



POLICY BRIEF

Delivery of Efficient Social Protection

Recommendations in view of
Implementing Five Programmes
in Bangladesh

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Context

Social protection and social safety net programmes (SSNPs) are critically important enablers to attain the Sustainable Development Goals (SDGs) at the country level. This is particularly pertinent when the implementation of the SDGs in line with the spirit of 'leave no one behind' is considered. Delivering SSNPs at the grassroots level calls for the involvement of several actors, including the central authorities, local governments (LGs), and local administrations (LAs). At the aggregate level, it is the state's responsibility to deliver the SDGs, but local authorities play a crucial role in the actual delivery on the ground. This role of local authorities is also explicitly mentioned in the SDG framework. However, in most cases, the gap between expectation and reality in delivering public service provision to the furthest behind population in Bangladesh has remained quite significant. Several studies have pointed out the shortcomings in this connection. These include, inter alia, inadequate allocation, limited coverage, mistargeting, leakages, coordination failure among the implementing agencies, high administrative costs and inefficiencies, and absence of any impact evaluation framework.

In this context, the present policy brief focuses on the effectiveness of the delivery of five selected SSNPs in Bangladesh. These include maternity allowance, primary and secondary school stipend programmes (PESP and SESP, respectively), employment generation programme for the poorest (EGPP), and old-age allowance. The idea is to identify the gaps between policies and praxis and offer some policy recommendations. As is known, these selected programmes provide basic social protection to citizens against attendant risks at various stages of the life-cycle viz. early childhood, school age, working-age, and old-age. The programmes are also more wide-ranging in nature as these are not specifically targeted towards any explicit social group. Furthermore, these are large in terms of both budgetary allocation and coverage compared to other programmes. Delivery of these programmes was examined in four north-west districts of Bangladesh: Nilphamari, Rangpur, Kurigram, and Gaibandha. The primary reason for selecting these particular districts is that as per the upper

poverty line, the poverty headcount ratio for these four districts exceeded 30 per cent in 2016 in contrast to the corresponding national average figure of 24.3 per cent.

Nexus between

SDGs and social protection

Although social protection can be aligned, either directly or indirectly, to five of the 17 SDGs (Figure 1), their role in attaining the SDGs is not limited to these specific Goals. Social protection can be perceived as a tool that has the potential to simultaneously address various drivers of inequities, exclusion, and deprivation. Indeed, if

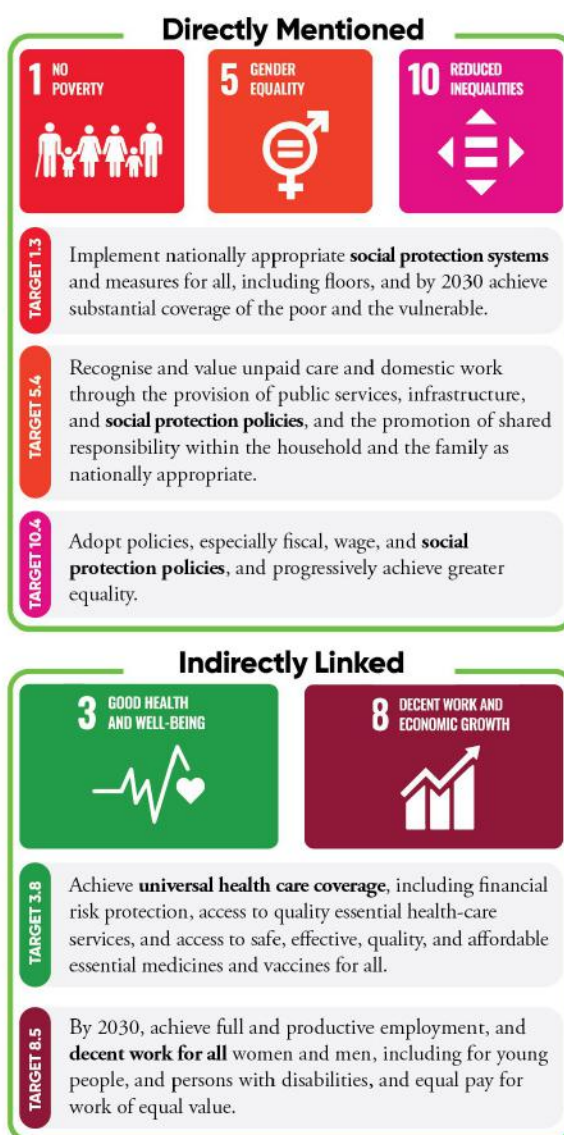


Figure 1: Social protection in the SDGs framework

social protection measures are designed and conceptualized from the perspective of inclusive growth, these will then contribute importantly to the implementation of the 2030 agenda in its entirety, contributing to the attainment of all three dimensions of the SDGs viz. economic, social and environmental.

