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Towards a Social Protection Strategy for Bangladesh

Fahmida Khatun
Syed Yusuf Saadat



TOWARDS A SOCIAL PROTECTION STRATEGY FOR BANGLADESH

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*Fahmida Khatun
Syed Yusuf Saadat*



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Centre for Policy Dialogue (CPD)

House - 6/2 (7th & 8th floors), Block - F

Kazi Nazrul Islam Road, Lalmatia Housing Estate

Dhaka - 1207, Bangladesh

Telephone: (+88 02) 58152779, 9141703, 9141734, 9143326, 9126402

Fax: (+88 02) 48110414

E-mail: info@cpd.org.bd

Website: www.cpd.org.bd

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Centre for Policy Dialogue (CPD) was established in 1993 as a civil society initiative to promote an ongoing dialogue between the principle partners in the decision-making and implementing process. Over the past 25 years, the Centre has emerged as a globally reputed independent think tank, with local roots and global reach. A key area of CPD's activism is to organise dialogues to address developmental policy issues that are critical to national, regional and global interests, with a view to seeking constructive solutions from major stakeholders. The other key area of CPD's activities is to undertake research programmes on current and strategic issues.

CPD's dialogues are designed to address important policy issues and to seek constructive solutions to these problems. In doing so, CPD involves all important cross-sections of the society, including public representatives, government officials, business leaders, activists of grassroots organisations, academics, development partners and other relevant interest groups. CPD focuses on frontier issues which are critical to the development process of Bangladesh, South Asia and LDCs in the present context, and those that are expected to shape and influence the country's development prospects from the mid-term perspectives. CPD seeks to provide voice to the interests and concerns of the low-income economies in the global development discourse. With a view to influencing policies, CPD deploys both research and dialogue which draw synergy from one another.

CPD's research programmes are both serviced by and intended to serve, as inputs for particular dialogues organised by the Centre throughout the year. Major research themes are: macroeconomic performance analysis; poverty and inequality; agriculture; trade; regional cooperation and global integration; infrastructure; employment, and enterprise development; climate change and environment; development governance; policies and institutions, and the 2030 Agenda for Sustainable Development.

CPD also conducts periodic public perception surveys on policy issues and issues of developmental concerns. With a view to promoting vision and policy awareness amongst the young people of the country, CPD is also implementing a *Youth Leadership Programme*. CPD serves as the Secretariat of two global initiatives. *LDC IV Monitor* is an independent global partnership for monitoring the outcome of the Fourth UN Conference on the LDCs. *Southern Voice on Post-MDGs* is a network of 50 think tanks, which seeks to contribute to the ongoing global discourse on the SDGs. At the national level, CPD hosts the Secretariat of the *Citizen's Platform for SDGs, Bangladesh*—a civil society initiative that include about 90 Partner organisations, founded with an objective to contribute to the delivery of the SDGs and enhance accountability in its implementation process. In recognition of its track record in research, dialogue and policy influencing, CPD has been selected as one of the awardees of the Think Tank Initiative (TTI) through a globally competitive selection process for two consecutive times.

Dissemination of information and knowledge on critical developmental issues continues to remain an important component of CPD's activities. Pursuant to this, CPD maintains an active publication programme, both in Bangla and in English. As part of its dissemination programme, CPD has been bringing out CPD Occasional Paper Series on a regular basis. It may be noted in this connection that since November 2011, the Series has been re-introduced as **CPD Working Paper Series**. Research work in progress, background papers of dialogues, investigative reports and results of perception surveys which relate to issues of high public interest are published under this series.

The present paper titled **Towards A Social Protection Strategy For Bangladesh** has been prepared by *Dr Fahmida Khatun*, Executive Director, Centre for Policy Dialogue (CPD) <fahmida@cpd.org.bd> and *Mr Syed Yusuf Saadat*, Research Associate, CPD <saadat@cpd.org.bd.com>

Executive Editor: *Ms Anisatul Fatema Yousuf*, Director, Dialogue and Communication, CPD

Series Editor: *Dr Fahmida Khatun*, Executive Director, CPD

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Bangladesh now stands at the crossroads of maintaining the momentum of high economic growth and dealing with rising inequality. Social protection measures can play an instrumental role in narrowing inequality through distribution of some of the social entitlements among those who are left behind. The present study seeks to highlight the role of social protection in meeting the aspirations of Bangladesh to be an inclusive society. The paper describes the characteristics of social protection in Bangladesh, and reviews the current state of social safety net programmes. It also sheds light on some of the limitations of these programmes, and budget allocations for various programmes. Finally, the study assesses the National Social Security Strategy and makes recommendations to move forward.

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Acronyms

7FYP	Seventh Five Year Plan
ACDI/VOCA	Agricultural Cooperative Development International and Volunteers in Overseas Cooperative Assistance
AFY	Actual Budget for Fiscal Year
BBS	Bangladesh Bureau of Statistics
CFW	Cash For Work
EGHP	Employment Generation for Hardcore Poor
EGP	Employment Generation Programme
EGPP	Employment Generation Programme for the Poor
FFW	Food for Work
FY	Fiscal Year
GDP	Gross Domestic Product
GED	General Economics Division
GoB	Government of Bangladesh
GR	Gratuitous Relief
HIES	Household Income and Expenditure Survey
ILO	International Labour Organization
IMF	International Monetary Fund
LFS	Labour Force Survey
LPL	Lower Poverty Line
M&E	Monitoring and Evaluation
MDG	Millennium Development Goal
MoA	Ministry of Agriculture
MoDMR	Ministry of Disaster Management and Relief
MoF	Ministry of Finance
MoRD	Ministry of Rural Development
MoSW	Ministry of Social Welfare
MSUK	Manob Sakti Unnayan Kendro
NGO	Non-government Organisation
NREGA	National Rural Employment Guarantee Act
NSSS	National Social Security Strategy
OMS	Open Market Sales
PPP	Purchasing Power Parity
RBFY	Revised Budget for Fiscal Year
RMP	Rural Maintenance Programme
ROSC	Reaching Out-of-School Children
SDF	Social Development Framework
SDG	Sustainable Development Goals
SNSP	Safety Net System for the Poorest
SPF	Social Protection Floor
SSNP	Social Safety Net Programme
SSPS	Social Security Policy Support

TR	Test Relief
TUP	Targeted Ultra Poor
UN	United Nations
UNRISD	United Nations Research Institute for Social Development
UPL	Upper Poverty Line
USD	United States dollar
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding

1. THE CONTEXT

In promoting inclusive growth in an economy which is characterised by a high incidence of poverty, and a high proportion of vulnerable population and informal employment, social protection is likely to take a central place in development planning. During the period immediately after 1971, when Bangladesh was in the grip of mass poverty, deprivation and famine, there emerged a plethora of anti-poverty programmes and multi-pronged measures directed towards disaster rehabilitation and towards creating income and employment opportunities. The growth of these early measures, which were largely in the form of social safety net programmes (SSNPs), was considerably ad hoc, and fostered through both government and non-government organisations (NGOs) initiatives. Since then, Bangladesh has come a long way in terms of attaining a fairly high per capita income growth, a near food self-sufficiency, and a substantial reduction in poverty incidence. It has also developed elaborate and tested mechanisms to cope with natural disasters that in the early periods had generated extreme vulnerability of the afflicted population. While these notable achievements have supported improvements in average welfare, the SSNP network continued to broaden to address vulnerabilities of the poor and specific target groups.

Despite some degree of consolidation and coordination, SSNPs continue to grow sporadically at local, regional and national levels, which do not allow a full impact analysis or accountability of the resources that go into these programmes. New programmes and new objectives have continued to come into play. There is, however, hardly any study or a public statement on whether this myriad of programmes and the associated resource allocations together conform to a public strategy on social protection, or an exposure on how the objectives are being achieved. Thus for a better coordination and accountability of the numerous programmes of the various ministries and agencies, as well as those conducted by the large number of NGOs, what is patently missing is an objective and comprehensive review of the relevance and impact of the various programmes.

In 2015, the Government of Bangladesh (GoB) announced a National Social Security Strategy (NSSS) to ensure a more comprehensive social protection system for its population. The NSSS is currently the main social security strategy of the GoB, which falls under the umbrella of the Social Development Framework (SDF). The NSSS envisions a Bangladesh where poverty and inequality are effectively tackled, growth and employment are efficiently accelerated, and the weak and vulnerable are adequately protected. The NSSS, which is yet to be fully detailed on its programmes and processes, the resources, the necessary institutions and legal framework that would be needed to implement the strategy, will be examined later in this paper. What is important is to understand that there are issues of definitions, as well as of economic and legal approaches in designing such a strategy, and in giving appropriate weights to objectives and targets.

This paper assesses some of the major initiatives focused on extending income and employment entitlements through SSNPs in Bangladesh. The paper also presents a critical analysis of these initiatives and calls for a thorough review, especially in the light of the recently introduced NSSS of Bangladesh. It provides a brief insight into the associated challenges to implement a social protection strategy that is commensurate with the vision of Bangladesh becoming an upper middle-income country and realise Sustainable Development Goal (SDG) target 1.3 (implement nationally appropriate social protection systems and measures for all, including floors, and achieve substantial coverage of the poor and the vulnerable) by 2030.

2. DEFINITIONAL ISSUES

Social protection, in a broad sense, is concerned with preventing, managing, and overcoming situations that adversely affect people's well-being (UNRISD, 2010). Social protection is a broad concept that

encompasses the notions embodied both in social safety net¹ and in social security, and is conducted through a range of programmes that are often categorised as social assistance and social insurance. The former would tend to support the coping strategies of the poor and the vulnerable and minimise their economic and social risks especially associated with illness, old age, disability and unemployment. These are largely in the form of non-contributory transfers and subsidies and are funded out of public revenues. On the other hand, social security is understood to refer to some instruments of social insurance, which are contributory and largely funded by the employers and employees to cover old age or unemployment, or other contingencies.² Over time, these terminologies have become blurred. For instance, many who are under social security schemes and cannot contribute adequately to social insurance, may require additional tax-supported assistance, such as through active and passive labour market policies. The International Labour Organization (ILO), for example, has used the term interchangeably.

According to the World Bank, social protection consists of “public interventions to assist individuals, households, and communities better manage risk, and to provide support to the critically poor” (Holzmann and Jørgensen, 2001). On the other hand, the ILO defines social protection as “the set of public measures that a society provides for its members to protect them against economic and social distress that would be caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age, and death of the breadwinner); the provision of health care; and the provision of benefits for families with children” (García and Gruat, 2003). Thus the World Bank definition views social protection largely through humanitarian interventions, while the ILO definition perceives social protection as an instrument and public guarantee of social welfare.

In operational terms, it may be noted that there are large variations in country experiences in the development of social protection systems, both among the developed and developing countries (ILO, 2017). Accordingly there are different approaches that define an individual country’s social protection framework. While Bangladesh will have to develop its own social protection system, based on its own vision and capacity, there are a few core principles that would have to guide such a strategy, as already foreseen in the NSSS. It is significant to recall here that Bangladesh is committed to the SDGs, of which target 1.3 in particular calls for the realisation of “nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and vulnerable”. Such a commitment would naturally require a more comprehensive framework of social protection, and foresees the adoption of a social protection floor. ILO’s social protection floor refers generally to basic social security guarantees that ensure universal access to essential health care and income security at least at a nationally defined minimum level (horizontal dimension),³ and the gradual progression to higher levels of protection (vertical dimension) within a more mature and comprehensive social security system.⁴ The World Bank too supports universal access to social protection, and considers it central to its goals of “ending poverty and boosting shared prosperity.”⁵ There is again a mix of traditionally understood social security measures as well as social assistance (largely tax-financed SSNPs; labour market programmes e.g. public works programmes). The World

¹The term social safety nets is also flexibly used to denote various measurable indicators. For example, some refer to programmes that help individuals maintain a minimum level of consumption (Paitoonpong *et al.*, 2008). However, the term can refer to denote an income support at some poverty threshold, or other indicators as support to children, or ensuring minimum health or school enrolment, etc.

²The term social security not only refers to programmes that insure individuals against interruption or loss of earning power but also for certain special expenditures arising from marriage, birth, or death, or provide allowances to families for the support of children (US Social Security Administration, 2017).

³This is in line with ILO’s Social Protection Floors Recommendation, 2012 (No. 202).

⁴This would be according to the Social Security (Minimum Standards) Convention, 1952 (No. 102).

⁵The World Bank’s universal social protection coverage broadly consists of providing social assistance largely through cash transfers (means-tested), especially children; benefits and support to working age population in case of maternity, disability, work injury or unemployment; and old age pension.

