



**Enhancing the Participation of Community-based Organizations (CBOs) and Civil Society Organizations (CSOs) in Democratic Governance in Bangladesh**



# **Effective Delivery of Social Protection in Bangladesh**

***Twelve Takeaways from Experiences in COVID Times***

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Dhaka: 27 May 2021

*Presented at a dialogue organised in association with*



Citizen's Platform for SDGs, Bangladesh  
এসডিজি বাস্তবায়নে নাগরিক প্ল্যাটফর্ম, বাংলাদেশ

# Study Team & Acknowledgement

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The Team would like to thankfully recognise the guidance and intellectual support received from *Dr Debapriya Bhattacharya*, Distinguished Fellow, CPD and Team Leader “Enhancing the Participation of CBOs and CSOs in Democratic Governance in Bangladesh” project

We also acknowledge the support of Development Research Initiative (dRi) for conducting the survey

- ❑ Context
- ❑ Analytical Framework & Methodology
- ❑ Assessment of Service Delivery
- ❑ Overall Performance Under the Five Pillars
- ❑ Twelve Takeaways with Policy Implications

- ❑ COVID-19 pandemic will leave far-reaching footprints on the development journey of Bangladesh, as also other countries across the world.
- ❑ The pandemic has exacerbated pre-existing vulnerabilities, added new dimensions and disrupted the progress being made towards attaining the Sustainable Development Goals (SDGs) in Bangladesh.
- ❑ The situation in this connection in Bangladesh was further aggravated owing to natural calamities in the forms of successive floods and the cyclone Amphan which visited the country during May 2020.
- ❑ In view of this, the Government of Bangladesh (GoB) had launched several support measures in collaboration with the local authorities (LAs), targeted at the poor and the vulnerable sections of the population including **cash support of BDT 2,500 each to 5 million households, food (rice) distribution and cash support under Gratuitous Relief (GR).**
- ❑ Effectiveness of service delivery during times of urgency and emergency lies at the heart of attaining the expected outcome.

- ❑ There are also important insights to be drawn from the experience for raising the quality of service delivery.
- ❑ This presentation captures key insights of an assessment as regards effectiveness of service delivery at the local level.
- ❑ The assessment covered the aforesaid three social safety net programmes (SSNPs) implemented during the first year of the pandemic. The objectives are to identify gaps, draw lessons and offer concrete suggestions for future improvement.
- ❑ The objective is to help improve the quality interventions in view of SDG 16.6 (Develop effective, accountable, and transparent institutions at all levels), particularly in keeping with the interests of the marginalised groups and the spirit of leaving no one behind.

- ❑ The assessment of the three SSNPs has made use of a five pillars framework:



❑ The five pillars include 14 indicators

Pillars	Performance indicators
<b>Pillar I: Coverage strategy and promotion</b>	1. Consistency between coverage strategy and number and type of beneficiaries (rural/urban, male/female, etc.)
	2. Adequacy of activities and mechanisms for information dissemination (awareness campaigns, mass media, community meetings, etc.)
<b>Pillar II: Application, selection, and enrollment</b>	1. Adequacy of targeting
	2. Effectiveness of beneficiary selection or targeting
	3. Degree of transparency of eligibility criteria (e.g., Percentage of the target population who correctly identify the eligibility criteria for receiving relief supports)
<b>Pillar III: Transfer/Receipt of Benefits</b>	1. Proportion of total transfers that are lost due to error or leakages
	2. Average transaction cost for receiving the benefits
	3. Average time taken to receive the benefits
	4. Adequacy of benefits
<b>Pillar IV: Information Management</b>	1. Extent of use of MIS for transferring benefits and/updating changes in beneficiary information (e.g., household composition (newborns or deaths) or address changes)
	2. Percentage of beneficiaries using the designated hotline numbers
<b>Pillar V: Control Mechanisms</b>	1. Degree of systematic use of control mechanisms (household information verification, database cross-checks, telephone hotlines, etc.)
	2. Adequacy of monitoring and supervision (local dealers, payment agencies)
	3. Grievance redressal system

