Diagnostic Research

BARRIERS OF ACCESSING SOCIAL PROTECTION PROGRAMMES FOR THE POOR AND MARGINALIZED

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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; Uraguchi, 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

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[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.

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[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	• 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	• 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	• 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	• Methods mentioned in existing literature (e.g. Cornia and Stewart 1993, Park et al. 2002, and Coady et al. 2004) • Researchers' defined measure of coverage and targeting inefficiencies • Data used: BIHS 2015, HIES 2016
3. Identifying factors of inefficiencies and barriers to access	• 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	• 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	• Recommendation for improving the targeting and coverage efficiencies • Recommendation for addressing SSP-access barriers	• Researchers' judgements based on analysis and findings from this study • KII with stakeholders (marginalized people and SPPS officials)

reducing barriers to access		• FGD with beneficiary and non-beneficiaries • Cross-country literature on access barriers

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 Influence[9] 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

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[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 (KIIs) 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 (KIIs) 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 KIIs 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 KIIs 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. KIIs 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 estimates[10]. 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%),

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[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

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[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.
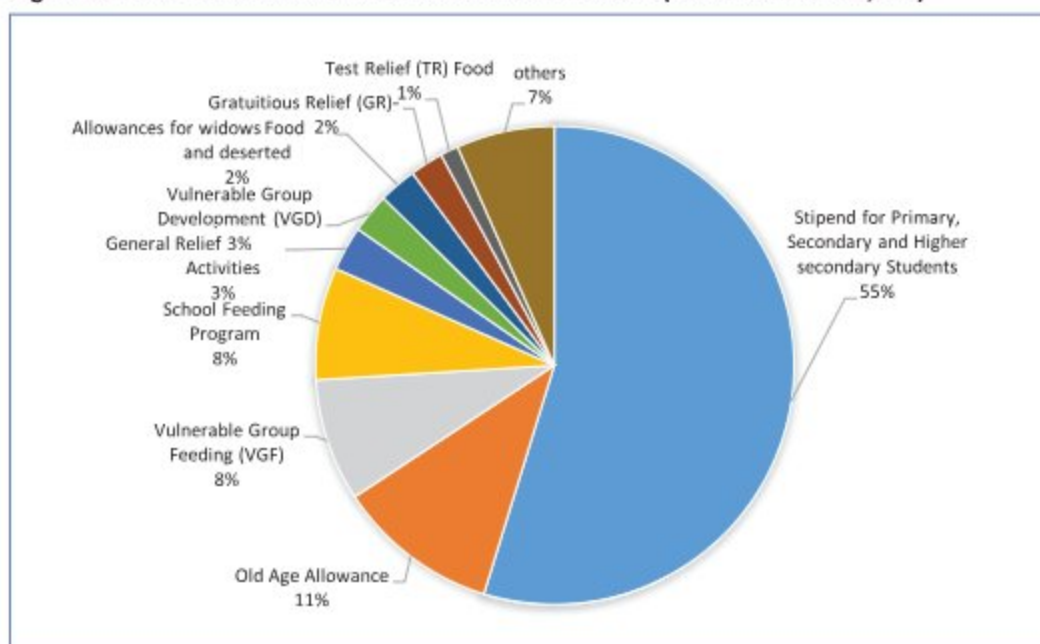
Figure 1.1 shows the distribution of SSP-recipient and non-recipient households across seven divisions of Bangladesh. Out of a total of 2710 SSP-recipient households, the highest was from Dhaka division (27.38%), followed by Khulna and Chittagong at 15.24 percent and 14.10 percent respectively. The same 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**
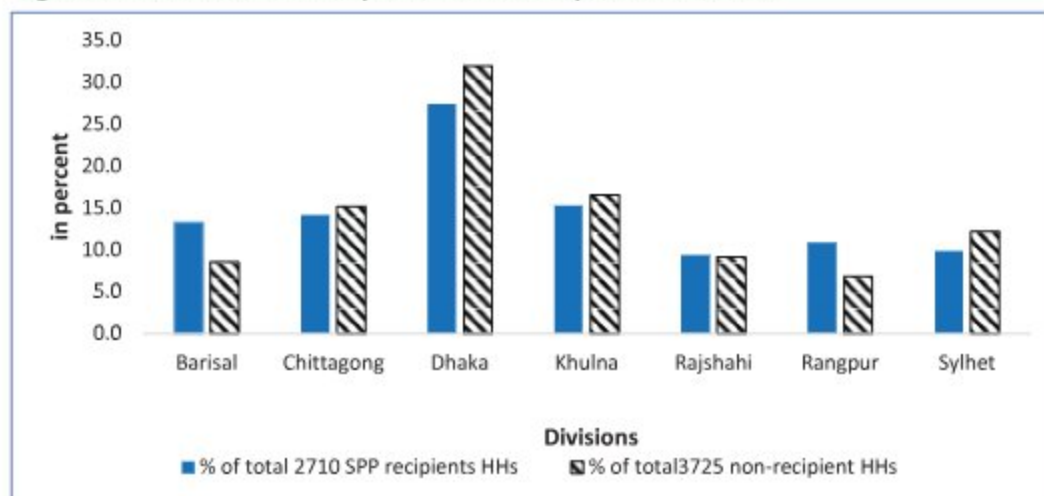
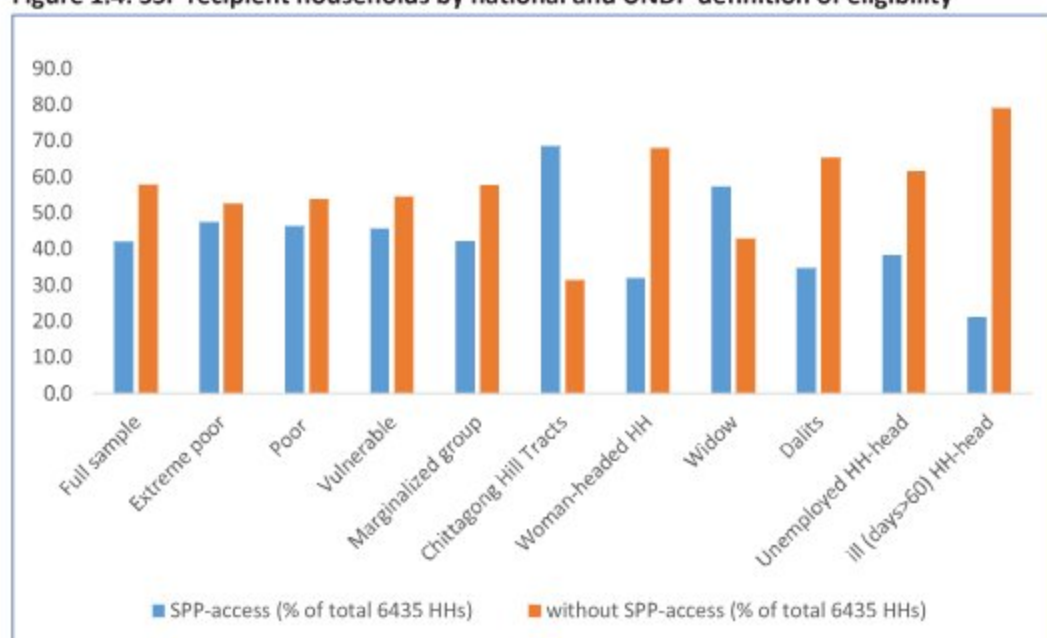*Source: Authors' estimation using BIHS 2015 data*

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.