Bank is, however, ambivalent on the issues of rights and guarantees as emphasised in ILO social floors; hence its pursuit of universality is subject to how programmes and operations are designed at the ground level. The International Monetary Fund (IMF), on the other hand, apparently resists the 'guarantee' question, and emphasises a targeting approach, i.e. for the most vulnerable groups (rather than either universality or guarantee) (Tan, 2017). Thus, the current IMF position appears to fall short of the social inclusion goals, as envisioned in the SDGs which, inter alia, call for social protection for all. The above positions reflect the respective organisations' allegiance to their respective core base, essentially distinguishing between 'the growth to jobs to security' model versus the adoption of a welfare model of universal and basic guarantees.

The main considerations in the design of a strategy would ultimately be governed by an individual country's vision of social protection and by its capacity in realising it. Apart from multiple factors, there are at least three critical developments that are likely to influence the structure and evolution of the system. These are: (i) levels and trends of poverty, vulnerability, i.e. the 'horizontal coverage'; (ii) fiscal restructure and debt sustainability that would broadly define the limits to tax-financed SSNPs; and (iii) the labour market formations in the economy, as would evolve in the course of the country's progress towards full-employment (SDG 8) and gradual and necessary growth in share of contributory funds ('vertical coverage'). As is well known, in Bangladesh, the level and coverage of social protection among the labour force is relatively very low. This is particularly striking given that the incidence of poverty, though falling, is still high with poverty headcount ratio of 14.8 per cent, and 52.9 per cent, at 1.90 United States Dollar (USD), and 3.20 USD per day respectively, at 2011 Purchasing Power Parity (PPP) (World Bank, 2018).

3. CHARACTERISTICS AND DEPTH OF SOCIAL PROTECTION IN BANGLADESH

According to the Quarterly Labour Force Survey (LFS) 2016–17, only 14.9 per cent of employed people in Bangladesh were working in the formal sector (BBS, 2018). The proportion of formal employment was larger for males than females. Formal employment was higher for urban areas, with 22.7 per cent, than rural areas, with 11.9 per cent. The service sector had the greatest percentage of workers employed formally, with 28.2 per cent, followed by 10.1 per cent for the industry sector, and 4.6 per cent for the agriculture sector. There was a strong positive correlation between educational attainment and employment in the formal sector. Among the workers employed in the formal sector, 23.2 per cent of services sector workers, 2.6 per cent of industry sector workers, and 1.5 per cent of agriculture sector workers were under the coverage of a pension or retirement fund.

While on the one hand formal sector workers are sparsely covered by social protection, on the other hand, the vast majority of workers are employed in the informal sector, which makes them even more vulnerable. Vulnerability may arise due to a number of factors such as income, gender, geographic location, life cycle, civil identity, disability, education and skills, health, occupation, religion and ethnicity, sexual orientation, and shock. (Bhattacharya *et al.*, 2017) Thus, there is a clear need for direct transfer SSNPs in Bangladesh.

A simple view of the current status of social protection in the country appears to be as follows: a total, systematic, and coordinated approach to social security is yet to evolve – a primary reason being the extent to which fiscal space can be extended to accommodate a universal system of social security and a pension scheme. Equally, there exists the formidable challenge of extending social protection to the vast informal economy workers, which is likely to create dualism in the social protection system. The 'formal' sector employment, which is normally associated with a degree of job protection and social security, is very small. Formal sector employment is largely confined to the public sector and large enterprises. While there are statutes and labour codes governing social security benefits, for

example, pension cover, employment injury, disability and maternity, etc., their implementations vary enormously across establishments. For the 'informal' sector, there are various programmes, of varying scale and coverage, both within the framework of government budget and NGO support. There exists a large number of SSNPs that target the poor's income and employment entitlements. These are non-contributory schemes financed largely through public expenditure, although there are significant complementary contributions from NGOs, only a few of which have any pervasive presence. BRAC is a case in point. Examples of such SSNPs include: (i) cash and/or kind transfers to targeted poor, largely with conditionalities on education and health; (ii) wage-based labour-intensive public works programmes; (iii) vulnerable group feeding (VGF) and school feeding programmes, mother and child supplementary programmes; (iv) price subsidies on food or energy, etc.

While there is a plethora of income or employment support, these are often ad hoc, with varying impact on variously defined target groups. Thus, we note that both for the formal and informal sector workforce, the process of an effective social security coverage is of recent origin, and is rather limited. Nevertheless, the process of policy-making and institution building has begun, and various factors such as continued commitment, resource allocation, implementation, and capacity building would need to play their part for a successful social protection strategy. The biggest challenge in any universal coverage will indeed come from the vast informal sector employees, whether in agriculture, industry, or services sector, and both in rural or urban areas.

The GoB, along with many NGOs, has been undertaking several initiatives to create employment and income opportunities for the rural poor since the mid-1970s. Among these, the notable ones include the Food for Work Programme (FFW), Rural Maintenance Programme (RMP), Vulnerable Group Development (VGD) and Test Relief (TR). These food-waged employment programmes engage the landless and marginal rural population in activities such as rural road construction and maintenance, irrigation channels, flood control and embankments. Notwithstanding several limitations related to designing and implementation (Khatun *et al.*, 2012; MSUK, 2013) these programmes have, by and large, been playing a vital role in providing social protection to the vulnerable groups in Bangladesh. In FY2017–18, 13.54 per cent of the total budget has been allocated for SSNPs (MoF, 2016). This amount, is far from adequate given that nearly 13 per cent people still live below extreme poverty and 23.2 per cent below poverty line (2016), according to quarterly estimates of Household Income and Expenditure Survey (HIES) 2016 (BBS, 2017). It is difficult to ascertain optimal allocations for SSNPs since these are relative to the levels and depth of poverty, as well as to various indicators of vulnerability and exposure to risks.

4. OVERVIEW OF SSNPs IN BANGLADESH

The SSNPs have largely emerged in response to various shocks and risks that the vulnerable groups frequently face in Bangladesh. Some of these programmes have been sustained over medium- and long-terms. The objectives are to protect the affected people from falling into extreme poverty.⁶ Objectives of SSNPs have evolved over time, and are now viewed from broad perspectives of income poverty and human poverty, although the distinction may be ambiguous. Several of the employment generating programmes and direct transfers for the poor are used as a tool to address income poverty. Programmes focusing on areas such as education, health, nutrition, and water and sanitation are targeted to mitigate human poverty. The SSNPs are considered as direct measures which are devised to address both income and human poverty. Examples of indirect or growth oriented measures include mostly infrastructure development and rehabilitation programmes. However, there are SSNPs that are both direct and indirect in nature. For example, direct measures like FFW programme targeted

⁶For an extensive account of the evolution and growth of SSNPs in Bangladesh, see, among others, (Rahman *et al.*, 2011).

towards the poor is used to construct infrastructure, which falls in the category of indirect measure which is likely to have multiplier effects on jobs and incomes.

In terms of modality, support under SSNPs can be in the form of: (i) direct cash transfer, and (ii) support through creating opportunity for income. Direct support category includes programmes such as allowance for the widow, deserted and destitute women, old age allowance, honorarium for insolvent freedom fighters, assistance to the mentally challenged, fund for mitigating risk due to natural disaster, fund for rehabilitation of the acid burnt women and physically handicapped people, and maternity allowance for the poor lactating mother. There are also programmes for the seasonally unemployed poor which are carried out under the SSNPs. Some of these include Employment Generation Programme for the Poorest (EGPP), FFW, VGD, TR, and Rural Employment and Road Maintenance Programme. A summary of major types of SSNPs are presented in Table 1.

Table 1: Major Safety Net Programmes in Bangladesh (According to Categories)

Category	Programme Example
Employment Generation	<ul style="list-style-type: none"> • Employment Generation for Hardcore Poor (EGHP) • National Service • Rural Employment and Road Maintenance Programme (RMP) • FFW • VGD • TR
Conditional Transfer	<ul style="list-style-type: none"> • Stipend for Primary Students • School Feeding Programme
Transfer	<ul style="list-style-type: none"> • Old Age Allowance • Honorarium for Insolvent Freedom Fighters • Allowances for the Financially Insolvent Disabled
Emergency Relief	<ul style="list-style-type: none"> • VGF • Open Market Sales (OMS)

Source: Authors' compilations.

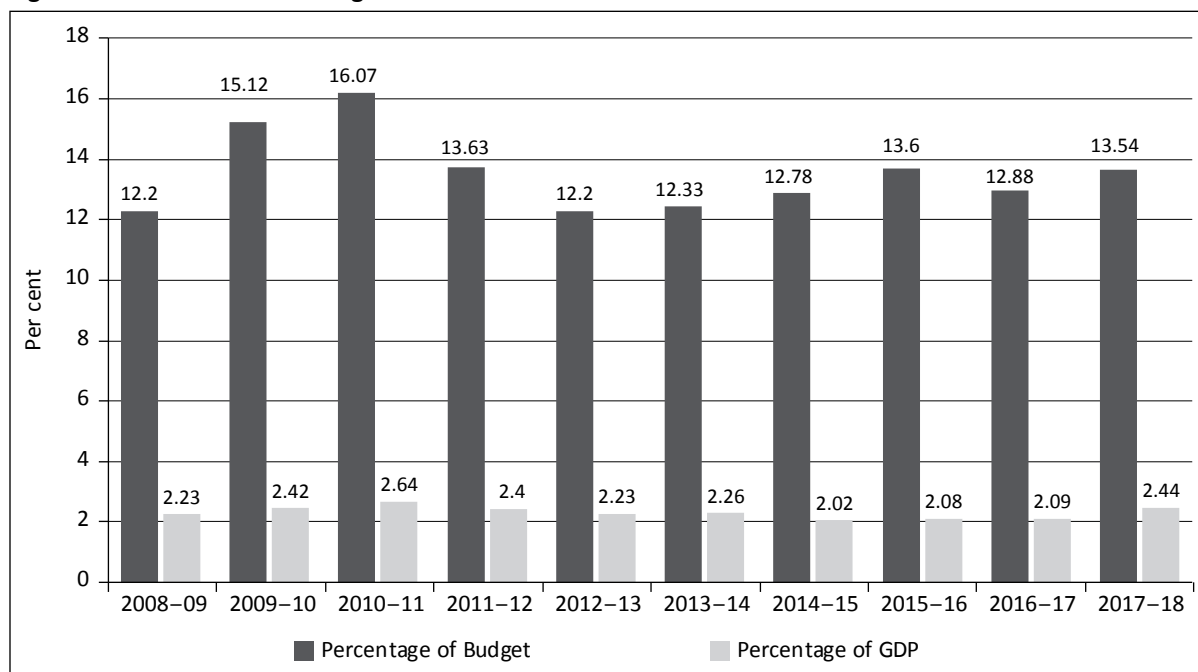
There are various ways through which the SSNPs have been characterised and categorised.⁷ However, the GoB currently categorises SSNPs into four types, and largely allocates resources into the national budget according to these categories: (i) cash transfer programmes; (ii) food security programmes; (iii) microcredit and miscellaneous programmes; and (iv) development programmes.

In the proposed budget for FY2017–18, Bangladesh planned for 118 programmes, of which 4 were in the category of cash transfer, 10 in food security, 4 in microcredit, 12 in social empowerment, 25 in social protection, and 63 in the category of development programme. The highest number of programmes were run under development programmes. In addition to this, 2 block allocations have been made under the social protection category.

Allocation for SSNPs is gradually increasing over the years. According to the Seventh Five Year Plan (7FYP) of Bangladesh, total beneficiaries of the SSNPs is about 3.8 million, that cover 25 per cent households. In terms of resource allocation, though total allocation for SSNPs has been increasing over the years, its share in total budget and GDP is declining (Figure 1), between FY2010–11 and FY2017–18. Though total allocation for SSNPs increased by 3.3 times which has not increased proportionately with the increase of the budget size (3.6 times).⁸ Consequently, the target of the Sixth Five Year Plan of Bangladesh to spend 3 per cent of GDP for SSNPs could not be achieved. The target had to be revised downward to 2.3 per cent of GDP in the 7FYP (GED, 2015).

⁷See, for example, (Rahman *et al.*, 2011), among others.

⁸Calculated from total safety net allocation and GDP figures.

Figure 1: Share of SSNPs in Budget and GDP

Source: Budget documents (various years), Ministry of Finance (MoF).

In FY2009–10 revised budget, the share for cash transfer was 34 per cent while food security received 36 per cent and development programmes received 15 per cent of total SSNP budget. Similar trend is observed in other South Asian and Latin American countries where conditional cash transfer programmes are being aggressively promoted (Fiszbein and Schady, 2009; Rahman et al., 2011). This could be because of the fact that cash transfers are found to be more cost-effective than food transfers in some selected areas of Bangladesh (Ahmed et al., 2016). Reduction in allocation for food security programmes in Bangladesh could be due to the achievement of food self-sufficiency, and a relative decline in seasonal vulnerability.

