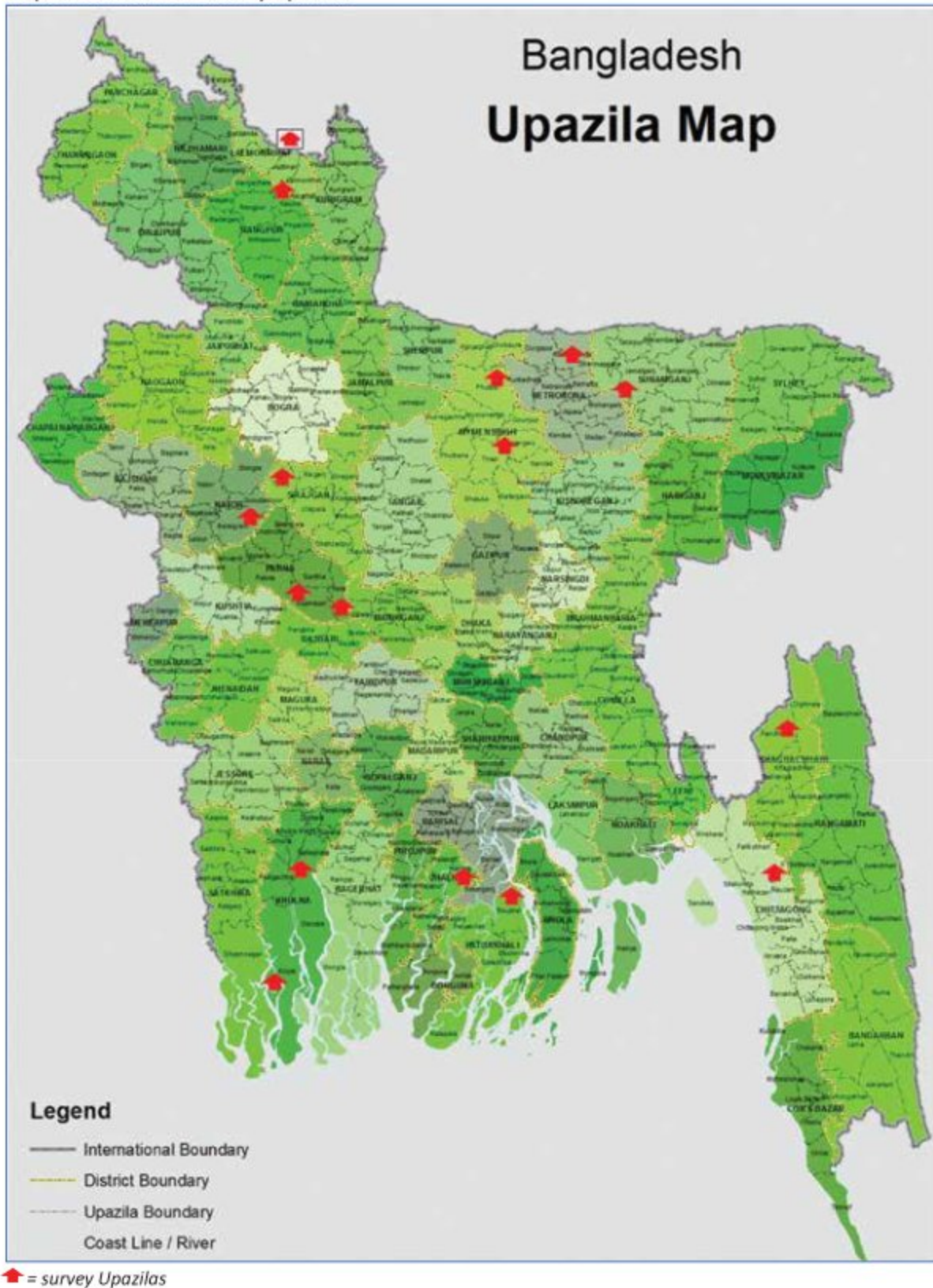
Table 5.2: Study Instruments and Outputs

Activity	Instrument/Approach	Target Group	Issues Covered
KII	Interview at Upazila level with a mixed checklist comprised of both open- and closed-ended questions	GoB Officials	Intended training/skill development in the respective scheme and the details of each training in practice from an operational perspective
KII	Interview with a semi-structured checklist comprised of both open- and closed-ended questions	Beneficiaries of selected schemes	Type of skills developed through direct work and purely training schemes, quality and compatibility of the skills with the market
KII	Interview with a semi-structured checklist comprised of both open- and closed-ended questions	Private entrepreneurs	Labour market characteristics, demand workers from WF schemes, skills required by the private sector.
Case Studies	Interview with a semi-structured checklist comprised of mostly open- and closed-ended questions	Beneficiaries of selected schemes who also work in private sector	Types of skill training received in WF schemes; whether and/or to what extent these were useful in getting private-sector jobs, and whether they needed further in-job training at private firms
Survey	A structured questionnaire with mostly closed- and few open-ended pre-coded questionnaires	Beneficiaries	A comprehensive list of skills developed through direct work and purely training schemes, quality of the skills and compatibility with the job market

2.3. Selection of Survey Areas

The beneficiaries of WF programmes were identified through a list of beneficiaries at the Upazila level because their names were kept recorded at UP offices. However, beneficiaries of the WF programmes were employed by the private sector beyond the lean period since they do mostly the unskilled jobs and their demand goes up at private sector at a normal period. So, the beneficiary interviewees were selected randomly at the three stages:

Map 5.1: Locations of Survey Upazilas



Stage 1: One district was identified at each administrative division randomly. Then two Upazilas were identified in each district keeping in mind some salient socio-economic and ecological factors, such as river erosion/char, depression, poverty, Haor, CHT, coastal island and climate change. One Upazila was the district headquarters and another was at a relatively remote location. During the field investigation, one Union from each Upazila was selected at the Upazila headquarters and another was remote. This step was followed to ensure geographical representation of the respondents/beneficiaries.

Stage 2: The lists of WF beneficiaries were collected from UP offices. From the lists, 331 respondents were randomly selected. The list comprised both males and females. All types of beneficiaries of all programmes were included in the sample survey.

Stage 3: The final list of respondents of WF beneficiaries were collected from the UP office. The respondents were selected based on their skill level, gender, religion and ethnicity.

Table 5.3: Selected Districts and Upazilas for Field Survey

Sl.	Division	District	Upazila	Salient features
1.	Rajshahi	Sirajganj	Sirajganj Sadar, Ullapara	River erosion/char
2.	Rangpur	Kurigram	Kurigram Sadar, Bhurungamari	River erosion/char
3.	Dhaka	Manikganj	Manikganj Sadar, Daulatpur	Middle/char
4.	Mymensingh	Netrokona	Netrokona Sadar, Kendua	Depression
5.	Sylhet	Sunamganj	Sunamganj Sadar, Tahirpur	Haor
6.	Chattogram	Rangamati	Rangamati Sadar, Bagaichhari	CHT
7.	Barisal	Bhola	Bhola Sadar, Daulatkhan	Coastal island
8.	Khulna	Bagerhat	Bagerhat Sadar, Mongla	Climate change

The field enumerators visited and observed training components of each of the WF schemes during the field visit at the physical location of direct job programmes and purely training and skill development schemes based on checklists.

Field Survey and Data Management

(i) Training: A group of qualified field supervisors and enumerators were mobilised, and a three-day rigorous training was provided for them. The elements of the training included making initial contact, how to explain the questionnaire and checklist, asking the questions, probing, recording the answers and terminating the interview after completing it satisfactorily.

(ii) Pre-testing: The draft field instruments were pre-tested to rectify the questionnaires, checklists and field observations. The field instruments were modified based on the observations raised by the enumerators after the pre-testing.

(iii) Supervisory level quality control: The quality of the study was controlled through confirming that interviewers were following the sampling plan, timeline and control to fill in fake answers. It was done primarily by field supervisors. However, the study team and other members of the RAPID study team randomly visited the field. Due to the rigorous quality assurance, all 331 survey respondents provided a full answer to the questionnaire and checklists.

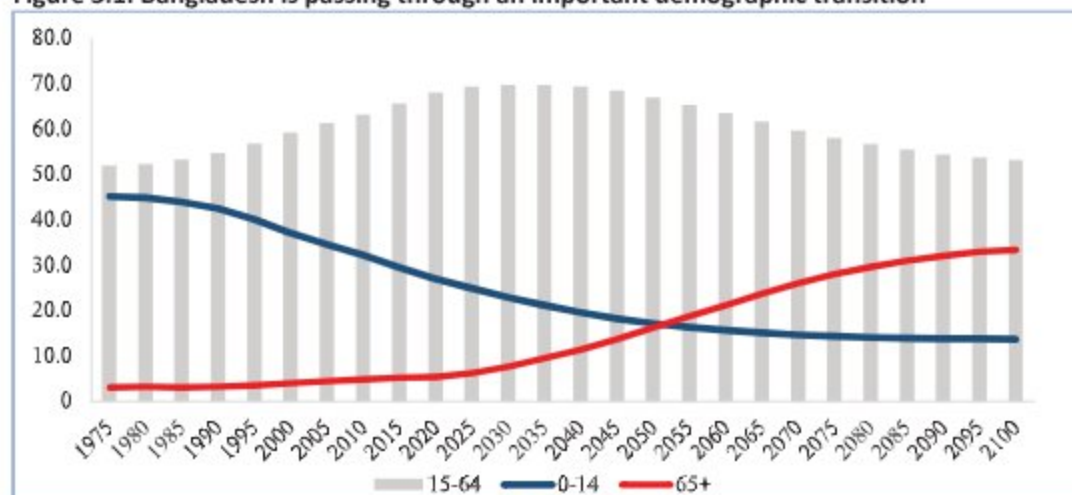
3. Job Market Challenges and the Role of WF Programmes

The primary focus of this study is to assess the workfare programmes if the skills provided through training are adequate to cater to the private sector demand; and mapping out appropriate policy recommendations. For the specified objective, this chapter focuses on major labour market trends in Bangladesh to identify potential job market challenges. Such an exercise is essential for three reasons. First, it helps to understand the background labour market scenario in the country and the rationale for why workfare programmes are necessary. Secondly, understanding of the job market scenario in the country helps pinpoint the specific roles that workfare programmes should play under an ideal scenario. Such information is also crucial to gauge whether existing workfare programmes are good enough to cater to the demands of the labour market. Lastly, such an exercise is essential for pinpointing the scope of the further improvement of running workfare programmes.

3.1. Major labour market trends in Bangladesh: Issues and Challenges

There are a couple of distinct features in the current Bangladesh labour market. One of the starting points is noting down these features which can be the demographic transition phase that Bangladesh is currently passing through. Due to this transition, the number of the working-age population is now higher than the dependent population (Figure 5.1). However, by 2050, one in every six persons will be aged 65+ compared to one in 20 in 2020. Moreover, the life expectancy has been increasing steadily for the last three decades. At present, life expectancy at the age of 15 is more than 60 years.⁴ This means that an individual aged 15 in 2020 will have 45 years ahead as active working-age followed by another 15 years in retirement. A higher life expectancy is a positive feature but comes with a cost: a person will have to save more in his active years so that he can dissave later in the old age. Moreover, such demographic changes have significant implications for the government budget as well. The Government of Bangladesh is already on its path in implementing the universal old-age allowance scheme as part of the NSSS. An ageing population will mean more government expenditures after social securities against a fewer and shrinking working-age population (in other words, a shrinking taxable population). One approach to tackle this challenge is equipping the youth with training and productive employment so that they can earn enough now to pay for their retirement age. If the current working-age population can be productively employed, the demographic transition that Bangladesh is passing through can be turned in to demographic dividend.

Figure 5.1: Bangladesh is passing through an important demographic transition

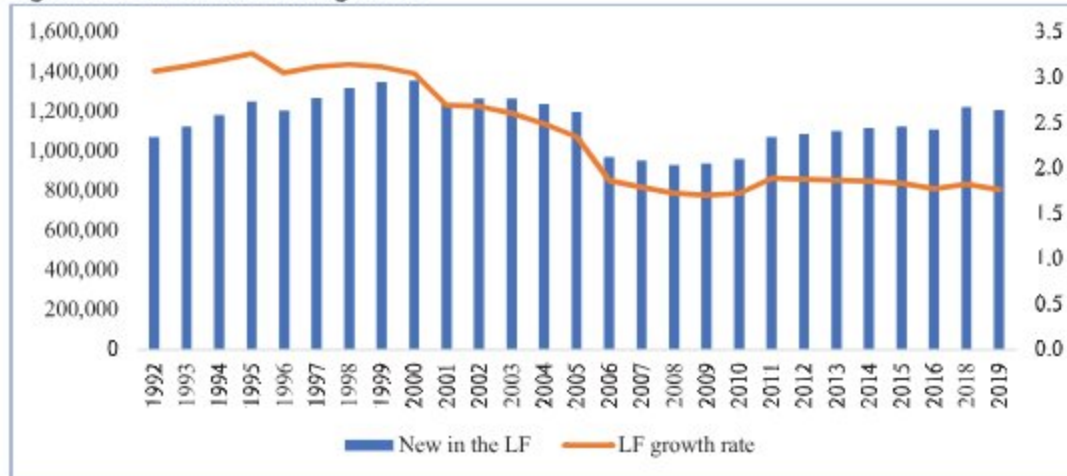


Source: Authors' estimation using UNDESA population projections. The estimation has been carried out using the assumption of medium variant population growth.

⁴ This means the average number of subsequent years of life for someone aged 15 in the period 2015-20 would be 60 years.

One of the major sources of challenges for Bangladesh is the size of the labour force. With 106 million working-age population, the country is the 6th largest in the world. Each year an additional 1.2 million workers enter the labour force (Figure 5.2). Absorbing such a large volume of new entrants would be difficult under any circumstances. Another major feature of the labour market is its heavy male dominance in labour force participation. While the male labour force participation in the country remained at a level of more than 80 per cent, the female labour force participation always remained stagnant at around 36 per cent (Figure 5.3).

Figure 5.2: The labour force growth



Source: Derived using data from the International Labour Organization, ILOSTAT database and World Bank population estimates. Labour data retrieved in September 2019.

Figure 5.3: Labour force participation rate in Bangladesh (by region, %)

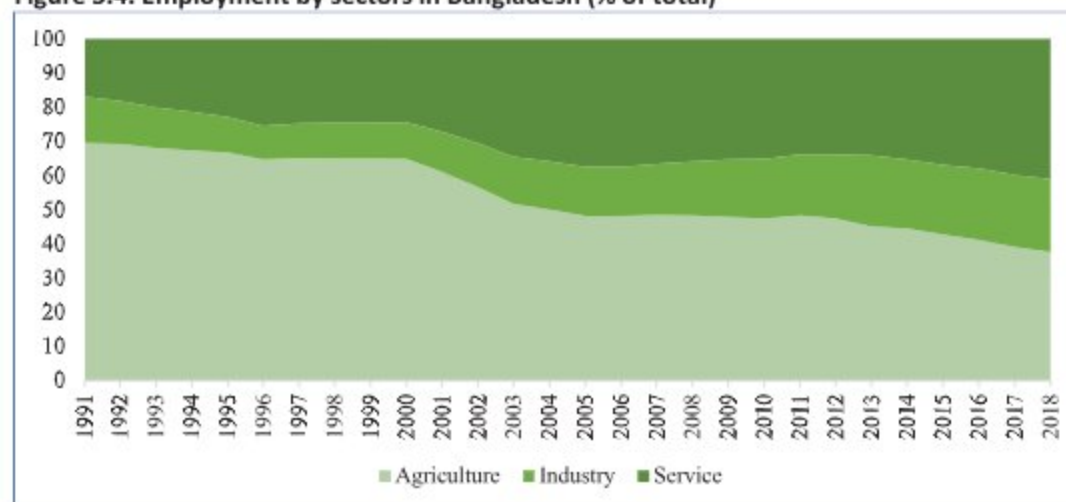


Source: LFS (2006, 2010, 2016)

A slow but consistent shift in the pattern of overall employment can be observed in Figure 5.4. Nonetheless, agriculture remains the dominant employment providing sector, followed by service and industry. Even though unskilled workers who overwhelmingly dominate the rural supply of labour are dependent on crop and non-crop agriculture, employment in agriculture has been declining. It is obvious given the increased pace of mechanisation of agriculture, declining arable land and declining share of this sector in GDP. The number of employed persons in services has been growing fast despite the nearly constant share of this sector in GDP over

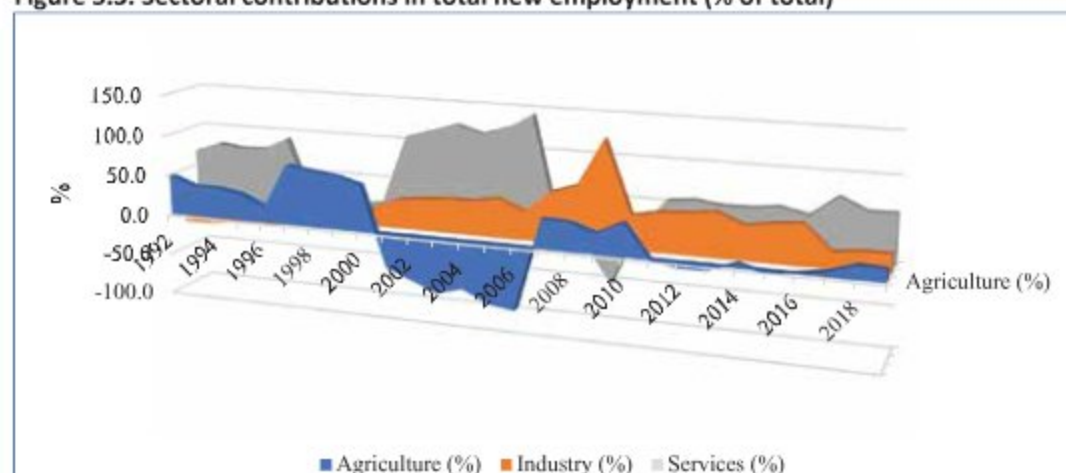
a quite long period of time. Thus, service has been emerging as an employment-friendly sector. Conversely, even though the share of industry is about one-third in GDP and it is increasing, its contribution is only about one-fifth to the total employment. Released jobs from agriculture could not be absorbed fully by the growing industry sector. This is clearer when we look into the sectoral share of total new employment. Since 2011, more than half of the newly employed found their job in the service sector (Figure 5.5).

Figure 5.4: Employment by sectors in Bangladesh (% of total)



Source: ILOSTAT

Figure 5.5: Sectoral contributions in total new employment (% of total)



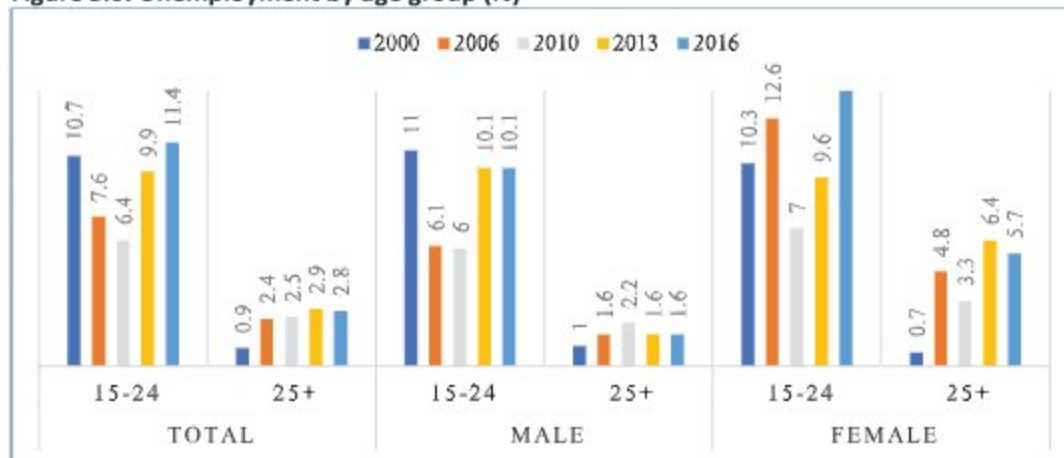
Source: Authors' estimation based on International Labour Organization, ILOSTAT database and World Bank population estimates. Labour data retrieved in September 2019.

Another interesting feature of the national job market is that, despite robust economic growth, the unemployment rate in the country remains almost stagnant over the years (Figure 5.6). However, there is a significant age and gender-wise unemployment pattern. The male unemployment rate in the country has always been almost half the female unemployment rate. The unemployment rate for the youth (aged 15-24) is almost seven-folds higher than the adults (25+). The adult unemployment rate in the country has almost always remained less than two per cent. It can be argued based on the global experiences that the unemployment rate in the country for the adult males has always been around the natural rate of unemployment or at the Non-Accelerating Inflation Rate of Unemployment (NAIRU) level. However, the female adult unemployment rate

remained almost four times higher than the male unemployment rate for the past few years. The scenario is most precarious for youth aged 15-24. The male youth unemployment rate remained above 10 per cent since 2013. The female youth unemployment rate always remained higher compared to male youth.

In addition to unemployment, there is also a high rate of underemployment in the country, particularly for females. The LFS (2017) reports that nearly a quarter of the total female employed can be categorised as underemployed while the male underemployment rate remained at 5.3 per cent.

Figure 5.6: Unemployment by age group (%)



Source: BBS Labour Force Survey (various years)

Another staggering feat of the Bangladesh labour market is the high rate of youth who are not in employment, education, or training (NEET). Bangladesh has one of the highest female Youth NEET rate in the world (Figure 5.7). A high youth NEET rate is alarming since it means a higher percentage of youth are not engaged in productivity-enhancing activities. It has implications on life-long earnings, participation in the labour market, future employability, etc. Studies show that being NEET is often a sign of disadvantage (Furlong, 2006). It suggests that the NEET status of the young population is not a mere consequence of personal deficits, rather it is an indication that the economy is not being able to create opportunities for the long-term security of young people in many prospective areas (Spielhofer et. al, 2009).

Figure 5.7: Youth NEET country comparison (Total)

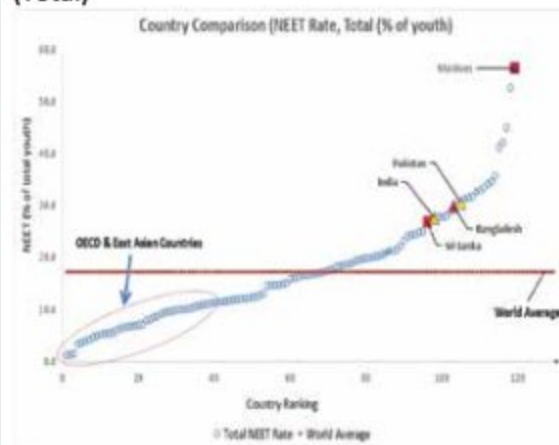
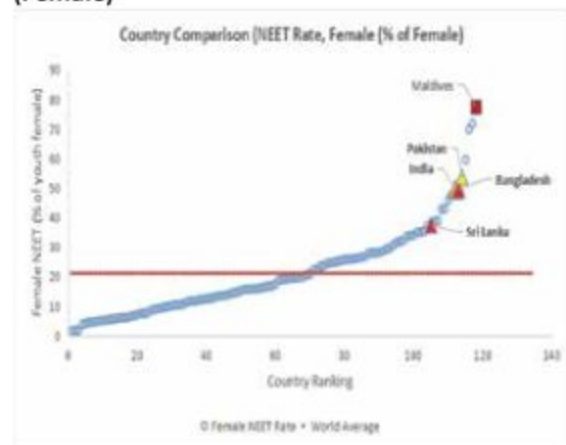


Figure 5.8: Youth NEET country comparison (Female)



Source: Uddin & Hasan (2019)

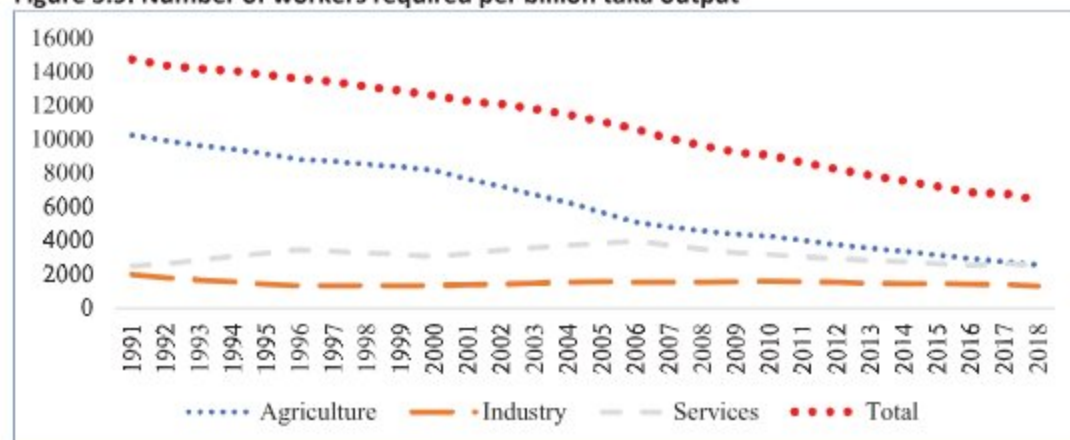
Another challenge is related to relatively less requirement of labour in economic activities, which indicates increased mechanisation and automation of all sectors since Bangladesh has experienced very low total factor productivity in the recent periods. Our calculations reveal that the requirement of the number of workers to produce per unit of real GDP of all sectors has been declining rapidly (Table 5.4 and Figure 5.9). Since the 1990s, the output in the manufacturing sector in real terms rose by more than six times increasing its share in GDP from 13 per cent to over 21 per cent in recent years. The manufacturing sector grew at 10.4 percent between 2013-16. Despite such robust growth, the employment in the sector shrank by 1 million between 2013-16. The fall in employment in the manufacturing sector can be linked to the stalled employment generation in the RMG sector. Between 2010-16, the total RMG exports increased from US\$12.5 billion to US\$28 billion. However, employment in the sector remained around 4 million. In the early 1990s, it took 545 workers to produce a one-million-dollar equivalent of apparel exports. The corresponding figure for 2016 came down to only 142. Evidently, still, Bangladesh's RMG sector is more labour-intensive than its comparators which suggests that there are still rooms for further automation in the sector. However, this must be noted that automation and capital deepening production processes are also spreading in other domestic import-competing sectors.

Table 5.4: Number of workers required to produce Tk.1 billion of GDP at constant price (2005-06)

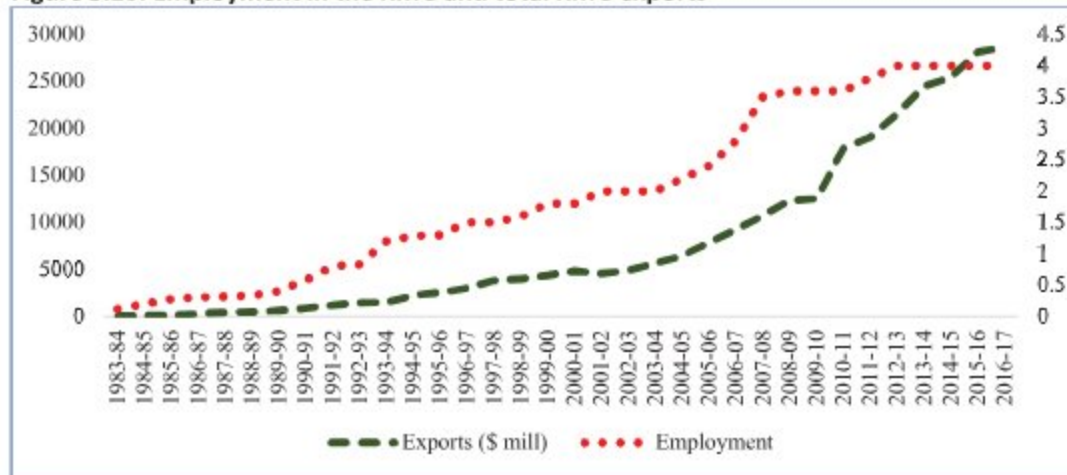
	2010	2013	2015-16	2016-17
Agriculture	21,992	20,512	18,728	17,678
Industry	5,368	5,289	4,378	4,035
Service	5,383	4,741	4,688	4,732
Total	8,370	7,505	6,734	6,414

Source: Authors' calculation from data of LFS 2016-17 and Bangladesh Economic Review 2019.

Figure 5.9: Number of workers required per billion taka output

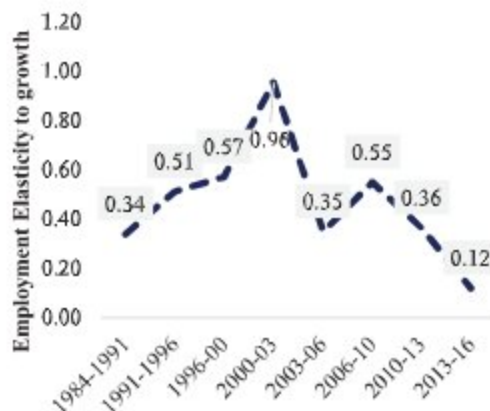


Source: Authors' estimation based on WDI data.

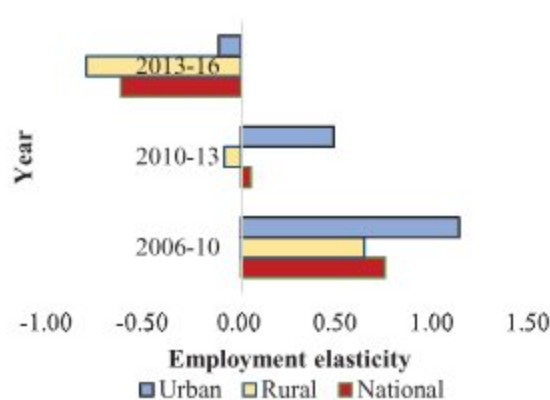
Figure 5.10: Employment in the RMG and total RMG exports

Source: Authors estimation based BGMEA data

While the capital-employment ratio continued to fall, the generation of new employment did not grow much over the years. This is apparently evident from the falling employment elasticity to economic growth (Figure 5.11). The employment elasticity to GDP/output shows the change in employment in ratio to the change in the economic GDP over a period. Compared to 2006-10 the employment elasticity to growth fell from 0.55 to 0.12 in the 2013-16 period. Nonetheless, the youth employment elasticity to economic growth became negative between 2013-16. This means that, although the output has increased over the years, the overall employment in the economy did not grow much while the employment of the youth (aged 15-24) has shrunk significantly.

Figure 5.11: Overall employment elasticity

Source: Razzaque et al (2018)

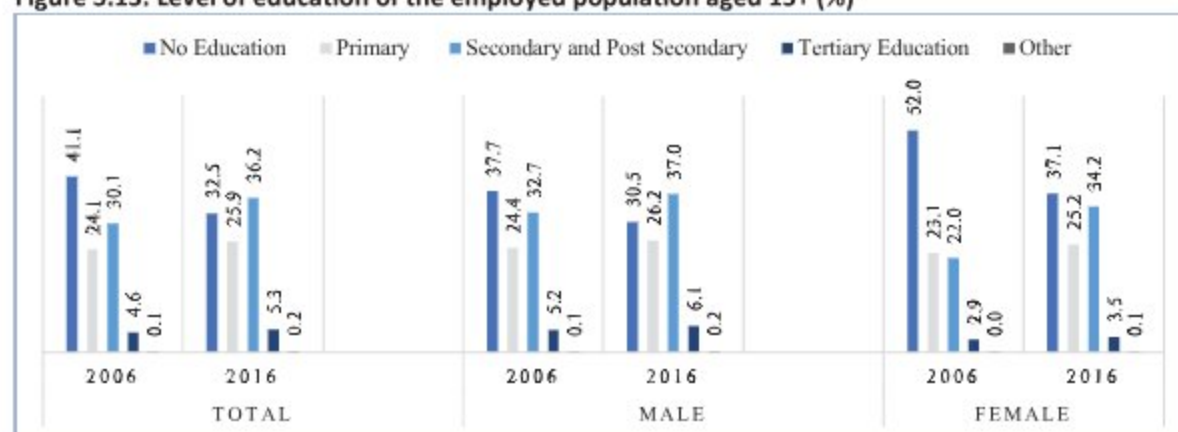
Figure 5.12: Youth employment elasticity

Source: Uddin & Hasan (2019)

Several studies have pointed out some of the major reasons behind the increased unemployment/underemployment rates, high rates of NEET, as well as falling employment elasticities in Bangladesh (Uddin and Hasan, 2019; Razzaque et al, 2018; Raihan, 2018). In all measures, the condition of youth employment in the country is highly precarious. One of the compelling reasons for high youth unemployment and underemployment originates from the fact that the youth are neither adequately educated nor properly

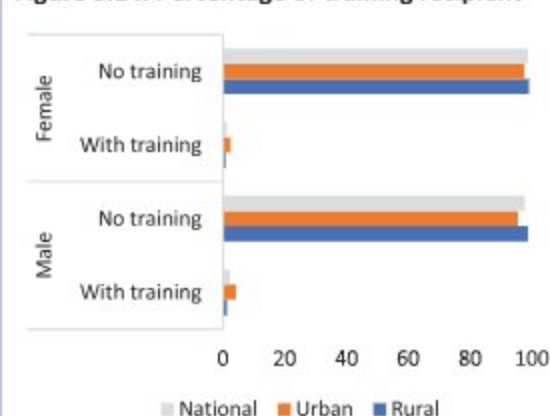
trained. According to the LFS 2017, only 37 per cent of the employed females and 43 per cent of the employed males have education level higher than Secondary. The LFS also shows that only 1.7 per cent of the total labour force has participated in at least one training programme. Most of these training programmes are also shorter in duration. Such as more than 55 per cent of the total training recipients have a training length of fewer than 2 weeks. It is also noteworthy, that most of the training recipients are between 15-34 years of age. However, the rate of young males in training in Bangladesh is substantially lower than most of the developed countries. For instance, in 2016 there were 10.8 million upper secondary students (aged 17-18) across the EU-28 countries participating in vocation education programmes., equivalent to almost half (49.3%) of the total number of upper secondary students.⁵ These training programmes are specifically designed to prepare students for tertiary education and/or equip them with skills relevant for employment. In comparison, less than 5 per cent of the total youth population (aged 15-24) were in the vocational training programmes in 2016 in Bangladesh. It can be argued that the demand for vocational education and training in Bangladesh is substantially lower. One reason behind such low rates is the lack of employability even after graduating from the vocational education (ADB, 2015).

Figure 5.13: Level of education of the employed population aged 15+ (%)



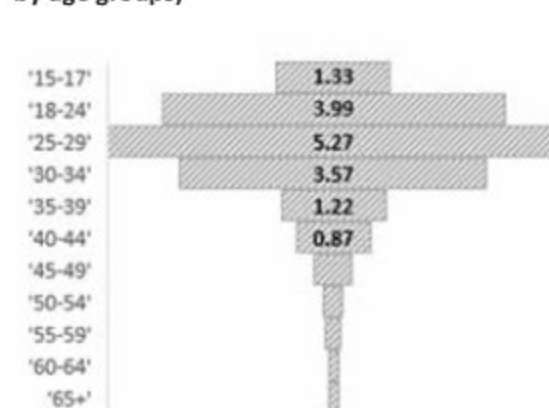
Source: Authors' estimation based on LFS (2017)

Figure 5.14: Percentage of training recipient



Source: Authors' estimation based on LFS (2017)

Figure 5.15: Distribution of training recipient (% by age groups)



Source: Uddin and Nishat (2019)

⁵https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Education_and_training_statistics_at_regional_level&oldid=461488#Vocational_education; accessed on 26 December 2019

The above analysis implies that there is a dire need for the temporary absorption of the unemployed labour force through the wider coverage of the existing WF schemes and/or the introduction of new training schemes to address frictional unemployment due to increased capital-intensity and automation of all sectors. Table 5.5 provides a brief summary of the key takeaways of the chapter and relates these to the ways; workfare programmes can mitigate the potential challenges.

Table 5.5: Key labour market challenges and importance of workfare programmes in the context of Bangladesh

Labour market challenges/issues	Description	How does the workfare programme can address the challenge
Demographic transition	Bangladesh is passing through a demographic transition phase. If the current working-age population are not adequately trained and productively employed, it will have a serious implication on the overall macroeconomic performance of Bangladesh in the post-2050s.	Ideally, workfare programmes are targeted for the poor, marginalised population, and/or females. These groups lag behind when it comes to employment or labour force participation. If adequate workfare programmes are implemented properly the participation of these groups in the productive employment and labour force will increase.
High youth unemployment rate/underemployment rate/NEET rates	Female unemployment rate/underemployment rates are higher than males Youth unemployment rate is higher than adult	There are already government programmes on youth employment or training. However, in contrast to those generalised programmes, it would be more effective to concentrate on more specified workfare programmes. As such, workfare programmes for females, marginalised groups, etc. or region-specific workfare programmes would be more effective under such circumstances.
Longer time in school to work transition	Elder (2013) showed that the school to work transition in the context of Bangladesh is as high as 60 months.	In the ideal scenario, workfare programmes should be able to ensure a smooth and quick transition from school to work or from unemployment to employment.
Capital deepening in the manufacturing sector	The capital deepening in the manufacturing sector will be more enhanced in the coming years. The unskilled workers are at the risk of being laid-off during the first wave of automation.	Since most of the unskilled workers come from the poor or marginalised communities, they are also the focus of the workfare programmes. If the workfare programmes are adequately modified and redesigned so that such workers are upskilled, mitigating this challenge will be comparatively easier.
The low education level of the existing workforce	Being lowly educated, the unskilled workers face two folds problem. First, in a more capital-intensive production process, they are the least likely group to be employed. And	Unlike private training programmes or other government vocational and training education, workfare programmes have the capacity and scopes to widen its horizon for different categories of potential beneficiaries. For instance, while the national vocational

	second, they do not have access to modern training to upskill themselves. This is because either it is not available in their region, or they do not have necessary pre-qualification to enter a programme.	training curriculum followed in the TVET cannot be different from region to region. However, a workfare programme can always be modified and crafted specifically for a region.
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Table 5.6: Coverage of the WF Schemes

WF Scheme	Rev. Budget 2018-19	Budget 2019-20	Coverage
EGPP	8.27	8.27	*
FFW	10.75	17.14	*
WFM	15.18	15.81	*
National Service	1.49	1.52	**
TR-Cash	19.06	20.98	*
Infrastructure and Livelihood Development in Haor Area	0.16	1.85	**
Coastal Climate Resilient Infrastructure Improvement	0.34	0.27	**
VGD	139.81	142.47	*
Programme for Ensuring Employment for the Ultra Poor in Northern area	0.07	0.06	**
Skill for Employment Investment Programme	2.13	2.34	**
IGA for Women at Upazila Level	0.3	0.3	**

* lac person-month, ** lac persons

Source: Finance Division (2019).

The workfare programmes seem to remain traditional in nature and their aggregate coverage has been increasing marginally (Table 5.6). The schemes mainly target rural populations who are mostly unemployed in the slack period and/or interested to receive vocational training for self- and wage-employment. However, the programmes do not necessarily consider the dynamics and evolving challenges in the labour market emanating from ever-increasing technology-orientation and couple global economic recessions over the last ten years that lead to lower labour demand and joblessness.

4. Analysis of the Existing Workfare Programmes

Having noted the role that the workfare programmes can play in the context of Bangladesh in the earlier section, this chapter focuses on their effectiveness and efficiencies. The exercise is carried out using threefold analyses: first, a brief review of the literature is done to find out the role of the workfare programmes on skill development. Afterwards, based on the observed programme characteristics – a qualitative assessment of the effectiveness of the workfare programmes is conducted. Lastly, this chapter provides descriptive statistical analyses of the workfare programmes based on the data gathered from a primary survey undertaken as part of this study.

4.1. WF and Skill Development: A Review of Literature

Some recent studies examined the impact of WF programmes but did not necessarily highlight the training and skill development components of these schemes. Rahman et al. (2011) argued that the 1974 famine gave birth to the FFW programme, which redressed seasonal poverty, while consecutive floods in 1987-88 had further laid focus on the need for a broader FFW scheme. The study revisited the idea of how SSPs respond to the specific needs of the poor while simultaneously addressing the broad development objectives of developing countries. SSPs consist of various programmes which can be categorized into three clusters: Transfer Programmes in cash and kind which provide resources to the poor to maintain a minimum standard of living, WF Programmes which provide low-skill work to the poor in public sector projects for low wage cash payments and lastly, Conditional Cash Transfers (CCT) which require households to invest in children's health and education in exchange for support.

To assess the Rural Maintenance Programme (RMP) in maintaining the rural landscape and ameliorating the livelihood security of destitute women who live in those areas, Nadiruzzaman and Atkins (2008) utilised a variety of empirical approaches such as sampling, case studies and FGDs with different stakeholders of the concerned programme. Their findings suggest that women's life skills training have been provided with a strong focus on developing self-reliant business skills. The results showed that the programme has achieved significant successes in developing a sustainable rural earthen road network, which is crucial for the transfer of goods and services and linking numerous service networks.

Finance Division (2017a) analysed the operation and performance of the VGD schemes. They utilised a qualitative methodology approach including collecting and analysing primary research as part of the primary survey. The study includes an existing situation analysis, problem definition and development of solutions. It also utilizes institutional interviews at the Government level with meetings and follow-up meetings, focused group discussion (FGDs) and key informant interviews (KIIs) with VGD committees at five districts, 10 Upazilas and 10 unions and 8 NGOs. FGDs were also conducted with VGD cardholders, several consultations with relevant Government officials and interviews with key stakeholders. The trend of allocation/expenditure shows that food constitutes the major portion, 95.82 per cent in FY2016-17 while training, freight/transport and miscellanies comprised of about 4 per cent of spending. The findings also suggest that per capita training expenditure decreased from Tk.403 in 2013-14 to only Tk.366 in FY2016-17.

Another study published by the Finance Division (2017b) on VGF adopted a mixed-methods approach incorporating literature review, quantitative analysis, fiscal analysis, qualitative research and a process review. This study employs the KIIs and combines the qualitative and quantitative techniques that analyse the Household Income Expenditure Survey (HIES). However, the scheme does not have any explicit training component for the beneficiaries.

Mannan et al. (2018) performed an impact analysis to determine the extent to which EGPP was able to achieve its mentioned targets and its impacts on the beneficiaries. The analysis covered 20 Upazilas and 40 unions from 20 sample districts. Respondents from the non-beneficiary group were also included to net out the true effect on the beneficiaries. Both qualitative and quantitative data were utilized in the study. The findings showed that EGPP households worked 45 days more than the non-EGPP households on average and their wages were also significantly higher. The beneficiaries earned Tk.5,692 more than the non-beneficiaries. They were also comparatively less vulnerable to food insecurity. The data also suggested that the beneficiaries are more susceptible to natural disasters and accidents. But they were 9 per cent less likely to be perturbed by calamities and shocks compared to the non-beneficiaries during the period of October to November which overlapped the EGPP phase 1.

Ahmed et al. (2007) examined the effectiveness of the food and cash transfers in increasing the food security of the ultra-poor in the rural areas of Bangladesh. The study focused on four programmes namely IGVGD, FSVGD, Food for Asset-creation component of the Integrated Food Security (IFS) programme and RMP. The first two are components of the VGD programme. During the period of the study, the programmes covered 830,840 beneficiaries with 3.72 million family members. Both qualitative and quantitative data were utilised in the research where propensity score matching (PSM) method of impact evaluation was used for empirical analysis. Besides food and cash transfers, the programmes provided development support consisting of training for income generation to the participants. Based on the response of the participants, the study found that IGA training was effective to generate self-employment of the beneficiaries. However, the literacy training provided by programmes like IGVGD and FSVGD were ineffective.

The above studies utilised mixed methods with qualitative technical (viz. FGDs and KIIs) and a quantitative survey on the beneficiaries. The findings reveal that many of the important WF programmes in terms of coverage and budgetary allocation do not have explicit training components. The resource allocated for training has also been quite insignificant in VGD, which is a mega programme with explicit training component on various occupations. Training components of some WF schemes have also been found to be ineffective to generate employment.

4.2. Workfare Schemes: Resource Allocation and Coverage

Bangladesh's major WF schemes are implemented to alleviate rural poverty among day labourers by providing temporary work during slack periods when little agricultural work is available or right after natural disasters. The public works are required to construct, reconstruct or repair rural infrastructure, public places, the marketplace, roads, earthwork at school grounds and mosques, excavation of ponds, etc. in these periods.⁶ Moreover, there are some purely training and skill development schemes in SSPs that aim to cater to market needs. In other words, beneficiaries get jobs and/or participate in job training in WF schemes of the government. Thus, both paid work (wage/food) programmes, as well as paid training and skill development schemes for employment generation/livelihoods programmes, can be regarded as WF schemes. Therefore, the following SSPs in Bangladesh have been identified that can be regarded as WF programmes (Table 5.7).

4.2.1. *Employment Generation Programme for the Poorest (EGPP)*⁷

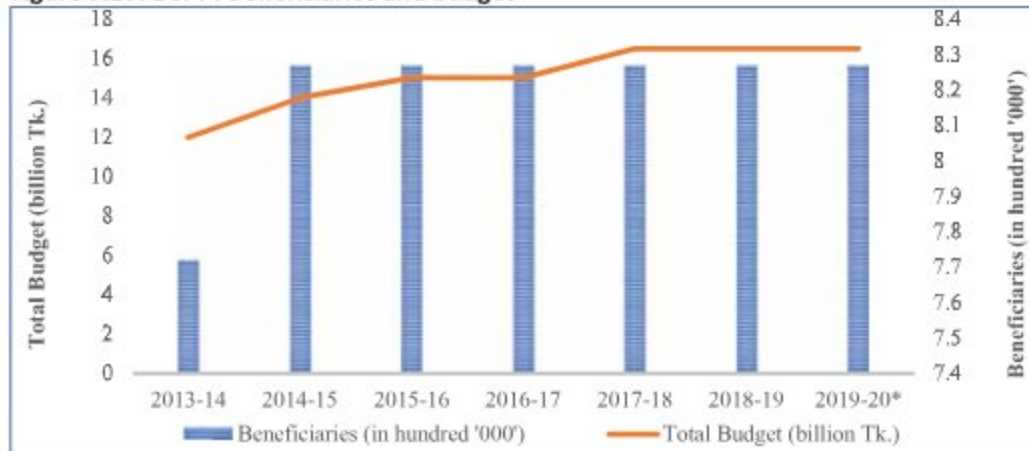
The EGPP is an ongoing WF programme that provides short-term employment support to the extreme poor and vulnerable population in Bangladesh during the lean period. Typically, twice a year before the harvests, there are fewer demands for agricultural workers which leads to considerable seasonal unemployment in rural areas.

⁶ For example, a list of works under EGPP has been provided in Kabir (2011). The other public works under various workfare schemes are listed in their respective implementation guidelines.

⁷ A brief on the programme can be obtained at: <https://projects.worldbank.org/en/projects-operations/project-detail/P118701?lang=en>

The programme was first introduced after the global food price shocks in 2008 to address the slack period's unemployment, which becomes the recurrent problem of ultra-poor day labourers. The key focus of EGPP is to support various earthworks to construct and reconstruct the rural roads, pond excavation, earthwork at the marketplace, schools, worship places and graveyards, etc. These activities help agricultural production, better rural communication, protection during a natural disaster, etc. while creating jobs for unskilled poor and vulnerable population. The programme is being implemented by the Ministry of Disaster Management and Relief (MoDMR). In 2019-20, the programme intends covered approximately 827 thousand beneficiaries with a total budget of Tk.1.6 billion (Figure 5.16).

Figure 5.16: EGPP: Beneficiaries and budget



Source: SSPS project office

4.2.2. Food for Work (FFW)⁸ and Work for Money (WFM)⁹

Through the FFW programme, the GoB maintains and develops rural infrastructure, including renovation programmes during post-disaster periods and the normal yearly cycle, usually involving manual labour. The objectives of the scheme include generating employment for the rural poor; help construct, repair or strengthen rural infrastructure to improve the performance of agriculture; reduce the physical damage and loss of human life due to natural disasters; maintain balance in the food supply, and overall, alleviate rural poverty and vulnerability. The beneficiaries receive 8 kg of rice or wheat for working 7 hours a day for specific project activities and standardised volumes of work. Conversely, the WFM is like the FFW but its beneficiaries receive cash equivalent to the volume of food transfer. The beneficiaries of this scheme get to work in cycles in a year. People who own at most 0.5 acres of land and those affected by river erosion or natural disasters are eligible to participate in this scheme.

4.2.3. TR-Cash

This scheme is being implemented every year during the slack periods and after natural disasters, e.g., floods and cyclones in rural areas. The focus of this scheme is to create employment opportunities for the rural poor, wage-labourers and unemployed people through the implementation of small rehabilitation projects, including the development of educational and public welfare institutions. TR provides the same amount of food under FFW for specific project activities and within standardised volumes of work. This scheme helps ensure food security of the economically vulnerable and distressed population.

⁸ A brief on FFW, WFM and Test Relief can be found at: <http://documents.worldbank.org/curated/en/859991552566112765/pdf/135297-BRI-13-3-2019-9-17-16-ProgrambriefonFFWWFMTRE.pdf>; accessed on 26 August 2019

⁹ Based on Finance Division (2019a).

4.2.4. National Service Programme (NSP)¹⁰

The NSP was initiated in 2009-10 to provide training and job opportunities to minimum HSC passed educated unemployed youths aged 24-35 years.¹¹ The beneficiaries are provided with a training for three months on 10 modules (Table 5.8) and afterwards, they are provided with temporary jobs for two years at various government departments and institutions, e.g., Upazila administration, law and order protection activities, educational institutions, local government institutions (LGIs), Upazila health complex and clinics, etc. The beneficiaries receive Tk.100 as a daily training allowance and Tk.200 as daily service allowance during their tenure of enrolment and service. The programme has covered 128 Upazilas in 37 districts between 2009-10 and 2017-18 and has provided employment to 1.91 million youths in seven phases. The programme is being implemented by the Department of Youth Development of the Ministry of Youth and Sports.

Table 5.7: Training modules for the NS programme

Training Module	Training Modules
Module 1-4 (1 month 15 days, for all)	<ul style="list-style-type: none"> • Nation-building and character-building training module • Disaster management and social service training module • A fundamental computer training module • Self-employment training module
Module 5-10 (1 month 15 days, for all)	<ul style="list-style-type: none"> • Orientation to the different Government services • Health and family planning training module • Education and physical exercise-related training module • Agriculture, livestock, and environment-related training module • Public safety and law and order related training module • Union Parishad and Upazila Parishad services related training module.

Source: TIB (2014)¹²

4.2.5. Haor Area Infrastructure and Livelihood (HAIL)

HAIL project¹³ is being implemented for the development of poor people living in *haor* (wetland) areas who are often exposed to extensive annual flush and regular flooding. The goal of this project is to develop infrastructure at *haor* areas by providing different pieces of training to its beneficiaries. The objective of the project is to improve the living standards and reduce the vulnerability of the rural poor by promoting enhanced access to markets, livelihood opportunities and social services; mobility across villages, reduction in production losses and protection against extreme weather events; improve access to fishery resources and conservation of biodiversity, and increase production and diversification, and improve marketing of crop and livestock products. The project includes various civil works that generate direct employment. In addition, the training component of the project includes livestock rearing, vegetable production, plant nurseries, mono-sex tilapia culture and other fish farming, off-farm activities (such as bamboo, jute, etc.), tailoring, house wiring, and vocational training among others.

¹⁰ https://www.ti-bangladesh.org/beta3/images/max_file/rnp_fr_nsp_bn.pdf and https://dyd.portal.gov.bd/sites/default/files/files/dyd.portal.gov.bd/go_ultimate/d1c2a6e9_eb67_4bbd_87d0_60715cac26bc/3c78277f749fb70be8d2932e974acc1b.pdf

¹¹ The education qualification for the hill districts is SSC or above. https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/3ef1111d_f0d6_41ea_aca9_6afb61228825/G-2_03_36_Youth_English.pdf accessed on 26 Nov 2019

¹² https://www.ti-bangladesh.org/beta3/images/max_file/rnp_fr_nsp_bn.pdf

¹³ Former Haor Infrastructure and Livelihood Improvement Project (HILIP).

4.2.6. *Coastal Climate Resilient Infrastructure Improvement Project (CCRIP)*

CCRIP is being implemented by the Local Government Division (LGD). The objectives of the scheme include improving livelihoods, viz. higher incomes and food security for poor households; and achieving enhanced climate resilience of coastal road and market infrastructure and of people living in the project areas. CCRIP aims to construct climate-resilient road infrastructure and cyclone shelters, and improve access to markets to address acute poverty and climatic vulnerability in Southwest part of Bangladesh.¹⁴ The project is being implemented in 32 Upazilas of 12 Southwest districts from three administrative divisions, viz. Barguna, Barishal, Bhola, Jhalakathi, Patuakhali, and Pirojpur districts in Barishal division; Gopalganj, Madaripur and Shariatpur districts in Dhaka division; and Bagerhat, Khulna, and Satkhira districts in Khulna division. These districts are vulnerable to major natural disasters and adverse effects of climate change, such as cyclones, tidal surges, and floods. The target group comprises the population in the catchment areas of project marketplaces and roads, specifically small and marginal farmers, petty traders and microentrepreneurs, landless people, and poor women. The number of direct beneficiaries on average per year has been around 48 thousand during 2014-2019. The allocated budget for this programme is Tk.1.56 billion in FY2019-20. This scheme does not have any explicit skill enhancing training programmes. The project aims to improve the lives of 3.5 million poor men and women in 12 districts where it is implemented.¹⁵

4.2.7. *Vulnerable Group Development (VGD)*

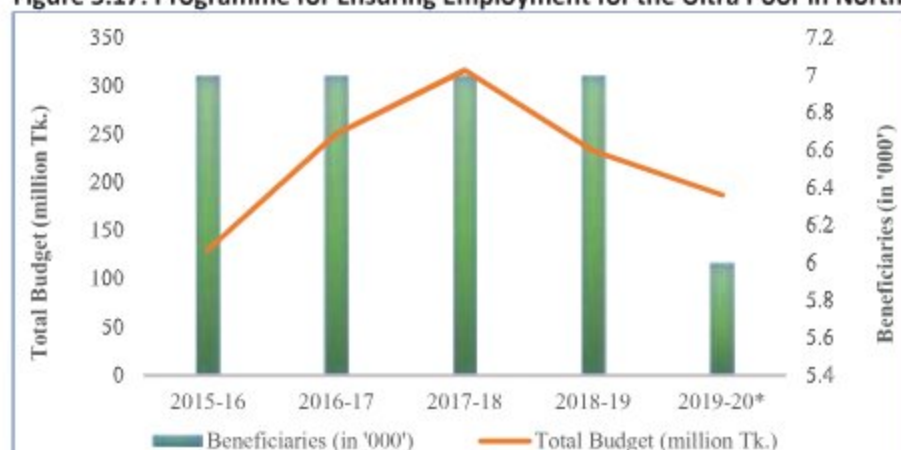
VGD is the largest SSP currently in operation in Bangladesh, which is also the largest women focused SSP in the world. It focuses mainly on poor and vulnerable women from rural areas towards sustainable improvement of the lives of ultra-poor households. There are two different of VGD: Income Generating Vulnerable Group Development (IGVGD) and Food Security Vulnerable Group Development (FSVGD). IGVGD participants are provided with a monthly food ration of 30 kg of wheat/rice or 25 kg of fortified flour (atta), while FSVGD participants are provided with monthly cash support of Tk.100 along with 15 kg flour. In addition to food transfer, participants are provided with training on life-skills, various trade courses and savings opportunities according to the implementation guidelines of the programme. The development package also includes access to microcredit through NGO membership. VGD activities are run on a 24-month cycle, and a beneficiary can only participate in one cycle in her life.

4.2.8. *Programme for Ensuring Employment for the Ultra Poor in Northern Areas*

This programme is being implemented by the Bangladesh Rural Development Board (BRDB). The second phase of the project ran during April 2014-March 2019 which has been extended later till June 2020. The project area covers Rangpur, Gaibandha, Nilphamari and Lalmonirhat. The objectives of the programme include: (i) providing training on income-generating activities to the poor men and women from project 35 Upazilas; (ii) strengthening social as well as food security through self-employment; (iii) creating supply linkages for the beneficiaries of this project so that their product is well supplied to the market through value chains development; (iv) enhancing market linkages and easing the access to raw materials for the programme beneficiaries; and (v) providing microcredits to the beneficiaries (at a soft 6 per cent annual interest rate). On average, the programme has served 7,000 poor and marginalised people each year (Figure 5.17).

¹⁴ Source: <https://www.ifad.org/en/web/operations/project/id/1100001647/country/bangladesh>

¹⁵ <https://csa.guide/csa/coastal-climate-resilient-infrastructure-project-ccrip>

Figure 5.17: Programme for Ensuring Employment for the Ultra Poor in Northern Areas

4.2.9. Skill and Employment Investment Programme in Bangladesh

Also known as 'Sudokkho', this scheme is a five-year skills training and employment programme being implemented by the Directorate of Technical Education of GoB with funding support from the DFID and SDC.¹⁶ It aims to reduce poverty through better training and job opportunities for the poor. It provides employment to 65,000 poor people, including women and disadvantaged population, upon completion of training through its partnerships with private Training Service Providers (PTPs), and industry-based vocational training. Although the MoF data does not provide the number of beneficiaries, since the beginning of the programme in 2015, as per the project website, 1,735 men and 15,324 women graduated from Sudokkho supported industry-led training system. The training is provided in the Readymade Garments (RMGs) and construction sectors.

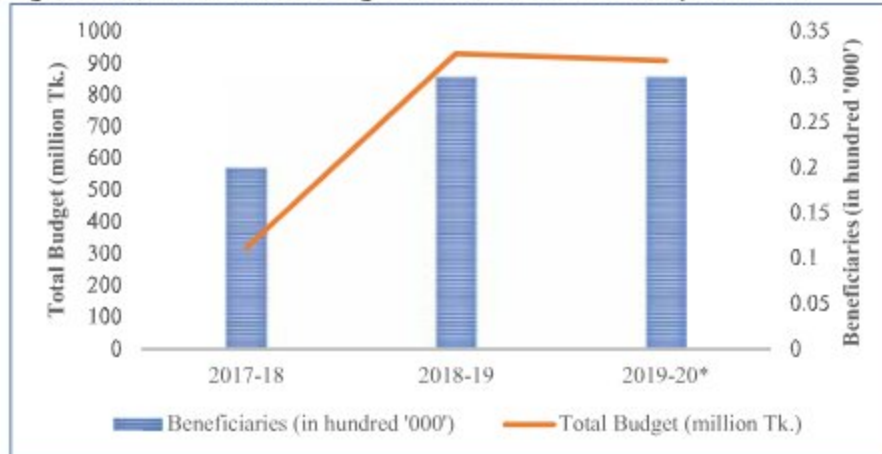
Figure 5.18: Skill and Employment Programme in Bangladesh (billion Tk.)

¹⁶ Source: <https://sudokkho.org/about-us/> and <https://www.swisscontact.org/ne/en/projects-and-countries/search-projects/project-finder/project/-/show/skills-and-employment-programme-bangladesh-sep-b-known-as-sudokkho.html>; both accessed on 18 September 2019

4.2.10. Income Generating Activities for Women at Upazila Level¹⁷

This scheme is currently being implemented by the Department of Women Affairs (DWA) with the overarching objective to provide training on income-generating activities to the poor, disadvantaged, and destitute women to become self-reliant. The programme is being implemented in 426 Upazilas across the country. Beneficiaries are provided training on several trades, including embroidery and block-boutique/tailoring, beautification, computer training, fashion design, mobile phone servicing and repairing, motor driving, etc. under Income Generating Activities (IGA). With a budget of Tk.907 million in 2019-20, the programme aims to train 217,440 women within the programme period (from January 2017 December 2020).

Figure 5.19: Income Generating Activities for Women at Upazila Level



Source: SSPS project office

4.2.11. Strengthening Women's Ability for Productive New Opportunities (SWAPNO)¹⁸

SWAPNO is a social transfer project devised for ultra-poor women implemented by the LGD with assistance from SDG-F, UNDP and ILO, among others. Its objective is to promote employment, especially self-employment, and enhance the future employability of the participant — the extreme poor rural women after the tenure of participation. It starts with 'cash-for-work' and developing the human capital of women engaged in public works under the scheme. The beneficiaries receive vocational skills training as well as job placement facilities through starting and operating self-employment and micro-enterprises as 'graduation strategy' so that they remain no longer recurrently dependent on SSPs. In addition, the programme also focuses on facilitating linkages with Small and Medium Enterprises (SMEs) and Public-Private Partnerships (PPPs). Currently, the programme is being implemented at 1,030 unions of 106 Upazilas in 22 districts with 65,000 primary beneficiaries. The NSSS particularly emphasised on expanding the coverage of SWAPNO because of its innovative components of transforming rural poor beneficiaries as self-reliant women.

¹⁷ Source: <https://mowca.portal.gov.bd/site/project/7759b152-129a-4e61-bfb5-5755c0e8562e>; accessed on 20 August 2019.

¹⁸ Source: <http://swapno-bd.org>; accessed on 9 August 2019.

Table 5.8: A summary of the selected workfare programmes and their salient features

Name of the Scheme	Programme Objective	Programme duration	Transfer Amount	Training and Training Type	Provision of credit after training	Gender Dimension	Implementing Ministry
Employment Generation Programme for the Poorest (EGPP)	Short term employment programme for Seasonally unemployed people Development of community assets and rural infrastructure	80 days in 2 cycles per year	Tk. 200 Per day	No training available (N/A)	Not Available (N/A)	Nonspecific	Ministry of Disaster Management and Relief
Food for Work (FWW)	Improvement of Agriculture sector performance through construction and maintenance of infrastructure for production and marketing. Reducing Physical damage and loss of human life due to flood or natural disaster through appropriate protective structures. Generating productive seasonal employment for rural people.	120 days (or more depending on need)	8 kg of rice/wheat or money equivalent to 7 hours of work	N/A	N/A	Nonspecific	Ministry of Disaster Management and Relief
Work for Money (WFM)	To renovate rural infrastructure	120 days (4 months)	8 kg of rice/wheat or money equivalent to 7 hours of work	N/A	N/A	Nonspecific	Ministry of Disaster Management and Relief
National Service	Providing training and employment opportunities to minimum HSC passed	3 months of training followed by	Tk 100 as daily training allowance;	Training provided on 10 modules.	During the employment, Tk 2000 is	Nonspecific	Ministry of Disaster

Name of the Scheme	Programme Objective	Programme duration	Transfer Amount	Training and Training Type	Provision of credit after training	Gender Dimension	Implementing Ministry
	educated unemployed youths aged 24-35 in nation-building activities. ¹⁹	2 years temporary employment	Tk 200 as daily service allowance during the employment	Training are mostly related to ethics than skill-enhancing technical supports	saved mandatorily each month. The amount can be drawn after employment.		Management and Relief
Test Relief (TR)-Cash	<p>Develop and maintain rural infrastructure to reduce disaster risk and meet the demand for electricity and renewable energy;</p> <p>Reduce the disaster and climate change-related risk and food insecurity of the rural poor by: -</p> <p>a. Generating seasonal employment for the rural poor;</p> <p>b. Ensuring food supply and food security in rural areas;</p> <p>c. Helping to reduce poverty;</p> <p>d. Meeting the demand for electricity and renewable energy to reduce dependence on fossil fuels, create</p>	N/A	8 kg of rice/wheat or money equivalent to 7 hours of work	N/A	N/A	Nonspecific	Ministry of Disaster Management and Relief

¹⁹ https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/3ef1111d_f0d6_41ea_aca9_6a6b61228825/G-2_03_36_Youth_English.pdf accessed on 26 Nov 2019

Name of the Scheme	Programme Objective	Programme duration	Transfer Amount	Training and Training Type	Provision of credit after training	Gender Dimension	Implementing Ministry
Infrastructure and Livelihood Development in Haor Area	employment and improve the quality of life. Development of Infrastructure in Haor areas (e.g. Building roads, landing stations and markets)	N/A	N/A	Available. 1. Cage fish farming (1-day training) 2. Fisheries Production management (1-day Training) 3. Mono-sex Tilapia Fish farming (1-day training) 4. Pene Culture (1-day training)	N/A	Nonspecific	Ministry of Local Govt Rural Development and Co-operatives
Coastal Climate Resilient Infrastructure Improvement	(i) Improving livelihoods (higher incomes and food security) for poor households (women and men), and (ii) achieving enhanced climate resilience of coastal road and market infrastructure and people.	N/A	N/A	N/A	N/A	Non-specific	Ministry of Local Govt Rural Development and Co-operatives
Vulnerable Group Development (VGD)	A Positive and Sustainable change in livelihoods of ultra-poor women with attention to protecting further	24 months	30 kg of rice/ wheat per month	Available 1. IGA training.	Tk. 15000	Only female	Ministry of Women and Children's Affairs

Name of the Scheme	Programme Objective	Programme duration	Transfer Amount	Training and Training Type	Provision of credit after training	Gender Dimension	Implementing Ministry
	deterioration of the living condition			-building Entrepreneurship skills, (63 hours Training). 2. Life skill training. (63.5 hours training) N/A			
Program for Ensuring Employment for the Ultra Poor in Northern area	To reduce poverty of ultra-poor during the jobless period. To increase the ability of the people to mitigate disaster after the occurrence of any natural calamity.	40 days Per cycle, twice a year	N/A	N/A	N/A	Non-specific	
Skill and Employment Programme in Bangladesh	Reduce poverty through better training and job opportunities for the poor. It aims to ensure employment to 65,000 poor people, including women and disadvantaged population, upon completion of training through its partnerships with private training service providers (PTPs), and industry-based training initiatives.	Varies on the type of training programme.	N/A	Training is provided on Readymade Garments and Construction Sectors.	N/A	Non-specific	

Name of the Scheme	Programme Objective	Programme duration	Transfer Amount	Training and Training Type	Provision of credit after training	Gender Dimension	Implementing Ministry
Increase Productivity and Opportunity for Employment for Women (SWAPNO)	Promoting employment and future employability for extremely poor rural women. 2. Creating productive employment opportunities. 3. Developing Infrastructure in Rural Areas	18 months	N/A	Available. Need-Based Life skill and Livelihoods Training.	N/A	Only female	Ministry of Local Government
Income Generating Activities (IGA) for Women at Upazila level	Development of vulnerable group. Providing skill-based training programme for Women.	12 months	N/A	Available. 1. Beautification Training (3 months) 2. Block and Batik Training (3 months) 3. Sewing and Embroidery Training 4. Income-generating Training for poor to educate unemployed women.	N/A	Only female	Ministry of Women and Children's Affairs

Source: RAPID assessment based on the programme manuals of the selected workfare programmes.

4.3. Effectiveness and Efficiency of the Existing Workfare Programmes in Skill Development

The Government of Bangladesh has already adopted a national policy for skill development. The National Skills Development Policy 2011 aims to improve coordination and delivery of skills in Bangladesh.²⁰ The policy provides a clear vision and direction for skills development setting out reforms that the government would implement in partnership with industry, workers, and civil society. The NSDP categorises workers in seven tiers based on skill levels (Table 5.9). Since one of the objectives of the present study is to observe whether the existing workfare programmes are effective in terms of generating semi-skilled workers, we adhere to the definition of semi-skilled worker used in the NSDP (2011). A worker is defined as semi-skilled if he can work under supervision with some degree of autonomy. On the other hand, a worker is considered a basic skilled worker if he works under indirect supervision in a structured context.

Table 5.9: Skill ladder defined in the NSDP 2011

Level	Description	Job classification
Pre-Voc Level 1	Simple work under direct supervision in a well-defined, structured context	Pre-vocation trainee
Pre-Voc Level 2	Simple work under direct supervision in a well-defined, structured context	Pre-vocation Trainee
Level 1	Work under direct supervision in a structured context	Basic worker
Level 2	Work under indirect supervision in a structured context	Basic skilled worker
Level 3	Work under supervision with some autonomy	Semi-skilled worker
Level 4	Take responsibility, within a reason, for completion of tasks in work or study	Skilled worker
Level 5	Take overall responsibility for completion of tasks in work or study	Highly skilled worker/Supervisor
Level 6	Manage a team or teams in a workplace where unpredictable change exists.	Middle Level Manager/Sub assistant engineer

Source: NSDP (2011)

One reason of defining the ‘semi-skilled’ worker in accordance to the National Skills Development Policy is that, according to the policy document, all skill development vocational training programmes should follow a uniform and standard certification. As such, a semi-skilled worker should have a National Skill Certificate – 3 (NSC3) while a Basic Skilled Worker should have National Skill Certificate 2. It is also emphasised in the NSDP that all skill development programmes should be brought under a common, comparable and non-overlapping platform.

Undeniably, in terms of programme objectives, social security workfare programmes are different than the other mainstream vocational and technical training programmes. However, since the NSSS proposes the workfare programmes to be more effective in terms of technical capacity building, under the ideal scenario, such technical capacity building components should be aligned to the National Skill Development Policy. Therefore, the workfare programmes under the NSSS should have definitional and functional conformity with the NSDP.

Nevertheless, having the definitional clarity on what this study means by ‘semi-skilled’ labour is not enough to analyse the effectiveness and efficiency of workfare programmes. The present section follows a qualitative assessment of the workfare programmes based upon a number criterion selected as a yardstick for assessing

²⁰ https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---jlo-dhaka/documents/publication/wcms_113958.pdf; accessed on 20 December 2019.

the overall effectiveness of the programmes on skill development. Based on the observed programme characteristics four criteria have been selected as yardsticks:

First criterion: Sustenance: Being a social security programme, a workfare programme must provide sustenance to its beneficiaries. As such, whether a workfare scheme under the social security programme offers training or not, it must always provide income support to the beneficiary group. Programmes which provide only training but do not provide any income support should not be considered under the workfare programme. The reason behind the inclusion of this criterion is to differentiate programmes which provide only sustenance (such as EGPP, TR, etc.) with the programmes which provides training and sustenance (such as the VGD).

Second criterion: Coherence: The programme needs to be coherent with the major policy frameworks such as the National Skill Development Policy, and the National Social Security Strategy, etc. The programmes also need to be coherent with the local context. For instance, the programmes specified for Bandarban or Chittagong hill tracts should be coherent with the local demands as it should be in the case of Khulna or Rangpur. The more coherent a programme with the national policies, and/or with the local context, the higher the chances that the programme outcome will have better effectiveness.

Third criterion: Individualistic value addition of the programme: A more effective programme would be a programme that provides some additional skills to its participants or beneficiaries. For instance, both the National Service and VGD has training components. However, while the National Service provides training on moral ethics, the VGD provides training on income-generating activities. In terms of value addition, both programmes can be considered equal since they added additional knowledge to the programme participants.

Fourth criterion: Sustainability: The skills acquired by participating in the workfare programme should have a sustainable impact on the earnings and employability of the beneficiaries. A skill can be considered to have sustainable impacts on the earnings and employability of the programme participant if it widens the 'functioning' and 'capability' of the programme participants. The concepts of 'functioning' and 'capabilities' are coined by Sen (Sen, 1999). 'Functioning' are states of 'being and doing' such as being employed, being trained, etc. Capabilities refer to the set of valuable functioning that a person has effective access to. In the present context, participation in the workfare programmes which provide only sustenance can give a limited period functioning to its beneficiaries (i.e., being employed only for a specific season). Such programmes will not increase the capabilities of the participants for any future events. In contrast, a workfare programme such as VGD or SWAPNO will increase the functioning of the participants for a longer period. The participants are being trained in specific trades. Therefore, being trained in 'embroidery' or 'computer' increases their set of capabilities for future periods as well. The impact of such programmes on earnings and employability thus can be considered as sustainable. It is noteworthy that not all the programmes with 'individualistic value addition' will have a similar sustainable impact on earnings and employability. For instance, programmes such as 'National Services' provided training on 'ethics might increase the functioning of an individual being 'more honest'. However, honesty is non-measurable, and therefore – training on moral ethics might not have adequate impacts on employability. If being a participant of a programme does not attest an improvement in 'observed' technical skills – it might not increase the earning capabilities of the programme participant. Therefore, the programme might not have a sustainable impact on earnings and employability.

Based on the four criteria stated above a qualitative evaluation of the workfare programmes on their effectiveness and efficiency has been carried out in the following table:

Table 5.10: The overall effectiveness and efficiency of the workfare programmes

Programme(s)	Sustenance	Coherence	Individualistic Value addition	Sustainability	Overall effectiveness and efficiency
Employment Generation Programme for the Poorest (EGPP)	The programme is particularly designed for the lean season.	The present module of the programme is not coherent with the National Skill Development Policy (NSDP). However, being a covariate risks programme it is coherent with the NSS objectives.	The programme does not meet this criterion. The programme participants do manual labour works (primarily earthworks such as road constructions, etc.). There is no additional skill that they learn from the programme.	The programme does not meet this criterion. Although the programme participants remain almost the same, it cannot be argued to pass this criterion. This is because participation in the programme does not ensure that the participant will be able to earn his living on his own from the knowledge he has learnt from the programme.	All these programmes are covariate risks programmes and, in many contexts, (such as during floods or natural disasters) these programmes become very useful tools. However, since there is no value addition in terms of skills and the participation in the programmes do not ensure a sustainable living once the participation is terminated, some modifications in the programme design are desirable.
Food for Work (FWW)	Therefore, it properly meets the criterion of sustenance.				
Work for Money (WFM)					
Test Relief					
National Service	The programme provides employment opportunities and on-job training. It meets the sustenance criterion.	The programme is partially coherent with the National Skill Development Policy. However, the training provided in the programme is more on ethics than technical know-how.	The programme adds some values to the training participants in terms of strengthening their ethical morals. However, it does not provide any skill-enhancing training. In terms of individualistic value addition, it passes the criterion.	Since the programme does not provide any skill-enhancing training, its marketability after programme participation is very low. However, the programme provides a lump-sum amount of money to the participants at the end of the programme to help them start their own entrepreneurial activities.	The overall effect on the productivity of this programme is low in terms of sustainability of the programme impacts on earnings and employability. The programme should incorporate technical training as an integral component along with ethics.
Infrastructure and Livelihood Development in Haor Area	The programme meets this criterion since the major areas for this	The objective of the programme is in line with the National Skill Development	The programme component incorporates training on modern fishing – which can provide	The programme participants are expected to have sustainable income supports from the training they receive.	Compared to most other workfare programmes, this programme has considerably better desirable components.