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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
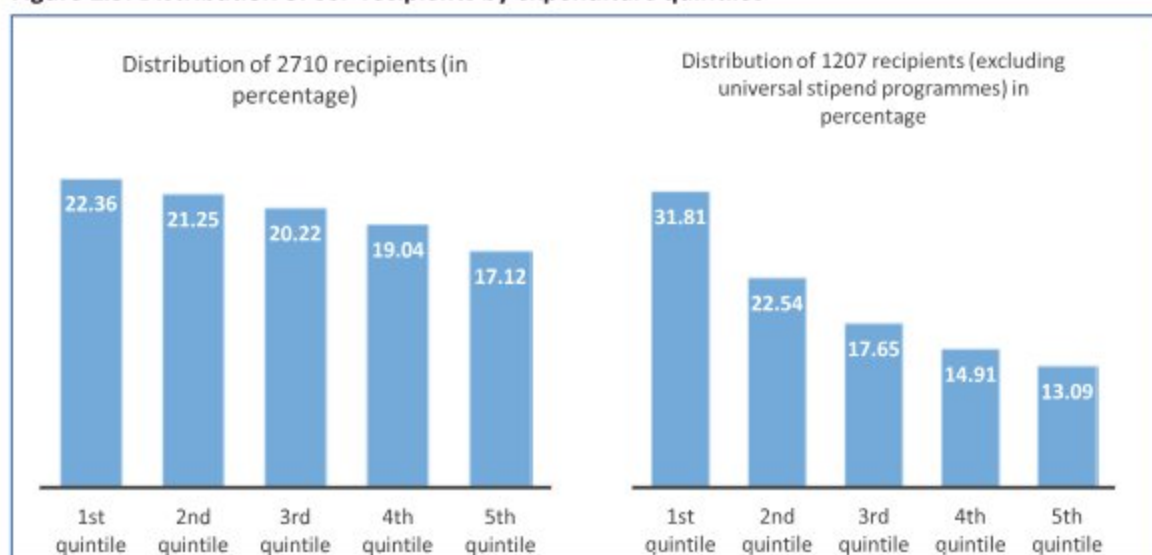
Source: Authors' estimation using BIHS 2015 data

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

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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:

$$N = C + NC$$

$$\Rightarrow E + NE = \underbrace{EP + P + V}_{Eligible} + NE = EP_C + EP_{NC} + P_C + P_{NC} + V_C + V_{NC} + NE_C + NE_{NC}$$

$$\Rightarrow EP_C + P_C + V_C + \underbrace{EP_{NC} + P_{NC} + V_{NC}}_{Exclusion\ error} + \underbrace{NE_C}_{Inclusion\ error} + NE_{NC}$$

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):

Number of eligible people not covered/ total number of eligible individuals = E_{NC}/E

Inclusion error (targeting inefficiency):

Number of ineligible recipients/ numbers of total recipients = 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