Table 2: Coverage of and Allocation for SSNPs in Bangladesh

SSNPs	Fiscal Year	Number of Programmes	Coverage (in Million)	Budget (in Billion Taka)
Total Cash Transfer (Allowances) Programme	2008–09	17	5.28	48.81
	2012–13	18	7.66	77.05
	2017–18	21	9.30	308.54
Food Security Programmes	2008–09	7	46.72	52.82
	2012–13	7	38.56	70.72
	2017–18	9	23.92	115.85
Microcredit Programmes	2008–09	4	6.07	3.00
	2012–13	3	2.18	3.42
	2017–18	3	3.10	5.19
Miscellaneous Funds	2008–09	9	3.61	14.68
	2012–13	14	1.40	28.50
	2017–18	18	1.22	12.80
Ongoing Development Sector Programmes	2008–09	21	11.06	0.00
	2012–13	45	22.34	2.86
	2017–18	60	590.23	1.53

Sources: Various issues of Social Safety Net Programmes (SSNPs) documents; Ministry of Finance (MoF), (various years).

Note: All are revised budget figures, only for 2017–18 is budget figure.

Of cash transfer, the largest share is spent on pension for retired government employees and their families. This is about 51 per cent of the allocation for total non-development SSNPs, and 41 per cent of total SSNPs in FY2017–18 budget. Around 6 per cent and 3.9 per cent of total allocation of SSNPs are allocated as honorarium for freedom fighters and old age allowance respectively. Among the food security programmes Food Friendly Programme, EGPP, VGF, FFW, VGD, TR, and OMS are the larger ones. In the microcredit programme and miscellaneous fund, two largest programmes are block allocation for various programmes and social development foundation. The other programmes are for entrepreneurship support, various trust, fund and assistance, training and so on. In the development sector programme, six new programmes have been introduced in FY2017–18. Largest programmes in the development sector are for education and health. Annex Table 1 presents total coverage, allocation, share of allocation in total SSNPs, and allocation for some of the largest programmes in Bangladesh.

While the overall SSNPs account for more than 13 per cent of GDP, it is difficult to ascertain whether it is too much or too little, since most of these have open-ended targets, and there are no methodologically established ways of understanding if the sample of targeted beneficiaries are diminishing over time. The adequacy of any particular SSNP or intervention will depend on a lot of factors, although higher budgetary allocation would tend to facilitate wider coverage and attainment.

As is well known, during the early days since independence, the only orthodox social protection programme in Bangladesh was the government service pension. In the aftermath of the 1974 famine, new social protection programmes were introduced to address the urgent humanitarian crisis. Most of these programmes involved food aid, and were financed by international donors. It was only in the 1980s that the social protection programmes in Bangladesh started to move away from a purely disaster response approach towards adopting a poverty-alleviating and human capital development approach. As a result, various programmes related to education, healthcare, and life cycle risks emerged gradually. The data base on SSNPs is inadequate and there is no analytical framework to allow firm conclusions on the success of these initiatives, either individually or in respect of priorities. Nevertheless, there are descriptive accounts and evaluations to suggest that there have been perceptible positive impacts on underprivileged groups or regions. Understandably, the impact of these would vary according to nature of objectives, resource adequacy and implementation capacity, and would be ideally assessed at the project/local levels. The short space of the study precludes the scope of delving into the numerous programmes and sub-programmes that are served by the SSNPs.⁹ Nevertheless, a few broad reflections on the overall conduct of SSNPs are given in a subsequent section.

5. LIMITATIONS OF SSNPs: BROAD REFLECTIONS

The discussion on the various SSNPs in Section 4 clearly shows that there are many programmes under the broad category of SSNPs in Bangladesh. These are highly diverse in the size of allocations, the number of beneficiaries reached, and the key objectives and targets to be attained. Hence, an appropriate evaluation within a common framework is complex, and perhaps untenable. Although there exist various assessments of individual projects and programmes, especially of those run by the NGOs, there does not exist a consistent national-level database, nor a comparative analysis of the relative performance, and impact of these vast array of SSNPs.¹⁰ Nevertheless, various studies have pointed out a number of shortcomings. Among these, the most commonly observed are the inadequacy of allocation, weaknesses in targeting, leakages, lack of coordination among the implementing agencies, high administrative costs and inefficiencies, and absence of any impact evaluation framework (Khatun

⁹For a detailed account of social safety nets, their evolution and impact see (Rahman *et al.*, 2011); also see (Khuda, 2011; Osmani, 2014; Ahmed, 2015), among others.

¹⁰There have, however, been studies based on a recent survey by the Institute of Microfinance to assess comparative significance of the SSNPs. See (Osmani, 2014).

et al., 2012; MSUK, 2013; Rahman *et al.*, 2013). It is beyond the scope of this paper to delve into details of the 118 programmes that are listed in the budget. However, a few broad clusters of issues that are common to one or more of these programmes are cited below.

5.1 Coverage, Quantum of Support, and Skewed Allocation

Although one observes 118 programmes under the SSNP budget, the majority of these are actually relatively very small. The latter may be serving a small group but for a significant reason (e.g. destitute women, physically handicapped, ration for injured freedom fighters, etc.); or they exist because there are no built-in exit strategies in these programmes. Ahmed (2015) points out that among these programmes, 58 per cent collectively account for a meagre 4 per cent of the allocations, with more than half receiving an allocation of less than USD 6.3 million. Table 3, drawn from the HIES 2016 database, provides a cursory view of some of the significant programmes, with monthly amounts (averaged over the year) received under each, and the percentage distribution of beneficiary households under the schemes. The monthly disbursements vary enormously. However, some of these SSNPs where monthly amounts may be relatively small, could cater to a large proportion of the beneficiaries (e.g. stipend for primary students, and stipend for secondary and higher secondary students) which account for the two largest beneficiary groups. Although the monthly amounts are relatively small, these can have a strong catalytic effect (e.g. on female education enrolment).

On the other hand, some of the data has to be explored and endorsed at the project level. For instance, the monthly average amounts (Tk. 190) under EGHP (which accounts for only 0.43 per cent of beneficiaries) imply that target groups did not reach (or did not volunteer for) the 100-day goal. Most of these programmes and allocations are budgeted year to year, and are usually open-ended, except that each has a target number of beneficiaries to reach. There is no clear longitudinal assessment on how effective these have been, and if so, has the progress been marked in terms of the numbers who have graduated from the benchmark.

Table 3: Average Amount Received during April 2016 to March 2017 from Different SSNPs and Recipient Households

Type of Programme	Monthly Amount (Taka)	Per cent of Recipient HH
Gratuitous Relief (GR)	50.5	5.88
VGF	56.6	7.38
General Relief Activities	67.1	1.03
Proshar Programme (ACDI VOCA)	83.3	0.01
Stipend for Primary Students	104.0	36.14
Housing Support	107.8	0.19
Stipend for Dropout Students	125.4	0.64
Stipend for Secondary and Higher Secondary Students	129.4	11.42
Ananda School (ROSC)	132.8	2.13
EGHP for 100 days	190.9	0.43
TR	205.3	2.57
School Feeding Programme	223.5	4.44
Others	225.4	3.40
Allowances for Beneficiaries in Chittagong Hill Tracts Area	278.8	0.04
VGD	290.1	1.86
Old Age Allowance under Ministry of Social Welfare (MoSW)	292.5	14.22
Widow, Deserted and Destitute Women Allowance	298.7	4.20

(Table 3 *contd.*)

(Table 3 contd.)

Type of Programme	Monthly Amount (Taka)	Per cnet of Recipient HH
Maternal Health Voucher Allowance	329.2	0.03
Stipend for Disabled Students	354.2	0.48
Maternity Allowance Programme for the Poor Lactating Mother	385.8	0.18
Allowances for Financially Insolvent	395.0	1.40
Agriculture Rehabilitation under Ministry of Agriculture (MoA)	450.3	0.03
Char Livelihood	464.0	0.03
Food/Cash for Work (FFW/CFW)	525.5	0.32
Ration for Martyred Family and Injured Freedom Fighters	540.8	0.05
Urban Partnership for Poverty Reduction	583.1	0.03
Economic Empowerment for the Poor (Shiree)	613.9	0.04
Targeted Ultra Poor (TUP) (BRAC)	708.4	0.07
Allowances for Distressed Cultural Personnel	718.3	0.06
One Household One Farm	816.8	0.07
Shouhardo Programme	874.4	0.04
Nabojibon Programme (Save the Children)	903.8	0.02
Food Assistance in Chittagong Hill Tracts Area	1062.6	0.20
Rural Employment and Road Maintenance for Protection of Public	2066.5	0.03
Honorarium and Medical Allowances for Injured Freedom Fighters	2614.6	0.44
Rural Employment Opportunity for Protection of Public	4500.0	0.03
Honorarium for Insolvent Freedom Fighters	5506.8	0.46

Source: BBS (2017).

Thus, from the individual programmes and their allocations, it is difficult to ascertain whether the per capita beneficiary monthly receipts are adequate to improve the respective indicator of progress, or how many are recipients of more than one SSNP. Some studies show that, overall, the contribution of per capita amount received from SSNPs is a trivial proportion of average household consumption,¹¹ although some of these, for example, stipends programmes, can have a large long-term catalytic benefits.

5.2 Targeting and Adverse Selection

Beneficiary targeting (to bring in the right group of people) has been a major weakness of SSNPs. Even according to government estimates, in 2010, of 24.5 per cent of the households who reported benefitting from at least one of the 30 SSNPs covered in the HIES, 82 per cent of the beneficiaries belonged to the poor and vulnerable group while some 18 per cent of the beneficiaries were non-poor (Bangladesh Planning Commission, 2015). The lists of targeting criteria for the existing SSNPs are huge, obsolete and sometimes impractical (MSUK, 2013). However, Khatun *et al.* (2010) found that beneficiary targeting was found to be more or less good in case of EGHP programme but mis-targeting was frequent in solvent areas such as Chattagram. The weak supervision of the SSNPs creates both targeting errors and leakages (MSUK, 2013). Some of the SSNPs are also criticised for discriminatory accessibility among groups like Bengali and Adivasi¹², often caused by 'exclusion' from information, and through political and cultural labelling of Adivasis as undeserving poor (Hossain and Kappestein, 2014).

¹¹See (Osmani, 2014)

¹²The study identifies Adivasi people in particular geographical areas by the presence in varying degrees of the characteristics as: i) close attachment to ancestral territories and to the natural resources in these areas; ii) self-identification and identification by others as members of a distinct cultural group; iii) an indigenous language, often different from the national language; iv) presence of customary social and political institutions; and v) primarily subsistence-oriented production.

Although, in general, the SSNP beneficiary profile shows that nearly 77 per cent are either extremely poor or poor, there are about 18 per cent who are non-poor. It is not fully clear how and when the so called well-off gets included in these safety net programmes.¹³ Reducing leakages and proper targeting can help release significant amount of resources that can serve the more vulnerable and deserving groups more effectively.

Table 4: Social Security Beneficiary Poverty Profile (2010)

Beneficiary Profile	Percentage
Extreme poor	43
Poor	34
Vulnerable group	32
Non-poor	18
Total households	25

Sources: Bangladesh Planning Commission (2015).

Table 5: Distribution of Benefits of Safety Net Programmes by Poverty Group

Poverty Group	Share of Beneficiary Households (Per cnet)	Share of Total Funds Received
Extreme poor	25.5	23.7
Moderate poor	15.7	14.9
Marginally non-poor	15.0	14.7
Well-off	43.8	46.7
Total	100.0	100.0

Source: Authors' estimations from BBS (2011b).

Note: Poverty groups are as defined in Osmani (2014). Standard definitions of lower poverty line and upper poverty line were used while calculating extreme poor and moderate poor groups. To identify the marginal non-poor group, a cut-off point above the upper poverty line was considered where the distance between the two is the same as that between the upper and lower poverty lines. All those over this cut-off point were defined as well-off.

Table 4 further corroborates the earlier table regarding targeting. Although 18 per cent of non-poor population gets into the SSNP coverage (Table 5), they effectively account for nearly 47 per cent of the total funds that accrue to SSNPs. Whether this is due to negligence of identification, or a conscious pursuit of a universal targeting programme(s) is unclear. Nevertheless, this requires an appropriate assessment to provide greater transparency and legitimacy.

5.3 Poverty and SSNPs: The Regional Question

As noted earlier, the distribution of Employment Generation Programme (EGP) allocations follows a disaggregated poverty mapping in Bangladesh. Similarly, for total allocations under SSNPs the HIES records the percentage of household recipients and the respective poverty incidence by sub-regions. This is shown in Table 6. Obviously, as is well known and recorded, Rangpur has the highest incidence of poverty, and commensurately registers among the highest number of SSNP recipients. There are some apparent anomalies; Barishal with average poverty incidence has the highest number of beneficiaries, while Mymensingh with a higher than average poverty incidence has a much lower percentage of SSNP coverage. However, these are average numbers, and a lot will depend on the depth of poverty and vulnerability, and whether within every region the individual target household is identified well, and whether it receives adequate resource and other support as safety nets. Much will depend on the local level administration and capacity for effective implementation and monitoring.