Programme(s)	Sustenance	Coherence	Individualistic Value addition	Sustainability	Overall effectiveness and efficiency
	programme are the Haor regions, an area which is heavily susceptible to natural disasters.	Policy and NSSS. The programme is also coherent in the sense that the training it encapsulates is specifically modified keeping the regional context in mind.	additional knowledge to the participants. However, the duration of the training programmes is very brief (in most cases only 1 day).	However, access to seed money and other production materials (such as 'fishing equipment') can be vital components for sustainability.	The programme will have considerable sustainable impacts on the livelihoods of the beneficiaries.
Coastal Climate Resilient Infrastructure Improvement	It does not provide any income or other cash supports, rather it emphasises on local infrastructure improvement.	Being a covariate risks programme, it is coherent with the NSSS. The programme does not comply with the NSDP.	The programme does not meet this criterion. However, it must be noted that, although there is no value addition at the individual level, the society at large benefits from the programme in terms of more climate-resilient infrastructure.	The programme might not have a direct impact on the individuals; however, there will be sustainable indirect impacts on livelihoods. For instance, a more climate-resilient locality might have more sustainable income-generating activities than otherwise.	The programme is different than all other workfare programmes. This is indirectly linked to livelihoods and does not have any components to increase participant skills. In terms of 'individualistic value addition' and 'sustainability' criterion, the programme is less effective.
Vulnerable Group Development (VGD)	The programme is targeted at women from poor households. It meets the sustenance criterion.	The programme is coherent with the NSDP as well as the NSSS. The NSSS suggests a more modified version of this programme named	The participants in the programme are trained on entrepreneurial skills and life-skills.	It meets the sustainability criterion. However, not all the programme participants get engaged in the labour market upon the programme completion. Reasons behind it include – lack of seed capital to start self-employment, skill mismatches (such as lack of	The programme is more effective than most other workfare programmes in terms of having a sustainable impact on programme participants. However, for a better outcome, it should be mainstreamed with other skill-based training programmes. The programme certification and 'internship' or 'market link'

Programme(s)	Sustenance	Coherence	Individualistic Value addition	Sustainability	Overall effectiveness and efficiency
		Vulnerable Women Benefit programme (VWB).		employment on the trade she is trained into), etc.	components should be established and strengthened.
Program for Ensuring Employment for the Ultra Poor in Northern area	The programme is specifically designed for the poor from three northern districts.	The programme is coherent with the NSSS objectives. However, it does not have a strong training component for skill development.	The programme does not have a strong training component. The participants in the programme are mostly engaged in earthworks. However, there is a provision of microcredit that the participants can avail for their own production purposes.	The programme does not provide any sustainable skill to its participants that they can rely on for their future earnings. However, some of the programme objectives might indirectly benefit the programme participant. As such, a strengthened market chain or enhanced food security can have indirect impacts on the individuals for a longer period.	The programme does not meet the 'individualistic value addition' and 'sustainability' criterion. The programme components can be reassessed to incorporate necessary skill-enhancing tools.
Skill and Employment Programme in Bangladesh	The programme is designed for anyone willing to participate and does not specifically dedicate to the marginalised poor or ultra-poor.	The programme is coherent with the NSDP.	The programme provides hands-on training to its participants on RMG and construction services.	The programme participants are expected to have easier access to the RMG and construction-related services.	This is purely a skill development programme and may not be an ideal candidate to be considered as a social security programme.
Increase Productivity and Opportunity for Employment for Women (SWAPNO)	The programme is designed for women from lagging regions. The programme	The programme's objective is in line with the NSDP. In addition, the	The programme provides training to the participant women on different trades. It encourages the participants to be	The programme is still ongoing. However, as reported by some key informants, the programme participants do engage in income-generating activities	The programme has better effectiveness compared to other workfare programmes in terms of 'individualistic value addition' and 'sustainability'.

Programme(s)	Sustenance	Coherence	Individualistic Value addition	Sustainability	Overall effectiveness and efficiency
	promotes sustenance.	NSSS suggested an expansion of this project.	engaged in the labour market as a self-employed after the programme participation.	successfully after the programme participation.	The programme can be considered as a benchmark success story and can be replicated at a larger scale.
Income Generating Activities (IGA) for Women at Upazila level	The programme is dedicated to women. However, the programme inclusion criterion does not require the participant to be poor.	The programme is coherent with the NSSS and the NSDP.	The programme provides training to the participants on several trades including embroidery, computer literacy, etc.	Whether the beneficiaries can have a sustainable income-generating activity will depend on several factors, such as: whether there is enough market demand for the skills that she has acquired, the amount of seed money required for starting up her own business, the quality of the training programme, etc.	<p>The programme components should be strengthened further. During the KILs, some of the programme participants reported that the quality of the trainers was not as good as expected.</p> <p>The effectiveness of the programme is conditional on the quality of training provided as well as after-training job opportunities.</p>

Source: RAPID assessment

4.4.A quantitative Assessment of the Workfare Programmes: Findings from the Empirical Study

This section presents the results of the survey to ascertain whether the SSP WF schemes contribute to increasing the skills of beneficiaries through the skill ladder and whether and to what extent the private sector has been experiencing a shortage of the semi-skilled labour. We also present the perspectives of the beneficiaries, entrepreneurs and government officials on the avenues of reforms in the programme designs and implementation to improve the skill of the WF beneficiaries with the aim to satisfy the market needs.

The WF programmes primarily aim to mainly provide jobs to the poor, marginalised and vulnerable population in the slack period and after disasters when it is generally difficult to find jobs in rural areas. The schemes are designed and implemented both with and without active training components. Collectively these programmes intend to include the maximum number of beneficiaries from different socio-economic groups that are usually exposed to manifold natural disasters, recurrent seasonal unemployment, chronic poverty, social backwardness, gender-related inequalities and barriers in the job market, and multiple deprivations. While the principal objective of most of the important programmes in terms of allocation and coverage is to transfer cash and/or food during difficult times of the intended beneficiaries, it is important to consider the optimal use of money spent from the national budget. On the one hand, the government's resources need to be spent in a manner such that the maximum number of new beneficiaries can be covered through the schemes for the population that need work and training, the programmes, on the other hand, should aim at sustainable improvement of life of the beneficiaries through skill development and employability through supplying skilled workers to cater the requirement of the labour market, i.e., matching with the needs of the private sector entrepreneurs.

The labour market is, however, full of friction that always creates unemployment (for example, due to increasing capital and technology-intensity as discussed in Chapter 3) and there are structural factors of unemployment because of immobility of workforce from the regions of excess supply to job hubs during slack periods (i.e., lack of interest in finding job in other areas through migration). Therefore, it is imperative to understand the policy avenues on how to turn the recurrent nature of spending on mega WF programmes (such as EGPP, FFW/WFM and TR) into human-capital centric schemes instead of only developing and maintaining physical infrastructure through creating incentive for the participants to leave rather than continue to remain with the programmes for years. Second, in order to make the WF schemes as viable means of employability, it is necessary to find the policy avenues of skill development and up gradation in the existing and possible new scheme through introducing and modifying the training components. Third, the scope of creating and strengthening linkage with the private sector and technical institutions for skill development under the existing WF schemes need to be revisited.

In order to understand the issues of the above and research questions for this study, the survey was conducted using a mixed-method approach (utilizing a primary survey, focus group discussions, KIs and case studies) on beneficiaries, entrepreneurs and government officials. The results provide some insights into the relevant issues including, whether the SSP-WF schemes contribute to increasing the skills of beneficiaries and whether and to what extent the private sector has been experiencing a shortage of the semi-skilled labour. Reflections of beneficiaries, entrepreneurs and government officials on the avenues of reforms in the programme designs and implementation to improve the skill of the WF beneficiaries with the aim to satisfy the market needs are also captured.

4.4.1. *Socio-economic Profile of the Respondents*

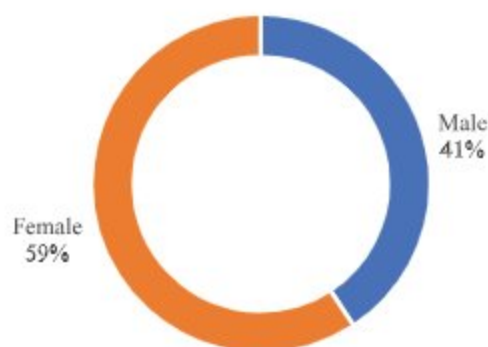
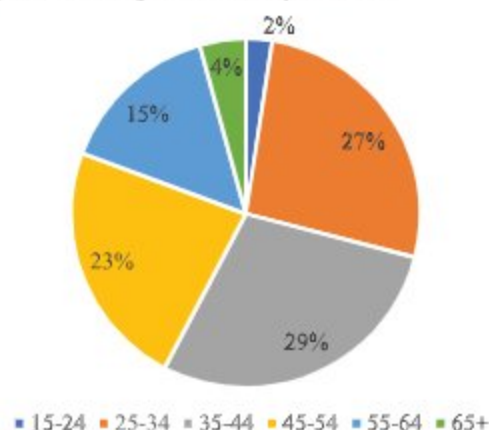
A total of 331 respondents from eight districts were covered in the field survey. District-wise survey respondents ranged from 40 to 44. All the respondents we approached provided full information as per the survey questionnaire and complemented the quantitative response with qualitative descriptions.

Table 5.11: Respondents by district

District	Respondents	Percent
Bagerhat	44	13.29
Bhola	41	12.39
Kurigram	43	12.99
Manikganj	40	12.08
Netrokona	40	12.08
Rangamati	40	12.08
Sirajganj	41	12.39
Sunamganj	42	12.69
Total	331	100.00

Source: Field survey (2019)

The WF programmes have been mostly covering women in the surveyed districts. Therefore, majority of the respondents of the survey were women (59 per cent). In that sense, the WF schemes can be regarded as women-friendly ones aimed at providing them jobs in the lean period as well as help generate self-employment through training.

Figure 5.20: Gender of the respondents**Figure 5.21: Age of the respondents**

Source: Field survey (2019)

The beneficiaries of the WF programmes are inclusive of all ages and try to provide jobs to vulnerable people in the lean periods. Most of the respondents (58 per cent) was relatively young people, who are from the age group of 15 to 44 years. Among all respondents, 29 per cent belong to the age group of 15 to 34 years, while the respondents from the 35-44 years age group were 29 per cent. There are some elderly respondents as well in the sample, who belong to the age group of 55 per cent and above (19 per cent).

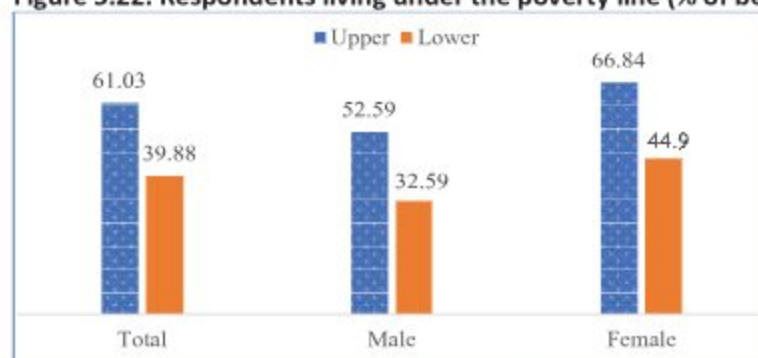
An overwhelming majority of participants of the WF programmes do not require education and skill. More than half (51 per cent) of the respondents were found to be illiterate and illiteracy was higher among women (56 per cent) compared to their male counterparts. On the other hand, about one-third (29 per cent) of respondents were enrolled at primary schools and 14 per cent at secondary schools, while a very few people completed the secondary level or higher (6 per cent). Thus, they are either recipients of food/cash and in-kind transfers or engaged as regular unskilled workers who perform earthwork, pond excavation, repairing and maintenance of rural roads, etc. in programmes like EGPP, VGD, TR, FFW/WFM and EGPP. Most of them did not receive technical and vocational training for employment in the job market or self-employment training that would help them earn a higher income.

Table 5.12: Education of the respondents (per cent)

	Male	Female	Total
No education	44	56	51
Primary education	30	28	29
Secondary education	13	14	14
HSC/SSC	7	2	4
University	4	1	2
Technical	1	0	1
Others	1	0	0
Total	100	100	100

Source: Field survey (2019)

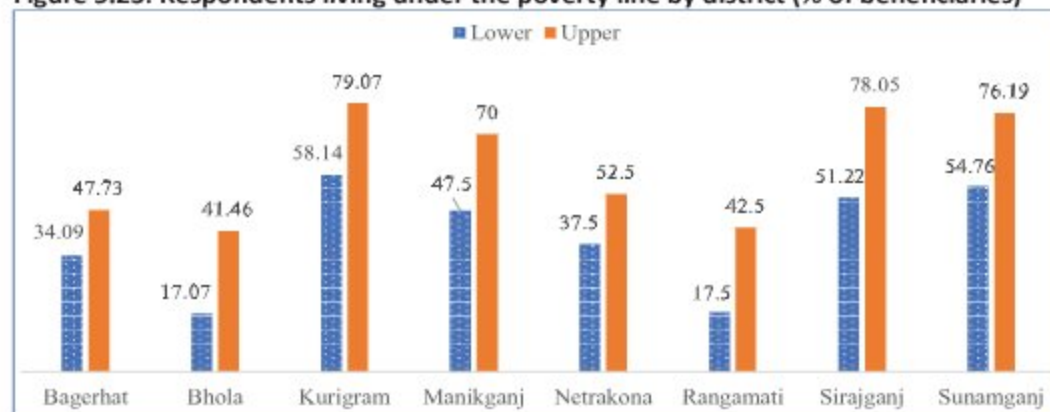
During the survey period, overall 61 per cent of participants of WF programmes were living below the upper poverty line and about 40 per cent of participants were below the lower poverty line. These figures were much higher than the national aggregate poverty estimates. Most importantly, poverty estimates were remarkably skewed to the female participants of the WF programmes. Two-thirds of female participants were living below the upper poverty line and 45 per cent below the lower poverty line.

Figure 5.22: Respondents living under the poverty line (% of beneficiaries)

Note: Poverty headcount ratio has been calculated based on the poverty line income of HIES 2016.

Source: Field survey (2019)

District-wise disaggregated poverty estimates reveal that respondents of Kurigram, Sirajganj and Sunamganj were poorer than the respondents of other districts. More than half of the respondents were living below the lower poverty line while more than three-quarters were below the upper poverty line during the survey.

Figure 5.23: Respondents living under the poverty line by district (% of beneficiaries)

Note: Poverty headcount ratio has been calculated based on the poverty line income of HIES 2016.

Source: Field survey (2019)

Among the respondents, most women (52 per cent) and total respondents (37 per cent) were not employed during the survey period. However, about 28 per cent of total respondents were self-employed and about 23 per cent were engaged in wage employment. However, about 13 per cent had their own business and at the same time, they were involved in wage employment at their own time.

Table 5.13: Category of employment of the respondents (per cent)

	Male	Female	Total
Not in employment	16	52	37
Wage employed	24	21	23
Self-employed	37	21	27
Both wage and self-employed	23	6	13
Total (331 respondents)	100	100	100

Source: Field survey (2019)

4.4.2. Slack Period and Job Opportunity in the Survey Areas

The lean period varies significantly across surveyed districts and months. Overall, June to October, there has been found to be the most significant period when people find it very hard to get a job in their localities mainly because of natural disasters (such as annual floods), while March and May are the months of moderate joblessness according to the beneficiaries of the WF programmes. Among the districts, Bagerhat, Manikganj, Netrokona and Sirajganj have been found to have a long lean period, from June to October. Conversely, in Bhola and Netrokona, the lean period is very long, from eight to nine months. In Bhola, the lean period is from January to May and then again from August to October. Therefore, EGPP, the biggest WF programme, is unable to address the unemployment problem of all localities in the uniform timelines in all districts of the country.

Table 5.14: Lean months by a district

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Bagerhat	0	1	0	0	0	20	21	42	24	22	0	0
Bhola	14	14	20	21	18	3	4	17	21	22	2	11
Kurigram	0	0	9	2	0	26	12	22	24	29	0	0
Manikganj	0	0	0	3	10	40	40	38	33	7	2	0
Netrokona	1	13	22	3	6	21	21	14	16	11	1	0
Rangamati	6	1	3	1	2	35	34	10	2	2	4	14
Sirajganj	0	1	8	0	1	16	18	31	36	24	0	0
Sunamganj	2	6	10	1	14	28	30	22	9	8	4	0
Total	23	36	72	31	51	189	180	196	165	125	13	25
% of respondents	7	11	22	9	15	57	54	59	50	38	4	8

Note: The numbers presented in district rows indicate the number of respondents who identified the corresponding months as lean period.

Source: Field survey (2019)

According to the respondents, most of the jobs available during a normal period in the surveyed areas are of manual labour and in agricultural activities. The service sector is also an important job-provider according to about one-third respondents (63 per cent). However, other sectors, such as fisheries and construction,

also provide jobs in some districts according to the respondents even though the importance of these sectors varies across districts.

Table 5.15: Job opportunities by district (normal period)

District	Agriculture	Industry	Service	Construction	Crop	Fish	Labour
Bagerhat	40	12	24	12	40	1	43
Bhola	38	16	24	16	26	24	41
Kurigram	39	23	32	6	37	5	43
Manikganj	40	25	31	25	40	13	24
Netrokona	37	14	22	11	37	11	38
Rangamati	38	12	28	12	38	24	39
Sirajganj	40	18	33	14	40	13	39
Sunamganj	41	12	13	9	37	37	40
Total (331 respondents)	313	132	207	105	295	128	307
% of total	94.56	39.88	62.54	31.72	89.12	38.67	92.75

Note: The numbers presented in district rows indicate the number of respondents who identified the corresponding sector as job providers.

Source: Field survey (2019)

During the lean period, only jobs of daily labour remain available for the beneficiaries of the WF programmes in all districts, which is followed by service and transport in most of the districts. Industry and construction that require technical skills do not offer many jobs during the lean period except in a few districts.

Table 5.16: Job opportunities by district (lean period)

District	Agriculture	Industry	Service	Construction	Crop	Fish	Trade	Transport	Labour
Bagerhat	1	9	21	9	1	0	11	18	44
Bhola	7	11	24	11	5	2	14	13	39
Kurigram	7	18	31	11	7	0	14	21	36
Manikganj	14	24	1	8	0	14	22	25	40
Netrokona	15	17	29	15	7	11	13	9	32
Rangamati	22	6	14	6	3	20	20	16	36
Sirajganj	16	11	36	10	16	0	2	33	38
Sunamganj	28	7	10	6	4	27	4	4	41
Total (331 respondents)	110	103	166	76	43	74	100	139	306
% of total	33	31	50	23	13	22	30	42	92

Note: The numbers presented in district rows indicate the number of respondents who identified the corresponding sector as job providers.

Source: Field survey (2019)

The largest portion of the respondents (38-59 per cent) of all surveyed districts experience difficulties to find any job from June to October. The paucity of jobs of the remaining months (November-May) was reported as a minimum (4-22 per cent). These months have been persisting as lean period even though many WF schemes that provide temporary jobs and training in the survey areas.

Figure 5.24: Difficult to get a job by month (% of respondents)

Source: Field survey (2019)

Majority of the respondents reported that they continue searching for jobs in the same areas even though jobs remain largely unavailable in their respective areas. Even though the natural response to local unemployment is migration and seeking jobs elsewhere, a very small proportion of the respondents migrates to other cities for searching jobs. It raises a question about the effectiveness of the training of the WF schemes in matching the local demand for jobs.

Table 5.17: What do respondents do during the lean period (% of respondents)

District	This area is not affected by adverse weather; normal activities	Look for jobs in the same area	Migrate to another city in search of job	Be dependent on government assistance programmes	Do not do any work	Total	% of Total
Bagerhat	4	19	4	0	16	43	13.52
Bhola	5	18	5	0	13	41	12.89
Kurigram	1	33	4	0	5	43	13.52
Manikganj	0	28	6	0	2	36	11.32
Netrokona	2	18	4	4	7	35	11.01
Rangamati	0	28	1	1	10	40	12.58
Sirajganj	3	26	3	1	7	40	12.58
Sunamganj	3	15	6	2	14	40	12.58
Total	18	185	33	8	74	318	100.00

Note: The numbers presented in district rows indicate the number of respondents who identified the response strategy of the WF beneficiaries in the lean period.

Source: Field survey (2019)

Most of the respondents participated in the EGPP and VGD programme. The participation rate of these two schemes was the highest compared to other WF schemes. The beneficiaries participated in EGPP up to ten times in the past five years, which is much higher than other SSN programmes. It implies that the respondents are somewhat recurrently dependent on EGPP scheme for their livelihoods during the lean period. TR is another scheme that has created dependence among poor unemployed people of the surveyed areas. It is, perhaps, mainly due to overwhelming immobility among jobless rural people and unwillingness to look for jobs in other cities and job hubs. Another likely reason is the lack of sufficient and appropriate skill development through WF schemes that would drive them to migrate for jobs in urban areas.

Table 5.18: Number of times participated in the programme over the last five years

Name of the WF Programme	1	2	3	4	5	6	7	8	9	10	Total
EGPP	15	22	14	6	5	10	2	4	4	8	90
FFW	4	3	2	2	2	1	0	0	0	2	16
WFM	13	6	3	2	2	0	0	0	0	1	27

National Service	6	0	0	0	0	0	0	0	0	0	6
TR	15	6	5	2	0	0	2	0	2	4	36
Haor Area Infrastructure and Livelihood	15	3	1	0	0	0	0	0	0	0	19
Coastal Climate RII	1	1	2	0	0	0	0	0	0	1	5
RID	1	1	0	2	1	0	0	0	0	0	5
Rural Settlement Construction	2	0	0	0	1	0	0	0	0	0	3
VGD	76	14	0	0	0	0	0	0	0	0	90
SEPB	6	0	1	0	0	0	0	0	0	0	7
SWAPNO	20	0	0	0	0	0	0	0	0	0	20
Integrated Rural Employment Support	0	1	0	0	0	0	0	0	0	0	1
Total	174	57	28	14	11	11	4	4	6	16	325
% of respondents	53.54	17.54	8.62	4.31	3.38	3.38	1.23	1.23	1.85	4.92	100.00

Source: Field survey (2019)

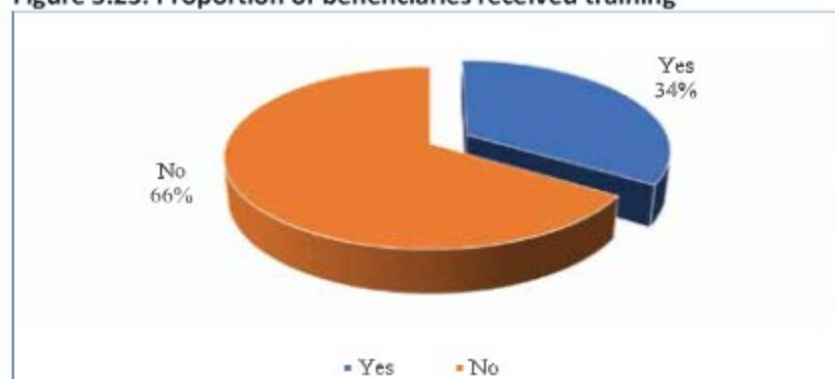
Case Studies 5.1: Story of Sheli Rani Das

Sheli Rani Das (49) is a housewife at Janigaon village at Lakshmansree union in Sunamganj Sadar Upazila. The only yearly income of Tk.10,000-15,000 she earns is from her 6 decimal arable land. With the aid of 30kg rice from the VGD programme per month, they live a very humble life. However, Sheli did not receive any training from the VGD programme in the first six months of her participation since February 2019. She also never met anyone from the programme who could give them access to the job market. "I am interested in poultry farming. I would like the government to train us. There is no such trade course in the programme. It did not provide training to develop skills." Sheli said that her economic condition is dire, so nobody is interested to lend them money. She called for poultry training for females and forestry training for males at her locality. She also mentioned that the provision of loan, equipment, and access to the job market are required for the programme to enable the participating women to come out of the vicious circle of poverty and vulnerability.

4.4.3. Skill Development through WF Programmes

It is expected that WF programmes would comprise either pure skill development component or on-the-job training components that would develop their skills and upgrade them along the skill ladder. However, only one-third of the surveyed beneficiaries of the WF schemes received any kind of training. It implies that an overwhelming majority of the programmes lacks training components. All the schemes, however, do not necessarily cater to the needs of the job market.

Figure 5.25: Proportion of beneficiaries received training



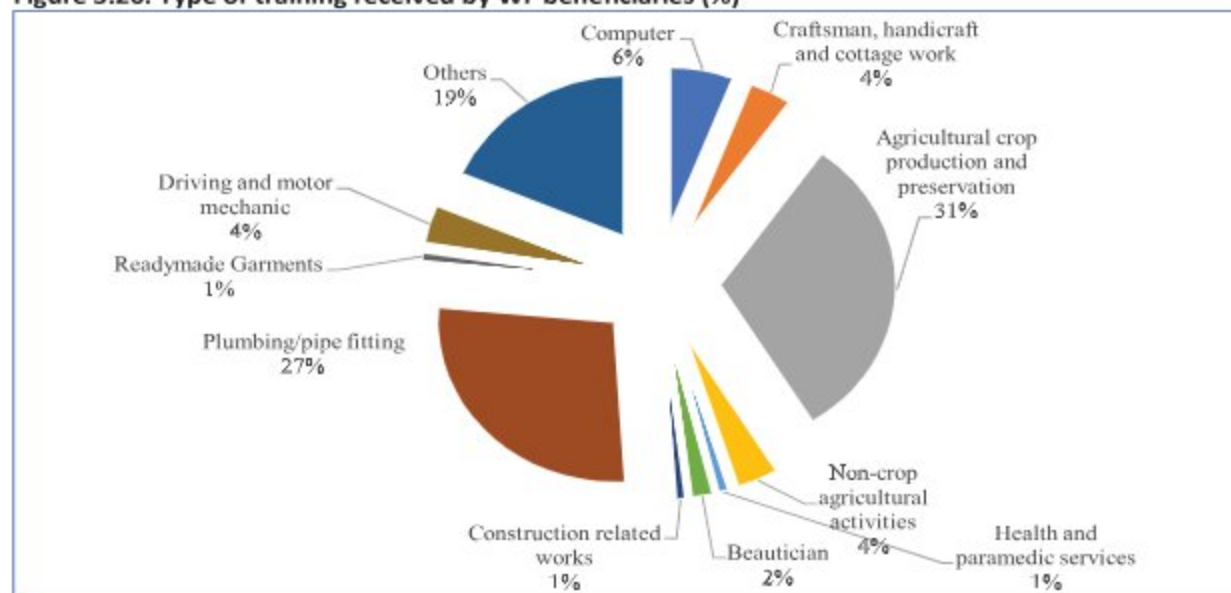
Source: Field survey (2019)

Case Studies 5.2: Story of Akbar Ali

Akbar Ali (58) is a Baul (folk singer) and an ayurvedic practitioner (Kabiraj) living at Telkupi village in Ullapara Upazila, Sirajganj district. His monthly income is Tk. 5,000. He has been participating in EGPP, WFM, TR, etc. for the last seven years. However, he never received any training from the programmes he participated in. He opined that the best aspects of the programmes are that unemployed people get jobs to feed themselves during the lean period. Many people like him no longer want to remain dependent on WF programmes every year. However, they do not receive any technical and vocational training from the programme which could help get other jobs in the locality and nearby district headquarters.

Most of the WF beneficiaries who received training reported that these were related to crop production and preservation (31 per cent), followed by the plumbing/pipe fitting (27 per cent). Other types of skill development training were quite low. Among them, the training to develop skilled manpower was computer (6 per cent), handicraft and cottage (4 per cent), driving and motor mechanic (4 per cent), personal beautification (2 per cent), Readymade Garments (RMGs) (1 per cent), health and paramedic services (1 per cent), and construction-related works (1 per cent). Some beneficiaries also received training on non-crop agricultural activities, such as dairy and poultry rearing, which are helpful for self-employment.

Figure 5.26: Type of training received by WF beneficiaries (%)



Source: Field survey (2019)

About the training materials and facilities provided in the training, respondents opined that training equipment was so far best among the others. Scope of practical exercises during the training session and -post-training supports were reported as the best by some of the respondents, while a very few participants reported about the post-training loan facility and supports were the best components.

Table 5.19: Best training component of the WF programme

Features	Percent
Training equipment used in the programme	51.32
Scopes for practical exercises	23.68
Post-training loan facility	3.95
Post-training supports	19.74
Others	1.32
Total (76 respondents)	100.00

Source: Field survey (2019)

According to the WF beneficiaries, the SWAPNO is the best scheme in terms of quality of training because it used training equipment and provided practical exercise as well as demonstrations. The participants of HAIL programme also praised its training component because, in addition to equipment use and demonstrations, it provides post-training supports (credit facility), which was followed by the VGD programme.

Table 5.20: The best training component of the WF programme

Features	National Service	HAIL	Coastal Climate RII	Rural Settlement	VGD	SEPB	SWAPNO	Total	% of Total
Training equipment used	0	8	5	1	8	3	10	35	49
Scope for practical exercises	2	3	0	0	3	0	10	18	25
Post-training loan facility	0	0	0	0	0	3	0	3	4
Post-training supports	3	8	0	0	2	1	0	14	20
Others	1	0	0	0	0	0	0	1	1
Total	6	19	5	1	13	7	20	71	100

Source: Field survey (2019)

The majority of the participants (around two-thirds) who received training mentioned that the quality of training of the WF schemes is either good or the best among the training packages available in their localities, which include training provided by the private institutions and NGOs. However, around one-third beneficiaries were not happy with the training because they want more sophisticated and high-quality training (which are related to advanced information and communication technology, industrial jobs, how to operate machines, etc.) to get better jobs in the competitive market in the cities and industrial zones to earn more.

Figure 5.27: Quality of the training (self-reported), %



Source: Field survey (2019)

Among the shortcomings of the existing training programme, 44 per cent reported about the inadequate practical exercise, followed by inadequate practice instruments (33 per cent) and the quality of the training (22 per cent). It implies that there are valid grounds of the respondents to identify the standard of the training as unsatisfactory.

Table 5.21: Major shortcomings of the WF training

Type	Percent
Very short duration of training	22.22
Inadequate instruments	33.33
Inadequate practical exercise	44.44
Total (27 respondents)	100.00

Source: Field survey (2019)

The above results reveal the three major aspects of the WF schemes implemented in the surveyed Upazilas. **First**, the majority of the WF participants did not receive any training. Some participants who received training have become financially solvent and very few of them could invest from their savings in an economically viable business through which they achieved successes.

Case Studies 5.3: Story of Rehena Begum

Rehena Begum (30), a seasonal agricultural day labourer and housekeeper, lives with her husband and four children in a Guccho Gram (villages provided under the Cluster Village programme of the government) in Chargacha, Ullapara, Sirajganj. She is currently unemployed. She took part in a 20-day work programme provided by WFM. She earned a mere sum of Tk.2,000 but she saved Tk.1,000 and bought a goat. She did not receive any training from the programme. Rehena is interested in livestock rearing but she requires training. She opined that WF programmes should provide cattle or sewing machines to utilize the training. Although she was able to develop very good relationships with her colleagues, none of them helped her get a job.

Second, most of the participants did not get any training which could help them get off-farm jobs and dominate in the private job market through notable quality and skills even though they are mostly young.

Case Studies 5.4: Story of Mosammat Iyanur Begum

Mosammat Iyanur Begum (31) works as a peon at a kindergarten school in Bapta village in Bhola Sadar Upazila. She is doing this job because it is very difficult for her family to survive on her husband's meagre income. She has been participating in the VGD for the past 6 months. As per her knowledge, nobody receives any training or loan from the VGD programme. She suggested that the programme should provide IGA training and loans. Self-employment will be created by providing training on dairy and poultry farming, fishing, etc. She wants IGA training under the VGD scheme.

Third, training converts unskilled workers into semi-skilled ones. But most of them do not become skilled workers for the manufacturing and service sectors in city centres and employment hubs.

4.4.4. Matching with the Demand for Skilled and Semi-Skilled Workers

The survey results reveal that there is a general mismatch between the required skills in the labour market and the skills training provided by the WF schemes through earthwork, short vocational training and long trade courses. A qualitative in-depth discussion with the beneficiaries reveals that even though some beneficiaries could get a job in the market and could increase income through self-employment due to the training, there is a clear skill mismatch in the WF schemes, i.e., the gap between skill developed and required by the market.

Case Studies 5.5: Story of Billal Hossain

Billal Hossain (36), lives at Radhaballav Katoya in Bagerhat Sadar Upazila, is a day labourer at Rural Infrastructure Development, TR, FFW and WFM schemes. The work involves earthwork and helping in road construction with bricks. He works as a rickshaw-puller or van driver when construction projects are unavailable. He said, "I've gotten nothing but wages from the Rural Infrastructure Development programme. I did not get any training or loan from the programme," Billal also mentioned that he does not have other skill that the market demands. Due to salinity, a lot of breadth of the agricultural and fishing have been reduced to shrimp cultivation. Because of the increase in micro transportation services, Billal thinks that if he gets training to run auto-rickshaws and get a loan to buy one, his income will increase.

Majority of the participants who received training under the WF schemes (58 per cent) believe that the training would help them get a decent job. However, the rest 42 per cent do not believe that the WF schemes are viable means of a decent job in the labour market.

Table 5.22: Whether the WF programme is good enough to provide a decent job

Response	Percent
Strongly agree	15
Agree	43
Neither agree nor disagree	13
Disagree	21
Strongly disagree	8
Total (77 respondents)	100

Source: Field survey (2019)

Case Studies 5.6: Story of Miru Sheikh

Miru Sheikh (60), a poor farmer, lives in Kalia Haripur village at Sirajganj Sadar Upazila. He works as a labour leader when he works in TR/WFM programmes. The programmes usually take place 1-2 times a year and for 15-20 days in which he earns Tk. 320 per day. He additionally receives a lump-sum of Tk.2,000-3,000 after the end of each programme as a labour supplier. The programmes did not provide any training to the workers that they can utilize to get any other job at their choice. He said that the jobs in the weaving and construction industry have been increasing in the locality. He called for the provision of training on construction works, livestock breeding, weaving, etc. and a one-off loan by any WF programme vis-à-vis regular activities.

Most of the respondents (86 per cent) admitted that the WF programmes training were beneficial for increasing their income in turn. It is mainly because most of the participants were jobless when they received training and they could utilize the training for self-employment and getting better jobs from the market. Very few reported that their level of skill has improved due to training. Thus, it can be deduced that training has hardly helped in skill development and pushed the participants up along the skill ladder.

Table 5.23: How the WF training was beneficial for the participants

Benefit	Percent
Level of skill has improved	6.9
Income has increased	86.2
Helped get a job	6.9
Total (29 respondents)	100.0

Source: Field survey (2019)

Case Studies 5.7: Story of Shilpi Rani Datta

Shilpi Rani Datta (24) is now working in the ICT section of the Union Parishad under the National Service scheme at Bapta Union of Bhola Sadar Upazila. "Even though it is a temporary job, it is a great achievement for me because I was fully jobless before", she said. Before the job, she was a full-time housewife with higher secondary education. She has been involved in creating National Identification Cards (NIDs), correcting of NIDs, inheritance-related works, registering the birth and death dates, making certificates, and preparing drafts for the village court. She receives Tk. 4,000 cash in hand and the programme cuts Tk.2,000 for savings. The duration of the programme is two years and Shilpi only has 4 months left, after which she would be jobless again. This programme trained her on how to operate a computer. She received basic training on MS Word and Excel, internet browsing, and email for the National Service. She said, "I received Tk.7,000 after three months of training and also got the chance to work at Union Digital Centre." She remarked that the training allowance was very poor, but it has connected her to the job

market. “I want to work as a computer operator or at related jobs”, she said. She called for increasing the duration of the jobs of the programme, for the provision of IGA training, such as livestock rearing, and the provision of the loan after the training so that they can have sufficient savings to invest and become self-reliant.

As noted in Chapter 1, networking is vital for the sustainability and long-term prosperity of any economic activity, especially getting jobs. During participating in the programme, about 90 per cent developed the peer network among themselves, which was a positive aspect of the training programme.

Table 5.24: Whether any contacts/networks developed while participating in the programme

Response	Percent
Yes	91
No	9
Total (329 respondents)	100

Source: Field survey (2019)

Although they have developed a peer network among themselves, a moderate portion (38 per cent) of the participants was successful to secure a job through their peer networking. The possible justification can be given as the network was not well attached with the job market. The possible factors associated with the lower potentiality of peer network demands further explorative research.

Table 5.25: Whether the network helped get job

Response	Percent
Yes	38
No	62
Total (301 respondents)	100

Source: Field survey (2019)

Case Studies 5.8: Story of Nurul Amin Sheikh

Nurul Amin Sheikh (47), a shrimp farmer from Dhalir Khando village at Mongla Upazila of Bagerhat district, has been struggling to support his family with his limited monthly income of Tk.15,000 from his hatchery. He incurred big losses when his shrimps suffered from viral diseases and consequently had to take loans to support his family. For the last four years, he has been receiving training on Coastal Climate Resilient Infrastructure Improvement (CCRIIP). It has been helping his family and other villagers to survive amid the loss of property after deleterious weather. He and most of the villagers are involved with coastal climate programmes of CCRIIP. The most important training of CCRIIP was on getting shelter for them and animals for different storm signals. Other than training, the programme also provides lifejackets, torches, raincoats, etc. It provides training and advice on how to take safe shelter during storms. It also provides fertilizer, seeds, livestock, money, and plastic jar to contain pure drinking water to extremely poor people of his village.

“We got awareness training from the CCRIIP. However, we did not get any credit from them so far”. He wished that CCRIIP allocated funds to repair the road as some poor people would earn from this work and the suffering of the local people would also reduce. Damaged roads cost the villagers a lot as it floods the hatcheries during storms.

Nurul Amin is also a bit unhappy with the WF programme as it does not include any IGA training. He said, “Those who receive IGA training would not participate in the WF programme.” He also remarked that most of the WF participants are very poor and IGA training would benefit them. He called for a collaboration between the WF and IGA training programmes. “It will increase the poor people’s income”,

he said. He also thinks that the government should provide the loan after the training and then monitor the progress.

He asked for the provision of IGA training to the participants. He also believes that training on livestock breeding and the provision of financial support/soft loan for poor women would help increase their income.

The WF participants were concentrated around the two major problems in the job market. First, about half of the respondents (49 per cent) mentioned about the insufficient market demand of their acquired skill and second, another half (47 per cent) reported about the gender discrimination. Both problems are mutually inclusive in nature. Only skill development through training is not enough for a viable employment generation. The scope of using the skill towards the income generation process is also equally important.

Table 5.26: Problems in the job market

Problems	Percent
Insufficient work opportunities	1
Insufficient demand for the kind of skills developed through WF schemes	49
Gender discrimination	47
Racial discrimination	1
Other	2
Total (88 respondents)	100

Source: Field survey (2019)

About two-thirds of respondents (64 per cent) reported that the skill they have acquired by the participation in the WF programmes did not match with the market demand. The firms require workers who have the training to operate machines, computer and internet, agro-processing, RMG, dyeing and boutique, construction works, tailoring, business communication language (especially English), web design, etc., which are not predominantly available in the trade courses and training components of the WF schemes. Overseas employment requires more advanced technical and vocational skills, professional training, and country-specific language requirements. Therefore, it raises a question regarding the effectiveness of the training of the WF schemes.

Table 5.27: Whether skills acquired through WF programmes meet market requirement

	Percent
Yes	32
No	64
Do not know	4
Total (331 respondents)	100

Source: Field survey (2019)

Most of the respondents (85 per cent) want to work in the local labour market. It is reasonable for women because they can look after their households and take care of their children. However, during the lean season, they are compelled to migrate in the city for searching for work, which creates immense pressure on city life. Therefore, expansion of the local job market should be the priority by the employment policy of the government through viable and low resource-intensive ways to sustainably expand the local job market for the WF programme's participants.

Table 5.28: Where the WF participants want to work (% of respondents)

	Male	Female	Total
In the local labour market	85	84	85
In a commercial centre	9	7	8
Elsewhere	4	0	2
Do not want to do any work	2	9	6
Total	100	100	100
Respondents	135	196	331

Source: Field survey (2019)

Most of the respondents (84 per cent) claimed that they were unskilled, although 66 per cent of the respondents received some training under the WF scheme, which was quite surprising to some extent. Because the training provided under the WF scheme may not suffice to change the participants' perception regarding their own skill.

Table 5.29: Respondents' skill level

	Male	Female	Total
Unskilled	87	82	84
Semi-skilled	13	18	16
Total	100	100	100
Respondents	131	195	326

Note: Skill category is based on the classification of Bureau of Manpower, Employment and Training (BMET) and LFS 2016-17.

Source: Field survey (2019)

Case Studies 5.9: Story of Morzina Begum

Morzina Begum (30), lives in Bhurungamari Upazila in Kurigram district, has been participating in the EGPP programme for 150 days in the last two years. She usually works in the rice harvesting season. Her average monthly income is Tk.2,000. She recommended that soft loan, training on sewing, and a sewing machine can be provided to women at the end of the programme. She is interested in working as a caretaker in a school or college but reckons that the training provided by the WF programme will not help her to help get this kind of job.

Before participating in the WF programme, only 3 per cent respondents were semi-skilled and almost all were unskilled, overwhelmingly dependent on the lowest category of work (e.g., EGPP, FFW/WFM) and food support programmes (e.g., VGD).

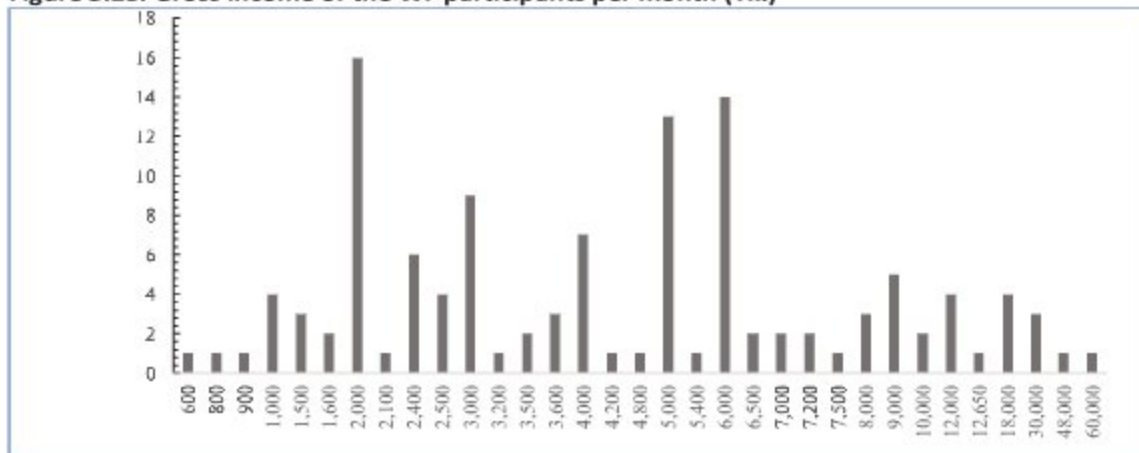
Table 5.30: Respondents' skill level before participating in the WF scheme

	Percent
Unskilled	97
Semi-skilled	3
Total (328 respondents)	100

Note: Skill category is based on the classification of BMET and LFS 2016-17.

Source: Field survey (2019)

Most of the survey respondents reported that their gross monthly income is Tk.6,000 or lower. However, some of them could earn higher income by using skills developed through training of the WF programmes. They saved some money first and later invested in either their own business or in new business in their respective localities (see the case studies). Thus, training of the WF schemes helped few of the participants in substantially increasing their economic well-being.

Figure 5.28: Gross income of the WF participants per month (Tk.)

Note: Total respondents = 122

Source: Field survey (2018)

Case Studies 5.10: Story of Jaheda Begum

Jaheda Begum (41) is a tailor and a social worker in Sunamganj Sadar Upazila who also looks after her husband's business. Her life was quite difficult when she participated in the HAIL programme — her family's income was Tk.7,500 while spending was Tk.8,000 per month. Now her family's monthly income is Tk.30,000 with a savings of Tk.8,000 per month and she has an employee to run her small business. Back in 2004, her home was flooded, and she was forced to stay at a flood shelter. There she met a worker. Listening to the suggestion of this worker and consulting with her husband afterwards, she created an organisation with a few village women, with her being the manager, and contacted the Community Based Resource Management Project (CBRMP) to arrange training and loans. She used to get Tk.4,000-5,000 per annum to help as a loan management manager from the programme.

Under the programme, she participated in a few 14-day veterinary training sessions at Mymensingh that was followed by a refresher training at the project office at Sunamganj. The trainers were experts, but the place lacked in space and furnishings. "Soon after, I became to be known as a veterinarian and earned Tk. 3,000 a month", she said.

She took the next step in her success story by borrowing Tk.5,000 from the project to buy a sewing machine for her husband and he started to earn Tk.3,000-4,000 a month. Jaheda herself started to sew after learning sewing from her husband, and soon they started to earn Tk.5,000-6,000 a month. She learned fish farming from the programme. Shortly after that, she became the first fish fingerling farmer in the village. The programme helped her take a loan of Tk.12,000 again after the repayment of the first loan. People can use a boat as transport for 5 months a year in her village and so she bought a boat and earned around Tk.7,500 per year. After repaying the second loan, she further received a loan amount of Tk.15,000 which she invested in water marshes (Jal mahal) project. "I got a massive Tk.120,000 return from the investment which turned her around for good", she said.

Taking the advice of the programme, her husband started a poultry farm at the expense of Tk.70,000-80,000. The average monthly income from the poultry farm was Tk.12,000 per month. After saving Tk.100,000 her husband started the timber business and recruited an employee to help in the management of the business and the poultry farm. Afterwards, she left her veterinary job because of her increasing work pressure to run the poultry business on her own. "Getting loan and advice from the training, my husband and I have become established in the area. I have donated 3 decimal lands for the organization office. Girls in the area come to my organisation for sewing," Jaheda said.

She believes that if the women of her area get the opportunity to be involved in handicraft, bamboo cane work, boutique, sewing and poultry, they will become self-reliant. She said, "I think the HAIL project will be able to provide these much-needed opportunities if they are sincere." However, she delineated a few problems of the current HAIL project. She said the government does not provide any loan which is why many people are unable to utilize their skill earned from training. There are no funds allocated for the development of the handicraft business. There is a lack of cultivation training using modern machinery.

According to the self-reporting respondents, 15 per cent beneficiaries of the WF schemes claimed that the existing training mechanism could improve their skill. However, most of them (about 89 per cent of males and 82 per cent of females) still perceive that training of the WF programmes was unable to upgrade their skills.

Table 5.31: Whether the skill is upgraded after WFP participation (percent)

	Male	Female	Total
Yes	11.11	17.86	15.11
No	88.89	82.14	84.89
Total	100.00	100.00	100.00
Respondents	135	196	331

Source: Field survey (2019)

Even though the WF participants received several trainings and obtained job experience, most of the jobs and training helped very few of them get a new job. Almost all of them remained either unemployed or remained in their previous job.

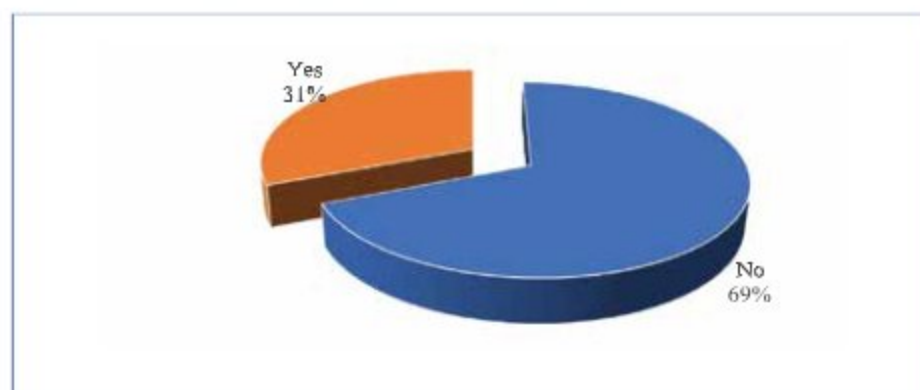
Table 5.32: Whether the WF programme helped get the present job or change the previous job

	Percent
Yes	7
No	93
Total (122 respondents)	100

Source: Field survey (2019)

Around one-third of the WF participants who received training believes that private organisations provide better training. However, most of the respondents voted for WF training (69 per cent), which are free, and trainees are provided allowances in the pure skill development schemes. It implies that there is a scope to improve the quality of training up to the satisfaction of all recipients of the training.

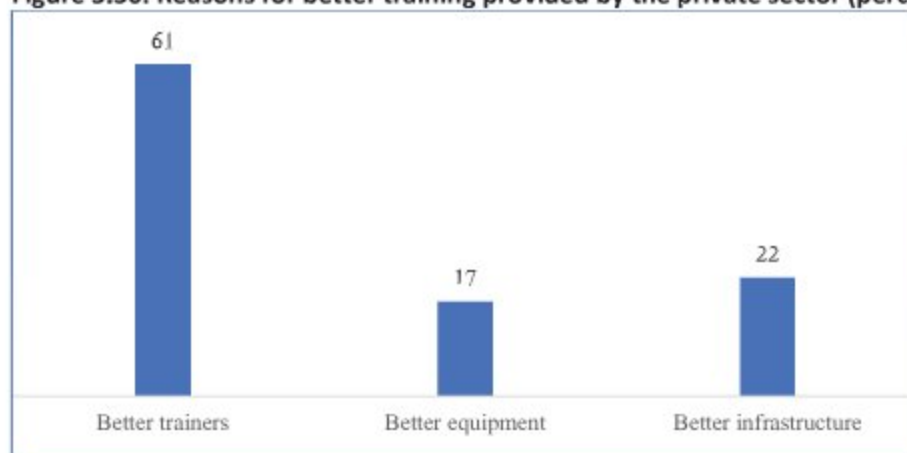
Figure 5.29: Whether private training is better than the WF training



Source: Field survey (2019)

Respondents who reported that private training was better to have identified three factors that led to a better quality of the training compared to that of their government counterpart. About three-fifths of the respondents opined that private sector actors employ better trainers, while other facilities private providers possess are better training equipment and infrastructure to provide technical training compared to that of the WF schemes.

Figure 5.30: Reasons for better training provided by the private sector (percent)



Source: Field survey (2019)

According to the interviewed entrepreneurs, there is an exodus of skilled labour from the locality of these small enterprises to other regions/cities like Dhaka city. The firms have some permanent employees and they hire temporary workers during the peak seasons. There is a scarcity of skilled and semi-skilled labour, and they usually do not get the required skills from the job applicants who received training from the WF programmes. Therefore, small enterprise owners provide on-the-job training to the employees.

The interviewed employers think that this training is required for illiterate and poor people and it is vital for self-employment as well as getting jobs in their firms. Employers expect that the government and NGOs need to train unskilled labourers to shift them to higher skill levels. Employers of small enterprises think that training should be provided on jobs that are relevant to the demand of the locality, and there should be continuous skill up-gradation, from unskilled to semi-skilled and from semi-skilled to skilled, so that the trained workforce can be recruited as per the changing nature of skill requirement. In addition, there is a need for providing more training on computer and web-design, technical works in manufacturing enterprises, producing machine parts, works in RMG factories, and diversified jobs in agriculture, agro-processing and relevant sectors. Otherwise, the workforce would remain unemployed despite receiving training through WF schemes.

4.4.5. Issues of Policy and Implementation

The survey result demonstrates that many respondents want to receive additional training. It implies that WF schemes have raised appetite for extra training to get a job, switch the present job, and/or increase income from self-employment. This training can be added with the existing training components or from the private training agencies working in the respective localities.

The respondents want a wide range of additional training that include sewing/handicrafts (14 per cent), modern fishing techniques (12 per cent) and driving (8 per cent) among others. They believe that training in these areas would help them get a better job in the market and increase their income significantly. They want to get these training either from the WF programmes or from private agencies.

Table 5.33: What additional skills the WF participants want to obtain

	Percent
No training required	47.75
Want to receive additional training	52.25
<i>Areas of additional training required</i>	
Driving	8.11
Beautification	0.90
Sewing/handicrafts	13.51
Foreign language	0.90
Computer literacy	1.80
Modern fishing	11.71
Others	15.32
Total (111 respondents)	100.00

Source: Field survey (2019)

Case Studies 5.11: Story of Biva Rani Molongi

Biva Rani Molongi (38) is a housewife at Digh Raj village at Mongla Upazila of Bagerhat district, works as a volunteer in various climate programmes in Sundarbans. She received only awareness training from Coastal Climate Resilient Infrastructure Improvement Programme (CCRIP). “No IGA training or financial assistance was provided by the programme”, she said. However, she learned to take actions during different storm signals. There are opportunities for work because of the new roads that were built recently. “But I am a housewife. I am not in a position to do a job. I need IGA training for poultry and cattle farming”, she said. She further added that the CCRIP only held discussion sessions for raising awareness. According to her, the IGA training is required and a loan should be provided after the training to promote self-employment.

A majority of the respondents (67 per cent) suggested that more trade courses are needed in the training programme. However, 18 per cent demanded the loan facilities after the training and 13 per cent demanded the internship or apprenticeship followed by the training session.

Table 5.34: Suggestions for improving the skill development component

Suggestions	Percent
More trades of training need to be introduced	67.10
Training should incorporate internship/apprenticeship	13.16
Training should be supported with a loan facility	18.42
Others	1.32
Total (76 respondents)	100.00

Source: Field survey (2019)

Lack of training, saving schemes, loans and equipment in most of the schemes restrain the beneficiaries to access the job market. Properly designed training would help people get a job at both domestic and international markets, and participation of the private sector with better trainers, equipment and facilities would develop better skills among the participants. There is a dearth of manpower at PIO office to oversee the training.

Case Studies 5.12: Story of Nasir Chowdhury

Nasir Chowdhury (32), a resident of Kendua Upazila, Netrokona, is a transgender student without any income. He is being disliked by his parents for girlish attitude. He once went to Narsingdi with a ‘hijra’ but could not survive more than a week and escaped. Now, he wants to study attentively and become successful and hopes he will not identify himself as a ‘hijra’ anymore. He is involved with a programme associated with the Upazila Social Welfare office. He received 50-day training from the programme. He

had to travel to Netrokona for the computer training daily but received transportation allowance. The trainees were told that the one comes first would be given a computer, but the promise was not kept. Though the first 10 trainees in the merit list were given Tk.10,000 each. Nasir received a certificate but did not want to apply for jobs with it as the certificate refers to him as a 'hijra'. Billal remarked that there is a huge demand for people who can operate computers, but none wants to hire a 'hijra'. He mentioned that provision of financial support, job market access, support to people willing to study, and training in cooking and beauty treatment will improve the programme.

Most of the respondents voted in favour of a public-private partnership to strengthen the training activities of WF schemes. About 36 per cent strongly agreed and 52 per cent agreed about the increased public-private collaboration for improving the quality of training of WF programmes.

Table 5.35: Whether public-private collaboration will improve the quality of training

Response	Percent
Strongly agree	36.36
Agree	51.95
Neither agree nor disagree	6.49
Disagree	5.19
Total (77 respondents)	100.00

Source: Field survey (2019)

Even though many respondents believe that the training under WF schemes was good and can provide decent jobs, nearly all of them (95 per cent) expressed their interest to receive training from the market, i.e., from the private training agencies. It is mainly because private training agencies provide better training with qualified trainers, modern equipment. Moreover, they provide the training that are more closely related to the private job market. Thus, WF training has created a demand for additional and quality training from the market.

Table 5.36: Whether the participants want to get further training from private agencies

Response	Percent
Yes, to some extent	94.81
No	5.19
Total (77 respondents)	100.00

Source: Field survey (2019)

In addition, the training tends to be unproductive because they are provided intermittently, and no financial assistance is provided afterwards in most of the cases. Therefore, a few of those who received training can indeed apply their skills for self-employment and get jobs from the market. In many cases, it is not possible for the participants to buy livestock without any financial assistance.

The interviewed government officials opined that in general there is a lack of training and loan provisions in big WF programmes, such as EGPP, FFW, WFM, TR, VGF, and GR on which majority of the budgetary resources are allocated. The projects are usually provided when there is no work available for poor people, especially during and after disasters as well as other lean periods. The schemes mainly aim to support poor and vulnerable populations for survival. A key objective of these programmes is to construct or repair infrastructure by generating temporary employment. Since these major WF programmes do not have any training component, the participants do not get any advantage at the job market.

5. Conclusion and Policy Recommendations

Findings and insights obtained from the field work reveal that there is ample space for improving skill development and in-service training towards better linking with the job market. Three distinct policy messages can be derived from the present study. First, skill development components of direct work programmes need mostly unskilled workers, such as construction, earthwork, excavation or re-excavation of ponds, etc. There is a potential of linking these skills with the private construction sector, especially in urban and semi-urban areas through improving and bringing new dimensions of public works beyond traditional services. Second, purely skills training and trade courses in paid workfare schemes on fashion design, tailoring/embroidery, beauticians' jobs, mobile phone servicing, mushroom cultivation, preliminary computer applications, food processing and bakery, home textiles, front desk management, cottage industry, etc. Most of them are leading to self-employment. However, some of the skills can be upgraded for linking the workforce with textiles and apparel sector, furniture, agro-food processing, and lower management. Third, the training programmes can also bring innovations and introduce new schemes that would provide viable sources of semi-skilled manpower for the private sector. Training and skill development components would include creating manpower for various segments of RMG, leather products, variety of ICT (e.g., webpage and app development, contents for press and publications, etc.), shipbuilding, light engineering, healthcare, and communicative English for tourism and businesses.

Based on these three policy messages, the specific avenues of policy reforms for the existing WF schemes can be suggested below.

5.1. Introducing Training Components in Mega WF Programmes

There is a need for making the training or skill development components mandatory in WF schemes. A good number of mega WF programmes, such as EGPP, FFW, WFM, etc. have wide and national coverage which recruit unskilled workers and involve them in various works related to physical construction and reconstruction in the rural areas. While these programmes recurrently employ the same individuals from the locality and many beneficiaries of the present survey reported that they participated in these WF schemes regularly in the last five years, they do not receive any separate training for performing the activities under the schemes. It is mainly since the activities under the programmes require low-skilled workers and the mass beneficiaries undergo a process called "learning-by-doing". Therefore, they remain mostly unskilled workers even after participating in the big WF schemes for multiple times. Explicit skill development components should be included in these programmes, which would upgrade their skills and help them emerge as a viable candidate in the labour market at their respective localities and in the city centres/job hubs.

5.2. The Workfare Programmes should be Aligned with the National Skill Development Policy

One of the major recommendations of this study is to incorporate skill development component in the workfare programmes. A corollary of this recommendation is that all such training components should be aligned with the National Skill Development Policy 2011. As such, the certification of the workfare programmes should follow the format suggested in the National Technical and Vocational Qualification Framework (NTVQF). The Ministry of Education has already established a list of competency standard for almost all major sectors under the Competency-Based Training and Assessment (CBT&A) as part of the NTVQF. It provides occupation-specific competency, elements of competency, performance criteria, and a specific detailed guideline for sectors like baking, welding, embroidery, beauty care, tailoring, etc.²¹ A common classification will extend the scopes for comparing, evaluating and monitoring the training programmes provided by the different agencies (such as public, private and NGOs). It will also be possible to compare the outcomes of a training programme provided at different districts. Pinpointing weaker outcomes

²¹ The list can be found here: http://btebcbt.gov.bd/utility/list_user; accessed on 23 December 2019.

on a regular basis can provide substantial information to the policymakers regarding what and where to revise in the programme manual. Moreover, following the same certification as the NTVQF will also make it easier for employers to understand the level of skill of the programme beneficiary.

5.3. Consolidating the Similar Training Programmes Provided by Different Ministries

There are a couple of training programmes run by different government agencies with almost similar objectives. For instance, programmes such as Income Generating Activities for Women at Upazila Level has a similar objective like the projects on Urban Based Marginal Women Development Programme, Women's Skill-Based Training for Livelihood, etc. Some of the training components also overlap with the VGD training components. Even though some of the objectives of these programmes are unique in nature, the training components are almost similar. In addition, there could be some merit of delivering similar training programmes by different agencies. It may provide a wider array of opportunities to the potential programme beneficiaries. Nonetheless, duplication of similar programmes by different agencies can also have some unwarranted consequences. For instance, if the same training component is repeated by different agencies – it will require similar trainers as well as training equipment (such as computers). Even if it is possible to arrange adequate training equipment everywhere, managing multiple skilled trainers at the distant Upazilas can always be challenging. If the workfare programmes with similar objectives are merged, it will be possible to provide a more consistent and consolidated training programme.

5.4. Skilling up the Trainers

As has been noted in the study findings, the quality of the trainers is not always up to the mark. For a better outcome from workfare programmes, it would be essential to skill up the trainers. The government of Bangladesh has already initiated programmes called Training of the Trainers (ToT). A major role of this initiative is being played by the Bureau of Manpower, Employment and Training (BMET). In the present context, the GED can collaborate with the BMET in ensuring the training of the trainers engaged in the workfare programmes. In addition, it must be ensured that the quality of the trainers is also retained. Since skills wear off over time, a pragmatic approach would be to ensure up-gradation of the training modalities regularly as well as repetition of the training of the trainers at a regular interval.

5.5. Improving the Quality of the Training of the WF Schemes

VGD, a big WF programme, along with other medium and small schemes, provide technical and vocational training to their respective participants. The survey results, interviews and case studies reveal that most of the big and medium WF schemes, which have explicit training components, do not provide training up to the satisfaction and requirement of the recipients. All the training modules are top-down in nature and decided by the implementation of guideline and project administration, not by the recipients. Most of the WF training except HAIL and SWAPNO do not use proper equipment and practical demonstrations, and post-training loan facilities. Many VGD participants also reported that they did not receive quality training of the level that would match the dynamics and requirements of the labour market. Thus, the quality of the training of the WF schemes should be improved substantially. Trade courses should be designed through detailed modules, vetted by national experts, and accompanied by modern and appropriate instruments as well as the adequate length of training.

5.6. Learning and Implanting from Successful Programmes

All big WF programmes do not produce good results in terms of effects on getting jobs at home and abroad, increasing income, developing their existing enterprises, and investing in new business. There are exceptions, such as HAIL and SWAPNO, which were medium to small in terms of budgetary allocation. These are termed as successful ones by the training recipients in changing the outlook of their lives and livelihoods. However, these two programmes are implemented in a few districts and cannot be taken to all over the country because of the design and context of, and budgetary allocation to the schemes. Small programmes

can also create good impacts, which can be learned by other WF schemes and these are reformed/redesigned accordingly so that the improved training components of bigger programmes can be reached to a wider community of beneficiaries all over the country.

5.7. Diversifying the Training and Skill Development Components

Most of the training components under WF schemes are traditional in nature, which includes agriculture and crop, livestock, plumbing/pipefitting, and tailoring and sewing. However, there are diverse areas in which case, if the trainings are provided then the WF participants can get jobs and/or increase income from their existing business. The survey results reveal that a very small proportion of respondents got a new job directly because of the training or because of the network developed through participation in the WF schemes. In addition, many beneficiaries want additional training from the existing WF schemes on computer and ICT, technical trade courses, motor vehicles and driving, handicrafts, and foreign language (especially English for home-based freelancing and other languages for those who aspire overseas employment). They want training on diversified trade courses from private organisations too. Therefore, technical, ICT and web-related training can be introduced in the WF programmes that provide training only, and through VGD if participants express interest to get these training. In addition, training can also be dedicated to millions of young and educated population from low and lower-middle-income households who are currently looking for jobs in technical areas and ICT. Bangladesh is currently in the second position in the world in web-based freelancing jobs. If trained in computer, web design and freelancing, a large number of the young labour force can find online-based decent jobs in digital freelance companies (such as Upwork) through which they would be able to contribute to their families and to the economy. On the other hand, WF schemes can provide mostly free technical and professional training, which would help the recipients get jobs in both domestic and international markets.

5.8. Utilising the Potential of National Service Programme

Being implemented by the Department of Youth Development in selected districts, the National Service Programme has great potential because it engages young males and females with the education of HSC and above, each from one family, in a routine job at government offices at their respective localities in the form of apprenticeship. At the same time, they get hands-on training on how to perform office related activities, desk work and filing, and receive training on computer applications among others. However, these tasks are traditional in nature, which adds hardly any value to the skills of the employee under the service even though there is notable allocation under the training component and procurement of computers and machinery for skill development. Since the training is conducted at Upazila level simultaneously at selected districts, the quality of ICT and other technical training does not match with the requirement of the private sector after finishing the service period. Therefore, if the schemes introduce a variety of rigorous online and offline technical, ICT, freelancing and outsourcing related training for educated youth manpower, the scheme will be one of the most powerful ones and it will contribute greatly to significantly reduce youth unemployment in Bangladesh.

5.9. Develop Skill Ladder through WF

Although there exist several training programmes under different WF schemes, efforts to build a skill ladder, in which transitions can take place from unskilled to semi-skilled and semi-skilled to skilled — are currently absent. All the programmes get their beneficiaries are at the low-skill level. The survey results reveal that almost all WF beneficiaries are unskilled and few of them are semi-skilled, while nobody from the respondents was turned into skilled workers after the training. However, since the schemes are many and considerable amount of money is being spent from the national budget, it would be an excellent opportunity to develop a ladder through which regular skill up-gradation through different phases of training can be provided. Many respondents did ask for further training after participating in the existing programmes. This implies that WF schemes have created the demand for additional training because the participants consider

that skill up-gradation through this process is important to get better jobs in the market and perform better in self-employment. However, additional higher-level technical and professional training can be provided based on their capacity and interest. Technical Training Centres (TTCs) of the Bureau of Manpower, Employment and Training (BMET), located at district level, conduct many other irregular short-term skill up-gradation courses, on request of employers in its evening programmes beside two years' regular course on different basic engineering trades and four years' Diploma in Marine Engineering and Shipbuilding Engineering. Highly interested and motivated young WF participants can be linked up with the TTCs for courses chosen by the WF participants themselves.

5.10. Facilitate Collaboration between Public and Private Agencies

The survey respondents opined that greater collaboration between public training facilities under the WF schemes and private training agencies would produce better results in developing skilled workforce as per the requirement of the job market. Government agencies can be familiar with modern equipment, adopt technical know-how and learn simulations and get experience from the qualified trainers from the private sector through this kind of collaboration, while the private sector can use the space and physical facilities as well as administrative capacity of the government. In that case, facilitating greater collaboration between public and private organisations (business chambers and private training institutions along with NGOs that provide training) for better skills training programmes would be a win-win outcome for both the agencies. Such collaboration would be ultimately beneficial for society through strengthening the supply side of the skilled workforce for the market. One problem with the government agency like TTCs and good private training centres is that they are in district headquarters and divisional cities. However, a special arrangement should be undertaken within the purview of the WF schemes to bring the trainers and equipment at Upazila level for providing hands-on training. In addition, online and video-based training should also be facilitated to develop skilled manpower at international standard under the WF schemes.

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Chapter 6. HARMONISATION OF SMALL SOCIAL SECURITY PROGRAMMES: ISSUES AND POLICY OPTIONS¹

¹ Authors of the study:

Dr Abdur Razzaque (Team Leader), Chairman, Research and Policy Integration for Development (RAPID) & Research Director, Policy Research Institute of Bangladesh (PRI)

Mahtab Uddin, Lecturer, Department of Economics, University of Dhaka, & Research Fellow, Research and Policy Integration for Development (RAPID)

Dr Syed Mortuza Ehsan, Assistant Professor, Department of Economics, North South University

Dr Shubhasish Barua, Assistant Professor, Department of Development Studies, University of Dhaka

1. Introduction

The National Social Security Strategy, adopted in 2015, stipulated seven key programmatic reforms. Consolidation of 'small' social security programmes, which, at that time, numbered around a hundred, was one of them.² The NSSS viewed small programme consolidation as an effective means for reducing administrative costs and increasing coordination in programme implementation. As such, the strategy prescribed for harmonization of small SSPs in conformity with lifecycle risk-based major programmes. The NSSS stipulated 2016-21 as the phase-I for implementing all reforms including small programme consolidation.

The progress made on programme consolidation has, however, not been much.³ One of the major underlying reasons for this, is the lack of clarity in defining 'small programmes'. Neither the NSSS nor the NSSS Implementation Action Plan provided any clear indication of what should be considered as small. Lack of coordination among line-ministries is another reason for slow progress. The NSSS suggests the ministries to prepare a 'business case' for their small programmes, justifying their continuation. However, this has not been achieved. Moreover, as specified in the NSSS Midterm Implementation Review, the ministries did not have a clear understanding of the concept of programme consolidation, its processes or objectives. The widespread lack of clarity and guidance in navigating the concerned ministries through a process for achieving the goal of programme harmonisation has also contributed to very limited progress.

Currently, there are as many as 84 social security programmes (SSPs) each with an individual share less than 0.5 per cent of the total SSP budget. The combined share of these programmes is less than 10 per cent of the total budget. As has already been noted in the NSSS, harmonisation of these programmes has had important implications for improving efficiency and achieving programmes goals of the social security system. If similar social security programmes are managed and operated by a few numbers of authorities instead of many, at each stage of service provision, starting from identification of beneficiaries to distribution of benefits, the administrative, operational, and delivery costs will reduce substantially. In addition, harmonisation might have a significant impact on the reduction of existing targeting errors in the beneficiary selection and can help better planning.

Against the backdrop, this report aims at profiling small social security programmes, identifying their salient features, and proposing a framework for effective and efficient harmonisation. Since the NSSS does not provide any working definition for the small SSPs, this report proposes a working definition based on consultations with social security experts and relevant other stakeholders. Following the agreed definition, this report maps out all the SSPs by broad categories, as such the programmes on life-cycle risks, covariate risks, or region-specific special small programmes, etc. The lifecycle risks programmes are further narrowed down to different sub-categories (such as – programmes for children, working-age, persons with disabilities, etc.). A close analytical observation of the small SSPs based on budget, number of beneficiaries, objectives, eligibility, etc. have also been incorporated. The report incorporates a review of the international experiences of social security programme harmonisation and proposes a harmonisation strategy under the ideal scenario. Nonetheless, noting the challenges that such an ideal programme harmonisation may face, this report devises a pragmatic framework in the context of Bangladesh for small SSP harmonisation. Finally, several broad and programme specific recommendations are provided for the effective and efficient harmonisation of small programmes.

² The other key reforms stipulated in the NSSS are: 1) strengthening social security for the children (1-18); 2) Strengthening programmes for working age, and vulnerable women; 3) Comprehensive pension systems for the elderly; 4) Strengthening the system of social security for people with disabilities; 5) Strengthening the social security system for the urban poor; 6) Consolidation and reform of food security type programmes;

³ This information is based on a draft report prepared by the UNDP for the GED "NSSS Midterm Implementation Review", and interviews with key stakeholders.

The report is organized as follows: after this introduction, section II presents a review of literature on harmonisation. Cross country experiences in harmonizing social security programmes are also discussed in that section. Section III provides a methodological pathway to address the research questions mentioned above, which is followed by an in-depth analysis of the current scenario of small social security in Bangladesh. Based on observed programme objectives and other information obtained from KIIs and desk research, this section proposes a feasible framework in the context of Bangladesh of small programme harmonisation. Finally, section IV discusses some way forward how to advance the NSSS envisaged objective of small SSPs' harmonisation incorporating some programme specific and across-the-board recommendations.

2. Review of Literature, International Experiences in Programme Consolidation and Methodology

The concept of programme harmonisation is quite new in the context of Bangladesh's SSPs. Therefore, looking for lessons from other countries could provide valuable insights – such as key success factors, major challenges, and institutional issues, etc. Several studies in relevant literature often suggest an ideal framework for any consolidation exercise. This section aims at reviewing the literature and international experiences in consolidation of social security programme. It discusses practical relevance of any methodological framework and considers the minimum required information for carrying out such an exercise. Based on the review, a pragmatic and implementable framework for Bangladesh is proposed.

2.1. Programme Consolidation: An Overview of Global Practice

There is no clear consensus on the definition of programme consolidation or harmonisation. Harmonisation of programmes includes but is not limited to the unification of interventions under one broad scheme. According to Sustainable Integrated Multi-sector Planning (SIMPLA)⁴, “harmonisation means working on those areas which are complementary in order to have the plans working together for the achievement of an overall strategic objective.” In terms of operation, the harmonisation process can be summarized into four main steps namely – planning, implementation, monitoring, and updating (Figure 6.1).

The planning phase includes initial assessment, the involvement of the stakeholders, and harmonisation plan of the programmes. In the implementation of phase consolidation activities, a well-defined time horizon is required to achieve harmonisation objectives, and monitoring plans are undertaken. Information on efficiency and effectiveness indicators of harmonisation are collected, and the plan is then reviewed during the monitoring phase with stakeholders. Finally, with the updates of the monitoring phase, the initial plan of harmonisation is reviewed and updated.

As noted in the literature, harmonisation and consolidation usually occur with a view to saving resources and improving efficiency. Sometimes in the private or public sectors, departments that are similar and have a common purpose merge together, to reduce the administrative costs and achieve economies of scale. Another objective of consolidation is to better achieve the objectives of separate departments by streamlining management responsibilities. Nevertheless, attaining these objectives would require a clear focus on the goal and follow a systematic framework.

Figure 6.1: Steps in Programme Harmonisation



⁴ Sustainable Integrated Multi-sector Planning (SIMPLA) supports local authorities in harmonizing their Sustainable Energy Action Plans (SEAPs) in Europe.

Several studies explore the harmonisation and consolidation practices for different types of programmes across many countries. Neve et al. (2017) discusses the harmonisation of community-based health worker programmes for HIV across several countries. Based on their work, harmonisation for our case of small programmes can be defined as initiatives of improving collaboration among involved stakeholders to contribute together to a comprehensive, sustainable, and efficient social security system. This initiative requires advocacy, programming, funding, implementation, monitoring, and building a knowledge base for existing small programmes.

According to Neve et al. (2017), harmonisation can be conducted along with a number of dimensions, all of which can be grouped into three broad objectives. First, is the coordination among the stakeholders, i.e. development partners, ministries, and local authorities. This objective is one of the preconditions of a successful harmonisation initiative. Coordination among the stakeholders should focus on reducing duplication, fragmentation, and an overlap of objectives. The second crucial dimension of a successful harmonisation approach is integration. Integration is defined as the assimilation of social interventions into prime targets of the social security system. Integration plays an important role in clarifying the responsibilities of ministries in charge. Integration also standardises small SSPs and improves efficiency by addressing objectives while reducing both administrative costs and targeting errors. The third dimension to consider while pursuing harmonisation is the sustainability of programmes. Sustainability ensures the continuation of programmes aligned with the long-term goals of NSSS.

Jaccound et al. (2010) discussed the development of social assistance policy in Brazil and considered the efforts involved in consolidating social assistance services. Brazil's initiative required substantial management reforms to strengthen the distribution of benefits. It also introduced the National Social Assistance Plan (2004) which laid the groundwork for the consolidation of social assistance services based on territories and by complexity. This plan made it mandatory to establish public infrastructures at municipality level to organise social services by regions. This intervention significantly improved the delivery of social assistance benefits. Besides, that, for achieving the programme objectives, the National Social Assistance Plan (2004) arranged a unified system based on two goals. The basic social protection services were formed to prevent people from entering poverty and vulnerability. The second group of services are for more specific scenarios or needs. Jaccound et al. (2010) also analyses major challenges in social assistance policies in Brazil after the enactment of the constitution that consolidated benefits. Another paper, Fox and Gurley (2006) explores and attempts to identify several issues involved in deciding whether consolidation of local governments yields economic benefits. Their findings suggest that net benefits from consolidation depends on both benefits or efficiency gained and administrative as well as management costs incurred in consolidating the programmes.

Cecchini and Martinez (2013) talk about the harmonisation of co-responsibility transfer programmes (CTP) to address heterogeneous demands for social protection. The target population of social protection generally is far from homogeneous in terms of their needs, deprivations, and other situations exacerbating their living standards. They stem from a vast assortment of cultural, age, spatial, economic, gender, and other factors. In Chile and Columbia, the co-responsibility transfer programmes aimed at overcoming extreme poverty are incorporated into the family support programme. Complementary strategies have also been established in many Latin-American countries (El Salvador's Solidarity in Rural Communities programme, Mexico's Oportunidades programme, to address particular characteristics, Colombia's Families in Action programme, etc.). One concern in the case of harmonising social security schemes is the lack of coordination in the supply of social protection policies and programmes. Two types of integration improve the supply-side coordination of SSPs, one being the horizontal integration, and another is vertical integration. Horizontal integration implies the cross-sector integration and collaboration at and between the different administrative levels. Horizontal integration includes harmonisation of activities between central and local level, among the different sectors and actors operating at the local level and improves contact with beneficiaries. On the other hand, vertical integration indicates the strengthening of coordination between management levels. In this

type of integration, the budgetary procedures, rules for resources transfer, shared responsibilities, functions, and powers should be clearly specified among different management levels of the government.