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[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.
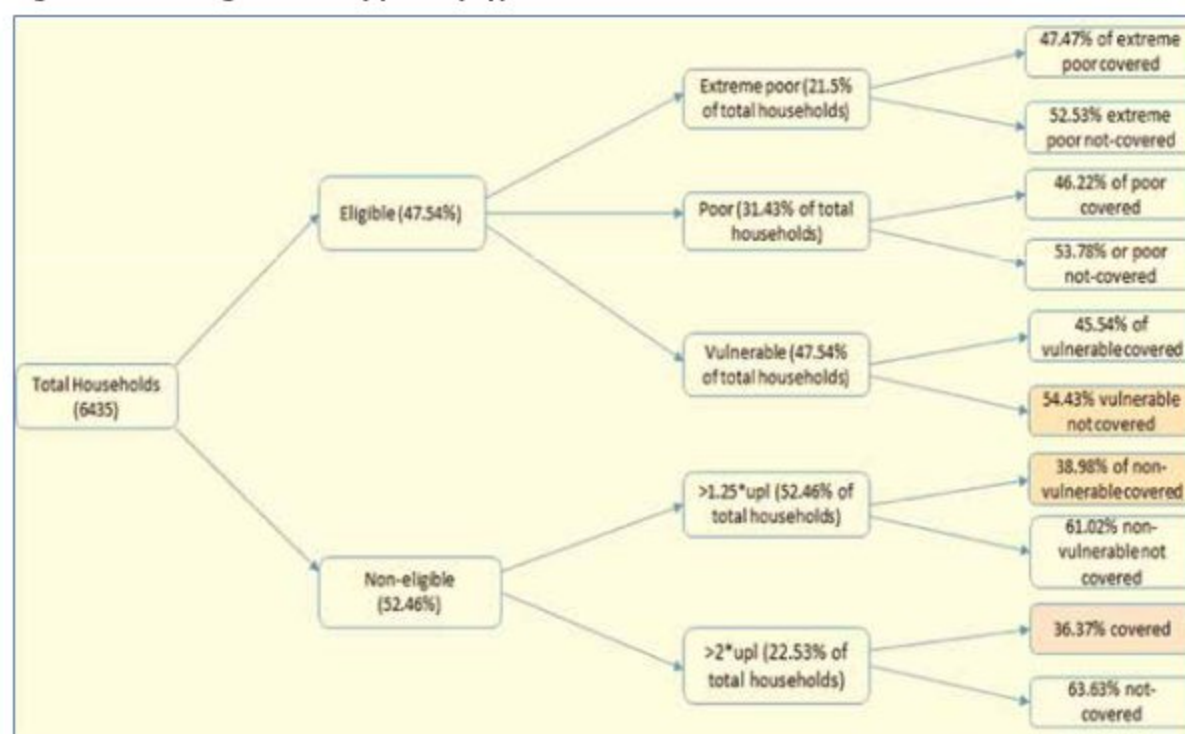
Figure 1.5: Coverage of SSPs by poverty types

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,

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[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)
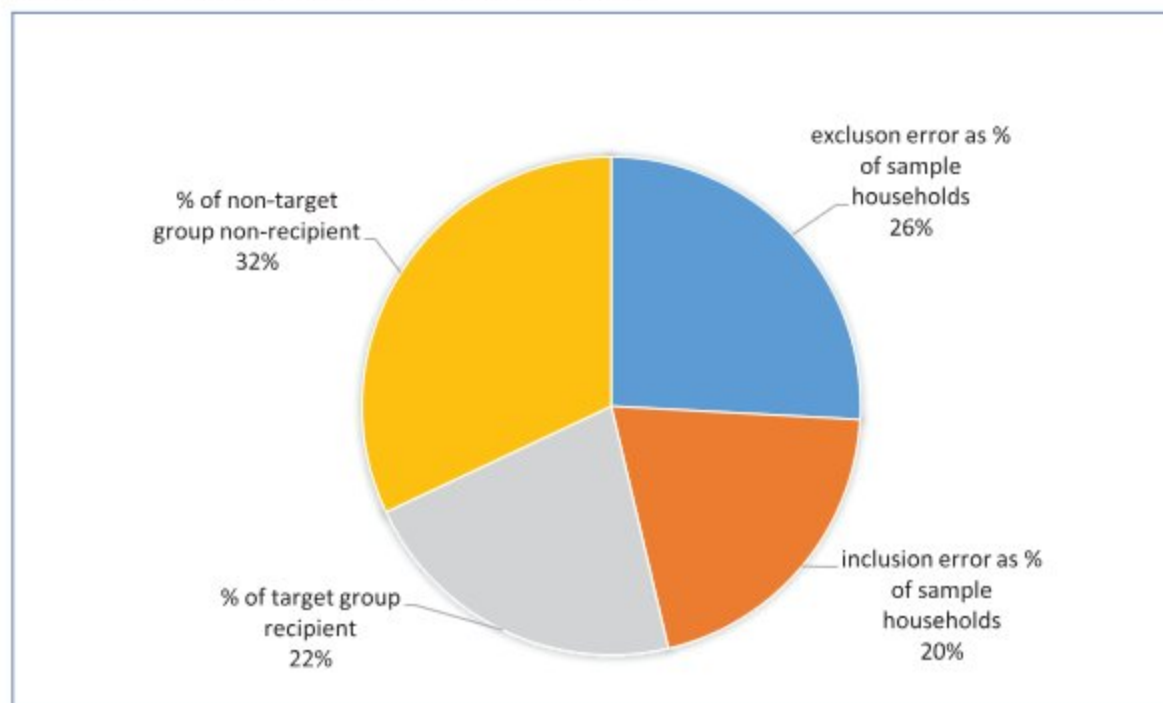
Source: Authors' calculations using BIHS 2015 data