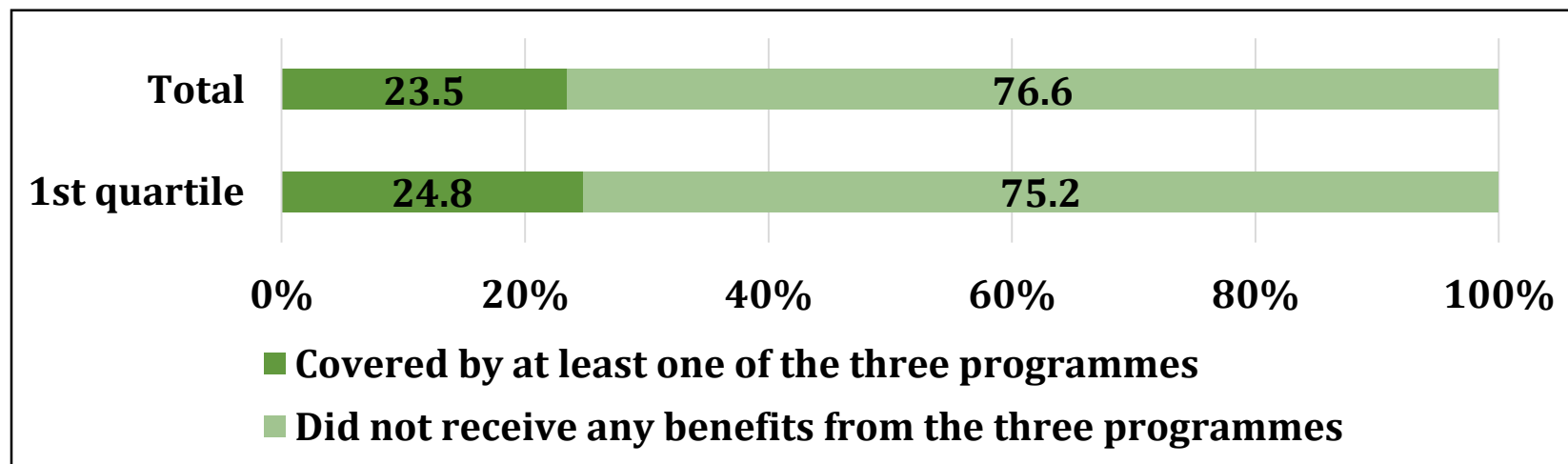
- ❑ The study deployed an **integrated research approach** which involved **both quantitative** and **qualitative** tools and techniques to obtain necessary information and evidence.
- ❑ A nationally representative survey was conducted to elicit necessary information.
  - A total of **2600 households** were selected for the survey.
- ❑ Data was collected with the objective to measure providers' performance based on recipients' experience with service delivery.
- ❑ To supplement survey information and generate additional insights,
  - **24 FGDs** were conducted where participants included both beneficiaries (male and female) and eligible non-beneficiaries of the COVID-targeted support programmes.
  - A total of **53 KIIs** were conducted with relevant stakeholders.
- ❑ The fieldwork for the survey was conducted between late January and early February 2021.



## Coverage and allocation

- ❑ Majority of poor households were not covered by the three COVID-specific relief programmes implemented by the government in the backdrop of the pandemic.
- ❑ Only about a fourth of the poorest quartile group had received some form of assistance nationally.

### Percentage of population who received assistance from the three SSNPs



Source: Calculated from household survey data.

## ***Coverage and allocation***

- ❑ Coverage of the poor people was inadequate in the rural areas.
  - Only 18.9 per cent of the rural population belonging to the poorest quartile group had received support from at least one of the three SSNPs.
  - The corresponding figure for urban areas was higher – 43.3 per cent.
  
- ❑ Primary reason of low coverage: Inadequate government relief allocation
  - At least 50 per cent shortage in food relief compared to the demand.