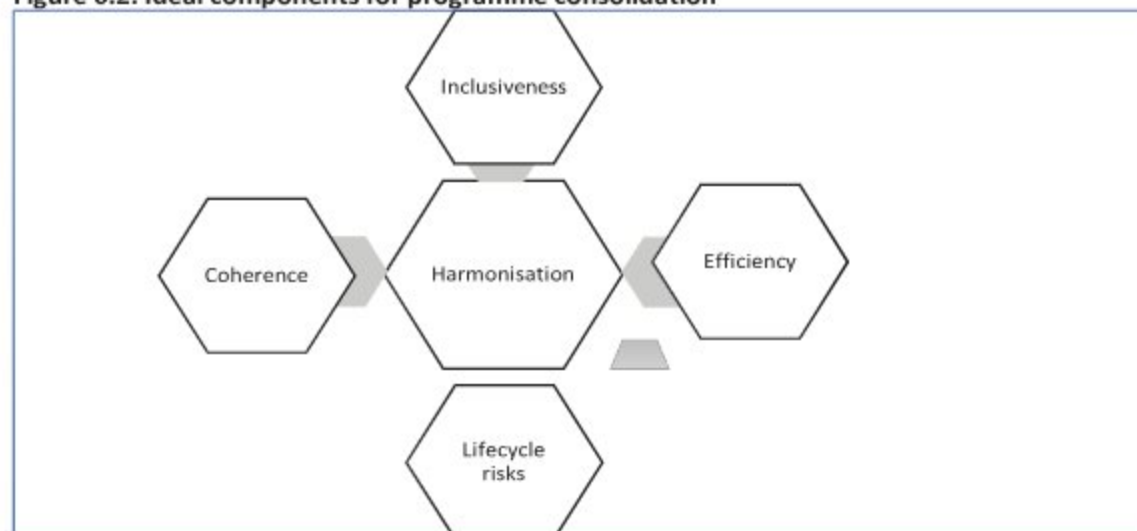
Nelson (2011) discusses different measures that are practised in European countries to increase the efficiency of social protection. It also explores the potential trade-off between efficiency and effectiveness in the re-organization of social protection. The European Union Social Protection Committee in their 'Europe 2020 Strategy' has advocated improving the efficiency of social protection for member states by reducing the complexity of programme regulations at the scale of administrative costs. One crucial policy response mentioned in this paper is to improve the effectiveness of benefits by targeting the beneficiaries more restrictively at the very bottom of the income distribution. Miroelli (2017) discusses the consolidation of conditional cash transfer programmes (CCTP) that have been used as a core policy programme to address poverty in Latin America. Consolidation and redefined targets of CCTPs in Chile and Ecuador led to an increase in the number of beneficiaries and the budget size.

2.2. An Ideal Framework for Programme Consolidation:

There is no denying that consolidation of any set of programmes must be based on objectives and goals following a well-structured framework. There is a wide array of literature suggesting different criterion for programme consolidations. Based on a vivid review, the study identifies four major criteria for a systematic harmonization process of small SSPs that can achieve the long-term vision and goals of the NSSS, namely

- i. **Inclusiveness:** The harmonization should be consistent with the principle of inclusiveness
- ii. **Efficiency:** The harmonization should result in an efficient use of resources.
- iii. **Lifecycle risks:** The framework should be consistent with an inclusive social protection system that addresses the life cycle risks of the people.
- iv. **Coherence:** The harmonization should be an adjustment towards a more coherent social security system that strengthens the delivery channel.

Figure 6.2: Ideal components for programme consolidation



Inclusiveness ensures the right to social security benefits of the eligible population that is particularly vulnerable and marginalized groups during their difficult times. To ensure maximum efficiency and effectiveness, a harmonised social protection system must be provided on a non-discriminatory basis, even though both the channels and modes of financing such programmes and transferring the benefits may differ. Any social security programme will ensure the availability, accessibility, and adequacy of schemes distributed to the target group population.

Another important criterion for a systematic harmonisation process is “Efficiency”. In the context of the social protection scheme, efficiency can be considered at two different levels, the system level and the programme level. Efficiency at the system level measures the conversion of inputs into system outputs, such as transfers, and services delivered to beneficiaries. On the other hand, at the programme level, operational efficiency of delivering social protection programmes can be understood as delivering social protection ‘outputs’ (resource transfers and services) at the lowest possible cost without adversely affecting the quality of individual programmes (White, Hodges, & Greenslade, 2013). A coordinated approach should be undertaken to serve a social protection system instead of developing numerous programmes in an isolated manner and on an ad-hoc basis. In a well-coordinated social security system, redundancy, delicacy, coverage gaps, and administrative costs can be mitigated. Cost efficiency at the beneficiary level can also be better achieved through a well-coordinated system. The degree of institutional efficiency also plays a vital role in building a well-coordinated social protection system.

Another key determinant of the harmonised social protection system is the performance and coherence of its delivery mechanism. In many cases, it is seen that the delivery mechanism of social security involves multiple ministries, non-governmental organizations, and other administrative agencies. An effective mechanism of coordination among the implementing agencies should be in place for successful implementation of these programmes. One of the main problems with the existing portfolio of small social security programmes is that there are multiple programmes with similar objectives and target population (*fragmentation*) leading to higher delivery and administrative costs. For the purpose of assessing a small SSP, on the basis of the coherence criterion, we first need to identify its target population, objectives, and the type of risk for which it is designed. In the next stage, it should be identified as to whether the programme violates the consistency criterion or not. In the final stage, a small programme can be restructured or merged with a similar programme to meet this criterion.

Lastly, as is evident from the literature, the harmonisation of social security programmes should be aligned with the core lifecycle risk programmes. The lifecycle approach is particularly important as it puts special focus on socially excluded groups facing social discrimination. Indeed, the present NSSS adopts a lifecycle risk approach of social security system classifying the programmes into four categories: programmes for children (0-18), programmes for working-age people (18-59), programmes for elderly (60+), and people with disabilities. By disaggregating the social security budget allocation into lifecycle risks, the action plan shows that the highest 45 per cent of the total allocation went to old age people, while the pregnancy and childhood component shared only 3 per cent of the total allocation. This result suggests that there are significant gaps in present allocation that needs to be adjusted considerably for implementing a lifecycle-risk centric social security system.

It is noteworthy that strengthening the delivery system is one of the main objectives of NSSS. The delivery system of social security involves multiple ministries, non-governmental organizations, and other administrative agencies. An effective mechanism of coordination among implementing agencies should be in place for successful implementation of social security programmes. One of the main problems with the existing portfolio of small social security programmes is that there are multiple programmes with similar objectives and target population (*fragmentation*) leading to higher delivery and administrative costs. For the purpose of assessing a small SSP, on the basis of the coherence criterion, we first need to identify its target population, objectives, and the type of risk for which it is designed. In the next stage, it should be identified whether the programme violates the consistency criterion or not. In the final stage, a small programme can be restructured or merged with a similar programme to meet the coherence criterion.

It must be noted that having a criterion for programme harmonisation is not sufficient to carry out the exercise. This is primarily because, a tool is required to accompany the framework so that progress can be

monitored from time to time, and assessment can be carried out when and where it is required. There are a couple of tools for assessing social security programmes.

One such assessment tool is the Core Diagnostic Instrument (CODI) developed by Inter-Agency Social Protection Assessments (ISPA). The ISPA has developed a number of tools at the system level, programme level, and delivery level. The objectives of such tools include solving the problem of inclusivity, effectiveness, and efficiency of national social protection systems. At the national level, the CODI framework helps a country assess its overall social protection system through a consistent set of outcome matrices in a coherent manner (ISPA, 2012). CODI provides a comprehensive implementation guideline including data collection framework and templates for preparing social security system assessment. In an ideal framework for harmonisation, programme level assessment criteria in line with the system-level assessment framework of CODI needs to be developed.

Another key tool for the analysis of efficiency and effectiveness of social protection system is the Value for Money (VfM) exercise developed by the DFID. This method takes into consideration of both costs and benefits of social transfer programmes in different stages of the programme: ex-ante design and appraisal stage, implementation stage, and in *ex-post* evaluation. The VfM focuses on maximization of the impact of social transfers for poverty alleviation programmes as well as minimization of the cost of the programmes. VfM is comprised of three components: *economy*, *efficiency*, and *effectiveness*. The *Economy* component focuses on the economy in the procurement of necessary inputs for the programmes. The *Efficiency* component measures the performance of the programme in terms of the conversion of inputs into output (value of transfers received by beneficiaries). The main component of VfM analysis is *Effectiveness*. This analyses the relationship between the cost of social transfer and the value of the transfers delivered to beneficiaries. *Effectiveness* highlights how the outputs are converted to outcomes and impacts of the programme.

The discussion to this point entails some key elements essential for an ideal framework for small programme harmonisation. As has been mentioned, for programme harmonisation it should include four key features – namely inclusiveness, efficiency, coherence, and alignment with lifecycle risks. However, as noted, some tools are essential for gauging the progress on particular indicators. Both CODI and VfM framework can be considered an effective tool. But before adopting such tools as a component of the framework – a further close inspection is required identifying to what extent the information is available essential for these analyses.

A close inspection of the tools reveals that the proper application of CODI or VfM analysis would not be possible in the case of Bangladesh as far as small programme consolidation is concerned. This is because most of the information required for conducting the ex-ante analysis of the small programme harmonisation is not readily available. For instance, for the 'Economy' analysis of the VfM tool, one would need to have procurement documents for each and every small programme in consideration. After assessing the cost breakdown, it will be needed to compare with the cost of procurement of a newly proposed combined programme. Since such cost breakdown are not available for all the small programmes, an ex-ante 'Economy' analysis is not feasible. With regard to the CODI analysis, many of the indicators (such as inclusivity) follows a subjective analysis. Suppose we would like to harmonise three small programmes with a larger existing programme, for carrying out the inclusivity analysis – we would require a detailed breakdown of beneficiaries, such as – how many beneficiaries were female, or had a disability, or from a marginalised group, etc. Such details are not available for carrying out a proper CODI analysis of 'inclusivity'. Such a lack of information will not make it possible to analyse whether, or to what extent, the new programme would be better off than the current programme. As such, the lack of data or programme information would limit

the application of an ideal harmonisation framework. Recognising this limitation, this study proposes an alternative pragmatic programme harmonisation strategy. The proposed pragmatic harmonisation strategy is constructed upon the following assumptions:

- (i) ***Inclusivity is better ensured in a single harmonised programme compared to similar multiple programmes:*** ensuring inclusivity in social security programmes requires a detailed mapping of the beneficiaries as well as regular monitoring of the programmes. Since monitoring of a single programme is much easier than a couple of similar smaller programmes, in this respect, inclusivity could be better ensured through a single harmonised programme.
- (ii) ***a single harmonised programme is more efficient than a couple of smaller programmes:*** holding all other things constant, a higher number of programmes with similar objectives would mean a more inefficient allocation of resources. This would also mean higher transaction costs. This is because, there is always some fixed cost in operating any programme, whether large or small. It includes costs in procurement processes such as advertising for a particular service delivery. When a couple of programmes advertise separately for the delivery of the same service – it means nothing but multiplication in the cost of an advertisement. Such other costs can be – hiring and firing costs, rents, litigation charges, and other administrative costs. With the amalgamation of all smaller programmes into an existing large programme – such a service delivery costs can be minimised. Thereby, a single large programme would be more efficient than a couple of smaller programmes.
- (iii) ***Consolidated programmes are more effective in terms of achieving service goals:*** as has already been mentioned, typically any social security programme service delivery has multiple layers of administrative procedures. If multiple similar programmes are in operation by different ministries, it would mean nothing but duplicities in delivering similar output through more complex administrative procedures. Moreover, not all ministries/ government agencies have a uniform efficiency in rendering services. Such procedural complexities coupled with administrative inefficiencies can delay the service delivery attenuating the programme efficacy. In this regard, a unified and simplified harmonised programme delivered by the most efficient service provider would be more effective in terms of achieving the programme goals.

2.3. Methodology for Small Programme Consolidation in the Context of Bangladesh:

2.3.1. Small Programme Harmonisation Strategy:

As already mentioned, even though the NSSS suggested small programme harmonization, it does not provide any clear attribute for distinguishing small SSPs. One of the major methodological question faced by the study team was ‘how to define small social security programmes in the context of Bangladesh’. For defining a social security programme as small, the present study undertook an in-depth review of existing literature and consulted with social security experts, government officials and SSPS project officials. Based on this detailed exercise, a threshold share in the total SSP budget was identified for separating out the small SSPs as the first step. The programmes listed in the Ministry of Finance prepared by the Social Safety Net budget was considered as the ‘pool of all social security programmes. After careful analysis, from that list, programmes that were allocated less than 0.5% of the total SSP budget are distinguished as small SSPs. However, for harmonizing small SSPs, another round of filtering is applied. As such, programmes that will face natural death or programmes which are mostly construction-types are separated out in the second

stage (Figure 6.3).⁵ Moreover, programmes related to the delivery of essential supplies related to health (such as contraceptives), nutrition, or delivery of other utilities are not considered for harmonisation.

Small SSPs considered for harmonisation in this study have components of life-cycle risks, covariate risks, and social empowerment such as training, microcredits, gender-related issues, disability, marginalised groups, and special groups of population. If the selected small programme is unique in terms of objectives, no consolidation will be required for the programme. Such a programme should continue or expand if deemed necessary. However, if the small SSP is being run with similar or overlapping objectives of some other SSP, the programme should be considered for harmonization. Finally, if the programme selected by utilizing the above procedure ends before 2021, it is assumed to be inappropriate for this study as such a scheme will phase itself out.

Following this above-mentioned procedure, 42 small programmes (out of 85) are finally selected for harmonization.⁶ In order to consolidate small SSPs, once selected, the study follows a step-by-step strategic approach illustrated in Figure 6.4. The process starts at the node where the small programme selection procedure ended in Figure 6.3.

Based on a detailed desk research, a profile of these programmes has been prepared. In many cases, where up-to-date information was not available, the team cross-validated it from KIIs with relevant government officials. Gathering this information, all the programme objectives were observed in detail and categorised into three broad classes: (i) lifecycle programmes; (ii) covariate risks; and (iii) special programmes. Once categorised, these programme objectives are then cross-tabulated against the NSSS objectives. In the cases where NSSS stipulated similar large programmes (for instance the National Nutrition Services (NNS)), the small programme is suggested to be consolidated with such a programme. The research team realized for some of the small SSPs, no large programme with similar goals is stipulated in the NSSS (as such the case for microcredits or skill development programmes). In such scenarios, this research provides suggestions on the structure of a few large programmes consolidating small SSPs with similar objectives.

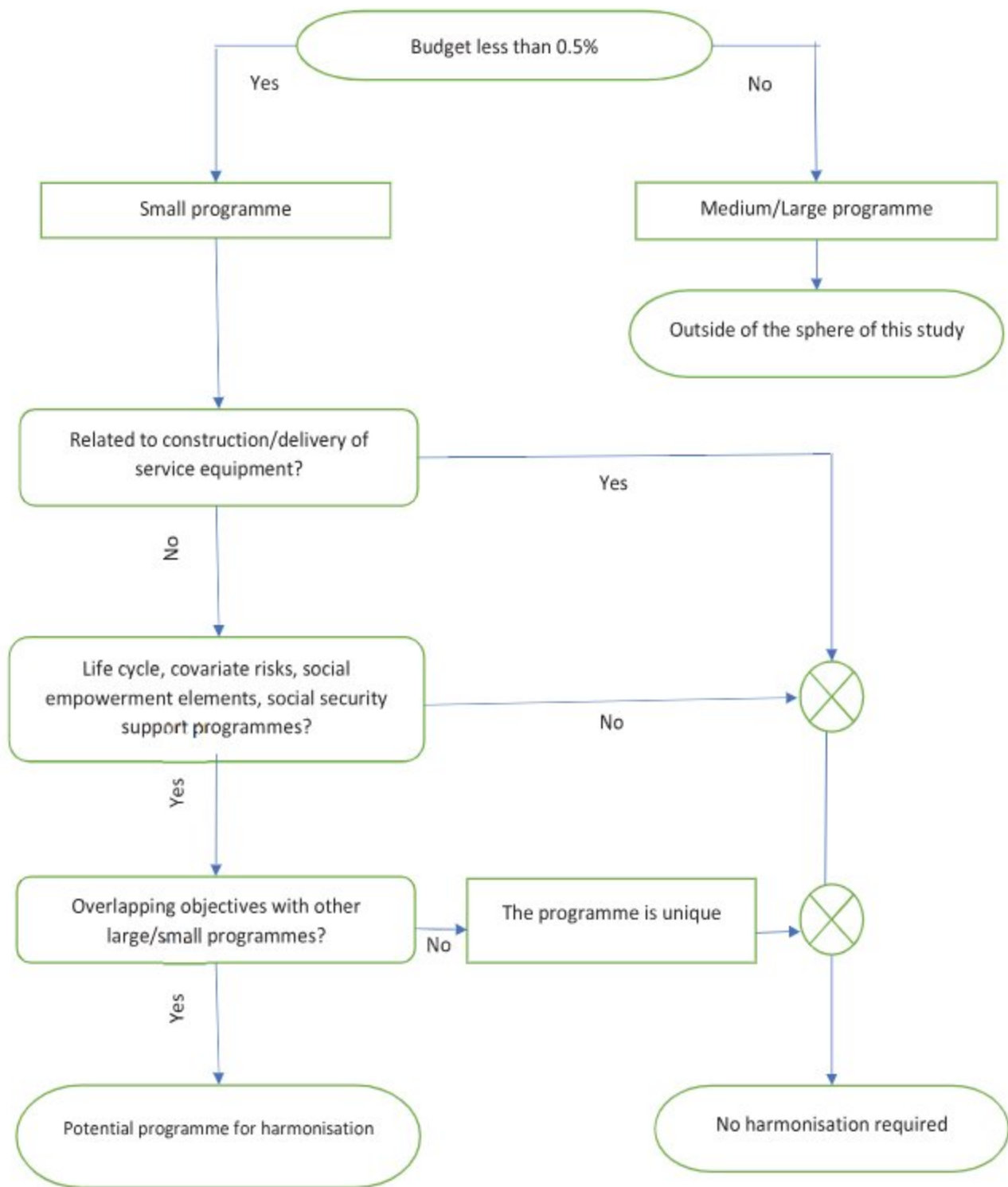
2.3.2. Data and Sources of Information:

With a view to obtaining the research objectives of this study, both qualitative and quantitative approaches are applied. The qualitative approaches include undertaking a comprehensive review of literature, key informant interviews (KIIs) with government officials involved in the implementation and administration of small SSPs, and case studies on the beneficiaries of small SSPs. The empirical method in this report involves an analysis of studies and data on small social security programmes' budget allocation, number of beneficiaries, target groups of population, area of coverage, and objectives that were collected from various sources including the NSSS report, the drafted NSSS midterm implementation review, corresponding ministries' websites, interviews with programme officials.

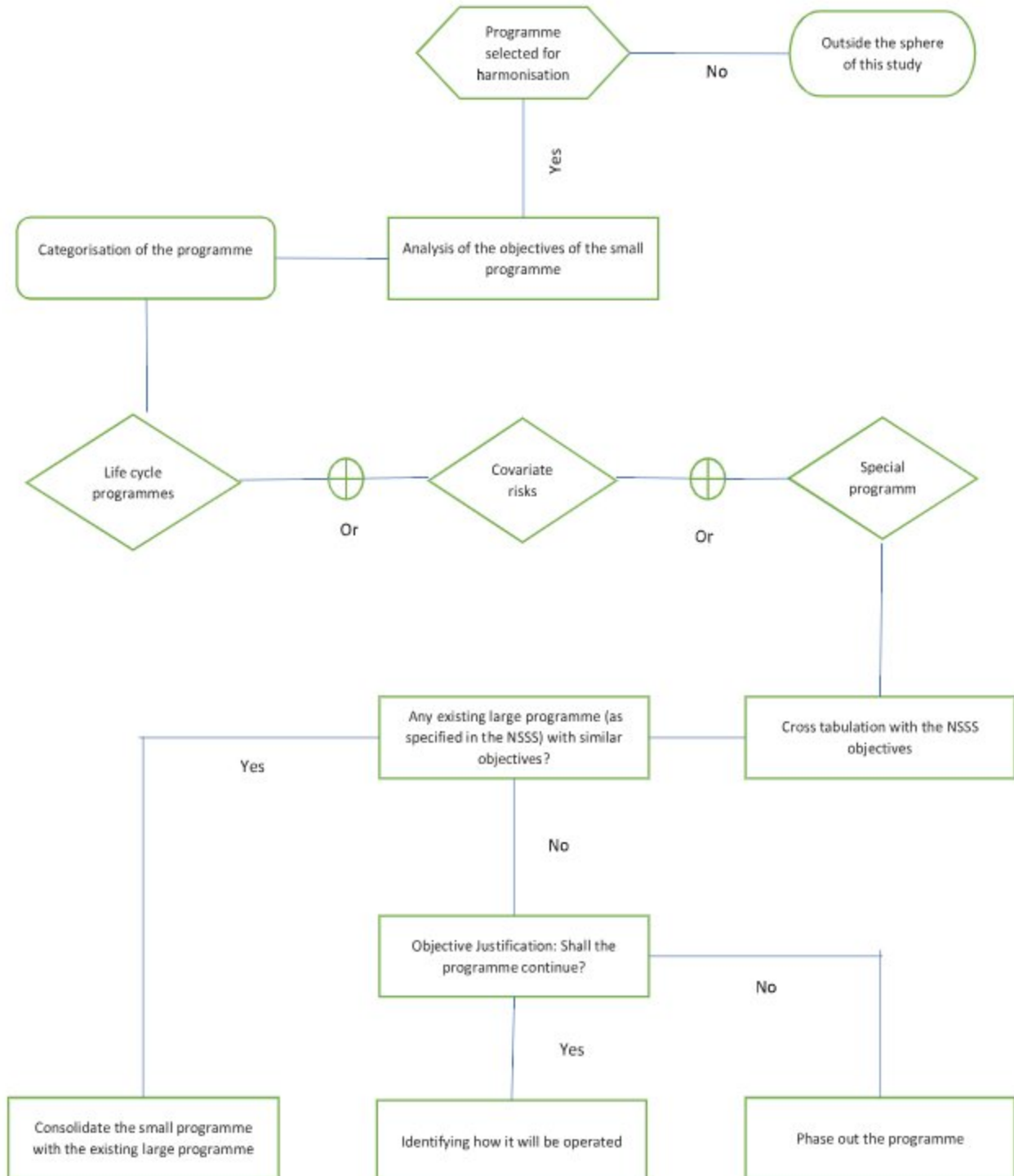
⁵ For small SSPs of Bangladesh, one important constraint of applying the ideal harmonization framework mentioned in the literature, is the unavailability of adequate information. In order to gather information, the research team had to put enormous amount of effort interviewing a number of social security officials. Respective websites of the ministries and several divisions provide only a limited amount of information on the small SSPs. In addition, at times even the concerned ministries were not able to provide sufficient information regarding many of the small social security programmes in our analysis.

⁶ However, for a broader analysis of the programmes, several additional programmes have been considered and added in Table 6.2 which have overlapping objectives as with the selected small SSPs.

Figure 6.3: Identification procedure of the small SSPs



Source: Prepared by RAPID based on consultations with SSPS project office and Social Security Experts

Figure 6.4: Consolidation of the small programmes: A pragmatic process

Source: RAPID Assessment

3. Portfolio Analysis of the Small Programmes and A Pragmatic Harmonisation Strategy

Having defined the small social security programme in the above section, it is of interest to know their salient features, if any. In this section, a detailed mapping exercise has been carried out to gather some relevant information on small SSPs (e.g. the number of beneficiaries, type of social protection and any other features). The programmes are then grouped in clusters (such as programmes for children, working-age, or special programmes, etc.) to ascertain an optimal harmonisation strategy.

The SSPs in Bangladesh are commonly classified into four broad categories: programmes for lifecycle risks, programmes for covariate shocks, special scheme programmes, and other/miscellaneous programmes. According to the MoF, 125 programmes have been classified as Social Security Programmes for the 2019-20 fiscal year. Among these, the top six SSP programmes constitute more than half of the total budgetary allocation. A major share of the budget (more than 30%) is spent on pension schemes of the government officials. Amongst others, Grameen Infrastructure Development, Honorarium for Freedom Fighters, Old Age Allowance, Food Friendly Programme, Vulnerable Group Feeding (VGF), Vulnerable Group Development (VGD), Employment Generation for the Poorest (EGPP), and Test Relief (TR Cash) are the major large programmes. According to the most recent data including the government service pension schemes, provided by the SSPS team, the most significant 20 SSPs comprise of more than 70% of the total SSP budget, while the selected 42 small programmes have an allocation of only 4.13% of the SSP budget. Most of these small programmes are initiated and financed by development partners.

As it has already been discussed, managing and streamlining the vast array of programmes is a rather challenging task and requires a well-coordinated execution. To consolidate major and special programmes, the NSSS provides some specific suggestions. As per the NSSS recommendation, schemes that are similar in nature should be consolidated as one scheme. It suggests that programmes should be combined into some broad categories, such as Vulnerable Women's Benefit (VWB) programme, Child Benefit Programme, Workfare Programme, Disability Benefits Programme. Special programmes that are targeted at a specific group of the population should be combined under broad schemes of specialized interventions. For example, currently, there are four programmes for the freedom fighters and their families, which are very similar and can be consolidated into one scheme called the Freedom Fighters' Benefits Programme.

The NSSS also asks the concerned ministries to manage and determine the usefulness of their small schemes. Redesigning and consolidating small programmes and special schemes are also envisaged by the Government of Bangladesh in the Action Plan. In accordance with the lifecycle framework, the NSSS suggests that small SSPs should be reshaped or modified as per one of the following procedures:

- (a) Merging with similar types of major lifecycle programmes
- (b) Will be continued, but should be excluded from the domain of social security
- (c) Will be discontinued after the programme expiration date or will be terminated
- (d) Scaling up nationwide depending on the impacts and coverage of the programme

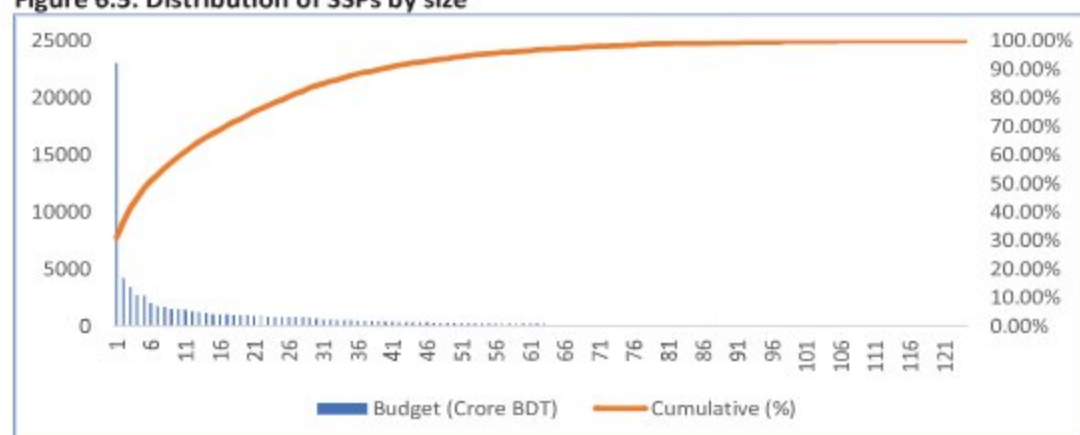
The first question that arises while discussing the 'small social security programmes' is defining the magnitude of 'small'. As stated in Section II, based on the discussions with relevant government officials, social security experts, and academicians, two propelling ideas are afloat. First, all SSPs having less than 0.5 per cent of the total budget (equivalent to or less than Tk. 372 crore) can be considered as small.^{7,8} Alternatively, programmes at the bottom decile (in terms of budgetary allocation) can be considered as small programmes. The data reveals that following 0.5 per cent cut-off value, 85 social security programmes can

⁷ 1 crore = 10 million.

⁸ As of October 2019, USD 1 = Tk. 84.9

be identified as small (Figure 6.5). Coincidentally, these 85 programmes also rank in the bottom decile in terms of budgetary allocation (Figure 6.6).

Figure 6.5: Distribution of SSPs by size



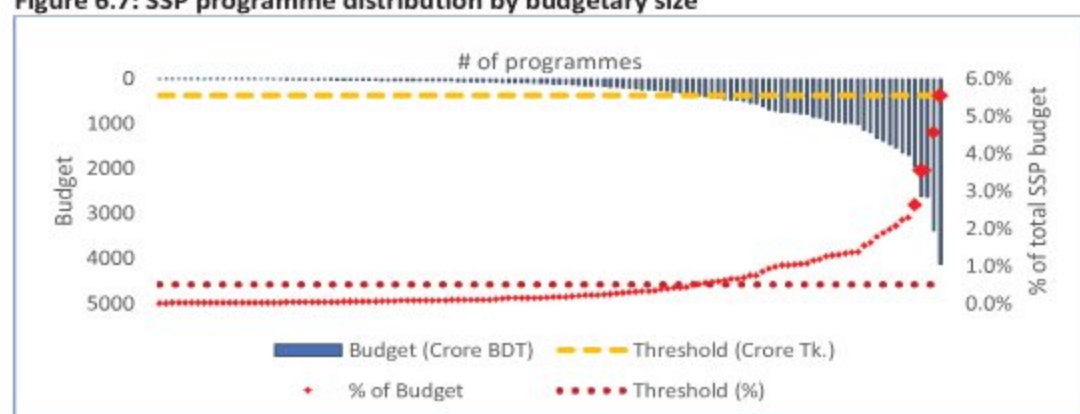
Source: RAPID analysis based on SSPs provided data

Figure 6.6: Distribution of SSPs by size



Source: RAPID analysis based on SSPs provided data

Figure 6.7: SSP programme distribution by budgetary size



Source: RAPID analysis based on SSPs provided data⁹

⁹ This graph excludes pensions for the Government service holders since that programme alone covers more than 30 percent of the total SSP budget.

It should be noted that neither all these 85 programmes are social security programmes, nor all of these can be consolidated. Furthermore, some programmes will not require consolidation at all due to their natural phase out within the project deadline. All GoB-approved projects or programmes are categorised in two categories based on their source of funds: (i) Revenue budget programmes, and (ii) Development budget programmes.¹⁰ Table 6.1 shows the distribution of programmes by the source of funding. Revenue budget programmes do not have any deadline and continue until the government decides to end them. 58 out of the total 125 SSP listed programmes fall under this category. However, nearly two-thirds of these programmes, 37 to be exact, can be categorised as small following the 0.5 per cent cut off criterion. The Development Budget programmes primarily consist of projects undertaken by the GoB. In many cases, these projects are devised and funded in collaboration with the development partners. Examples of such programmes include 'Reaching Out-of-School Children' (co-funded by the World Bank), SWAPNO (co-funded by the UNDP), Support to the Urban Health and Nutrition to the Urban Bangladesh (funded by the EU), amongst others.¹¹ Such programmes vary in duration and are omitted from the SSP list once phased out. The number of programmes in development budget thus varies from year to year. From Table 6.1 we can see, SSP Budget for FY2019-20 lists 54 such ongoing programmes out of which 38 are small. In addition, in the 2019-20 fiscal year, 13 new programmes/projects have been included in the development expenditure where 10 programmes are small.

Table 6.1: Programmes by the source of funding

	Item	Revenue Budget	Development Budget (ongoing programmes)	New Development Projects	Row total
Programmes	# of small programmes	37	38	10	85
	Total # of programmes	58	54	13	125
	Small programmes (% of total programmes)	64%	70%	77%	68%
Budget	Total Sectoral Budget	53435	18540	2392	74367
	Total SSP budget	74364			
	Sectoral Budget (as % of total)	72%	25%	3%	100%

Source: RAPID Assessment based on MoF data

Following the selection procedure mentioned in the methodology section, we performed another round of mapping (Annex Tables 6.13-6.15) of small SSPs for two reasons. First, not all the identified 85 programmes were able to be harmonised. A close inspection of the programmes reveals that some of the programmes are purely for construction, the supply of essential health and nutrition materials or utilities, etc. Essentially, these programmes do not fit in the definition of the 'social security programmes' iconised in the NSSS. Nor do these programmes require harmonisation. For instance, it is not required to bring 'construction of colony for the cleaners of Dhaka City Corporation' and 'construction of flood shelter in the flood and river erosion-prone areas' under a common umbrella. Furthermore, as has already been mentioned, most of the development expenditure programmes are supposed to end at some point. Some of these programmes are scheduled to end before 2021.¹² Such programmes, which are mostly donor devised and funded, are less

¹⁰ Revenue expenditure and development expenditures have been relabeled as 'Operating expenditures' and 'Development expenditures' from 2019-20.

¹¹ All the names mentioned in this report follows as specified in the SSP list of the MoF. However, in some cases, discrepancies have been noticed between the reported name on the project website and the MoF document. As such, the name of the programme 'Support to the Urban Health and Nutrition to the Urban Bangladesh' has been mentioned as 'Support to health and nutrition to the poor in Urban Bangladesh' in the EU website (<https://www.epos.de/projects/eu-support-health-and-nutrition-poor-urban-bangladesh>; accessed on 12 September 2019).

¹² For instance, the EU 'Support to the Urban Health and Nutrition to the Urban Bangladesh' is scheduled to end in November 2019. However, the programme is likely to be continued for another phase.

likely candidates for harmonisation. Pragmatically, if not extended further, these programmes will automatically phase out by the time a finalised strategy for small SSP consolidation is adopted.

Table 6.2 provides an overview of important social security programmes in Bangladesh. Information presented in the Table 6.2 include budgetary allocation per programme for FY2019-20 (in TK. crore), number of beneficiaries (in Lakh), categorisation of the programme by size (large if the budget is more than 1% of the total SSP allocation; medium if it is between 0.5% and 1%; and small if less than 0.5%), programme type: whether the programme falls under lifecycle category (L), covariate risks (C), and special programme (S). Based on the discussion and observation of the programme objectives, further analysis is performed on whether the programmes had overlapping objectives. Finally, a remark has been made whether the programme is an SSP, a Social Security Support Programme (SSSP), or neither of it (N). Out of the total of 42 selected small programmes, 19 are lifecycle support programmes, 20 are special programmes, and 3 are covariate risk programmes. Even though small programmes comprise less than 5% of the total SSP budget, harmonising these programmes will have important coordinated impacts on addressing risks and challenges associated with different stages of the lifecycle. According to the NSSS 2015 report, both the number and budget (in Tk.) of small social security programmes have been steadily increasing over the years. However, we observed a declining trend in the percentage of GDP allocated for small programmes. A review of the small SSPs also indicates that there is severe overlap among programmes in terms of programme goals, and some are too small to have any meaningful impact on the targeted groups of the population. Due to the duplicity, programmes that are similar in nature can be consolidated to make programme administration more manageable and reduce the administrative cost of operation.

Box 6.1: Categorising social security programmes

In this study (Table 6.2), programmes are classified into the following four categories: (i) Lifecycle programmes; (ii) Covariate risks programmes; (iii) Special programmes; (iv) Social Security Support programmes. The definition we followed is as follows:

- **Lifecycle risk programmes ('L'):** These are the programmes with such components that can effectively help tackle lifecycle risks. For instance, maternity allowances and nutrition programmes reduce the risks for infant mortalities or child undernourishment. Training and skill upgradations can reduce the risks of unemployment and underemployment for youth and women, and thus contributing to reducing poverty.¹³
- **Covariate risks ('C'):** A programme has been classified as 'C' if its objective is to tackle idiosyncratic or covariate shocks. An idiosyncratic shock affects individuals or households, whereas covariate shocks affect groups of households, communities, regions or even the entire country (PEP, 2011). Following this definition, the 'Fund for the Welfare of Acid Burnt Women and Disabled' is a programme targeted for tackling idiosyncratic shock. On the other hand, the 'Fund for Assistance to the Small Farmer and Poultry Farms' can be categorised as a programme for covariate shocks.¹⁴ For the ease of discussion, all such programmes have been simply classified under covariate risks - C.
- **Special programmes ('S'):** All other programmes which cannot be categorised either as L or C have been classified as Special Programmes (S). However, as easily understood, special programmes widely vary in types. For instance, some of the special programmes are related to constructions (such as Grameen Infrastructure Development, or Agricultural Infrastructure Development, etc.). Although these programmes do not directly fall under the definition of the Social Security/Protection/Safety Net, they have some components which indirectly help attain the broader objective of social protection. Thus, such programmes have been classified as Social Security Support Programme, meaning they might not be SSPs themselves, but they help attain/avail broader objectives of an SSPs.

¹³ Unemployment and underemployment are considered as the major contributors to poverty. Both these rates are substantially higher (almost double) for youth (aged 15-24) and women.

¹⁴ 'Fund for Assistance to the Small Farmer and Poultry Farms' is provided to the poultry farmers affected by the outbreak of bird flu.

Moreover, some of the special programmes are entirely region-specific (such as for Haor areas, or for coastal areas, etc.) and hence been labelled as 'Region Specific Special Programme'.

- Based on the discussion and observation of the programme objectives, further analysis is done whether the programmes had overlapping objectives.
- Finally, some comments have been made if the programme in question is SSP, Social Security Support Programme (SSSP), or Neither of it (N).

Table 6.2: A brief overview of the selected Social Security Programmes

Ministry / Division	Name of Programme	Benefit (2019-20) (Lakh)	Budget (2019-20) (Crore TK.)	% of Budget	Large /Mid/ Small	Programme Type: Lifecycle -L; Covariate risks - C; Special programmes- S	Programme category: Children - C; Working age - W; Disabled - D;	Overlapping of objectives within Lifecycle: Yes/No	Programme Type: SSP/SSSP/Neither (N)
LGD, MoLGRDC	Grameen Infrastructure Development	0.00	4,126	5.55%	L	S		Y	SSSP
MoF	Food Friendly Programme	0.50	2,624	3.53%	L	C		N	Y
MoDMR	Vulnerable Group Feeding (VGF)	83.41	1,957	2.63%	L	L	W	Y	Y
MoWCA	Vulnerable Group Development (VGD)	142.47	1,699	2.28%	L	L	W	Y	Y
MoDMR	Employment Generation Programme for the Poor	8.27	1,650	2.22%	L	L	W	Y	Y
MoDMR	Test Relief (TR) Cash	20.98	1,530	2.06%	L	C		Y	Y
MoDMR	Food for Work (FFW)	17.14	1,204	1.62%	L	C		Y	Y
MoHFW	Maternal, Neo-natal, Child and Adolescent Health	697.95	929	1.25%	L	L	C	Y	Y
LGD, MoLGRDC	Haor Infrastructure and livelihood Development	1.85	868	1.17%	L	Region Specific SP		Y	Y
LGD, MoLGRDC	Income Support Program for the Poorest	10.81	778	1.05%	L	L	W	Y	Y
MoHFW	T.B., Leprosy, Communicable Non-communicable Disease	3,029.25	753	1.01%	L	C		Y	Y
MoDMR	Work For Money (WFM)	15.81	750	1.01%	L	L	W	Y	Y
	Flood Management and Livelihood Improvement Project in Haor Area	0.00	552	0.74%	M	Region Specific SP		Y	N
MoDMR	Gratuitous Relief (GR)	56.82	544	0.73%	M	C		N	Y
MoF / FinDiv	Skills for Employment Investment Programme	2.34	433	0.58%	M	L	W	Y	Y
LGD, MoLGRDC	Rural Infrastructure Development	0.00	420	0.56%	M	S		Y	SSSP
Mo Education	Skill and Employment Programme in Bangladesh	0.00	372	0.50%	S	L	W	Y	Y
MoF / BFID	Social Development Foundation	0.00	235	0.32%	S	Region Specific SP		N/A	N
MoHFW	Maternal, Child, Reproductive and Adolescent Health	746.09	235	0.32%	S	L	C	Y	Y

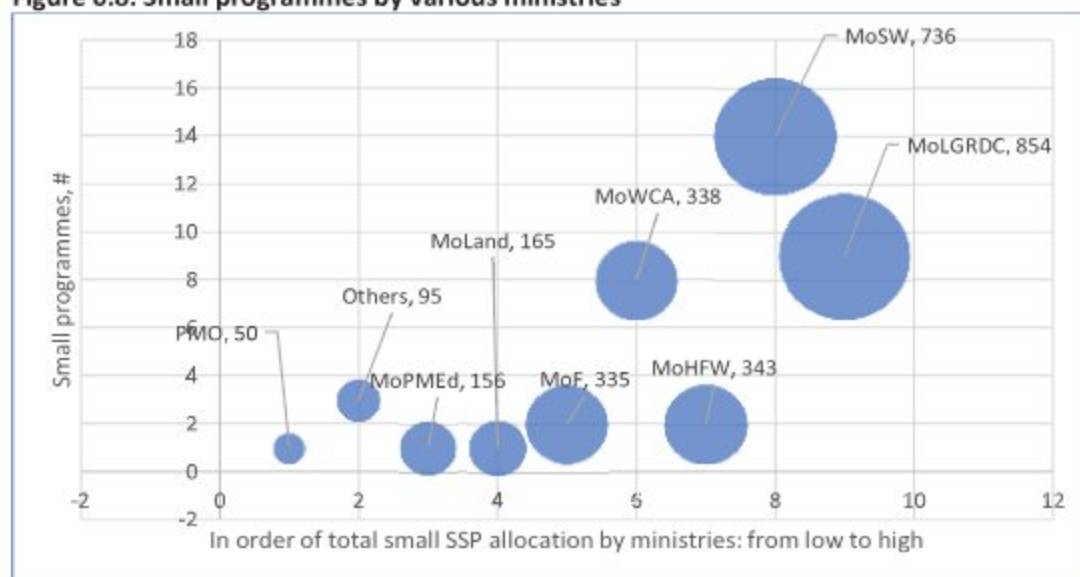
LGD, MoGRDC	Char Development and Settlement	10.18	227	0.31%	S	Region Specific SP		Y	N
	Child protection and child welfare	0.00	189	0.25%	S	L	C	Y	Y
	Development of the Living Standard of the Marginal People of Bangladesh	0.00	183	0.25%	S	S		N	Y
MoLand	Guchagram (Climate Victims Rehabilitation)	1.28	165	0.22%	S	Region Specific SP		Y	N
MoPMEDu	Reaching Out of School	5.60	156	0.21%	S	L	C	N	Y
LGD, MoGRDC	Coastal Climate Resilient Infrastructure Improvement	0.27	156	0.21%	S	Region Specific SP		N	N
MoSW	Assistance for Cancer, Kidney and Liver Cirrhosis Patients	0.30	150	0.20%	S	C		Y	Y
MoWCA	Special Fund for Assistance to women development & entrepreneurs	0.00	125	0.17%	S	L	W	Y	Y
	Child and Maternal Health & Health Management Development	0.00	108	0.15%	S	L	C	Y	Y
LGD, MoGRDC	Urban Public Environmental Health Care (Devt. Programme)	0.00	104	0.14%	S	S		N	Y
MoF / FinDiv	Fund for Assistance to the Small Farmer and Poultry Farms	1.00	100	0.13%	S	C		N	Y
MoSW	Stipend for Disabled Students	100.00	96	0.13%	S	L	D	N/A	Y
MoWCA	Income Generating Activities for Women at Upazila Level	0.30	91	0.12%	S	L	W	Y	Y
MoSW	Programme for Improving the Livelihood of Harijan, Dalit, Bude community (Bede and disadvantage community 2017-18)	0.81	67	0.09%	S	S		Y	Y
MoSW	Service and Assistance Centre for Disabled	3.76	65	0.09%	S	SSSP		N/A	N
	Interest free Micro Credit Programme	0.21	58	0.08%	S	L	W	Y	N
MoHFW	Support to the Urban Health and Nutrition to Bangladesh	1.14	56	0.08%	S	L	C	Y	Y
	Special Assistance for the development of Char, Haor and development area	0.23	50	0.07%	S	Region Specific SP		Y	N
MoWCA	Oppressed Women and Children Welfare Fund	0.00	50	0.07%	S	S		Y	N
PMO	Lump Sum Provision for Development of Special Areas (Except Hill Tracts)	0.21	50	0.07%	S	Region Specific SP		N/A	N
LGD, MoGRDC	Strengthening Women's Ability for Productive New Opportunities (SWAPNO)	0.00	43	0.06%	S	L	W	Y	Y
	Improved life Standard for low-income people	0.00	42	0.06%	S	L	W	Y	Y

LGD, MoLGRDC	Agriculture Infrastructure Improvement (Bangladesh Agriculture Infrastructure Development Project)	0.85	41	0.05%	S	S	S		N	N
MoSW	Grants for the Schools for the Disabled	0.35	28	0.04%	S	S	SSSP		Y	SPSP
MoSW	Trust for the protection of the persons with neurodevelopmental disabilities	0.00	28	0.04%	S	S	SSSP	D	N	SPSP
RDCD, MoLGRDC	Rural Settlement Construction for improvement of Rural Livelihood	0.01	25	0.03%	S	S	S		Y	N
MoSW	Programme for Livelihood Improvement of tea-garden labourers	0.50	25	0.03%	S	S	S		Y	Y
MoWCA	Urban Based Marginal Women Development (Urban Based Women Development Project Phase-2, 2017-18)	0.53	21	0.03%	S	S	L	W	Y	Y
	Providing Primary Health, Reproductive Health and Nutrition Services to Underprivileged Woman and Children in		20	0.03%	S	S	L	C	Y	Y
MoWCA	Early Learning for Child Development	0.50	20	0.03%	S	S	L	C	Y	Y
RDCD, MoLGRDC	Employment of Ultra Poor in Northern Areas	0.06	19	0.03%	S	S	L	W	Y	Y
MoSW	Welfare Trust for Physical disabilities	0.00	15	0.02%	S	S	SSSP		N/A	Y
MoWCA	Women's Skill Based Training For Livelihood	0.00	7	0.01%	S	S	L	W	Y	Y
MoWCA	Micro-credit for Women Self-employment	0.34	6	0.01%	S	S	L	W	Y	N
MoSW	Programme for Improving the Livelihood of Trans-Gender (Hijra)	0.06	6	0.01%	S	S	S		Y	Y
MoWCA	Street Children Rehabilitation Programme	0.02	4	0.01%	S	S	L	C	N/A	Y
MoSW	Rehabilitation and Creation of Alternative Employment for Beggars Profession	0.08	4	0.01%	S	S	S		N/A	Y
	The sustainable socio-economic development and rehabilitation programs of underprivileged and poor disabled and autistic people through special education, health care and various training programs		2	0.00%	S	S	S		N/A	N
MoSW	Fund for the Welfare of Acid Burnt Women and Disabled	0.33	2	0.00%	S	S	C		N/A	N

Source: RAPID Assessment based on data provided by the SSPS project office, and KIs with the relevant government officials

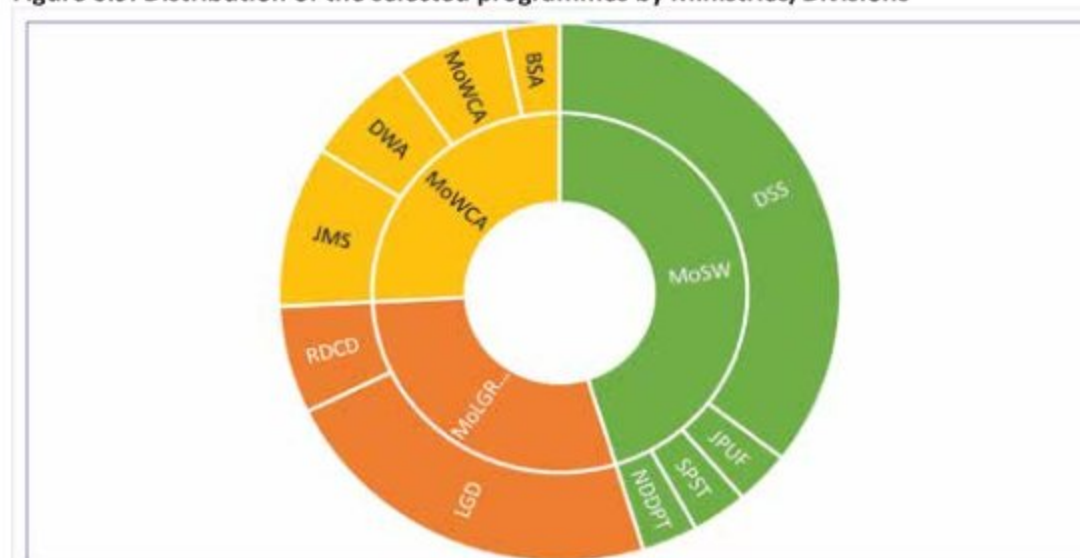
One interesting feature of the identified small SSPs is that most of them are operated by only a few ministries (Figure 6.8). As such, out of 42 small programmes, 29 programmes are run by three ministries namely – MoSW, MoLGRDC, and MoWCA. The largest number of small SSPs are administered by MoSW which runs 14 small SSP programmes worth of Tk. 736 crore. The MoLGRDC runs 8 programmes worth of Tk 797 crore, followed by the MoWCA running 7 programmes worth of Tk 319 crore.

Figure 6.8: Small programmes by various ministries



Source: RAPID Assessment based on MoF data provided by the SSPS office

Figure 6.9: Distribution of the selected programmes by Ministries/Divisions



Source: RAPID Assessment based on MoF data provided by the SSPS office

However, within the ministries, different bodies are sometimes undertaking different programmes, with similar objectives. From Figure 6.9, it is observed that 14 small programmes identified for the MoSW are implemented by three different bodies, namely – Department of Social Services (DSS), Neuro-Developmental Disability Protection Trust (NDDPT), and the Sharirik Protibondhi Suroksha Trust (SPST). In the case of MoWCA, the programmes are implemented by Jatiya Mohila Samity (JMS), Department of Women Affairs (DWA), Bangladesh Shishu Academy (BSA), and the ministry itself. All the programmes from the MoLGRDC

are implemented by Local Government Division (LGD), and the Rural Development and Co-operatives Division (RDGD).

3.1. Strategies of Small SSPs Harmonization in the Context of Bangladesh

In the context of Bangladesh, consolidation of small programmes was one of the founding recommendations put forward by the NSSS. It suggested the programme implementing ministries to prepare business cases for the small programmes (Box 3.1). Based on the business cases, GED had the role to propose the business cases to the Cabinet Division on which of the schemes should continue. However, as the NSSS Midterm Implementation Review (for phase I) has pointed out, none of the ministries reported a business cases to the GED.¹⁵ As a result, the consolidation of the small programme did not mark any practical progress as envisaged in the NSSS. While the NSSS focused on programme consolidation, the ideas regarding programme harmonisation of small programmes have evolved over time. Harmonisation of programmes includes but is not limited to the unification of interventions under one broad scheme. It also requires streamlining of benefits delivery to the target group population in order to improve both the administrative and economic efficiency.

Box 6.2: The NSSS on the consolidation of the small programme

"In recent years, there has been a rapid expansion in the number of small schemes. Much of this has been led by development partners, usually well intentioned, as new approaches have been piloted and specific challenges addressed. However, with the formulation of core programmes of the NSSS, it is important that these schemes are adding value in terms of innovative ideas with prospects for scaling up and joining up. It is also critical that the governance arrangements to be put in place anticipate coordination of the development partners' support to allow the vision of consolidated social security programming to function fully. Under the leadership of the GED of the Planning Commission, each sponsoring Ministry of these small schemes e.g. schemes of Ministry of Fisheries and Livestock, Ministry of Cultural Affairs, Ministry of Youth and Sports, Ministry of Expatriate Welfare and Overseas Employment etc. will be responsible for determining the value of these schemes and, present a business case if they believe that the programme should continue. Under the leadership of GED, the Planning Commission will, on the basis of the business cases, make proposals to Cabinet Division on which schemes should continue."

- NSSS (pp. 60-61)

This section proposes a pragmatic approach in consolidating the small SSPs. It undertakes the core NSSS theme, i.e., 'programme consolidation along with the life cycle risks' (NSSS, pp. XXII), as the departing point for framework preparation. All the programmes are clustered around the lifecycle risks, covariate risks, or special programmes based on their observed objectives. Finally, based on the analysis of the objectives of the programmes, this section proposes an optimal strategic framework for programme consolidation.

The NSSS provides a systematic framework for revising the overall social security structure. It divides the implementation time into two phases. In phase I (2015-2025), it aims to shift from discretionary to a targeted universal approach. In this regard, it emphasises on consolidating all programmes along with lifecycle risks. One of the major strengths of the NSSS is its provision of a detailed outline of the programmes to be considered for each stage of the lifecycle (Table 6.3). For instance, it suggested that two core programmes for children, one for ensuring early child development (0-4) and the other for enhancing the access and integration to education for all children (5-18). For the working age population (19-59), it suggests strengthening the education, training programmes, and workfare programmes. Noting the need for more emphasised vision for vulnerable women, it suggested for developing the Vulnerable Women's Benefit

¹⁵ The NSSS Midterm Implementation Review was still in the draft phase when this report was being prepared..

programme. In addition, it also emphasised for maternal health care, provision of day-care centres, etc. For the elderly, the NSSS suggests a universal old age allowance programme (age 60+) along with new pension schemes such as Private Voluntary Pensions and National Social Insurance Schemes. Lastly, the NSSS suggests for initiating Child Dependency Benefit programme and Working Age Dependency Benefit Programme for the PWDs.

Table 6.3: An overview of the NSSS suggestions on aligning the SSPs along the lifecycle

Programme name/ category	Core programmes stipulated by the NSSS	Specific suggestions
Programmes for Children (0-18)	<ul style="list-style-type: none"> A child grant for children of the poor and vulnerable family up to age 4. The child grant will be limited to a maximum of two children per family to avoid any adverse implications on the population policy. A school stipend for all primary and secondary school-going children and adolescents from the poor and vulnerable households. Child disability benefit programme; school meals programme; Programme for the orphans abandoned children. Strengthening supply-side interventions relating to immunization, childcare health and nutrition, water supply, sanitation, and nutrition outreach. 	<ul style="list-style-type: none"> Child Benefit Programme Primary and Secondary School Stipends Continuing Orphan's and School Meals Programmes Ensuring Child Maintenance Payment for Abandoned Children Strengthen Immunization, Child Healthcare, Nutrition and Water and Sanitation Programmes.
Programmes for the Working Age	<ul style="list-style-type: none"> Strengthening education and training programmes to motivate the adolescents and youth to complete education; enabling the workforce to acquire required skills. Strengthening workfare programmes for the unemployed poor. Convert food-based workfare programmes into cash-based programmes and consolidate fragmented schemes. Exploring possibilities of providing unemployment, sickness, maternity and accidental insurance as a part of a National Social Insurance Scheme (NSIS). Implementing a programme of financial support to vulnerable women (widows, divorced, destitute, single mother, and unemployed women including adolescent girls) and facilitate their participation in the labour force. The strategy advocates for a consolidated income transfer under Vulnerable Women's Benefit (VWB) programme. The strategy provides for expansion of the Maternal Health Voucher Scheme (MHVS) administered by the HSD and MEEWD of the Ministry of Health and Family Welfare. 	<ul style="list-style-type: none"> Strengthen Education and Training for the youth Consolidate Workfare Programmes Implement MHVS. Consolidate VGD and Programme for Destitute Women into one VWB programme. Provision of Childcare across all Formal & Informal job places.
Comprehensive Pension System for Elderly	<ul style="list-style-type: none"> The Old Age Allowance for senior citizens who are aged 60 years and above and belong to the poor and vulnerable population. Explore possibilities to establish a National Social Insurance Scheme (NSIS), to be managed under the Insurance Development & Regulatory Authority (IDRA) under the provision of the Insurance Act-2010, based on the principle of employers and employees jointly paying contribution. The NSIS would provide pensions as well as address other contingencies (such as disability, sickness, unemployment and maternity). Review options to facilitate the development of Private Voluntary Pension (PVP), which would be open to all citizens irrespective of occupation or formality of employment. 	<ul style="list-style-type: none"> Old Age Allowance (age 60 +) should be continued; the benefits should be revised from time to time to adjust for the inflation Introducing National Social Insurance Scheme (NSIS) Private Voluntary Pensions scheme should be in place
Programmes for People with Disabilities	<ul style="list-style-type: none"> A comprehensive disability benefits programme should be initiated incorporating lifecycle risks. 60+ persons with disabilities should receive old allowances along with an additional amount 	<ul style="list-style-type: none"> A disability benefit for children with disabilities A disability benefit for working-age population with disabilities

Source: NSSS (2015), NSSS Implementation Action Plan

3.2. Profile of the Small Social Security Programmes

Based on the review, the selected small programmes can be strategically classified into three categories (Table 6.4). Out of the 42 programmes, 19 falls in the lifecycle, 3 in the covariate risks, and 20 in the special programme category. Furthermore, all the lifecycle risk programmes have been divided into three categories - programmes for children, programmes for working-age, and programmes for PWDs.

Table 6.4: Classifications of the selected small SSPs

Programmes by Broad classifications		
Programme	Number of programmes	Amount of budget (crore Taka, 2019-20)
Lifecycle	19	1668
Covariate risk	3	252
Special programme	20	1526

Programmes by lifecycle categories		
Programme	Number of programmes	Amount of budget (crore Taka, 2019-20)
Programmes for children	8	788
Programmes for working age	10	784
Programmes for PWDs	7	236
Programmes for women	11	708

Note: Some of the programmes are repetitive in this list as they have multiple components. For instance, the programme “Maternal, Child, Reproductive and Adolescent Health” can be considered for both children and women. 4 of the programmes for the PWDs are categorised as special programmes.

These different types of small SSPs are discussed in detail in the following sections of this chapter.

3.2.1. Small SSPs for Children:

Out of the selected 42 programmes, eight programmes can be categorised for children.¹⁶ These programmes can be further grouped into three broad headings, namely

- a. Programmes on health and nutrition
- b. Programmes on education
- c. Programmes on child protection

a. Programmes on children’s health and nutrition:

There are four small programmes currently being implemented, namely ‘Maternal, Child, Reproductive and Adolescent Health Care’, ‘Child and Maternal Health & Health Management Development’, ‘Support to the Urban Health and Nutrition to Bangladesh’, and ‘Providing Primary Health, Reproductive Health and Nutrition Services to Underprivileged Women and Children’.

The Maternal, Child, Reproductive, and Adolescent Health Programme (MCRAHP) came into operation in FY2011-12. As per the operation plan, the project was initially scheduled to be completed by June 2016, which was later extended.¹⁷ The project is being implemented by the Directorate General of Family Planning (DGFP). The programme is intended to “ensure healthy reproductive life of women and adolescent during pregnancy and childbirth and throughout the whole span of reproductive life by skilled service providers” (DGHS, 2019). The specific objectives of the programmes are as follows:

¹⁶ Table 6.5 provides an analytical as well as comparative synopsis of these programmes.

¹⁷ The project document is obtained from: <http://www.dghs.gov.bd/images/docs/OP/MCRAH%20OP%202011-16%20writup%20new.pdf>; accessed on 6 October 2019.

- To ensure safe delivery at home and facility
- To provide services to adolescent boys and girls
- To provide services to community people on nutritional aspects of health
- To train service providers for ensuring the quality of care
- To ensure logistic supplies to service delivery point and the community
- To introduce new evidence-based best practices in the program
- To monitor and supervise the program activities to ensure the quality of care

Two major components of the programme are – (1) Service delivery: including (i) Maternal Health Services, (ii) Reproduction Health Care Services, (iii) Adolescent Health Care Services, and (iv) New-born and Child Healthcare Services, and (v) Nutrition Services; and (2) Training of the service providers, midwives, etc. With a budget of over Tk. 200 crores the project aims to reach 746 lac beneficiaries per month.¹⁸

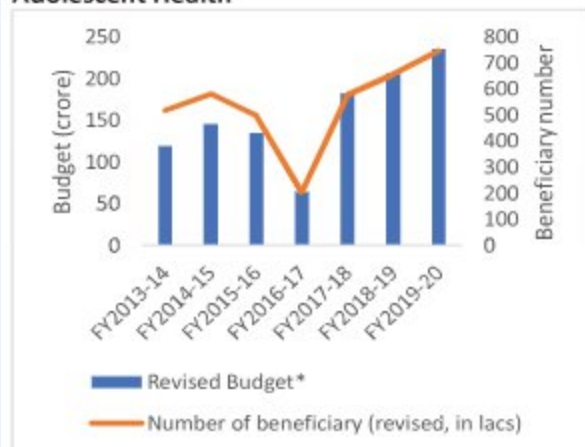
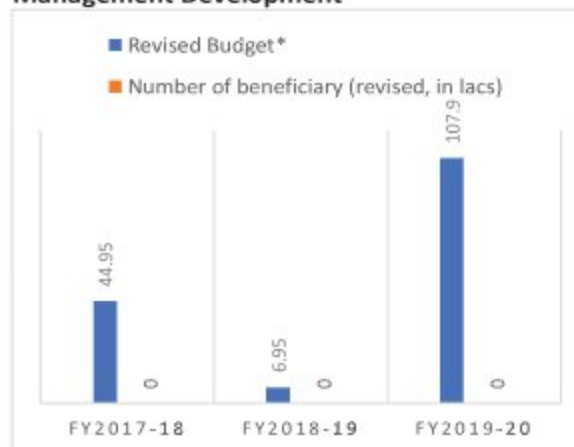
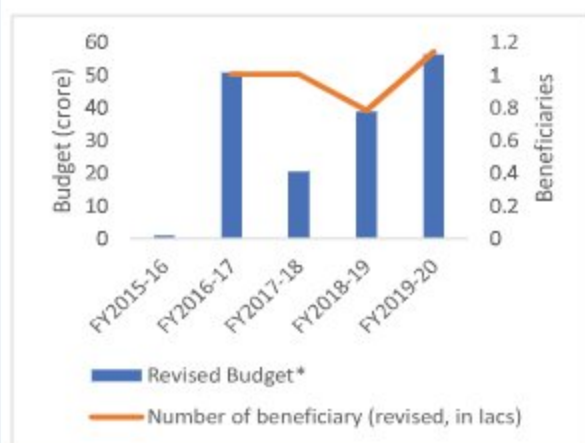
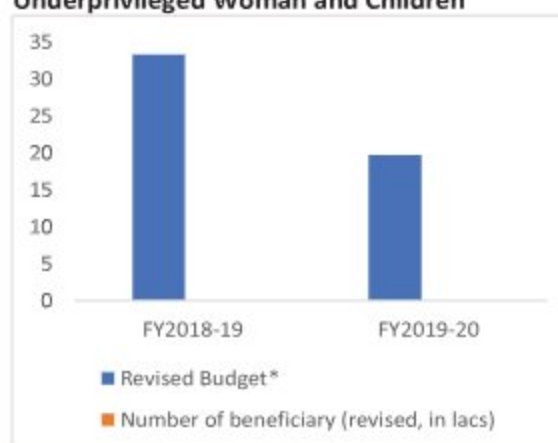
The programme objectives are quite overlapping with another large programme being implemented by the Directorate General of Health Services, under the Health Service Division of the MoHFW.¹⁹ The Programme, named 'Maternal Neonatal Child and Adolescent Health' (MNCAH), is a large programme as per the definition followed in this study (Table 6.15). The programme is being continued since 2011 and will be completed in June 2022. This programme has five major components, namely – (i) Maternal Health, (ii) Expanded Programme on Immunisation, (iii) National New-born Health Programme (NNHP) and Integrated Management of Childhood Illness (IMCI), (iv) Adolescent Health, and (v) School Health. Along with training of the service providers, it incorporates awareness-raising activities, workshops, etc. The programme has a budget of Tk 929 crore and aims to reach 698 lac persons per month.

It must be noted that both the programmes have several unique features. For example, the DGFP run 'MCRAHP' programme is more focused on family planning, and reproductive health. On the other hand, the programme run by DGHS (MNCAC) has a major focus on immunisation, neonatal care, childhood illness, school health programme, etc. However, both the programmes have similar training components (such as midwifery and training of the doctors, nurses and other medical service providers), reproductive healthcare plans, service delivery mechanism, etc. If the programmes are combined into a single programme, a more enhanced operational outcome can be achieved.

As for the Child and Maternal Health and Health Management Development Programme, the study team could not retrieve any operational manual/project documents. However, based on interviews with SSP experts the programme was identified as a project on strengthening the health management system. Moreover, given that the programme does not have any beneficiaries but yearly expenditures, it is assumed that the programme is a delivery programme for service equipment, training, or capacity building.

¹⁸ As reported by the MoF. The beneficiary number is such high as it counts a beneficiary as many times as she receives the service.

¹⁹ The project document is available at: http://www.dghs.gov.bd/images/docs/OP/2018/MNC_AH.pdf; accessed on 6 October 2019.

Figure 6.10: Maternal, Child, Reproductive and Adolescent Health**Figure 6.11: Child and Maternal Health & Health Management Development****Figure 6.12: Support to the Urban Health and Nutrition to Bangladesh****Figure 6.13: Providing Primary Health, Reproductive Health and Nutrition Services to Underprivileged Woman and Children**

Source: RAPID Assessment based on MoF data

One other programme - Urban Health and Nutrition to Bangladesh - is a European Union (EU) funded project being implemented by the LGD of the MoLGRDC. The project aims to “support NGOs to work with municipalities to deliver primary healthcare and nutrition to the poor residents of urban slums while building institutions for long-term sustainable service delivery and coordination”.²⁰ It also aims at strengthening the MoLGRDC and LGD in addressing the urban health responsibilities and ensure the provision of urban health services. As mentioned in the project website, the main objectives of this programme are:

- Facilitate the establishment of a coordination mechanism between the different stakeholders of urban health especially the MoHFW, MoLGRDC, LGD and Municipalities / City Corporations
- Strengthening the capacity of MoLGRDC to manage the delivery of healthcare services to the urban poor through Public-Private Partnerships (PPPs)
- Strengthening the capacities of the municipalities to manage PPP contracts for the delivery of healthcare services

²⁰ The information was obtained from <https://www.epos.de/projects/eu-support-health-and-nutrition-poor-urban-bangladesh>: accessed on 20 September 2019

- Strengthening the capacity of MoHFW to coordinate, develop and enforce essential health, nutrition and population service quality standards, monitoring system and accreditation as the centralized and decentralized levels

The programme is conducted in Dhaka South and North City Corporations, Chattogram City Corporation, Mymensingh City Corporation, and 11 Pouroshovas. With a budget of Tk. 57 crores, its target is to reach 1.14 lac beneficiaries. The project is expected to be completed by November 2019, meaning that the programme will face a natural consolidation if it is not extended further.²¹ However, given that programmes with similar nature have previously received extensions after the project deadline, this programme is also picked for harmonisation.

Another small programme focusing on maternal health, child health and nutrition is “Primary Health, Reproductive Health and Nutrition Services to underprivileged Women and Children”.²² The programme is currently being implemented by the MoWCA and Bangladesh Family Planning Association (BFPA) in 21 districts. The three-year-long project starting since July 2018, aims to provide family planning, reproductive health services, health and nutrition services to pregnant mother, and children. The project also aims to modernise the medical equipment available in the project area. The total budget for the project is 98.3 crore where 19 crores have been allocated for 2019-20.

A number of components of both of the aforementioned programmes overlap with the objective of the National Nutrition Services (NNS), one of the large SSP programmes. The NNS aims to increase demand and utilisation of services, develop the capacity of the community to understand and address the malnutrition problems, develop capacity through training, advocacy etc. As per the operational manual, some of the NNS objectives are as follows:²³

- Implementing a mainstreamed, comprehensive package of nutrition services to reduce maternal and child malnutrition and ensure universal access.
- Developing and strengthening coordination mechanisms with key relevant sectors (particularly, Ministry Food, Ministry of Disaster Management and Relief, Ministry of Agriculture, Ministry of Women and Children Affairs, Ministry of Livestock and Fisheries, Ministry of Local Government and Rural Development and Cooperatives, etc.).
- Strengthening the human resource capacity to manage, supervise and deliver nutrition services at the different levels of the health and family planning services.

b. Programmes related to child education:

Early Learning for Child Development (ELCD) – Phase III: The Early Learning for Child Development (Phase III) is a programme being implemented by the Bangladesh Shishu Academy (BSA), under MoWCA.²⁴ The phase I of this programme started in 2001 in collaboration with the UNICEF Bangladesh. It consists of several components of the Early Childhood Care and Development (ECCD) interventions such as parenting and caregiving education, ECCD Advocacy and Training, Child Development Centres, and Pre-primary schools. The programme is currently being implemented in 16 Upazilas in 15 districts.²⁵ It targets children in the age bracket of 3-8 years. In FY2019-20 the programme targets to reach 50,000 children with a budget of Tk 19.6

²¹ However, the LGD website reports the project deadline as December 2020: <https://lga.gov.bd/site/page/e1b4721a-a59a-44c5-bcac-71f688a8c73c/->; accessed on 20 September 2019.

²² <http://nrpvawc.gov.bd/organizations/projects--programmes>; accessed on 2 October 2019

²³ Obtained from http://ctoolkits.dghs.gov.bd/sites/default/files/nns_op.pdf; Accessed on 20 September 2019

²⁴ The project information has been obtained from website of the Ministry of Women and Children Affairs: <https://mowca.portal.gov.bd>; accessed on 27 August 2019.

²⁵ The districts are – Banderban, Borguna, Bhola, Chapai Nawabganj, Cox’s Bazar, Gaibandha, Jamalpur, Kurigram, Khulna, Maulvi Bazar, Netrokona, Rangamati, Satkhira, Sirajganj, Sunamganj.

crore. Based on earlier documents on this project it is observed that under the ELCD project, MoWCA operated nearly 1400 pre-primary centres for more than 41,000 children aged 5+, more than 500 Child Development Centres for 16050 children aged 4+, and 20 day-care centres for 400 children aged 3-5 years. As an important part of the project, it integrates autism and other disabilities (MoWCA, 2017).

Figure 6.14: Early Learning for Child Development

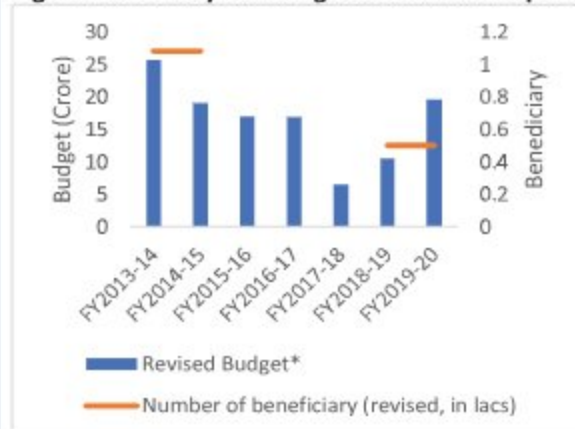
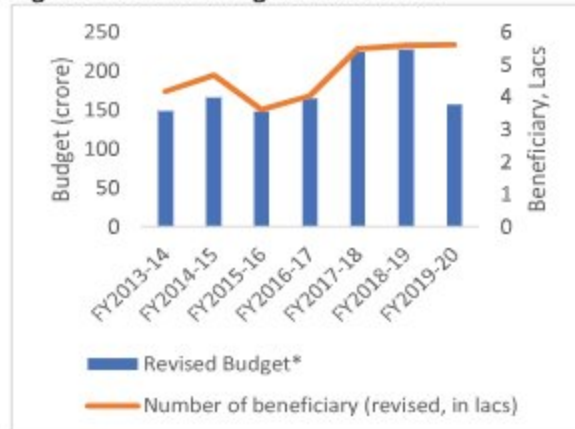


Figure 6.15: Reaching Out of School



Source: RAPID Assessment based on MoF data

There are several other large programmes which have similar components as the ELCD. For instance, within the MoWCA, Jatiya Mohila Samity, and the MoWCA runs several other day-care centres on top of the ELCD programme. In addition, the MoSW also runs several day-care centres. It is also noteworthy that the GoB has already officially mandated pre-primary education in its education policy. The programmes being carried out for children with a disability under this programme is similar in nature to the programmes being carried on by DSS.

It is noteworthy that, even if all these small programmes of different ministries are combined together, the number is too small to meet the actual requirement under an ideal scenario. Therefore, an outright consolidation of these programmes might not be the appropriate approach. Rather, the GoB can adopt a gradual approach in harmonising these programmes.

Reaching Out of School (Phase II): ²⁶

The Reaching Out-of-School (ROSC) is an endeavour of the Government of Bangladesh to provide a second chance to education for disadvantaged children aged 8-14 years who never had the chance to enrol in the primary schools or had to drop out due to other necessities. The project is currently being implemented by the Directorate of the Primary Education, under the Ministry of Primary and Mass Education with assistance from the World Bank. The broad objective of the project is *“to improve equitable access, retention and completion in quality primary education for out-of-school children in selected under-served areas”*. In principle, ROSC has four components, namely: ²⁷

- (i) Increasing equitable access to primary education
- (ii) Improving retention in and completion of the primary education cycle

²⁶ <http://www.ros-bd.org/> accessed on 15 September 2019; <https://projects.worldbank.org/en/projects-operations/project-detail/P131394?lang=en&tab=overview>; accessed on 15 September 2019

²⁷ Very recently a fifth component of this programme has been added: “Provide safe and equitable learning opportunities to children and adolescents of DRP in Cox’s Bazar District, which aims to support the response to the immediate education needs of the crisis-affected DRP children and adolescents while helping to strengthen the service delivery system of GoB in Cox’s Bazar” (Source *ibid*).

- (iii) Enhancing project implementation capacity through the mobilization of communities and partner agencies
- (iv) Establishing an effective monitoring and evaluation system.

The programme beneficiaries are provided with free books, education materials, exam fees, uniforms, and education allowances. As a part of this programme learning centres (also known as 'Ananda Schools') are established where teachers are appointed from the respective catchment areas. The project area includes 148 Upazilas and slums from the 11 city corporations. It has also undertaken a pre-vocational training program targeting 25,000 ROSC graduates, students from the Shishu Kallyan Trust, as well as graduates from the Government Primary schools aged 15+. With an average annual budget of Tk. 200 crore, the programme has been targeted to 5.6 lac out-of-school students across the country.

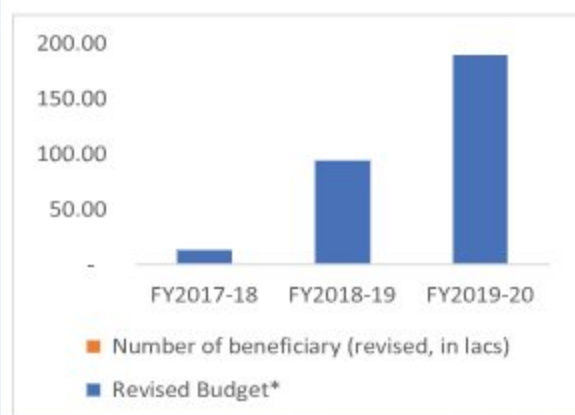
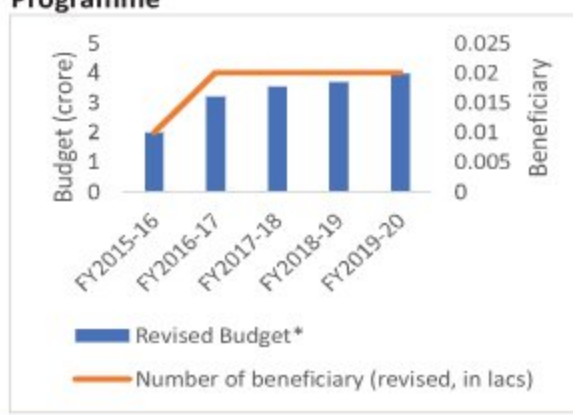
The programme is unique in the sense that it targets children aged 8-15 who have dropped out of school. However, it is noteworthy that, the GoB has undertaken several programmes to reduce dropout rates in primary and secondary education. Attempts such as the universal primary education stipend programme, universal midday meal programme²⁸, free books programme, etc. are portraits of these efforts. Hence, some of the programme's unique features (such as exam fees, uniforms) can be introduced in the regular primary/secondary education programmes. Moreover, the pre-vocational training programme of this project can be incorporated in the regular curricula of the vocational training centres.

c. Programmes related to Child protection:

There are two small programmes which are directed for child protection, namely – '*Child protection and Child Welfare*' and '*Street Children Rehabilitation Programme*'. During the desk research, the study could not trace any operation manual or project documents for the two programmes. However, based on the consultation with the MoSW, it was identified that there are several programmes being implemented that are related to child protection and welfare.²⁹ The DSS implements 'Child Sensitive Social Protection in Bangladesh'. The project includes safe shelters, psychosocial services, primary healthcare, vocational training through 'Drop-in-Centres' (DIC), Emergency Night Shelters (ENS), Child-Friendly Spaces (CFS), and Open-Air Street Schools (OAS). It also includes components such as toll-free Child Helpline where telephonic counselling is provided along with emergency supports. Another component, 'Child Protection Network' provides capacity building training to social workers, caregivers, trainers, amongst others. Although the number of beneficiaries of this programme is not available, the total budget allocated for this programme has been doubled to Tk. 190 crore in FY2019-20.