Role of local actors in SSNP delivery

Successful implementation of the SSNPs calls for concerted efforts on the part of the central government, sub-national and local authorities. In implementing the SSNPs in the context of Bangladesh, local actors such as Union Parishads (UPs) and Upazila Parishads play key roles in terms of selection of beneficiaries, implementation, and monitoring. UPs generally serve as the first point of access and information as regards the SSNPs for prospective beneficiaries in respective areas. In most cases, Upazila Parishads perform the role of intermediaries between the central government and the grassroots. Non-state actors, including non-governmental organisations (NGOs), community-based organisations (CBOs), and civil society organisations (CSOs) could play a complementary role in all phases of SSNP implementation. Of particular relevance in this context is the involvement of the CBOs which are well-positioned to support SSNP implementation by extending help in beneficiary selection, providing support to monitoring activities, and serving as honest brokers for grievance redressal.

Methodology

To elicit necessary information and evidence, a survey was conducted in Nilphamari, Rangpur, Kurigram, and Gaibandha - four districts from the North-West part of Bangladesh. The survey had two parts: qualitative and quantitative. The qualitative part was carried out through a field study that included focus group discussions (FGDs) and key informant interviews (KIIs). A total of 24 FGDs and 34 KIIs were conducted. FGDs participants included both beneficiaries and non-beneficiaries (but eligible) in view of the five aforesaid SSNPs. KIIs included LAs and representatives from the LGs, NGOs and local

civil society. A survey of 1,500 households (HHs), with at least one SSNP beneficiary, was carried out by using a semi-structured questionnaire. As part of this, data on 2,020 individual beneficiaries were collected. In addition, unit-level data from the Household Income and Expenditure Survey (HIES) 2016 was also analysed.

Findings

Findings from HIES 2016

SSNPs in operation in Bangladesh are able to cover only a small proportion of the total poor population of the country. Estimations, based on HIES 2016 data, indicate that only 32.5 per cent of such HHs received some form of assistance. On the other hand, about 19.8 per cent of the non-poor HHs were included in such programmes.

In terms of coverage of poor HHs, the four selected poverty prone districts did fare better than the national average (Figure 2). However, it was also found that a significantly high share of the so-called non-poor HHs was included in the programmes.

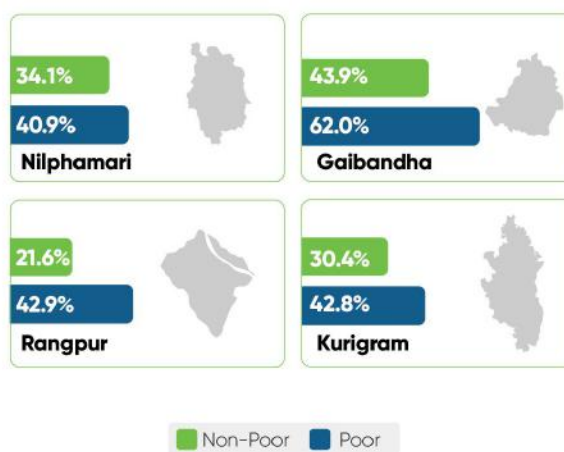


Figure 2: Percentages of poor and non-poor households under all SSNPs in four districts

Among all the HHs receiving SSNP assistance, about 65.6 per cent were from the non-poor category (Figure 3). Among the five selected SSNPs, EGPP had the best targeting while SESP had the worst.