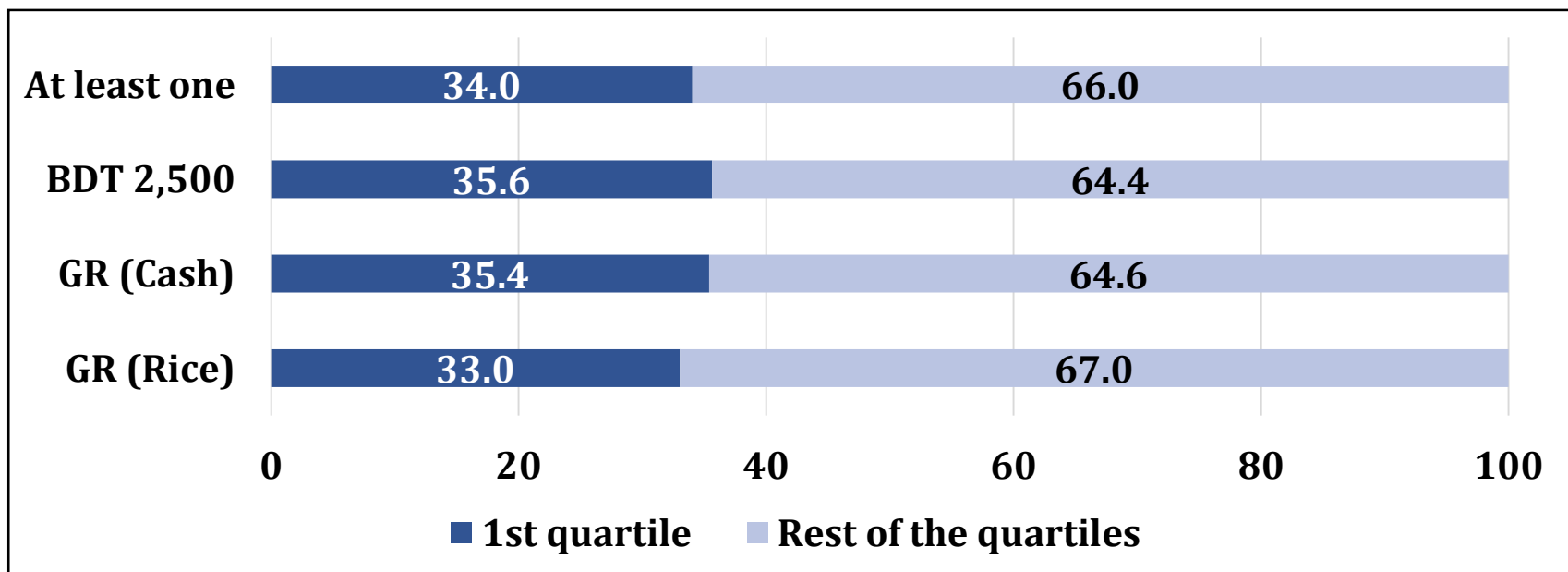
## ***Spatial dimensions***

- ❑ Qualitative survey findings indicate that allocation of GR (rice) and GR (cash) has been made based on population size rather than the poverty rate scenario in the particular locality.
- ❑ Estimates based on Ministry of Disaster Management and Relief, Bangladesh Bureau of Statistics, and Household Income Expenditure Survey 2016 data reveal that GR (rice) allocation had a strong correlation (0.84) with population size than correlation (only 0.14) with total number of extreme poor. Similarly, GR (cash) allocation had a strong correlation (0.85) with population size compared to the correlation (only 0.17) with total number of extreme poor.

## Targeting and selection process

- ❑ Quartile distribution data indicates presence of 'inclusion error'.
- ❑ Among the beneficiaries who have received at least one of the three relief packages, about 44 per cent belonged to the highest two income quartiles.