²⁸ All primary schools will be brought under midday meal by 2023. Now it will be covered in the Haor, Char and other underdeveloped areas. <https://www.dhakatribune.com/bangladesh/government-affairs/2019/08/19/cabinet-approves-national-school-meal-policy-draft>

²⁹ <http://www.dss.gov.bd/site/page/62d8a66e-2334-4bed-ac95-01036a0d2c35/%E0%A6%B8%E0%A6%BF%E0%A6%8F%E0%A6%B8%E0%A6%AA%E0%A6%BF%E0%A6%AC%E0%A6%BF%E0%A6%AA%E0%A7%8D%E0%A6%B0%E0%A6%95%E0%A6%B2%E0%A7%8D%E0%A6%AA>

Figure 6.16: Child protection and child welfare**Figure 6.17: Street Children Rehabilitation Programme**

Source: RAPID Assessment based on the MoF data

Table 6.5: Selected Small SSPs for children

Programme Name	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/already existing large programmes	Remarks
Maternal, Child, Reproductive and Adolescent Health	MoHFW	(1) Service delivery: including (i) Maternal Health Services; (ii) Reproductive Health Care Services; (iii) Adolescent Health Care Services; and (iv) New-born and Child Healthcare Services; and (v) Nutrition Services; (2) and Training of service providers, Midwives, etc.	The programme overlaps with the Maternal Neonatal Child and Adolescent Health' (MNCAH), which aims to provide services such as (i) Maternal Health; (ii) National New-born Health Programme (NNHP) and Integrated Management of Childhood Illness (IMCI); (iii) Adolescent Health; The programme has a similar training component. The Nutrition component is overlapping with the NNS.	All programmes related to pregnancy and children aged less than four (including conceive, ante-natal, post-natal, neo-natal, and child benefits) should be consolidated into a single package. A potential programme in this respect could be the programme called Agamir Shishu – which is still in the drafting phase. Adolescent health care programme should be integrated into the NSSS envisaged Child Benefit programme. All Nutrition-related programmes should be harmonised with NNS. The programme should not be considered as a social security programme.
Child and Maternal Health & Health Management Development	MoHFW	Based on interviews with relevant officials it was identified that this project is driven for strengthening the health management system.	-	
Support to the Urban Health and Nutrition to Bangladesh (SUHNB)	MoHFW	- Supporting CSOs/NGOs to work with municipalities to deliver primary healthcare and nutrition to the poor residents of urban slums while building institutions for long term sustainable service delivery and coordination. Strengthening the capacity of the relevant government bodies (including MoLGRDC, LGD, MoHFW, Municipalities, City Corporations, etc.).	Several components of this programme overlap with the objectives of the NNS, such as Developing and strengthening coordination mechanisms with key relevant sectors; strengthening the human resource capacity to manage, supervise and deliver nutrition services at the different levels of the health and family planning services; etc.	Lessons from this programme can be incorporated in the NNS. The project is scheduled to end in 2020. If not continued further, the programme will thus have natural consolidation.
Providing Primary Health, Reproductive Health and Nutrition Services to Underprivileged Woman and Children	MoWCA and Family Planning Association of Bangladesh	Capacity building of the government medical centres in 21 districts. The programme aims to provide healthcare services to pregnant mother and young children.	The programme objectives are overlapping with the MCAH and MNCAH.	The programme components completely align with the NSSS stipulated 'Child Benefit' (or, recently drafted 'Agamir Shishu' programme).
Early Learning for Child Development	Bangladesh Shishu Academy, MoWCA	Ensuring a coherent implementation strategy for early childcare and development.	Day-care centres are being run by MoSW, MoWCA, JMS, as well as BSA.	All the day-care centres and child development centres should be operated through a single organisation.

Programme Name	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/already existing large programmes	Remarks
		<p>The programme consists of interventions such as Parenting and Caregiving Education, Child Development Centres, Pre-School, and ECCD Advocacy and Training.</p> <p>More than 1400 pre-primary centres, 535 CDC, and 20 day-care centres are in operation as part of the programme.</p>	The pre-primary education has already been incorporated in the government plan.	The pre-primary education programme should be harmonised with the MoPME drafted pre-primary education programme
Reaching Out of School	MoPME	<p>Improve equitable access, retention and completion in quality primary education for out-of-school children in selected under-served areas. It provides exam fees, uniforms, free books, and education allowances.</p> <p>Provides pre-vocational training programme to ROSC graduates.</p>	<p>The government has already rolled out universal primary education stipend programme. The midday meal programme will roll out nationwide by 2023. The objective of these two programmes, which are NSSS stipulated is to reduce the dropout rates in primary school.</p> <p>-</p>	<p>Elements from ROSC can be integrated into the regular primary school programme.</p> <p>The pre-vocational training programme of the ROSC can be integrated into the TVET curricula.</p>
Child protection and child welfare	MoSW	The project is a part of the 'Child Sensitive Social Protection in Bangladesh' which aims to provide safe shelters, psychosocial services, primary healthcare, vocational training through 'Drop-In-Centres' (DIC), Emergency Night Shelters (ENS), Child-Friendly Spaces (CFS), and Open-Air Street Schools (OAS)	-	Although the shelter names are different, the objectives of these shelters remain very similar. A consolidated approach is required with regard to child protection and child welfare.

3.2.2. Programmes for the Working-age

Out of the selected 42 programmes, 11 can be classified for the working-age population. Based on the programme objectives these programmes can be clustered in the following broad headings:

- a. Financial assistance/fund/credit programmes for encouraging self-employment
- b. Skill enhancement programmes
- c. Skill enhancement programmes for women
- d. Other programmes

Small SSPs and their administering authorities, programme objectives, and similar programmes that are envisaged in the NSSS for the working-age population are discussed in Table 6.7.

a. Financial Assistance/fund/credit programmes for encouraging self-employment

There are three small SSPs which can be clustered in this group, namely: (i) Interest-free Microcredit Programme; (ii) Microcredit for women self-employment; and (iii) Special Fund for Assistance to Women Development and Entrepreneurs. The primary component of all these programmes is 'Microcredit' and does not incorporate any training/skill enhancement components is mandatory.

i) Interest-free Microcredit Programme:

The Interest-free Microcredit Programme is operated by the Department of Social Services, MoSW.³⁰ The targeted programme beneficiaries include poor but active persons and persons with disabilities from rural and urban areas throughout the country. The beneficiaries are provided with training and interest-free credit to help enhance their abilities. A beneficiary can borrow between Tk. 5,000 to Tk. 30,000 as loan for entrepreneurial ventures. The programme has a special provision to disburse at least 50 per cent of its loans to women. In the FY2019-20, the programme has an endowment budget of 60 crores and aims to serve 29,000 potential beneficiaries.

ii) Microcredit for women self-employment:³¹

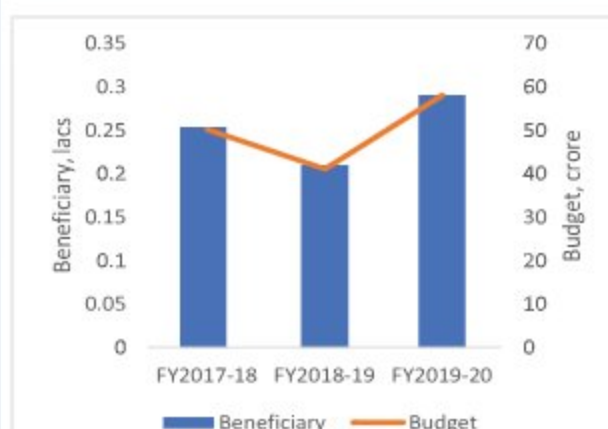
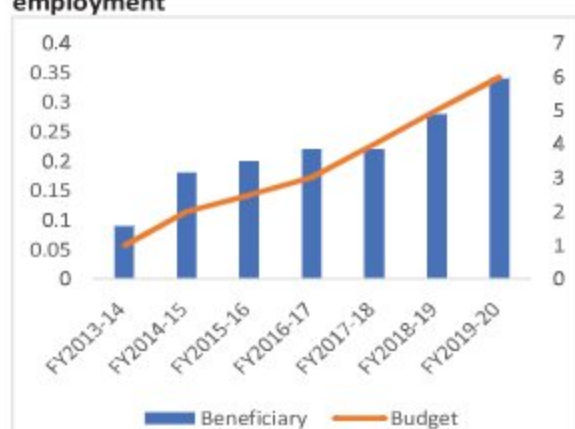
There are two programmes being implemented by the Ministry of Women and Children Affairs (MoWCA) on microcredit for women self-employment. The first one is being operated by the Jatiya Mohila Samity (JMS) under the MoWCA. The programme started in 2003-04 with a view to fostering the self-employment of the poor and distressed women through microcredits. The programme is operated through 108 Upazila JMS branches. As part of the programme, women receive microcredits between Tk. 5000 to Tk. 15,000. For the FY2019-20, the programme has an allocation of Tk. 6 crore and targets to cover 34,000 beneficiaries.

Another programme with exactly the same name is being implemented by the Department of Women Affairs (DWA) (Bangladesh Economic Review, 2019).³² With a similar programme objective, this programme is currently in operation in 64 districts at 473 Upazilas. The loan is provided for IGA Income Generating Activities) such as purchasing sewing machines, livestock and poultry farming, small business, aquacultures, etc. In addition, the programme contains awareness raising components on the use of sanitary latrines, contraceptive use, primary health check-up, dowry, child marriages, etc. It is noteworthy that this programme is not separately enlisted in the MoF prepared Social Safety Net budget.

³⁰ No operational manual or other documents were found for this programme during the review. Source of this information is the Budget document (FY2019-20) for the MoSW available at: https://mof.gov.bd/sites/default/files/files/mof.portal.gov.bd/budget_mof/12cf8f9a_7d14_45c9_9063_62ccc54aab43/129_Social_English.pdf; accessed on 20 September 2019.

³¹ The project information is obtained from: <http://www.jms.gov.bd/site/page/89af369f-37c1-42a0-b9f0-3ecbf23a60b/->; and https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/f2d8fab9_29c1_423a_9d37_cdb500260002/Ch-13%20%28English-2019%29.pdf accessed on 20 September 2019

³² The project information is available at (however, not updated): <http://www.dwa.gov.bd/site/page/fc154a14-f12d-4c1a-9984-d7f296796807/->; accessed on 20 September 2019.

Figure 6.18: Interest free Micro Credit Programme**Figure 6.19: Micro-credit for Women Self-employment**

Source: RAPID Assessment based on MoF data

All the aforementioned programmes overlap quite well with microcredit programmes operated by the Palli Karma Sahayak Foundation (PKSF). The Government of Bangladesh established the PKSF in 1990 with a view to reducing poverty through employment generation. One of the major objectives of the PKSF is to provide financial assistance and institutional development support for creating productive employment opportunities for poor, small and marginal farmers, and micro-entrepreneurs. It executes its operations through 278 partner organisations (POs). There are several major large microcredit programmes being conducted by the PKSF. A close observation on the operations of its units (for instance, Environment and Climate Change Unit, Fisheries and Livestock Unit, Agriculture Unit, etc.), or its flagship programmes (such 'Enhancing Resources and Increasing Capacities of Poor Household towards Elimination of their Poverty (ENRICH)') reveal that all the components of the 'interest-free microcredit programme', or 'microcredit for women self-employment' are overlapping.. As per the MoF data, microcredit operations through the PKSF has received an allocation of Tk. 785 crore in FY 2019-20. Through its POs, PKSF aims to reach 268 lac persons per month in this fiscal year.³³ During the interview with the government officials, it was identified that the Cabinet Division has already agreed to implement a 'Somonnito Microcredit Programme'.

Skill enhancement programmes

There are two programmes which are aimed at skill enhancement: (i) Skill for Employment Investment Programme (SEIP) and; (ii) Skill and Employment Programme in Bangladesh (SEP-B). Among these two programmes, SEIP can be classified as a medium programme (with a budget slightly higher than 0.5% of the SSPs).

Skill and employment programme in Bangladesh, also known as 'Sudokkho', is a five-year skills training and employment programme being implemented by the Directorate of Technical Education, Government of Bangladesh with funding supports from the Department for International Development (DFID) and Swiss Agency for Development and Cooperation (SDC).³⁴ The objective of the programme is to reduce poverty through better training and job opportunities for the poor. It aims to ensure employment to 65,000 poor people, including women and disadvantaged population, upon completion of training through its partnerships with private training service providers (PTPs), and industry-based training initiatives. Although

³³ As specified in the MoF data. A person is counted four times a month if he receives the benefit four times a month.

³⁴ Source: <https://sudokkho.org/about-us/> and <https://www.swisscontact.org/nc/en/projects-and-countries/search-projects/project-finder/project/-/show/skills-and-employment-programme-bangladesh-sep-b-known-as-sudokkho.html> ; both accessed on 18 September 2019

the MoF data does not provide the number of beneficiaries, as per the project website, since the beginning of the programme in 2015, 1,735 men and 15,324 women graduated from Sudokkho supported industry-led training system. The training is provided in the Readymade Garments and Construction Sectors.

Figure 6.20: Skill and Employment Programme in Bangladesh

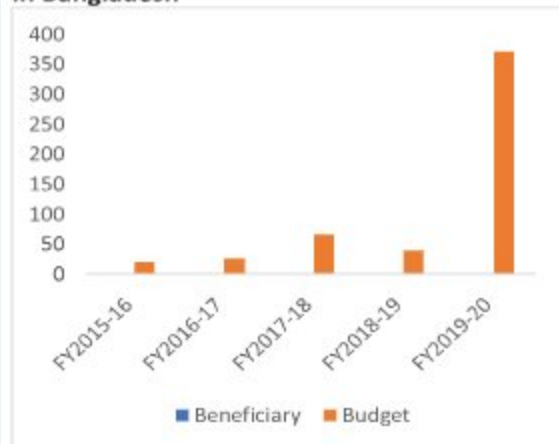
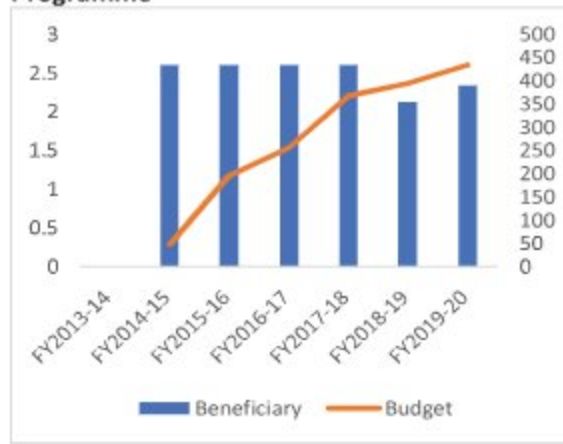


Figure 6.21: Skills for Employment Investment Programme



Source: RAPID Assessment based on MoF data

A similar, however, a broader version of SEP-B is observed in the MoF led 'Skills for Employment Investment Programme'.³⁵ The project has been drawn up by the GoB for boosting up the supply of skilled labour force while reducing the existing skill mismatch/shortage in the industry. The programme has selected six priority sectors, which are as follows:

- Readymade Garments and Textile
- Construction
- Information and Communication Technology
- Light Engineering/Manufacturing
- Leather and Footwear
- Shipbuilding

The total project cost is estimated to be \$1,070 million (equivalent to more than Tk. 9,000 crores) for the period of 2014-21. The programme aims to align its curriculum and training modules in line with the training programmes from reputed overseas institutions. The programme targets 1.5 million beneficiaries in the labour force including the new entrants. The training is provided through both public and private sector institutions including some NGOs as showed in Table 6.6.

Table 6.6: Number of training beneficiaries by partner institutions for SEIP

Partner Institutions	Total number of trainees ('000)
Public Training Institutions (DTE, BMET, BITAC)	325
Sector Associations/Sectors (BGMEA, BKMEA, BTMA, Leather and Footwear, BACI, BEIOA, BASIS, BACCO, Shipbuilding)	1,060
Bangladesh Bank SME Department	40
PKSF/NGOs	75
Total	1,500

Evidently, SEP-B components are integrated in SEIP. Therefore, upon completion of the SEP-B project, its unique components can be reintegrated in the SEIP project.

³⁵ Programme details are obtained from: <http://seip-fd.gov.bd/about-us/background/>

b. Skill enhancement programmes for women

There are four specific programmes that target the skill enhancement of women and these are

- i. Income Generating Activities for Women at the Upazila Level,
- ii. Women's Skill-Based Training for Livelihood,
- iii. Urban based marginal women development programme, and
- iv. Strengthening Women's Ability for Productive New Opportunities (SWAPNO).

i. Income Generating Activities for Women at Upazila Level:³⁵

IGA for Women at Upazila Level is currently being implemented by the Department of Women Affairs (DWA). The objective of the programme is to provide training on income-generating activities to the poor, disadvantaged, and destitute women so that they can become self-reliant. The programme is being implemented in 426 Upazilas across the country. Under IGA, beneficiaries are provided training on several occupations, including – embroidery and block-boutique/tailoring, beautification, computer training, fashion design, mobile phone servicing and repairing, motor driving, etc. With a budget of 90 crores, the programme aims to reach 30,000 participants and within the programme lifetime (from January 2017 December 2020) it aims to train 217,440 women.

Figure 6.22: Income Generating Activities for Women at Upazila Level

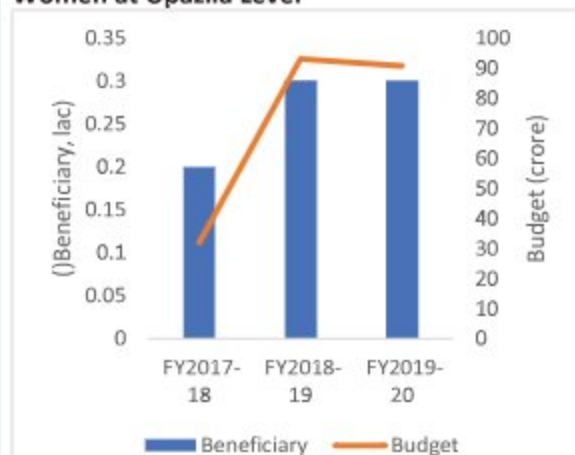
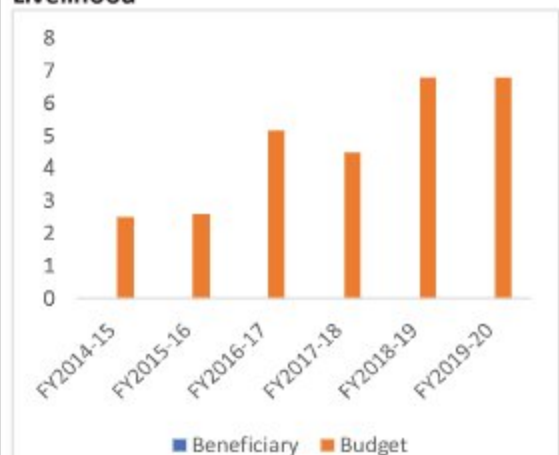


Figure 6.23: Women's Skill Based Training For Livelihood



Source: RAPID Assessment based on MoF data

ii. Women's skill-based training for livelihood:

The study team could not trace any programmes/operational manuals with this exact programme name. However, the team identified a similar programme in operation by the JMS Jatiya Mahila Samity titled 'Women's Skill Development Training'.³⁷ (JMS) has been implementing this programme aiming at the poor unemployed women. Women are provided training on tailoring, embroidery, block boutique, tie-dye printing, leather crafts, food preparations and preservation, etc. All these training courses include awareness components on health and hygiene education, childcare, women rights, violence against women, child marriage, etc. The programme is being implemented in 64 districts and 50 Upazila branches.

³⁶ Source: <https://mowca.portal.gov.bd/site/project/7759b152-129a-4e61-bfb5-5755c0e8562e>; accessed on 20 August 2019.

³⁷ For details, see: <http://www.jms.gov.bd/site/page/f330f8b3-8649-4b91-95b7-2deafc17537b/->; accessed 9 September 2019

iii. Urban based marginal women development:³⁸

The urban-based marginal women development programme is operated by the Jatiya Mahila Songstha. The primary objective of the project is to provide appropriate training to the poor, destitute, and asset-less women from urban areas and transform them into self-reliant, productive and employed women. Specific objectives of the programme are as follows:

- Poverty alleviation and economic self-reliance for the poor, destitute, and asset-less women to make them equal partners in national development along with men.
- Induce the growth in the production and provide the marketing facilities of home-made products by training women in productive and demand-driven income-generating activities.
- Prepare women to undertake active and entrepreneurial role by providing training on skill development, and provide awareness on empowerment, rights, duties, and leadership to them.

The programme provides training on ten different vocational trades, namely sewing and embroidery, block-boutique and skin print, production of soaps, candles and showpieces, food processing and storage, binding and packaging, Nakshi Kantha and cutting, manufacture of leather goods, poultry farming, beautification, and mobile phone servicing. The training programmes are being offered through 75 training centres across the country (10 in Dhaka city and the other 65 in 63 districts). It also has provisions for sales and display centres in Dhaka city. At present, the second phase of the programme is ongoing (from July 2016 – June 2020) with a total budget of Tk. 86 crore. The project aims to reach 45,000 marginal women within the stipulated time.

Figure 6.24: Urban Based Marginal Women Development

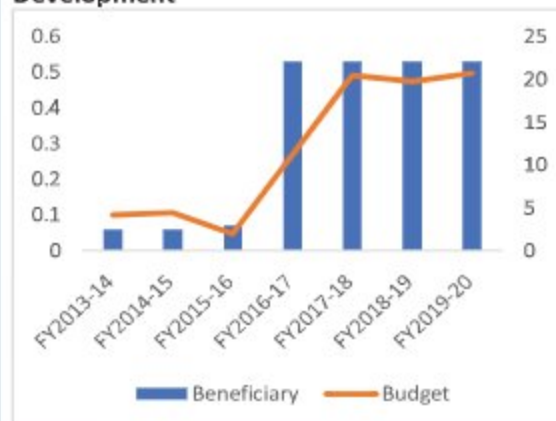
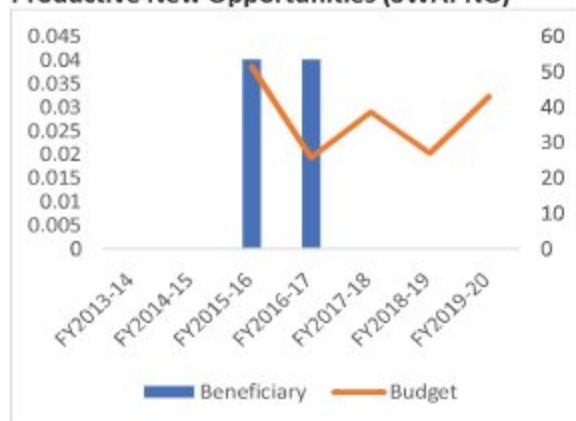


Figure 6.25: Strengthening Women's Ability for Productive New Opportunities (SWAPNO)



Source: RAPID Assessment based on MoF data

iv. Strengthening Women's Ability for Productive New Opportunities (SWAPNO):³⁹

SWAPNO is a social transfer project devised for ultra-poor women implemented by the Local Government Division (LGD) with assistance from SDG-F, UNDP, ILO, amongst others. The objective of the programme is to promote employment and enhance the future employability of the participant – the extreme poor rural women. It starts with 'cash-for-work' and building the human capital of women engaged in public works. It incorporates a 'graduation strategy' for the beneficiaries where they receive vocational skills training as well as job placement facilities. In addition to assisting women to start and operate self-employment, micro-enterprises, the programme also focuses on facilitating linkages with Small and Medium Enterprises (SMEs) and Public-Private Partnerships (PPPs). The project is an extension of earlier Rural Employment Opportunities for Public Assets (REOPA) programme which was implemented by the Local Government

³⁸ Source: https://www.ubmwdp.gov.bd/about_us_page.php?home_id=28; and <http://www.jms.gov.bd/site/page/c00858fb-0819-4c05-a63b-abf5fac932fd/->; both accessed on 20 September 2019

³⁹ Source: <http://swapno-bd.org/>; accessed on 9 August 2019

Division with assistance from the UNDP. At present, the programme is being implemented in 1030 unions in 106 Upazilas of 22 districts with 65,000 primary beneficiaries. The project is scheduled to end in 2019. However, it is noteworthy to remember that the NSSS particularly emphasised on expanding the coverage of SWAPNO project.

During the desk research, the study identified several other programmes which have similar objectives but were not part of the MoF list of SSPs. One such programme not listed in the MoF list of SSPs is the 'Promotion of Women Entrepreneurs of Economic Empowerment Project (Phase 3)' which is currently being operated by the JMS.⁴⁰ The project started in 2015 and is scheduled to end in June 2020. Under this project, the JMS will provide training in 30 Upazilas from 26 districts on 6 trades, namely business management, beautification, fashion designing, catering, interior design, and event management (only in Dhaka), and bee and mushroom cultivation (areas excluding Dhaka). The programme aims to reach 82,500 women within the project deadline. As a part of the programme, it also aims to assist the women entrepreneurs in marketing their produce. Amongst plans, it also envisages establishing 10 parlours and 30 display and distribution centres. Between April 2016 and July 2019, 77,950 unemployed and destitute women have been trained under this scheme.

In addition to other programmes, a training programme is currently being provided by the JMS titled "District-based women computer training project (64 districts)".⁴¹ The project has been in place since July 2013 and will continue till June 2021. With a budget of Tk. 87 crore, the project aims to provide computer and ICT training to 42,206 unemployed women. Since the inception of the project, in total 29,406 women have been trained (till July 2019).

The brief overview of the programmes being run by the DWA and JMS show an overlapping number of programme items. For instance, Income Generating Activities for Women at Upazila Level, Women's Skill-Based Training for Livelihood, and urban-based marginal women benefit programme – all offer training on similar trades. In some cases, similar training programmes are being offered by the JMS and DWA under two different projects in the same district.

SWAPNO transformed the life of Beli Begum

Beli Begum, a 32-year-old woman, has been living with her parents ever since her husband left her 10 years ago after the birth of their first child. For livelihood, she sometimes worked as a day labourer, sometimes as domestic help, and sometimes at small factories. Currently, she works as a clothes packer at a showroom in the city of Kurigram that earns her Tk. 2,000 per month to support her family.

She participated in a SWAPNO program for 18 months. During the program, she received training from an NGO. They received training on livestock breeding, tailoring, producing courtyard vegetable, accounting etc. The SWAPNO program also gave awareness training about women's rights along with other issues.

As a part of the program, she received training on business and trade for 5 days. The instructors were very helpful and answered all questions. They also taught with the aid of banners, festoons, and placards. No financial assistance was provided to the program beneficiaries except for transportation allowance of Tk. 50 per day. She got her current job because of her training. As a result, she earns a salary of Tk. 4,500 per month, and also managed to saved Tk. 21,622.

Though she appreciated the program, she cited a few drawbacks such as not being paid in a timely manner and being paid partial wages. She called for an extension of the duration of the training and the SWAPNO program itself, and for provision of one-time loans or loans with easier terms after the end of the program.

⁴¹ Source: <https://www.dbwctp64.gov.bd/>; and https://mowca.portal.gov.bd/sites/default/files/files/mowca.portal.gov.bd/project/86896668_c274_4a9f_b9c5_123756704e35/Dbwctp64_20190820_0002.pdf, both accessed on 20 September 2019

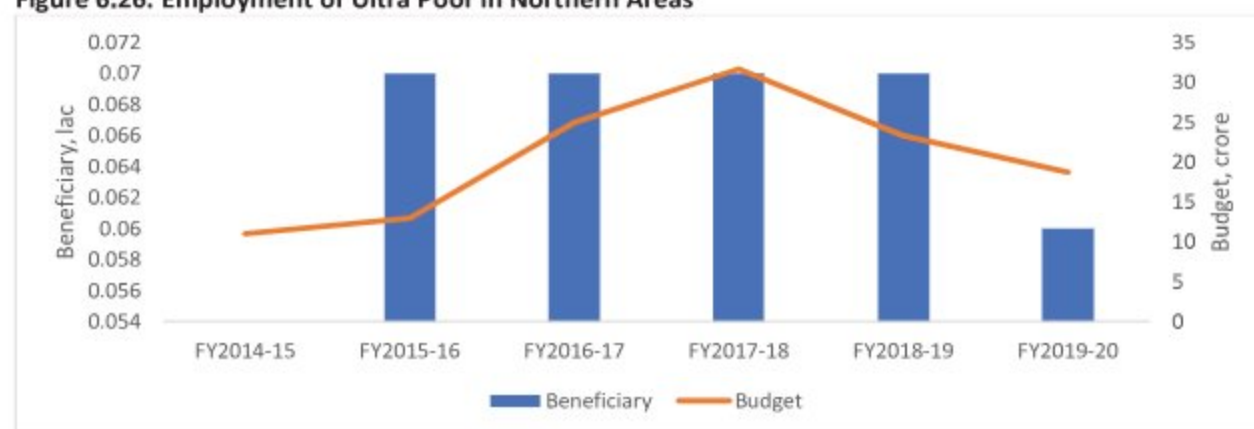
e. Other small SSPs for working-age: Employment of Ultra poor in Northern Areas:⁴²

This programme is being implemented by the Bangladesh Rural Development Board (BRDB). The second phase of the project ran during April 2014–March 2019 which has been later extended till June 2020. The project area covers Rangpur, Gaibandha, Nilphamari, and Lalmonirhat. The objectives of the programme include:

- Providing training on income-generating activities to the poor men and women from 35 Upazilas of this project
- Strengthening social as well as food security through self-employment
- Creating supply linkages for the beneficiaries of this project so that their product is well supplied to the market
- Enhancing market linkages and easing the access to raw materials for the programme beneficiaries
- Providing microcredits to the beneficiaries (at 6% annual interest rate)

On average, the programme has served 7,000 poor and marginalised people each year.

Figure 6.26: Employment of Ultra Poor in Northern Areas



Source: RAPID Assessment based on MoF data

Two other small SSPs that can be classified as programmes for the working-age are “Special Fund for Assistance to Women Development & Entrepreneurs” and “Improved Life Standard for Low-Income People”. However, for these two programmes, no document or information was available for discussion.

⁴² Source: <https://rdcd.gov.bd/site/project/89981e43-fc4d-4e92-af84-fd487479a614/Ongoing-Projects>; accessed on 11 September 2019.

Table 6.7: Overview of the small programmes for working-age

Programme Name	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS	Remarks
Interest free Micro-Credit Programme	MoSW	The programme aims to provide interest-free microcredits to poor and persons with disabilities. Amount: Tk. 5000 to Tk. 30,000	Although the NSSS does not provide any specific indication on a major programme with microcredits, the government already runs some microcredit programmes in large scales through the PKSF.	All microcredit programmes should be harmonised with PKSF.
Micro-credit for Women Self-employment	DWA; JMS	Both the DWA and JMS has this programme which is operated separately. Objective: Providing microcredit loans to poor and destitute women. The microcredit is provided for sewing machines, livestock and poultry, fisheries, nurseries, etc. Amount provided: Tk. 5000 – Tk 15,000.	Although the NSSS does not provide any specific indication on a major programme with microcredits, the government already runs some microcredit programmes in large scales through the PKSF.	All microcredit programmes should be harmonised with PKSF.
Income Generating Activities for Women at Upazila Level	DWA	Providing training to poor and disadvantaged women so that they can be self-reliant and self-employed. The programme is being implemented in 426 Upazilas across the country and aims to train 217,440 women during 2017-2020.	There are several other programmes with similar objectives such as: Urban based marginal women development, women's skill-based training for livelihood, etc. The objective of these programmes goes in line with the Vulnerable Group Development (VGD) programme.	The programmes can be imparted to the NSSS stipulated Vulnerable Women Benefit (VWB) programme.
Strengthening Women's Ability for Productive New Opportunities (SWAPNO)	LGD	Promoting employment, and future employability, of extremely poor rural women.	The NSSS stipulates to expand SWAPNO project nationwide.	Some of the programme objectives of SWAPNO is similar to some other programmes such as – NJUP, Employment of Ultra poor in Northern Areas. An extended version of the SWAPNO can integrate those programme components and emerge as a unified programme.
Urban Based Marginal Women Development (Urban Based Women Project Phase-2)	JMS, MoWCA	Poverty alleviation and economic self-reliance for poor, destitute and asset-less women Increase home-made product by engaging women in productive and need-based income-generating activities and create marketing facilities for the products produced by the trained women. Make women active, initiative through providing skill development training and create a sense of empowerment, rights and duties and leadership among women.	There are several other programmes with similar objectives such as: Income-generating activities at the Upazila Level, women's skill-based training for livelihood, etc. The objective of these programmes goes in line with the Vulnerable Group Development (VGD) programme.	The programmes can be imparted to the NSSS stipulated Vulnerable Women Benefit (VWB) programme.
Skill and Employment Programme in Bangladesh	MoEducation	The Skills and Employment Programme Bangladesh (SEP-B) known as Sudokkho stimulates the private sector to	All the objectives of SEP-B are well reflected in the SEIP project being implemented by the MoF.	SEIP should be extended further to incorporate a

		deliver skills training sustainably and at scale by supporting: (i) private training service-providers to train skills that match industry-demand and facilitate job placement; and (ii) private sector firms to deliver innovative training systems and provide employment TVET (Technical and Vocational Education and Training) reform agenda of Bangladesh through the development of policies and training packages	SEP-B programme can be consolidated with the SEIP . SEIP's objective includes identification of the skill gaps in different industrial sectors, identify the future trends, and coordinate existing skill development and training programmes in a holistic way. Initially, it targets six major sectors for skill enhancement. There are several other programmes with similar objectives such as Income generating activities at the Upazila level. The objective of these programmes goes in line with the Vulnerable Group Development (VGD) programme. Programmes such as Notun Jibon Livelihood Improvement Programme (NJLIP) and SWAPNO has some similar objectives. NSSS stipulates to expand SWAPNO.	broader array of training programmes.
Women's Skill-Based Training For Livelihood	JMS, MoWCA	Providing training on tailoring, embroidery, block boutique, tie-die printing, leather crafts, food preparations and preservation, etc.	The programmes can be imparted to the NSSS stipulated Vulnerable Women Benefit (VWB) programme.	
Employment of Ultra Poor in Northern Areas	RDCD, MoLGRDC	The objective of the programme includes: Creating opportunities for self-employment through training; Enhancing income-generating activities for tackling seasonal unemployment; Improvement of the local livelihood; Enhancing social and food security through self-employment; Creating new employment opportunities in the locality;	This programme will end in 2020. However, some components of this programme can be integrated into the SWAPNO programme while replicating nationwide.	

3.2.3. Small Programmes for Mitigating Covariate Risks

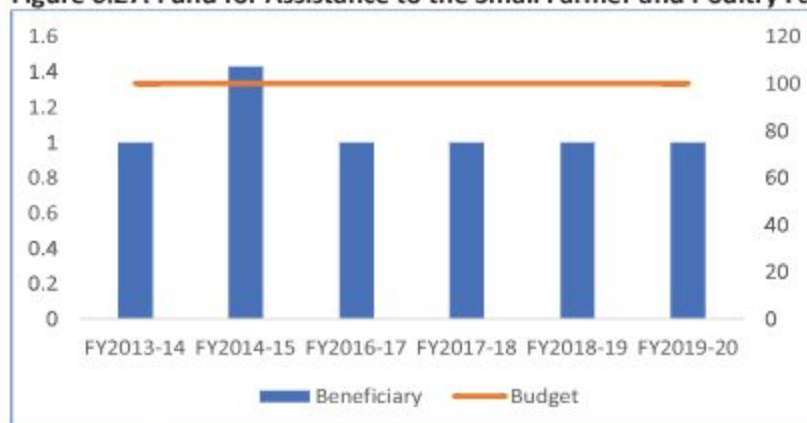
Among the 42 selected small programmes, three can be classified as programmes for covariate risks:

- i. Fund for Assistance to the Small Farmer and Poultry Farms
- ii. Fund for the Welfare of Acid Burnt Women and Disabled
- iii. Assistance for Cancer, Kidney and Liver Cirrhosis Patients

i. Fund for Assistance to the Small Farmer and Poultry Farms:⁴³

Since 2007-08, several outbreaks of avian influenza, also known as 'Bird Flu', has been observed in Bangladesh. During each outbreak, all affected poultry birds, which numbers to hundreds of thousands, were culled. Losses to the poultry farmers, even the unaffected ones, further soared as market prices for poultry items plummeted. As a safeguard to such crisis, the GoB allocates a block amount of Tk. 100 crore each fiscal year from its revenue expenditure since the first outbreak. The exact number of beneficiaries receiving this benefit per year was not available. However, the MoF data shows that each year it targets up to 1 lac potential beneficiaries.

Figure 6.27: Fund for Assistance to the Small Farmer and Poultry Farms



Source: RAPID Assessment based on MoF data

It is noteworthy that this allocation is not appropriated every year and is only utilised when crises arise. Moreover, this is not the only such emergency fund kept for crises mitigation. One of the largest covariate shock mitigation programmes is the Gratuitous Relief (GR).⁴⁴ The GR provides both cash, as well as kind (such as food, warm clothes, etc.) supports to the people at distress. The fund is allocated for each of the districts. Under the jurisdiction of the Deputy Commissioner (DC) of the district, it is possible to disburse the fund at the quickest possible time.

⁴³ No project document was found. Information regarding the programme was obtained through KIIs with GoB officials, and online sources were used for obtaining information of Bird Flu: <https://bdnews24.com/health/2018/05/08/study-gives-new-insights-into-avian-influenza-in-bangladesh> and <https://www.aljazeera.com/news/2017/01/outbreak-h5n1-bird-flu-poultry-farm-dhaka-170123151007246.html>

⁴⁴ Details on GR and its objective can be found at: https://modmr.portal.gov.bd/sites/default/files/files/modmr.portal.gov.bd/files/ecf436eb_5909_4d4e_bd7e_627e2a98bc9a/Humanitarian%20Assistance0001.pdf; accessed on 20 September 2019

ii. Fund for the welfare of burnt and disabled:⁴⁵

Fund for the welfare of burnt and disabled, a revenue budget programme, has been in operation since 2002-03. Since its inception, the programme has been transformed three times, and prior to 2016 it was named as 'Fund for the welfare of acid burnt women and disabled'. The programme is being implemented by the Department of Social Services (DSS). The objective of the programme is ensuring timely treatment to the burnt and persons with disabilities. The programme provides a onetime Tk. 20,000 to the burnt for medical treatment. Another aim of this programme is to provide microcredits to the beneficiaries for engaging them with income-generating activities. Any burnt or PWD (with per person annual family income less than Tk. 100,000) can receive an interest-free microcredit for an amount of Tk. 5000 to Tk. 30,000.⁴⁶ The service is being provided through 489 Upazila DSS offices across the country. The programme also mentions several other activities as its objectives, such as - surveying of burnt and PWDs, enlisting PWDs, and orientation of the beneficiaries on vocational/ social or health topics. According to the MoF, Tk. 1.65 crore has been allocated for covering up to 33 thousand beneficiaries in the FY2019-20.

Figure 6.28: Fund for the Welfare of Burnt and Disabled

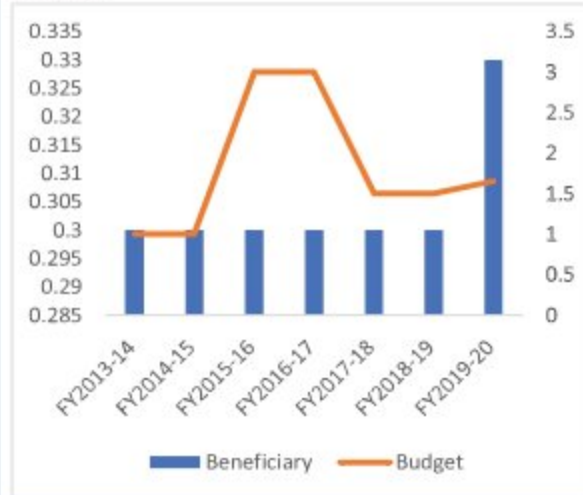
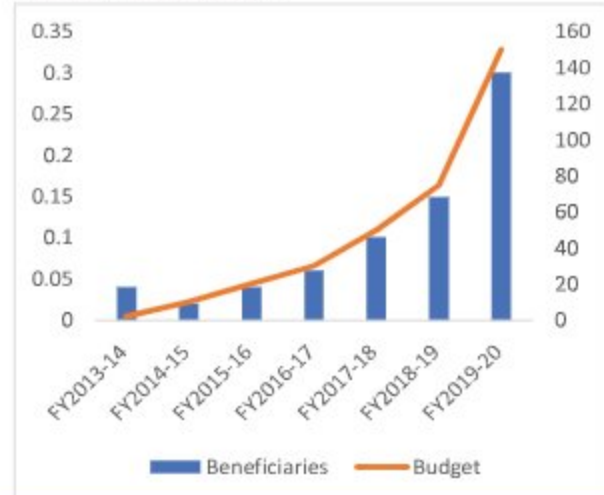


Figure 6.29: Assistance for Cancer, Kidney and Liver Cirrhosis Patients



Source: RAPID Assessment based on MoF data

iii. Assistance for Cancer, Kidney and Liver Cirrhosis Patients:⁴⁷

Since 2013-14, the Government of Bangladesh initiated the assistance for poor patients diagnosed with cancer, kidney or liver cirrhosis diseases. The programme is being operated by the Department of Social Services. Upon receiving applications, the DSS finalises its decision based on a set of criteria scrutinised by the local administration and public representatives. A person receives a lump-sum Tk. 50,000 for medical treatment and reintegration into normal life.

⁴⁵ Source: <http://www.dss.gov.bd/site/page/9777413f-db00-4f4a-9027-9b48b7ea7f29/Disability-Rehabilitation>; accessed on 21 September 2019

⁴⁶ Although the credit is interest free, it has 5% service charge. The credit is payable in 20 equal instalments.

⁴⁷ Source: <http://www.dss.gov.bd/site/page/6e5af4c4-3d44-4530-8c36-d1dc13e90905/Cancer,-Kidney-&-Liver->; accessed on 20 September 2019

Table 6.8: Overview of the small programmes for covariate shocks

Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS	Remarks
Fund for Assistance to the Small Farmer and Poultry Farms	MoF / FinDiv	The fund is kept as a reserve resource (or, block amount) to be utilized in the case of an avian influenza outbreak.	The NSSS does not provide any specific recommendation on such programmes. However, Gratuitous Relief (GR) provided by the MoDMR and distributed by the Deputy Commissioners has a similar objective and modality.	The programme can be harmonised with the GR programme under MoDMR.
Fund for the Welfare of Burnt and Disabled	MoSW	Ensuring timely treatment to the burnt and persons with disabilities and providing microcredits to the beneficiaries for engaging them with income-generating activities. It provides a onetime Tk. 20,000 to the burnt for medical treatments.	The NSSS suggests establishing a Disabled Benefit programme for the Children and Working-age population. Most of the disability-related programmes are run by JPUF.	The disability component of 'Fund for the welfare of burnt and disabled' should be merged with the JPUF component. The programmes under Jatiya Protibondhi Unnayan Foundation (JPUF) should be strengthened further.
Assistance for Cancer, Kidney and Liver Cirrhosis Patients	MoSW	A person diagnosed with cancer, kidney or liver cirrhosis receives a lump-sum Tk. 50,000 for medical treatment and reintegration into normal life.	N/A	The fund for the burnt can be harmonised with the GR. The programme can be harmonised with the GR programme under MoDMR.

3.2.4. Special Programmes

A general observation on the list of small programmes suggests a natural categorisation of the special programmes in several clusters, namely:

- a. Special programmes related to the livelihood of marginal and low-income
- b. Special healthcare programmes
- c. Infrastructure development projects
- d. Region-specific special programmes
- e. Programmes for coastal areas
- f. Programmes for persons with disabilities (PWD)

A brief summary of the implementing authorities and objectives of the special small social security programmes are presented in Table 6.9.

a. Special programmes related to the livelihood of marginal and low-income:

Out of 42 small SSPs four special programmes fall under this category:

- (i) Programme for Improving the Livelihood of Harijan, Dalit, Bade community
- (ii) Programme for Improving the Livelihood of Trans Gender (Hijra)
- (iii) Programme for Livelihood Improvement of tea-garden labourers
- (iv) Rehabilitation and Creation of Alternative Employment for Beggars Profession

i. Programme for Improving the Livelihood of Harijan, Dalit, Bade community:

This programme is administered by the Ministry of Social Welfare (MoSW). This programme started during the 2012-2013 financial year, as a pilot project in seven districts (Dhaka, Chittagong, Dinajpur, Patuakhali, Naogaon, Jashore, Bogura, and Habiganj). Now the programme has been expanded to include all 64 districts. Allocated budget for this programme during 2018-19 was Tk. 50 crore, whereas, in 2019-20 financial year, the allocated amount of budget is Tk. 67 crore. There were 62 thousand beneficiaries from this programme during 2018-2019. Objectives of this programme included:

- Providing education to the Bade and other disadvantaged communities. To achieve this goal, the programme has four steps of the action plan. It provides stipends of Tk. 300, Tk. 450, Tk. 600, and Tk. 1000 to the primary, secondary, higher secondary, and college-going students respectively of disadvantaged communities.
- Arranging stipend-based training programmes for the working-age Bade and other disadvantaged communities in order to improve their income generation skills and bring them to the mainstream society.
- Upon receiving the training each person gets rehabilitation assistance of TK. 10,000.
- Providing a benefit of Tk. 500 to Bade and other disadvantaged and insolvent people if they are above 50 years old.

ii. Programme for Improving the Livelihood of Trans Gender (Hijra):⁴⁸

The Department of Social Services under the MoSW runs the programme for improving the livelihood of Trans-Gender. This programme was initiated as a pilot programme in seven districts (Dhaka Chittagong, Dinajpur, Patuakhali, Khulna, Bogura, and Sylhet) during the 2012-13 financial year. Since 2015-16, this

⁴⁸ Source: <http://www.dss.gov.bd/site/page/e3108b96-8e64-4fb4-be8e-3f2f8e9d27bb/Hijra-Community>

programme has expanded to cover all 64 districts. During 2018-19 the number of beneficiaries from this programme was 6,000 and the allocated budget was Tk. 11 crore. Whereas, in 2019-20 the allocated budget is Tk. 6 crores. Among around 10,000 transgender people in Bangladesh, 6,000 are receiving some benefits from this special programme.

Objectives of this programme are as follows:

- In order to educate the school-going transgender population, a four steps action plan has been undertaken. It provides stipends of Tk. 700, Tk. 800, Tk. 1000, and Tk. 1200 to the primary, secondary, higher secondary, and college-going students respectively.
- Providing a benefit of Tk. 600 to disadvantaged and insolvent transgender people if they are above 50 years old.
- Arranging stipend-based training programmes for the working-age transgender people in order to improve their income generation skills and bring them to the mainstream society.
- Upon receiving the training each person gets rehabilitation assistance of Tk. 10,000

Support towards the people from marginalised groups needs to be strengthened and redesigned

Md. Sorab Sordar is a snake charmer (Bede) and fisherman. He lives in a boat with his family in Bhola Sadar Upazila. His income is a mere amount of Tk. 6,000-Tk 7,000 per month.

Sorab feels antagonised as he exclaims that Bede community like him has been left out in large from the GoB programmes. Neither the government nor the private NGOs have large programmes for them. "We are never welcomed or invited to any program" – he says with a sigh. "One and half years ago, the UNO office asked for a list of the Bede community and we submitted it. However, still, we have not heard anything", he recalls. He also remarked that his children cannot get an education because of social discrimination. Also, his children do not receive any kind of scholarships available in the SSPs. "We are Bangladeshi by birth but unfortunately, we do not get any help from the government as other citizens get" – he says miserably.

Sorab thinks it is not some monthly allowance of food or cash but training in income-generating activities that can transform his life. Leaving his profession behind he wants to move on his life. "We want a better and non-discriminating society to live in. Since the changing society's perception is not possible, help us to change our occupation" – he concludes.

Programmes for livelihood improvement of the Transgenders need to be strengthened

Khairun, a resident of Netrokona, is a transgender student without any income. She lives with her brother. She claims that Hijra who are girlish can stay with their family. However, a large group of Hijra lives in communes. According to her, such groups are sometimes involved in hijacking and prostitution.

She said that her parents do not care for her enough as they do for his brother. Feeling abandoned at home, a few years back she left home for a Hijra commune but could not survive there more than 7 days, and she escaped back to home.

Now, she wants to study attentively and become successful. She does not want to identify herself as a hijra anymore. She is a beneficiary of the programme run by the Department of Social Services. She has received training on the computer from the program. She had to travel to the District Headquarter for the training daily. Although the programme provided transport allowances, travelling daily was troublesome due to unavailable transportation services. She successfully completed the 50-day training programme and attained the first position in the class. Although they

were promised that the first-place achiever will be awarded a computer, however, that was not true. Instead, the first ten trainees in the merit list were given Tk. 10,000 each after they met the Deputy Commissioner of Netrokona. She claims that, after receiving complaints from them, the DSS Officer was transferred.

Although Khairun has received a certificate from the training programme, she does not want to use it anywhere as it refers to her as a hijra. “Although there is a huge demand for trained computer operators in Netrokona, nobody actually wants to hire a Hijra” – she says mournfully. The social perception would not allow her to continue the job unscathed even if she manages one. She suggests that the certificate should not refer them as Hijra. She also thinks financial supports from the Government for setting up businesses can help them a lot. Also, training in other Income Generating Activities such as cooking, driving, handicrafts, or homestead gardening, etc. will also be very effective.

iii. Programme for Livelihood Improvement of tea-garden labourers:

Programme for Livelihood Improvement of tea-garden labourers is administered by MoSW. This programme covers the labourers working on tea-gardens in Sylhet, Chittagong, and Panchagarh.

Tk. 25 crores budget has been allocated for this programme during the 2019-20 financial year. Last year (2018-2019) 50,000 tea-garden labourers were benefitted from this programme and the number has been increasing over the years. The number of beneficiaries for the livelihood improvement of tea-garden labourers tripled from 10,000 in 2015 to 30,000 in 2017. However, it still covered only one-fourth of the total tea-garden labourers in the country.

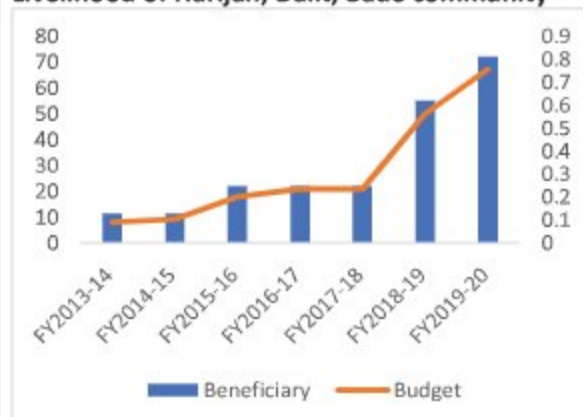
Objectives of the Programme for Livelihood Improvement of tea-garden labourers include:

- Improving socio-economic condition and providing safety-net to the tea-garden labourers.
- Ensuring food security for the tea-garden labourers in the face of covariate shocks. Families of the poor and insolvent tea-garden labourers get TK. 5,000 worth of food in three phases.
- Improving the social status of tea-garden labourers

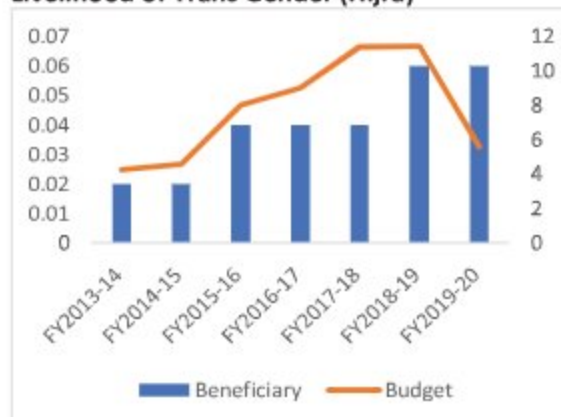
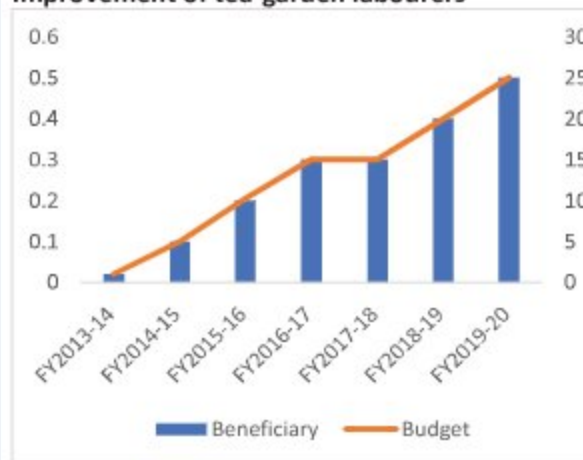
iv. Rehabilitation and Creation of Alternative Employment for Beggars Profession:

This is a small SSP and a revenue-fund based programme implemented by the MoSW. The programme has two-fold objectives: (i) rehabilitation and creation of alternative employment opportunities for beggars; and (ii) providing training to the beggars to improve their income generation abilities.

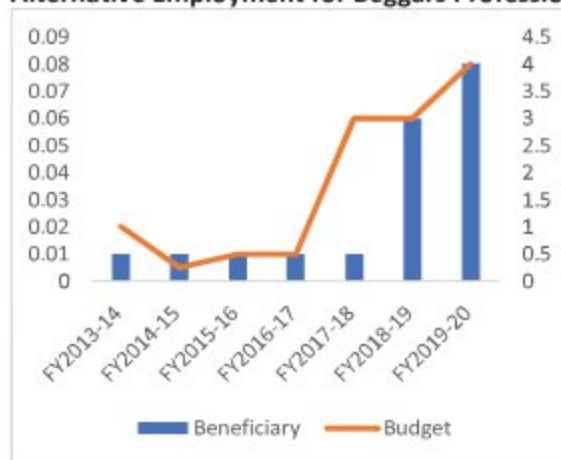
The programme was initiated in August 2010, even though the scale of the operation was very limited. During the 2018-19 financial year, the fund for this programme was distributed among 38 districts of Bangladesh. During 2019-20, the allocated budget for this programme is Tk. 4 crores. The coverage of Rehabilitation and Creation of Alternative Employment for Beggars' Profession has not improved significantly over the years. For instance, just 8,000 people are getting benefits under Rehabilitation and Creation of Alternative Employment for Beggars' Profession, while – according to the Ministry of Social Welfare, there are more than 100,000 beggars in Dhaka city alone.

Figure 6.30: Programme for Improving the Livelihood of Harijan, Dalit, Bade community

Source: RAPID Assessment based on MoF data

Figure 6.31: Programme for Improving the Livelihood of Trans Gender (Hijra)**Figure 6.32: Programme for Livelihood Improvement of tea-garden labourers**

Source: RAPID Assessment based on MoF data

Figure 6.33: Rehabilitation and Creation of Alternative Employment for Beggars Profession

b. Special healthcare programme: Urban Public Environmental Health Care⁴⁹

The Urban Public Environmental Health Care programme is being implemented by the Local Government Division (LGD) under the Ministry of Local Government, Rural Development and Co-operatives (MoLGRDC). This is a development programme, financed by the Asian Development Bank (ADB) with a view to improving the living standards of city dwellers, especially the poor. The project will help reduce child mortality and morbidity by decreasing the prevalence of waterborne and food-related diseases in six cities, namely - Barisal, Chittagong, Dhaka, Khulna, Rajshahi, and Sylhet. It will improve waste management and food safety regulation and strengthen institutions.

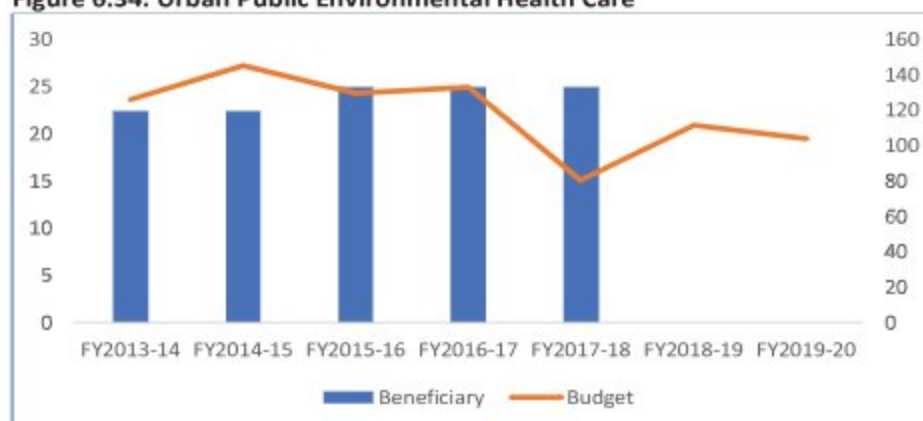
The programme has been effective since May 2010. Even though the original closing date of the programme was June 2017, later it was extended till June 2020. This programme has served on average 24 lakh beneficiaries annually from 2013 to 2018. Overall, we can see a declining trend in the allocated budget for this small SSP. For the 2019-20 financial year, the allocated budget for this programme is TK. 103.8 crores.

⁴⁹ Source: <https://www.adb.org/projects/39305-013/main>, accessed on October 8th, 2019

The objectives of the programme include:

- To improve the public and environmental health conditions in the urban areas of Bangladesh, particularly in the six city corporations (Barisal, Chattogram, Dhaka, Khulna, Rajshahi, and Sylhet).
- Reduce child mortality and morbidity by reducing the prevalence of waterborne and food-related diseases.
- Increase productivity by reducing overall morbidity, improve the health status, and the quality of life of poor urban inhabitants.
- To improve the public and environmental health conditions as well as sanitation in the urban areas of Bangladesh, particularly in the six city corporations (Barisal, Chittagong, Dhaka, Khulna, Rajshahi, and Sylhet).

Figure 6.34: Urban Public Environmental Health Care



Source: RAPID Assessment based on MoF data

c. Infrastructure development projects

(i) Development of the Living Standard of the Marginal people of Bangladesh - blacksmiths, potters, barbers and circumcisers:

Department of Social Services of MoSW implements the project titled 'Development of the Living Standard of the Marginal people of Bangladesh - blacksmiths, potters, barbers and circumcisers'. This programme involves the marginalized group of population aged between 18 to 50 years in eight district and targets 7,000 beneficiaries. This programme was initiated in 2017 and expected to end in June 2023. During the 2019-20 financial year, the budget for this programme has been allocated at TK. 183 crores.

(ii) Bangladesh Agriculture Infrastructure Development Project:

The programme, Agriculture Infrastructure Improvement (Bangladesh Agriculture Infrastructure Development Project) is being implemented by LGD of MoLGRDC. The programme is being implemented in 20 southern districts of Bangladesh from Barisal, Dhaka and Khulna.⁵⁰ These are among the highest poverty prone areas in the country with very high malnutrition rates. In addition, these areas are highly vulnerable to climate shocks such as severe tidal surges, flash floods and frequent floods, increased salinity in soil and water, etc. The programme aims at developing the market and collection centres, rural roads, and farm-level irrigation and drainage systems. More specifically, the project has two broad objectives: (i) improving vertical Infrastructures such as markets and collection centres; and (ii) improving horizontal infrastructure like roads, irrigation and drainage system. Since 2014 to 2019 the average number of beneficiaries from this programme

⁵⁰ The districts include: Barisal division: Barisal, Bhola, Jhalokati, Pirojpur, Barguna, Patuakhali; Dhaka division: Faridpur, Gopalganj, Madaripur, Rajbari, Shariatpur; Khulna division: Jessore, Jhenaidah, Magura, Narail, Bagerhat, Khulna, Satkhira, Chuadanga and Meherpur.

has been 62,000 per year. According to the project document, the project was scheduled to end in 2019. However, the programme is being continued and both the number of beneficiaries and the amount of budget allocation has been increased for this programme.

(iii) Rural Settlement Construction for Improvement of Rural Livelihood:

Rural Settlement Construction for improvement of Rural Livelihood is implemented by the RDCD, MoLGRDC. The number of beneficiaries from this programme has been around 1,000 and Tk. 25 crores has been allocated as budget during 2019-20. The project manual or details of the project were not available to the study team. However, based on interviews with relevant government officials it was found that this programme has similar objectives as with the Rural Infrastructure Development programme and Grameen Infrastructure Development programme. It must be noted that the Grameen Infrastructure Development programme is a large programme while RID is a medium programme.

Figure 6.35: Development of the Living Standard of the Marginal People of Bangladesh

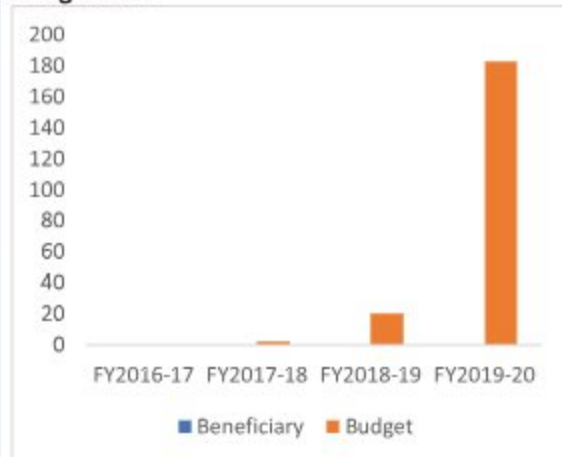


Figure 6.36: Bangladesh Agricultural Infrastructure Development Project

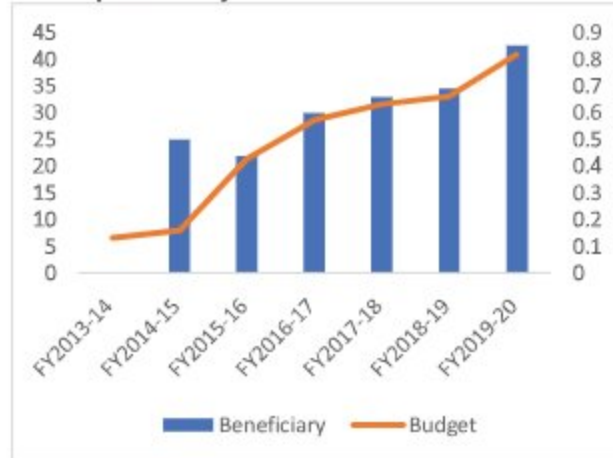


Figure 6.37: Settlement Construction for improvement of Rural Livelihood

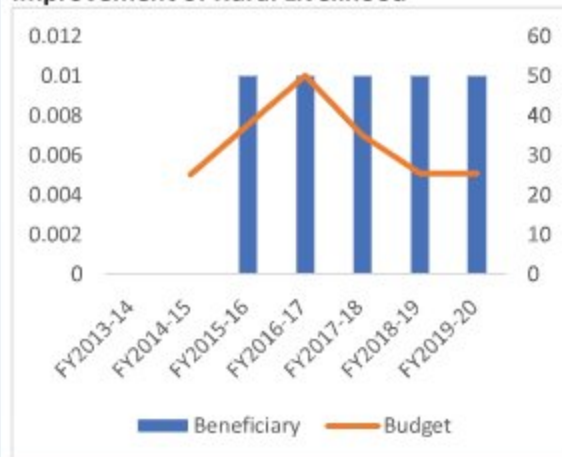
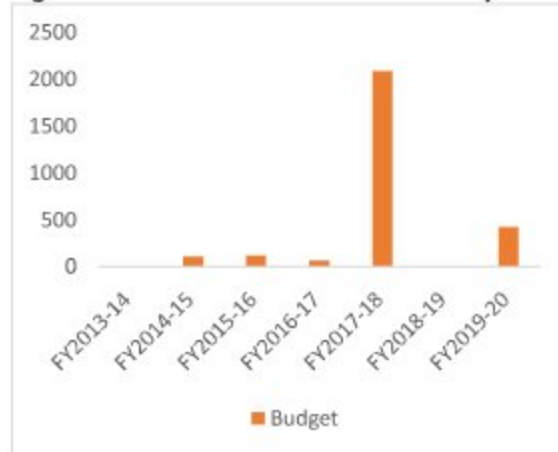


Figure 6.38: Rural Infrastructure Development



Source: RAPID Assessment based on MoF data

Table 6.9: Summary of the special programmes related to livelihoods

Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/ NSSS suggestions	Remarks
Programme for Livelihood Improvement of tea-garden labourers	MoSW	<p>The programme involves the socioeconomic improvement of the tea-garden labourers and ensuring food safety during a crisis.</p> <p>As a part of the programme, it provides – food support to the tea garden labourers (equivalent to Tk 5000.</p>	<p>The NSSS recognises the importance of special programmes for marginalised groups of people and suggests for strengthening the supports.</p>	<p>The programme can be realigned with the lifecycle-based approach. All children from these families should be included in the Programmes for the Children, while the persons from the working-age and elderly should be brought under the respective other programmes. However, a special provision (such as special IGA training for these people; or additional stipend for children from these families) can be thought of. An alternative could be, devising a uniform Special programme for all marginalised groups.</p>
Programme for Improving the Livelihood of Trans Gender (Hijra)	MoSW	<p>In order to educate the school-going transgender population, a four-step action plan has been undertaken. It provides stipends of Tk. 700, Tk. 800, Tk. 1000, and Tk. 1200 to the primary, secondary, higher secondary, and college-going students respectively.</p> <p>Providing a benefit of Tk. 600 to disadvantaged and insolvent transgender people if they are above 50 years old. Arranging stipend-</p>	<p>The NSSS recognises the importance of special programmes for marginalised groups of people and suggests for strengthening the supports.</p>	<p>The programme structure is very similar to other livelihood programmes such as the programme for the tea garden workers or the programme for the Harijan, Dalit, Bede communities. The difference is in their transfer benefits (such as the stipend) and training programmes.</p> <p>The programme can be realigned with the lifecycle-based approach.</p>

Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/ NSSS suggestions	Remarks
		based training programmes for the working-age transgender people in order to improve their income generation skills and bring them to the mainstream of society.		However, a special provision (such as special IGA training for these people; or additional stipend for Hijra children) can be thought of. An alternative could be, devising a uniform Special programme for all marginalised groups.
Programme for Improving the Livelihood of Harijan, Dalit, Bade community (Bede and disadvantage community 2017-18)	MoSW	<p>Providing education to the Bede and other disadvantaged communities. To achieve this goal, the programme has four steps action plan. It provides stipends of TK. 300, TK. 450, TK. 600, and TK. 1000 to the primary, secondary, higher secondary, and college going students respectively of disadvantaged communities. Arranging stipend-based training programmes for the working-age Bede and other disadvantaged communities, in order to improve their income generation skills and bring them to the mainstream of society.</p> <p>Upon receiving the training each person gets rehabilitation assistance of TK. 10,000. Providing a benefit of TK. 500 to Bede and other</p>	<p>The NSSS recognises the importance of special programmes for marginalised groups of people and suggests for strengthening the supports.</p>	<p>The programme can be realigned with the lifecycle-based approach. However, a special provision (such as special IGA training for these people; or additional stipend for Hijra children) can be thought of. An alternative could be, devising a uniform Special programme for all marginalised groups.</p>

Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/ NSSS suggestions	Remarks
Rehabilitation and Creation of Alternative Employment for Beggars Profession	MoSW	disadvantaged and insolvent people if they are above 50 years old. Rehabilitation and creation of alternative employment opportunities for beggars. Provide training to the beggars to improve their income-generating abilities.	The NSSS recognises the importance of special programmes for marginalised groups of people and suggests for strengthening the supports.	-
Agriculture Infrastructure Improvement (Bangladesh Agriculture Infrastructure Development Project)	LGD, MoLGRDC	The objective of the project is to improve (i) Vertical Infrastructure like Markets and Collection Centres (ii) Horizontal infrastructure like roads, irrigation and drainage system.	-	Some of the components of this programme are similar to other existing large programmes (such as the Haor Area Livelihood Improvement Programme). Some of its objectives are overlapping with the Coastal Climate Resilient Infrastructure Improvement Programme. The programme may continue given its unique features. If discontinued, the new programme should incorporate its unique features.
Rural Settlement Construction for improvement of Rural Livelihood	RDCD, MoLGRDC	The programme objective is very similar to RID.	-	The Grameen Infrastructure Development programme can be remodified incorporating the features from smaller programmes such as the RID or the Rural

Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/ NSSS suggestions	Remarks
Development of the Living Standard of the Marginal People of Bangladesh	MoSW	Objectives of this programme include (i) construction of houses for cleaners/marginalized people. It also includes some income-generating activities, awareness building initiatives, nutrition for children, etc. targeting the urban poor and marginalized people.	The NSSS recognises the importance of special programmes for marginalised groups of people and suggests for strengthening the supports.	Settlement Construction for improvement of Rural Livelihood. A broader special programme should be devised for all marginalised groups of Bangladesh.

d. Region Specific Special Programmes

(i) Char Development and Settlement Programme (CDSP) is being implemented by the LGD, MoLGRDC. The programme started in March 2011 and is co-financed by the Government of Bangladesh, the Government of the Netherlands, and the International Fund for Agricultural Development (IFAD). Currently, the fourth phase of this programme has been continuing. The project activities of CDSP IV focuses on the development of five new chars: Char Nangulia, Noler Char, Caring Char, Urir Char, and Char Ziauddin. These encompass around 30,000 ha, with an estimated population of 155,000 persons in 28,000 households. Since 2011 to 2019 the average number of beneficiaries from this programme has been around 10 lakhs. Allocated budget in 2019-20 has been Tk. 227 crore.

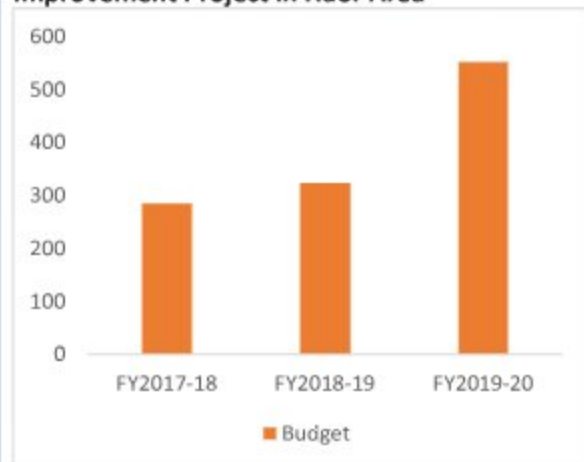
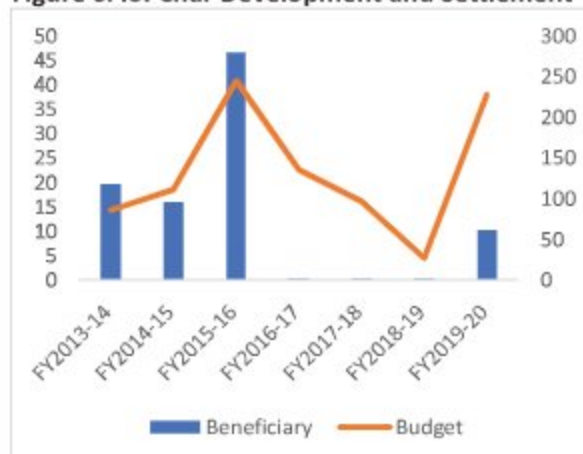
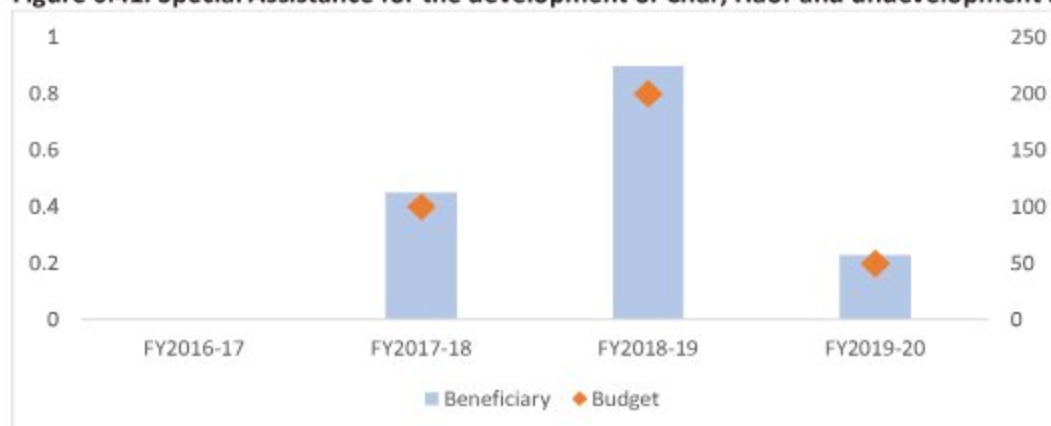
The overall objective of CDSP IV is to improve the economic situation and living condition of the population in the coastal areas of south-eastern Bangladesh with special reference to the poorest segment of the population. The activities are divided into six project components: 1. Protection for Climate Change, 2. Climate-resilient Infrastructure, 3. Land Settlement and Titling, 4. Livelihood Support, 5. Field Level Institutions, and 6. Surveys and Studies, Operation and Maintenance.

Similar major programme: Haor Infrastructure and livelihood Improvement Project (HILIP)

(ii) Special Assistance for the Development of Char, Haor and Undeveloped Area is another small programme that entails the economic improvement of chars in Bangladesh. This programme has a budget of TK. 50 crore in 2019-20. The number of beneficiaries last year was around 90,000. The programme has some overlapping objectives with the CDSP IV programme.

Both CDSP IV and Special Assistance for the Development of Char, Haor, and Undeveloped Area have some common objectives as with the Haor Infrastructure and Livelihood Development Programme being implemented by the LGD, MoLGRDC. There is another programme specifically designed for the Haor Area titled 'Haor Flood Management and Livelihood Improvement Project'⁵¹. The programme is being implemented by the Bangladesh Water Development Board (BWDB), Ministry of Water Resources (MoWR). Initiated in 2018, this development programme is being had funded by JICA. The expected completion date is June 2022. Allocated budget during 2019-20 is TK. 552 crores, making it a medium-sized programme. The overall objective of the project is to reduce the damages of Boro crops from pre-monsoon flood, improve access to basic infrastructure, and increase agriculture and fishery productivity in the haor areas in the upper Meghna river basin by (i) rehabilitating and constructing the flood management facilities; (ii) rehabilitating and constructing the rural infrastructures; and (iii) implementing agriculture and fishery promotion activities, and thereby contributing to the improvement of living standard and activation of economic activities in the target area.

⁵¹ Source: <https://www.bwdb.gov.bd/haor/> and <http://socialprotection.gov.bd/wp-content/uploads/2018/11/MoWR-HAOR-PD-presentation-SSPS-5Nov2018.pdf>

Figure 6.39: Flood Management and Livelihood Improvement Project in Haor Area**Figure 6.40: Char Development and Settlement****Figure 6.41: Special Assistance for the development of Char, Haor and undevelopment area**

Source: RAPID Assessment based on MoF data

e. Programmes for Coastal Areas

(i) **Guchagram (Climate Victims Rehabilitation Programme)** is being implemented by the MoLand. After successful completion of the project Adarsha Gram Project-I & II, Bangladesh government undertook a new project of similar nature titled “Guchagram (CVRP)”. The project was approved on 4th May 2009 and rehabilitated more than ten thousand families in 254 Guchagrams by the end of 2015. After successful completion of phase I of the CVR programme -the phase II of the project targeted to rehabilitate 50,000 landless families in 2550 (approx.) Guchagrams by June 2020. Allocated budget for this programme is TK. 165 crore. Between 2009 to 2017 the average number of beneficiaries has been around 60,000. Objectives of this programme include

- Rehabilitation of landless destitute poor families affected by climate change, river erosion and other natural disasters by establishing Guchagrams on government “khash” land
- Bring them to mainstream society by ensuring socio-economic development by providing credit and giving training on awareness and skill development.