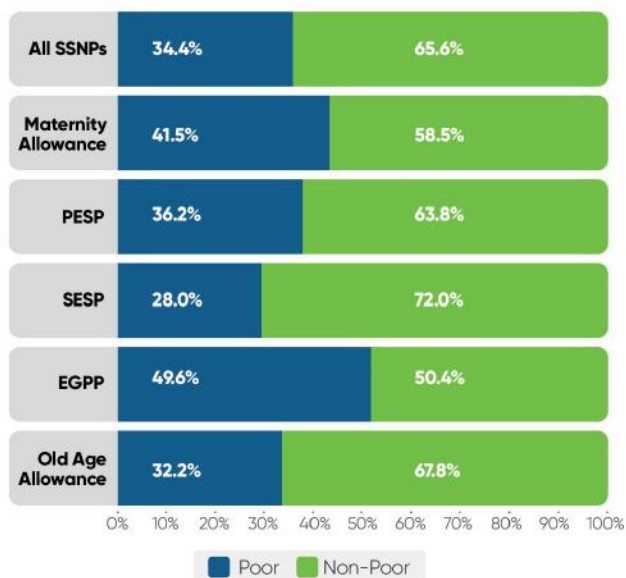


Figure 3: Percentages of poor and non-poor households under SSNPs

Increase in allocation for SSNPs failed to match the pace of the overall rise of budgetary allocation or the size of the Gross Domestic Product (GDP). This has resulted in Bangladesh lagging significantly behind its own programmatic targets set out under successive national five-year plans and the National Social Security Strategy (NSSS). It needs also be reminded that in the regional context, Bangladesh continues to lag behind its neighbours in terms of budgetary allocations for social protection.

Almost a third of the total safety net budget is accounted for by pension for retired government employees and their families. This makes the actual resource envelope even smaller than it appears (Figure 4).

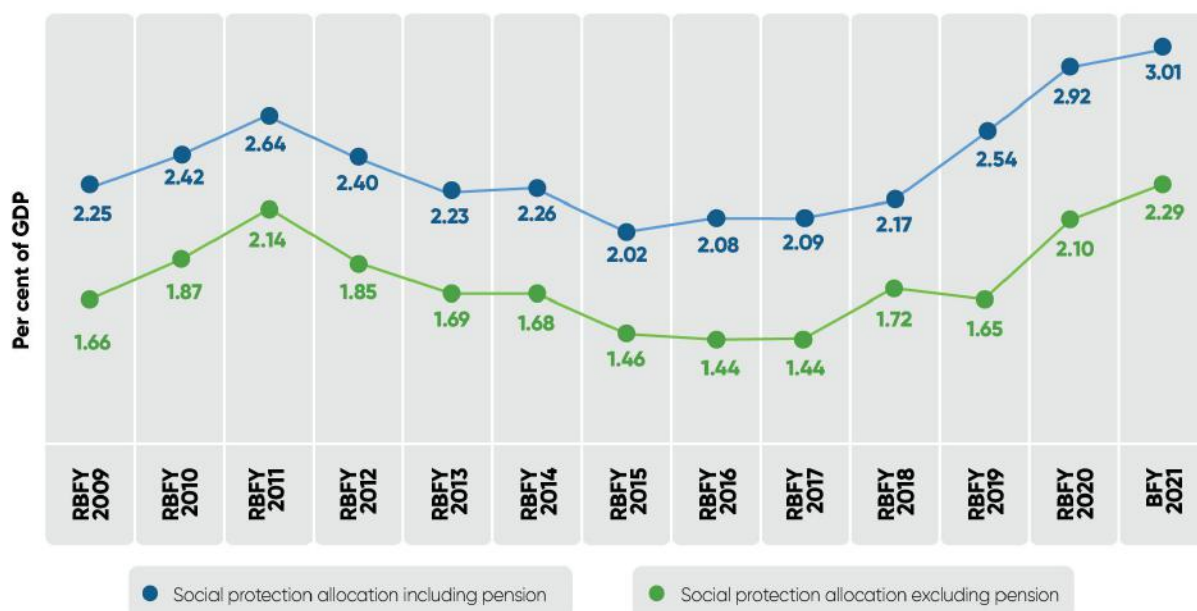


Figure 4: Social protection allocation including and excluding pension (as a per cent of GDP)

Key findings from field survey

Current practices involving the selection and implementation process

- Problems, relating to information dissemination are pervasive throughout the programme cycle.
- Beneficiary selection process often deviates from the stipulated policies.

Selection meetings do not take place or get publicised on the pretext of insufficient fund allocation.

UP chairpersons and members tend to depend on local knowledge and improvised strategies for selecting beneficiaries.

Errors of exclusion or inclusion often occur because of faulty selection criteria, wrong timing of selection, and selective interpretation of policies.

Beneficiaries have only scant knowledge as regards SSNP implementation guidelines.

Corruption, nepotism, and political pressure

Allegations were found about political pressure and corruption during the beneficiary selection process.

Political consideration, nepotism, and clientelism result in mistargeting of beneficiaries.

Benefits distribution process

Problems afflicting withdrawal of transfers appear to be programme-specific.

Delays in receiving programme benefits are quite commonplace.

Perceived contribution of the selected SSNPs

General perception concerning the contribution of the selected SSNPs is very positive.