### Percentage of income quartile group who received assistance from SSNPs

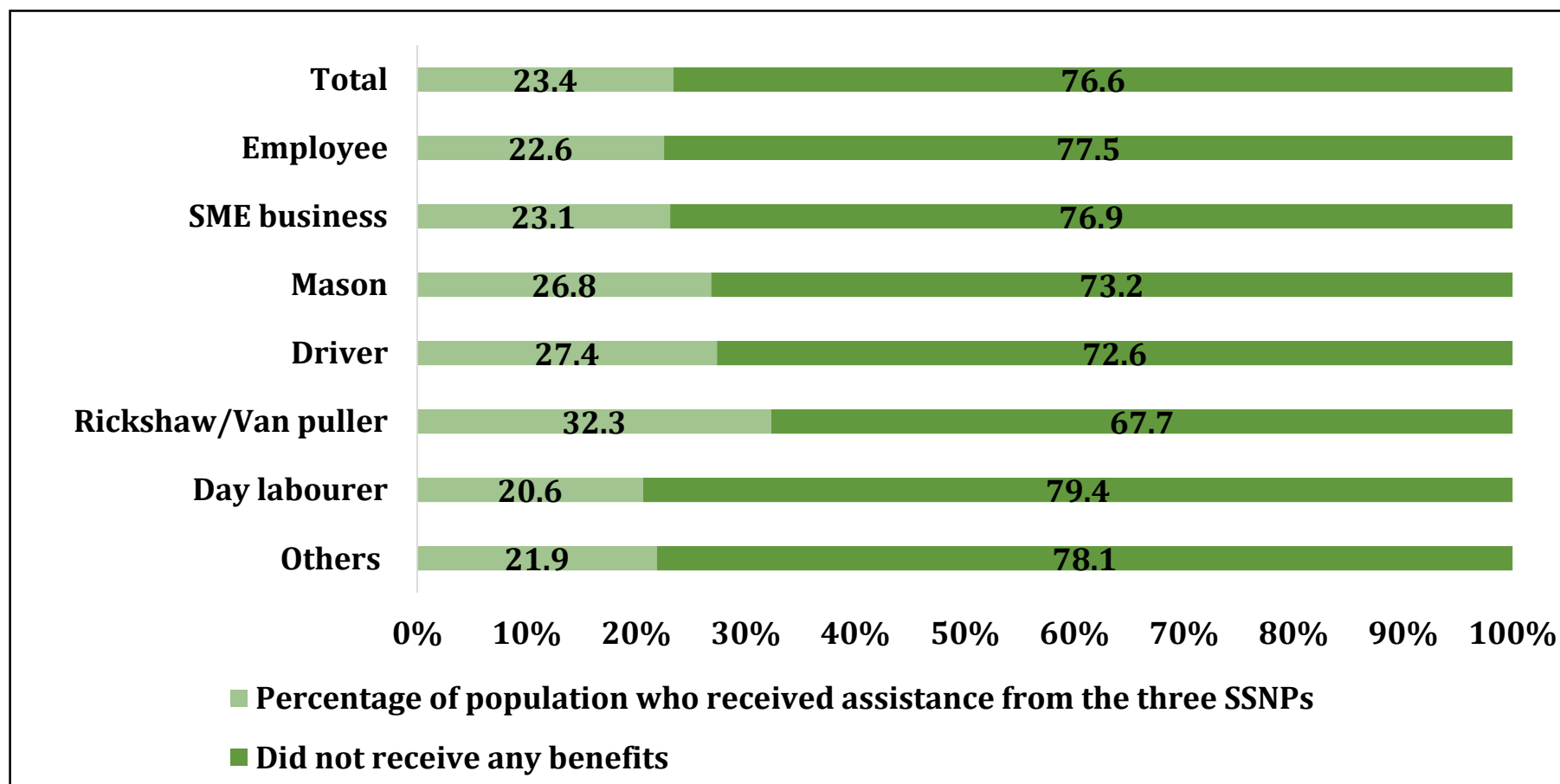


Source: Calculated from household survey data

## Targeting and selection process

❑ A large number of workers in informal sector remained outside the three relief programmes.