(ii) **Coastal Climate Resilient Infrastructure Improvement Programme (CCRIIP)** is being implemented by LGD, MoLGRDC. CCRIIP constructs climate-resilient road infrastructure and cyclone shelters, and improves

access to markets to address acute poverty and climatic vulnerability in south-west Bangladesh.⁵² The project is being implemented in 32 Upazilas of 12 south-western districts - Barguna, Barisal, Bhola, Jhalokathi, Patuakhali, and Pirojpur districts in Barisal division, Gopalganj, Madaripur and Shariatpur districts in Dhaka division, Bagerhat, Khulna, and Satkhira districts in Khulna Division. These districts are known to be very poor, least developed, and vulnerable to natural disasters such as tidal surges, cyclones, and floods. The target group comprises the population in the catchment areas of project markets and roads, in particular, small and marginal farmers, small traders and microentrepreneurs, landless people, and poor women. It is estimated that 3.5 million people will benefit from the project. The number of beneficiaries on average per year has been around 48 thousand during 2014-2019. In 2019-20 the allocated budget for this programme was TK. 156 crore.

The goal of this programme is to achieve the following:

- Improved livelihoods (higher incomes and food security) for poor households (women and men) in selected Upazilas of 12 coastal districts.
- The development objective is to achieve enhanced climate resilience of coastal road and market infrastructure and people in selected Upazilas of 12 project districts.

Case 10: Case study on a Beneficiary of the Coastal Climate Resilient Infrastructure Improvement Programme

Nurul Amin Shekh, a shrimp farmer from Sundarganj, has been struggling to support his family with his limited monthly earning of Tk. 15,000 from his hatchery. He incurs big losses when his shrimps suffer from viral diseases and consequently has to take loans to support his family.

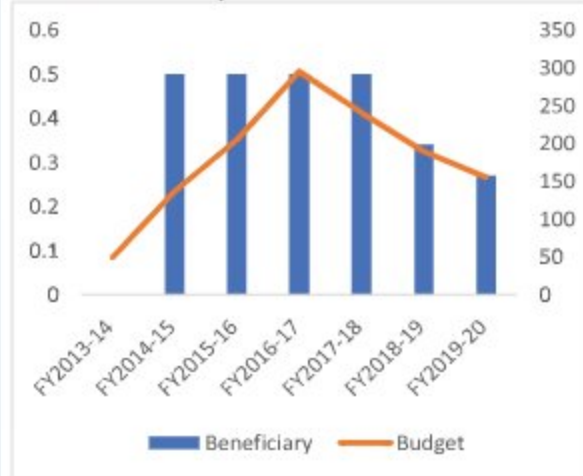
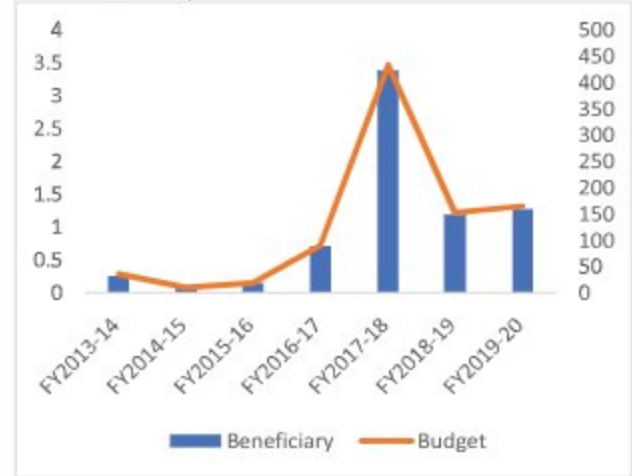
For the last four years, he has been receiving training on Coastal Climate Resilient Infrastructure Improvement Programme. It has been helping his family and other villagers to survive the loss of property after deleterious weather. He and most of the villagers are involved with the programme. According to him, the most important training is on getting shelter for different storm signals. Other than training, the CCRIP also provides lifejackets, torches, raincoats etc.

"We got nothing but awareness training from the CCRIP. It does not provide any kind of financial supports for livelihood improvements", he said with a bit of frustration. He wished that CCRIP were allotted funds to incorporate workfare programme components (such as repairing roads or improving other infrastructures) so that the poor people could earn from the programme as well. He also thinks that the government should provide financial support or loan along with training. It should also incorporate a monitoring component to gauge the progress. He believes that training on livestock breeding and the provision of financial support for poor old women would result in an increase in income.

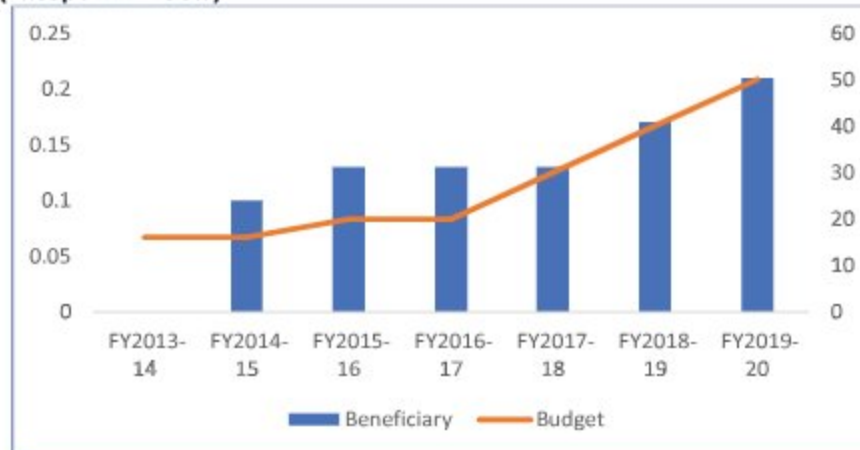
(iii) **Lump-Sum Provision for Development of Special Areas (Except Hill Tracts)**, a revenue financed programme, has been administered by the Prime Minister's Office (PMO). The target beneficiaries of this programme are marginalised rural population. This programme was initiated in 1996 targeting the marginalised rural population of Bangladesh. Around 14 thousand beneficiaries have benefitted from this programme on average per year during 2014-2019. In 2019-20, the allocated budget for this programme was Tk. 50 crore. Objectives and activities conducted in the domain of this programme are as follows:

- Improving income generation opportunities for the rural marginalised group of the population, that include providing skills and training.
- Providing school stipends in the concerned Upazilas and one-time stipends for public and private university students from the rural-marginalised group.
- Funds from this programme are also spent on health services, repairing religious structures, and establishing schools for a marginal group of population.

⁵² Source: <https://www.ifad.org/en/web/operations/project/id/1100001647/country/bangladesh>

Figure 6.42: Coastal Climate Resilient Infrastructure Improvement**Figure 6.43: Gucchagram (Climate Victims Rehabilitation)**

Source: RAPID Assessment based on MoF data

Figure 6.44: Lump Sum Provision for Development of Special Areas (Except Hill Tracts)

Source: RAPID Assessment based on MoF data

Table 6.10: Summary of the region-specific special programmes

Name of the programme	Implementing line ministry/division	Areas of operation	Programme objective	Similar major programme envisaged in the NSSS	Remarks
Haor Flood Management and Livelihood Improvement Project in Haor Area	BWDB, MoWR	Areas situated in the upper Meghna river basin	Rehabilitating and constructing the flood management facilities and infrastructures. Implementing agriculture and fishery promotion activities, and thereby contributing to the improvement of living standard and activation of economic activities in the target area.	The NSSS does not specifically mention about programmes on climate change. However, it duly attested the importance of these special programmes for climate-vulnerable regions.	One large programme currently being implemented is Haor Area Livelihood Improvement Project. All the projects are being implemented by two different ministries; the livelihood components have some overlapping. All livelihood programmes for the climate-vulnerable regions can be introduced under a broader umbrella.
Char Development and Settlement (IV)	LGD, MoLGRDC	Five new chars: Char Nangulia, Noler Char, Caring Char, Urir Char and Char Ziauddin	The overall objective of CDSP IV is to improve the economic situation and living condition of the population in the coastal areas of south-eastern Bangladesh with special focus on the poorest segment of the population.	-	The programme is more of a settlement development than a social security programme.

Name of the programme	Implementing line ministry/division	Areas of operation	Programme objective	Similar major programme envisaged in the NSSS	Remarks
Special Assistance for the development of Char, Haor and underdeveloped areas	-	-	-	-	Programme Information was not available
Guchhagram (Climate Victims Rehabilitation)	MoLand	Regions where families are affected by climate change, river erosion and other natural disasters	Rehabilitation of landless destitute poor families affected by climate change, river erosion, and other natural disasters by establishing Guchhagrams on government "khash" land. Bringing them to the mainstream of society by ensuring socio-economic development by providing credit and giving training on awareness & skill development.	-	-
Coastal Climate Resilient Infrastructure Improvement	LGD, MoLGRDC	32 Upazilas of 12 south-western districts: Barguna, Barisal, Bhola, Jhalokathi, Patuakhali and Pirojpur. Districts in Barisal Division, Gopalganj,	Improved livelihoods (higher income and food security) for poor households (women and men) in selected Upazilas of 12 coastal districts. The development objective is to achieve enhanced climate resilience of the coastal road and market infrastructure and people in selected Upazilas of 12 project districts.	-	The programme has some similar objectives as observed in the Agriculture Infrastructure Improvement project. Most of the areas under operation of these two programmes are also overlapping.

Name of the programme	Implementing line ministry/division	Areas of operation	Programme objective	Similar major programme envisaged in the NSSS	Remarks
Lump Sum Provision for Development of Special Areas (Except Hill Tracts)	PMO	Madaripur and Shariatpur districts in Dhaka division, Bagerhat, Khulna, and Satkhira districts in Khulna division.	Improving income generation opportunities for the rural marginalised group of the population, that include providing skills and training. Providing school stipends in the concerned Upazilas and one-time stipends for public and private university students from the rural-marginalised group. Funds from this programme are also spent on health services, repairing religious structures, and establishing schools for the marginal group of population.	-	This programme can continue as it is. A large portion of this fund is spent after repairing religious structures or educational structures, etc. as and where required.

f. Programmes for Persons with Disabilities (PWDs):

Among all the SSPs, there are 9 different programmes for the PWDs (Table 6.11). All the programmes except the Allowances for the Financially Insolvent Disabled fall under the small programme criteria. All disability-related programmes should be directed from a single source.

Table 6.11: Programmes for the PWDs

Sl. No.	Name of Program/Activities/Projects	Beneficiary (Lac)		Budget (Tk, Crore)		Programme Classification	Source of Finance
		2018-19	2019-20	2018-19	2019-20		
1	Allowances for the Financially Insolvent Disabled	10.00	15.45	840.00	1390.50	Large	Revenue Budget
2	Stipend for Disabled Students	0.90	100.00	80.37	95.64	Small	Revenue Budget
3	Grants for the Schools for the Disabled	0.35	0.35	25.00	28.00	Small	Revenue Budget
4	Fund for the Welfare of Burnt and Disabled	0.30	0.33	1.50	1.65	Small	Revenue Budget
5	Trust for the protection of persons with neurodevelopmental disabilities.	0.00	0.00	25.50	27.50	Small	Revenue Budget
6	Welfare Trust for Physical Disabilities.	0.00	0.00	11.50	15.00	Small	Revenue Budget
7	Service and Assistance Centre for Disabled	3.76	3.76	62.93	65.00	Small	Revenue Budget
8	Construction of Vocational Training and Rehabilitation Centre for the Disabled at CRP, Manikganj	0.00	0.00	3.06	1	Small Programme (Construction)	Development Budget
9	The sustainable socio-economic development and rehabilitation programs of underprivileged and poor disabled and autistic people through special education, health care and various training programs	0.00	0.00	3.01	2.37	New Small programme	Development Budget

As noticed during the desk research, all these eight (excluding the construction project) programmes are being implemented by five different bodies within the same ministry. In most cases, the programmes being run by individual bodies are greatly overlapping.

The objective of the stipend programme for the students with disabilities (SWD) is to provide support to their families so that SWDs can continue their education. The programme is being implemented by the Department of Social Services under the MoSW. As benefits, a student receives Tk. 300 per month in primary school, Tk. 450 in secondary school (class VI-X), Tk. 600 per month at college (XI-XII), and Tk. 1000 per month at the university level (graduation and above). In addition, this year, the number of recipients of **stipends** for **disabled** students is going to be **increased** to one lakh from 90,000 and the rate of the **stipends** **increased** from Tk 700 to Tk 750 for primary students, from Tk 750 to Tk 800 for secondary students, and from Tk 850 to Tk 900 for higher secondary students.

Disability service and assistance centre: The Disability Service and Assistance Centre is operated by the Jatiya Protibondhi Unnoyon Foundation (JPUF) under the MoSW. The foundation operates through 103 centres in 64 districts. It plans to establish disability service and assistance centre in each of the Upazilas where autism corner, toy library, etc. will be integrated. Through these centres, the foundation provides services such as physiotherapy, occupational therapy, speech and language therapy, etc at free. It also provides counselling and information services.

The objective of the Neuro-Developmental Disabilities Protection Trust (NDPT)⁵³ includes – (a) providing physical, mental and financial support to the persons with neurodevelopmental disabilities (PND); (b) providing education, and (c) empowering them in the society. As a part of the programme, it also provides counselling services to the parents, detection facilities of the neurodevelopmental disability (NDD), treatment costs for NDD, awareness building, etc. It is noteworthy that the NDPT identifies the types of neurodevelopmental disabilities as follows:

- Autism or autism spectrum disorder
- Down syndrome
- Intellectual disorder
- Cerebral palsy

A similar service is being provided by the Jatiya Protibondhi Unnoyon Foundation (JPUF) through its Disability Service and Assistance Centre for the persons with such neurodevelopment disabilities. Therefore, one approach for consolidating this programme can be delivering the programme through JPUF instead of duplicating a similar service.

Figure 6.45: Service and Assistance Centre for Disabled

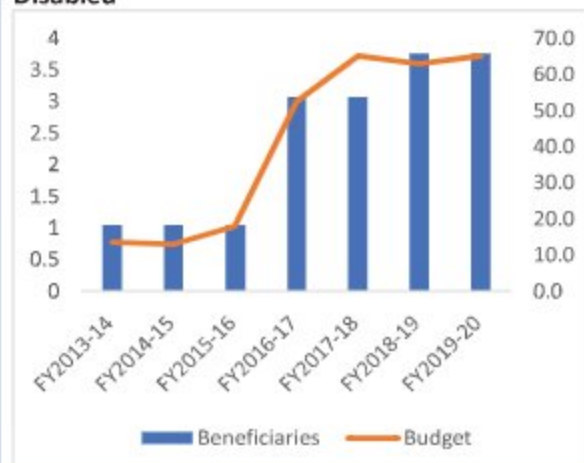
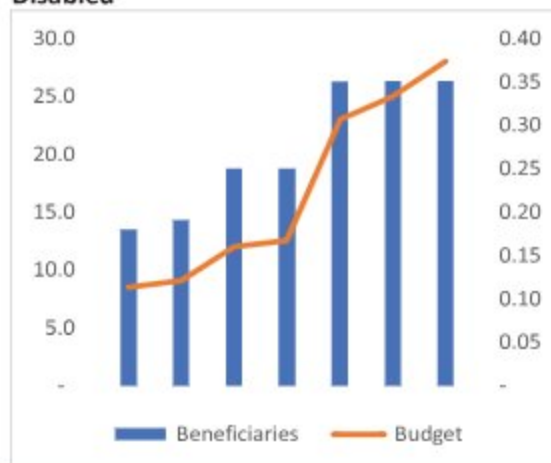


Figure 6.46: Grants for the Schools for the Disabled

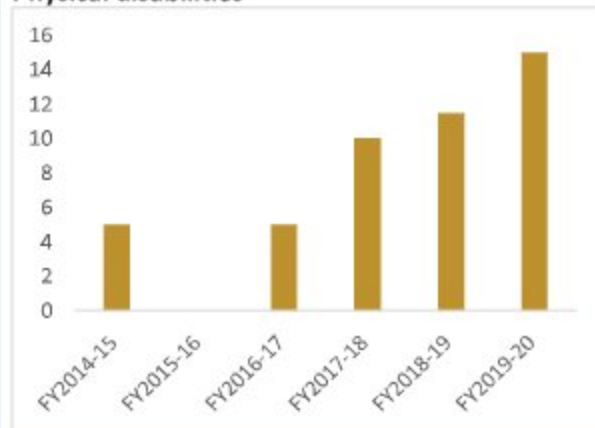
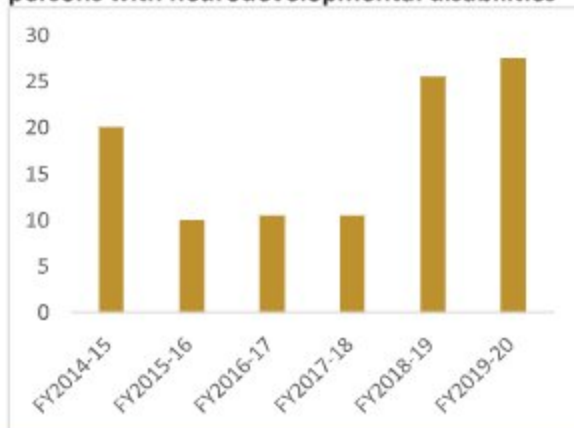


Source: RAPID Assessment based on MoF data

Welfare Trust for Physical Disabilities (also known as the Sharirik Protibondhi Surokha Trust) is operated through the MoSW. The trust fund operates an industrial plant called Moitri Shilpa where persons with disabilities are employed. The plant produces drinking water bottles which is used as official bottled water for the National Parliament, PMO, all government offices, and as well as autonomous institutes. The plant also produces various types of plastic goods such as jugs, mugs, buckets, etc. The trust provides scholarships to 128 students with disabilities each year.⁵⁴

⁵³ <http://www.nddtrust.gov.bd/>; accessed on 15 September 2019;

⁵⁴ <http://spst.gov.bd/%e0%aa%ae0%a6%b0%ae0%a6%bf%e0%a6%9a%e0%a6%bf%e0%a6%a4%e0%a6%bf/>

Figure 6.47: Welfare Trust for Persons with Physical disabilities**Figure 6.48: Trust for the protection of the persons with neurodevelopmental disabilities**

Source: RAPID Assessment based on MoF data

Social Development Foundation:⁵⁵

Social Development Foundation is an autonomous and 'not-for-profit' organisation under the Ministry of Finance, Government of Bangladesh established in 2000. Being an organisation itself, the SDF cannot be considered for programme consolidation. However, during the desk research, it was identified that some of the SDF programmes (which are not reported on the MoF prepared list) had identical or overlapping components with other SSP projects. One of the prime examples of such project is the Notun Jibon Livelihood Improvement Project (NJLIP) which is currently being implemented with assistance from the World Bank. The project is a continuation and extended version of its previous Social Investment Programme Project-II (SIPP). The project areas cover 35 poorest Upazilas identified in the HIES 2010. The \$220 million project started in 2015 and will continue till June 2021. This project has three major components, namely – (i) Community institutions and livelihood development, (ii) Business development and institutional strengthening, and (iii) Project management, monitoring, and learning. Through these components, the project aims to attain its objectives such as

- Empowering the rural poor and emphasising on women,
- Creation of strong and sustainable village institutions,
- Developing skill and generating employment opportunities for the unemployed youth in the poor and hardcore poor households,
- Channel grants directly to the community,
- Providing onetime grant to the most vulnerable for reducing poverty, and
- Building linkage with higher-level financial institutions.

It is observed that several of the programme components have unique features. The GoB needs to synchronise all such poverty reduction strategy programmes, such as SWAPNO, NJLIP, HILIP, AIDP, etc. into a larger programme with stronger integration to the other social security components (such as training programmes, microcredits, etc.).

⁵⁵ <https://www.sdfbd.org/>

Table 6.12: Summary of small programmes for PWDs

Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS	Remarks
Stipend for Disabled Students	DSS	The programme's target is to create robust support for the students with disabilities as among all the students they have the highest dropout rates. The programme aims to provide extra financial support to the families having students with disabilities.	The stipend for the students with disabilities is currently being distributed through the DSS of the MoSW. The government has already announced universal coverage for primary and secondary education.	One avenue of harmonization can be providing the stipend for the students with disabilities through the regular stipend programmes. However, there should be different categories (along with different transfer benefit) integrated into the universal stipend programme.
Grants for the Schools for the Disabled	DSS	The Grant is provided to the special schools for children with disability.	N/A	-
Trust for the protection of persons with neurodevelopmental disabilities.	NDDPT	Providing physical, mental and financial support to the persons with neurodevelopmental disabilities (PND). Providing education and empowering them in society.	Similar services are provided by the JPUF.	JPUF should be strengthened by delivering all other disability services this channel.
Welfare Trust for Physical Disabilities.	SPST	The trust fund operates an industrial plant called Mitri Shilpa where persons with disabilities are employed.	-	-
Service and Assistance Centre for Disabled	JPUF	Providing free services such as physiotherapy, occupational therapy, speech and language therapy, etc. Providing training, distributing disability equipment, etc.	Some of the NDDPT objectives are overlapping with the JPUF provided services.	JPUF operates in all the districts with more than 100 branches across the country. Its operations should be strengthened, and all disability-related services should be harmonised with the JPUF programmes.
The sustainable socio-economic development and rehabilitation programs of	-	Providing underprivileged and disabled poor, and autistic people with special	The programme objective is overlapping with the JPUF objectives.	This programme should be harmonised with the programmes run by JPUF.

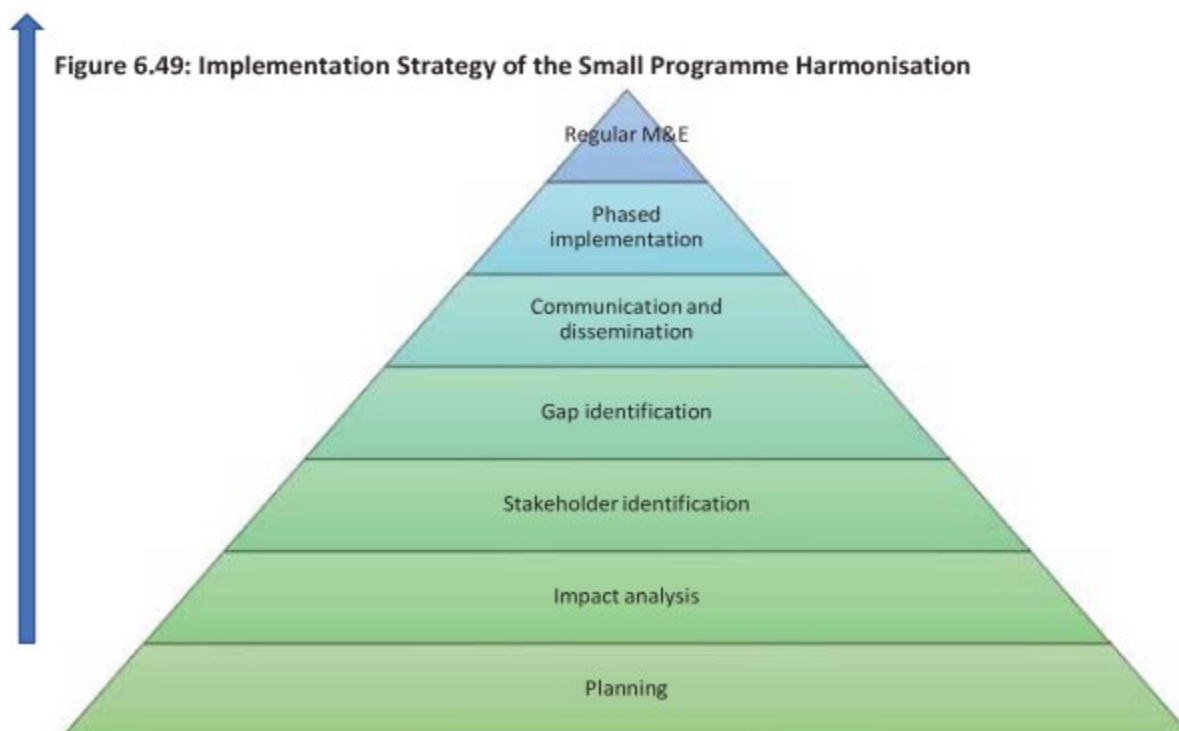
underprivileged and poor disabled and autistic people through special education, health care and various training programs		education, health care, and various training programmes.		
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3.3.A Pragmatic Approach for Harmonising Small Social Security Programmes:

One interesting feature of the small social security programmes is that the number of such programmes varies from year to year. As mentioned earlier, this is primarily because of new pilot programmes pops-up in almost every fiscal year. However, if this trend of initiating small programmes tends to continue, then the overall objective of this study will be severely underscored. Therefore, for the sustainability of this harmonisation approach, a long-term vision is required. In this regard, it is important to note that, even if this report proposes, it might not be possible to harmonise these small programmes before the completion of their current phases.. For instance, if a programme has a phase-out timeline in December 2021, as per this report, that programme should not be continued afterwards. Rather than renewing that programme, its unique components should be incorporated with already existing large programmes.

Based on our above discussion of all the small social security programmes of Bangladesh it is clear that a complete harmonisation of the small programmes is not possible unless and otherwise broad large programmes are well defined and classified. As mentioned in the NSSS, there should be five broad programmes for (i) the children; (ii) working age population, (iii) the elderly, (iv) PWDs, and (v) abroad set of special programmes. These five programmes should be considered as five umbrella programmes and all other programmes for the SSPs should be considered as components of these programmes. If any new programme needs to be introduced, it should be a complementary programme to one or more components of the existing umbrella programme and not as a substitute. Therefore, for a successful consolidation, a seven-layer implementation strategy presented in Figure 6.49 can be considered:

Figure 6.49: Implementation Strategy of the Small Programme Harmonisation



Source: RAPID Assessment based on MoF data

Layer 1: A thorough planning is required for structuring the large programmes:

As has been noted during the consultations with the ministries, there is a lack of clarity in understanding the concept of programme harmonisation. Therefore, thorough planning should be undertaken regarding programme consolidation so that each ministry can pinpoint their prospective roles and stakes in it. In this regard, as mentioned in the NSSS, based on the life-cycle categories some key umbrella programmes should

be defined. The GED should conduct a study on each of the components of the lifecycle category so that the studies can prepare a guideline for each component. That is, there should be five broad studies,

- a. A study on Child Benefit Programme (0-18): the study should identify the elements to capture in the programme, its operational modality, what components the programme should have, and how the programme should evolve over time.
- b. A study on the Workfare Programme: based on a review of all existing workfare programmes, the study should identify an ideal framework for a workfare programme.
- c. A study on the programme for the elderly: the study should identify what should be included in the programme
- d. A study on the programmes for the PWDs: although the NSSS stipulated for a detailed study on the framework for the Disability Benefits programme for the children and working-age population – the framework has not been set yet. The study should identify what type of programmes should be considered for PWDs.
- e. A study on the special programmes: Should there be need for any special programme, the GED should set the guideline for those programmes.

Layer 2: Analysing the Impacts and identifying the dependencies

All the aforementioned six studies should particularly identify the potential impacts and outline the dependencies. For instance, phasing out many programmes will result in laying off thousands of people. How should such challenges be addressed?

Layer 3: Identify the major stakeholders

All the relevant stakeholders implementing the small programmes, programme beneficiaries, as well as donors should be identified. The small programmes/other programmes consolidation to the broadly defined large six programmes must be well defined.

Layer 4: Gap identification

Based on the consultation with the stakeholders, all the gaps in the drafted six mother programmes should be identified.

Layer 5: Communications and dissemination with all relevant stakeholders

The final consolidation programme should be well disseminated so that each of the stakeholders knows about the framework. This will help reduce emerging new small SSPs. Donors and development partners will be well informed about their scopes of intervention in the newly drafted broad programmes.

Layer 6: A phased approach

Considering the fact that the NSSS's second phase will be in place by 2025, all the components of the large programmes should be in place by 2025 and be implemented in a phased manner.

Layer 7: M&E of the small programme harmonisation

The overall consolidation approach should be regularly monitored and evaluated by a competent third party procured by the GED. With support from the Cabinet Division, the M&E implementor's sole assignment would be to monitor the overall progress of the small programme harmonisation according to the phases identified in the studies.

Nonetheless, a more specific programme-wise recommendation for small programme harmonisation has been summarised in the following Recommendation section.

4. Conclusion and Recommendations

Currently, there are more than one hundred programmes being implemented by the Government of Bangladesh as social security programmes. The National Social Security Strategy suggested consolidation of small programmes in order ensure efficiency and effectiveness of the overall SSPs. However, there has been a lack of clarity about identifying the small programmes and a lack of concerted coordinated actions for having a meaningful programme harmonisation and/or consolidation. In this backdrop, this report contributes by identifying the small programmes that can be considered for harmonisation and providing some guidelines about how it can be undertaken.

This study finds that several small social security programmes have overlapping objectives. Consolidation of these programmes thus can significantly improve the efficiency of current social security schemes in Bangladesh. Taking a close look at various features of small SSPs e.g. programme objectives, number of beneficiaries, eligibility as social security and their scale of operation, this study develops a framework to harmonise small SSPs. Both specific and broad recommendations are presented regarding the harmonization of small social security programmes.

4.1. Specific Recommendations

Specific recommendations are provided for all the small SSPs that are categorized into three groups: lifecycle risk programmes (19 small SSPs), covariate risk category (3 programmes), and special programmes (20 small SSPs).

4.1.1. *Harmonisation Recommendation for the Lifecycle Risk Small SSPs:*

Programmes for Children

- The programme objectives of most small SSPs on children's' health and nutrition overlap with another large programme implemented by the Directorate General of Health Services, under the Health Service Division of the MoHFW.⁵⁶ The Programme, named 'Maternal Neonatal Child and Adolescent Health' (MNCAH), is a large programme as per the definition followed in this study. The programme is being continued since 2011 and will be completed in June 2022. Upon consultations with MoWCA, DGFP and DGHS, the Cabinet Division should prepare a unique programme for Maternal, Neonatal, Child and Adolescent Health Care to be continued from July 2022 onward. Harmonising all these programmes under "Agamir Shishu" can be a pragmatic and optimal strategy to move forward.

It is noteworthy to mention that, National Nutrition Services (NNS) is strongly stipulated by the NSSS for continuation. Based on close inspection of the NNS in this study, it is a reasonable approach to consolidate all nutrition and delivery of nutrition services related projects under the NNS framework. Since capacity enhancement component is already a part of the NNS, the adaptation of such programmes will enhance the NNS delivery mechanism, efficiency, and effectiveness.

- ⇒ Several small SSPs that are related to children's education has similar components as a few large programmes for children's education at the elementary and primary level. Hence, pre-primary education programmes should be integrated under the Ministry of Primary and Mass Education. The operation of Bangladesh Shishu Academy (BSA) should be extended further. All the Child Development Centres (CDC) and day-care centres can be operated under the BSA. Unique features of Reaching out of School (ROSC) can be incorporated into the regular primary or secondary education programmes. Components such as the primary school education stipend can be made universal. Each year, all students could be provided with a one-time cash transfer for

⁵⁶ The project document is available at: http://www.dghs.gov.bd/images/docs/OP/2018/MNC_AH.pdf; accessed on 6 October 2019.

uniforms. Exam fees should be abolished for the poor students. On the other hand, pre-vocational training components of the ROSC should be integrated into the Technical and Vocational Education curricula.

- ⇒ Small child protection programmes such as 'Child protection and child welfare' and 'Street children rehabilitation programmes' have several components that are implemented by the DSS through the Child Sensitive Social Protection in Bangladesh (CSSB) programme. Hence, rather being administered as separate programmes, these schemes can be incorporated in the (CSSB).

Programmes for Working-age

- ⇒ Small social security programmes such as the Interest-free Microcredit Programmes and the Microcredit for women self-employment are quite similar in programme objectives with the microcredit programmes that are in operation by the Palli Karma Sahayak Foundation (PKSF). PKSF provides financial assistance and institutional support to the poor through employment generation. Given the extents of microcredit services PKSF has, all microcredit programmes can be channelled through PKSF. In this respect, DWA, JMS or DSS will be in charge of conducting the training programmes, or preparing the list of loan beneficiaries, while the PKSF will be in the charge of distributing the loan amounts. Since MIS has already been in implementation, coordination between the service providers (JMS, DSS, DWA) and PKSF will not be challenging. During the interview with the government officials, it was identified that the Cabinet Division has already agreed to implement a 'Somonnito Microcredit Programme'.
- ⇒ Small SSP for the skill development of working-age population include Skill and Employment Programme in Bangladesh (SEP-B), whose unique components can be integrated into a broader medium-sized programme named Skills for Employment Investment Programme (SEIP), upon its completion in 2020. SEIP should be strengthened and should be integrated with other Income Generating Activities (IGA) based- social protection programmes.

An overview of the skill enhancement programmes for women run by DWA and JMS indicates a duplicated number of programme components. Such duplicities in the training programmes can result in inefficiencies. According to some social security experts interviewed for this project, such duplicities can result in the hiring of inexperienced/incapable trainers reducing the overall impacts of training. These programmes can also be considered for integration with the MoF led SEIP programme. It should be noted that both SEIP and MoWCA initiated skill-enhancing programmes will phase out with the completion of the project deadline. However, most of these projects are continuation (that is, 2nd or 3rd phase) of earlier programmes. Therefore, it can be expected that – many of these programmes might get a further extension if proper harmonisation does not take place. The research team recommends harmonising all such skill-enhancing programmes around SEIP. If required – remodify the module of SEIP so that the social empowerment component (such as self-employing tools – sewing, embroidery, etc.) are well resonated.

Programmes for Persons with Disabilities

- All the eight small programmes for PWDs should be directed from a single source. Based on the review, among all the institutions working with disabilities, Jatiya Protibondhi Unnoyon Foundation (JPUF) comes on the top in terms of its experience as well as coverage. Hence, all programmes related to the service delivery and assistance including the medical treatment allowances to the PWDs should be harmonised and convened through JPUF. To do this, the capacity and exposure of JPUF should be strengthened. However, all disability-related regular benefits should be channelled

through the DSS and the stipend programme for the PWDs should be harmonised with the regular benefit programmes.

Street Children Rehabilitation is also implemented through the MoSW. The project components of the street children programme are already included in the CSSB project. Rather being implemented as a separate programme; this can be incorporated in the CSSB programme.

Covariate Risk Small SSPs:

- Among 42 small SSPs, three can be classified as programmes for covariate risks. Amongst others, time is the most important factor in dealing with shocks. Therefore, all such risk-mitigating funds should be consolidated into one unified programme. The existing GR fund can be remodified in this case. The disability component of the programmes for covariate risks is overlapping with other programmes for PWDs being implemented. As a general recommendation, all programmes related to PWDs should be concentrated under one single broad programme for the PWDs. The immediate fund that is disbursed to the burnt for medical treatment can be integrated into the modified GR programme.

Two approaches can be undertaken for the harmonization of 'Assistance for Cancer, Kidney and Liver Cirrhosis Patients'. The first approach could be merging it with the modified GR programme. Any person diagnosed with the medical condition and verified by a certified doctor as well as UNO/DC will be entitled to receive the benefit. And the second approach could be integrating this programme with the MoHFW run 'T.B. Leprosy, Communicable Non-communicable Disease control' programme (which is a large programme with a budget of Tk 750 crore). The modified programme will incorporate subsidised treatment costs for persons diagnosed with cancer, kidney or liver cirrhosis at the government hospitals.

Special Small Social Security Programmes:

- There are 20 special SSPs among 42 small programmes which in section four are categorized as related to the livelihood of marginal and low-income, health care programmes, infrastructure development projects, region-specific special programmes, programmes for coastal areas, and special programmes for PWDs. For livelihood-based special SSPs such as programmes for tea garden labourers, for Harijan, Dalit, Bade, and transgender differentiated amount of benefits are being offered. In order to harmonise these special SSPs, instead of offering differentiated amounts, benefits from these programmes can be streamlined. For example, students of the same educational level from the "Programme for Improving the Livelihood of Harijan, Dalit, Bade community" and "Programme for Improving the Livelihood of Trans Gender (Hijra)" receive a different amount of benefits. As both programmes are for marginal groups, the stipends provided can be made uniform as well. All these programmes can be drawn under one programme that will administer and implements all the special livelihood improvement schemes. However, a study should be commissioned to identify the types of support programmes to be directed to such marginalised groups. For instance, what type of training should be provided, how much transfer benefits should be incorporated in the programme, how to coordinate these programmes, etc. should be clarified in the study.

The region-specific programmes namely Haor Flood Management and Livelihood Improvement Project, Char Development and Settlement programme, and Special Assistance for the development of Char, Haor and underdeveloped areas all have similar objectives as one of the major programmes, 'Haor Infrastructure and livelihood Development programme'. Hence, these programmes can be

administered through the same authority. Likewise, other region-specific special programmes that address climate change issues and vulnerability of coastal areas such as Gucchagram and Coastal Climate Resilient Infrastructure Improvement can be harmonized if there are improved coordination between the implementing authorities MoL and MoLGRDC.

4.2. Broad Recommendations

Any social security programmes in Bangladesh is implemented under either of two types of budgets: revenue budget and development budget. While the programme under the revenue budget does not require external funding, that under development budget is financed by development partners and has a certain duration after which the project is expected to end. Hence, the ones included within the development budget are likely to have a natural death process in-built. Indeed, a few of them have already ceased to exist and some will be discontinued soon. Hence, SSPs facing such natural death are going to be naturally consolidated and there are not many to consider once discontinued programmes are discarded from the analysis.

1. Small programme harmonization will improve administrative efficiency without much impact on budgetary efficiency

As has been discussed before, the small social security programmes constitute only 4.13% of the total SSP budget. In addition, some of the small programmes are too small to have any major impact whether they are consolidated or are left to exist as they are. Hence, in terms of budgetary efficiency harmonization of small programmes might not induce significant benefit over the current situation. However, our analysis of small SSPs implies severe overlaps among several small programmes in terms of objectives, and some programmes are too small to have any meaningful impact on the beneficiaries. Due to the duplicity, programmes that are similar in goals can be consolidated to improve administration and management efficiency by reducing the administrative cost of operation, as envisaged in the NSSS. Also, the programmes that are aligned with the goals of major or large SSPs, can be brought under the same umbrella.

Given this scenario, this study believes, even though there will be a substantial gain in administrative efficiency from consolidation and harmonization of small SSPs, that most budgetary gains from programme harmonisation will come from consolidation of large programmes.

2. A formal mechanism should be in place for initiating new SSP

In many cases, small programme consolidation can be challenging. For example, the Social Development Foundation was established under an Act and it will have to continue. In those circumstances, MoSW will have to make sure that Foundation programmes are adding value and are not merely duplicative in nature. All small programme should have well-developed concept note (business cases) so that the scope of consolidation is known and the reasons for their continuation can be rationalised. If any ministry or division intends to initiate a new SSP, a formal mechanism should be in place. Once the programme rationale is verified through the established mechanism, it can be initiated to promote creativity and tested through pilot programmes. If they are successful, they will have to be duly scaled up to achieve programme objectives.

3. Programme consolidation can use a cluster approach to bring group-specific interventions under one umbrella

In certain cases, several special small programmes have their relevance and usefulness to address pressing issues that involve insolvent marginal groups of the population. This is particularly important when the issue of inclusivity has to be protected and promoted. For example, the programme targeting certain marginal groups as "Bede" and transgender population. One will also have to accommodate political commitments (e.g. to protect certain communities). Programme consolidation can use a cluster approach so that all these

group-specific interventions can be brought under an umbrella for programme designs, ensuring coherence across the similar schemes and effective administrative oversight.

4. Capacity and efficiency of MoSW should be improved

Another important fact to be noted is that as per the NSSS, from 2026 onwards, once all lifecycle programmes come under the purview of the MoSW, consolidation tasks will be much easier and more meaningful. During the consultation with the relevant government officials, it was pointed out that, one key policy priority could be reforming the MoSW and its wings (such as the DSS, JPUF, etc.) in order to improve its capacity and improve its operational efficiency for the second phase of the NSSS implementation.

5. Steps should be taken to make all SSP related information easily available through a dedicated web portal

One of the major limitations the research team faced while working on this project, was the unavailability of information on several social security programmes. This dearth of available information hinders in conducting a rigorous analysis of the small programme harmonization based on programme efficiency. In order to address this issue, all ministries and divisions should make the SSP related information easily available through their website. However, a dedicated web portal registering all information of the SSPs can be the most effective way of disseminating information on social security programmes in Bangladesh. This must be noted that, there is already a dedicated web portal for the social protection programmes in Bangladesh.⁵⁷ However, the website does not provide an updated information for all the programmes.

⁵⁷ www.socialprotection.gov.bd

Annex

Table 6.13: Programmes under the Revenue budget

Sl. No.	Name of Program	Coverage (Persons in lac/Man Month)			Budget (Taka in crore)			Program. Size	Program. Type	Remarks
		2018-19	2018-19 (rev.)	2019-20	2018-19	2018-19 (rev.)	2019-20			
1	Old Age Allowance	40.00	40.00	44.00	2400.00	2400.00	2640.00	Large	Social Protection	Large programme; stipulated in the NSSS
2	Allowances for the Widow, Deserted and Destitute Women	14.00	14.00	17.00	840.00	840.00	1020.00	Large	Social Protection	Large programme; stipulated in the NSSS
3	Allowances for the Financially Insolvent Disabled	10.00	10.00	15.45	840.00	840.00	1390.50	Large	Social Protection	Large programme; stipulated in the NSSS
4	Assistance for Cancer, Kidney, Liver Cirrhosis and other Patients	0.15	0.15	0.30	75.00	75.00	150.00	Small	Social Protection	Small programme; potential candidate for harmonisation
5	Programme for Livelihood Improvement of tea-garden labourers	0.40	0.40	0.50	20.00	20.00	25.00	Small	Social Protection	Small programme; potential candidate for harmonisation
6	Grants for Residents in Government Orphanages and Other Institutions	0.21	0.21	0.21	54.66	54.66	63.63	Small	Social Protection	This is a grant; consolidation might not be an appropriate strategy.
7	Capitation Grants for Orphan Students in Non-gov. Orphanages	0.86	0.88	1.00	103.68	105.00	120.00	Small	Social Protection	This is a grant; consolidation might not be an appropriate strategy.
8	Maternity Allowance Programme for the Poor Lactating Mothers	7.00	7.00	7.70	693.00	694.02	763.27	Large	Social Protection	Large programme; The NSSS stipulates for consolidation of this programme with the 'Allowances for Urban Lactating Mothers' programme. The programme is now being consolidated into 'Agamir Shishu' programme

9	Allowances for Urban Lactating Mothers	2.50	2.50	2.75	248.50	248.88	273.11	Small	Social Protection	Large programme; The NSSS stipulates for consolidation of this programme with the 'Maternity Allowance Programme'. The programme is now being consolidated into 'Agamir Shishu' programme.
10	Honorarium for Freedom Fighters	2.00	2.00	2.00	3305.00	2996.15	3385.05	Large	Social Protection	Large programme; Special Programme
11	Honorarium & Medical Allowances for Injured Freedom Fighters	0.15	0.15	0.15	295.07	415.05	480.15	Medium	Social Protection	Special Programme; cannot be consolidated
12	Ration for Shaheed Family and Injured Freedom Fighters	0.30	0.30	0.30	33.50	33.50	51.00	Small	Social Protection	Special Programme; cannot be consolidated
13	Block Allocation for Disaster Management	17.64	13.09	14.73	291.00	220.84	242.95	Small	Social Protection	Special allocation; cannot be consolidated
14	General Relief Activities (Block)	0.00	0.00	0.00	470.00	210.00	369.64	Small	Social Protection	Special allocation; cannot be consolidated
15	Non-Bengali Rehabilitation	0.15	0.15	0.15	10.00	10.00	10.00	Small	Social Protection	Special allocation; cannot be consolidated
16	Varieties Relief Works	0.00	0.00	0.00		81.00	81.00	Small	Social Protection	Special allocation; cannot be consolidated
17	Pension for Retired Government Employees and their Families	6.30	6.30	6.30	22639.46	22449.46	23010.00	Large	Social Protection	Special programme; cannot be consolidated
18	Stipend for Disabled Students	0.90	0.90	100.00	80.37	80.37	95.64	Small	Social Empowerment	Cannot be consolidated; but harmonisation is possible
19	Grants for the Schools for the Disabled	0.35	0.35	0.35	23.00	25.00	28.00	Small	Social Empowerment	Cannot be consolidated;
20	Housing Support	2.96	2.96	2.96	25.00	25.00	25.00	Small	Cash Transfer (Special) Programme	Cannot be consolidated;
21	National Legal Aid	0.62	0.69	0.81	15.77	17.50	20.50	Small	Cash Transfer (Special) Programme	Cannot be consolidated;

22	Special Assistance for the development of Char, Haor and undeveloped area	0.90	0.90	0.23	200.00	200.00	50.00	Small	Cash Transfer (Special) Programme	Cannot be consolidated; but harmonisation is possible
23	Agriculture Rehabilitation	0.00	0.00	0.00	120.00	120.00	120.00	Small	Cash Transfer (Special) Programme	Cannot be consolidated
24	Open Market Sales (OMS)	78.33	70.06	89.39	832.00	744.21	949.52	Large	Food Security Programmes: Social Protection	Cannot be consolidated
25	Vulnerable Group Development (VGD)	142.47	139.81	142.47	1685.07	1656.45	1698.91	Large	Food Security Programmes: Social Protection	NSSS stipulated programme. NSSS envisaged to consolidate this programme to Vulnerable Women Benefit (VWB) programme.
26	Vulnerable Group Feeding (VGF)	64.72	70.71	83.41	1730.81	1892.16	1956.91	Large	Food Security Programmes: Social Protection	
27	Gratuitous Relief (Food)	56.82	56.82	56.82	540.88	541.74	543.59	Medium	Food Security Programmes: Social Protection	Cannot be consolidated
28	Food Assistance in CTG-Hill Tracts Area	7.76	8.42	8.55	282.82	306.76	311.57	Small	Food Security Programmes: Social Protection	Cannot be consolidated
29	Food For Work (FFW)	11.01	10.75	17.14	987.58	964.68	1204.08	Large	Food Security Programmes: Social Protection	Cannot be consolidated
30	Work For Money (WFM)	15.18	15.18	15.81	720.00	720.00	750.00	Large	Food Security Programmes: Social Protection	Cannot be consolidated
31	Test Relief (TR) Cash	19.06	19.06	20.98	1390.00	1390.00	1530.00	Large	Food Security Programmes: Social Protection	Cannot be consolidated
32	Employment Generation Programme for the Poor	8.27	8.27	8.27	1650.00	1650.00	1650.00	Large	Food Security Programmes: Social Protection	Large programme. Requires harmonisation with similar smaller programmes
33	Food friendly Program	0.50	0.50	0.50	638.00	638.00	2624.00	Large	Food Security Programmes: Social Protection	Cannot be consolidated

Harmonisation of Small Social Security Programmes: Issues and Policy Options

34	Food Subsidy	0.00	0.00	0.00	0.00	0.00	1250.11	1310.17	Large	Food Security Programmes: Social Protection	Cannot be consolidated
35	Micro-credit for Women Self-employment	0.28	0.28	0.34	5.00	5.00	5.00	6.00	Small	Micro-Credit Programmes: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
36	Micro-Credit through PKSF	79.37	79.37	268.56	232.00	232.00	232.00	785.00	Large	Micro-Credit Programmes: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
37	Interest Free Micro-Credit Programme	0.27	0.21	0.29	41.00	55.00	41.00	58.00	Small	Micro-Credit Programmes: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
38	Social Development Foundation	0.00	0.00	0.00	400.00	425.00	400.00	235.00	Small	Micro-Credit Programmes: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
39	Fund for the Welfare of Burnt and Disabled	0.30	0.30	0.33	1.50	1.50	1.50	1.65	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
40	Trust for the protection of the persons with neurodevelopmental disabilities.	0.00	0.00	0.00	25.50	27.50	25.50	27.50	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
41	Welfare Trust for Physical Disabilities.	0.00	0.00	0.00	10.00	10.00	11.50	15.00	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
42	National Shamaj Kallyan Parishad	0.68	0.68	0.79	60.00	60.00	60.00	70.00	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated;
43	Joyeeta Foundation	0.10	0.10	0.10	2.40	2.40	2.40	3.30	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated;

44	Special Fund for Assistance to women development & entrepreneurs	0.00	0.00	0.00	0.00	125.00	106.35	125.00	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
45	Oppressed Women and Children Welfare Fund	0.00	0.00	0.00	0.00	60.00	50.00	50.00	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
46	Fund for Assistance to the Small Farmer and Poultry Farms	1.00	1.00	1.00	1.00	100.00	100.00	100.00	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
47	Skill Development and Earthquake Risk Management Fund	0.17	0.17	0.17	0.17	401.90	400.00	400.00	Medium	Miscellaneous Funds: Social Empowerment	Cannot be consolidated;
48	Service and Assistance Centre for Disabled	3.76	3.76	3.76	3.76	65.00	62.93	65.00	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme harmonisation with similar programmes
49	Programme for Improving the Livelihood of Bede & disadvantaged community	0.62	0.62	0.81	50.03	50.03	50.03	67.10	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme harmonisation with similar programmes
50	Rehabilitation and Generation of Alternative Employment for Beggars Profession	0.00	0.00	0.00	0.00	3.00	3.00	4.00	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme harmonisation with similar programmes
51	Programme for Improving the Livelihood of Transgender (Hijra)	0.00	0.00	0.00	0.00	11.40	11.40	5.56	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme harmonisation with similar programmes
52	Women's Skill Based Training For Livelihood	0.00	0.00	0.00	0.00	6.80	6.80	6.80	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme harmonisation with similar programmes
53	Child Development Centre	0.03	0.03	0.03	0.03	5.80	5.80	6.30	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme

																			harmonisation with similar programmes
54	Street Children Rehabilitation Programme	0.02	0.02	0.02	4.00	3.70	4.00	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated; requires programme harmonisation with similar programmes									
55	Fund for Climate Change	4.50	4.50	4.50	276.97	300.00	300.00	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated;									
56	National Service	1.49	1.49	1.52	669.60	669.60	681.91	Medium	Miscellaneous Funds: Social Protection	Cannot be consolidated;									
57	Pension Insurance Scheme	0.02	0.02	0.02	12.00	12.00	12.00	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated;									
58	Block Allocation for Various Programme	0.09	0.08	0.40	327.15	299.00	1463.00	Large	Miscellaneous Funds: Social Protection	Cannot be consolidated;									
	Total Revenue Budget						53435.31												
	Total SSP budget						74363.64												
	Revenue Budget (as % of total)						71.9												

Table 6.14: Programmes under the Development Budget

Sl. No.	Name of Program	Coverage (Persons in lac/Man Month)			Budget (Taka in crore)			Programme Size	Programme Type	Remarks
		2018-19	2018-19 (rev.)	2019-20	2018-19	2018-19 (rev.)	2019-20			
1	Lump Provision for Development of Special Areas (Except Hill Tracts)	0.17	0.17	0.21	40.00	40.00	50	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
2	Ashroyan-2 & 3 Project	10.65	12.84	10.65	913.7	1101.27	450.01	Medium	Development Sector Programmes: Social Empowerment	This housing programme will naturally end in its project deadline.
3	Primary School Stipend	143.95	130	143.95	1550	1550	722.36	Medium	Development Sector Programmes: Social Empowerment	No harmonisation required.
4	School Feeding Programmes	25	19.3	25	671	518.1	474.59	Medium	Development Sector Programmes: Social Empowerment	No harmonisation required.
5	Reaching Out of School Children	5.6	5.57	5.6	229.08	227.7	156.26	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
6	Secondary Education Sector Investment Program	18.75	25.31	0.00	600.00	810.00	850	Large	Development Sector Programmes: Social Empowerment	No harmonisation required.
7	Secondary Education Stipend	8.33	10	0	200	260	104.86	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
8	Higher Secondary Stipend	7.22	6.78	0	160	174	2.88	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
9	Child and Maternal Health & Health Management Development	0.00	0.00	0.00	151.01	6.95	107.9	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option

10	* Maternal, Neonatal, Child and Adolescent Health	697.95	656.32	697.95	987.60	781.97	928.69	Large	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
11	*Essential Service Delivery & Community Based Health Care	1383.16	1340.00	1383.16	1001.90	989.23	987.53	Large	Development Sector Programmes: Social Empowerment	Large Programme
12	* National Nutrition Services	900	661.98	900	121	89	96	Small	Development Sector Programmes: Social Empowerment	Small programme. Harmonisation can be an option.
13	* Maternal, Child, Reproductive and Adolescent Health	615.92	654.02	746.09	194.00	206.00	235	Small	Development Sector Programmes: Social Empowerment	Small programme. Harmonisation can be an option.
14	*Clinical Contraception Services Delivery	34.61	37.71	34.61	311.53	339.45	286.08	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
15	* Family Planning Field Services Delivery	321.28	306.57	330.96	300.93	287.15	310	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
16	T.B., Leprosy, Communicable and Non-communicable Disease Control	3029.25	1442.15	3029.25	859.97	409.41	752.83	Large	Development Sector Programmes: Social Empowerment	No harmonisation required.

17	Establishment of Hostel for Government Shishu Paribar and the Visually Impaired Children	0.08	0.12	0.00	28.66	41.95	0	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
18	Early Learning for Child Development	0.00	0.50	0.50	0.00	10.50	19.63	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
19	Northern Area Reduction of Poverty Initiative	0.02	0.02	0.00	20.90	20.90	0	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
20	Grameen Infrastructure Development	0.00	0.00	0.00	3242.00	2081.71	4125.53	Large	Development Sector Programmes: Social Empowerment	No harmonisation required.
21	Preferential Village Water Supply	0	0	0	150	372	502.17	Medium	Development Sector Programmes: Social Empowerment	No harmonisation required.
22	Infrastructure and Livelihood Development in Haor Area	0.32	0.16	1.85	150.00	75.00	867.73	Large	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
23	Coastal Climate Resilient Infrastructure Improvement	0.50	0.34	0.27	282.96	190.00	155.5	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option

24	Child protection and child welfare	0	0	0	91.56	94.39	189.39	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
25	Agriculture Infrastructure Improvement	0.69	0.69	0.85	33.10	33.10	40.85	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
26	Construction of Colony for the Cleaners of Dhaka City Corporation	0.50	0.38	0.58	60.00	45.50	70	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
27	Participatory Small-Scale Water Resource Development	8.00	4.56	0.00	29.80	17.00	0	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
28	Construction of Flood Shelter in the Flood and River Erosion Prone Area -	2.00	0.25	2.59	119.91	15.00	155.12	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
29	Development of the Living Standard of the Marginal People of Bangladesh	0.00	0.00	0.00	16.83	20.05	182.7	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
30	Bangladesh Rural Water Supply and Sanitation	0.00	0.00	0.00	0.00	80.00	200	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.

31	My House My Farm	9	9	9	1050.79	1150.79	1143.5	Large	Development Sector Programmes: Social Empowerment	No harmonisation required.
32	Flood Management and Livelihood Improvement Project in Haor Area	0.00	0.00	0.00	410.00	324.00	552.23	Medium	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
33	Development Support for Special Needs	0.00	0.00	0.00	1126.91	2756.75	961.99	Large	Development Sector Programmes: Social Empowerment	No harmonisation required.
34	Char Development and Settlement	1	0.24	10.18	22.29	27.27	227	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
35	"Guchagram" (Climate Victims Rehabilitation)	1.19	1.19	1.28	152.46	152.46	164.56	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
36	Second Chittagong Hill Tracts Rural Development	6.02	4.89	5.27	80.00	65.00	70	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
37	Tottho Apa: Empowering Women Through ICT Towards Digital Bangladesh	0.00	0.00	0.00	145.84	88.56	130	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option

38	Establishment of Autistic Academy in Bangladesh	0.00	0.00	0.00	0.00	30.00	6.96	60	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
39	Skills for Employment Investment Program	2.60	2.13	2.34	481.64	394.00	433.2	Medium	Development Sector Programmes: Social Empowerment	Harmonisation can be an option	
40	Generation Break Through	0.1	0.05	0.1	3	1.4	3	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.	
41	Development of living standards of extinct enclaves	0	0	0	68.75	4.13	4.01	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.	
42	Income Support Program for the Poorest	6.00	1.14	10.81	432.02	81.96	778.1	Large	Development Sector Programmes: Social Empowerment	Harmonisation can be an option	
43	Skills for Employment and Productivity	0.00	0.00	0.00	15.00	15.00	0	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option	
44	Construction of the Multiple DisasterShelters	1.00	0.34	0.34	621.30	210.00	210	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.	
45	Livelihood of Grameen People "Rural Community" Building	0.01	0.01	0.01	50.80	25.40	25.4	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.	

46	Program for Ensuring Employment for the Ultra Poor in Northern area	0.07	0.07	0.06	23.28	23.28	18.74	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
47	Poverty Reduction Through Inclusive and Sustainable Markets	0.04	0.04	0.04	49.45	49.45	49.45	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
48	Social Security Policy Support (SSPS) Programme	0.00	0.00	0.00	11.89	8.92	3.35	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
49	Strengthening Public Financial Management for Social Protection	0.00	0.00	0.00	0.00	19.30	17.08	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
50	Skill and Employment Programme in Bangladesh	0.00	0.00	0.00	48.42	39.24	371.54	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
51	Increase Productivity and Opportunity for employment. for Women (SWAPNO)	0.00	0.00	0.00	0.00	27.00	43	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
52	Support to the Urban Health and Nutrition to the Urban Bangladesh	0.78	0.78	1.13	38.95	38.95	56.36	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option

53	Skill and Training Enhancement	0	0	0	0	430	456	0	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
54	Urban Based Women Development Project (Phase-2)	0.53	0.53	0.53	0.53	19.60	19.75	20.64	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
55	Establishment of 20 Child Day-care Centre Project	0.06	0.06	0.06	0.06	11.74	12.72	11.74	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
56	Income Generating Activities (IGA) for Women at Upazila Level	0.20	0.30	0.30	0.30	61.16	92.96	90.72	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
57	Multi-Sectoral Programme to Prevent Violence Against Women (4th Phase)	0.00	0.00	0.00	0.00	23.54	21.00	27.38	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
58	Amader Bari (Our Home): Integrated Old and Children Home	0.00	0.00	0.00	0.00	10.14	10.08	0	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
59	Improved life Standard for low-income people	0.00	0.00	0.00	0.00	60.00	23.60	42.2	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option

Table 6.15: Programmes under the New Development Budget (as referred to in the MoF Budget document)

A COMPENDIUM OF SOCIAL PROTECTION RESEARCHES

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Chapter 7. DIAGNOSTICS FOR URBAN POVERTY AND THE SOCIAL SECURITY NEEDS OF THE URBAN POOR IN BANGLADESH¹

¹ Authors of the study:

Dr Mohammed Abu Eusuf (Team Leader), Professor, Department of Development Studies, University of Dhaka, & Executive Director, Research and Policy Integration for Development (RAPID)

Md. Imran Hossain Bhuiyan, Assistant Professor, Department of Development Studies, University of Dhaka, & Research Fellow, Research and Policy Integration for Development (RAPID)

Md. Abdul Khaleque, Assistant Professor, Department of Development Studies, University of Dhaka, & Research Fellow, Research and Policy Integration for Development (RAPID)

S. M. Kamrul Hassan, Assistant Professor, Department of Disaster Science and Management, University of Dhaka, & Research Fellow, Research and Policy Integration for Development (RAPID)

Dalia Rahman, Research Fellow, Research and Policy Integration for Development (RAPID)

1. Introduction

1.1. Background

Since the late 20th century, urbanization has become a global phenomenon and has been taking place at a rapid pace in the developing countries. At present, more than half of the population around the world lives in cities (Vale, 2016). The global urban population was about 34% of the total in urban areas in 1960 which has increased to 55% in 2018. It has also been projected that the proportion of people living in the urban areas will be 68% of total global population by 2050 (UNDESA, 2018). With the rapid growth in urbanization, there has also been growing inequality reflected in the number of urban poor across the world. Poverty, which had predominantly been a rural phenomenon, has become more urbanized now (Johan, 2006). Lately, addressing the urban poverty and the social security needs of the urban poor have become a global priority as the Sustainable Development Goals (SDGs) have set a specific goal to achieve inclusive and sustainable urbanization by 2030. Apart from SDG 11 on sustainable cities and communities, the first target of SDG 1 also mentions the reduction of both rural and urban poverty. Therefore, there has been an emerging 'global urban agenda' across the world which vows to make cities more inclusive for all the residents (Parnell, 2016).

Like many other developing countries, Bangladesh has been experiencing rapid growth in urbanization, which is accompanied by a rising number of urban poor in recent decade. Due to various demographic and structural reasons, the rate of reduction of urban poverty has been stagnant in recent years amid the government's renewed focus on addressing it. Historically, the social security system in Bangladesh has remained largely a rural phenomenon. It is only in recent years that the National Social Security Strategy (NSSS) has aimed to extend the social protection support for the urban poor by proposing old age pensions, disability benefits, and child benefits to both urban and rural areas in equal measures. However, designing and implementing an inclusive social protection system for the urban poor has remained as much a challenge as it has been for decades. In this backdrop, this study attempts to diagnose the needs of the urban poor and to lay out recommendations for an inclusive urban social protection strategy.

1.2. Urbanization and Urban Poverty in Bangladesh

Bangladesh has been experiencing a rapid growth in terms of urban zones as well as urban population. The urban population of this country has grown at an annual average rate of nearly six percent since independence, at a time when national population growth was about 2.2%. There are currently eight metropolitan areas in Bangladesh, namely Dhaka, Chittagong, Khulna, Rajshahi, Barisal, Sylhet, Gazipur, and Rangpur. However, the growth of urban population is lopsided across different regions and more than 60% of Bangladesh's urban population is concentrated mainly in four metropolitan cities- Dhaka, Chittagong, Khulna, and Rajshahi. The UN estimation shows that more than half of the population of this country will be living in cities by 2030. The hazards induced by climate change may also cause the displacement of another 13 million people by 2050 who can potentially move to the cities for shelter and livelihood. In Bangladesh, the climate migrants are expected to outnumber other categories of internal migrants in the coming decades (Amin, 2018a).

Bangladesh is often recognized for unplanned urbanization as most of its urban areas are confronted with major problems of poverty and lack of basic services in the slums and other low-income settlements. A major portion of people who migrate to cities after losing their ancestral land due to river erosion, poverty, and other reasons take shelter in the densely populated slums. At present, about 2.23 million people live in slums across the country (BBS, 2015) while this figure was 1.39 million in 1999. The number of slum dwellers has also increased along with the rising number of the urban population. As per the BBS data, the population living in slums has risen by 60.43% over the last 18 years and the total number of slums across the country is 13,943 of which 9,113

are located across the 11 city corporations of Bangladesh. BBS slum census also shows that 1.06 million slum dwellers live in Dhaka while 635,000 in Chittagong, 172,000 in Khulna, 120,000 in Rajshahi, 118,000 in Rangpur, 91,630 in Sylhet and 49,401 in Barisal divisions (Ibid.).

Like other developing countries, slums in Bangladesh are not equipped with basic facilities such as proper housing, safe drinking water, sanitation, and healthcare. The limited access to the basic services is often associated with the political environment. In Bangladesh, the locally influential people control the supply of electricity and water to informal settlements like slums. This in turn creates unique forms of dependencies and exclusions for the urban poor (te Lintelo et al., 2017). According to a report by ICDDR, on Slum Health in Bangladesh 2018, almost 95% of households share piped water from a common source and 90% households share common latrines (ICDDR, 2019). The enrolment of the slum children in schools is lower at the location where there is high presence of geographical barriers such as rivers and flood prone streets with no or little NGO support. Most importantly, low levels of awareness and the lower income of the households are the major factors for lower enrolment. Although government and NGO schools provide free education, but the dropout rate is still high due to other school expenses.

The requirement of the support from the government for the poor urban communities is noticeable from the fact that a lot of the households in the urban slums experience poverty and remain vulnerable to shocks that can threaten their wellbeing. To date, the national social security activities have been aligned mainly to the needs of the rural poor rather than that of the urban poor. Since independence, many of the social protection programmes typically have excluded urban areas from the coverage. Though recent formulation of NSSS in 2015 by the Government anticipated expanding the coverage of social protection programmes for the urban poor communities, little has changed in reality.

1.3.Objectives of the Study

The broader objective of the assignment is to prepare urban diagnostics for urban poverty and the assessment of social security needs of the urban poor. Some specific objectives of the study also include:

- Diagnostics of the types and extent of urban poverty across the country
- Analysis of urban issues affecting urban poor in Bangladesh, with an emphasis on major cities such as Dhaka and Chittagong
- Analysis of the existing policy provisions and interventions designed for urban poor
- Assessment of the structural barriers, resources availability, and current state of social security system for urban poor
- Review and analysis of NSSS provisions related to reduction of urban poverty
- Detailed analysis of the types of SPPs that can specifically meet the needs of urban poor
- Identification of the reasons behind the high rate of exclusion for urban poor in accessing social protection programmes
- Analysis of best international practices in terms of implementing and operating national urban social protection programmes
- Analysis of the needs of the urban poor and preparation of recommendations for an NSSS urban policy indicatively including social assistance, social insurance, and support services (i.e. utilities, physical infrastructure, job markets etc.)

1.4. Methodology

The study has used both quantitative and qualitative research approaches to fulfil the needs of the assignment. In particular, it has used the quantitative and qualitative tools and techniques in collecting data from the field. Some relevant secondary data has also been analysed.

The methodology, in particular, include:

- a. **In-depth literature review:** Both quantitative and qualitative data has been collected from secondary literature which are related to urban poverty and social protection. As part of academic literature, journal articles, books, conference and seminar papers have been reviewed. Among other sources of literature, documents and reports from both government and non-government agencies have been reviewed extensively.
- b. **Questionnaire survey in Dhaka and Chattogram Cities:** A questionnaire survey has been conducted among 210 respondents, one per household, in Dhaka and Chittagong cities by using structured questionnaires. The survey has been conducted in six locations of Dhaka and Chittagong with 35 households from each of the locations. Two slums namely Korail and Bhasantek, and one low-income settlement namely Kamrangir Char have been covered from Dhaka while Chawk Bazar, Chandgaon, Double Mooring have been covered from Chittagong for the survey. Respondents have been chosen randomly from the poor households in the surveyed areas. The sampling methodology has aimed to ensure equitable gender representation.
- c. **Key Informant Interviews (KIIs):** The study team has conducted 10 KIIs among NSSS-related GoB officials and UNDP officials.
- d. **Focus Group Discussion (FGDs):** Four (4) FGDs have been conducted with the beneficiary groups in the slums of Dhaka and Chittagong. Representation of both male and female participants was ensured during the FGDs.

1.5. Outline of the Report

The Chapter 1 sets the context of the study by referring to its objectives and methods of research at the very outset of the report. The Chapter 2 provides a comprehensive assessment of the type and extent of urban poverty across the country. The chapter also provides a diagnostic of the state of urban poverty in Bangladesh. Later on, a comprehensive assessment of the relevant policies, programmes, and institutions has been made in the Chapter 3. Additionally, a special focus has been on the analysis of existing social protection programmes for urban poor. The Chapter 4 presents the analysis of the quantitative and qualitative findings of the field research to provide a comprehensive diagnosis on the needs of urban poor in Bangladesh. Next up, the Chapter 5 focuses on a wide number of best international practices in terms of implementing urban social protection programmes. In the Chapter 6, effective policy recommendations towards designing and implementing inclusive policies and programmes in the NSSS for urban poor have been laid out. Finally, the Chapter 7 concludes the report by referring to the key analysis and findings of the research and makes relevant recommendations for future research on urban poverty.

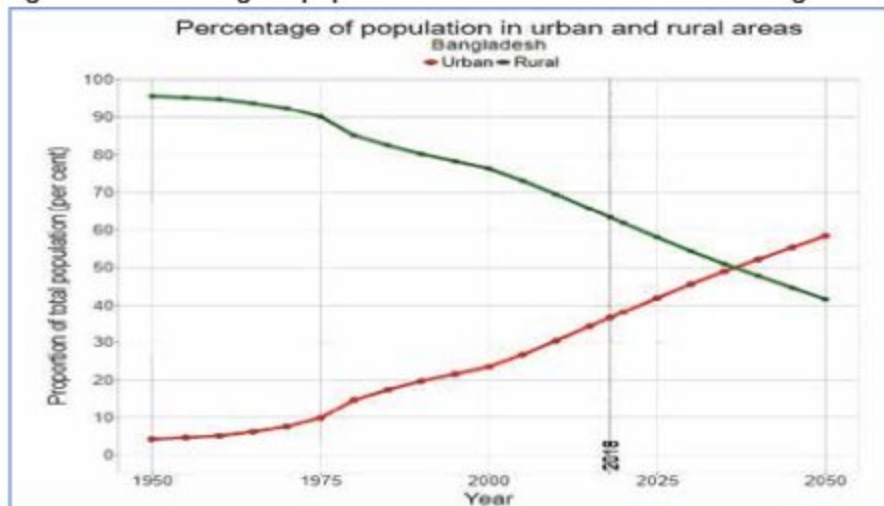
2. Diagnostics of Urban Poverty in Bangladesh

Bangladesh has experienced a steep rise in the share of population living in urban areas since the late 1970s. There has been a growing number of slums and slum dwellers in the urban areas in recent decades. While the country has achieved notable success in reducing income poverty over last couple of decades, the rate of reduction apparently has varied in rural and urban areas. With the economy growing, in terms of GDP, at a rate of 6.5% on average per year between 2010 and 2016, the pace of poverty reduction has rather slowed down in the same period (World Bank, 2017). Moreover, the national poverty reduction rate fell from 1.7% between 2005 and 2010 to 1.2% between 2010 to 2015. Hence, reducing urban poverty, in all its diversities, at a faster rate has emerged to be an important concern for the government to lower the rate of poverty at national level.

2.1. Urban Population in Bangladesh

Majority of the population of Bangladesh lived in rural areas before the economic liberalization of the late 1980s. The share of rural population came down from a whopping 93% of total population in early 1970s to 64.4% in 2017. People have mostly migrated to cities for economic reasons while natural disasters like river erosion, cyclone, and tidal surges have also displaced people who often migrated to cities. In 2017, the rural area recorded only 0.1% population growth whereas the growth was 3.5% for the urban area. Moreover, rise in the number of internally displaced people (IDP) who migrate to cities have increased the pressure on the management of urban poverty. According to projections by UNDESA, share of urban population will increase further over the years while the share of rural population is rather expected to decline in Bangladesh (see Figure 7.1).

Figure 7.1: Percentage of population in rural and urban areas of Bangladesh (1950-2050)



Source: 2018 United Nation, DESA, Population Division

The report, titled “World Urbanization Prospects: The 2018 Revision” reported that the population of Dhaka is estimated to be doubled by 2030. In 2005, Dhaka and Chattogram together held 86% of the country’s urban population. Furthermore, the two major cities accommodate 90% of the country’s slum population. The increasing population will also create pressure in other urban areas. Besides Dhaka, Chattogram is expected to be the next megacity while other major industrial cities such as Narayanganj, Gazipur, Sylhet, Rajshahi could also face substantial growth in their populations. However, most of the cities in Bangladesh are experiencing rapid but unplanned urbanization which may potentially lead to an increase in urban poverty in the future.

2.2. Urban Poverty in Bangladesh

Bangladesh experienced a constant decline in poverty rates from 2000 to 2016. The rate of reduction in poverty has varied in rural and urban areas, as revealed by available data. Apparently, poverty reduction in urban areas has been stagnant in recent decades while poverty in rural areas have seen consistent reduction over the decades. In terms of urban areas, Bangladesh has one megacity, i.e. the city of Dhaka, nine other metropolitan areas, and over 300 municipalities. Due to push factors like poverty, land scarcity, and climate change, the rural poor migrate to cities seeking jobs in the urban economy. According to World Bank (2016), poverty reduction in rural areas accounted for 90% of all poverty reduction that occurred from 2010 to 2016. Hence, the rate of poverty reduction has apparently been slower in urban areas than that of rural areas in recent years (see Table 7.1, 7.2 and Figure 7.2, 7.3). Moreover, available data demonstrates that extreme poverty in urban areas did not change in half decade recently (see Table 2).

Table 7.1: Incidence of poverty using upper poverty line

	1991/92	1995/96	2000	2005	2010	2016
National	56.7	51	48.9	40	31.5	24.3
Urban	42.8	29.4	35.2	28.4	21.3	18.9
Rural	58.8	55.2	52.3	43.8	35.2	26.4

Source: HIES (various years), Bangladesh Bureau of Statistics (BBS)

Table 7.2: Incidence of poverty using lower poverty line

	1991/92	1995/96	2000	2005	2010	2016
National	41.1	34.4	34.3	25.1	17.6	12.9
Urban	24	13.7	19.9	14.6	7.7	7.6
Rural	43.8	38.5	37.9	28.6	21.1	14.9

Source: HIES (various years), Bangladesh Bureau of Statistics (BBS)

Figure 7.2: Long-term poverty incidence under upper poverty line

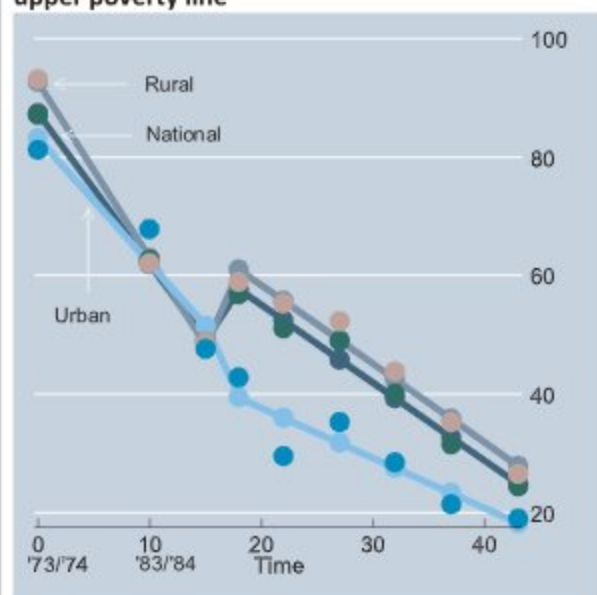
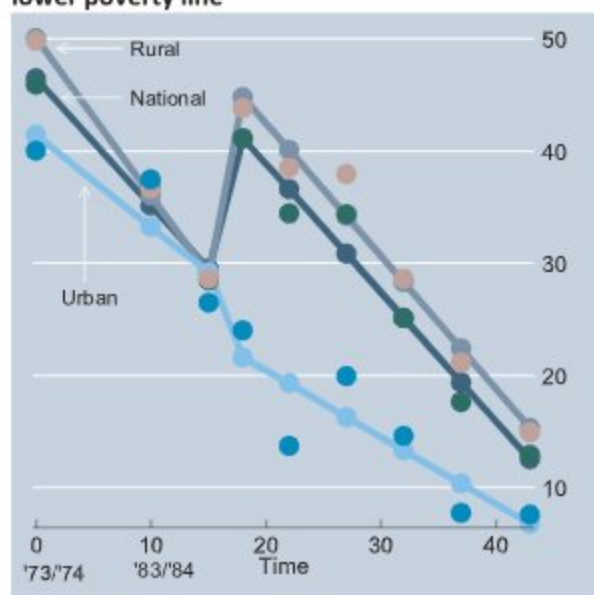


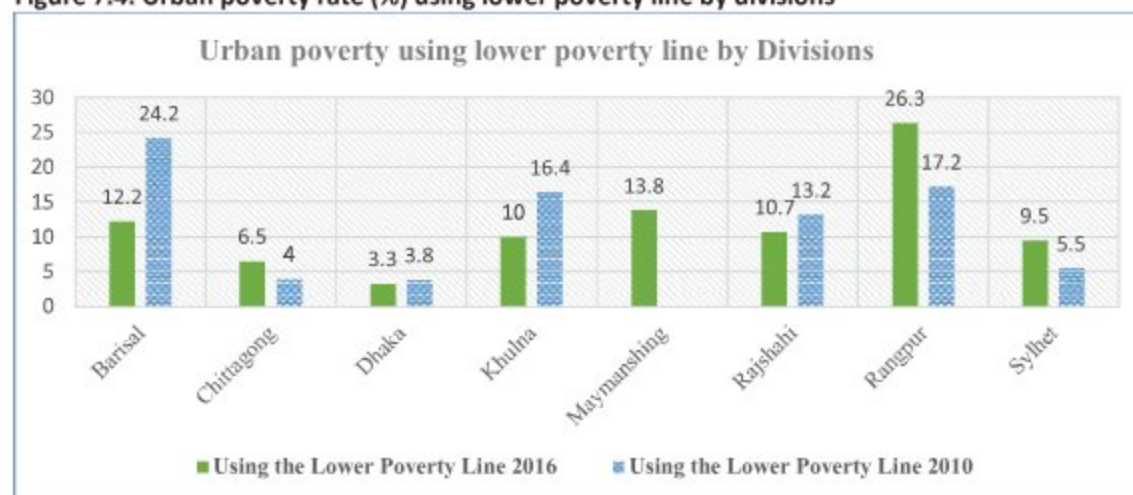
Figure 7.3: Long-term poverty incidence under lower poverty line



Source: HIES (various years), Bangladesh Bureau of Statistics (BBS)

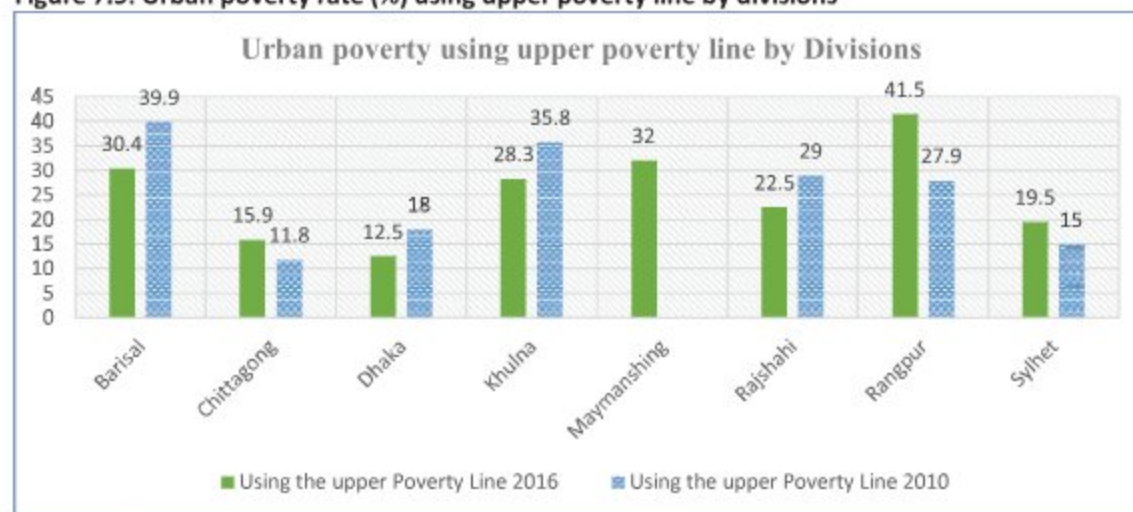
Besides the variation in poverty reduction, income inequality has also varied between urban and rural areas. The ratio of income inequality has increased by 6.56 percentage point from 1973 to 2016 in rural areas while it has increased by 10.55 percentage point in urban areas (Chowdhury & Hossain, 2018). Data shows that there are inequalities within the urban centres as shown in the incidence of urban poverty by administrative divisions in 2010 and 2016 (see Figure 7.4 and Figure 7.5). Figure 7.4 shows that urban poverty has declined in all the divisions except Rangpur, Sylhet, Chattogram in terms of lower poverty line. Moreover, there has been significant increase of poverty in Rangpur in terms of lower poverty line in first half of 2010s. Furthermore, in terms of upper poverty line, same three divisions out of eight have seen a rise in poverty in urban areas (see Figure 7.5).