¹³One may recall SDG goal which is expected to address and monitor the proportion of population covered by social protection floors/ systems, by sex, distinguishing children, unemployed persons, older persons, persons with disabilities, pregnant women, newborns, work-injury victims and the poor and the vulnerable.

Table 6: Regional Profile of Poverty and SSNP Recipient*(in per cent)*

Division	Recipient Household	People below Lower Poverty Line	People below Upper Poverty Line
Barishal	56.2	14.5	26.5
Chattogram	17.6	8.7	18.4
Dhaka	12.4	7.2	16.0
Khulna	41.1	12.4	27.5
Mymensingh	24.9	17.6	32.8
Rajshahi	37.4	14.2	28.9
Rangpur	43.9	30.5	47.2
Sylhet	27.6	11.5	16.2
National	27.8	12.9	24.3

Source: BBS (2017).

5.4 Lack of Clarity in Listing of Programmes

Given the large number of SSNPs in Bangladesh, the listing of programmes in the government documents is often very confusing. As observed earlier, SSNPs have been characterised in multiple ways. These involve transfers and subsidies; access to credit special employment schemes; empowering through education, health; etc. SSNPs can be direct or indirect; conditional or unconditional; in cash or kind; universal or targeted. It is hard to follow the trail of the programmes over a period because these are often introduced and revised without following any transparent system.

5.5 A Summary of Evaluation

Not only has there been a proliferation of SSNPs, but these have also turned complex, especially, with their diversification and linkages to other dimensions of human development; some through means-tested conditional cash transfers (direct or indirect), others through universal access or targeting, for example, female education.

Most social protection programmes in Bangladesh were designed on an ad hoc basis, depending on the particular needs of the time. Thus, the 118 programmes that we observe at present are rather disparate in nature. Many of these programmes do not have concrete targets, or detailed exit strategies for beneficiaries. Tackling error, fraud, and corruption in social protection programmes of Bangladesh is difficult since none of these terms are clearly defined in the first place. Most government ministries do not have sufficient information or adequate capacity to perform an internal audit that will investigate the root causes of corruption in these programmes. Studies have shown that the greatest opportunity for error, fraud, and corruption occurs at the stage of selection of beneficiaries (Van Stolk and Tesliuc, 2010). In Bangladesh, it is common knowledge that social protection programme beneficiaries are not always properly selected. Due to limited monitoring and evaluation, such irregularities persist unabated. Inadequate assessment of the programmes means that there is no real mechanism in place for prioritising certain programmes over others.

6. EMPLOYMENT GENERATION PROGRAMMES FOR THE POOR: A SPECIAL FOCUS

What appears significant from above reflections is, inter alia, to explore thoroughly some of the large and long running SSNPs to evaluate which programmes can be streamlined and consolidated to reflect changing priorities of an emerging economy to reach maximum impact, and to rationalise

programmes, which if appropriately designed, will help laying the foundations of a social protection floor, as envisaged in the NSSS. It is in this context that the EGPP and its potential has been reviewed, with the necessary modifications, to contribute to the evolving basic income security portfolio.

The present study takes a closer look at the employment-related SSNPs in Bangladesh, not only because these have been long running, but also because of their relative importance to complement the attainment of the goal of full-employment. Bhaduri (2005) and many others have been extremely vocal about public interventions in employment generating schemes to complement a full-employment strategy in a developing country that has a high share of surplus labour. Among the broad categories of programmes, such as employment programmes, transfer programmes and education programmes, employment programmes appear to carry a favourable bias towards the poor and extremely poor households, compared to some other SSNPs which are often tilted towards the well-off group (Osmani, 2014). Among the employment generating and supporting programmes, the EGPP gets the highest allocation of total SSNPs. The EGPP of Bangladesh is one of the five largest public work programmes in the world (World Bank, 2015). In fact, the World Bank, through its project on Safety Net System for the Poorest (SNSP), is providing additional resource and technical support to the five large employment generating SSNPs – EGPP, FFW, TR, GR and VGF. This programme was initiated in September 2008 titled as ‘100-day Employment Generation Programme’ (100-day EGP) in response to the soaring food price situation, to protect the most vulnerable groups.¹⁴

Since the mid-1970s, there has been a burgeoning number of special employment generation schemes in Bangladesh, undertaken by the government as well as numerous NGOs, often funded through foreign assistance, in order to provide employment and income entitlements to the poor and the vulnerable. The public attention and policies to reduce poverty through employment generation in Bangladesh have evolved overtime, in which the 100-day EGP was the latest milestone. The initiation of EGHP in FY2009–10, a flagship SSNP in continuation of 100-day EGP, has been a significant step towards a more focused and targeted attention to providing employment to the poorest section of the society, identified as most vulnerable. The World Bank has stepped up its support to employment generating programmes in Bangladesh through its Bangladesh Safety Net System for the Poorest (SNSP), catering to five of the largest safety net programmes comprising EGPP, FFW, TR, GR and VGF programmes.

With a view to developing rural infrastructure, EGPP provides short-term employment to the hardcore poor and seasonal unemployed labour in lean seasons over two phases (October to December and March to May). At present under the EGPP, a person can work for 2 terms (80 days) in a year, each term consists of 40 days. Works under the programme are basically excavation of ponds or canals, construction or reconstruction of dams, construction or reconstruction of roads, development of rural infrastructure, etc. Those who are able to work and possess less than 0.1 acre of land excluding house, do not have ponds or livestock and earn a monthly income less than Tk. 4,000 are eligible for being considered under EGPP. Irrespective of gender, only 1 person from a household can work in this programme. The beneficiary has to open a bank account with Tk. 10 where Tk. 25 is kept as savings. All information is recorded in the job card that is provided upon engagement with the project. Male and female workers are offered equal benefit from this programme. Poverty map prepared by the GoB is used for EGPP allocation.

The budget for EGPP is distributed across the country in the following manner: (i) 45 per cent is allocated for upazilas having a poverty rate of 40 per cent and above; (ii) 25 per cent is for upazilas with poverty rate 29-39 per cent; (iii) 20 per cent is for upazilas with poverty rate 19–28 per cent; and

¹⁴The 100-day programme was later evolved into EGPP. The allocation for EGPP is Tk. 1,650 crore in FY2016–17 which was Tk. 1,000 crore in FY2010–11. In 2016–17, EGPP coverage was 8.27 lakh person-months.

(iv) 10 per cent is for upazilas with poverty rate 18 per cent and lower. At the division level, Dhaka has the highest number of EGPP beneficiaries while Sylhet has the lowest (Table 7). Quite appropriately, coverage of EGPP is highest in Rangpur division where poverty rate is also highest. Chattogram has the lowest coverage of EGPP (0.23 per cent) as poverty rate is lowest in the division (26.2 per cent). Thus, broadly speaking, the principle of coverage (*vis-à-vis* allocations) is being maintained. However, there are a number of different kinds of problems in the implementation of the programme. In particular, leakages, mis-targeting, wastage, irregularities, political influence in beneficiary selection, etc. are widely reported (Khatun *et al.*, 2008).

Table 7: Division-wise Poverty and Distribution of EGPP Beneficiaries

Division	Total Beneficiary of EGPP (FY2015–16)	As Per cent of Total Population in EGPP (2016)	Unemployment Rate (2015–16)	Poverty Rate (2010)
Rangpur	175873	1.00	8.0	46.2
Barishal	87023	0.95	4.4	39.4
Khulna	106333	0.62	3.8	32.1
Dhaka	218521	0.42	3.3	30.5
Rajshahi	107276	0.53	3.0	29.8
Sylhet	30824	0.27	3.1	28.1
Chattogram	74748	0.23	4.5	26.2

Sources: Ministry of Disaster Management and Relief (MoDMR) website; BBS (2011a, 2011b, 2015, 2017).

6.1 Comparing EGPP with Similar Programmes in other Countries

Globally, a number of programmes can be found in many countries, having similar objectives and philosophy though their designs, modes of implementation and ultimate achievements vary immensely.¹⁵ In South Asia, India has been the front runner in designing and implementing such employment schemes¹⁶ and the National Rural Employment Guarantee Act (NREGA) is recognised globally as one of the most successful schemes. For a country like Bangladesh, it is of utmost importance to draw experiences from successful programmes similar to EGPP to make the programme more effective within a short span of time. The broad goal of EGPP is to provide employment to the poorest section of the society, especially to the unemployed, seasonally unemployed and marginal farmers during the lean period. Additionally, through employment creation, the programme aims to develop and maintain rural infrastructure and local public assets on a small scale. The 100-day EGP had almost similar objectives, except for the fact that a key consideration was the ‘intolerable price hike’ which prevailed during FY2007–08 in Bangladesh. The Indian NREGA also has similar goals, i.e. enhancement of rural livelihood along with creation of durable assets for society.¹⁷

Public works and labour-intensive programmes exist in many countries, and the experiences are varied, i.e. from being small, local and temporary, to ones that are more pervasive and national, such as in India. In fact the NREGA in India, which has been passed into a Bill, is an employment guarantee by law to provide 100 days of work to a family whose members are unemployed. State and local governments are charged with its implementation, which is linked to various infrastructure and physical asset-building activities (MoRD, 2007). There are studies to suggest that while these are serving an

¹⁵In African countries such as Ghana, Kenya, Lesotho, Malawi, Mozambique, Tanzania, Zimbabwe, Cape Verde, and Botswana, rural employment programmes were initiated during the famines that occurred in the 1980s. Many countries in Latin America such as Argentina, Bolivia, Chile, and Peru, have used public employment programmes to counter the temporary drops in labour demand that occur during periods of structural adjustment or macroeconomic shocks.

¹⁶Jawahar Rojgar Yojana, Maharashtra Employment Guarantee Scheme (and the current National Rural Employment Guarantee Act) are widely cited programmes.

¹⁷The Argentine TRABAJAR, however, aimed to support the poor and unemployed people through temporary employment.

important employment entitlement function, it also has several limitations. If employment guarantee programmes were flawless, then anybody who wanted work would get it. However, there is substantial un-met demand in the poorest states of India, despite the NREGA (Dutta *et al.*, 2012). Productivity is rather low, and the nature of the activities are not always appropriately defined. Nevertheless, what distinguishes NREGA from most public works programmes are the state guarantees of compensation in case a beneficiary cannot be provided the statutory 100 days of work. One could call it SSNP, but it is like a tax-funded underemployment insurance against lack of adequate work.

It needs to be further explored if Bangladesh could eventually rationalise, adopt, and finance such a modality of employment programme with country-wide reach. Subject to financial feasibility, and implementation capacity, such guarantee-based employment programme could play an important part towards creating a basic income security, especially for the rural poor, and building a social protection floor through tax-financed guarantees.¹⁸

7. ALLOCATIONS AND PRIORITIES: ADDITIONAL REMARKS

7.1 Sectoral Programmes and SSNPs

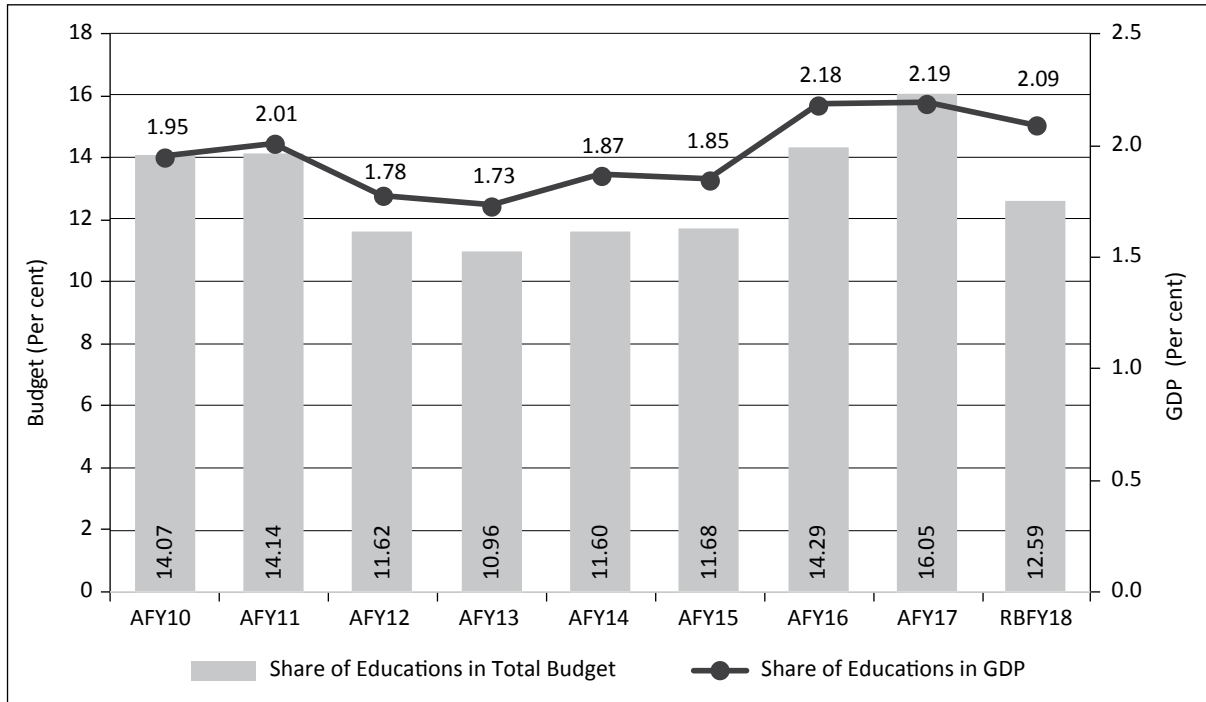
In general, allocations have, in absolute amount, increased for cash transfer, food security and microcredit programmes. However, the percentage of cash transfers increased significantly, whilst the share of food security decreased. In fact, the cash transfer allocation has increased more than fourfold, which currently accounts for 70 per cent of the budget allocation for SSNPs. This, as discussed later, has sharpened the already skewed distribution in the allocations. This study, and many others, have pointed out that the SSNPs have mushroomed enormously under various ministries and under various banners.¹⁹ In the absence of a clear integrated mapping of these SSNPs, or their end objectives, or their relative costs and benefits, it is impossible to appreciate the significance of the relative allocations and why some SSNP allocations are increasing and others declining. While these SSNPs are administered largely in a top-down approach by the various ministries, it is unclear to what extent they complement or overlap with the sectoral allocations of the ministries. More significantly, given the changing economic and social landscape of Bangladesh, it is important that each ministry evaluates the role and allocations of respective SSNPs in reinforcing the ministerial or sectoral goals, and how far these actually contribute to consolidating the foundations of the NSSS.