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]

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[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.

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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
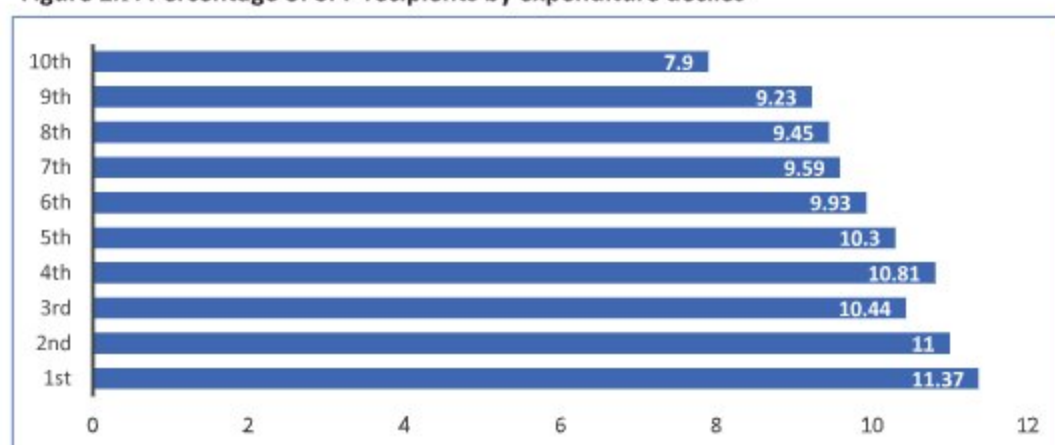
Source: Authors' estimation using BIHS 2015 data

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

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

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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 small[17]. 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.

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[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:

$$Prob\left(y_i =1 \mid x_i\right)=F\left(\beta X_i\right)$$

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

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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)

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[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.

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Figure 1.8: Distribution of access-likelihood for extreme poor and non-vulnerable households
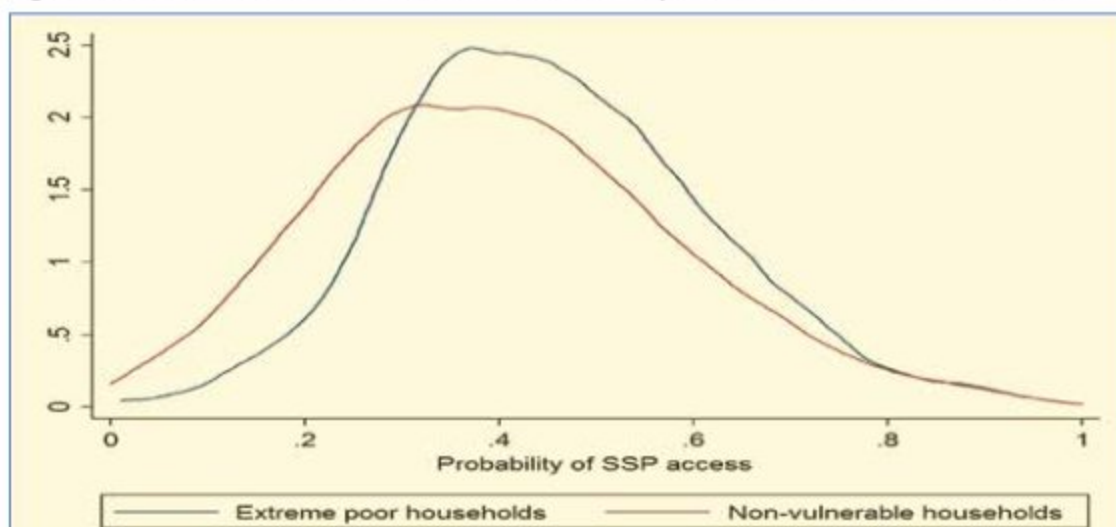
Note: Access-probability-mass should be close to 1 for the extreme poor households and should be close to 0 for the non-vulnerable households
Source: Authors' estimation using BIHS 2015 data.