Figure 7.4: Urban poverty rate (%) using lower poverty line by divisions



Source: HIES (various years), Bangladesh Bureau of Statistics (BBS)

Figure 7.5: Urban poverty rate (%) using upper poverty line by divisions



Source: HIES (various years), Bangladesh Bureau of Statistics (BBS)

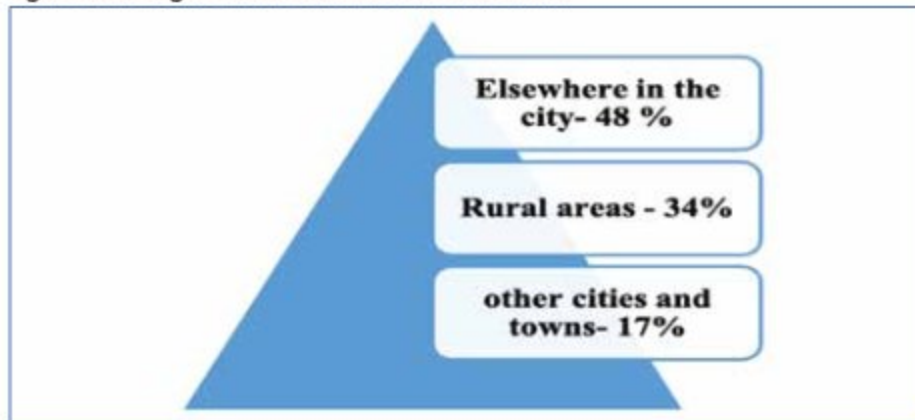
2.3. Causes of Urban Poverty in Bangladesh

Bangladesh is a densely populated country where 1,240 people are currently living in per square kilometre of land area (World Bank, 2018). The population density of this country is the highest in South Asia and well above the density of the other low-income countries of the world. But the density of population in the urban areas is

far greater than the national average. According to the 14th annual edition of *"Demographia World Urban Areas"*, Dhaka ranked as the top city among 1,758 urban areas. Currently, about 47,400 people are living on each square kilometre area of Dhaka, hosting 17.4 million on its land. Government estimates reveal at least 1,418 people are adding to the population of Dhaka every day, with the current population at over 17 million marking the city as the densest city on the globe (Amin, 2018b).

In a densely populated country like Bangladesh, a large number of people migrate to cities in the hope of a better life and livelihood and when people can no longer secure proper livelihood in conventional rural economy (Shikdar, 2012; Alam and Khuda, 2009; 2011). Moreover, thousands of destitute victims of natural disasters pour into the cities from rural areas every year. Reports on migration suggest that 300,000 to 400,000 new migrants leave their rural homesteads annually, heading for Dhaka and other cities across the country. Bayes (2018) has conducted surveys to identify the roots of the urban migrants who are living in the slums and different informal settlements. The survey found that only 15% of the household heads residing in slums of Dhaka were actually born in the capital which indicates that more than four out of five household heads living in Dhaka slums were migrants.

Figure 7.6: Origins of the slum dwellers in Dhaka



Source: Bayes, 2018

Relevant literature points mostly towards the presence of urban informal economy as a major pull factor behind the rural-urban migration in Bangladesh. Be it for poverty, lack of employment opportunities, and the effect of natural disasters, people migrate to the big cities like Dhaka to find immediate jobs in the informal sector. Evidently, the size of the informal sector in Bangladesh is considerably large as ADB and BBS (2012) mentions that 89% of the total number of jobs in Bangladesh are part of informal employment. Moreover, Labour Force Survey (LFS) in Bangladesh shows that about 80% jobs in the non-agriculture sector are informal (BBS & ILO, 2015; ADB & BBS, 2012).

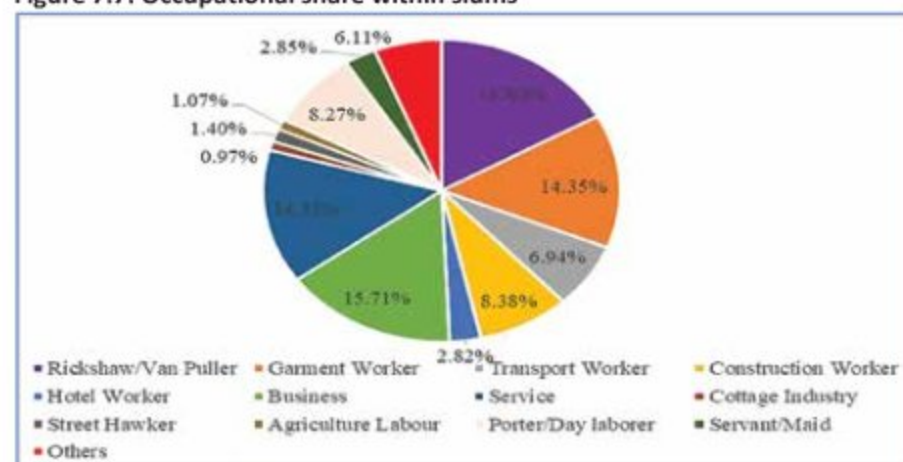
As poor people often move to Dhaka and other cities with less resources, support from both the public and private sector becomes important for the migrants to survive in the urban setting. However, the existing structures and institutions in the urban setting is less supportive for the urban poor to move out of poverty. Lack of housing facilities, education and health support, utility connections, and employment opportunities in formal sector push the urban poor to remain within the poverty cycle for a long time. Moreover, government support in terms of social protection has evidently been insufficient to target and cover a large number of urban poor across the cities. Hence, the urban poor are subjects to a vicious cycle of poverty which they mostly fail to break out of.

2.4. Dimensions of Urban Poverty in Bangladesh

2.4.1. Income Poverty

The existing employment opportunities in the cities are not sufficient for the increasing number of people in urban settings. The large numbers of poor people are economically marginalized as they often do not have necessary skills and trainings to work in the formal jobs. As a consequence, many of the urban poor get engaged in informal employment (UN-HABITAT, 2003). However, in some instances, the existing informal sectors are also unable to absorb the surplus urban labour force (Hossain, 2013). Census of floating population and slum areas 2014 data shows that almost 80% of the urban slum dwellers are involved in informal jobs for livelihood. The brightly coloured rickshaws which are running on the streets of the cities of Bangladesh are the easiest employment choice for the incoming poor migrants. Heavy construction and development work across the city also require large volumes of all forms of laborers. Most popular working sector for them is the garment industry (Banks, 2012). Nonetheless, the income of slum dwellers from different types of informal jobs is too low to maintain the minimum standards of living (Ibid.).

Figure 7.7: Occupational share within slums



Source: BBS (2014)

2.4.2. Health Poverty

Equitable access to quality health and nutrition services for the urban poor has appeared as a major and pressing development issue (Kim, 2019). The urban communities live in extremely unhygienic and poor conditions in the slum areas. They suffer from a lack of access to basic sanitation facilities and are forced to live in overcrowded settlements. Overcrowding is associated with low space per person, high occupancy rates, cohabitation by different families and a high number of single-room units (UN-HABITAT, 2001). Most of the slum dwelling units are overcrowded and around 75% of slum households in Bangladesh live in one room (UNICEF, 2019). Slums often have a visible and open sewerage system, lack of pathways, and uncontrolled dumping stations of waste. The unhealthy living conditions in the slums often causes different types of health shocks for the poor communities living in those areas. As the cost of living is high in cities, the health facilities are quite expensive. Thus, the poor people become unable to access proper treatments in the face of health hazards.

2.4.3. Education Poverty

Education is also expensive in urban areas which makes it difficult for poor people to afford quality education for their children. Most of the top ranked schools in the cities are privatized where only the rich and affluent people can enjoy the access. The poor people try to send their kids to the nearby public schools which are limited

in numbers and often lack quality teaching-learning environment. Due to both economic and structural barriers, children of poor families tend to drop out from schools at an early stage of life and start working as child laborers. According to a survey of Bangladesh Bureau of Statistics, the country had some 3.45 million active child laborers in 2015 while 1.2 million of the children were engaged in hazardous jobs (BBS, 2015). For children living in slum areas, life is difficult and often dangerous with high rates of malnourishment, school dropout, child marriage, child labour and abuse (UNICEF, 2019).

2.4.4. Insecurity

All the slums across the country have grown mostly on government land while some are established in private land. Since the slum dwellers do not have ownership over the land they reside on, they are under a constant threat of eviction. The land and house owners, who took the land in lease from government and built houses on it, often evict slum dwellers without proper notice. The 'Kalyanpur Slum' in Dhaka North City Corporation area was evicted without prior notice which left hundreds of people homeless. There were people among them who have lost their homes previously due to riverbank erosion and shifted to Dhaka in order to earn a living (Drishti, 2016). In some other instances, eviction drives turned into violent situation as the slum dwellers resisted such moves by the authority without any prior notice and demanded for alternative housing facilities from the government. Hence, lack of land ownership and housing facilities create massive insecurity for the slum dwellers.

2.5. Status of the Urban Poor in Bangladesh

2.5.1. Employment Status of Urban Poor

Urban poor are mostly employed in informal economy due to lack of education. According to census of slum report of 2014, about 17% urban poor are dependent upon rickshaw pulling. Garments work and business are also major earning sources of urban poor (Banks, 2012). Other occupations include transport worker, construction worker, hotel worker, service cottage industry, street hawker, agriculture labour, porter/day labourer, servant/maid, student, disable and housewife. However, informal business can sometimes provide a daily livelihood as well as surplus income for the people engaged in it. This surplus income contributes to the accumulation and further investment of capital to expand business and to improve welfare for poor households in urban areas (Mondol, 2017). Yet, only a limited number of urban poor can run informal business as they need to pay extortion money to many formal and informal authorities including the local administration and other locally influential people.

The majority of slum children are engaged in begging, rickshaw pulling, garbage collecting, and in other informal services for their livelihoods (Farah et al., 2019). Begging is considered as a form of exploitation and abuse where children are frequently seen to be involved in urban areas. The persistence of poverty in urban slums and low-income settlements is one of the major reasons behind child labour in urban areas. According to a report of Center for Urban Studies (CUS), nearly 80% of the households have income below the upper poverty line, and more than 50% of the slum dwellers earn less than half of the poverty line income. Among them about 25% are in extreme poverty.

The incidence of poverty among woman is another major concern. While the number of working women increased to 18.6 million in 2016 from 16.2 million in 2010, the earning of a woman is approximately 59% of what their male counterparts earn. However, traditional attitudes towards women is breaking down due to wage employment of women in the RMG sector with a government-regulated minimum wage of BDT 8,000 (i.e. equivalent to USD 95) a month. Nonetheless, the minimum wage falls short of ensuring a standard living for female workers and their families. Moreover, due to lower negotiation power and lower skill set, women are often the first to lose their jobs where job cut is a very common scenario in response to market fluctuations (Kalam and Amin, 2016). Furthermore, female headed households face particular vulnerabilities due to the

marital status of the household heads, lack of ownership of assets, access to credit, lack of proper and regular income, and lack of access to basic services like healthcare, education, and transportation. In this backdrop, female employment is not about choice. Rather, it is lack of choice because of the high cost and insecurity of urban livelihood (Banks, 2012)

2.5.2. Assets of Urban Poor

Scarcity of land and higher cost of housing in the urban areas force most of the migrated people and other urban poor to live in slums that are not equipped with basic facilities such as safe drinking water, sanitation and healthcare. The facilities also vary based on the ownership of the land. The roadside slums receive less NGO help than the slums situated in the government land. The report by ICDDR (2019) states that most slums occupy government land (90%), and almost 70% of residents are tenants. The household lives only in one room (81.6%) with tin roofs (94.0%) and walls (70%), and a mean area of 119.4 square feet (ICDDR, 2019).

Land and houses are considered as productive assets in the urban scenario. It not only reduces living costs but also renting additional rooms can generate monthly incomes more than a lot of jobs can offer. In this regard, owner of more than four rental rooms can generate enough income to provide a household with financial stability. However, only 12% of tenant households own productive assets. Nonetheless, only the households who dominate the housing market in the slums face improvement and are less likely to borrow money from moneylenders (Banks, 2012; 2016). According to Slum Census 2014, almost three-fourths (73.9%) of slum households rented their residence in Dhaka. The percentage is alarmingly high in Sylhet as 96.3% of urban slum dwellers reside in rented houses. In terms of non-land assets, the rickshaw pullers who own a rickshaw are also more likely to improve their economic condition. Most households possess electric fans (96%), cell phones (85%), and television (60%). However, 75% household living in slums has no savings in any formal institution (BBS, 2014).

2.5.3. Access to Utility Connections

Urban slum dwellers have limited access to basic services and utility connections (Lucci et al., 2018; te Lintelo et al., 2017). The limited access to basic services is often associated with the political environment as the electricity and water provisioning to slums informal settlements are controlled by locally influential people. The informal control of local political leaders over the basic utility connections produce particular kinds of dependencies and exclusions among the urban poor. Moreover, this setup creates room for exchange of economic and political rents which undermine political agency of the urban poor (te Lintelo et al., 2017). According to the report by ICDDR on Slum Health in Bangladesh (2018), almost 95% of households share a common water source and 90% share common latrines. Electricity is available, often illegally, in the slum while some households use natural gas for cooking. Like the housing facilities, local administration and other public agencies play a minimal role in providing the utility connections including electricity, gas, and water in the urban slums (te Lintelo et al., 2017). In reality, the urban poor pay electricity bills based on the type of appliances they use rather than the unit of consumption.

2.5.4. Health and Nutrition of Urban Poor

In Bangladesh, city corporations have poorer average child growth outcomes than all urban areas. The average growth of children living in rural areas are 10% more than that of the children living in urban slums. Moreover, women living in slums are also likely to be shorter in height and less healthy in terms of both physical and mental health than that of the women living in non-slum areas (Govindaraj et al., 2018). The poor physical environment is the major factor for the frequent sickness of slum dwellers (Gruebner et al., 2012). Poor drainage system, faulty sewerage system, and open disposal of garbage are some of the common scenarios in slums.

Bangladesh Demographic Health Survey 2014 found that the urban poor had little access to healthcare in the slums. The prevalence of family planning and institutional delivery was about 54% and 46% respectively in urban slums (BBS, 2014). According to the Urban Health Survey 2013, no government health facilities are available in about 33% of slums under both the city corporation while only 37% of the slums have community health workers (NIPORT, 2013).

2.5.5. Education of Urban Poor

Net enrolment rates for primary schools in the slums were around 70%, with 65% of boys and 73% of girls (BBS, 2016). The enrolment of the slum children is lower at the location where there are geographical barriers such as rivers and flood-prone streets (CREATE, 2010). Without proper initiative of government agencies as well as NGOs, parents in geographically disadvantaged areas are less convinced about sending their children to distant schools due to these risks. Moreover, the lower income is a significant factor for lower enrolment. Slum dwellers, with limited income, can spend a very little amount for child education (Latif et al., 2016). Though government and NGO schools offer education without any tuition fee, dropout rates are still high due to other non-tuition expenses. On an average, households spend 11% of their income for each child in primary school (World Bank, 2016). No specific stipend and other financial support for school-going children in urban slums contribute to the higher dropout rates of slum children.

2.5.6. Incidence of Crimes in Slums and Low-Income Settlements

Slums are often recognized as the source of a number of crimes including extortion, drug supply, mugging and child trafficking. A report by ICDDR (2019) reported that 10% slum households suffered from theft and about one percent suffered from robbery during the last six months. The locally influential people often control the crime business in the slums and take advantage of the economic and political vulnerabilities of the urban poor living in slums (Banks, 2016; Ahmed and Johnson, 2014). Due to a wide range of dependency structures of slum dwellers upon the locally influential people for housing and other utilities, slum dwellers are often forced to engage in criminal activities to fulfil the wishes of some locally influential people.

2.5.7. Credit Access of Urban Poor

Slum dwellers have limited access to formal sources of credit and often resort to informal sources for credit. Educated household heads are found to prefer the local associations and cooperatives to get credit for the household. A considerable number of slum dwellers borrow money from local moneylenders at high interest rates. For small loans, family members and relatives are the source of credit. NGOs and other non-bank institutions are also active in urban slums to provide small amount of credit to the urban poor. Treatment costs for health services are the most common form of shocks which the slum dwellers face and take credit to recover from (Khan et al., 2015; Kabir et al., 2000). However, though microcredit has been widely prevalent in the rural parts of Bangladesh, urban slums mostly lack any such services by recognized NGOs.

2.6. Conclusion

The urban poor people cannot meet their basic needs and often live a miserable life. The drivers of urban poverty are deeply embedded in the social and political processes that limit the opportunities for the poor people to overcome such types of miseries. However, there are lack of integrated, comprehensive, and effective efforts to overcome the urbanization crisis in Bangladesh. Most of the government and NGO initiatives to address the urban poverty so far remain ad-hoc, isolated, and partial in nature. While a handful number of government and non-government initiatives are being implemented in the urban communities for the urban poor, most of the efforts fail to achieve any sustainable solutions.

3. Policies and Provisions for Urban Poverty

Despite the extra-ordinary achievements in terms of income growth, human development and vulnerability reduction, Bangladesh faces daunting challenges with about 22 million people still living below the poverty line (World Bank, 2018). Urban poverty, with its distinct features and a stagnant rate of reduction in recent years, remains an active threat for the overall human development of the country. Because of its specialized nature, poverty reduction strategies and programmes need to address the issues of urban poverty from different perspectives. With the growing number of the urban population, the existing policies and programmes targeted to bring down the number of urban poor have been proved to be ineffective. Hence, formulation and implementation of effective policies and programmes are prerequisites to fight the challenges that urban poverty pose. Addressing the needs of rural poor rather than that of the urban poor have been a key priority of the national social security system of Bangladesh for last few decades. Though recent formulation of NSSS in 2015 by the Government anticipated expanding the coverage of social protection programmes for urban poor communities with equal measures as of the rural poor, little has changed in reality.

3.1. The Policy Context of Urban Poverty

The Article 15 of the Constitution of the People's Republic of Bangladesh mentions the application of planned development initiatives for improving the living condition of the people of the country. Hence the development planning of the country was being launched in 1973 by formulating the first five-year plan. Since then, different types of long-term and short-term plans have been the guiding principles for the development programmes, projects and poverty reduction initiatives in Bangladesh. Although most of the policies addressed the concerns of cutting down the number of poor people throughout the country as a whole, urban poverty has not been exclusively focused in most of the policy documents at the early periods after independence. As the pace of urbanization started to increase after the 1980s, so were the characteristics and dynamics of urban poverty changing and it started to catch the attention of the policymakers and the media.

Despite the prioritization of poverty reduction and elimination of income disparity in the development policies of Bangladesh, the conceptualization of poverty itself was in quandary before the 1990s. The first Household Expenditure Survey (HES) in Bangladesh was carried out in FY1973-74 which only considered the issue of "income poverty". The incomplete conceptualization of poverty had been the guiding philosophy behind the practical actions for poverty reduction in the country. The fourth five-year plan for 1990-1995 placed an emphasis on poverty alleviation as well as meeting the basic needs of the people. After launching the fourth five-year plan, Bangladesh Bureau of Statistics (BBS) adopted 'Cost of Basic Needs (CBN)' method in the HES for the first time in 1995-96. This method considered non-food consumption items for compiling poverty index. Later it appeared that the inclusion of direct calorie intake (DCI) method had expanded the multi-dimensional conceptualization of poverty among the policy makers (Banks, 2012). The fifth Five-Year Plan (1997-2002) started after a gap of two years.

In the early years of the new millennium, Bangladesh government switched gear towards the 'Poverty Reduction Strategy Paper' (PRSP) for the years 2003-2004. PRSP highlighted the country's efforts to reduce poverty within a time-bound frame where good governance was being considered as the major building block. The government decided to adopt a full blown PRSP as a strategy for pursuing Bangladesh's development objectives for poverty reduction. As a result, the first 'National Strategy for Accelerated Poverty Reduction' (NSAPR) was implemented during the period of 2005 to 2008. Later on, the second NSAPR was implemented for the period of 2009 to 2011. The document was officially claimed to be a comprehensive medium-term strategy for poverty reduction.

The sixth five-year plan (2011-2015) put an emphasis on poverty reduction in parallel to the Millennium Developmental Goals on eradicating extreme poverty and hunger by 2015. Currently, Bangladesh is going

through the guidelines of the 'Seventh Five Year Plan' for 2015-2020, and the '1st Perspective Plan for 2010-2021'. The 1st Perspective Plan aimed to bring down the poverty levels to 15% by 2021 while the proposed 2nd Perspective Plan for 2022-2041 aims to bring extreme poverty to zero under the Vision 2041. Both of the national policy documents have also been aligned with the Sustainable Development Goals (SDGs) 2030. In terms of addressing urban poverty, there are several other sectoral policies like the National Social Security Strategy and the National Urban Sector Policy. However, the national plans and programmes have mostly been aligned with international development goals like MDGs and SDGs. The following section will provide a detailed overview of these policies.

3.1.1. Perspective Plan

The Government of Bangladesh (GoB) formulated the Vision 2021 for transforming Bangladesh from a low-income economy to a middle-income nation by the year 2021. There are 14 chapters in this document which mainly focuses on poverty, inequality, nutrition, and economic growth. Poverty has become one of the major foci in this plan and a complete chapter (i.e. chapter 12) has been dedicated in this regard. The plan lays out several mechanisms, i.e. high economic growth and sustainable employment for poverty reduction in Bangladesh.

Economic growth has been considered as the main driving force behind poverty reduction in the perspective plan. Several strategies have been laid out to ensure the smooth distribution of economic growth for the poverty reduction in urban as well as the rural areas. They are: increasing accessibility of micro finance, increase in labour productivity and job creation. Moreover, improvement of poor household's access to quality education, health & nutrition services, safe drinking water, sanitation, and adequate shelter has also been viewed as another major strategy. The promotion of fair and equitable access to different types of services can reduce the incidence of poverty in urban areas.

Perspective plan has a comprehensive analysis of the urban poverty issue as it recognizes the vulnerability, social exclusion and the insufficient asset base of the urban poor people. Therefore, it has advocated for promoting the social protection for the poor, old and disabled communities for short or long-term basis. The plan also ensures the transparency and quality control as there is strong emphasis on monitoring and coordination of social protection programmes. Planned monitoring will be done to ensure the proper utilization of resources, minimize the number, and improve the accountability of intermediaries who are involved in administering social protection programmes.

3.1.2. Seventh (7th) Five-Year Plan

The Seventh Five-Year Plan is the final step toward the realization of the anticipated Vision 2021. There are six chapters in total. The fourth chapter has been exclusively dedicated to poverty reduction. The sector-based plans have been mentioned in the second part of the plan while the ninth chapter has also dealt with the issues of urban poverty. The plan recognizes an all-encompassing reach of the effective policies for urban poverty reduction. Thus, urban poverty reduction initiatives should be broad-based, and it needs to integrate mutually reinforcing components so that it can provide a healthy and safe living environment for the poor, improve their access to income and assets, and promote the integration of less fortunate citizens i.e. disadvantaged groups and the disabled within the community.

Improving the living conditions for the urban poor people has been emphasized in this plan as most of the urban poor communities live in the unhealthy and unhygienic conditions in the slums. The problem is further exacerbated by the fact that infrastructures and services cannot be extended to most of the slums as they are considered as illegal settlements. As a consequence, the urban poor often face the threat of eviction. However, easing access to basic services, land ownership and housing can solve a lot of the troubles faced by the poor

urban communities. The Plan refers to some strategies like direct land leasing to the urban poor. It also encouraged the private land-owners to set up lease contracts with occupiers which protect the interest of all parties. The supply of new land is not adequate for poor people as the construction of houses is also expensive and most of the people from those communities cannot afford it. Hence, the Plan brought the concept of housing loan for the low-income households. It also included the idea of rental houses where loan or new land cannot be provided to poor people. Moreover, the Plan has prioritized the capacity building of CBOs and NGOs in assisting the poor so that they can have collective consciousness about the land leasing, ownership and rent-related programmes.

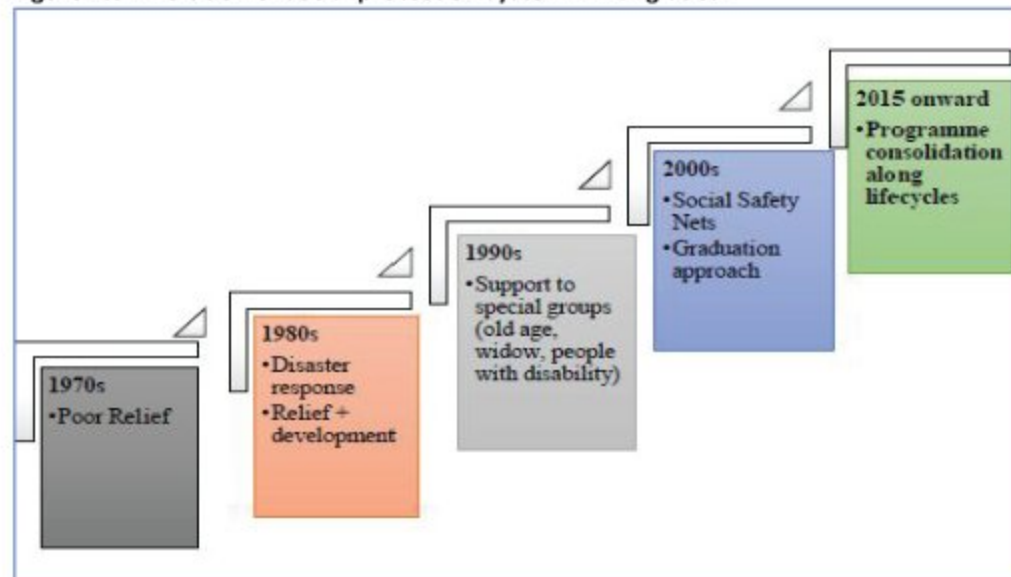
Along with the land and housing solutions for the urban poor communities, income security has also been emphasized in the 7th Five Year Plan. It has mentioned creating special zones for the urban poor which should be used for income-generating activities. The local authorities are instructed to allocate zone specific lands for microenterprises, farmers' markets, street vendors and hawkers. Urban local government institutions are instructed to provide a favourable environment for informal sector activities. Supporting informal economic activities such as hawkers, daily laborers, craftsmen, scavengers, street children and women seeking to supplement their family incomes are also included in the plan. Furthermore, the social protection programmes are an important part of the 7th five-year plan. Following the instructions and guidelines of this plan, the National Social Security Strategy (NSSS) was finalized in 2015.

3.1.3. National Social Security Strategy (NSSS) Of Bangladesh

The government of Bangladesh has formulated the National Social Security Strategy (NSSS) for inclusive social protection of the poor communities. NSSS addresses the triple problems of poverty, vulnerability and marginalization to pave the way for the successful implementation of the 7th Five Year Plan and the Vision 2021. The core of the strategy is the lifecycle-based approach which considers people's needs 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. This strategy puts a clear emphasis to address urban poverty in the social protection programmes. The NSSS aims to ensure equal and fair access to different types of supportive schemes of the government for vulnerable communities, i.e. elderly, children, destitute women, and disabled groups in urban areas.

3.2. Evolution of Social Protection in Bangladesh

Social protection programmes in Bangladesh has a legacy initiated soon after the country's independence and was previously referred as social safety net programmes. It is this legacy that has shaped the nature and scope of the current social security system in Bangladesh. Historically, poor relief and vulnerable group feeding were the focus of social safety net programmes since early 1970s. The decade of 1980s was characterized by disaster response and relief operations. Comprehensive programmes were taken for the first time in 1990s to provide support to special groups like aged, widows, and people with disabilities. Designing and implementation of several of the social protection programmes of Bangladesh have often been supported by the development partners and NGOs. The provision of cash transfer was widely introduced under many programmes in the 1990s. Addressing different types of risks and vulnerabilities through social protection programmes were sought at the beginning of the new millennium. Moreover, the social protection programmes of the 21st century was often reinforced with graduation programmes to bring the poor sustainably out of poverty.

Figure 7.8: Evolution of social protection system in Bangladesh

Source: Hasan, 2019

Historically, the government's social protection programmes were limited to different types of safety net programmes to tackle poverty and vulnerabilities with short-term goals. 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). Currently, there are approximately 130 programmes under the social security system which are managed by over 20 ministries. The purpose of this new strategy of social security is to consolidate the fragmented number of social protections programmes into a lifecycle framework. Hence, the formulation of the NSSS has brought in a paradigm shift in the social security system of Bangladesh.

National Social Security Strategy (NSSS) is the first government document to institutionalize the term 'social protection' in Bangladesh. It defines social protection as a specific set of actions for addressing the vulnerability of people's lives. The social protection programmes aim to solve a wide range of issues including poverty and vulnerability, human capital growth, women empowerment, and livelihood development. Currently, social protection programmes have been broadly divided into five types which include social allowance, social insurance, labour market intervention, informal social protection and miscellaneous types. The social allowance, on the one hand, include cash and in-kind allowances, school feeding and public works (GED, 2019a). Social insurance, on the other hand, is another equally important contributory type of scheme with regular payments from participants. It mainly transfers different types of risks from the weak (i.e. unemployed, ill, and pregnant) to the stronger communities. Internationally, social insurance is an established form of social protection, but in Bangladesh this system is yet to be vastly adapted. The National Social Security Strategy (NSSS) of Bangladesh emphasizes on social insurance among other forms of protection.

3.3. NSSS and the Provisions for Urban Poor

The Government's Social Security Strategy is seen as a core element of the other policies and programmes that together comprise the broader Social Development Framework (SDF). Social development can be achieved with a combination of policies including some sector-specific ones and other cross-cutting ones. There can be some separate core strategies for different social sectors the education strategy, the health and nutrition strategy, the strategy for water supply and sanitation, and the strategy for disaster management. Moreover, there can also be some cross-cutting strategies like poverty reduction strategy, the strategy for social inclusion, the strategy

for environmental protection and climate change management, and the Social Security Strategy. The Government bears a constitutional obligation of ensuring citizens' rights to social security. The NSSS is a step toward making the social protection system more inclusive and to support people from all ages and all backgrounds to fight against different forms of poverty and vulnerability.

3.3.1. *Issues and Challenges of Social Security System till 2015*

The scope of the social protection system, for the last couple of decades, in Bangladesh have widened significantly. While the scope of the system has been broadened, a large number of SPPs have been designed and implemented which are often uncoordinated among different implementing agencies. Lack of coordination created scope for duplication of efforts on the one hand and exclusion of certain groups of people on the other hand. Moreover, life-cycle related risks have been broadly overlooked in the existing SPPs. Furthermore, dominance of food-transfer and rural employment programmes in terms of beneficiary participation as well as budgetary allocation are evident in the existing system.

Among a number of key structural limitations of the social protection system before the NSSS, the bias towards rural poor has been a major one. The social protection system failed to recognize the growing poverty and vulnerability in urban areas in the twenty first century. In consequence, number of urban poor increased in recent years while the rate of reduction in urban poverty has slowed down. Keeping the growth in industrialization and urbanization in mind, the recent NSSS focuses on the need for an inclusive social protection system.

Table 7.3: Major social protection programmes in rural and urban areas

Programme name	Distribute location
100-Day Employment Generation Programme (EGP)	Rural
The Vulnerable Group Development (VGD)	Rural
Food For Work (FFW) Programme	Rural
Rural Employment Opportunities for Public Assets	Rural
Gratuitous Relief (GR)	Rural
Test Relief (TR)	Rural
Food-for-Education Programme (FFE)	Rural
Primary Education Stipend programme (PESP)	Urban & Rural
School Feeding Programme (SEP)	Rural
Female Secondary School Assistance Programme	Rural
Secondary Education Stipend Project	Urban & Rural
Street Children Rehabilitation Programme	Urban
Old age allowance	Urban & Rural
Livelihood Development of third gender, bede and others	Rural & Urban
The Widowed and Distressed Women Allowance	Rural
Disable Allowance	Urban & Rural
Protection of orphaned and helpless children	Urban & Rural
Honorarium for Insolvent Freedom Fighters	Urban & rural
Maternity allowance for the poor lactating mother	Urban
Urban Public Environment Health Development programme	Urban
VGF (Vulnerable Group Feeding)	Rural
Open Market Sale (OMS)	Urban

Rural Social Services	Rural
Fund for Housing for the Distressed (Grihayan Tahabil)	Rural
Urban Community Development Programme	Urban

Source: Author's compilation, 2019

3.3.2. Provisions for Urban Poor in the NSSS

Based on the review of past experiences of the social protection system, the NSSS has set some priority challenges for the first five years after its adoption. Some of the priorities provide solid emphasis on more inclusion of the urban poor into the social protection system. Expanding coverage of major SPPs to the urban areas to cover a vast portion of urban poor has been mentioned as a core principle of the NSSS. However, focusing on the coverage of some groups of people including pregnant women and lactating mother, child and adolescents, vulnerable women, elderly people, and people with disabilities have also been prioritized. Hence, the NSSS aims to implement a lifecycle-based approach by consolidating programmes in a small number of priority schemes and by incorporating a higher proportion of poor and vulnerable people from both rural and urban areas. Moreover, the NSSS aims at implementing a social insurance system for the unemployed, physically ill, and victims of accidents, among others. This provision of social insurance is expected to benefit the urban poor most due to their proximity to major economic and administrative centres.

3.4. Social Protection Programmes for Urban Poor in Bangladesh

The requirement of the support from the government for the poor urban communities is noticeable from the fact that a lot of the households in the urban slums experience poverty and remain vulnerable to shocks that can threaten their well-being. To date, the national social security activities have mostly been aligned to the needs of the rural poor population. As data suggests, about one-third of the rural population receive benefits from social protection programmes while the current rural poverty headcount ratio is 26.4%. On the other hand, only nine percent of urban residents have access to social protection programmes while the urban poverty incidence stands at 18.9% (BBS, 2016). Prior to the NSSS, only six percent beneficiaries of Old Age Allowances, and 1.7% beneficiaries of Widowed and Distressed Women Allowance were from urban areas. However, following the NSSS, GoB has gradually started expanding the coverage of social protection programmes for the urban poor communities.

Table 7.4: Percentage of households receiving benefits from social protection programmes

Division	% of Households and Beneficiaries Receiving Benefit In 2016					
	Total		Rural		Urban	
	Household	Beneficiary	Household	Beneficiary	Household	Beneficiary
National	27.8	28.7	34.5	35.7	10.6	10.9
Barisal	56.2	59.9	60.8	64.5	34.7	38.0
Chittagong	17.6	18.0	21.1	21.6	08.8	09.0
Dhaka	12.4	12.8	22.0	22.3	03.0	03.1
Khulna	41.1	42.8	46.3	48.4	22.5	22.9
Mymensingh	24.9	27.7	27.6	30.9	10.5	10.5
Rajshahi	37.4	37.7	42.0	42.3	20.1	20.1
Rangpur	43.9	45.2	47.2	48.7	24.0	24.3
Sylhet	27.6	27.9	29.7	29.9	16.5	16.9

Source: BBS (2016)

Currently, there are few urban-focused social protection programmes which are being run under various line ministries. Open Market Sales (OMS) is the largest initiative, in terms of budgetary allocation, which seeks to offer staple food items at a subsidized price for the urban poor. OMS is implemented in the major urban centres by the Ministry of Food. Moreover, allowance for low-income lactating mothers and day-care centre facilities are implemented by the Ministry of Women and Children Affairs (MOWCA). A few other programmes related to health, nutrition, and urban primary healthcare are implemented by the Ministry of Health and Family Welfare (MOHFW) to provide support to the urban poor (see Table 7.5).

Table 7.5: Social Protection Programmes Focused on Urban Poor

Programme	Allotment in 2018-19 (crore Tk)	Responsible ministry
Open Market Sales (OMS)	832.00	MoF
Allowance for the urban low-income lactating mothers	248.50	MoWCA
Support for urban health and nutrition	38.95	MoHFW
Urban primary health care service delivery	19.91	MoHFW
Urban-based marginal women development	19.60	MoWCA
Day-care centres for low- and middle-income working women	11.74	MoWCA

Source: Data provided by the Finance Division, Ministry of Finance.

Number of beneficiaries under the social protection programmes for the urban poor have reportedly remained stagnant for most of the programmes. While the number of beneficiaries for the allowance of low-income lactating mothers have increased significantly over the years, beneficiaries for urban-based marginal women development has rather reduced. Moreover, beneficiaries for urban primary health care and the urban health and nutrition programmes have remained stagnant over several years.

Table 7.6: List of programmes dedicated for urban areas only (by coverage, lakh)

Programme	2010-11	2012-13	2014-15	2016-17	2017-18
Allowances for Low-income Lactating Mothers	0.7	0.8	1.0	1.8	2.0
Urban Based Marginal Women Development	-	-	0.1	0.5	0.5
Urban Primary Health Care	-	-	2.0	2.0	2.0
Urban Public Environmental Health Care	-	-	22.4	25.0	25.0
Poverty Reduction through Urban Partnership	-	-	4.1	-	-
Support to the Urban Health and Nutrition	-	-	-	1.0	1.0
Total	2.0	1.6	29.6	30.3	30.5

Source: Finance Division, Ministry of Finance.

Distribution of benefits for the SPPs are evidently skewed to the urban areas. Data on the number of beneficiaries for two major SPPs reveal that about 90% of the beneficiaries has been selected from rural areas. The urban residents constitute only about seven percent of the beneficiaries for old age allowance programme in 2018-19. Among millions of beneficiaries of the selected programmes, lower proportion of urban poor indicate the lack of urban-focused social protection system in Bangladesh.

Table 7.7: Number of beneficiaries of major SPPs in rural and urban areas in 2018-19

Regions	Old Age Allowance		Allowances for the Persons with Disabilities	
Urban	268,525	6.71%	91,150	9.11%
Rural	3,731,475	93.29%	908,850	90.89%
Total	4,000,000	100%	1,000,000	100%

Source: Department of Social Services, Ministry of Social Welfare (2019)

Table 7.8: Number of beneficiaries of major SPPs in urban areas of all the divisions, 2018-19

Divisions	Old Age Allowance		Allowances for the Persons with Disabilities	
Barisal	21,942		3,397	
Chattogram	44,900		19,022	
Dhaka	76,058		32,368	
Khulna	37,281		12,055	
Mymensingh	11,284		3,765	
Rajshahi	39,009		9,810	
Rangpur	23,011		7,488	
Sylhet	15,040		3,245	

Source: Department of Social Services, Ministry of Social Welfare (2019)

3.5. Conclusion

Bangladesh is climbing the ladder of economic development and moving towards the path of achieving the status of middle-income country by fulfilling the SDGs 2030. The growing number of urban areas have been attracting investment and expanding the economic base. But the growing inequalities in living standards within the major cities have become one of the major concerns for the sustainable development of the country. Unplanned city growth, illegal encroachments on public land, poor urban governance, and lack of policy attention to the needs of the informal sector are some of the key factors exacerbating the problems of urban poverty in Bangladesh. Any effective strategy to address urban poverty is closely linked to an effective urbanization strategy. Critical policy entry points should include several concerns like mitigating public health risks, addressing the service needs of both transient settlements and more stable poor neighbourhoods, strong and effective policy support to the informal sector, and better utilization of urban land for community purposes and for the needs of the poor. Furthermore, planning should take place in a participatory way by involving communities and NGOs. These kinds of paradigm-shifting initiatives in the approaches taken by the government can for the urban poverty reduction.

4. Analysis of Findings from the Field Study

A significant portion of the urban poor lives in slums and low-income settlements where access to a number of basic social services are limited. The structural vulnerabilities that urban poor face in their daily lives have usually been ignored in the existing social protection system of Bangladesh which in turn leads to the perpetuation of urban poverty. Urban poor often face both systematic and unsystematic exclusion from the existing SPPs. In this instance, the systematic exclusion refers to legal and institutional exclusion and the unsystematic exclusion refer to the exclusion due to local political economy factors. Hence, understanding the unsystematic exclusions are as important as that of the systematic ones. Furthermore, existing socio-economic status of urban poor in selected areas has been assessed to identify the need for specific social protection support in urban areas. In this backdrop, this study has used both the quantitative and qualitative tools and techniques in collecting quantitative and qualitative data from the field. A questionnaire survey of 210 respondents from urban poor households in Dhaka and Chittagong cities, ten KIIs among NSSS related GoB officials and UNDP officials, and four FGDs have been conducted with the urban poor as part of the field study.

4.1. Analysis of the Quantitative Data

4.1.1. Employment of the Respondents

The majority of the respondents reveal a job market situation in Bangladesh which is fairly difficult to thrive in. About 46% of the respondents informed that they do not have any jobs. Although the economy of Bangladesh has been growing at a tremendous rate over the last few years, it has failed to create jobs proportionately. Between fiscal year 2005-06 and 2009-10, the country's employment elasticity² was 0.55. It plunged to 0.25 between fiscal year 2010-11 and 2017-18, even when the economy averaged 6.6% GDP growth (Byron, 2019). The findings from the survey also support the shrinking employment elasticity in the economy of Bangladesh. About 27% of the respondents were self-employed in service and 18.45% of the respondents were self-employed in the business sector. Self-employment has been the largest source of job for majority of the respondents who were identified as employed in different sectors. Industry and service sector have been found to be employing 4.85% and 3.39% of the respondents respectively. A small proportion of the respondents, 0.49%, have reported to be working in the public sector on a temporary basis. There were not any respondents who have been working as a tenured employee in the government services. Interestingly, none of the respondents was being employed in the agricultural sector. The two categories, employment in agricultural farm and self-employed in agriculture, did not employ any of the respondents.

Table 7.9: Employment status of the respondents

Type of employment	Percentage of respondents
Employed in agricultural farms	0.00
Employed in industry	4.85
Employed in service sector=3	3.39
Permanently Employed in Government Service	0.00
Temporarily Employed in Government Service	0.49
Self-employed in Agriculture	0.00
Self-employed in Business	18.45
Self-employed in service	26.69
Unemployed	46.12

²Employment elasticity is the measure of how the rate of employment changes in response to the change in the rate of economic growth.

4.1.2. Disabilities of the Respondents

It can be seen from the field data that 7.70% of the respondents has different types of disability while 15.70% of the household members of the respondents has also been reported to have different forms of disability. The disability statistics in Bangladesh is not consistent as there are discrepancies in different surveys about the exact number and percentage of disabled people in Bangladesh. A number of surveys on the people with disabilities have been conducted in the first decade of the 21st century in Bangladesh where the estimate ranged from 1.41% to 9.01% of the population. But the findings from this survey reveal a high proportion of disabled people in the family members of the respondents.

Physical disability has been found to be the prime category of disability among the respondents as well as their family members. 5.13% and 7.44% of the respondents and the family members of the respondents has been found to have physical disability respectively. 1.03% of the respondents have been found to have mental disability and similar percentage of the respondents has also reported to have paralysis. Hearing disability has been found to be the least form of disability as only 0.51% of the respondents and 0.83% of the household members of the respondents were reported to be deaf. 4.96% and 2.48% of the household members of the respondents have been reported to have mental disability and paralysis respectively.

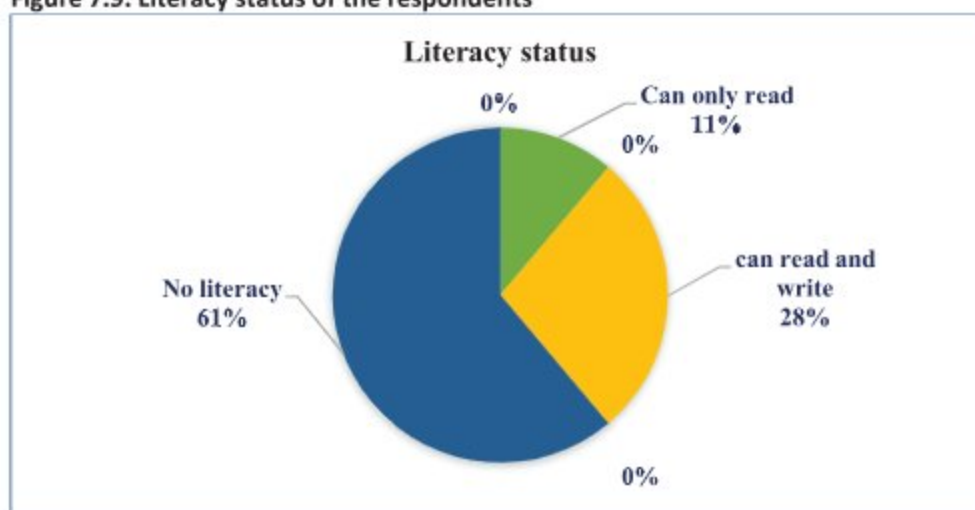
Table 7.10: Disabilities of the respondents

Type of disabilities	Percentage of respondents	Percentage of other household members
Deaf	0.51	0.83
Mentally impaired	1.03	4.96
Physically disabled	5.13	7.44
Paralyzed	1.03	2.48
No disability known	92.30	84.30

4.1.3. Literacy status of the Respondents

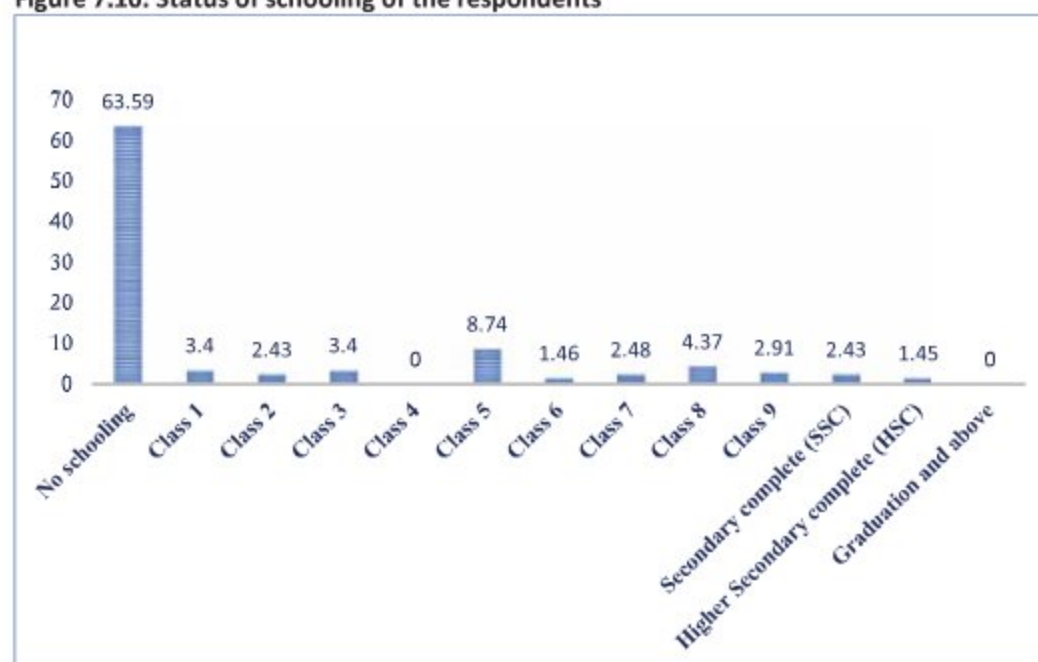
About 61% of the respondents have been found to be illiterate. 11% of the participants in the survey can only read and 28% of the respondents can read as well as write. According to UNESCO, the adult literacy rate in Bangladesh is 72.9%. But the survey findings stand in a glaring contrast to the national level statistics. The illiteracy of this huge percentage of respondents who participated in the study reveals that the national level statistics does not give a clear picture of the reality at the grass root level.

Figure 7.9: Literacy status of the respondents



A large proportion of the respondents have been found to have no schooling at all. The top bar in the chart reveals that 63.59% of the respondents did not receive any formal schooling in their life. On the other end, none of the respondents hold a graduate degree. 8.74% of the respondents have reported to have schooling until the 5th grade. 3.4%, 2.43% and 3.4% of the respondents have been found to have enrolment until first, second and third grades respectively. This figure reveals the worsening situation of school drop-out rate in Bangladesh. Most of the respondents were adult and female in this survey. It could be assumed that the respondents had been facing adverse conditions for schooling during their childhood. At present the primary school drop-out rate in Bangladesh is 18.8% (DPE, 2018). However, a small percentage of the respondents, 2.43% and 1.45% respectively, were found to have completed SSC and HSC levels of education.

Figure 7.10: Status of schooling of the respondents



4.1.4. Training of the Respondents

Bangladesh is moving forward to become a middle-income country but a recent study by the Economist Intelligence Unit and British Council has revealed that 47% of the graduates remain unemployed for several years. Skills training on demand driven trades is the key to greater economic growth because it can also solve the problems of unemployment in the country. Skills training, more commonly known as technical and vocational training, can create a group of workers with specialized skills. However, it has been found that 88.35% of the survey respondents did not receive any kind of training in their whole life. Previously it has been found that almost half of the respondents were unemployed. 4.37% of the participants in the survey have received training on crafts and cottage works. 2.48% have received training on technical and vocational activities. The small percentage of respondents with vocational training also reflects the inferior attitude of the people in our society towards vocational education. Vocational training is often considered as education meant for the economically underprivileged and others. 2.97% of the respondents received training on driving. 0.97% of the respondents had training on catering and a similar percentage of the survey participants received training on construction related works.

Table 7.11: Training of the respondents

Type of training	Percentage of respondents
No training	88.35

Technical and vocational training	2.48
Craftsman, handicraft and cottage work	4.37
Construction related works	0.97
Driving and motor mechanic	2.91
Catering, Hotel and Restaurant	0.97

4.1.5. Tenancy of the Dwelling Households

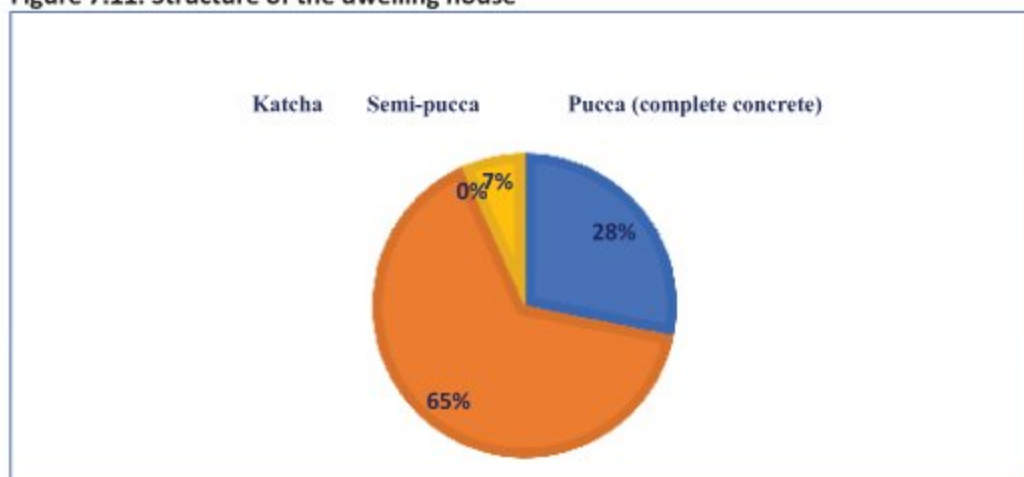
It appears from the data that more than half of the respondents, 58.74%, were living in rented homes. 19.42% of the respondents in the survey were found to be living in their own homes. A similar proportion, 19.42%, of the survey participants reported to be living in government owned lands which are also locally known as “*khas*” land. Most of the people who live in the “*khas*” belong to the marginal and poor communities of society. Some of the people in the survey were also living in free in the homes of their relatives or employers. 1.94% of the respondents belonged to this category. A small proportion, 0.48%, was living in other arrangements.

Table 7.12: Type of tenancy of the dwelling households

Type of tenancy	Percentage of respondents
Owned	19.42
Rented	58.74
Government owned land (‘ <i>Khas</i> ’ land)	19.42
Provided free by relatives/ employer	1.94
Others	0.48

Most of the people in the survey were found to be living in “*semi-pucca*” (i.e. houses with concrete floor and/or side walls but with roof made of CI sheets) housing. 65% of the respondents belonged to this category. 28% of the participants were living in “*katcha*” (i.e. houses with side walls and roofs made of CI sheets) houses. But only a small proportion of the people in the survey, 7%, were living in complete concrete houses. The statistics on the structure of the houses also reflects the poor socio-economic conditions of the people living in the area.

Figure 7.11: Structure of the dwelling house



Most of the people in the survey used bamboo or brick/cement as the construction material of the floor. 45.14% and 46.12% of the respondents belonged to these two categories respectively. Some people also live in muddy floor houses. 8.73% of the respondents belonged to this category.

Table 7.13: Construction material of the floor

Construction material	Percentage of respondents
Bamboo	45.15

Mud	8.74
Brick/Cement	46.12

4.1.6. Access to Safe Drinking Water and Sanitation

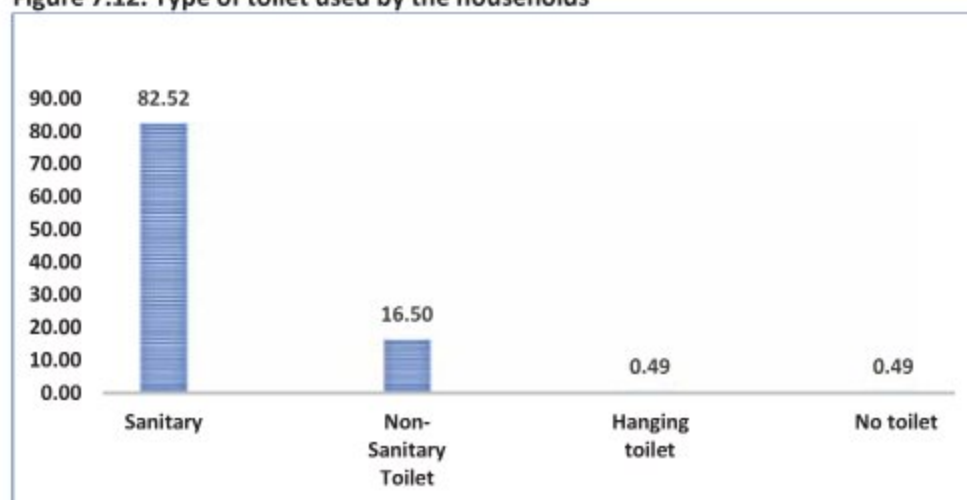
Most of the respondents in the survey area depended on the supplied water through pipeline for drinking. It has been found that 61.65% of the respondents belonged to this category. People also get drinking water from different internal sources like pond or ground water by using tube wells or motors. Only 0.97% of the respondents extract water from ponds for drinking. 23.79% of the participants used tube wells or deep tube wells and 13.59% of the respondents used motor system for collecting the ground water to drink and cook.

Table 7.14: Source of Drinking water for the respondents

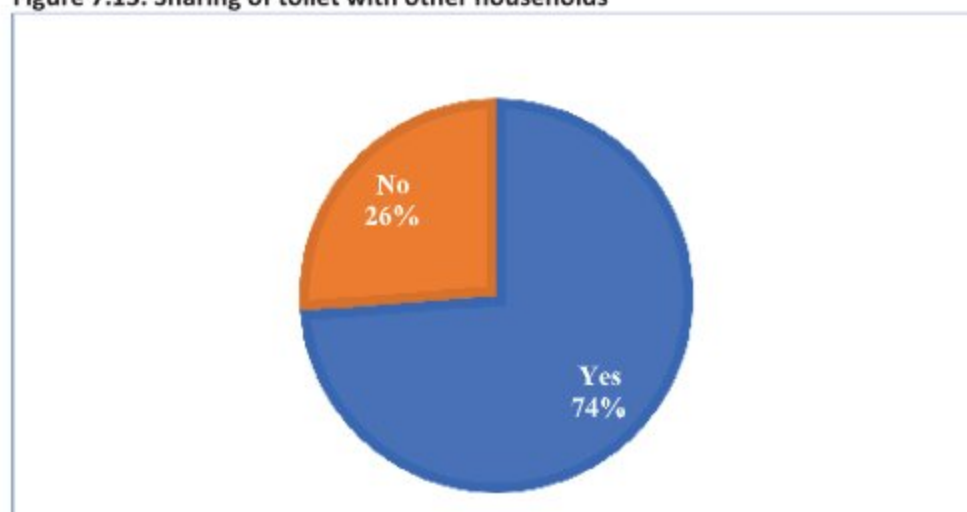
Source of Drinking water	Percentage of respondents
Piped/supply water	61.65
Tube well/Deep tube well	23.79
Pond/canal/river	0.97
Motor system	13.59

In terms of sanitation facilities, Bangladesh has made tremendous progress in improving the use of sanitary toilets across the country. Open air defecation was 42% in 2003 and it has been reduced to less than 1% in 2016 in the country. Approximately 595 million people in India, about half the population, do not use toilets. In Pakistan the number is 41 million, or about 21%, while for Nepal the number is 15.5 million, or 54% of the population (Islam, 2016). According to survey data from the field (Fig 11), it appears that 82.52% of the households used sanitary toilet. The data, however, does not reflect the findings from the national level estimates. It also appears that 16.50% and 0.49% of the households in the survey area use non-sanitary and hanging toilets respectively. Also 0.49% of the households does not use any toilet at all. The conditions of sanitary toilet use in this area are yet to be improved a lot.

Figure 7.12: Type of toilet used by the households



In the survey areas, about 74% as shown in figure 7.13 of the households are sharing their toilets with others, mainly their neighbours. In some of these cases, they share the construction and maintenance cost of the toilets. However, 26% of the households do not share their toilets with anybody.

Figure 7.13: Sharing of toilet with other households**4.1.7. Access to Utility Connections**

The power sector in Bangladesh is growing at a fast rate and the growth in terms of capacity has been remarkable. 90% of the total population of Bangladesh currently has access to electricity. In recent years there have been government initiatives for renewable sources of energy as well as the coal-based power plants for electricity generation. The data from the survey shows that 95.63% people use electric lights at their homes. It means that the electricity coverage in the country has expanded to most of the areas although there are issues of load shedding and inefficiency in production as well as distribution. Renewable energy is often regarded as the sustainable source of power nowadays and it can be observed from the table that 2.43% of the respondents are using solar panels in their homes for lighting. Some of the households do not have access to any of these sources and they use kerosene (1.46%) and other sources (0.48%) for lighting.

Table 7.15: Source of light at the household

Source of light	Percentage of respondents
Electricity	95.63
Solar panel	2.43
Kerosene	1.46
Others	0.48

In terms of cooking, around 80% of Bangladesh's population relies on solid fuel for their household cooking and heating needs. The survey findings reveal that 46.12% of the respondents were using gas as the primary fuel for cooking. In the urban areas of the country, most of the people use gas as the primary fuel for cooking as well as other necessary activities. 30.10% of the respondents were using wood/fire-wood for cooking. In recent years LP gas has become one of the most popular choices of the people and LPG has often been identified as the fuel for tomorrow's Bangladesh. LPG is becoming one of the vital sources for energy both at the household and industry level. In the survey area, it has been found that 11.65% of the respondents were using LPG at their homes. There are several other minor sources of fuel which includes dung/leaves, bio-gas, kerosene etc. and 0.49% of the respondents, independently for the three categories, were using these sources for cooking. Electric heater is another option for cooking and 10.70% of the survey participants belonged to this category.

Table 7.16: Primary fuel for cooking

Fuel for cooking	Percentage of respondents
Wood/fire-wood	30.10
Dung/leaves	0.49
Gas	46.12
LP Gas	11.65
Bio-Gas	0.49
Kerosene	0.49
Others (Electric Heater)	10.70

4.1.8. Experience of Financial Shocks by Respondents

Bangladesh is historically known as a disaster-prone country. Besides the geographic conditions, unplanned urbanization and high rate of population growth are often regarded as the main determinants behind the vulnerability of Bangladesh to different types of hazards. Climate change induced hazards have also appeared as major concerns in recent decades. It is likely that climate change will increase the frequency and severity of cyclones and other natural disasters in the country. The survey findings reveal that 59.71% of the participants did not experience any categories of shocks in last three years. Two major types of natural shocks have been prevalent in the last three years and they include flooding and tornado/earthquake. Both of these hazards have affected 2.91% and 1.46% of the participants respectively. Fire hazard, which is one of the most common incidents in the crowded urban centres, has affected 5.82% of the people in the area during last three years. Serious illness or accident of income earner(s) or other HH member(s) has been the most dominant kind of shock which has affected 11.65% of the people. 4.37% of the participants experienced shocks due to the reduction in the earnings of currently employed Household Member(s) and an equal proportion of the survey respondents experienced shocks due to commodity price hikes. People also suffered losses from theft of the money/assets and 5.34% of the respondents belonged to this category. There are some other minor types of shocks like loss of employment of previously employed household member(s), death of income Earner(s) or other HH member(s) which have affected 2.43% and 1.94% of the participants respectively.

Table 7.17: Shocks experienced in last three years

Type of shocks	Percentage of respondents
No shock	59.71
Floods	2.91
Unusually high price of essential commodities	4.37
Reduction in the Earnings of currently employed Household Member(s)	4.37
Loss of Employment of Previously Employed Household member(s)	2.43
Serious Illness or Accident of income Earner(s) or other HH Member(s)	11.65
Death of Income Earner(s) or other HH Member(s)	1.94
Theft of Money/Assets	5.34
Tornado/Earthquake	1.46
Fire	5.82

The different types of shocks in the community have caused different amounts of monetary as well as non-monetary losses of the people. However, it is not always possible to quantify the non-monetary losses and data has been collected to quantify and categorize the monetary loss as a result of the shocks. 28.15% of the respondents suffered a monetary loss of less than 50,000 BDT. The findings reveal that the proportion of people suffering monetary losses has diminished along with the growing amount of monetary loss. 8.78% of the respondents suffered loss of money in between the range of 50,001- 100,000 BDT and 1.94 % of the respondents

suffered loss of money in between the range of 100,001- 150,000 BDT. The proportion shrank to 0.97% of the respondents when the monetary loss was in between 150,001- 200,000 BDT. About 0.48% of the respondents have independently suffered monetary losses in the following categories 300,001- 350,000 BDT, 350,001- 400,000 BDT, 450,001- 500,000 BDT, greater than 500,001 BDT.

Table 7.18: Total loss of money as a result of shock

Amount of loss (BDT)	Percentage of respondents
1-50,000	28.15
50,001- 100,000	8.78
100,001- 150,000	1.94
150,001- 200,000	0.97
200,001- 250,000	0
250,001 – 300,000	0
300,001- 350,000	0.48
350,001- 400,000	0.48
400,001- 450,000	0
450,001- 500,000	0.48
500,001 or more	0.48

In connection to different types of shocks, adaptation of new techniques or alteration of regular behaviour is executed that translates to coping strategies (Farzana et al., 2017). The survey respondents who experienced different kinds of shocks have also resorted to different types of coping strategies. However, 37.37% of those affected people did not adopt any coping strategies and accepted the consequences without any kinds of supportive measures. Rest of the sufferers has used several mechanisms to cope with the shocks. Credit has been the major source of support during this period of crisis and 22.22% of the people borrowed loans from different formal and informal sources to cope with the aftermaths of shocks. Different studies on the behaviour of the poor households after different natural hazards have found that people borrow micro credits during this time. The strong social capital in the Bangladeshi rural communities often provides back-up the people in distress. Unconditional support from relatives and local government have helped 18.18% and 4.04% of the participants respectively to cope with the crisis. Capital consumption has been the key strategy of 7.07% people and 3.03% respondents reduced their spending on health and education in this period. There are several other coping mechanisms, namely involuntary changes of dietary patterns, household member(s) took on more non-farm employment, land or building selling, renting out of land/building and 2.02% of respondents belonged to these categories independently.

Table 7.19: Coping mechanism after the shock

Coping mechanism	Percentage of respondents
Unconditional help provided by relatives/friends	18.18
Unconditional help provided by local government	4.04
Changed dietary patterns involuntarily	2.02
Household member(s) took on more non-farm employment	2.02
Relied on savings	7.07
Borrowed credit	22.22
Sold land or building	2.02
Rented out land/building	2.02
Reduced expenditure on health and education	3.03
Did not do anything	37.37

4.1.9. Individual and Household Income of the Respondents

The per capita gross national income (GNI) jumped more than nine percent to \$1,909 in 2019 from \$1,751 in the previous year in Bangladesh (The Daily Star, 2019). There has been a consistent increase of the income over the years, but the survey findings reveal that a staggering 29.13% of the respondents still earn less than 1,000 BDT per month. The proportion of respondents with the monthly income in the ranges of 1,001- 5,000 BDT, 5,001- 10,000 BDT and 10,001- 15,000 BDT appeared to be 21.36%, 30.59% and 13.6% respectively. A similar proportion of respondents, 0.49% in each of the categories, had a monthly income in the ranges of 20,001 – 25,000 BDT, 25,001- 30,000 BDT, and more than 40,001 BDT. Also, 3.9% of the participants had a monthly income in between 15,001- 20,000 BDT.

Table 7.20: Average monthly income of the respondents (in BDT)

Income (BDT)	Percentage of respondents
Less than 1,000	29.13
1,001- 5,000	21.36
5,001- 10,000	30.58
10,001- 15,000	13.59
15,001- 20,000	3.88
20,001 – 25,000	0.49
25,001- 30,000	0.49
30,001- 35,000	0
35,001- 40,000	0
40,001 or more	0.49

The data on the number of earning member in the households show that most of the households depend on one main member of the family for financial support. 61.65% of the households in the survey area had only one income earning member in the family. There were two- and three-income earning members in 31.07% and 3.88% of the households respectively. 0.49% of the households had four income earning members while 2.91% households did not have any member engaged in income generating activities for supporting the family.

Figure 7.14: Number of earning member in the household



The HIES 2010 statistics shows that the monthly household income per household in Bangladesh is 11,479 BDT. Survey findings from this study reveal that nearly half of the total respondents earn less than the national average level. The table shows that 0.97%, 12.62% and 33% of the participant households have an average monthly income in the ranges of less than 1,000 BDT, 1,001-5,000 BDT, and 5,001-10,000 BDT respectively. It can be assumed that high levels of unemployment and lower wage rate for the working-class population have

been the prime factor behind the existence of large cohorts below the national average level of month income per household in Bangladesh. There were 29.61% and 15.05% of households in the income ranges of 10,001-15,000 BDT and 15,001-20,000 BDT. Only a small proportion of the households enjoyed higher levels of monthly income. 0.97% of the households had an income of 40,001 BDT or more per month.

Table 7.21: Average monthly income of the household (in BDT)

Income of the household (BDT)	Percentage of respondents
Less than 1,000	0.97
1,001- 5,000	12.62
5,001- 10,000	33.00
10,001- 15,000	29.61
15,001- 20,000	15.05
20,001 – 25,000	4.37
25,001- 30,000	1.94
30,001- 35,000	0
35,001- 40,000	0
40,001 or more	0.97

4.1.10. Expenditure of the Households of the Respondents

The average monthly expenditure data from the survey shows that two-thirds of the households belonged to the expenditure ranges of 5,001-10,000 BDT and 10,001-15,000 BDT. 35.43% of the households spent money within the former and 38.90% of the households spent money within the latter range. Only a very small proportion, 0.97%, of the households had a monthly average expenditure of 40,001 BDT or more. Some of the households in the survey area had a very low amount of monthly expenditure as it appears that 0.49% households had an average monthly expenditure below 1,000 BDT and 7.77% of the households had monthly expenditure in the range of 1,001- 5,000 BDT.

Table 7.22: Average monthly expenditure of the household (BDT)

Expenditure (BDT)	Percentage of respondents
Less than 1,000	0.49
1,001- 5,000	7.77
5,001- 10,000	35.44
10,001- 15,000	38.83
15,001- 20,000	13.59
20,001 – 25,000	1.46
25,001- 30,000	0.97
30,001- 35,000	0
35,001- 40,000	0.49
40,001 or more	0.97

Education expenditure as percentage of total expenditure has not been so dominant in the households of urban areas. Most of the students cannot complete the high school level of education and the publicly funded system of education cost is very low for the households. However, in recent years there have been developments in the privatized education system, and they are much more expensive than the public education. The survey findings reveal that less than 56.8% of the households spend less than 10% and 27.7% of the households spend 11-20% of the total monthly expenditure for educational purposes. A similar proportion of the respondents, 0.49% of the households, were spending 61-70%, 71-80% and 91-100% of their monthly expenditure for educational sector.

Table 7.23: Education expenditure as percentage of total expenditure

Education expenditure	Percentage of respondents
0- 10%	56.8
11%- 20%	27.67
21- 30%	8.74
31-40%	4.85
41- 50%	0.49
51- 60%	0
61 – 70%	0.49
71- 80%	0.49
81- 90%	0
91- 100%	0.49

More than two-thirds of the households spend in between 0-20% of their total expenditure for health care purposes. 37.9% of the respondent households spent in between 0-10% and 39.80% of the households spent in between 11-20% of their total expenditure for health care. Although the health care services in the country are provided by the government at the grass roots level, the quality of the services in public hospitals stay below the average most of the times. Therefore, people often go to the privatized hospitals for better treatments and according to Bangladesh National Health Accounts 1997-2015, out of pocket health expenditure (private spending) in Bangladesh is 67%, which is more than double the global average of 32%(Palma, 2018). However, the proportion of health expenditure from the total monthly expenditure does not give a clear view of the health-related expenses from private health care centres. 16.5% of the respondents had an expenditure of 21-30% of total monthly expenditure for health services. A similar proportion of the respondents, 0.49%, were spending 41- 50%, 51- 60%, 61 – 70%, and 91- 100% of their total monthly expenditure in the health sector.

Table 7.24: Health expenditure as percentage of total expenditure

Health expenditure	Percentage of respondents
0 - 10%	37.86
11% - 20%	39.81
21 - 30%	16.5
31 - 40%	3.88
41 - 50%	0.49
51 - 60%	0.49
61 - 70%	0.49
71 - 80%	0
81 - 90%	0
91 - 100%	0.49

4.1.11. Savings of the Respondents

The household's annual savings data from the survey area reveal that 93.69% of the respondents had an annual saving of less than 20,000 BDT. 4.37% of the respondents had saving in the range of 20,001-40,000 BDT. Saving is an important determinant for future investment or the strategies to cope with sudden shocks. However, a small proportion of the respondents, 0.49%, had annual saving in the range of 100,001-120,000 BDT.

Table 7.25: Household savings last year

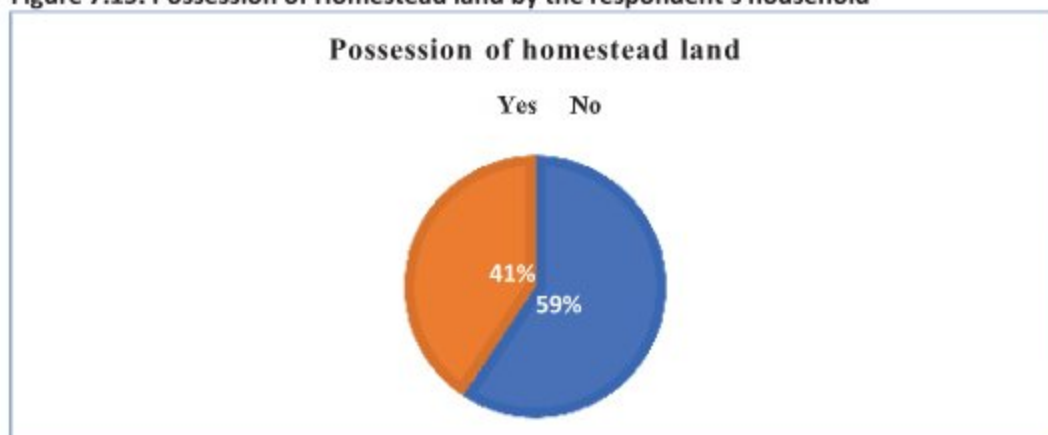
Savings (BDT)	Percentage of respondents
Less than 20,000	93.69
20,001- 40,000	4.37
40,001- 60,000	0.97

60,001- 80,000	0.49
80,001- 100,000	0
100,001- 120,000	0.49
120,001 and more	0

4.1.12. Land Assets of the Respondents

HIES 2010 findings reveal that in rural areas of Bangladesh, the percentage of households having no land was 4.6%. The survey findings from the on-going research show that 59% of the respondent's households have the possession of homestead land where they can build their permanent homes. On the other hand, 41% of the respondent's households did not own any homestead land. Data from the field shows that the size of homestead land owned by the respondents is very small. Majority of the respondents (i.e. 84%) own a land smaller than five decimals. Two-third of the respondents who own homestead land has a land size in between one to five decimals. On the other hand, only about nine percent of the respondents' own homestead land sized from 6 to 10 decimals.