As pointed out previously, some of the largest programmes under the development sector are for education (Figure 2) and health (Figure 3). Experts tend to argue as to whether development sector programmes ought to be classified under SSNPs, and whether they are central to the development of the social protection floor which usually encompass state guarantees on access to basic health services and to basic income security over various stages of life cycle. Further, Osmani (2014), based on an elaborate household survey conducted by the Institute of Microfinance, tends to conclude that SSNP allocations in education are relatively biased in favour of well-off groups compared to the poor and extremely poor groups. Both owing to their disequalising effect as well as to their development nature, there is a strong case made to remove the SSNPs that pertain to the education sector. However, SSNPs in general are a complex portfolio that has evolved over a scramble over limited resources by competing sectors and priorities. The pros and cons need to be transparent. A hasty judgement to retain or scrap some of these may jeopardise some of the priorities, e.g. the SSNPs that cater to promoting the right to basic education or to rectifying the gender ratio in school enrolment.

¹⁸Such basic income security programmes could be innovatively designed for the urban poor as well.

¹⁹See, for example, (Rahman *et al.*, 2011; Osmani, 2014; Ahmed, 2015).

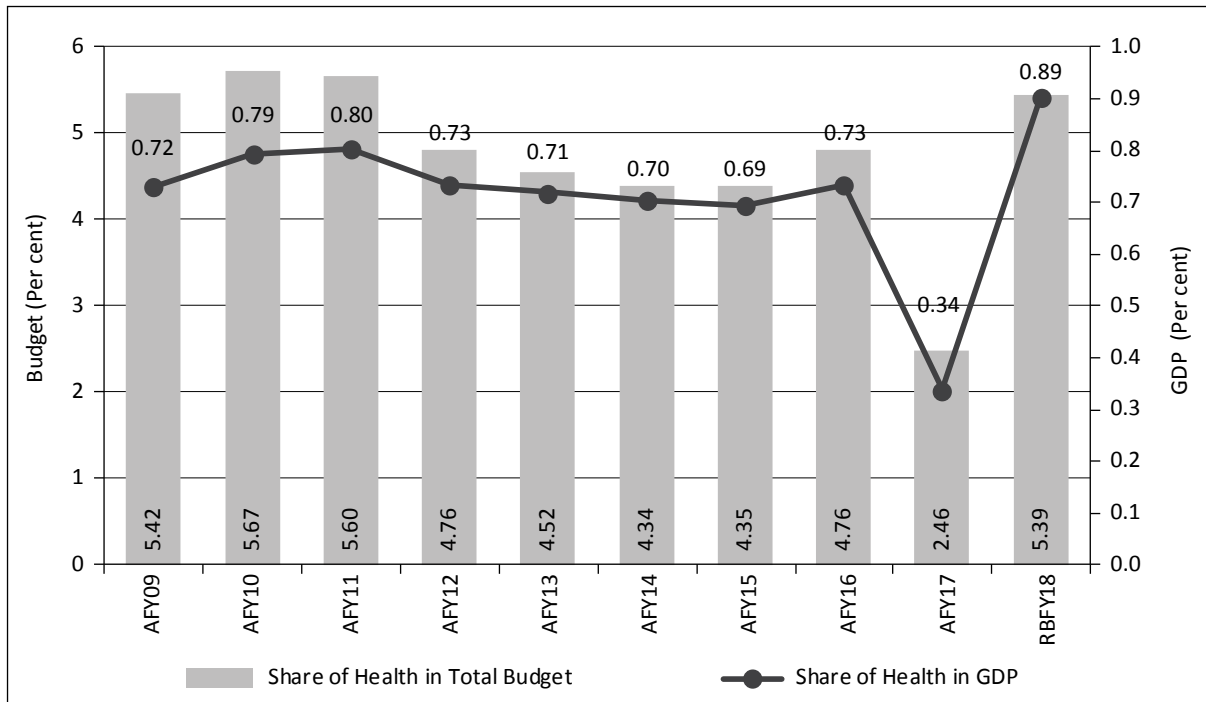
Figure 2: Share of Education Expenditure in Budget and GDP



Source: Monthly Fiscal Reports, Ministry of Finance (MoF).

Note: (i) AFY: Actual Budget for Fiscal Year; (ii) RBFY: Revised Budget for Fiscal Year.

Figure 3: Share of Health Expenditure in Budget and GDP



Source: Monthly Fiscal Reports, Ministry of Finance (MoF).

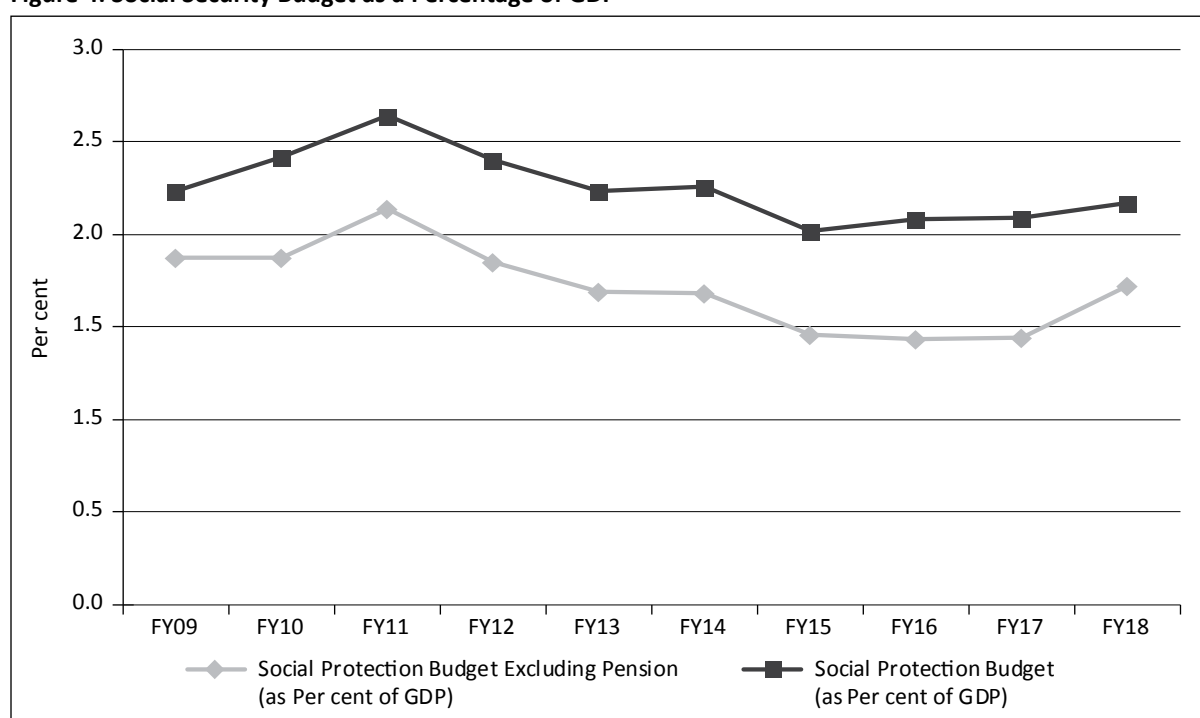
Note: (i) AFY: Actual Budget for Fiscal Year; (ii) RBFY: Revised Budget for Fiscal Year.

The above is one example of the need to rethink how allocations can be re-prioritised. These issues need to be debated and rationalised both at each individual sector levels as well as on a coordinated SSNP platform. With the recent introduction of the NSSS, and the changing economic and social development of Bangladesh, a full review is warranted on how the SSNP priorities and their allocations must be made.

7.2 Balancing Lopsidedness of Allocations.

A particular note must be made of the pension budget in relation to the total SSNP allocations. The National Payscale Amendment 2015, which almost doubled the salaries of government officials, had a strong distortionary effect on social security in Bangladesh. Following the change, the pensions for government officials were adjusted to be in line with the increment in salaries. This caused a substantial reallocation of resources from other social security programmes to pensions for government officials. In the meantime, the benefits for freedom fighters and their descendants have also been rapidly rising in recent years. Consequently, in FY2016–17, the two largest social security programmes were pensions for government officials and benefits for freedom fighters.

Figure 4: Social Security Budget as a Percentage of GDP



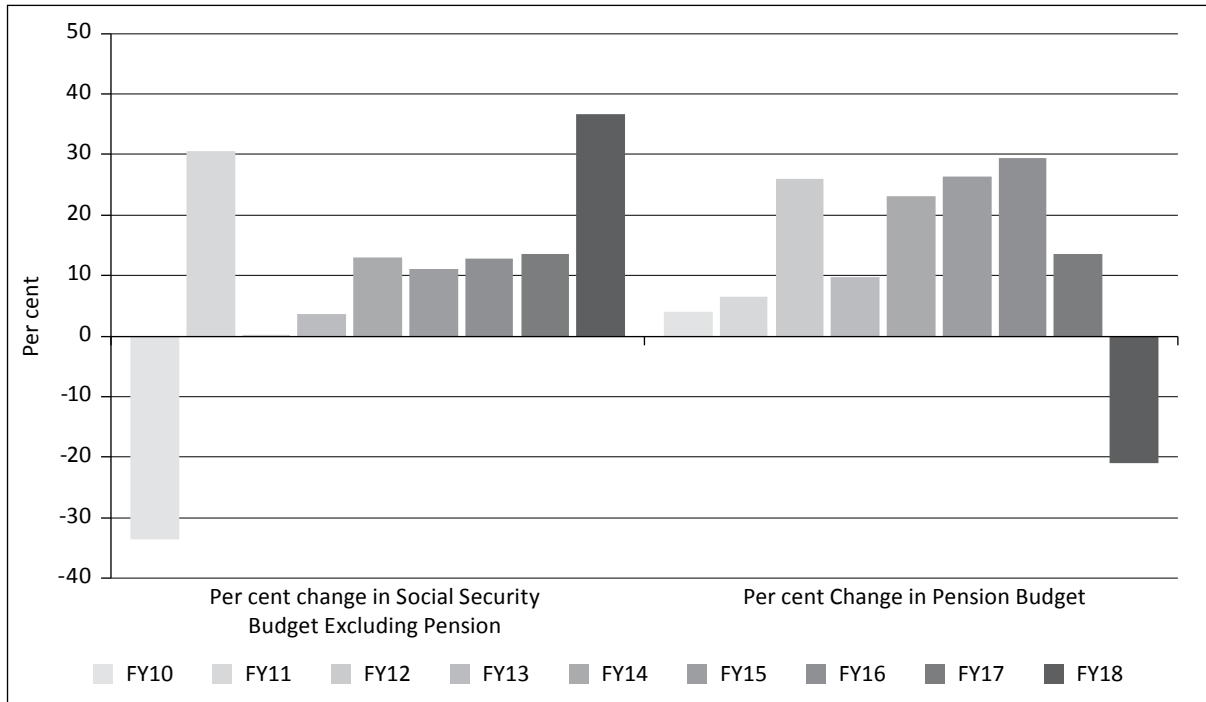
Source: Authors' calculations from Social Security Policy Support (SSPS) Programme data. Available at: <http://socialprotection.gov.bd/en/>

Social security budget has been hovering around 2 per cent of the GDP since FY2008–09, as illustrated in Figure 4. In FY2017–18, the social security budget was 2.4 per cent of the GDP, which exceeded the target of 2.3 per cent of GDP outlined in the 7FYP. However, a close scrutiny on the allocation for social security indicates that, in FY2017–18, 41.3 per cent of the budget for social security was allocated for pension of government officials (GED, 2018). In fact, the social security budget excluding pension has been decreasing, from 2.1 per cent of GDP in FY2010–11 to 1.4 per cent of GDP in FY2017–18.