**Categories of beneficiaries of the three relief packages (in per cent)**



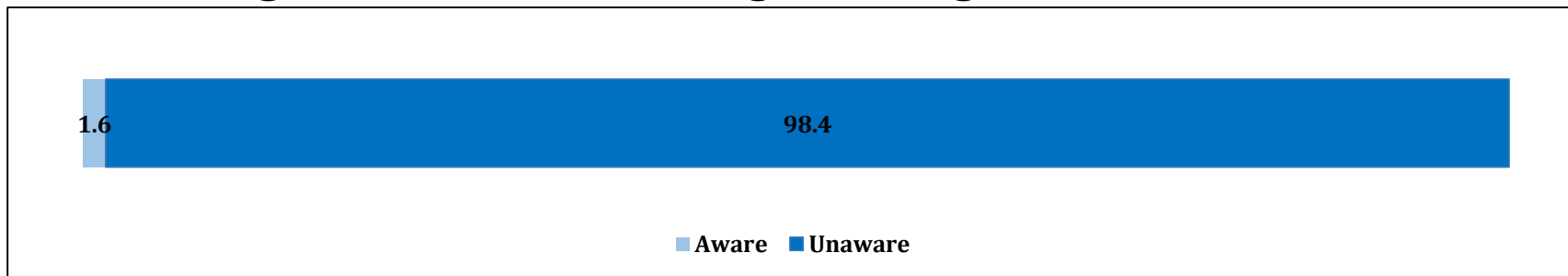
## **Targeting and selection process**

- ❑ Many of the 'new poor' were excluded from the three relief packages. These people did not previously belong to the 'poor' category but lost income/job/livelihood opportunities during the pandemic. Among the respondents whose income has reduced because of the pandemic, 77.3 per cent did not receive GR (rice), GR (cash) and BDT 2,500 cash support.
- ❑ There was hardly any scope for self-selection for the three relief support programmes. Share of beneficiaries who had applied on their own and got selected was significantly low, accounting for only 1.4 per cent for GR (rice), 1.5 per cent for GR (cash) and 7.6 per cent for the cash support programme.
- ❑ At least 44 per cent of beneficiaries of the three SSNPs complained about lack of transparency in the selection process.
- ❑ A high level of 'influence of acquaintance with local government representatives' was mentioned in connection with the selection process during the FGDs.

## **Information dissemination**

- Dissemination of information as regards hotline numbers was highly inadequate.
- Only 1.6 per cent of beneficiaries were aware of the hotline numbers associated with the relief programmes.

### **Percentage of beneficiaries having knowledge about 'hotline' numbers**



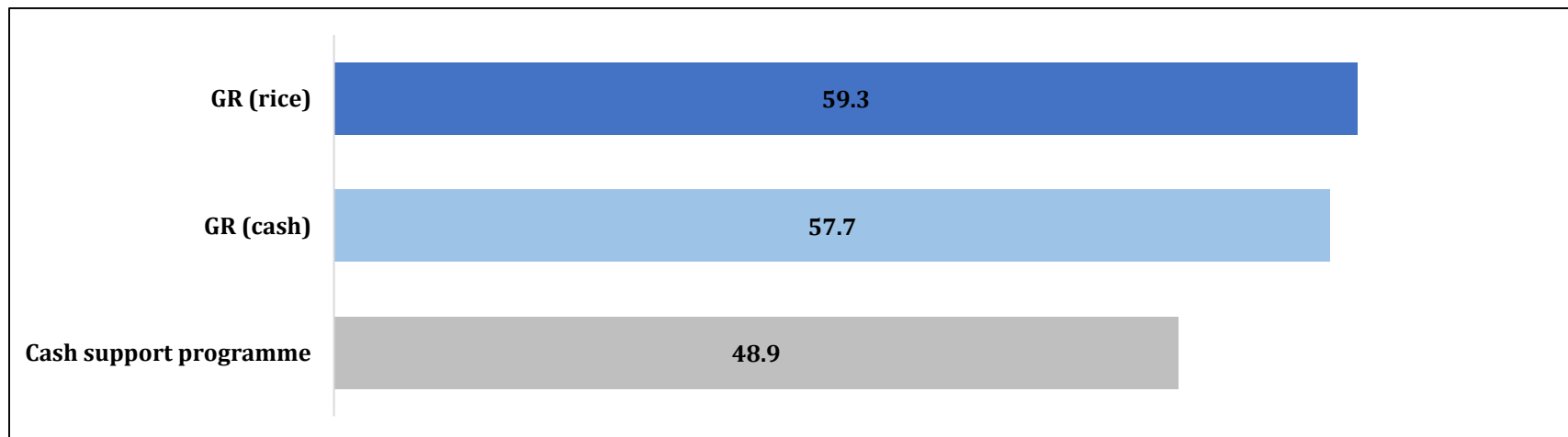
Source: Calculated from household survey data