Policy Recommendations

Recommendations in the national context

Implementation of the NSSS should be brought back on track through mid-course corrections

If the implementation of the NSSS follows the current trajectory, it is unlikely to achieve the targets earmarked in the strategy within the stipulated timeframe. Closer monitoring of implementation at the local level on the part of concerned higher-level authorities will be required. A task-force may be constituted to

oversee the aforesaid monitoring process on a continuing basis. As most of the proposed deadlines for the various activities under the NSSS Action Plan are already over, a revised version of the action plan, with a new set of deadlines and with a regular monitoring system, should be put in place. The upcoming Eighth Five Year Plan provides a suitable opportunity to this end. The Plan should propose a concrete roadmap to implement the envisaged targets of the NSSS over the next five years.

Finalisation of the National Household Database should be a key priority

No notable progress has been observed as regards strengthening the beneficiary selection process associated with the SSNPs as was envisaged under the NSSS. A large part of this, perhaps, can be attributed to persistent delays in the implementation of the National Household Database (NHD) by the Bangladesh Bureau of Statistics (BBS). Indeed, the lack of such a comprehensive database was strongly felt in recent times while disbursing supports to people affected by COVID-19. Indeed, the delay in the finalisation of the NHD is impeding the progress of work concerning the Single Registry Management Information System. This, in turn, is hindering the fuller implementation of the G2P, strengthening of the beneficiary selection process, and implementation of monitoring and evaluation (M&E). As soon as this database is ready, relevant government agencies engaged with SSNP implementation should be able to access it. If required, the needed technical support to ensure the appropriate use of the aforesaid database may be provided to all such agencies. Also, since the NHD is at present a static database, this will need



to be updated in regular intervals given the changing dynamics of poverty in Bangladesh.

Centralised online grievance redress system should be revisited to make it inclusive

A centralised online GRS is currently in place whereby SSNP beneficiaries are able lodge complaints and get redressal. However, awareness about this system is rather limited. To what extent the beneficiaries will be able to receive the benefits of an online-based system remains a question given their limited educational attainment and familiarity with internet-based services. Raising awareness about the paper-based system available at the local levels could be a more useful way for the time being. Local non-state actors can play an important role in assisting the SSNP beneficiaries to access the online or paper-based GRS. The GRS should also integrate a mechanism so that LAs and LGs are responsible for registering grievances discussed at official meetings, including *ward-shavas* and committee meetings at upazila and district levels. Parliamentary Standing Committees should be mandated to hear these grievances regularly to enable them to actively oversee the grievances lodged by their constituencies. The GRS system should be converted into an open-access platform towards more transparency and accountability.

Awareness building and engaging local citizens and non-state actors should be an integral part of programme implementation

Curiously, information dissemination among potential SSNPs beneficiaries is largely dependent on LG representatives and information flow from current and past beneficiaries. Use of traditional tools (such as miking), mass media channels (such as mobile messaging system, radio, and television) have not proved to be very effective in this connection. Similarly, the role of local CBOs, CSOs, and NGOs is found to be of little consequence. It is important that local people remain engaged in disseminating information and be part of the selection process. The NGO representatives in various committees must coordinate with other CSO representatives to disseminate information as regards the selection process of various programmes. A list of all SSNP participants and the selection process of these programmes should be made available through the union information centres (UICs). The



government can initiate a process to engage the UICs in identifying potential beneficiaries. Under the proposed system, a local citizen will be able to enlist herself/himself for a programme at the local UIC. The list may be obtained by the LAs and LGs assigned to implement the programmes.

Independent monitoring at the local level led by common citizens should be encouraged and formalised

The M&E system of SSNPs should not be limited to the formal process. Independent M&E conducted by citizens or by citizen-led local organisations can help provide real-time feedback on the implementation status of SSNPs. Indeed, such monitoring and data collection tools (e.g. social accountability tools, community scorecard, etc.) are globally recognised methods. Many CSOs and NGOs are currently promoting the use of such tools at the local level. Public hearings based on these tools should be formalised as part of the local governance system. Public hearings based on the deployment of social accountability tools should be organised by the upazila and district level development committees as part of the formal



agenda of meetings held every two/three months. The government (at both national and local levels), Bangladesh's international development partners, international NGOs, and local NGOs and CBOs should promote these tools in order to strengthen inclusive and participatory governance concerning the implementation of the SSNPs.