Thus, the recent increase in social security budget was mainly due to the increase in the budget for pension. For instance in FY2017–18, the social security budget excluding pension increased by 12.9 per cent, whereas the budget for pension increased by 76.8 per cent (Figure 5).

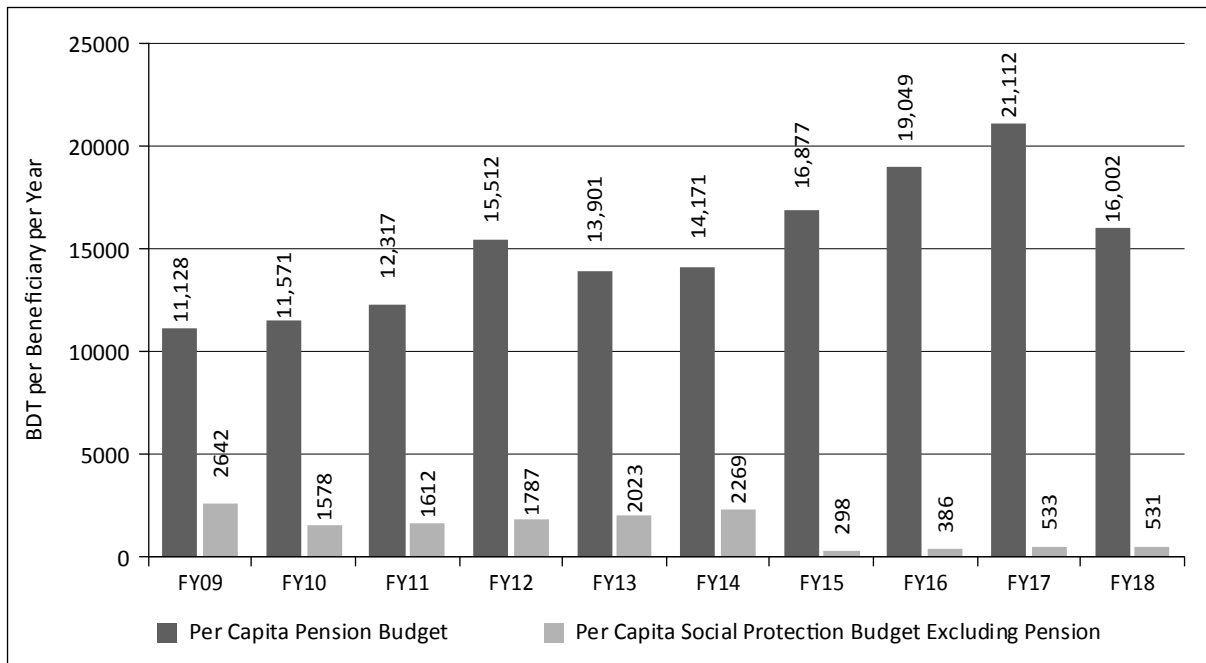
Total and per capita budget allocations for pension dwarfs the budget allocations for all other social security programmes. In FY2017–18, pension received 41.31 per cent of the social security budget, which was equivalent to the budget allocations for the next 23 largest social security programmes combined (GED, 2018). Since FY2012–13, per capita budget allocation for pension has been on the rise, whilst at the same time per capita budget allocation for social security excluding pension has been on the decline (Figure 6). In FY2017–18, per capita budget allocation for pension was BDT 35,770 per

Figure 5: Percentage Change in Social Security Budget and Pension Budget



Source: Authors' calculations from Social Security Policy Support (SSPS) Programme data. Available at: <http://socialprotection.gov.bd/en/>

Figure 6: Annual per Capita Social Security and Pension Budget



Source: Authors' calculations from Social Security Policy Support (SSPS) Programme data.

beneficiary per year, compared to BDT 513 per beneficiary per year for social security programmes excluding pension. This means that, on average, pension beneficiaries received 69 times more money than beneficiaries of other social security programmes.

8. THE BROADER CANVAS: SOCIAL PROTECTION AND INCLUSIVE GROWTH

There is growing evidence to contend that social sector expenditures, including expenditures on the development of social protection and safety net programmes, are not only a key element in inclusive

growth, but also a significant factor in supporting aggregate demand and employment generation (Mathers and Slater, 2014).

There is very scant information in Bangladesh on the precise impact of SSNPs on the various dimensions of inclusive growth, such as on growth and structural transformation, inequality, and poverty. Mixed cross-country findings exist but these are unremarkable, since context and urgencies of programmes will vary. Institutions, implementation mechanisms, and fiscal space, which are likely to determine the impacts, are also different.

8.1 Social Protection and Poverty

Social protection can affect the level of poverty either by preventing poverty entry or by facilitating poverty exit. In conventional neoclassical theory, social protection is believed to stabilise incomes, which enables households to take risks and graduate out of poverty. This line of reasoning, however, has been challenged by the contemporary behavioural economics perspective which advocates that merely reinforcing households' productive capacities may not suffice in ensuring poverty exit.

In Bangladesh, there has been a rapid decline in the rate of poverty measured in terms of the per cent of the population falling below the upper poverty line (UPL). With rapid GDP growth over the past 10 years and good performance in agriculture, the incidence of hunger and food poverty is being reduced substantially. Thus the poverty incidence fell from 48.9 per cent in 2000 to 40 per cent in 2005. Again the poverty incidence fell from 31.5 per cent in 2010 to 24.8 per cent in 2015. Correspondingly, the percentage of chronic poor, defined as the population below the lower poverty line (LPL), fell from 34.3 per cent in 2000 to 17.6 per cent in 2010. It has also declined to 12.9 per cent in 2015. On dealing with extreme poverty, Bangladesh has, in many ways, led the way globally. Progress has also been made in reducing the depth of poverty. There has been a continuous narrowing of consumption gap between 2000 and 2015. Thus in 2000, the poor on average consumed 26 per cent less than the basic needs consumption basket defined by the poverty line. This gap narrowed to 23 per cent in 2005, 21 per cent in 2010, and roughly 19 per cent in 2015.

In broad average national terms, it has been observed that the extent of per household benefits from SSNPs has been pretty small, and in some cases negligible. Their contribution to raising average household consumption, a critical indicator of the impact of social safety net benefits, has been widely reported to be insignificant (Osmani, 2014).²⁰ Yet at the project level, specific programmes with proper targeting and implementation have produced tangible results, especially in relation to alleviating poverty and hunger. BRAC's TUP programme is a case in point. The programme has in the recent past substantially contributed to the first millennium development goal (MDG) of eradicating extreme poverty and hunger. In the beginning of 2016, with an improved set of goals under SDGs, the programme is now looking forward to further expansion and effective alleviation of the poverty situation of Bangladesh. The TUP programme, which is playing a catalytic role, has attained global recognition as a tested method of graduating out of poverty. The programme, however, is dependent on intense attention to target households who are supported through asset grants, skills training, health and other support over an extended period. This would place a heavy demand on, among other things, resources and implementation capacity.

The disaggregated poverty profile by location, in terms of rural and urban and by divisions, show substantial variations. This geographic variation in the distribution of poverty underscores the need to

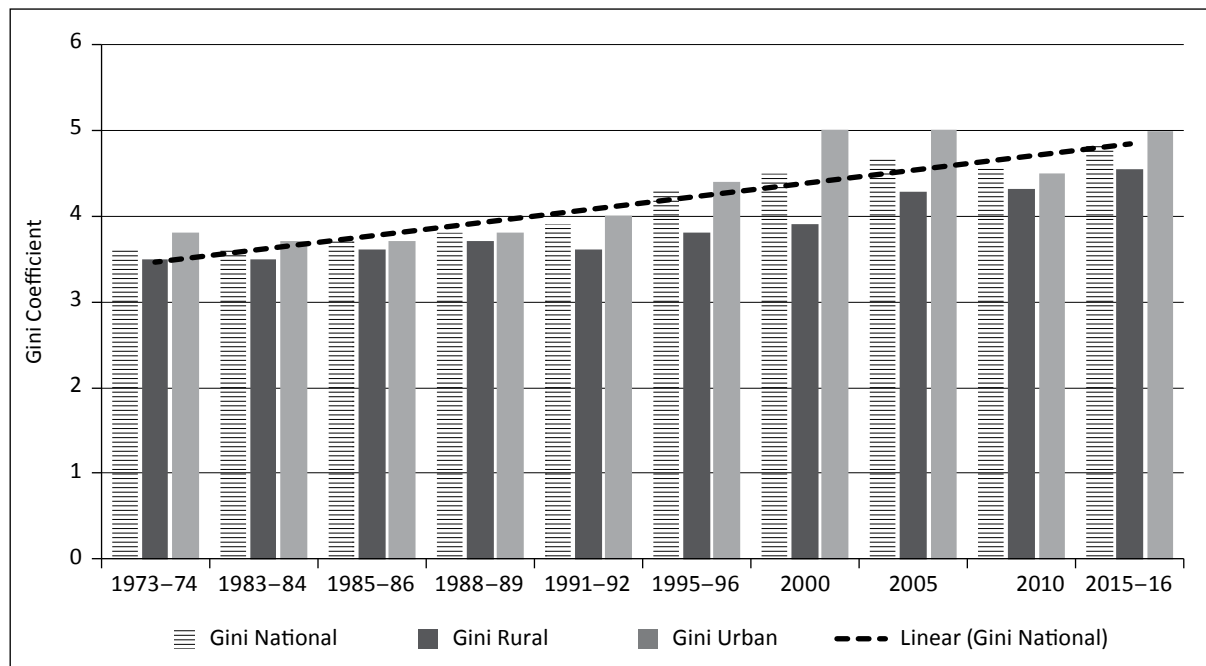
²⁰Ahmed (2015) using simulation exercises on HIES 2010 data on SSNP receiving households, suggests that SSNPs may have contributed to poverty reduction to the tune of 1.5 per cent. This requires closer scrutiny since it is difficult to isolate the precise contribution of SSNPs to poverty reduction. One must also note that nearly 70 per cent of the rural poor do not receive any SSNP benefits.

further refine the poverty profile by other characteristics including gender, age, education, asset, and employment in order to lay out an appropriate poverty reduction strategy and associated interventions. By association, the NSSS also needs to be aligned to the poverty profile based on a proper assessment of related risks.

8.2 Social Protection and Inequality

While lessons can be learnt on policies and programmes from country experiences, the individual country choices and their relevance will be guided more by pragmatism of what is truly required, and what is feasible in Bangladesh. But these are best realised through a well-coordinated and well-designed social protection framework.

Figure 7: Income Inequality in Bangladesh (1973–74 to 2015–16)



Source: Household Income and Expenditure Survey (HIES), Statistical Pocketbooks of Bangladesh, Bangladesh Bureau of Statistics (BBS).

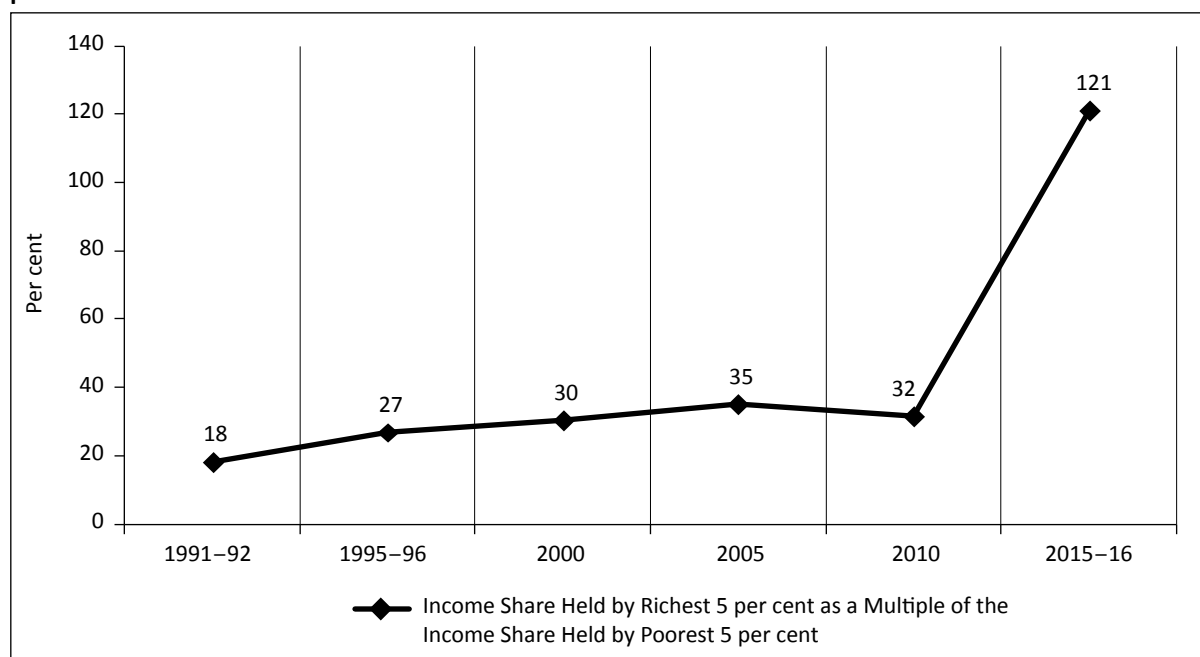
The data indicates that the national, rural, and urban Gini coefficient in Bangladesh has increased over the period 1973–74 to 2015–16 (Figure 7). Throughout the period, the rural Gini coefficient was lower than the national Gini coefficient whilst the urban Gini coefficient was higher than the national Gini coefficient.