- Limited awareness raising activities was a key reason here.
- Pre-existing weaknesses, such as digital illiteracy, lack of access to internet usage/mobile usage and limitation of the mobile network were also responsible for low awareness and low use of hotline numbers. This was more true for people in remote areas.

## *Degree of transparency*

- ❑ There was a lack of transparency as regards eligibility considering limited knowledge about criteria and public disclosure of lists of beneficiaries.
- ❑ 59.3 per cent beneficiaries of GR (rice), 57.7 per cent beneficiaries of GR (cash) and 48.9 per cent beneficiaries of cash support programme were not aware of the eligibility criteria for inclusion in these SSNPs.

### **Beneficiaries' awareness about of eligibility criteria (in per cent)**



Source: Calculated from household survey data



## *Degree of transparency*

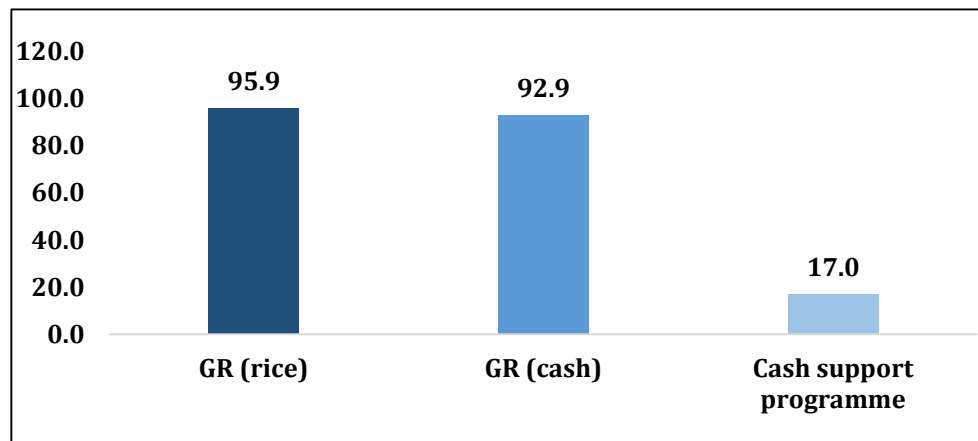
- ❑ List of beneficiaries was not publicly available in most places, particularly in rural areas. Survey findings reveal that only 7.7 per cent of GR (rice), 7.2 per cent of GR (cash), and 3.2 per cent of BDT 2,500 beneficiaries had reported that the beneficiary list was publicly available.
- ❑ In many cases, service providers were not clear as regards the selection criteria. For example, during the distribution of GR (rice and cash), in some areas, it was mentioned that if a household had a recipient from other SSNPs, it would not be included in the list of beneficiaries. However, relevant guidelines do not mention this precondition.
- ❑ Lack of clarity among the service providers on how to execute the BDT 2,500 cash transfer programme has constrained delivery of the programme.

## ***Transaction costs related to receiving benefits***

❑ Over 90 per cent of the GR (rice) and GR (cash) beneficiaries had to bear the costs involved in travelling to reach distant relief centres for collecting provisions.