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
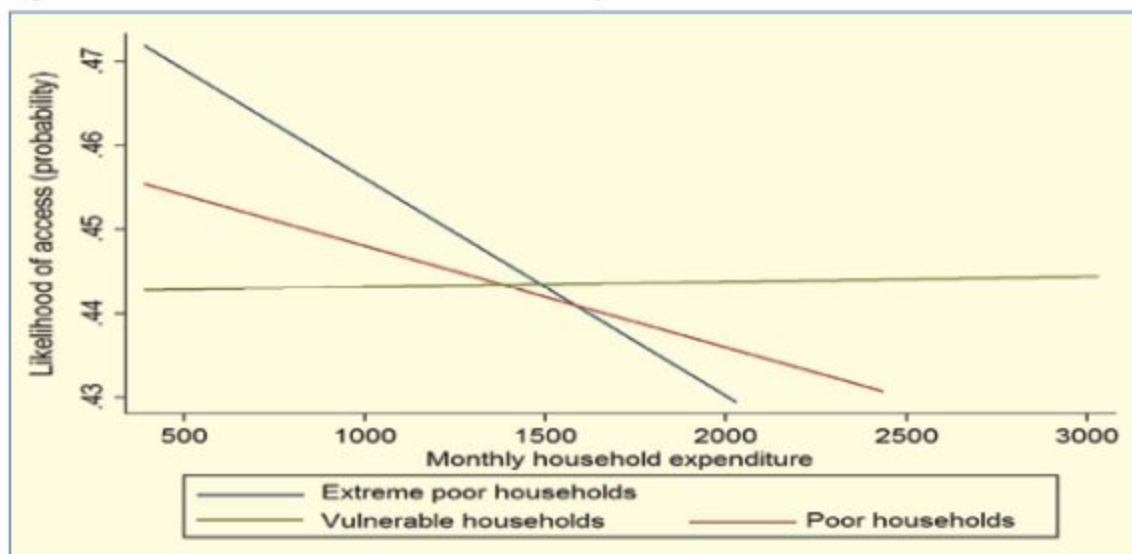
Note: Falling monthly household expenditure raises the likelihood of accessing SSPs.
Source: Authors' estimation using BIHS 2015 data

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.

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[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 firms 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

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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'