Although the Gini coefficient is the most widely used measure of income inequality, it can sometimes fail to elucidate the extent of social injustice that is caused due to income inequality. Under such circumstances, it may be useful to look at the income shares held by the richest and poorest households in a nation. Data from the period 1991–92 to 2015–16 shows that the income share held by the richest 5 per cent of households in Bangladesh increased from 18.85 per cent in 1991–92 to 27.89 per cent in 2015–16, whilst the income share held by the poorest 5 per cent of households in Bangladesh fell from 1.03 per cent in 1991–92 to 0.23 per cent in 2015–16 (Table 8).

Table 8: Income Share Held by Poorest and Richest

Income Share	1991–92	1995–96	2000	2005	2010	2015–16
Held by poorest 5 per cent	1.03	0.88	0.93	0.77	0.78	0.23
Held by richest 5 per cent	18.85	23.62	28.34	26.93	24.61	27.89

Source: Household Income and Expenditure Survey (HIES), Bangladesh Bureau of Statistics (BBS).

Figure 8: Income Share Held by the Richest 5 per cent as a Multiple of the Income Share Held by the Poorest 5 per cent

Source: Household Income and Expenditure Survey (HIES), Bangladesh Bureau of Statistics (BBS).

The income share of the richest 5 per cent households as a multiple of the income share of the poorest 5 per cent households increased dramatically over the past few years. In 2010, the richest 5 per cent households were 31 times richer than the poorest 5 per cent households, but this difference magnified astronomically in 2015 when the richest 5 per cent households were 121 times richer than the poorest 5 per cent households (Figure 8).

Given the persistent increase in inequality, and the widening gap between the top and bottom 5 per cent in the income spectrum, it is difficult to ascertain what role social protection programmes in Bangladesh have played as redistributive mechanisms. While in the case of poverty alleviation and income support, there is evidence to support that SSNPs have favourably affected specific groups and regions, it is not possible to establish such impact with regard to inequality. There are indeed some SSNPs which target empowerment and enhancement of opportunities; for example, initiative for development, empowerment, awareness, and livelihood; investment component for vulnerable group; increase productivity and opportunity for employment of women, etc. These are, however, rather small and ad hoc, and would need to be scaled up in a major way.

The tax revenue as a percentage of GDP in Bangladesh has consistently been the lowest in South Asia, and one of the lowest in the world. As a result, scaling up SSNPs of the kind mentioned above, will only succeed in generating an additional fiscal pressure on the government. Nevertheless, the government has recognised the disconcerting rise in inequality and has given attention to the need for taking immediate steps to try curtail inequality. The 7FYP has been designed to shift budget allocations more towards social sectors (in particular, health and education), through curtailing subsidies in energy sector and raising greater revenues. One has to observe how far such expenditure switching is likely to face constraints and political opposition. Meanwhile, inequality continues to grow and persist in Bangladesh, and the influence of the current role of SSNPs appears imperceptible.

9. THE NATIONAL SOCIAL SECURITY STRATEGY: AN ASSESSMENT

The NSSS is planned to be gradually implemented during the 7FYP starting from FY2015–16. The NSSS seeks to modernise social security system by combining tax-funded SSNPs with contributory social insurance and employment regulations to protect workers. This initiative has broadened the scope of social protection from the narrow safety net concept and included the employment policies and social insurance. Implementation of this strategy will be a major task of the 7FYP. The success of achieving social inclusion will largely depend on the way programmes under NSSS are designed, directed and implemented.

The NSSS is designed to address some of the limitations and weaknesses of the present social security system as identified above; in particular, under-coverage of regional dimensions, lack of access to the programmes, less than full benefit of safety net programmes, leakages etc. (Bangladesh Planning Commission, 2015). Identifying the issues and broadening the scope of social security will ease the process of commissioning necessary steps towards safeguarding social security. As previously noted, there is no coordination mechanism in the present social security system that makes the system inefficient from various dimensions including improper utilisation of resources, inappropriate targeting, etc.

The newly designed NSSS presents a mechanism to build a social protection floor (SPF),²¹ through identification and categorisation of the needs and priorities of social assistance and insurance according to different life cycle groups. The NSSS suggests five core life cycle programmes consolidated along the life cycle risks: (i) programmes for children; (ii) programmes for the working age; (iii) comprehensive pension system for elderly; (iv) programmes for people with disabilities; and (v) special programmes for the freedom fighters. The mechanism will work well if it can be implemented in a systematic way, by checking overlap of the programmes and recipients, and arresting leakages.

Based on the NSSS (Bangladesh Planning Commission, 2015), Table 9 provides a bird's eye view of the critical challenges and mid-term priorities towards building a consolidated social security strategy, especially a consolidation of the life cycle approach that is required to lay the foundations of an SPF. There are equally formidable challenges in financing the strategy, and in overhauling the coordination, implementation, and monitoring system.

The NSSS has identified these broad challenges, as in the Table 9, and the intent and broad objectives are noteworthy. Bangladesh's NSSS with its life cycle approach has a potential to develop a platform that could eventually create an effective SPF, as spelled out by the ILO, which too focuses on a life

Table 9: Synopsis of National Social Security Strategy (NSSS)

Issues in NSSS	Elements Included in NSSS
Challenges	<ul style="list-style-type: none"> • Proliferation of programmes to consolidate • Inadequacy of the social security schemes • Serious gaps in addressing life cycle related risks • Targeting performance needs improvement • Dominance of food transfer and rural employment programmes • Focus on addressing the risks faced by the rural poor • Attention to marginalised and excluded groups • Climate change poses new vulnerabilities • Identifying the financing needs of a well-designed social security system and possible financing options • Absence of an effective monitoring and evaluation (M&E)

(Table 9 contd.)

²¹See ILO's social protection floor.

(Table 9 contd.)

Issues in NSSS	Elements Included in NSSS
Vision	<ul style="list-style-type: none"> • Build an inclusive social security system that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth
Mid-term priority/ Next 5 years	<ul style="list-style-type: none"> • A shift from current discretionary to a targeted universal approach • Expanding coverage of core schemes for the hard-core poor and most vulnerable people of the society • Progressive but substantive scaling up of the 'graduation' programmes • Ensuring vulnerable women's income security and greater opportunities to engage in the labour market. • Initiating a social insurance system that enables people to invest in their own social security • Expanding coverage to the residents of urban areas and to the socially excluded people • Ensuring that the social security system supports an effective disaster response system • Strengthening the delivery systems for priority transfers • Expanding awareness of the social security programmes for the beneficiaries and motivating potential contributors
Adopting a life cycle approach of social security	<ul style="list-style-type: none"> • Programmes for children • Programmes for the working age • Comprehensive pension system for elderly
Other focuses and consolidation	<ul style="list-style-type: none"> • Social security for the socially excluded groups • Strengthening the social security system for the urban poor • Strengthening resilience in the face of covariate shocks • Consolidation of food transfer programmes • Consolidation of special programmes and small schemes
Financing instrument and source	<ul style="list-style-type: none"> • Social transfers are public expenditure financed • Social insurance is financed by contributions from employees • Labour legislation is financed by employers
Strengthening the delivery	<ul style="list-style-type: none"> • Institutional arrangement reinforcing and ensuring proper planning, implementation and M&E • Professionalisation of staff • Effectiveness in identifying recipients • Upgrading the management information systems • Strengthening payment mechanisms • Establishing an effective grievance redress

Source: Authors' compilations based on Bangladesh Planning Commission (2015).

cycle approach. The SPF is a campaign toward establishing social protection guarantees, at nationally-defined levels, to support the poor, the vulnerable and the socially excluded. In this regard the SPF, proposes four guarantees as a minimum over the life cycle:

- access to essential health care, including maternity care;
- basic income security for children, especially access to nutrition, education, care and other necessary goods and services;
- basic income security for persons in active age who are unable to earn sufficient income, especially because of disability, sickness, unemployment, or maternity;
- basic income security for older persons.

The life cycle system of social security of the NSSS (Table 9) corresponds closely to the above. Programmes in the SSNPs are intended to provide some of the above security, viz. old age allowance, widow and destitute women allowance; maternal health voucher allowance; stipend for disabled students; various allowances for freedom fighters; etc. However, the programmes are many and sporadic, and are yet to be properly designed and articulated to spell out how such security (income security, health) are to be strengthened and attained as universal targets.

Although several programmes exist on SSNPs, the NSSS as a strategy, especially in its bid to extend various life cycle guarantees, is in its infancy. As observed earlier, programmes and objectives are being reviewed and designed to conform to the life cycle approach of the NSSS. However, it would be a long march to establish an appropriate SPF, as envisaged in the NSSS and in conformity with the SPF above, and to attain the SDG on social protection systems and measures for all, including floors (SDG target 1.3) by 2030. The various challenges and some of the mid-term priority activities are well marked in the NSSS (Table 9). However, given constraints of resources and capacity, it is still unclear how these will be financed and implemented.

Financing of the NSSS would, in the long-run, be based on cost sharing, that is, one part would be financed through public expenditure (i.e. transfers and subsidies) and the other by the private sector, based on social insurance and employment based regulations. However, the proposed financing source of broader social security seems to be vague. There is no proper clarification on how the financing will take place and who will take responsibility. The social insurance component of financing is a negligible proportion, hence the NSSS will for quite some time to come, have to be based on tax-financed transfers. Clear guidelines should be in place about financing of social security and how various ministries and departments will coordinate with each other to make the strategy work.

10. MOVING FORWARD

As it currently stands social protection in Bangladesh is almost synonymous with SSNPs, which are overwhelmingly focused on providing tax-financed transfer support to the poor and informal population and specific vulnerable groups. In the more recent period these SSNPs have come to be associated with public measures on various dimensions of empowerment via improving access to health and primary and secondary education. In Bangladesh where poverty is still fairly high, and the economy is largely informal, there is a constant need for income and employment support, i.e. an appropriate safety net and social protection measures. Various examples of public interventions and non-contributory social protection measures exist in Asia, especially in the South Asian countries. In Bangladesh, there is indeed increasing attention being paid to these, and currently the NSSS has been formulated to consolidate these SSNPs, and reorient the social protection system towards an SPF, based on social assistance as well as social insurance.

- As a starting point, the current SSNPs, and the entire gamut of transfer programmes which lack a framework, must be closely reviewed on an NSSS-coordinated platform. An appropriate rationale must be there to identify which ones deserve more attention and priority and which ones can be potentially phased out. According to the findings of the present study, and several other studies, the following issues and limitations need to be addressed:
 - The vast number of SSNPs need to be reviewed in order to better establish the priorities of interventions under the shifting economic and social profile of beneficiary households.
 - A closer scrutiny is required of the SSNP beneficiaries, and their relative prioritisation from various dimensions of vulnerability. This has to be done both at the programme level and the sector level that conducts the programmes. This would involve a comprehensive mapping of the most vulnerable groups that would help design SSNPs in keeping with the SDG commitment to 'leave no one behind'.
- One needs to balance priorities to address and build on processes that would reinforce the SPF goals, and move the NSSS framework towards targeted universal goals, and move away from random discretionary SSNPs. The present study contends that the EGPP programme, with necessary modifications (e.g. better targeting of those regions and groups under high exposure to risks) and scaling up, has the potential to provide guarantee of minimum income to households (as in India's NREGP) whose members are 'working poor' or are underemployed.