Figure 7.15: Possession of Homestead land by the respondent's household



The survey findings reveal that 92.23% of the respondents' households did not possess any cultivable land while only 7.77% of respondents' household had possession of cultivable land. The data reveals a staggering inequality in the land distribution system of Bangladesh where a few people are enjoying ownership over a large amount of land in the country. However, the inheritance from forefathers has been the prime source of the landownership in the country. About 81% of the respondents owned cultivable lands through inheritance. 19% of the respondents owned those lands through purchase.

Table 7.26: Possession of cultivable land by the respondent's household

Ownership of cultivable land	Percentage of respondents
Yes	7.77
No	92.23

The survey findings reveal that 98.54% of the respondent's households did not possess any non-cultivable land and only 1.45% of the respondents' household had possession of non-cultivable land. The ownership of non-cultivable lands in the survey area is completely dominated by the rules of inheritance. Almost all of the respondents who owned non-cultivable lands in the area got it through the laws of inheritance.

Table 7.27: Possession of non-cultivable land by the respondent's household

Possession of non-cultivable land	Percentage of respondents
Yes	1.46
No	98.54

The total values of the land assets were less than 50,000 BDT for more than half of the respondents. It appears that 44.17% of the respondents had the land equivalent to the amount of which is less than 10,000 BDT and 12.14% of the respondents owned the land equivalent to the value within the range of 10,001-50,000 BDT. 10.12% and 7.28% of the respondents had lands equivalent to the value ranges of 100,001-200,000 BDT and 400,001-500,000 BDT. Only 5.33% had lands with values of 1,000,001 BDT or more.

Table 7.28: Total value of the land asset (BDT)

Value of land (BDT)	Percentage of respondents
Less than 10,000	44.17
10,001- 50,000	12.14
50,001- 100,000	6.31
100,001- 200,000	10.19
200,001- 300,000	3.88
300,001- 400,000	2.91
400,001- 500,000	7.28
500,001- 600,000	1.94
600,001- 700,000	1.94
700,001 – 800,000	2.43
800,001 – 900,000	0.49
900,001- 1,000,000	0.97
1,000,001 or more	5.34

4.1.13. Non-land Assets of the Respondents

Several types of non-land and non-livestock assets are available to the households in the survey area. It has been found that almost every one of the respondents had mobile phones with them. 53.89% of the survey participants had television at homes while only 0.97% of the respondents had computers. According to Bangladesh Telecommunications Regulatory Commission or BTRC, the number of mobile phone users was 157.544 million, which was almost the total population of 160 million in January 2019.

Table 7.29: Ownership of non-land assets

Types of assets	Percentage of respondents
Mobile phone	99.03
Television	53.88
Computer	0.97

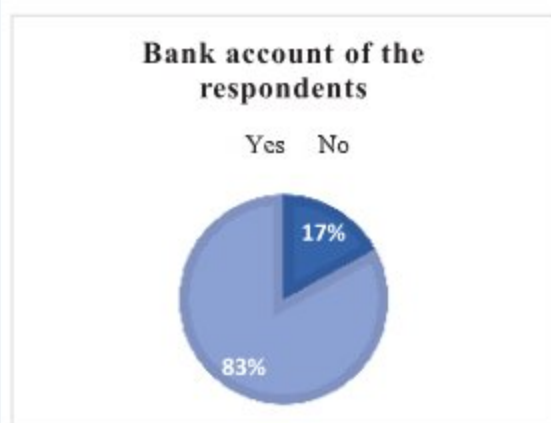
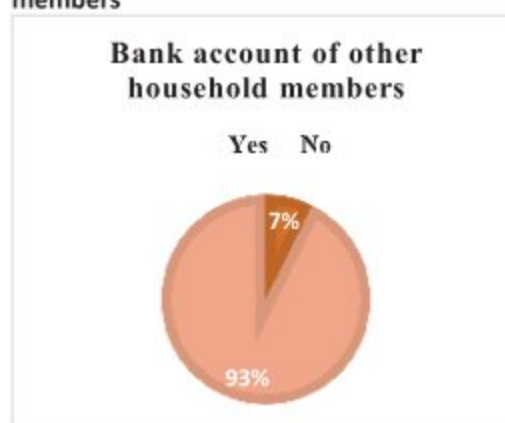
The value of the non-land assets has been less than 20,000 BDT for 68.45% of the respondents. It was in the ranges of 20,001-40,000 BDT and 40,001-60,000 BDT for 16.5% and 6.31% of the respondents in the survey area. It is visible that the people in those communities do not own highly valuable non-livestock assets. Only 0.49% of the people owned such assets which has been worth of 200,000 BDT or more. However, a similar proportion of respondents, 0.49%, own resources with values in the ranges of 120,001- 140,000 BDT and 140,001- 160,000 BDT.

Table 7.30: Total value of the non-land asset (in BDT)

Value (BDT)	Percentage of respondents
Less than 20,000	68.45
20,001- 40,000	16.5
40001- 60,000	6.31
60,001- 80,000	4.37
80,001- 100,000	1.94
100,001- 120,000	0.49
120,001- 140,000	0.49
140,001- 160,000	0.49
160,001- 180,000	0
180,001- 200,000	0
200,000 or more	0.49

4.1.14. Access to Financial System by the Respondents

Financial inclusion has been one of the major development agendas of the Government of Bangladesh as the country has been experiencing consistent economic growths over last few years. Despite notable expansion of financial services in recent years, just half of Bangladeshis aged 15 or above remain without a bank or mobile money account (World Bank, 2018). The World Bank has identified that lack of sufficient funds is the most common reason why many people are still shying away from having an account. However, the findings from the ongoing survey show that a large number of the respondents, 83%, do not have any bank accounts. Also, 93% of the household members of those respondents did not have any bank account. The tiny percentage of the respondents (17%) with active bank accounts show that a lot of the people are yet to be included in the formal financial infrastructure of the country.

Figure 7.16: Bank account of the respondents**Figure 7.17: Bank account of other household members**

There are several formal as well as informal sources for taking loans in Bangladesh. Informally, most of the people borrow from their friends and families. It has been found from the field study that 45.63% of the respondents had taken loans and 54.37% of the respondents did not take any types of loans. It has been found that, of those who borrowed money, 31.91% took it from their family members or close friends. Most of the times these types of loans are being paid back without any interest. NGOs are one of the major players in the credit market at the community levels of the country and it is visible from the data that 58.51% of the

respondents took credits from NGOs at different levels of interest. Few of those respondents, 4.26%, got loans from banks and 5.32% of the borrowers got the money from local money lenders at very high interest rates.

Table 7.31: Source of taking loan

Sources of credits	Percentage of respondents
Friends/Families	31.91
NGOs	58.51
Banks	4.26
Local Mohajon / money lenders	5.32
Local cooperative/ samiti	0

The amount of loans varied across the borrowers and it appears from the data that 34.04% of the respondents took credit of less than 20,000 BDT. 31.91% of the respondents borrowed money within the range of 20,001-40,000 BDT and 19.15% of the survey participants borrowed money in the range of 40,001-60,000 BDT. Some people took loans of large amounts of money also. 1.06% and 6.38% of the respondents borrowed money in the ranges of 100,001- 120,000 BDT and 120,001 or greater amount respectively.

Table 7.32: Amount of loan

Loan (BDT)	Percentage of respondents
Less than 20,000	34.04
20,001- 40,000	31.91
40,001- 60,000	19.15
60,001- 80,000	1.06
80,001- 100,000	6.38
100,001- 120,000	1.06
120,001 and more	6.38

There have been several purposes behind taking the loans. Some of them were used for productive activities while some others were used from consumption or other necessary needs. It appears from the table 7.33 that 25.53% of the people borrowed money for making investment in different sectors. 34.04% of the respondents used the credits for meeting the daily needs in their households. Two categories, namely marriage and construction of house has 6.38% of respondents independently. Some people borrowed money for medical purposes and 10.64% belonged to this category. People also took loans from other minor purposes and 6.38% of the participants belonged to this category.

Table 7.33: Purposes of taking the loan

Purpose of taking loan	Percentage of respondents
Investment	25.53
Meeting household's daily needs	34.04
Marriage	6.38
Construction of house	6.38
Paying another debt	10.64
Treatment	10.64
Others	6.38

4.1.15. Knowledge about the Social Protection System

The government of Bangladesh allocates a considerable amount of money for different types of social protection programmes to support the vulnerable communities and groups across the country. However, a lot of the people from the poor communities are not aware about the existence of these programmes or even if they know, they

do not have a clear idea about them. Old age allowance is the most famous and well-known SSNP among the participants of the survey and 62.62% of the respondents had complete idea about this programme. 54.37% and 44.67% of the respondents had detailed idea about the activities under school Feeding and Widow allowance programmes respectively. The government also provides stipend for disabled children and stipend for dropped-out students. These programmes are not so much familiar as it appears that only 32.52% and 29.61% of the respondents had clear idea about these two programmes. VGD, VGF, GR, TR and FFW are some of the oldest SSNPs of the government. But the poor knowledge about these programmes is visible in the survey area. It can be seen that only 20.39%, 19.90%, 8.74%, 7.28% and 13.11% of the respondents were fully aware about these programmes respectively.

The percentage of respondents having moderate knowledge about different types of SSNPs varied within the range of 6.31 to 32.04 percentage points. The highest was for stipend for dropout students and 32.04% of the respondents had moderate idea about the programme followed by 30.59% of the respondents with some idea about widow allowance programme. For the other SSNPs, it is seen that 14.08% to 28.64% of the respondents have moderate ideas on those activities. Only 6.31% of the survey participants had some moderate idea about the employment generation programme for the ultra-poor.

However, it has been found that a large proportion of the people in the survey area had no idea about some of the SSNPs. The statistics from the table shows that 89.32% and 83.01% of the respondents were completely unaware about employment generation programmes for the ultra-poor programme and gratuitous relief (GR): conditional food/cash transfer programme respectively. More than half of the survey participants were completely ignorant about most of the SSNPs. The lowest rate of ignorance was for the old age allowance programme and only 15.53% of the people from the survey did not have any knowledge about this programme.

Table 7.34: Knowledge about different social protection programmes

Type of SPPs	(% of respondents)		
	Complete idea	Moderate idea	No idea
School Feeding	54.37	20.39	25.24
Stipend for dropout students	29.61	32.04	38.35
Stipend for disabled students	32.52	28.64	38.83
Old age allowance	62.62	21.84	15.53
Widow allowance	44.66	30.58	24.76
Maternity allowance for lactating mothers	13.59	26.70	59.71
Urban Partnership for Poverty Reduction (UPPR)	5.83	18.45	75.73
Vulnerable Group development (VGD)	20.39	21.84	57.77
Vulnerable Group Feeding (VGF)	19.90	18.45	61.65
General Relief (GR)	8.74	23.79	67.48
Test Relief (TR)	7.28	15.53	77.18
Gratuitous Relief (GR): conditional food/cash transfer	6.31	10.68	83.01
Food for Work (FFW)/ Cash for Work (CFW)	13.11	19.90	66.99
Housing support	18.93	13.11	67.96
Employment Generation Programme for the Ultra Poor	4.37	6.31	89.32
Targeted Ultra Poor (TUP) (BRAC)	4.85	14.08	81.07

4.1.16. Access to Social Protection Programmes by the Respondents

The Government of Bangladesh is extending the coverage of SSNPs over the years consecutively. In the 2019-20 fiscal year, the number of beneficiaries of SPPs rose to 7,747,600 from 6,402,500 in the previous year (Dhaka

Tribune, 2019). The findings from the survey reveal that 79.13% of the people did not receive any kind of social protection from the government, 20.87% people said that they have received some form of support from the government.

Table 7.35: Receiving SPPs by the household of respondents

Receiving SPPs	Percentage of respondents
Yes	20.87
No	79.13

There are several means of receiving the SPPs. Previously, there were only two forms of transfers, in-cash and in-kind. As the government stepped up the financial inclusion activities across the whole country, two new means of fund transfer have also been added in recent years. 32.43% of the SPP beneficiaries receive the money via bank account and 5.41% of the beneficiaries receive it via mobile financing services. These methods of fund transfer are faster and can reduce the burdens of people for collecting money through manual systems. However, 40.5% of the beneficiaries still get in cash support while 21.62% of the respondents said that they receive different forms of in-kind supports.

Table 7.36: Means of receiving the SPPs (count the column JA only) among the receivers only

Means of receiving the SPPs	Percentage of respondents
In Kind	21.62
In cash	40.54
via bank account	32.43
via mobile finance	5.41

Ideally, it is supposed that the fund transfer of SPPs would take place without any kind of transaction cost. However, about 60% of the beneficiaries had to spend money for different purposes to receive the support. There were several reasons behind the transaction costs to receive the SPPs. The survey findings show that 40% of the respondents had to spend money for transportation to the ward council and an equal proportion of the respondents spent money to arrange transports to the banks. Transport cost appears to be the prime reason behind the transaction costs. 4% of the beneficiaries also spent money for transporting to mobile banking agents. However, 12% of the people had to incur a withdrawal cost.

Table 7.37: Reasons for transaction cost

Reasons for transaction cost	Percentage of respondents
Transport cost to reach the ward council	40.00
Transport cost to reach the Bank	40.00
Transport cost to reach the mobile banking agent	4.00
Withdrawal cost	12.00
Others	4.00

4.1.17. Exclusion in the SPPs Among the Respondents

According to the data on perceptions of the respondents regarding their eligibility to receive benefits of SPPs, several reasons behind the eligibility of the respondent households have been revealed. Extreme poverty among the freedom fighters have been the primary reason for 40.74% and secondary reason for 58.89% of the respondents to be eligible to receive SPPs. Extreme poverty, as a whole, has been one of the major challenges for the sustainable and inclusive economic growth in the country. Almost one in four Bangladeshis (24.3% of the population) live in poverty, and 12.9% of the population live in extreme poverty (World Bank, 2017). Homelessness and disability have been the primary reasons for the support of 17.91% and 13.58% of the beneficiaries. Widowed/distressed status of women has been the primary reason of support for 9.26% and

secondary factor for 15.56% of the respondents. People also received support for different types of factors like old age, pregnancy, natural disasters, and different types of injuries.

Table 7.38: Reasons behind the eligibility of the respondent household for receiving SPPs

Reasons behind the eligibility for SPPs	Primary reasons (% of response)	Secondary reasons (% of response)
1=Extreme poor freedom fighter	40.74	58.89
2=Disabled	13.58	4.44
3=Widowed/distressed	9.26	15.56
4=Aged	11.73	7.78
5=Pregnant woman	2.47	4.44
6=Insolvent/ injured	2.47	0.00
7=Victim of natural disaster	0.62	1.11
8=Homeless/landless	17.90	3.33
9=Others	1.23	4.44

A lot of the people in the survey were actually qualified to receiving social protection from the government but many of them did not end up getting enlisted as a beneficiary. Most of the people have brought allegations of nepotism and political favouritism as the primary reasons behind their exclusions from the list. 29.53% of the respondents believed that political leaders were biased while making the list and they included the names of their relatives in the final list while 17.62% people mentioned that political leaders only nominated people who support their political interests. Lack of information and ignorance about the social protection programmes have also been mentioned by the people as other reasons behind their exclusion. Some of the respondents, 16.59%, were completely unaware about the SPPs and 17.62% of the people did not know where to apply to get the benefits. Marginalization of inferior groups from the society, social stigma against the SPPs and insignificant amount of the support have been the other primary and secondary causes for which the eligible respondents did not finally receive the benefits of the SPPs.

Table 7.39: Reasons behind the respondent not getting access to SPPs

Reasons behind the respondent not getting access to SPPs	Primary reasons (% of response)	Secondary reasons (% of response)
I have been unaware about the social protection benefits	16.58	0.00
Marginalization of Dalit people, people with disabilities, women and other minority groups	4.14	8.33
Nepotism of the political leaders while making the list for benefits	29.53	21.67
Favouring own supporters by the political leaders while making the list for benefits	17.62	35.00
Local representatives and other political leaders ask for bribes to give the benefits	5.70	5.00
I approached but there was not enough fund to include me in the list	4.66	5.00
I did not know where to apply to get the benefits	17.62	23.33
I was unwilling to receive benefits from government due to social stigma about benefits	2.07	1.67
I was unwilling to receive benefits from government due to insignificant amount	2.07	0.00
Others	0.00	0.00

Some of the household members of the survey respondents also qualified for the SPPs but did not find their names in the list of beneficiaries. The reasons were also similar to the findings from the reasons behind the exclusion of the respondents from the beneficiary list. 26.34% of the household members of the respondents accused the nepotism of political leaders and 13.44% referred to the political favouritism as the primary reasons behind their ineligibility to get social support from government. 14.52% of those household members did not have the knowledge about how to apply for the SPPs. Also 22.04% of them were completely ignorant about these programmes. Some of the respondents also found these reasons as the secondary factors behind the exclusion for the beneficiary list and it appears that 29.41% of the respondents mentioned about political favouritism as the secondary reasons behind their ineligibility in the list. The marginalization of different communities like Dalits, disabled, minorities have been mentioned by 19.61% of the respondents as the reason behind household members of the respondents not getting access to SPPs.

Table 7.40: Reasons behind the household members of the respondent not getting access to SPPs

Reasons behind the household members not getting access to SPPs	Primary reasons (% of response)	Secondary reasons (% of response)
They have been unaware about the social protection benefits	22.04	0.00
Marginalization of Dalit people, people with disabilities, women and other minority groups	4.30	19.61
Nepotism of the political leaders while making the list for benefits	26.34	13.73
Favouring own supporters by the political leaders while making the list for benefits	13.44	29.41
Local representatives and other political leaders ask for bribes to give the benefits	8.60	3.92
They approached but there was not enough fund to include them in the list	6.45	3.92
They did not know where to apply to get the benefits	14.52	27.45
They were unwilling to receive benefits from government due to social stigma about benefits	3.23	0.00
They were unwilling to receive benefits from government due to insignificant amount	1.07	1.96
Others	0.00	0.00

Although a lot of the respondents and the household members of those respondents were complaining about the management of the SPPs, very few of them submitted written complaints about this problem. Only a small proportion of the respondents (1.46%) had submitted written complaints for not getting access to SPPs. The survey findings show that many people did not submit any written complaint for not getting access to the SPPs. But it has also been found that 80.79% of them did not know the grievance mechanisms and 11.82% tried to lodge complaints but they did not know where to go and whom to approach. Some of them, 7.29%, eventually approached the councillors to lodge a grievance application but the councillors did not pay any attention to them.

Table 7.41: Reasons for not lodging written complaint for not getting benefits of SPPs

Reasons for not lodging written complaint	Percentage of respondents
I didn't know there is a grievance mechanism	80.79
I tried to lodge a complaint but didn't know where to go and whom to approach	11.82

I approached local councillors to lodge a grievance application, but they didn't pay an attention	7.39
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4.2. Analysis of the Qualitative Data

Along with lack of access to basic social services, the urban poor are also excluded from the focus of the social protection system in Bangladesh. Both systematic and unsystematic exclusions can be found in the socio-political settings that holds back the urban poor in accessing the social services as well as the social protection programmes. This study has used qualitative research methods like KIIs and FGDs to explore the difficulties the urban poor face in accessing the social services as well as the social protection programmes. A total of ten KIIs of relevant GoB officials and UNDP officials, and four FGDs with the urban poor have been conducted in order to gather qualitative data as part of the field study. Besides, the lower budgetary allocation for urban-centred SPPs, lots of local political economy factors play significant roles in determining inclusion of urban poor in the existing SPPs.

4.2.1. *The rural bias in the social protection programmes*

It is an open secret, often acknowledged by the government officials now, that the social protection programmes were designed with an intrinsic rural bias to help rural poor overcoming poverty and refraining them from migrating to urban centres. It was widely believed that expanding major SPPs to urban areas and covering urban poor living in slums would encourage rural poor to migrate to the cities. With time, however, the belief regarding the expansion of SPPs has changed but the intrinsic rural bias has not. The urban poor are still excluded from many of the SPPs which their rural counterparts are receiving.

4.2.2. *Lack of permanent address and National Identification (NID) Card*

A major problem faced by the urban poor living in slums is the lack of access to land which could give them a permanent address. Having no permanent address impedes their ability to register for the National Identification (NID) card which is the prerequisite to avail services and benefits provided by the government agencies. According to the Census of Slum Areas and Floating Population 2014, there are about 0.6 million people living in slums who are considered as landless and are unable to register NID card. A significant number of respondents reported that the absence of the NID card and any other central registration system impedes the ability of slum dwellers in accessing the social protection programmes.

4.2.3. *Fear of eviction in slums*

Fear of eviction remains one of the biggest hurdles faced by the majority of urban poor living in slums. Due to the lack of permanent ownership and access to land and housing facilities, the slum dwellers are excluded from access to a wide number of social services as well as SPPs. As majority of the slums are recognized as illegal settlements, the residents are always in the threat of eviction. Lack of land tenure also affects the ability of the urban poor in registering for NID card and in accessing the SPPs.

4.2.4. *Extensive role of locally influential people*

The locally influential people have a major role in controlling the access to basic social services including utility connections in the slums. Moreover, these people also play an important role in influencing the list of beneficiaries for the existing SPPs. The lack of legal recognition of slum dwellers in accessing social services as well as SPPs pave the way for the locally influential people to take advantage of the legal void. A large number of respondents suggested that people who are in good terms with the locally influential people get advantage in receiving benefits from SPPs like different sorts of allowances.

4.2.5. *Corruption in the suppliers' end*

A number of malpractices at the suppliers' end have been reported by the respondents living in slums. Locally influential people and a considerable number of officials from the local administration take bribes to enlist potential beneficiaries in different SPPs. Massive demand for assistance against insufficient supply of funds and the lack of legal status of the slum settlements pave the way for the malpractices.

4.2.6. *Lack of awareness among the eligible candidates*

Lack of awareness among the potentially eligible candidates regarding the SPPs in many of the slums can be noted as an important reason behind the exclusion of eligible candidates in slums from the SPPs. Acknowledging the fact that the number and scope of the SPPs in urban areas is limited, many poor people living in slums are often unaware about the existing SPPs and are mostly indifferent of knowing about the processes to avail the SPPs. Most of the urban poor know very little about the conditionality of the SPPs and hardly know where and how to apply for the SPPs. Moreover, slum dwellers are found to be less interested in visiting the local councillors' office to know about and apply for the SPPs.

4.3. Conclusion

Urban poor are subjects to various forms of deprivations and vulnerabilities. All the legal, institutional, economic, and political structures pose different types of challenges for the urban poor living in slums and low-income settlements. While the urban poor often lack the access to basic social services and utility connections, getting jobs in the formal sector also remain difficult. Lack of legal status in the slums restrict the ability of the urban poor in accessing housing facilities as well as utility connections, registering for NID cards, and in accessing the SPPs. The lack of land tenure also creates the dependency structure of the urban poor on the locally influential people to survive in the slums. All the systematic and unsystematic processes of exclusions affect the welfare of the urban poor and restricts their ability to get included in the existing social protection system.

5. International Best Practices in Implementing Urban Social Protection Programmes

Urban poverty, being distinct from rural poverty in many ways, often require customized social protection programmes. As a large part of the urban poor are internal migrants who have migrated from rural areas to urban with limited resources at hand, the economic vulnerability they face is unparalleled. Having almost no productive assets like land and housing, and limited access to basic services like education, health, and other utility connections force the majority of slum dwellers into a vicious cycle of poverty which they mostly fail to come out of. In most of the developing countries including Bangladesh, sufficient social protection policies, programmes, and institutions are not in place to address multiple dimensions of poverty and vulnerability of the urban poor. In recent decades, designing a number of innovative programmes and expanding the coverage of existing social protection programmes for urban poor have been given unprecedented attention across the developing countries. However, designing and implementing social protection programmes for urban poor have remained challenging as a limited number of programmes could succeed to achieve the desired objectives.

5.1. Pantawid Pamilya Programme from Philippines

The Pantawid Pamilyang Pilipino Programme, popularly known as the Pantawid Pamilya, is a conditional cash transfer (CCT) programme started as a pilot programme in 2007 by the Department of Social Welfare and Development (DSWD). Starting with 284 thousand beneficiary households in 2008, the Pantawid Pamilya has reached to 4.1 million households by 2015 by covering about 79% of the poorest households (Orbeta and Paqueo, 2016). Chronic poor households with children aged 0-14 years from both rural and urban areas are targeted for cash transfer through the programme. The monthly cash grants vary from P500 (US\$11) to P1,400 (US\$32) per household depending on the number of eligible children in the beneficiary households (Fernandez and Olfindo, 2011).

As a CCT programme, there are certain conditions which the beneficiary households are required to fulfil to qualify for the grants. Improving health of pregnant women and health and education of children of the beneficiary households are the key goals of the programme. The Pantawid Pamilya, through its conditional cash transfer activities, aims to alleviate both short-term and long-term poverty of the beneficiary households (Velarde and Fernandez, 2011). Supplementing the income to address the immediate consumption needs in the short term and supporting human capital formation within the households in the long term are the keyways how the Pantawid Pamilya approaches to reduce poverty (Fernandez and Olfindo, 2011).

The programme targets the poorest households from the poorest areas across the country. Besides being the poorest households living in poorest areas, another key criterion applied for the beneficiary households require that there must be a pregnant woman or at least one child aged 0-14 years in the household. The poorest provinces are selected based on official data from the latest Family Income and Expenditure Survey (FIES) while the poorest municipalities are selected based on the poverty incidence data of Small Area Estimates (SAE). In the selected areas higher incidence of poverty, beneficiary households are selected from the poorest households by applying a standardized household targeting system (Fernandez and Olfindo, 2011).

For age-specific members of the beneficiary households, different conditions are applied on households to receive the health and education grants. Immunization of children aged 0-5 years, provision of de-worming pills for the children aged 6-14 years, provision of pre- and post-natal care for pregnant women, and participation in Family Development Sessions of DSWD in local areas are some of the conditions to receive the health grant. Enrolment to schools and keeping a higher percentage of attendance rate for the children are required to receive the education grant. Grants from the Pantawid Pamilya programme account for about 20% of beneficiaries'

annual household income. The grants are paid directly to the bank account, i.e. account in the Land Bank of the Philippines (LBP), of the beneficiary households (Ibid.).

To select the poor households in a municipality for the Pantawid Pamilya, the targeting method utilizes the proxy means test (PMT) method³. A nationwide survey of households is conducted by the DSWD and the PMT is applied on the data to identify the poor households. DSWD has institutionalized the household targeting system, known as the National Household Targeting System for Poverty Reduction (NHTS-PR). The NHTS-PR is now used as the main targeting system for identifying poor households for different other agencies to identify potential beneficiaries for various social protection programmes in the Philippines (Ibid.).

To implement the programme and to attain its objectives, the DSWD work with the line agencies including the Department of Education and Department of Health among other government agencies. Department of the Interior and Local Government (DILG) and the Land Bank of the Philippines (LBP) also provide necessary support for programme implementation. To implement and monitor regular operations of the programme, Pantawid Pamilya National Project Management Office (NPMO) has been created by the DSWD which coordinates with the Regional Project Management Offices (RPMO) and other relevant agencies (Ibid.).

A central Management Information System (MIS) has been created for the Pantawid Pamilya programme which handles the database with flows of information from regional and municipal levels. The MIS is integrated with other modules like household registration, compliance verification system, payments, and grievance redress system. The MIS is updated with verified report of changes in any information concerning the beneficiary households. There is also a Compliance Verification System (CVS) linked with the MIS to verify the compliance of the households for receiving health and education grants. Furthermore, a Grievance Redress System (GRS) integrated with the MIS captures, resolves, and analyses grievances of both the beneficiaries and non-beneficiaries of the programme (Ibid.).

Ensuring and verifying the compliance to the health and education programmes is challenging. Moreover, low institutional capacity at the municipal level, rigid institutional structure and weak procurement system are some of the constraints in the process of expansion of the Pantawid Pamilya programme (Fernandez and Olfindo, 2011). The effect of Pantawid Pamilya on poverty reduction, however, has been positively noted in literatures. Velarde and Fernandez (2011) finds that the programme can reduce poverty incidence among beneficiaries by up to 6.2 percentage points. Moreover, it can reduce poverty incidence by 2.6 percentage points and inequality by 6.6% in the programme areas (Velarde and Fernandez, 2011). Moreover, improvement in the healthcare among pregnant women and younger children, improvement in the reduction of malnourished children, increase in the enrolment and attendance rate of children in schools, and the decrease in the incidence of child labour within the millions of beneficiaries are some of the key achievements of the Pantawid Pamilya (Orbeta and Paqueo, 2016; Frufonga, 2015).

5.2. LEAP programme in Ghana

Livelihood Empowerment Against Poverty (LEAP), implemented by Ghana's Ministry of Manpower, Youth and Employment (MMYE), is a social cash transfer programme covering extremely poor households with cash and health insurance across the country. The government of Ghana adopted the National Social Protection Strategy (NSPS) in 2007 and LEAP was launched in 2008 with an aim to alleviate short-term poverty and to promote long-term human capital development among beneficiary households. As the flagship programme of the NSPS, the LEAP establishes a social grant to provide a basic income, better poverty targeting, and a package of

³The PMT is a statistical tool that takes consideration of household's socio-economic characteristics, housing conditions and tenure status, assets, education, access to basic services, and other regional variables to determine a household's economic condition.

complementary services for the beneficiary households (Sackey, 2019; Sulemana et al., 2019). Extreme poor households are identified based on the data from Ghana Statistical Service (GSS). The targeting process combines a community-oriented approach and a proxy means test (PMT) to select the beneficiary households (Sulemana et al., 2019).

LEAP programme requires the beneficiaries to meet certain criteria including the enrolment and retention of school-age children in school, birth registration of new-born babies and their attendance at postnatal clinics, vaccination of children up to the age of five, and the non-trafficking of children and non-engagement of children in the worst forms of labour (Ibid.). The extremely poor households need to have at least one beneficiary from the following groups including orphans and vulnerable children (OVCs), elderly persons (aged 65 and over), people with disabilities (PWDs), and pregnant women and children under one year of age to qualify for support (Abdulai, 2019; Sackey, 2019). The programme provides cash grants to the beneficiary households every two months (Sulemana et al., 2019).

After launching in 2008, LEAP introduced the electronic payment in 2016 using "ezwich" cards encoded with biometric data. The card allows withdrawal of the grant at a payment point and in the e-zwich ATMs using the beneficiary's fingerprint. The transfer size of GH¢8–GH¢15 (i.e. approximately 1.67 USD to 3.14 USD) has been increased in 2015 to GH¢64–GH¢106 (i.e. approximately 11 USD to 19 USD) depending on the number of eligible members in the receiving households (Sulemana et al., 2019). The number of beneficiaries in LEAP programme has reached to 213,048 households with more than one million beneficiaries in all the 216 districts of Ghana by September 2016 (Abdulai, 2019; Sulemana et al., 2019).

In Ghana, like other developing countries, most of the social protection programmes had an intrinsic rural bias. However, there were programmes like National Health Insurance Scheme (NHIS) which started in 2003 covering urban poor by waiving fees as well as the premiums and the free primary education (CGE) programme which started in 2005 with nationwide coverage. Like many other social protection programmes in Ghana, LEAP also initially focused more on addressing rural poverty and vulnerabilities. Since 2014, LEAP began targeting urban poor by using the same targeting approach as the NHIS implemented in both rural and urban areas. In 2010, Ghana established a new Ministry of Gender, Children and Social Protection in 2013, launched National Household Registry as a single registry database, and adopted the National Social Protection Policy (NSPP) in 2016. By 2016, LEAP has increased the number of beneficiaries of urban poor from less than a percent of all beneficiaries to 3.2%. While expanding LEAP programme to the urban areas, a demand-driven approach to registration was followed. Eligible households were required to visit a Mobile Targeting Unit (MTU) to apply for LEAP benefits by submitting a PMT form. Data from the PMT was then assessed and verified to select the beneficiaries for LEAP. Door-to-door visits and community meetings were some of the outreach strategies applied to make poor households aware of the registration system of the LEAP programme (Devereux et al., 2018).

Literature indicates that LEAP programme has been successful in improving the lives of the rural poor significantly (Sulemana et al., 2019). In rural Ghana, the programme has contributed to the reduction of hunger, improvement in the income generating activities, and improvement in access to health care education especially for children (Sulemana et al., 2019). However, the impact of LEAP programme on the lives of urban poor is yet to be evaluated properly due its recent expansion to urban areas.

5.3. Bolsa Familia Programme (BFP) in Brazil

Bolsa Familia Programme (BFP), implemented since 2003, is a conditional cash transfer programme aimed at reducing poverty and enhancing the human capital formation among poor households in Brazil. BFP has around 13 million beneficiary households which caters to nearly about 50 million people across the country. This is one

of the largest conditional cash transfer programmes not only in Latin America, but also in the world (Sarwar, 2018; Torrens et al., 2016). The BFP targets extremely poor households with a monthly income of US\$35–70 per person and the monthly grants of the programme range from US\$18 to US\$175 depending on the number of eligible members in the households (Guanais, 2015; Torrens et al., 2016). The grant is given to the potential households under three conditions including attendance of pregnant women at prenatal and postnatal monitoring sessions, nutrition and vaccination for children aged 0–7 years, and school enrolment and attendance for school-aged children (Torrens et al., 2016).

BFP was created in a unique way in 2003 by merging five existing cash transfer programmes including the Bolsa Escola (School Fund), the Bolsa Alimentação (Food Fund), the Cartão Alimentação (Food Card), and the Auxílio Gás (Cooking Gas Aid). Merging five cash transfer programmes from five different ministries, new Ministry of Social Development and Fight against Hunger was established to implement the new programme. The BFP was also unique in its principle to pay the cash benefits to the women of the household and the grant was paid directly to the bank account of the beneficiaries (Sarwar, 2018; Guanais, 2015).

BFP follows a Unified Registry for Social Programmes (CadÚnico) where all the beneficiaries are registered. This central database is used for identification of poor households and for selection of beneficiaries of all the social protection programmes. The Federal Ministry of Social Development and Fight against Hunger maintain this Single Registry while the municipal governments are responsible for collecting and entering the data of poor families into the registry (Torrens et al., 2016; Guanais, 2015).

5.4. Oportunidades-Prospera programme in Mexico

Mexico adapted a unique design and delivery during the expansion of the Oportunidades-Prospera conditional cash transfer programme into urban areas. The programme utilized mass media advertisements as a call for applicants instead of door-to-door visits to identify eligible households. The potential applicants had to visit the recruitment offices and to submit the required documents as part of the application process. Initially, both rural and urban beneficiaries used to receive the same amount of cash benefits. However, the grant was later adjusted to cater to the needs of the urban poor. Moreover, the urban beneficiaries were given a bank card to withdraw cash benefits directly from ATMs. Urban-sensitive healthcare, and the promotion of good nutrition was also designed under the programme (Devereux et al., 2018).

5.5. Conclusion

Experience of designing and implementing social protection programmes for urban poor varies among countries, especially in the developing world. Reviewing a number of well-acclaimed SPPs from some countries, several key lessons can be utilized in the context of Bangladesh. First, most of the successful social protection programmes reviewed in this study are conditional cash transfer (CCT) programmes. Second, strict compliance to the attached conditions in the CCTs can bring positive results in terms of poverty reduction and human capital formation among the beneficiary households. Third, small social protection programmes can be merged into a large one to avoid coordination problems during the implementation of small SPPs. Fourth, all the successful CCTs have relied on a Single Registry System to collect, record, and update data on the extreme poor households across the country. Fifth, adjusting different criteria for selecting beneficiaries and determining the amount of grants with the needs of urban poor is a considerable option while expanding an existing CCT to urban areas. Sixth, transferring cash benefits directly to the beneficiaries has proved to be the most effective way to transfer the benefits transparently. Lastly, implementing agencies of the SPPs in developing countries can resort to innovative ways to create necessary awareness among the urban poor.

6. Towards an Inclusive NSSS Urban Policy

The poverty dynamics in Bangladesh has been changing in different ways in different areas. Urban and rural areas have distinct challenges and characteristics of poverty which requires different poverty reduction measures. While the rate of urban poverty has remained stagnant in recent years, Rahman et al. (2011) has claimed that a large section of urban population, who are not being statistically classified as 'poor', still face serious deprivations. Inadequate asset base and unequal access to basic services are the core reasons behind the deprivations of both urban poor and non-poor population living in urban slums and low-income settlements. Hence, the urban poor who live in urban slums are more vulnerable to health hazards due to unequal and unsafe access to basic services like water and sanitation as well as health and nutrition.

Social protection programmes have been one of the major supportive tools of the government to fight poverty and reduce the vulnerability of marginal population around the country. Although most of the SPPs have focused on tackling the vulnerability of poor rural communities, recently there has been growing emphasis for a paradigm shift in the urban poverty reduction initiatives with the use of SPPs. The NSSS and the 7th Five Year Plan of Bangladesh have recently brought attention towards designing social protection for the urban poor. The NSSS recognizes the loopholes in the existing social protection system and suggests for dynamic changes in light of both national experience and international best practices. The following sections of this chapter lays out a detailed set of recommendations regarding the design and implementation of SPPs for urban poor in Bangladesh.

6.1. Conditional Cash Transfer Programmes for Urban Poor

Most of the successful social protection programmes, in light of the best practices reviewed in this study, are conditional cash transfer (CCT) programmes. In Philippines, to receive benefits from the Pantawid Pamilya, extreme poor households require to have a pregnant woman or at least one child aged 0-14 years in the household (Fernandez and Olfindo, 2011). In Ghana, the extreme poor households need to have at least one beneficiary from the following groups including orphans and vulnerable children (OVCs), elderly persons (aged 65 and over), people with disabilities (PWDs), and pregnant women and children under one year of age to qualify for support from the LEAP programme (Abdulai, 2019; Sackey, 2019). In Brazil, the BFP targets extremely poor households with a monthly income of US\$35–70 per person (Guanais, 2015; Torrens et al., 2016). Success of the CCT programmes in Philippines, Ghana, and Brazil among other developing countries provide best examples of implementing CCTs for urban poor in a developing country like Bangladesh.

6.2. Strict Monitoring of the Compliance Criteria for SPPs

Attaching conditions to the SPPs and monitoring the compliance strictly can bring positive results in terms of poverty reduction and human capital formation among the beneficiary households. In Philippines, immunization of children aged 0-5 years, provision of de-worming pills for the children aged 6-14 years, provision of pre- and post-natal care for pregnant women, and participation in Family Development Sessions of DSWD in local areas are some of the conditions to receive the health grant under the Pantawid Pamilya. Moreover, enrolment to schools and keeping a higher percentage of attendance rate for the children are required to receive the education grant (Fernandez and Olfindo, 2011). Strict monitoring of the compliance criteria in Philippines have brought positive results in poverty reduction as well as in healthcare of pregnant women and education of younger children (Orbeta and Paqueo, 2016; Frufonga, 2015; Velarde and Fernandez, 2011). Furthermore, the LEAP programme in Ghana and the BFP in Brazil also requires the beneficiaries to meet certain criteria including the healthcare of pregnant women and young children, and schooling of children of the beneficiary households (Sulemana et al., 2019; Torrens et al., 2016).

Bangladesh can design CCTs with customized criteria targeting healthcare, nutrition, and education of women and children among urban poor. Monitoring the compliance to the conditions can be done by a Compliance Verification System (CVS) linked with the MIS to verify the compliance of the households for receiving health and education grants as in the case of Philippines. Furthermore, a Grievance Redress System (GRS) can be integrated with the MIS to capture, resolve, and analyse grievances of both the beneficiaries and non-beneficiaries of the programme (Fernandez and Olfindo, 2011). The CVS and GRS linked with the MIS can be monitored and coordinated by a single ministry while data inputs will come from the local government agencies as well as from education and health service providing agencies.

6.3. Unifying Small Programmes into an Umbrella Social Protection Programme

In most of the developing countries like Bangladesh, small social protection programmes cause coordination problems during the implementation of SPPs. In Brazil, the BFP was created in 2003 by merging five existing cash transfer programmes including the Bolsa Escola (School Fund), the Bolsa Alimentação (Food Fund), the Cartão Alimentação (Food Card), and the Auxílio Gás (Cooking Gas Aid). Merging five programmes from five different ministries, a new Ministry of Social Development and Fight against Hunger was established to implement the new programme (Sarwar, 2018; Guanais, 2015). Bangladesh can take an important lesson from Brazil's experience in unifying a number of CCTs into one large programme and attach relevant compliance criteria to bring multi-dimensional benefits.

6.4. Implementation of a Single Registry system

All the successful CCTs have relied on a Single Registry System to collect, record, and update data on the extreme poor households across the country. In Philippines, a central Management Information System (MIS) has been created by integrating it with other modules like household registration, compliance verification system, payments, and grievance redress system. The MIS is updated with verified reports of changes in any information concerning the beneficiary households (Fernandez and Olfindo, 2011). Ghana launched their National Household Registry as a single registry database for the LEAP programme which is also being used by other government agencies for targeting potential beneficiaries of SPPs (Devereux et al., 2018). In Brazil, BFP follows a Unified Registry for Social Programmes (CadÚnico) where all the beneficiaries are registered. The Federal Ministry of Social Development and Fight against Hunger maintain this Single Registry while the municipal governments are responsible for collecting and entering the data of poor families into the registry (Torrens et al., 2016; Guanais, 2015). In light of the global experience, it is a must for Bangladesh to develop a single registry system for all the poor households across the country based on NID cards and to utilize the system for selection of beneficiaries for different SPPs.

6.5. Adjusting the Grants to the Needs of Urban Poor

Adjusting different criteria for selecting beneficiaries and determining the amount grants with the needs of urban poor is a considerable option while expanding an existing CCT to urban areas. In the Oportunidades-Prospera programme of Mexico, both rural and urban beneficiaries used to receive the same amount of cash benefits initially when the programme expanded to urban areas. However, the grant was later adjusted to cater to the needs of the urban poor and the urban beneficiaries were given a bank card to withdraw cash benefits directly from ATMs. Moreover, the cost of accessing basic services and inflation need to be taken into consideration while designing a new SPP for the urban poor (Devereux et al., 2018).

6.6. Transferring the Cash Benefits Directly to the Beneficiaries

Transferring cash benefits directly to the beneficiaries have been proven to be an effective way to transfer the benefits transparently. In Philippines and in Brazil, the grants are paid directly to the bank account of the beneficiary households (Sarwar, 2018; Guanais, 2015; Fernandez and Olfindo, 2011). In Ghana, LEAP introduced the electronic payment in 2016 using "ezwich" cards encoded with biometric data for withdrawal of the grant at a payment point and in the e-zwich ATMs (Sulemana et al., 2019). In Bangladesh, with the evolution and popularity of mobile banking, cash benefits can directly be transferred to the intended beneficiaries.

6.7. Land Tenure for Urban Poor

Security of tenure is considered as important as access to food and water in the context of urban poverty (Mahadevia, 2010). Infrastructure and services cannot be extended to most of the slums as they are considered as illegal settlements. In consequence, the urban poor often face the threat of eviction. However, easing access to basic services, land ownership and housing can solve a lot of the troubles faced by the poor urban communities. The 7th Five-Year Plan referred to some strategies like direct land leasing to the urban poor. It also encouraged the private land-owners to set up lease contracts with occupiers which protect the interest of all parties. Moreover, the Plan brought up the concept of housing loan for the low-income households. Furthermore, the Plan has prioritized the capacity building of CBOs and NGOs in assisting the poor so that they can have collective consciousness about land leasing, ownership and rent-related programmes. Based on the suggestions made by the 7th Five-Year Plan, an innovative land leasing solution under a new urban sector policy can reduce the vulnerabilities of urban poor.

6.8. Adoption of an Urban Sector Policy

Urban sector policy has been drafted and revised several times since 2005 by the Local Government Division of the Ministry of Local Government, Rural Development and Cooperatives. The urban sector policy has mentioned the ubiquitous issues of urbanization and urban poverty. It has been pointed out in the urban sector policy that the government will be responsible for taking appropriate measures on reducing the urban poverty. Moreover, relevant government agencies have been advised to implement priority programmes for upgrading the living conditions in the slums and other informal settlements. Furthermore, the policy also talks about issues like special zones for the urban poor communities, smooth access to basic services and utilities in slums, and support for the informal employment for the urban poor. However, the policy is still in the draft phase and is awaiting further revision and approval from the Cabinet. Adopting an innovative and inclusive urban sector policy in line with the NSSS provisions will be crucial for addressing a wide number of issues that urban poor are currently facing.

6.9. Portability of Programmes

One of the key factors identified in accessing social protection programmes by the urban population is the high mobility of slum dwellers. In designing a flagship SPP for the urban poor, the leaders should consider the high mobility of the urban poor and the programme should be able to continue serving beneficiaries regardless of their spatial mobility. In this regard, portability of participation and portability of accessing services need to be ensured. Implementation of a central registration system for urban poor can help to track the mobile population in urban areas. One way of doing it is to handover the responsibility of informing the authority to the beneficiaries themselves. But in that case, an effective information campaign should be in place so that the evicted people can trace them and inform about their current location. In Philippines, such provision is practiced in the Pantawid Pamilya, where beneficiaries can inform the programme authority of their change of residency and still participate in the programme (Fernandez and Olfindo, 2011).

6.10. Designing Insurance Policies for Urban Poor

A good mechanism for improving the share of social protection benefits among the urban population is to develop an insurance system for poor people, including the urban poor. A social insurance system can be designed to enable people to invest in their own social security for the risks of unemployment, accidents and physical injuries, severe illness, and deaths of earning member of the poor households. Relevant government agencies can share the price of the insurance premium and the rest of it can be paid by the beneficiaries at a subsidized rate.

6.11. Urban Employment Schemes

The urban labour market in Bangladesh is different to the rural labour market. Hence, government can innovate newer strategies for generating employment for urban poor laborers. The purpose of this kind of intervention will be to ensure minimum level of income to maintain regular expenses by employing at least one adult people per household. Training up of the unskilled labours and expanding cash-based employment generating schemes can be implemented by the relevant government agencies. The 7th Five Year Plan has mentioned about creating dedicated zones for microenterprises, street vendors and hawkers which will eventually help the urban poor. Providing training to youth son modern manufacturing sector like the Readymade Garments (RMG) sector in Bangladesh can help to promote livelihoods for youths of poor households living in urban areas.

6.12. Creating Mass Awareness among Urban Poor Regarding SPPs

Creating mass awareness among the urban poor regarding the SPPs have always remained challenging. Many developing countries have used innovative ways to create necessary awareness for the selection of beneficiaries for SPPs in urban areas. In Ghana, door-to-door visits and community meetings were some of the outreach strategies applied to make poor households aware of the registration system of the LEAP programme. On the other hand, in Mexico, mass media advertisement was used as a call for applicants instead of door-to-door visits to identify eligible households. The potential applicants, in this instance, had to visit the recruitment offices and to submit the required documents as part of the application process (Devereux et al., 2018). Relevant government agencies in Bangladesh can utilize both electronic, print and social media to create awareness among the urban poor regarding the available SPPs.

6.13. Conclusion

In implementing the NSSS, it will be important to provide special attention to the urban sector. For the poor and marginalised citizens from urban areas, developing a dedicated social protection programme for the urban poor is a challenge. It is important to generate proper data in a central MIS for implementing any suitable support mechanisms for urban poor. In this respect, launching a central registry system for the urban poor and designing a flagship CCT, instead of a number of small SPPs, can help implementation of the NSSS urban policy.

7. Conclusion and Way Forward

Rapid urbanization has created both opportunities and challenges for the urban population as well as for the government of Bangladesh. On the positive side, there has been a boom in the informal sector of the economy and rural-urban migration has provided the manufacturing industries including RMGs with labour at competitive prices. While the desire for better livelihoods have attracted a large number of people to cities, large numbers of people also migrated to urban areas due to loss of assets from different forms of natural hazards. The victims of natural disasters and other forms of man-made disasters migrate to cities and start living in slums equipped with no utility connections and social services. Statistics show that more than half of the population of this country will be living in cities by 2030. With a stagnant rate of reduction in urban poverty, a large number of urban poor may continue living in the slums unless proper social protection strategies are implemented.

Like other developing countries, slums in Bangladesh are not equipped with basic facilities such as proper housing, safe drinking water, sanitation, and healthcare. The requirement of the support from the government for the poor urban communities is noticeable from the fact that a lot of the households in the urban slums experience poverty and remain vulnerable to shocks that can threaten their wellbeing. As a large part of the urban poor are internal migrants who have migrated from rural areas to urban with limited resources at hand, the economic vulnerability they face is unparalleled. Having almost no productive assets like land and housing, and limited access to basic services like education, health, and other utility connections force the majority of slum dwellers into a vicious cycle of poverty which they mostly fail to come out of. Till date, the national social security activities have been aligned mainly to the needs of the rural poor rather than those of the urban poor. Though recent formulation of NSSS in 2015 by the Government anticipated expanding the coverage of social protection programmes for the urban poor communities, little has changed in reality.

Unplanned city growth, illegal encroachments on public land, poor urban governance, and, lack of policy attention to the needs of the informal sector are some of the key factors exacerbating the problems of urban poverty in Bangladesh. Any effective strategy to address urban poverty is closely linked to an effective urbanization strategy. Policies and strategies for the urban poor should include several concerns like mitigating public health risks, addressing the service needs of both transient and stable settlements, effective support to the informal sector, and better utilization of urban land for urban poor. Furthermore, planning should take place in a participatory way by involving communities and NGOs.

It has been found from the literature as well from the field study that urban poor are subjects of various forms of deprivations and vulnerabilities. All the legal, institutional, economic, and political structures pose different types of challenges for the urban poor living in slums and low-income settlements. While the urban poor often lack access to basic social services and utility connections, getting jobs in the formal sector also remain difficult. Lack of legal status in the slums restrict the ability of urban poor in accessing housing facilities as well as utility connections, registering for NID cards, and in accessing SPPs. The lack of land tenure also creates a dependency structure of urban poor on the locally influential people to survive in the slums. All the systematic and unsystematic process of exclusions affect the welfare of the urban poor and restricts their ability to get included in the existing social protection system.

Urban poverty, being distinct from rural poverty in many ways, thus require customized social protection programmes. Combining the experience of national social protection system as well as the international best practices from developing countries, several key lessons can be utilized in the context of Bangladesh. First, most of the successful social protection programmes reviewed in this study are conditional cash transfer (CCT) programmes. Second, strict compliance to the attached conditions in the CCTs can bring positive results in terms of poverty reduction and human capital formation among the beneficiary households. Third, small social

protection programmes can be merged into a large one to avoid coordination problem during the implementation of small SPPs. Fourth, all the successful CCTs have relied on a Single Registry System to collect, record, and update data on the extreme poor households across the country. Fifth, adjusting different criteria for selecting beneficiaries and determining the amount grants with the needs of urban poor is a considerable option while expanding an existing CCT to urban areas. Sixth, transferring cash benefits directly to the beneficiaries have been proved as the most effective way to transfer the benefits transparently. Seventh, adoption of an innovative and inclusive urban sector policy in line with the NSSS provisions can be crucial for addressing a wide number of issues that urban poor are currently facing. Eighth, an SPP for urban poor should consider the high mobility of urban poor and the programme should be able to continue serving beneficiaries regardless of their spatial mobility. Ninth, urban employment schemes and national insurance schemes covering urban poor can be implemented. Lastly, implementing agencies of the SPPs in developing countries can resort to innovative ways to create necessary awareness among urban poor.

In implementing the NSSS and designing, it will be important to provide special attention to the urban sector. For the poor and marginalised citizens living in urban areas, developing a dedicated social protection programme for urban poor is a challenge. It is important to generate proper data in a central MIS for implementing any suitable support mechanisms for the urban poor. In this respect, launching a central registry system for urban poor and designing a flagship CCT, instead of a number of small SPPs, can help implementation of the NSSS urban policy. Designing the NSSS urban policy and the Urban Sector Policy will require further research. The areas where further research initiatives required are the following:

- Designing a flagship conditional cash transfer (CCT) programme for urban poor by setting the attached conditions for poverty reduction and human capital formation among the beneficiary households.
- Merging small social protection programmes into one or more SPPs for urban poor
- Designing the implementation and operation of the national Single Registry System to collect, record, and update data on the extreme poor households across the country
- Adopting an inclusive urban sector policy in line with the NSSS provisions
- Designing urban employment schemes and national insurance schemes for urban poor

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Chapter 8. SITUATION ANALYSIS: A PERCEPTION STUDY ON PERSONS WITH DISABILITIES IN BANGLADESH¹

¹ Authors of the study:

Mehrin Karim (Team Leader), Research Officer, Social Security Policy Support (SSPS) Programme

Md. Mukul Hossain, Project Officer (Research), Social Security Policy Support (SSPS) Programme

Md. Jahangir Alam, Thematic Expert, Disability and Inclusive Development, Centre for Disability in Development (CDD)

1. Introduction

Bangladesh is a country with a population of 160 million and there are an estimated 16 million people with disabilities in Bangladesh, or 10% of the country's population according to the WHO report depending on the inclusiveness in the definition classification of disability. The country recently has become eligible to graduate from LDC to middle income country in 2024, provided it meets certain preconditions and has prioritized “disability” as one of the major thematic areas of its development agenda. However, the overall situation of Persons with Disabilities (PWD) is still far from satisfactory and the country is making strides towards a more inclusive growth. In fact, they are still granted lowest priority in service provision in Bangladesh. In committing to the realization of the 2030 Agenda for Sustainable Development, Member States recognized that the dignity of the individual is fundamental, and that the Agenda's Goals and targets should be met for all nations and people and for all segments of society. The SDGs have touched upon the issues related to the rights and development of the persons with disabilities in a number of Goals and Targets, especially Goals 4, 8, 10, 11 and 17. Goal 4 deals with inclusive and equitable quality education and promotion of life-long learning opportunities for all, including the persons with disabilities. Goal 8 seeks to promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all including persons with disabilities. Closely connected to Goal 8 is Goal 10 which aims to promote social, economic and political inclusion of persons with disabilities. While Goal 11 calls for providing universal access to safe, inclusive and accessible, green and public spaces, particularly for persons with disabilities and Goal 17 urges the Member States to ensure high-quality, timely and reliable data that is also disaggregated by disability. With so much emphasis on inclusiveness, there is no denying that persons with disabilities must be incorporated in all sector since they face much more stringent challenges compared to others. They need special support as well as attention in accessing education, healthcare facilities, public transport services, etc. which bear additional cost implications. While the private sector can offer the required services, poor and vulnerable population groups are unlikely to afford these services with additional costs. In this light, the most important target for people with disabilities is SDG 8 which is to ensure Decent Work and Economic Growth for all.

More than 1.7% Bangladeshi nationals are identified as disabled according to the disability detection survey conducted by the Ministry of Social Welfare (MOSW) in 2018. Against this background, the Government of Bangladesh has come up with policies and action plans that will incorporate and include this group to have a strong platform where they can voice their opinions and not be left behind.

1.1. Causes of Disability

Globally, the most common causes of disability include chronic diseases (e.g. diabetes, cardiovascular disease and cancer); injuries (e.g. due to road traffic accidents, conflicts, falls and landmines); mental health problems; birth defects; malnutrition; and HIV/AIDS and other communicable diseases.

In Bangladesh, it is very difficult to estimate the most prominent cause of disabilities since not many studies have been done particularly on the causes. A survey was done by VHSS. Country Profile Study on Persons with Disabilities in Bangladesh. 2000² where illness/disease was the most prominent cause of disability comprising of 44% with difficulty related to eyesight being the most common disability, followed by birth disability constituting of 20%, accidents 13%, malnutrition and ignorance 9% and rest unknown case comprising 14%. However, the number is increasing due to factors such as population growth, increase in chronic health conditions, the ageing of populations, and medical advances that preserve and prolong life. Many low and middle-income countries face a double burden, i.e. they need to address both traditional problems, such as malnutrition and infectious diseases, and new problems, such as chronic conditions.

² http://siteresources.worldbank.org/DISABILITY/Resources/Regions/South%20Asia/JICA_Bangladesh.pdf

1.2.Objective

The situation analysis will discuss the current situation of people with disabilities (PWDS) in Bangladesh, the role of social protection in covering persons with disabilities and what needs to be done and policy recommendations. It will provide an evidence-informed basis for formulating future strategic directions and crucial step in the planning cycle. The report will:

- increase accountability and transparency;
- support and strengthen monitoring and evaluation;
- contribute to concretizing roles and responsibilities;
- help to establish consensus on the status of disabled people in the country.

1.3.Methodology

The report is a combination of both primary and secondary research data.

Secondary data has been collected from different sources such as reports of various organization, various books, journals, newspapers and articles. Also, vast data have been collected from various web links. All those data are analysed for finding different relevant meaning in Bangladesh.

Primary research has been conducted with the help of Centre for Disability in Development (CDD) by handing standard questionnaires in accordance with the objectives of the studies (SEE ANNEX 1) to 120 persons with disabilities (PWDS) with equal representation of men and women, from all income levels aged 18 and above. The disabilities of the respondents were grouped into six different areas including four main types of disabilities :44% of respondents were from the physical disability group, followed by speech and hearing (12%), visually impaired (28%) and intellectually disabled (16%). The survey was conducted by trained surveyors from CDD within a two weeks period from 31st March to 14th April 2019 in Dhaka and Savar from both rural and urban respondents. However, the sample size is not large enough to generalize a statistically significant result.

A Consultation workshop on inclusion of disability issues in National Development Planning organized by CDD with stakeholders involved with or working for the pertinent issues have been conducted.

1.4.Limitations

Time constraints was one of the limitations of the research. There were some limitations that are unavoidable and uncontrollable. Some questionnaires were answered by the guardians of the PWDs and might not truly represent the state of the affected person. People with Neurodevelopmental disorders could not be covered in the study due to lack of proper arrangement. Some limitations from female respondents come from the social barriers that exist in Bangladesh. The distribution of the questionnaire in a more marginalized or remote area might have depicted a poorer condition than the average situation of Persons with Disabilities. Questionnaire respondents had a balanced ratio of men and women and were from different backgrounds. However, no particular sampling strategy was followed meaning the study is not nationally representative, i.e.- the data does not infer about the situation in the whole country rather it provides a hint about the situation, since it is a perception survey.

2. Definition of Disability

Disability is defined as the physical or mental impairment, but disability is not only a physical or mental impairment rather it is defined by the culture also. Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others. According to Ministry of Social Welfare, the Government of Bangladesh uses the definition of disability provided in the 'Rights and protection of persons with disabilities act 2013'. The definition, which is similar to the one used in the "Disability Welfare Act 2001", prepared by the MoSW in close collaboration with the National Forum of Organizations Working with the Disabled (NFOWD) (Bangladesh Bureau of Statistics 2015). The Rights and protection of persons with disability policy 2015 also follows the same definition, which states that: "A person with a disability is one who is physically disabled either congenitally or as a result of disease or being a victim of accident, or due to improper or maltreatment or for any other reasons has become physically incapacitated or mentally imbalanced as a result of such disability or one to mental impairment has become incapacitated, either partially or fully and is unable to lead a normal life.

All throughout the centuries, disability has been regarded as a charity and then a welfare issue. Only in the recent decade, it has begun to be incorporated as a development issue. There isn't any standard definition yet. The Government of Bangladesh reports 0.91-9.17% of the Bangladesh's population have a disability.

According to HIES 2016 (Table 8.1) which adopted and accommodated the short set of six disability-related questions endorsed by the Washington Group in the very long questionnaire for household income, household expenditure, individual education, employment, health etc. The short set of six disability-related questions was consistent with the International Classification of Functioning (ICF), Disability and Health, a framework for conceptualizing disability developed by the World Health Organisation.

It can be observed that the percentage of population in Bangladesh suffering from any type of disability is 6.94% at the national level. Such percentage for male is 6.27% and for female is 7.59%. In rural areas, the percentage of population who suffered from any sorts of disability is 7.27% for both sexes, 6.53% for male and 8.0% for female. In the urban areas, 6.04% suffered from any sorts of disability for both sexes, and the breakdown is 5.57% for male and 6.5% for female.

Table 8.1: Percentage of People who suffered from any Type of Disability by Sex and Residence 2016

Residence	Both Sex	Male	Female
National	6.94	6.27	7.59
Rural	7.27	6.53	8
Urban	6.04	5.57	6.5

Source: HIES 2016

Urban rate of disability can be seen lower compared to rural area. This may be because people living in urban areas were better off in terms of housing, education, income, health facilities, and sanitation than people living in rural area.

According to HIES 2010 and 2016, it is observed from Table 8.2 that "some", "severe" and "fully unable" nature of disability is higher in rural areas compared to that in urban areas in 2016 as well as in 2010.

Table 8.2: Percentage Distribution of Population (All ages) having any Difficulty (Disability) even with an Aid by Type and Intensity of Difficulty HIES 2016 and HIES 2010

Type of Disability	2016						2010					
	Rural			Urban			Rural			Urban		
	Some	Severe	Fully Unable	Some	Severe	Fully Unable	Some	Severe	Fully Unable	Some	Severe	Fully Unable
Total	10.42	2.41	1.16	8.04	1.5	1.09	12.26	2.42	0.64	8.91	1.46	0.24
Eyesight	4.02	0.44	0.08	3.54	0.36	0.09	5.73	0.58	0.09	5.15	0.37	0.04
Hearing	1.91	0.33	0.08	1.31	0.14	0.1	2.2	0.37	0.08	1.18	0.2	0.02
Walking and climbing	1.5	0.51	0.18	1.11	0.33	0.16	2.07	0.6	0.09	1.19	0.33	0.03
Remembering and concentrating	1.19	0.37	0.19	0.75	0.23	0.18	1.06	0.28	0.09	0.58	0.15	0.04
Self-Care	0.93	0.41	0.3	0.74	0.22	0.29	0.63	0.34	0.09	0.42	0.21	0.06
Speaking and Communication	0.87	0.35	0.33	0.59	0.22	0.27	0.57	0.25	0.11	0.39	0.2	0.05

Source: HIES 2016

However, the extent percentage of population of disability was higher in 2010 (9.07%) compared to (6.94%)2016. Disability in the categories of 'some', 'severe' and 'fully unable' in rural area is reported to be 10.42%, 2.41%and 1.16% respectively as against 8.04%, 1.50% and 1.09% in urban areas in 2016. Disability is primarily a rural phenomenon in Bangladesh. Ten per cent of people living in rural areas suffer from disability in comparison to Eight per cent of those living in urban areas.

The following table shows the definition of disability according to different surveys

Table 8.3: Different surveys on disability

Survey	Organisation	Date	%	Definition of Disability
Household and Population Census	Bangladesh Bureau of Statistics	2011	1.4	"Disability" and six possible types
National Forum of Organizations Working with Disabilities (NFOWD) and Handicap International (HI)	National Forum of Organizations Working with Disabilities (NFOWD) and Handicap International (HI)	2005	5.6%	Physically disabled either congenitally or as a result of disease
Household Income and Expenditure Survey Preliminary report	Bangladesh Bureau of Statistics	2016	6.94	Functional Limitations (Washington Group Questions)
World Health Survey	World Health Organization	2003	10	Functional Limitations. Among people 18-65 years old.
Disability Detection Survey	Ministry of Social Welfare, DSS	2019	1.7	"Disability" and twelve possible types According to ICF

As in most developing countries, internationally comparable estimates of disability prevalence are rare in Bangladesh. This lack of globally comparable statistics is partly explained by variations in definition of disability, methodologies of data collection, and quality of study design (Mont 2007). Even within Bangladesh, vastly divergent estimates of disability rates are observed. In 2011, the Bangladesh Bureau of Statistics (BBS) estimated that 1.4 per cent of the country's population suffers from disabilities. This is widely believed to be a grossly underestimated figure. Action Aid Bangladesh estimated that 8.8 per cent of people (in 1996) require disability related services. In 2005, the National Forum of Organizations Working with Disabilities (NFOWD) and Handicap International (HI) estimated that 5.6 per cent of the population suffered from a disability (NFOWD and HI 2005).

Most recently, the Household Income and Expenditure Survey 2016, BBS estimated persons with disabilities at 6.94 per cent.

Misconceptions about Disability

Myths and misconceptions about disability are common. In Bangladesh, it is very typical for people to have these fixed concepts about people with disabilities. These incorrect assumptions are often triggered by fear, lack of understanding and/or prejudice. Promoting negative images of disability is a form of discrimination because it creates barriers to full citizenship for people who have a disability. Common myths and stereotypes that emerge repeatedly in society include the following assumptions:

- People with Disability are cursed
- Children born disabled are results of their parent's wrongdoings.
- People with disabilities are a one-dimensional group.
- People with disabilities want to associate with each other.
- People with disabilities are dependent and always need help.
- People with disabilities are special and should be treated differently.

3. Frameworks

NATIONAL

As early as 1993, the Government established a National Coordination Committee on Disability under the Ministry of Social Welfare. It adopted the National Disability Policy in 1995 and to ensure equal participation and pave increased opportunities for persons with disabilities. The Ministry of Social Welfare, in association with the National Forum of Organizations Working with the Disabled (NFOWD) initiated draft legislation on disability related issues in 1996. This legislation was formally enacted in April 2001 and is known as The Disability Welfare Act of 2001 and after that the Neurodevelopmental Disability Protection Trust Act in 2013 and Person with Disabilities Rights and Protection Act 2013 were passed. Under the trust laws, the government has established a “Neuro Developmental Disability Protection Trust” in 2014. Bangla Sign Language was recognized as a language of Bangladesh by the declaration of the Prime Minister Sheikh Hasina, as of February 1, 2009.

INTERNATIONAL

UN first came up with an international Declaration on the Rights of Disabled Persons in 1971. Most recently, on December 13, 2006, the UN has adopted Convention on the Rights of Persons with Disabilities (CRPD). December 3rd is celebrated as the International Day of People with Disability that is sanctioned by the United Nations. Introduced in 1992, this day is marked around the world by a variety of events held in different countries. The original name was International Day of Disabled Persons. Dating back to 1981, the day was created to improve the lives of disabled people around the globe and prevent disabilities in the first place. The aim of Disability Day is to encourage a better understanding of people affected by a disability--by raising awareness of rights, dignity and welfare of people with disabilities. Bangladesh has been a ratified member of the convention. Below are some of the international milestones specifically on Disability, which are also followed in Bangladesh.

Table 8.4: International Frameworks for Person with Disabilities

Year	Date	Agent	Event
1971	Dec 20	UNGA	Declaration on the Rights of Mentally Retarded Persons
1975	Dec 9	UNGA	Declaration on the Rights of Disabled Persons
1976	Dec 16	UNGA	Declaration of 1981 as the first International Year for Disabled Persons (IYDP)
1982	Dec 3	UNGA	World Program of Action concerning Disabled Persons
1982	Dec 3	UNGA	Declaration of the United Nations Global Decade of Disabled Persons, 1983-1992
1993	Apr 23	ESCAP	Declaration of Asian and Pacific Decade of Disabled Persons, 1993-2002
1993	Aug 23	GOB	Bangladesh becomes a signatory country to the ESCAP Decade Declaration
1993	Dec 20	UNGA	Standard Rules on the Equalization of Opportunities for Persons with Disabilities
1998		SAARC	Upon a proposal from Bangladesh, at its Summit, SAARC adopts a resolution to create a SAARC Disability Fund
2002	Nov	ESCAP	Declaration of Biwako Millennium Framework for Action and ESCAP Millennium Decade 2003-2012
2006	Dec 13	UNGA	Convention on the Rights of Persons with Disabilities (CRPD)
2007	Nov 30	UNGA	Government of Bangladesh ratified the United Nations Convention on the Rights of Persons with Disabilities (CRPD) and its Optional Protocol

The Sendai Disaster Risk Reduction Framework unlike its predecessor the Hyogo Framework for Action, supports DiDRR. There are explicit references to persons with disabilities, accessibility and universal design throughout the document. Preamble 7 recognizes persons with disabilities as one of the major stakeholders and encourages Member States to engage them in decision making processes on DRR.

Obligations

The state has the obligation to respect and implement all the provisions of the Declaration, and in particular to ensure the rights and protections mentioned in the document.

District Committees on the Rights and Protection of Persons with Disabilities (chaired by the Deputy Commissioner) are, under the Act, to be constituted in all 64 administrative districts of Bangladesh are responsible for implementing directions from the Government or National Coordination and Executive Committees as well as coordinating and monitoring the activities of Upazilla Committees (led by Upazilla Nirbahi Officers) and Town Committees (chaired by Chief Executive Officers of City Corporations or Municipalities) under the 2013 Act.

The National Monitoring Committee is vested with the duty to monitor implementation of the CRPD and national initiatives in relation to it through its 46 focal points, one from each of the ministries and departments with responsibility for implementation of disability-related activities.

In addition to the above, the National Steering Committee on Autism and Neurodevelopmental Disabilities was established in 2012 with representatives from key ministries and departments supported by the National Advisory Committee for Autism and Neurodevelopmental Disabilities and a Technical Guidance Committee comprising of parents and experts on disability issues.

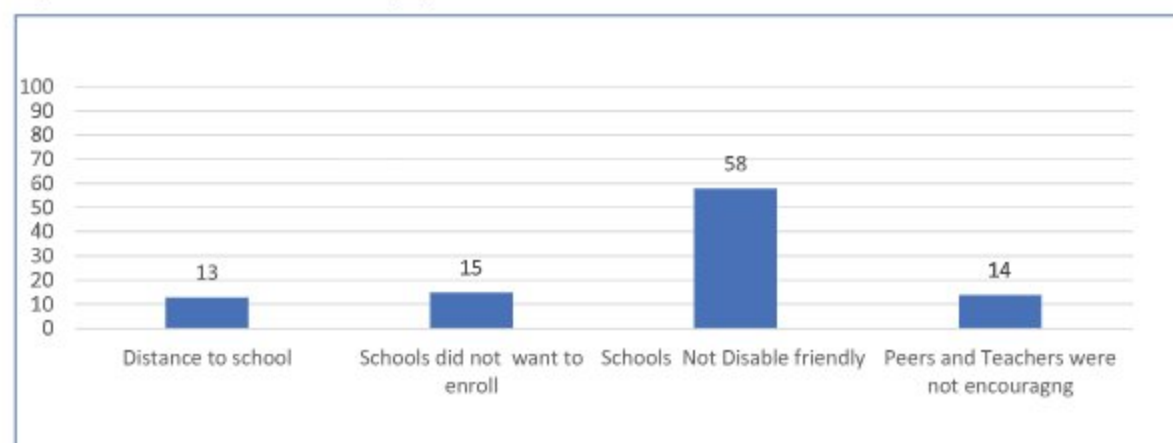
4. Disability and Vulnerability Issues

Person with Disabilities (PWDs) start facing exclusion from birth. They start facing challenges through each stage of their lives. They are often seen as burden to families. Most often, the PWDs are either neglected or over protected. Both have a negative effect and do not empower the person. As the PWDs generally have less self-confidence, they tend to express or assert themselves though they may have strong feelings about this. Often people tend to adopt a patronizing tone while talking to the PWDs, just as they do while talking to children. They face difficult situations in every aspects of their life. According to the Primary perception Survey (2019) conducted by SSPS, the following results were found.

i. Education: According to the primary survey results of this study that was conducted for both male and female respondents regarding education, persons with disabilities (PWD) faced many challenges on an everyday basis while getting education. However, women with disabilities were twice as likely to be victims of discrimination. Data from questionnaire indicated that more than half of the respondents 58% (see Fig 1) said that the schools were not disable friendly and the reasons were as follows: a) the washrooms were inaccessible, b) physically disabled people were unable to go to top floors where exams were held, c) visually impaired people had little or no access to braille books, the script writers were not available during exams and d) invigilators were not aware of the extra time that were allocated for the disabled as per the government rule. A study in 2002 titled “Educating children in difficult circumstances: Children with disabilities” conducted by the Ministry of Education of the Government of Bangladesh reflects the situation of education of children with disabilities. Major findings of the study indicate that, only 11% of children with disabilities within the school going age, with a simple majority of boys over girls have so far gained access to education. The served areas where the disability related activities have been carried out by development agencies exhibited an enrolment rate of 18%, while that for areas without such activities displayed a mere 4% enrolment.

The inaccessibility to educational institutions which constitutes 13% is another major barrier to education for both men and women with disabilities, particularly in rural situation. During the rainy season it is especially difficult to reach a distant school using inaccessible village roads, and under any circumstances such a commute may be impossibly difficult and/or leave the women and girls vulnerable to harassment.

Figure 8.1: Barriers to Education (%)



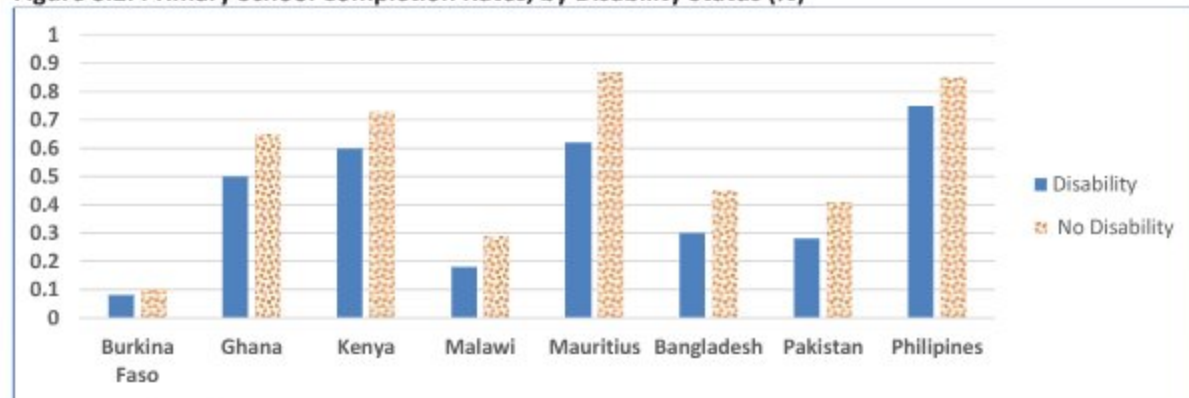
Source: Primary Survey, SSPS

In some cases, around 14% said that the tough environment created by school authorities, teachers, peers or parents of non-disabled students forced the disabled learners with disabilities to leave their schools. 15% of the respondents said that the teachers and principals do not want to enrol students with disabilities. Research findings indicate that family, peers, community people and schoolteachers largely do not favour the education of PWDs with the misconception that it is a hassle, PWDs will not contribute anything in the future, will act as a burden and be costlier for the schools. Teachers are not so eager to help a disabled child. Peers also make fun

of them and call them derogatory names like *langra*, *kana*. Visually impaired respondents said it was hard to see the board. One female respondent who has hearing/speech impairment said that the school guard attempted to rape her, and she had no choice but to leave the school and her parent also feared for their daughter's safety. Therefore, girls were at a more vulnerable situation than the boys.

Lessons from International Experience: Rwanda is the only country in Africa where all children finish primary education including children with disabilities. The Rwandan Government is committed to working to identify the needs of each child with disabilities and to create an individualized education plan with appropriate accommodations and adaptations as necessary. Educational provision for children with disabilities in Rwanda is part of the provision for children with special educational needs. This is because special educational needs include disabilities. However, many policy and other documents related to special educational also include specific references to children with disabilities. In 1997 the government first demonstrated its interest in the education of children with disabilities and other special educational needs by setting up a desk of special education in the Ministry of Education. Since then, it has continued to demonstrate its commitment to the education of children with disabilities by adopting many policies and laws related to special needs education and including it in its general strategic plans. There are also laws and ministerial orders intended to enhance the lives of people with disabilities in general, including their education.

Figure 8.2: Primary School Completion Rates, by Disability Status (%)



Source: World Bank 2011

In a survey conducted by Word Bank 2011³, it was noted that the disparities in educational attainment between persons with and without disabilities greatly vary across countries. The largest difference in primary school completion rates across disability status was found in Mauritius (21 percentage points), while the smallest difference found in Burkina Faso (three percentage points). When disparities in primary school completion are measured by the ratio of the completion rates of persons with and without disabilities, disparities are most pronounced in Malawi, Bangladesh, and Pakistan, where the primary school completion rates of persons with disabilities are 64 percent, 63 percent, and 65percent of the primary school completion rates of persons without disabilities respectively.