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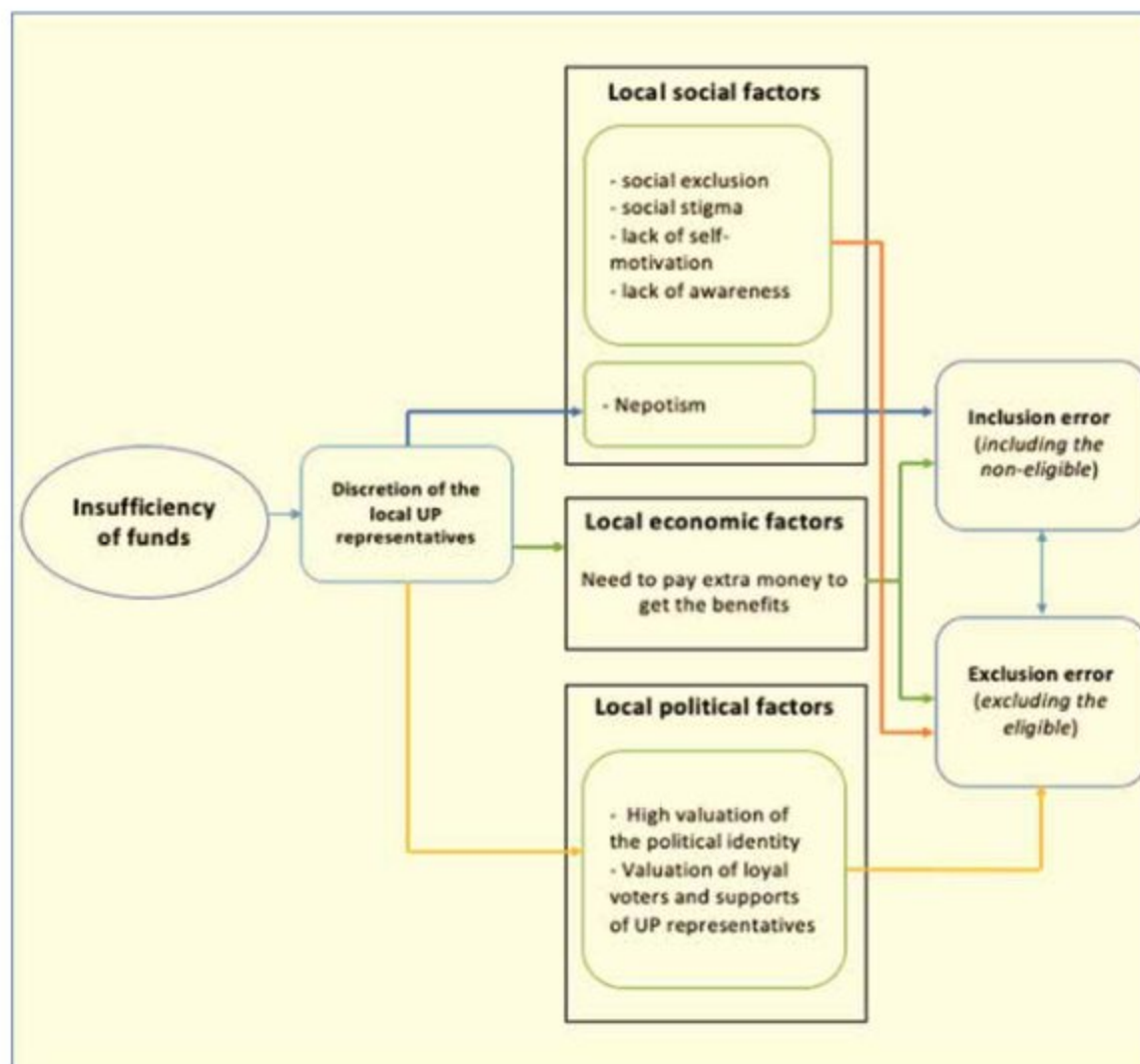
Source: Authors' presentation based on field investigations (2019)

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

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[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 small[22]. 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.

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[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 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 inflicted 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 no 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;

$$N = C + NC$$

$$\Rightarrow E + NE = \underbrace{EP + P + V}_{Eligible} + NE = EP_C + EP_{NC} + P_C + P_{NC} + V_C + V_{NC} + NE_C + NE_{NC}$$

$$\Rightarrow EP_C + P_C + V_C + \underbrace{EP_{NC} + P_{NC} + V_{NC}}_{Exclusion\ error} + \underbrace{NE_C}_{Inclusion\ error} + NE_{NC}$$

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).

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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.

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