The SSNPs should graduate from a supply-driven approach to a demand-driven approach

Currently, the implementation process of the SSNPs is dominated by the supply side. A detailed demand-side assessment using a bottom-up approach could be more representative of the actual scenario at the grassroots level. This would also provide the government with the right pointer as regards priority areas that needed attention, and appropriate geographic locations to act on. The official data from NHD and other national surveys should be used to estimate national demand concerning these programmes. The government has pledged to introduce more comprehensive and modern SSNPs including universal health insurance and a universal pension scheme. It is true that the lack of financial resources limits the government's capacity to attain such ambitious but desired social protection systems. Also, the allowances extended by the SSNPs are often inadequate and are not adjusted for inflation. Consequently, these remain inadequate to deliver programme objectives and expected outcomes. To this end, a renewed effort in areas of domestic resource mobilisation will be required. On the other hand, having a comprehensive social protection system in its turn

helps motivate citizens to act on their fiscal responsibility by paying their due share of taxes.

Programme Specific Recommendations

Maternity allowance

Proper information dissemination throughout the programme cycle, as per policy, has to be ensured to raise the efficiency of the implementation process. Beneficiary selection and the subsequent beneficiary card distribution should be free from corruption, and political influence and selection meetings should get widely publicised. Clearly stated methods and procedures should be followed while distributing the beneficiary cards at the UP level. Recipients need to be made aware of the programme implementation process so that intermediaries are not able to take advantage on the pretext of doing administrative works on behalf of the beneficiaries or in the name of covering expenses of the UP. Timely distribution and hassle-free withdrawal of programme benefits will need to be ensured. Instead of relying on banks for benefits distribution, the use of mobile financial services should be prioritised. The yearly enlistment system in implementing the programme should be changed, and enlistment should be done quarterly.

PESP

Recipient students, as well as their guardians, need to be made aware of the eligibility criteria, beneficiary selection, and benefits distribution process. A more proactive role of the school management committees will be necessary to this



end. It has to be ensured that the lists of PESP beneficiaries get publicised at the school premises as per the stipulated policy. The blanket approach used for beneficiary selection was, perhaps, the reason behind almost no complaints as regards the selection process concerning PESP. Such an approach could have been taken in case of other applicable SSNPs as well if adequate resources were available. Given that the distribution of the benefits takes place through mobile financial services, it has to be ensured that the beneficiaries do not have to pay additional money while withdrawing the stipend. Both teachers and beneficiaries' guardians will have to be made adequately aware of the GRS. Taking cognisance of the current purchasing power and poverty lines, the amount for the allowance needs to be increased further, and should be reviewed periodically.

SESP

To make the implementation of SESP more efficient, the highest priority should be given to avoid errors of exclusion and inclusion. As was observed, timely completion of administrative works pertaining to the beneficiary selection process could be crucial in terms of dealing with errors of exclusion. To this end, schools should be instructed to prepare the list through open meetings with the participation of concerned teachers and parents where general people of the locality may also be present. Lists of beneficiaries need to be publicised at the school premises, as the policy stipulates. Updating of the beneficiary list, following the implementation guideline, has to be ensured so that mistargeting can be reduced. Delisting of students who have lost eligibility needs to be carried out regularly so that more deserving candidates can receive the benefits. To streamline

the benefit distribution process, adequate training facilities for relevant government officers, teachers, guardians, and mobile money agents need to be built-in within the programme.

EGPP

The beneficiary selection process of the EGPP must be kept free of corruption, nepotism, and political influence. It has to be ensured that open meetings for beneficiary selection are publicised and held as per policy, and that identified beneficiaries in these meetings get finally enlisted. Errors of inclusion are found to occur as a consequence of wrong interpretation of the policies. The union committee and higher implementing bodies must have adequate training in this regard. It has to be ensured that the projects taken up under the EGPP do not get delayed due to administrative hassles. Otherwise, if the projects are carried over beyond the lean periods, participants will not have much incentive to carry out the assigned activities. Also, since there are regional variations as regards the timeline of the lean period, a division wise, if not district wise, the EGPP implementation period could be considered instead of following the same calendar for the entire country. To compensate for inflation, the wages offered under the EGPP need to be revised every 2-3 years.

Old age allowance

The beneficiary selection process of the old age allowance programme has to be made free of any form of corruption or political influence. The selection meetings need to be publicised widely, so that prospective beneficiaries get the opportunity to enlist themselves. UP level distribution of beneficiary cards must follow a clearly stated method, in a well-publicised manner, so that confusion is avoided and questions do not arise. Proper dissemination of relevant information should be the norm so that an efficient implementation of programme is ensured. Access to allowance should be hassle-free, and here greater use of digital platforms should be the way forward. LAs and LGs, with the support from non-state actors, should prepare a list of all eligible persons for the programme, every year, through open meetings. This will help the central government to be able to estimate national demand for the programme and the resource envelop required. This will also be a step towards implementing the planned universal pension scheme by the government.