Case:

Banna Shahaa, lost both her hands in an accident when she was in fourth grade. Banna's mother did not let her daughter's physical disabilities or the family's financial hardship get in the way of Banna's educational aspirations. When everyone else wondered about what would become of Banna or how such a young girl would be able to write for her studies, her mother

³ <http://siteresources.worldbank.org/SOCIALPROTECTION/Resources/SP-Discussion-papers/Disability-DP/1109.pdf>

was the source of encouragement and stood by her. After losing her writing hand, there was visibly no way that Banna could carry on her studies, let alone appearing for her Primary Education Completion Examination (PEC) – only three months away. Banna, her mother, however, would not give in. She came up with the idea of writing by holding the pen with both forearms. Her mother's avid support and encouragement helped Banna pass class after class and a few years later, she even passed Secondary School Certificate (SSC) examinations from High School in Gazipur. She has faced many hardships in school during her study from inaccessible washrooms, discouraging teachers to taunting of classmates. There were times when she wanted to give up on life. Since she is a woman, she had to face twice the discrimination. Though the government has been providing monthly stipend for disability, it is not enough. Both Banna and her mother wants to see an environment where she will be well accepted.

Banna desires to complete higher studies and work in a good job and become financially independent. She wants to be a teacher help other differently abled children in their educational endeavours.

ii) Employment: Current low representation of persons with physical disabilities in the workforce is a stark reminder of our failure to include, empower and provide equal opportunity for all. The informal sector absorbs 85 percent of our workforce. There is a serious lack of accessibility for Person with Disabilities in this sector. According to the respondent's survey, 68% percent of males and only 34% females are enrolled into jobs which shows that the employment environment for females with disabilities is not favourable. Both men and women respondents said that they often do not get the job-related benefits to which they are equally entitled to when they are employed. They are often eliminated from skill enhancement and vocational trainings. There is a disparity in salaries in comparison with non-disabled employees working in a similar capacity and termination without reason seems to happen quite often. They are often looked down upon with sympathy with the notion that the work given will not be rightly carried out by them compared to non- disabled person.

Figure 8.3: Job Enrolment (%)



Source: Primary Survey, SPSS

PWDs are often only allowed to work at the back office and not come in direct contact with the customers or make presentations in front of clients. People has the mentality that individuals with disabilities would make the business look less attractive in the eyes of consumers. Employers often see the disability first, overlooking the skills. Female workers face more hassle because employers think that they will not be able to deliver work properly and they will act as a burden to the company and make it costlier to bear them. Also, organization buildings are not accessible and disable friendly. In a study conducted by Fraser 2010 et al. it was observed that employers of smaller businesses perceived individuals with disabilities as less qualified and less likely able to perform tasks competently compared to employers of bigger companies, where employees with disabilities were more likely to be accepted.

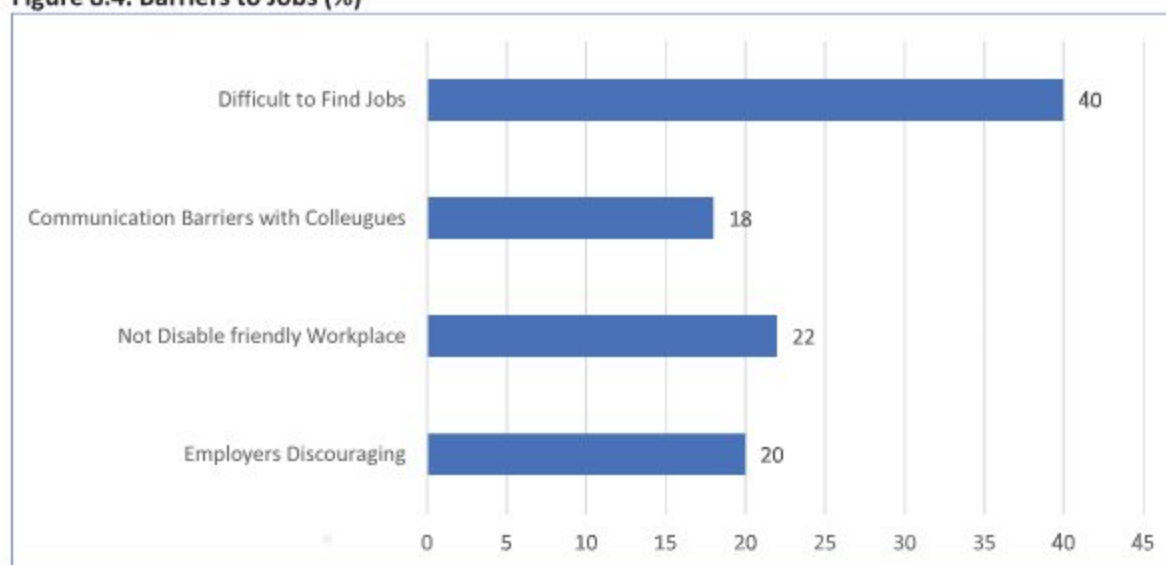
Situation Analysis: A Perception Study on Persons with Disabilities in Bangladesh

It is often observed that a person who faced an accident in a company and became disabled is compensated a small amount and not allowed to work anymore in that workplace. However, it should be a case, that the person who served the company, should be reinstated with all the necessary changes to accommodate that person in work so that he/she can continue his/her job and not force them into poverty.

In recent days, however, some organizations as part of Corporate Social Responsibility (CSR) have initiated to start a quota for providing jobs to PWDS. 60% of the respondents enrolled in jobs said that their colleagues were helpful, and rest said that they face communication barriers.

Another interesting finding from the research was that banks were discouraging when giving out loans to PWDS often undermining their capability to pay back. Persons with disabilities show higher rates of non-employment.

Figure 8.4: Barriers to Jobs (%)



Source: Primary Survey, SSPS

The above chart shows that 40% of the respondents said that it is difficult to find jobs since most of the jobs are not suited for PWDS. The second identified barrier is even when the PWDS do have jobs, it is not a disable friendly workplace (22%) and often struggle to keep up. Some organizations see typing with legs as disrespectful. The last two barriers are communication barriers with colleagues (18%) and discouraging employers (20%) since both the colleagues and employers are not trained to deal with PWDS, they often neglect their differently abled counterparts and fail to understand the sufferings that PWDS are going through. Most people feel some level of discomfort around disabled employees as they are unsure about how they should treat the disabled person.

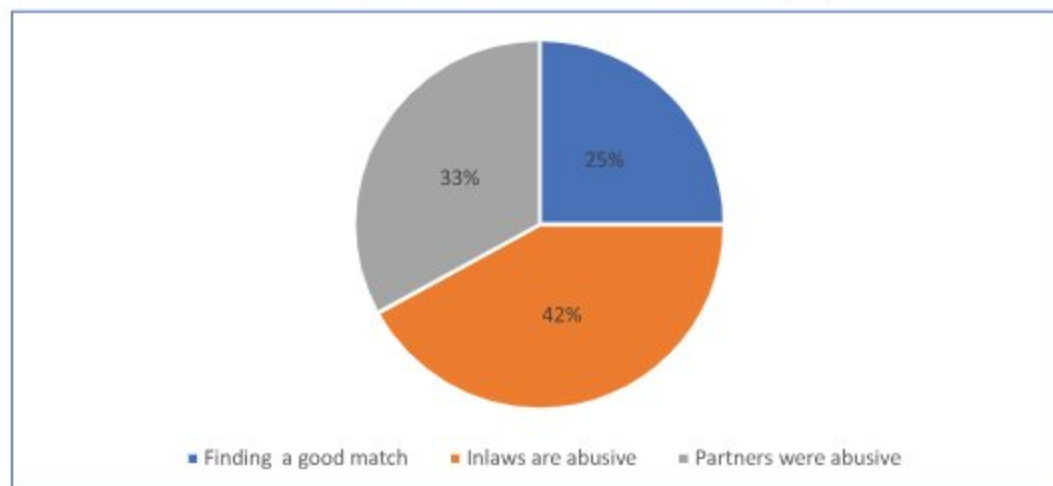
Lessons from International Experience: Lessons can be learned from our neighbouring country on how to tackle some issues. The Government of Andhra Pradesh in India has taken specific measures to be more disability inclusive by increasing the number of days that can be worked by persons with disabilities, as well as modifying the work norms including undertaking less daily work for the same wage. As part of diversity program, organizations need to run educational programs that focus on appropriate behaviour with differently abled people. Complete acceptance and equality should form the basis of all training programmes.

iii) **Marriage:** A man with disability is more likely to get married with non-disabled woman whereas the marriages of the disabled women take place against payment of a dowry in cash or kind or land. A problem for women with disabilities and their families is that there often remains an apathy among the potential suitors and their families about marrying such a girl. This may be due to the prevailing superstitions that the presence of a

disabled person in family will bring misfortune to the whole family, the future generation will all be born crippled, etc.

Some cases of separations were found after a few years of conjugal life. In such cases, the husband left the wives, taking significant amounts of money without giving any reason. In some cases, husbands demanded more dowry, creating pressure and ultimately leading to separation. 42% of female respondents reported that they were often mistreated by their in-laws and was shunned from going to any family occasions, 33% reported that partners were abusive and the rest 25% informed that it was difficult to find a proper match.

Figure 8.5: Barriers to Marriage According to Women Respondents (%)



Source: Primary Survey, SSPS

Women with disabilities appear to be at risk for emotional, physical, and sexual abuse. The prevalence of abuses of the girls and women with disabilities was found to be at high side. They are victims of physical and verbal abuse from the husbands and in-laws and in some cases from the parents. Women born in rural parts of the country lives in harsher conditions than urban areas as they lack education and they have stereotypical views about disability.

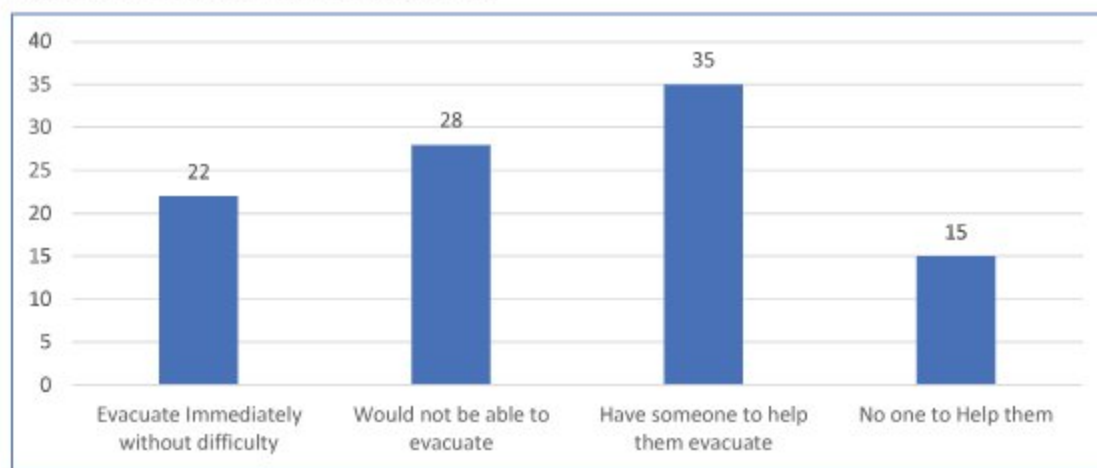
The survey revealed that affluent families often ask their disabled female members not to get married but rather to seek education, believing that they are not capable of being a housewife or taking care of a baby. In some cases, it was found that the family looked for a disabled spouse with whom they could arrange a marriage with their disabled girl. However, this seemed to vary depending on the level of impairment and the type of disability.

25% of respondents noted that it was very hard to find a good match. Often people would suggest that disabled person should get married to another person with disability and if they get married to another person with no disabilities, society would ask questions and see in a negative way. Families and friends often suggest PWD women not be too choosy about their life partners and accept whoever they get married to.

iv) Disability and Disasters: While disasters threaten the well-being of people from all walks of life, few are as disproportionately affected as the over one billion people around the world who live with disabilities. The fatality rate for persons with disabilities are up to four times higher than that of the general population. Bangladesh is a flood prone area and the country is growing its resilience to many kinds of natural disasters. However, it is likely that PWDs are especially vulnerable when disaster strikes not only due to aspects of their disabilities, but also because they are more likely, on average, to experience adverse socioeconomic outcomes than persons without disabilities, including higher poverty rates. According to the respondents of this survey, Fig 6 shows only 22% say that they can evacuate immediately without difficulty in the event of a sudden disaster, 28% noted that they will be unable to do so 35% have someone to aid them and the rest 15 % has no one to aid

them during disaster. Most could only do so with a certain degree of difficulty. Disasters and poorly planned disaster response and recovery efforts can exacerbate these disparities, leaving persons with disabilities struggling to cope even more both during and after the emergency. The lack of accessible environments, information and services is a critical factor. Deaf persons are often unable to receive early warning signals and any information that influences a life or death situation, as they are often transmitted only through audible means. Sign language interpreters are often not provided at emergency shelters. Wheelchair users are often unable to access evacuation routes, emergency shelters, temporary housing units and bathrooms. Persons with intellectual disabilities and psychosocial disabilities are often not provided with effective communication and emotional support and are therefore often left in isolation. Caregivers are not provided with the proper training on how to deal with persons with disabilities during emergency situations. Often there are situations, during any natural disaster the differently-abled persons are stranded by themselves while the caregivers do not know how to react in this situation. Disaster often put person with disability in double adverse situations and put them in a more vulnerable situation often forcing them into vicious depth of poverty.

Figure 8.6: Evacuation during disaster, (%)



v) Disability due to Road accidents and Working conditions: A significant proportion of disabilities are caused by injuries including those which result from traffic crashes, poor working conditions of factories. Global and regional estimates of the injury-specific causes of disability are lacking. However, estimates from some countries suggest that up to one quarter of disabilities may result from injuries and violence. According to WHO report 2018⁴ road traffic injuries alone cause a loss of about 2% of Gross domestic Product in a country.

Between 20 and 50 million more people suffer non-fatal injuries, with many incurring a disability as a result of their injury and kill approximately 1.35 million people. The survey found a disability prevalence of 4.1%, and injuries were the cause of 17% of all disabilities (WHO, 2018).

In Bangladesh, poor working conditions of factories and workplace are also a major cause of disabilities. The Rana Plaza catastrophe in Bangladesh in April 2013 was a wake-up call for the industry. It was found out that over 50 per cent of female workers ended up with almost disabled hands and legs. This accident made people realize that many workers still today lack adequate protection in case of work injuries. According to ILO, it is estimated that over 11,000 workers suffer fatal accidents and a further 24,500 die from work related diseases across all sectors each year in Bangladesh. It is also estimated that a further 8 million workers suffer injuries at work – many of which result in permanent disability.

⁴ https://www.who.int/violence_injury_prevention/road_safety_status/2018/en/

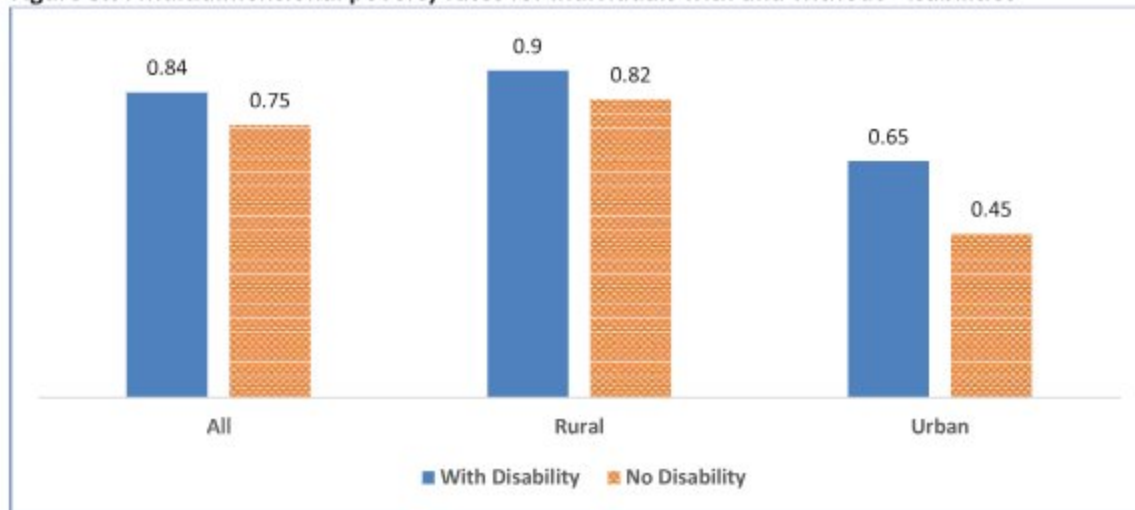
vi) Disability and Health Care. Regarding access to health care, the literature on disparities across disability status in developing countries is very limited. World Bank (2009) and Trani et al. (2010) show that individuals with disabilities have a reduced access to health care in South East Asia. World Bank (2009) and Trani et al. (2010) also shows that on average, “persons with severe or very severe disabilities spent 1.3 times more on health care than non-disabled respondents”.

Respondents in this study’s primary survey noted that 55 % of Person who is Visually/speech/Hearing impaired had a tough time to understand their doctor and vice versa. It becomes very difficult to communicate with the hospital staff for a disabled person. Lack of services, trained physicians, professionals and nurses in government hospitals has kept persons with disabilities away from their required healthcare services. According to a survey conducted by Disabled Rehabilitation and Research Association (DRRA) it was observed that when someone comes to Dhaka from other districts for an assistive device, at least Tk 3000 is spent on travel and on average Tk 6500 for the assistive device. The cost increases more as the services are not available at district or upazila-levels. The survey found that some 57 per cent persons with disabilities do not go outside of their district for healthcare services and 96 per cent want to receive them through nearby hospitals.

5. Disability and Vicious Cycle of Poverty

All the above factors push a disabled person towards poverty and as a result it becomes very difficult for a PWD to come out of this vicious trap. The relationship between disability and poverty has been recognized in the literature since the 1990s. Empirical evidence supporting the existence of this relationship has increased in the last decade. Disability does not just affect the individual but the whole family and community. It is often observed that disability and poverty are interweaved. While disability causes poverty, in a country with mass poverty it is also possible that poverty causes disability (Rao 1990). The underlying conditions are poor nutrition, disabling disease, inadequate access to inadequate preventative and curative health care, and an enhanced risk of occupation-related accident among the poor. According to World Bank, it has been estimated that 15-20% of the poor in developing countries are disabled. The change towards mainstreaming disability into general development efforts is also a result of studies indicating the multiple links between poverty and disability.

Figure 8.7: Multidimensional poverty rates for Individuals with and without Disabilities

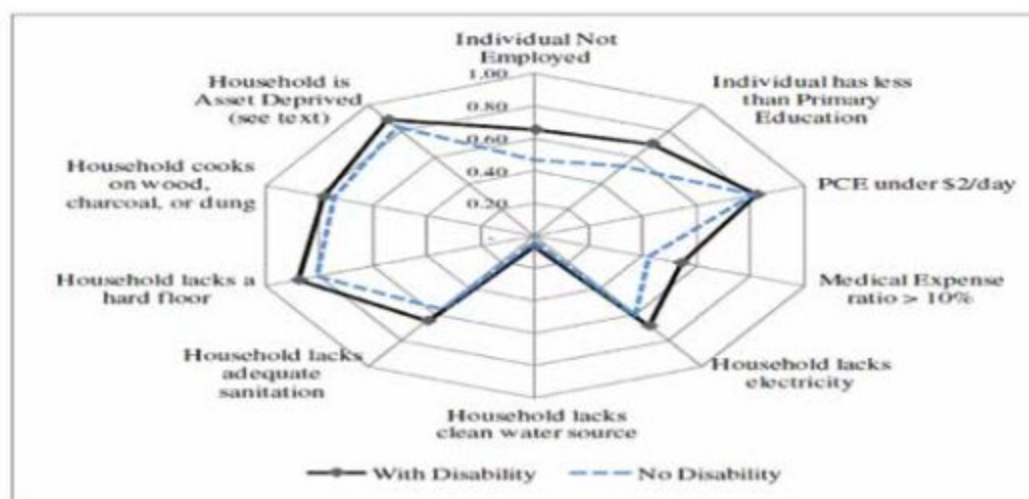


Source: World Bank Report

A study by World Bank 2011 shows that individuals with disabilities face higher multidimensional poverty rates compared to persons without disabilities (88 percent versus 75 percent). This result is similar across rural/ urban regions and for both disability measures. In Bangladesh we see that rural poverty is higher compared to urban poverty and also according to HIES 2016, ten per cent of people living in rural areas suffer from disability in comparison to eight per cent of those living in urban areas. It gives an indication that PWDs in rural areas often are vulnerable and gets trapped in the cycle of poverty, but further research is needed to understand if this is a systematic finding.

The spider chart used in a World Bank Survey 2011 in Figure 8.8 compares individuals with disabilities to those without across each dimension used in this poverty measure. The plots represent deprivation rates for each dimension. The plot for persons with disabilities falls outside of the plot for persons without disabilities in almost every dimension, suggesting higher rates of deprivation.

Figure 8.8: Bangladesh: Deprivation Rates across Multiple Dimensions for Individuals with and without Disabilities



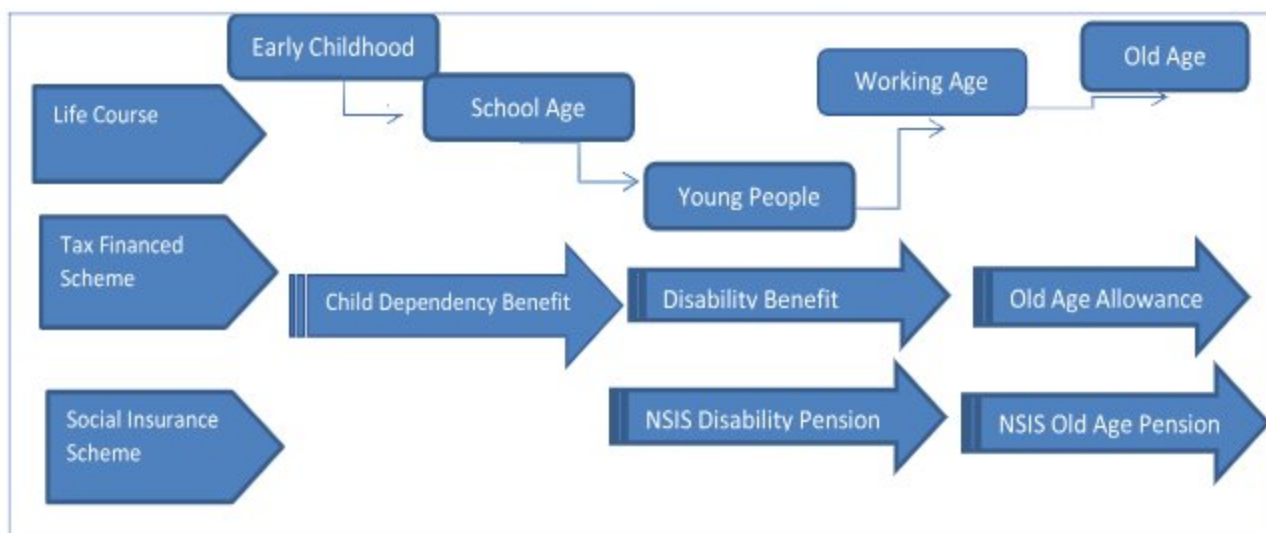
In conclusion, in Bangladesh, it suggests that disability is associated with a lower economic well-being for several individual- and household-level indicators. At the individual level, working-age persons with disabilities have lower rates of employment and primary education completion. Persons with disabilities are also found to have higher rates of multidimensional poverty. They have less access to healthcare facilities and not properly equipped during disaster. Overall, PWDs are sufferers from all aspects and often they are trapped in this vicious circle and environmental and other social factors which are uninvited and pushes them into more unfavourable condition

6. Role of Social Protection

National Social Security Strategy

The Bangladesh government has been committed to incorporate and add disability themes in various policies that is appropriate to a middle-income country. In the National Social Security Bangladesh (NSSS) and the recently published NSSS action plan the government has put emphasis in this particular sector. Over the next years, the Ministry of Social Welfare will consolidate the current support to people with disabilities aligning it to the life course as shown in Figure 8.9.

Figure 8.9: The proposed system of Social Security for People with Disabilities



Source: GED, 2015 (National Social Security Strategy (NSSS) of Bangladesh)

It will involve three core schemes.

- **A Child Disability Benefit for all children with a disability, up to 18 years of age**—Given the priority attached to children with disabilities, the government may vary the amount based on the severity of the disabled and associated cost care. Mechanisms will be established which will remove children with disabilities from the street to prevent exploitation and the MOSW will be responsible for monitoring.
- **A Disability Benefit for all adults with severe disabilities, aged 19-59 years;** This particular scheme will mark a significant change in the lives of the disabled citizens, it will give them a moral boost since they will be better able to enter the labour market and access credit which they can invest in small business.
- **At 60 years, people with severe disabilities will transition to the Old Age Allowance.**—MoSW will define the disability and income criterion for inclusion in the program. The level of transfer will be reviewed to assess whether a higher transfer is viable considering the medical requirements.

Other scheme that can be added in the future is Caregiver's Benefit scheme. Benefits to caregivers (mother, father, siblings, spouse) of PWDs can be provided. Since they are the ones who are relentlessly taking care of the PWDs to lead a normal life, their effort and time should be recognized. It can help replace some of the lost income and cover some of the increased costs of caregiving. However, benefits may terminate if the PWD turns 18 and enrolls into a job.

Box 8.1: Social Security Examples -Learning from International Experience

There are wide ranges of disability-related financial support, including benefits, tax credits, payments, grants and concessions that is provided by developed countries to aid person with disabilities. Bangladesh can learn from their experience and adopt some innovative measures here.

1. Industrial Injuries Disablement Benefit (IIDB) in UK is provided if someone becomes ill or are disabled because of an accident or disease either at work or on an approved employment training scheme or course. Normally one must be assessed as 14% disabled or more to get the benefit. There are fixed weekly amount set for assessed level of disablement.

2. Social Security Disability Insurance in USA pays benefits to a disabled person including certain members (adult child also may qualify for benefits if he or she has a disability that started before age 22.) of a family if they provided service for a certain period of time(15- 20 years) and paid Social Security taxes.

3. Supplemental Security Income in USA pays benefits based on financial need. Supplemental Security Income (SSI) is funded by general tax revenues. It is designed to help aged, blind, and disabled people who have little or no income and provides cash to meet basic needs for food, clothing and shelter.

4. Disabled Facilities Grants (UK) - which is money towards the costs of home adaptations to enable a person with disability to continue living there. The council provides a grant to a disabled in order to make changes to home, for example to widen doors and install ramps or improve access to rooms and facilities – e.g. stairlifts or a downstairs bathroom.

5. Attendance Allowance in UK helps with extra costs if the disability is severe enough that someone is needed to assist the person with disability. It's paid at different rates and the amount given depends on the level of care that one needs because of the disability.

6. Disability Living Allowance (DLA) for children may help with the extra costs of looking after a child who is under 16 and has difficulties walking or needs more support than a child of the same age who does not have a disability.

7. Employment and Support Allowance (ESA) offers financial support if one is unable to work or need a personalized help(assistance) in order to continue work.

8. Disability Transport Card- Many countries like China, UK, USA provide bus, rail cards to PWDS which provides free transport/discount to this disadvantaged group. In Bangladesh, the government has been distributing the Golden Citizen Card (Shuborno card) to avail the same facilities but due to lack of awareness, it has not been fully implemented. South Africa is following a "Dial-a-ride" public transport service for people with physical disabilities who, due to the nature of their disability, are unable to board and/or alight from mainstream public transport such as trains, buses and minibus taxis for their daily commute between home and work. This was subsidised in 2014.

9. VAT relief for certain products related to disability- Some countries like USA, UK, Sweden are providing VAT relief on certain products and equipment like wheelchair, spare parts or accessories, braille paper low vision aids, and adjustable beds, etc which aids a disabled person. Bangladesh can follow this and implement this in the upcoming budgets to make the budget more inclusive.

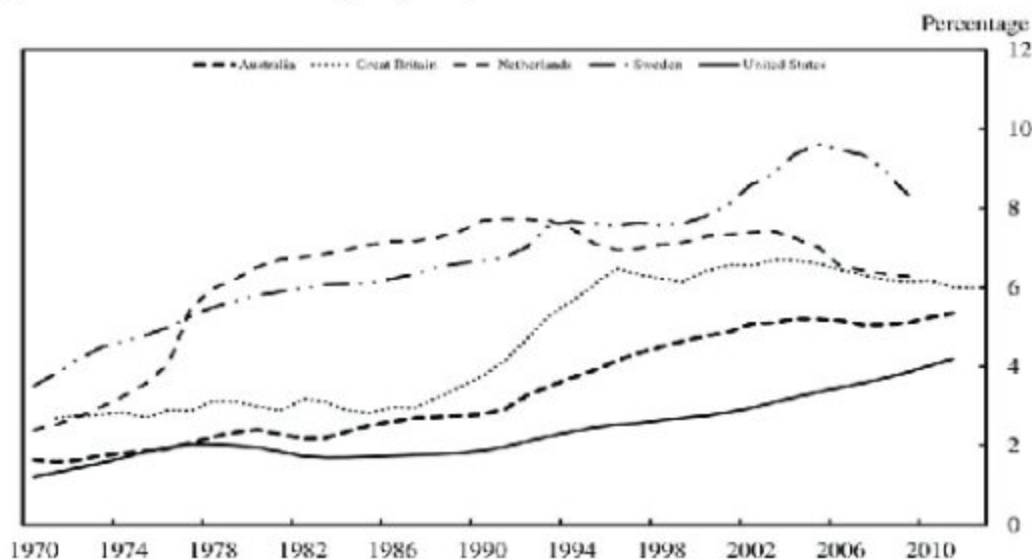
10. Housing Benefit: The local council in certain countries like Sweden, UK helps to pay rent if a disabled person is unemployed, on a certain income bracket or claiming benefits. Bangladesh can consider it as part of social protection under social assistance.

11. Disability tax credit (DTC) in Sweden is a non-refundable tax credit that helps persons with disabilities to reduce the amount of income tax they may have to pay. An individual may claim the disability amount once they are eligible for the DTC. This amount includes a supplement for persons under 18 years of age at the end of the year. The purpose of the DTC is to provide for greater tax equity by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers don't have to face. The Bangladesh government has already proposed a five percent rebate on the total tax of a taxpayer, if 10 percent of the total workforce is from physically challenged people. The above DTC initiative can also be considered by the finance minister in the next budget to make the budget more inclusive.

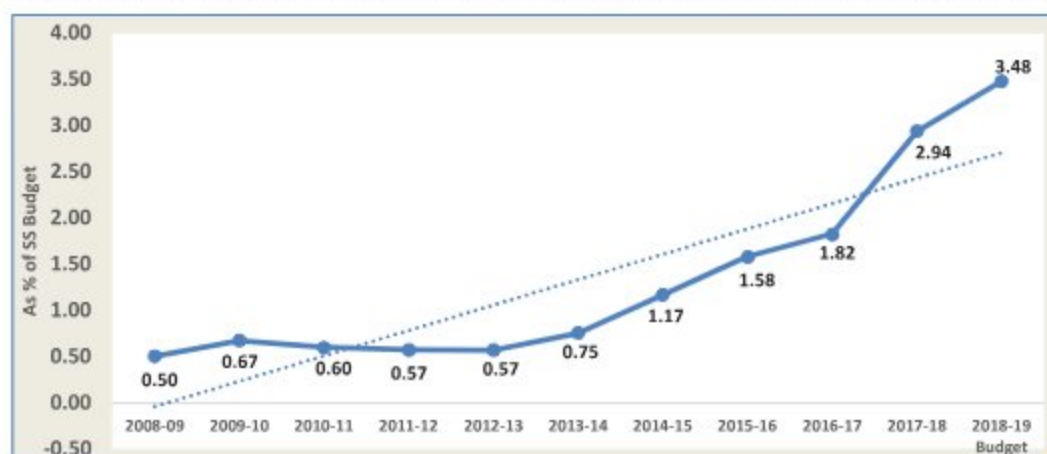
12. Disability Cards- Nepal, our neighbouring country provides disability identity card, which categorizes individuals according to the severity of their disability. Only those holding a red or a blue disability identity card (denoting 'complete' and 'severe' disabilities, per the government categorization) are eligible to receive the allowance. The disability allowance was one of five social security allowance schemes used to deliver an emergency cash top-up in earthquake-affected areas. Bangladesh is vulnerable to natural disasters and this can act as a good example.

The number of workers receiving social insurance for disability has increased substantially in most OECD nations over the past forty years. Population growth explains part of this increase, but disability caseloads as a share of the working age population age—known as the disability reciprocity rate—also have risen rapidly as shown in below figure. This is the number most critical to policymakers since it measures the magnitude of the fiscal burden that these disability programs place on country finances.

Figure 8.10: Growth in disability reciprocity across countries.



Source: Social Security Administration, US Census Bureau, Australian Government Department of Social Services, Australian Bureau of Statistics, Department of Work and Pensions, Office for National Statistics, Statistics Sweden and Swedish Social Insurance Agency yearbooks, Statistics Netherlands, and the Institute of Employee Benefit Schemes

Figure 8.11: Percentage of Disability Budget as % of Social Safety Budget Allocation over a Decade

Source: Finance Division, Ministry of Finance, 2018

In Figure 8.11, it can be observed that the disability budget as a percentage of social safety budget is following an increasing trend over the 10 years' span. The percentage share was constant from 2009 till 2013 and starting from 2014-15, there has been an increase in disability budget which stood at 3.49 % of Social Safety budget in 2018-19 giving an indication that government has an inclusive budget in mind. The budget has increased allocations for cash transfer and in-kind services for persons with disabilities under social protection and social empowerment schemes. At present, more than 10 lac people with disabilities are covered under the disability social security schemes. The National government has currently 12 disability related projects under the Social Protection schemes. While the 7th FYP stipulates average yearly rapid economic growth of 7.4%, complimentary strategies and policies are in place to make that growth inclusive and sustainable. In the 7th five year plan, it is mentioned that the goal is to involve local communities, particularly women, children and persons with disabilities, in decision-making and in setting priorities for the provision of services. It therefore encapsulates a strategy which empowers individuals by creating opportunities so that people tend to be more productive and experience suggest that in the long term, a strategy of inclusiveness enhances growth.

The government plans to bring in more people under its social safety net programmes, including all disabled people, in the 2019-20 budget as it looks to share the gains of the higher economic growth clocked in recent years with a larger section of the underprivileged in the society. In 2018, the total number of financially insolvent disabled people stood at 10 lakhs receiving Tk 700 a month, and from 2019-20 it will be increased to 15.45 lakh. The amount of monthly allowance will also be increased by Tk 50 to Tk 750 per person for primary students. The primary stipend for disabled student beneficiary coverage will also be increased to 1 lac from 90 thousand. The amount will be increased from Tk 800 to Tk850 for secondary disabled students and to Tk900 from Tk 800 for higher secondary students.

Countries like Bangladesh, Brazil, India, and South Africa have unconditional cash transfer programmes targeted at poor people and households with a disabled member. The programmes aim at increasing the disposable income of poor households, which they spend according to their priorities – for example by buying food, enrolling children in education, or paying for health care. No best practice formula is available to guide policy, but cash transfers can exist along with other social policies and social protection programmes.

The recent Action plan has suggested the mainstreaming of the existing social security programmes to include disabled people in these programmes. In order to design a detailed promotional and preventive social security schemes for the disabled population, the first step would be to collect detailed data on them including aspects such as the disabled population, parents with disabled children below poverty line, qualified unemployed disabled persons who can be employed, severely disabled persons who require constant support, disabled people above 60, disabled people working in the informal sector, etc. Government and non-government

organizations have already started working on the project to identify people with disabilities through capacity building. It will introduce new mapping and training which can also improve the vulnerable situation and capacity of the people with disabilities.

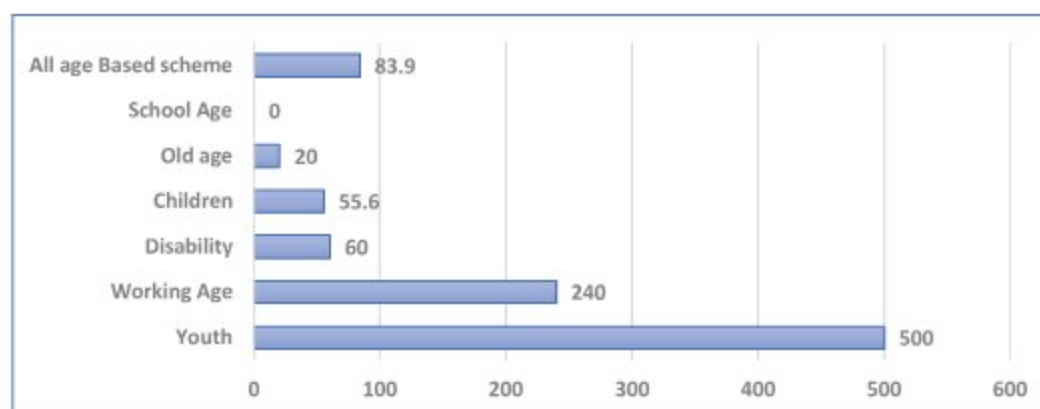
Table 8.5: Social Security Schemes

	Programme	Progress till 2018.
1	Allowance for PWDs*	Number of beneficiaries and allocation have been increased 10 times and 210 times respectively since inception
2	Stipend for PWD*s Student	Number of beneficiaries and allocation have been increased about 7 times and 14 times respectively since inception
3	Disable Service and help Centre	Disable Service and help Centre has earned the confidence of the patients. Till September 2018, help centre has provided 4.8 million services to 0.37 million registered patients and distributed 34346 assistive devices.

Source: MOSW, 2018

It is evident from the above chart (Table 8.5), that the major programmes have been successful in implementing the social security programmes with allocations and beneficiaries growing quite a few numbers of times since its inception. The disability grant for financially insolvent persons with disabilities is BDT 600 per month which is the equivalent of 5.5 percent of GDP per capita while Nepal has 22 percent of GDP per capita and South Africa equal to 28 percent. This gives an indication that Bangladesh Disability Grant could be still regarded as low by international standards although the government planned to increase the amount in this year's budget.

Figure 8.12: Growth in Age-based Schemes (%) 2010-2016



A background study on cost of social protection was conducted by SANEM for SSPS in 2019 (not yet published). In line with overall growth of the numbers of schemes between FY 2010 and FY 2016, age-based schemes experience a growth rate almost 84 percent between these two years. However, the growth is far from uniform rather it reveals some interesting, important yet large variations. The growth pattern is captured in the above chart. Youth scheme has experienced the highest growth of 500% between FY 2016 and FY 2010 as number of schemes increase from 1 in FY 2010 to 6 in FY 2016. Number of schemes for working age which was 5 in FY 2010 increased to 17 in FY 2016 – resulted in a growth rate of 240 percent. Schemes for disabled have also witnessed growth respectively by 60 percent which points out that Bangladesh government is incorporating an inclusive budgeting.

Incorporation of social security in case of employment injury

Following a number of recent tragedies such as the Tampoco and MultiFabs factory fires in 2016 and 2017, as well as earlier accidents such as the Tazreen fire and the Rana Plaza disaster, local authorities and stakeholders at the national and international levels, with the involvement of organizations such as the Industrial Global Union and Clean Clothes Campaign, took bold steps to strengthen occupational safety and health, labour inspection services, skills training and rehabilitation services in the long term, notably with the support of ILO.

Action has also been taken to implement a national employment injury scheme in Bangladesh based on the principles of Convention No. 121 and a mutual consensus on the core elements of the scheme. The operationalization of an Employment Injury Insurance (EII) scheme will inevitably take time, possibly two to three years at best. Until an EII scheme becomes operational and capable of collecting contributions and paying benefits, it is crucial that in case of another large-scale industrial accident such as the Rana Plaza collapse or the Tazreen building fire, a proper bridging solution be in place to provide for appropriate health care and compensation to the victims in an efficient and diligent manner and on a temporary basis.

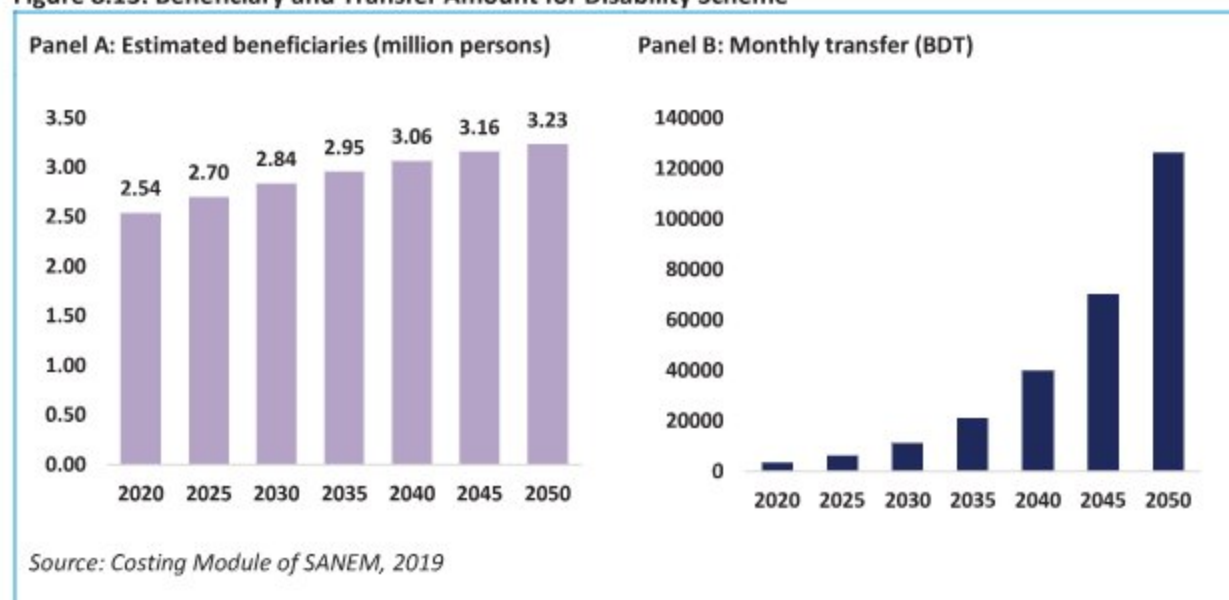
Long-term Cost of Disability scheme

There is no comprehensive information available on the overall level of investment by countries in social protection for persons with disability. While over 80 per cent of high-income countries invest at least 1 per cent of GDP in disability-specific benefits for persons of working age, only six low- or middle-income countries – Brazil, Georgia, Kyrgyz Republic, Mauritius, Namibia and South Africa – invest more than 0.3 per cent of GDP.

SANEM has done background study on Cost Benefit Ratio of Schemes for the SSPS Programme. The findings are below.

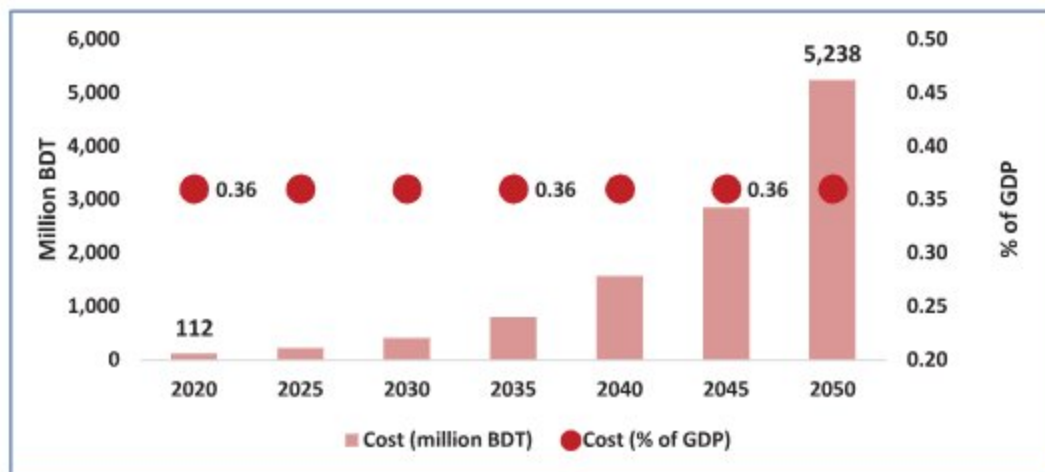
Long term costs of disability scheme again depend on two factors: the number of beneficiaries and the value of the transfer amount per beneficiary. On the basis of HIES 2016 data as well as expert perception, disability prevalence rate is set at 1.5 percent of total population for each year of the 30-years period. Allowances for the disabled persons are usually higher than the able-bodied person. In line this observation, the disability allowance has been at 2% of the yearly per capita income. The estimated beneficiaries and monthly transfer amounts are shown below.

Figure 8.13: Beneficiary and Transfer Amount for Disability Scheme



Estimated costs of the disability scheme are provided in the figure below. It shows total cost of the disability schemes in million BDT and as percent of GDP. Since increase in number of beneficiaries is small, the main cost driver is the monthly transfer amount. As a result, cost of disability scheme increases from BDT 214 million in 2020 to BDT 5,233 million in 2050. However, since transfer amount is linked to the growth of the per capita income, cost of disability scheme as percent of GDP remain at 0.36 percent over the entire 30-years period. Cost of disability scheme is shown below.

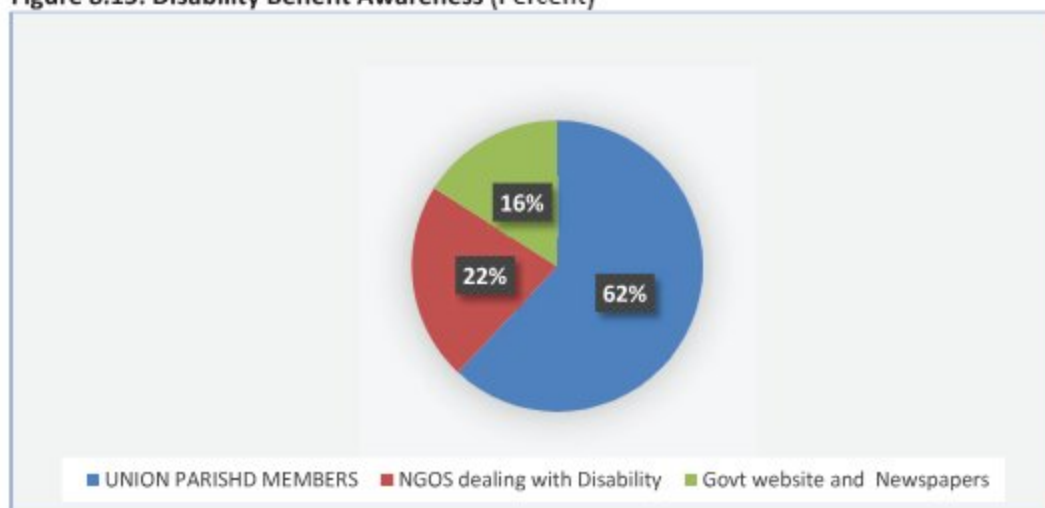
Figure 8.14: Estimated Long-term Cost of the Disability Scheme



Disability Benefit Awareness

The respondents in this study were asked whether they were aware of the disability benefit provided by the government and how they were communicated about it. Eighty percent of the respondents were well aware of it: more than two-third (62%) of the respondents answered they were aware of the disability benefit through union parishad members which indicates that the union parishad chairman/members successfully delivered the messages about the schemes to the targeted persons; while more than one-fifth (22%) of the respondents said that they received information from NGO's dealing with PWDs and from the organizations that they are employed in; and the rest 16% knew from news portal and media.

Figure 8.15: Disability Benefit Awareness (Percent)



Source: Primary Survey, SSPS

7. Initiatives by Government

Government of Bangladesh: The present government has been working relentlessly for the disadvantaged group and effortlessly building policies to incorporate PWDs in all sectors. In the Seventh Five Year plan, strong emphasis was given to include the deprived group in all aspects. It has taken various initiatives to include the PWDs into the society and move towards a more inclusive economy.

The government aimed to distribute Taka 70 lakh in the fiscal year 2018-2019, to 1200 lowered income NDD persons. The government have already completed a 15-Floor Complex for disabled person at Mirpur at a cost of Taka 80 crore.

Sports: Government has put emphasis for disability sports to be included in their agenda. A 4.16-acre of land has been allotted to the Ministry of Social Welfare for maintaining a playground for children with disabilities by our government.

A DPP formulation is underway for the establishment of an inclusive sports complex for the disabled on a 12.01-acres land near at Savar which will amount to about Tk. 466 crore.

Education: Under Integrated Special Education Policy, the disabled students are availing the opportunity to study in 62 specialized schools and around Taka 23 crore have been allocated for running the schools. The Honourable Prime Minister recognizes that Bangladesh was well aware of the disabled and Father of the Nation Bangabandhu Sheikh Mujibur Rahman established 47 co-education schools after achieving independence in 1971 for the visually impaired under the jurisdiction of the then Social Welfare Department.

50-seat nursing centre at Brahmanbaria for girls and another 50-seat nursing centre at Bogura for boys to take care of the disabled and providing them with education, treatment and other facilities has been allocated. The government has been giving monthly education stipend of Taka 700 to Taka 1200 among 90,000 disabled students for continuing their study. Under Integrated Special Education Policy, people with disabilities are availing the opportunity to study in 62 specialized schools, and around Tk23 crore have been allocated for running the schools. In 2017 and 2018 academic years, 18,108 Braille method textbooks were distributed to 2,194 visually impaired students.

An 'Autism Resource Centre' has started functioning on the campus of Jatiyo Protibondhi Unnayan Foundation at Mirpur to provide free services to autistic children and older disabled people while an Autistic School was established there for providing free education.

Disaster management: The Bangladesh National Disaster Action Plan 2010 aims at reducing vulnerability of the poor to natural, environmental and human-induced disaster. The plan addresses accessibility issues for persons with disabilities during emergency.

A model for DiDRR practice is observed in the major coastal city Sitakunda District of CTG which is prone to devastating tropical cyclones. A particularly striking case was the 1970 Bhola cyclone which claimed more than 500,000 lives. Since 1970, the Ministry of Disaster Management and Relief has constructed 2,500 shelters which were not accessible for persons with disabilities. In 2011, the Cyclone Shelter Management Committee was formed in the Sitakunda District. Ten per cent of the Committee members are made of persons with disabilities, who are active in the decision-making process. This practice of inclusion in DRR decision-making has fostered the provision of accessible shelters, raised awareness in communities and led to the training of volunteers who are able to help evacuation processes and the stockpiling of equipment needed in times of disasters. As a result of this disability-inclusive approach to disaster risk reduction, the community proved substantially better able to assist persons with disabilities when Cyclone Mahasen hit in 2013.

Hearing Impaired: In the year of 1994, Ministry of Social Welfare and Bangladesh National Federation of the Deaf collaboratively published a Bangla sign language dictionary in a view to making sign language popular to everyone. Since then, this dictionary has been treated as a treasure resource to all the sign language enthusiasts,

including both the learners and the instructors. The inclusion of news interpreters for people with hearing and speech impediments is surely an achievement for sign language users.

Employment: Government has been relentlessly putting effort to open up job market for the disabled people. It must be kept in mind that creating job opportunities for PWDs is not charity. It is the constitutional right of every PWD to have a decent job. If PWDs are brought into the economy as productive members of the workforce, the country will be able to achieve double-digit growth. The government has a national human resource development fund. A segment of the fund goes to organizations that are working on disability issues. The Government of Bangladesh had declared a 10% quota for all employments for orphans and people with disabilities, for all grades – 1st to 4th. The Government has also reserved 1% quota in the First-Class cadre service jobs for the persons with disability. Fairs are organized in government initiatives where the products of the disabled are displayed and marketed.

In the Income Tax Ordinance, the concept of PWDs are legally incorporated. They do not need to pay taxes up to Tk3.74 lakh taxable income. Corporate organizations can make allowable expense up to Tk 10 lakh for their employees with disabilities while generally the limit of allowable expense for the average employee is Tk 4,75,000. Again, corporate organizations can spend up to Tk 25 lakh as medical allowances for employees with disabilities without paying taxes. All these benefits are in alignment with the constitutional pledge of the country. For industries, the investment they make for PWDs is considered as CSR and this is tax-free. If they establish a separate entity for PWDs the whole expenditure of that institution will be exempted from tax. Every year before the budget NBR has discussions with stakeholders where they all can participate and make suggestions for making our tax structure more disabled-friendly. The finance minister in 2019-20 budget proposed a five percent rebate on the total tax of a taxpayer, if 10 percent of the total workforce from physically challenged people.

Action Plan: The Ministry of Social welfare along with the support of National Human Rights Commission formulated the National Action Plan for Persons with Disabilities 2006 (NAPwD) within the purview of *Bangladesh Persons with Disability Welfare Act, 2001* which incorporated a Medical and Charity based approach. The Action Plan was very comprehensive, involving forty-six Ministries and divisions of the government to undertake specific activities for persons with disabilities. A national level committee was set up for the monitoring and evaluation of the NAPwD 2006. Again, in line with the Disabilities Rights and Protection Act 2013, the National Action Plan 2013 was formulated which had a right based approach and different from the first Action Plan. The National Action Plan formulated to facilitate the implementation of Persons with Disabilities Rights and Protection Act 2013 has three timeframes within which it will aim to change the situation and status of persons with disabilities and ensure their comprehensive development:

- Short-term (to be implemented within 2 years)
- Medium-term (to be implemented within 5 years)
- Long-Term (to be implemented within 10 years)

Disability Detection Survey: Ministry of Social Welfare is conducting the survey where disabled people who are not yet enlisted in the disability detection survey are requested to fill up form and send it to the nearby concerned Social Services Office. After careful consideration, the PWDs are handed a card called the Golden Citizen/ Shubhorno card which acts as an identity card with which they claim social security benefit.

Health: In 2010 the Ministry of Health launched a community health program in order to get medical services to the remote rural areas of the country. Community health workers are receiving training on developmental disabilities in order to implement early screening and intervention. Besides providing assistive devices free of cost, complicated surgeries are also offered to persons with different types of disabilities free of cost at the government hospitals and several private hospitals. Cochlear implants are being provided free of cost. Several hundred children with club feet and cleft lips & palates have gone through corrective surgeries also, free of cost.

Infrastructure: With regard to SDG 11, disability issue has been included in the draft Bangladesh National Building Code 2015 and Dhaka Building Construction Act 2008. Disability has also been addressed in National

Industrial Policy 2016, draft Bangladesh Industrial Design Act 2016, and draft National Web Accessibility standard 2016 which are relevant to SDGs 9.

Role of Key Stakeholders

CIVIL SOCIETY

The role of a vibrant, energized and effective civil society is needed and can move a country towards achieving its goal. Strategic partnerships with civil society support resource mobilization efforts, amplify the impact of equity-focused policy advocacy, strengthen the reach and impact of services and programmes for the deprived communities, and ensure results are sustainable.

Bangladesh has a very active and well-informed civil society, which also plays a major role in the national development. A few civil society organizations are also gradually addressing disability issues and their affiliates have long been involved in health camps and eye camps for decades in this country, contributing much in the area of control and prevention of blindness.

Chittagong Chamber of Commerce has taken various initiatives such as proposed to recruit one percent of people with disability out of the total population in the public and private sectors and to set up a sub-committee in the Chittagong Chamber to work for the welfare of people with disability. Also, accessibility and infrastructure development initiatives have been taken to make the port city inclusive for Person with Disabilities. Similar initiatives need to be taken by other chambers.

A Disability job fair was held on 14-15 November 2018 in Dhaka by National Foundation for the Development of Disabled People. The main objective was to generate employment for PWDs and to bring all the pro-disability entrepreneurs onto a single platform to share knowledge, good practices and success stories and thus inspire others to make their organizations disability inclusive. In the network there were also members from DPOs and NGOs who are working on disability issues. This was a good example of collaboration between the supply and demand sides. The details of profiling and matching competencies of the PWDs were done so that prospective employers can easily find suitable candidates. After the successful Dhaka job fair, there are plans to reach out to Chittagong, Sylhet and other areas of the country.

Centre for Disability in Development CDD & Christian Blind Mission CBM Australia

The Centre for Disability in Development (CDD) is a not for profit organization established in 1996 to develop a more inclusive society for persons with a disability. CBM is an international Christian development organisation based in Australia devoted to improving the lives of people with disabilities in the poorest places on earth.

CDD has also set up camps in Cox's Bazar to help Rohingyas to aid the people in need. Twelve percent of refugee households are reported to have a family member with a permanent disability, 17% of families have a temporary disability from injury, predominantly caused by gunshots, shrapnel, fire, landmines or the exodus. In December 2017, a rapid assessment was conducted by CDD and Arbeiter-Samariter-Bund (ASB) on situation of people with disability in the refugee camp. It found that majority of the persons with disabilities and older age population were not able to reach the service providers.

Considering the needs, CDD -CBM started providing services on Health & Rehabilitation, Child friendly space & learning opportunities and on Disability mainstreaming within humanitarian actors from December 2017. These activities are being implemented at Rohingya Camps and Host Communities. CDD has provided different types of Assistive Device in Rohingya and Host Community, including Hearing Aids, Walking sticks & frames. As movement of Rohingya refugees are restricted within certain geographical boundary they aren't able to travel to Dhaka for casting, fitting and gait training. CDD-CBM are the first organizations to bring these services within the camp.

Role of Development Partner Organisations (DPO)

UN- has been long working for inclusion of disabled people in all aspects. At the 2019 annual conference on the Convention of Rights of Persons with Disabilities, which began on June, it announced to launch a new UN

Disability Inclusion Strategy “to raise the standards of the UN’s performance on disability inclusion across the board, and action to bring about the unified and transformative change that is needed. The new strategy with an accountability framework to monitor progress and address challenges has clear benchmarks and will encourage more persons with disabilities to work in and be better supported by. Importance will be given to address discrimination and exclusion, particularly against girls and women with disabilities and more emphasis on transportation, infrastructure and information and communications technology to make our cities, rural areas, and societies inclusive”. Applicants with disabilities are considered by the United Nations for employment under all types of contracts in full compliance with the United Nations Charter.

DFAT- Australia's bilateral relationship with Bangladesh continues to grow and it actively engages in all sectors of the economy. Through a strategic partnership arrangement with BRAC, and the UK, Australia is helping women, young people and people with disability find employment through skills training programs that are consistent with Bangladesh labour market demands. Australia is also working with BRAC, to provide second-chance education to children with a disability, who have dropped out or never enrolled in school. Australia Awards Alumni continue to contribute to development efforts in Bangladesh, according to the 2017 Alumni Development Impact Survey conducted by Scope Global, DFAT’s implementing partner. For example, an alumnus is developing a disability-inclusive skills training module and recruitment manual for the ready-made garments sector, utilizing skills gained through the Awards program. It adopts the twin-track approach i.e., educating the community in how to be more inclusive and removing the barriers to inclusion whilst simultaneously empowering persons with disabilities to participate in society by providing them with essential supports.

DFID- DFID has been strengthening its approach to disability inclusive development. It has also developed the Disability Framework in 2014 and has been reviewing and updating it annually. One recent example was their work to support BRAC in Bangladesh to embed disability through their new strategy. Their funding to the Disability Rights Fund provides both financial and capacity building support to DPOs Bangladesh. In Bangladesh, this support is funding the production of UNCRPD ‘shadow reports’ and building the capacity of DPOs. DFID made wider efforts involving business, and national governments after the Rana Plaza Incident.

8. SDG Action Plan and Disability

Unlike the Millennium Development Goals (MDGs), the Sustainable Development Goals (SDGs) have touched upon the issues related to the rights and development of the persons with disabilities. Goals 4,8,10,11 and 17 refer to disability issues. The 2030 Agenda, pledging to “leave no one behind,” is an ambitious plan of action of the international community towards a peaceful and prosperous world, where dignity of an individual person and equality among all is applied as the fundamental principle, cutting across the three pillars of the work of the United Nations: Development, Human Rights and Peace and Security. It is critical to ensure, in this regard, the full and equal participation of persons with disabilities in all spheres of society and create enabling environments by, for and with persons with disabilities. Bangladesh is also not far behind and incorporates strategies and policies that are inclusive in its SDG action plan and the Seventh Five-Year plan. The following table provides a glimpse of the action to be incorporated in the future strategies with the SDG targets in mind.

Table 8.6: SDG Action Plan incorporating Disability Scheme

SDG Target	Actions/Projects/Policies/Strategy beyond 7th FYP	7th FYP Goals/Targets Projects related to SDG Targets and Indicators
1.5: By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters	Mainstreaming Gender, disable and climate sensitive approach for DRR	
	Guidelines for Disaster resilience and disable Friendly housing	
2.1 By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round	Upgradation of national women Development policy, 2011 on the basis of priorities and demand. Disable Policy. Child Development Policy.	
8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value		Support to women and the disabled in income generating activities
		Disability benefit for working age population suffering from disability
By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations	Develop education need based data depository for disable and indigenous people	5% disable quota facilities
	Enhancing training facilities for disables. (July 2021- June 2023)	
	Stipend facilities for vulnerable, disabled and girl students. (2018-2020)	
	Stipend facilities for all vulnerable, disabled and female students (2 nd Phase)	
By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all,		Providing wheelchair and lifting facilities at important station

improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons		platforms for convenience of the disabled passengers by June 2019.
11.7. By 2030, provide universal access to safe, inclusive and accessible, green and public spaces in particular for women and children	Children park, disable park.	Construction of road footpath and drain for women, children, older and disabled person from Board Bazar Battala Road
	Community centre for disable person.	
16.3 Promote the rule of law at all level and ensure equal access to justice for all	Speedy disposal of cases affecting Women, Children and Disabled.	

9. Gaps and Challenges

- First and foremost, a single national definition of disability needs to be defined. On the basis of that a national census needs to be established to identify the correct number of PWDs. There is a clear discrimination of data between rural and urban areas because of higher availability of resources in urban centres and lack of capacity in rural areas. Importance should be given to collect the rural level data. There is also a lack of data on violence that takes place on PWDs. Misunderstanding exist in using certain terminologies and with the use of tools due to improper classification.
- Both awareness of and scientific information on disability issues are lacking. There has been no agreement on definitions and little internationally comparable information on the incidence, distribution and trends of disability. There are very few documents providing a collection and analysis of the ways countries have developed policies and responses to address the needs of people with disabilities.
- The country's health workforce, health structure & system, particularly at primary to secondary levels are still not adequately prepared to deal with children and adults at risk of impairment and disabling conditions with appropriate health & health-related rehabilitation services and referral mechanism. The medical curriculum in Bangladesh barely includes issues related to disabilities and their rehabilitation. Medical professionals at primary & secondary level, and other Primary health care workforces are yet not adequately sensitized and/or trained. This tends to exclude many of the potential beneficiaries, as it can both be expensive and/or require travelling long distances to the nearest clinic. Lack of trained officials who give out medical certificate often do not know the criterion to hand out the certificates. This often leads to expensive and unreliable
- A very low percentage of the disabled people in need can be reached by most of the programmes. This is usually due to limited funds and resources, and national governments often depend on assistance and funding from donors and development partners.
- It is unclear whether the Acts prevails over other laws that affect persons with disabilities. For instance, the Labour Act 2006 of Bangladesh states that any worker who becomes disabled due to a workplace injury will be terminated from work, although entitled to compensation. This conflicts with the Act, which requires employers to make reasonable accommodation for all employees with disabilities.
- Many government and NGO websites are still not accessible for people with visual impairments. The ICT Policy does address many accessibility issues for PWDs, but these provisions are seldom put into practice. As a result, barrier free access to information is still a challenge for PWDs.
- Information on how eligibility for disability is assessed was not found for all the programmes listed. Additionally, an evaluation for the Bangladesh social protection programme found that even if criteria was detailed in the guidance handbook at the national level, it wasn't always practical. Decisions about whether to include beneficiaries was often at the discretion of the local authorities and facilitators on the ground. Lack of specific identification criteria may result in the disabilities that are included mainly being visible disabilities rather than invisible disabilities (Schneider, 2011).
- Implementation of disability-related legislation and policies is slow and often not funded. Inclusion of children with disabilities in schools, sports and other activities contributes to changing attitude and behaviors. However, not all government service providers are adhering to new legislation requiring inclusion. This institutional discrimination is due to negative attitudes resulting from lack of awareness and lack of enforcement and monitoring. For example, despite the new inclusive education policies, many children with disabilities report being turned away from school by teachers and because of barriers preventing their access. The common gaps in education policy include a lack of financial and other targeted incentives for children with disabilities to attend school as well as a lack of social protection and support services for children with disabilities and their families.
- The Disability Act addresses the issue of access to transport, but the lack of detailed guidelines prevents effective implementation. For example, while 5% of seats are reserved for PWDs by law, the lack of any

rule or practice for allowing additional time for PWDs to board, or for ramps or wheel-chair access, means that access is denied for physically disabled people.

- Regarding access to government and other buildings, while Rules are in place, and do provide detailed measures to ensure disabled friendly access, they are not implemented. The Building Code Authority is yet to be established.
- The allowance for PWDs is yet to be digitized. The PWDs need to go to specified Sonali Bank branches on pre-specified date to draw the allowance. As has been reported, it requires a long waiting time in the queue to collect the money. There are times when no sitting arrangement for the PWDs are available in a branch. Most importantly, convening the journey for many PWDs is physically strenuous and financially costly. The cost of travelling to receive the allowance often outweighs the benefit of receiving it.
- Inter-ministerial coordination and collaboration is still a huge barrier to development. There can be no co-ordination without co-operation among ministries and numerous policy actors. It is still very weak which is crucial to ensure coherence in policy making and implementation. As a result of poor coordination between responsible parties, cross-cutting areas such as infrastructure, gender and institutional capacity building are insufficiently addressed. This leads to delayed and poor implementation of policies. It is important to value the interconnectivity of the system at all levels.
- In spite of Bangladesh ratifying the UN Convention on the Rights of Persons with Disabilities in 2007 and further regulations in 2008 and introducing the Rights and Protection of Persons with Disabilities Act 2013 and National Skill Development Policy 2011, a very slow progress was seen in training and employment of young people with disabilities in Bangladesh. The Labour Force Survey of the Government does not contain any data on employment of Person with Disability. Due to lack of trained personal and no definitive tools to measure Disability, its often neglected.
- Our legal justice system needs to go a long way to ensure rights and freedoms of PWDS, especially in its addressing gender-based violence.
- Many poor people with disabilities, living in remote areas, are unaware of social protection schemes or cannot access them due to lack of motivation of officials to go to remote sites and creating awareness.
- Programmes designed with a focus on charity rather than empowerment can create a disincentive to work when the emphasis is mainly on “incapacity”.

10. Conclusion and Way Forward

In this perception study, we have highlighted how Bangladesh has come a long way by taking various initiatives and policies which are more inclusive in nature. The prevalence of disability in Bangladesh seems to be high because of overpopulation, poverty, illiteracy, poor awareness, and lastly lack of medical care and services. Although disability is a major social and economic phenomenon in Bangladesh, there is very little reliable data available on this issue.

In 2008, Bangladesh signed and ratified the UN convention on the Rights of Persons with Disabilities (CRPD) as one of the significant conventions followed by the adoption of 'Rights & Protection of Persons with Disabilities Act 2013'. The Act is meant to guarantee educational, physical and mental improvement of persons with disabilities and to support their participation in social and state activities by removing all sorts of discrimination. However, the overall situation of Persons with Disabilities (PWD) is still far from satisfactory. The study emphasized how person with disabilities still face huge barriers regarding access to health, education, jobs, transport and other sectors. The respondents identified the challenges that they face in everyday life which have been highlighted in the study. PWDs should be included in the mainstream programme if some initiatives exist specially by raising awareness, simple adaptations, training professionals, new rules and policies, and establishing partnerships for global change. Bangladesh's journey to becoming a developed country by 2041 requires the inclusion of all groups of people in the process of socioeconomic development. Provision of adequate infrastructure, policies and social security benefits for PWDs is a critical development agenda to the government and its development partners. At the same time, emphasis should be given on transforming these people to be self-reliant in all aspects and by enabling them to invest in themselves with the social security benefits.

This part will summarize the study's findings about what is known about disability and makes final recommendations made by respondents and Disabled People Organization to assist stakeholders in overcoming the barriers that people with disabilities experience.

- As the government has not set any clear definition of disability due to lack of expertise. Experts in disability measurement from developed and developing countries needs to be brought together to review and assess the current status of methods used in population-based data collection activities to measure disability in national statistical systems,
- As per the study, most of the respondents noted that inaccessible schools were the key barriers to their inclusion in education. Investments are required to improve school facilities, college and university buildings to increase the accessibility of students with special needs. Thus, students who have challenges only regarding their mobility would be able to catch up with the students without disabilities in the same class. However, efforts should be made to establish separate or special classes considering the form of disability for students. Emphasis is made on more inclusive schools, but special consideration can be made with extreme cases considering the forms of disabilities, such as problems with eyesight, hearing, recollecting and concentrating, intellectual disability.
- The government school should take steps to reserve a certain proportion of seats for students with disabilities. In India, for instance, a quota of 3 per cent in government institutions and government aided institutions for students with disabilities is reserved.
- Another concerning issue is that a student who receives disability stipend cannot take regular disability benefit. This predicament should be addressed so that s/he can also avail other benefits of PWDs.
- Transport are still far from reach for PWDs. These group of people cannot be self-reliant when travelling from one place to another. Roads, railways, footpaths are inaccessible for differently abled persons. With the support of private sector, and international experience, the government need to take proper steps to incorporate this method of communication to be disable friendly. The government can allocate

special buses as our next-door neighbour India is considering launching to make transport more disable friendly. New variant of buses will have three doors – one in the front, one in the middle and another in the rear and the other type of buses are normal cluster bus with hydraulic lifts fitted for easy access to wheelchair-bound passengers.

- The government has a plan to bring all citizens under national health insurance coverage to ensure healthcare services in the current policy. A national strategy for giving healthcare services to persons with disabilities should be considered in the agenda. In Philippines, The Magna Carta for Persons with Disability was amended last February 22, 2019 into Republic Act No. 11228, providing all persons with disability automatic coverage under the Philippine Health Insurance (PHILHealth). Lessons can be learnt on how it was incorporated, and provisions be made by the government.
- In India, The Department of Empowerment of Persons with Disabilities has recommended the inclusion of two new categories – acid attack victims and persons suffering from schizophrenia – in the list of differently abled under the draft Right of Persons with Disabilities Bill. Owing to this new law, reservation in higher education has been increased from 3% to 4% and acid attack survivors will now be eligible for this benefit. Bangladesh can follow the footsteps of its neighbouring country and can consider in incorporating this strategy. With the consultation of Acid attack victims, the disadvantaged group can be treated as disabled and granted disability benefits including reservation in government jobs and education institutions.
- The government presently has 1 percent quota for people with disabilities (PWD) in government jobs. The respondent in the questionnaires demanded three - five percent quota for physically challenged people in all government jobs, including class-I and class-II. PWDs are still facing hurdles in order to land up the meagre 1 percent job and faced with corruption. There are double hardships for a physically challenged women who completes graduation overcoming numerous hurdles, but then they are not given any jobs because of their disabilities. The government needs to formulate a specific policy for the recruitment of physically challenged people. Ministries should stress on appointing at least one person with disability at each branch and wings. The Labour force Survey should also start including data on employment status of PWDS which is not present in the survey to get data on national employment figure of PWDS to facilitate further studies on employment.
- The government has increased its allowance for financially people with disabilities (PWD) from 700tk to 750Tk in the current fiscal year's budget. However, we often tend to forget the caregivers (mothers, fathers, siblings, grandparents as per the survey in this study) who are the integral part of a differently abled person's life. The government must design a policy where the caregivers should also be given some kind allowance to value their time and effort for enabling the PWDs to live a normal life.
- PWDs require special medical care compared to their 'non-disabled' counterparts. They do not only require additional support, but also adequate infrastructure. As such, there are special forms of disabilities which might require trained medical staffs including physicians and nurses. Currently, facilities of government hospitals and care centres specifically dedicated for PWDs are extremely limited compared to their need. Training or research centres on disabilities and diseases related to disabilities needs to be created. The PWDs are handed over a golden citizen card (SHUBORNO) after detection. Respondents suggested receiving discounts in health, transport and other sectors with this card and creating awareness through social media about the card and its uses.
- Disable friendly parks are still not ready although government has allocated a plot for it. The park has been lying idle with no proper infrastructure that will facilitate PWDS. The playground/park should be built in an inclusive way with proper planning, inviting and facilitating children and others with disabilities to join. Traditionally, children with disabilities are not allowed to go out to play. The aim of the disable friendly parks should be to encourage parents and other children to be more inclusive of children with disabilities.
- Social Awareness campaign is needed in all institutions. Disability awareness campaigns needs to be strengthened through which mindset of mass people can change and create more acceptability. One

kind of campaign is that of raising awareness of disability issues among the general public - disabled and non-disabled people - with the aim of changing negative attitudes about disabled people into positive recognition of their skills, needs and rights. Social media can promote disability awareness. National Access Awareness Week (NAAW) is now an annual event in Canada. The first NAAW, in 1988, launched by 250 communities across the country, focused on raising awareness of disability-related issues. It is a community-based initiative based on a set of partnerships and is based on year-round action. It recognizes significant achievements in each of the five key areas which are transportation, education, health, employment, housing and highlight models of good practice to inform other communities to ensure the full participation of disabled Canadians. Bangladesh can learn from this experience and implement in its own country.

- People still confuse in defining and identifying the types of Neurodevelopmental disorders -down syndrome, autism, and Cerebral Palsy. These terms are often considered same and treated in the same way. Without a systematic framework designed according to current scientific research on autism and other neurodevelopmental disorders, service delivery models cannot be effective, financially feasible, or sustainable in the long run. There is an urgent need to strengthen efforts in research and development to address the treatment gap for mental and neurological disorders.
- Inter-ministerial coordination is essential to ensure a clear division of roles and responsibilities and identify areas for collaboration in the implementation of national strategies and plans to address key issues. Relevant ministries and institutions should be engaged in coordination include those responsible for: health (overseeing the provision of medical care and psychological counselling); justice (prosecution, legal assistance); welfare/social protection (related to shelter, economic assistance, and other supports); and the Office of the Cabinet (which can help prioritize the issue on the policy agenda). Representatives of national civil society organizations or networks providing frontline services (health, shelter, counselling, legal assistance, etc.) should also participate in national-level coordination. Identifying clear roles and responsibilities for relevant ministries and coordinating with international actors and partners in other countries should be strengthened. Strengthening coordination can help to avoid duplication of efforts and may lead to more efficient use of scarce resources. Coordination can also catalyse joint decision-making and, in the longer term, result in more coherent national policies. It is important to designate a coordinating ministry tasked solely with managing inter-ministerial relations and also establish a regulatory framework to promote inter-ministerial coordination.
- Lastly, the PWDs all agreed the need to express freely their opinions through forums and organisations so that perceptions of their lives are shared and in order to inform decisions and actions which will be taken on their behalf. If these opinions are taken seriously and included as priorities on the political agenda, this will improve the wellbeing of everyone and together a more inclusive country can be built while every person working towards the SDGs.

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Review Committee:

Dr. Shamsul Alam, Member (Senior Secretary), GED	Chairperson
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Mohammed Shahidul Islam, Deputy Secretary, Cabinet Division and DPD, SSPS	Member
Md. Mahbubul Alam Siddiquee, Senior Assistant Chief, GED and APD, SSPS	Member
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Technical Review Committee:

Dr. Shamsul Alam, Member (Senior Secretary), GED	Chairperson
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Mohammad Khaled Hasan, Social Protection Specialist, SSPS	Member
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Raiqah Ripa Walie-Khan, Communication Officer, SSPS	Member
Mehrin Karim, Research Officer, SSPS	Member
Aminul Arifeen, National Project Manager, SSPS	Member Secretary

Technical Working Group: The overall technical supports, including compilation, editing, framework designing, and directing research were provided by the following technical working team:

Dr. Shamsul Alam, Member (Senior Secretary), General Economics Division (GED), Editor
 Md. Faizul Islam, Joint Chief, and National Project Director, SSPS Programme, Associate Editor
 Aminul Arifeen, National Project Manager, SSPS Programme, Associate Editor



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