- There is a skewed distribution of allocation among the SSNPs, with a few large ones and many small programmes. There needs to be a consolidation so that the interventions are effective, and can make a tangible support to the beneficiary households in progressing towards the objective of the respective programme. As observed earlier, the pension budget is disproportionate to the rest of SSNP programmes. Furthermore, the social insurance component needs to be vigorously pursued through statutory provisions for the private sector enterprises, both formal and informal, as well as through innovative schemes where people invest in their own (income and health) security.
- The review of the existing SSNPs needs to take into account some of the limitations identified in the study; viz. (i) better targeting, so that leakages and adverse selection are minimized; (ii) overlaps with other SSNPs and other NGO programmes are avoided; (iii) introducing finite planning with finite targets, so that an exit strategy is explicitly or implicitly incorporated.
- Programmes need to be monitored and analysed within a comparable database and framework, so that the relative progress and comparative significance of the SSNPs are made transparent for future planning and resource allocation. Again, their orientation must be guided by the needs of gradually moving to the life cycle approach.
- There needs to be better coordination among the multiple ministries that administer the SSNPs in order to enhance efficiency and avoid turf war. This would allow a scrutiny of whether programmes can be merged that can minimise administrative costs.

It must be noted that the SSNPs cannot, on their own, achieve SDG target 1.3. Apart from the measures mentioned above, and on the broader front, the design of social protection, its pervasiveness, and the realisation of the vision of the NSSS (especially attempts to merge the horizontal and vertical dimensions of social protection) will be contingent on three critical inter-related developments.

- *Trends in levels of poverty, inequality, vulnerability*

So long as poverty, inequality, and vulnerability continue to persist in the economy there will be continued pressure on the allocations and persistence of SSNPs. However, given that poverty has been declining, a fresh stock-taking is needed to redirect the SSNPs and required allocations. A first step would be to target extreme poverty and hunger, and the most vulnerable groups. This is significant to understand and reassess for whom the safety nets are intended, and by what measures and per capita allocations. In particular, this would help reorient SSNPs to attain the 2030 Agenda call to 'leave no one behind'²². Again, current SSNPs are, in aggregate terms, a miniscule addition to household income-consumption. Elimination of extreme poverty (SDG 1) and hunger (SDG 2) would require much more attention on a broader policy and programme front to ensure food and income entitlements, and to ensure access to various opportunities e.g. jobs, skills, credit, etc. Inequality averse growth would allow better prospects of poverty and inequality reduction in the economy.

- *The goal of full-employment formal jobs and labour market formations*

Social protection policies towards the goal of full-employment must be seen as critically inter-related in developing a strategy of inclusive growth. While the advanced economies, especially those in Western Europe, stand out as prime examples of how social protection and full-employment policies go hand in hand towards institutionalising social welfare, this process has not been so designed and pursued in the most developing countries. Even in the fast growing East and Southeast Asian economies which, through their labour-intensive growth attained near-full employment, there has been less than proportionate emphasis on social protection measures.²³ An

²²Bhattacharya *et al.* (2017) has developed a vulnerability index that takes account of multiple factors that render a person vulnerable.

²³For a detailed account of the social impact of the Asian financial crisis, see (Lee, 1998).

assessment of social protection and social safety nets is needed to ensure that alongside the goals of employment promotion, there are policies and an institutional framework to protect employment and incomes, especially of the vulnerable groups. Such an assessment would be a precursor to establish a universal SPF. Currently, there are numerous entitlement programmes which are rather fragmented, not well coordinated, and have varied effectiveness.

Bangladesh saddled with high incidence of poverty and underemployment, and very low levels and coverage of social protection, would need to focus on an invigorated policy intervention to move towards a full-employment goal.²⁴ Productive and private formal sector jobs need to grow, which are potentially the precursor of the growth of social insurance and contributory finance. The gradual increase in such finance is likely to reduce pressure on SSNPs and simple transfers. Bangladesh has paid less than adequate attention on the weights that need to be given to employment generation, and less so on the need to develop social protection mechanisms. Apart from the political commitment to develop such a strategy, the institutions - legal and administrative - that are necessary to safeguard the outcomes of these policies need to be built as the economy progresses.

- *Fiscal stance and utilisation of fiscal space*

The fiscal challenge in Bangladesh vis-à-vis social security financing is enormous. Despite remarkable reductions in poverty, there are still nearly 47 million people in poverty, and 26 million in extreme poverty, and more than three-fifths of poor do not receive any social safety benefits. In this context, the pace of the realisation of the NSSS, and its vision to reach universal targets, would depend crucially on how the many elements of its programmes are financed and implemented. Although the design of the NSSS is to gradually encourage growth of social insurance and contributory financing, the latter would need a prolonged period of many developments before one can start envisaging a reduction in transfers and SSNP interventions, especially the steady growth in paid and protected jobs in the private formal sector. Nevertheless, the budget burden to finance the SSNPs will continue to be large, given the current levels of extreme poverty and vulnerability in the economy, especially of underprivileged groups (e.g. those with disability) and regions (e.g. *monga* districts in Rangpur). Fiscal space will also need to expand to build the capacity and institutions needed towards implementation of the NSSS. Equally, statutory provisions that are likely to come with NSSS and the building of social floor, (i.e. social guarantees of the life cycle approach, targeted universal goals, etc.) will require financial provisions. For instance, attempts should be made to widen social insurance coverage in the informal sector, and informal enterprises, and make these effective, there will likely be the need to extend financial incentives and subsidies.²⁵

Fiscal space in Bangladesh is currently restricted by the very low revenue–GDP ratio (less than 10 per cent), which is low not only compared to many of the Asian countries, but also to many sub-Saharan countries (average of 19 per cent). Expansion of fiscal space is not only dependent on additional tax and non-tax revenues, but also on reprioritisation and better rationalisation of public expenditures (Ortiz *et al.*, 2017). More significantly, pressure on expenditures on SSNPs (i.e. transfers) in the long-run will diminish only when there is a steady job growth in the economy, especially in the private sector. The NSSS strategy to build an SPF will critically depend on how a rising employer-employee contribution (to social insurance) will supplement social assistance transfers, and eventually reinforce and institutionalise a public social insurance system that would be central to realisation of SDG 1.3 and of the NSSS by 2030.

²⁴See ILO's World Social Security Report 2010–2011.

²⁵Fiscal accommodation of such provisions has been made in many Latin American countries in their goal to formalise the informal sector. See examples in the G20 Employment Plans of Argentina, Mexico, Brazil, etc., submitted to the G20 Meeting, 2015.

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ANNEX

Annex Table 1: Coverage and Budget of Some Selected Programmes

Programme/Project	Budget and Coverage	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18B
Cash Transfer											
Pension for Retired Government Employees and their Families	Taka as Per cent of Total SSNP	26.1	22.5	19.2	22.9	24.0	25.6	28.1	31.0	31.0	41.3
	Taka in Crore	3616.7	3760.7	4003.1	5041.5	5532.8	6816.1	8607.4	11144.0	12667.0	22392.2
	Coverage (Persons in Lakh/Person Month)	3.3	3.3	3.3	3.3	4.0	4.8	5.1	5.9	6.0	6.3
Honorarium for Freedom Fighters	Taka as Per cent of Total SSNP	0.8	1.4	1.7	1.6	1.6	2.7	3.9	5.3	5.4	5.9
	Taka in Crore	108.0	225.0	360.0	360.0	360.0	720.0	1200.0	1920.0	2196.1	3200.0
	Coverage (Persons in Lakh/Person Month)	1.0	1.3	1.5	1.5	1.5	2.0	2.0	1.8	1.85	2.00
Old Age Allowance	Taka as Per cent of Total SSNP	4.3	4.9	4.3	4.1	3.9	3.7	4.3	4.0	4.6	3.9
	Taka in Crore	600.0	810.0	891.0	892.0	891.0	980.1	1306.8	1440.0	1890.0	2100.0
	Coverage (Persons in Lakh/Person Month)	20.0	22.5	24.8	24.8	24.8	27.2	27.2	30.0	31.50	35.00
Food Security Programme											
Food Friendly Programme	Taka as Per cent of Total SSNP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	4.8
	Taka in Crore	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2021.3	2601.1
	Coverage (Lakh Persons)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.5	0.6
EGPP	Taka as Per cent of Total SSNP	0.0	6.4	4.8	4.6	5.2	5.3	4.9	4.2	4.0	3.0
	Taka in Crore	n/a	1076.1	1000.0	1000.0	1200.0	1400.0	1500.0	1500.0	1650.0	1650.0
	Coverage (Person Month)	n/a	45.0	42.0	0.4	0.4	7.7	8.3	8.3	8.3	8.3
VGF	Taka as Per cent of Total SSNP	10.7	6.6	7.1	6.2	5.2	5.1	4.6	4.1	3.2	3.0
	Taka in Crore	1487.5	1097.2	1473.6	1355.5	1200.8	1362.8	1410.0	1461.1	1324.3	1642.3
	Coverage (Lakh Persons)	336.7	94.4	122.2	88.0	85.0	64.7	64.7	64.7	56.63	67.96

(Annex Table 1 contd.)

(Annex Table 1 contd.)

Programme/Project	Budget and Coverage	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18B
Work For Money (WFM)	Taka as Per cent of Total SSNP	n/a	n/a	n/a	n/a	n/a	1.6	0.6	1.7	3.5	2.7
	Taka in Crore	n/a	n/a	n/a	n/a	n/a	428.6	167.9	597.9	1435.5	1450.0
	Coverage (Person Month)	n/a	n/a	n/a	n/a	n/a	8.7	7.6	8.0	19.21	19.40
VGD	Taka as Per cent of Total SSNP	5.3	3.6	3.5	3.6	3.7	3.1	2.9	2.8	2.9	2.6
	Taka in Crore	730.9	595.2	729.9	781.0	858.9	836.8	886.9	989.9	1191.9	1407.7
	Coverage (Person Month)	88.3	88.3	88.3	88.3	90.3	91.3	91.3	91.3	120.00	120.00
Food Security Programme											
FFW	Taka as Per cent of Total SSNP	7.5	5.6	6.2	5.8	6.5	2.3	3.5	2.3	0.0	0.0
	Taka in Crore	1033.9	927.7	1294.0	1283.7	1492.7	615.2	1083.5	816.8	0.0	0.0
	Coverage (Person Month)	39.6	35.7	38.1	40.0	50.0	10.1	16.0	10.0	0.0	0.0
TR Cash	Taka as Per cent of Total SSNP	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.6	3.1	2.4
	Taka in Crore	n/a	n/a	n/a	n/a	n/a	n/a	n/a	583.6	1281.3	1300.0
	Coverage (Person Month)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.0	17.57	17.83
OMS	Taka as Per cent of Total SSNP	4.3	6.4	10.6	8.0	7.6	5.9	4.4	2.4	1.5	1.4
	Taka in Crore	600.5	1072.0	2207.5	1758.0	1758.0	1565.0	1340.0	864.6	617.8	780.5
	Coverage (Lakh Persons)	130.5	150.0	276.0	220.6	220.6	209.1	180.0	166.0	97.06	113.88
Development and Programme											
*Maternal, Neonatal, Child and Adolescent Health	Taka as Per cent of Total SSNP	0.4	0.4	0.3	0.3	0.0	2.4	2.4	1.6	1.0	2.4
	Taka in Crore	51.0	62.4	66.2	67.7	0.0	633.0	725.6	577.9	425.3	1290.0
	Coverage (number of visits)	1.9	1.7	1.8	1.8	0.0	1035.0	640.0	400.00	400.00	911.66

(Annex Table 1 contd.)

(Annex Table 1 contd.)

Programme/Project	Budget and Coverage	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18B
Secondary Education Sector Investment Programme	Taka as Per cent of Total SSNP	n/a	n/a	n/a	n/a	n/a	0.2	0.5	0.8	1.4	1.8
	Taka in Crore	n/a	n/a	n/a	n/a	n/a	40.0	159.4	301.9	571.3	1000.0
	Coverage (Persons in Lakh/Person Month)	n/a	n/a	n/a	n/a	n/a	1.8	22.5	23.00	17.85	31.25
Primary School Stipend Programme	Taka as Per cent of Total SSNP	3.5	3.4	4.1	4.1	4.0	3.2	3.1	3.9	3.4	0.7
	Taka in Crore	488.0	574.8	865.0	900.0	925.0	852.5	940.0	1400.0	1400.0	354.5
	Coverage (Persons in Lakh/Person Month)	48.2	52.0	78.2	80.0	78.2	78.2	77.3	130.00	130.00	32.92
National Service	Taka as Per cent of Total SSNP	n/a	0.2	1.0	1.3	1.4	0.9	0.7	0.4	0.7	1.1
	Taka in Crore	n/a	36.4	200.0	293.7	310.8	235.0	225.0	140.0	280.0	620.0
	Coverage (Persons in Lakh/Person Month)	n/a	1.9	10.2	14.7	0.4	0.4	0.3	0.31	0.63	1.38

Source: Ministry of Finance (various years), various issues of SSNPs documents.

Note: All are revised budget figures, only 2017-18 is budget figure.

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House - 6/2 (7th & 8th floors), Block - F
Kazi Nazrul Islam Road, Lalmatia Housing Estate
Dhaka - 1207, Bangladesh
Telephone: (+88 02) 58152779, 9141703, 9141734, 9143326, 9126402
Fax: (+88 02) 48110414
E-mail: info@cpd.org.bd
Website: www.cpd.org.bd