❑ Surprisingly, 17 per cent of the cash support beneficiaries had mentioned that they had to incur transportation cost even though the cash transfer was provided through mobile banking.

**Percentage of beneficiaries incurring transportation cost for receiving benefits**



Source: Calculated from household survey data

❑ It was encouraging to find that very few beneficiaries of GR (rice) and GR (cash) had to spend additional/extra money for collecting the benefits (1.8 per cent and 1.1 per cent, respectively). However, the share of BDT 2,500 cash support beneficiaries who spent additional/extra money was significantly higher (45.8 per cent).

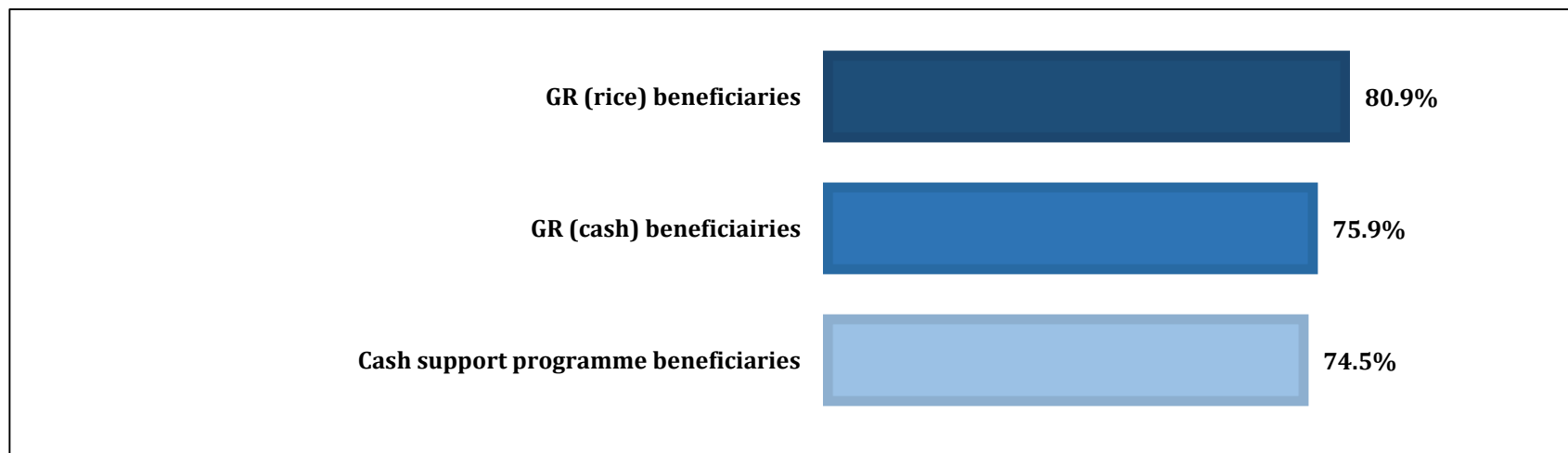
## ***Timing of delivering benefits/transfers***

- ❑ Half of GR (rice), GR (cash) and BDT 2,500 cash support beneficiaries received benefits within five days, seven days and 30 days of selection, respectively.
- ❑ Majority of the beneficiaries (81.2 per cent) did not face any delay in receiving cash transfer under GR (cash) and cash support programmes.
- ❑ However, among the people who faced delay (7.0 per cent), the majority (18.5 per cent) had faced difficulties in opening a bank account.
- ❑ About 15.1 per cent of beneficiaries faced a delay in receiving cash due to technical error in mobile financial services.
- ❑ Apart from this, lack of NID number/mobile number or wrong NID number/mobile number had constrained the verification process and caused a delay in receiving cash.

## ***Information dissemination, monitoring, and supervision by local authorities***

- ❑ Local government representatives led the information dissemination process. A large number of beneficiaries were informed about the three relief packages by the Chairman/secretary/member of the UP Committee/guard.

### **Percentage of beneficiaries who were informed about the three SSNPs by Chairman/ secretary/ member of the UP Committee/guard**

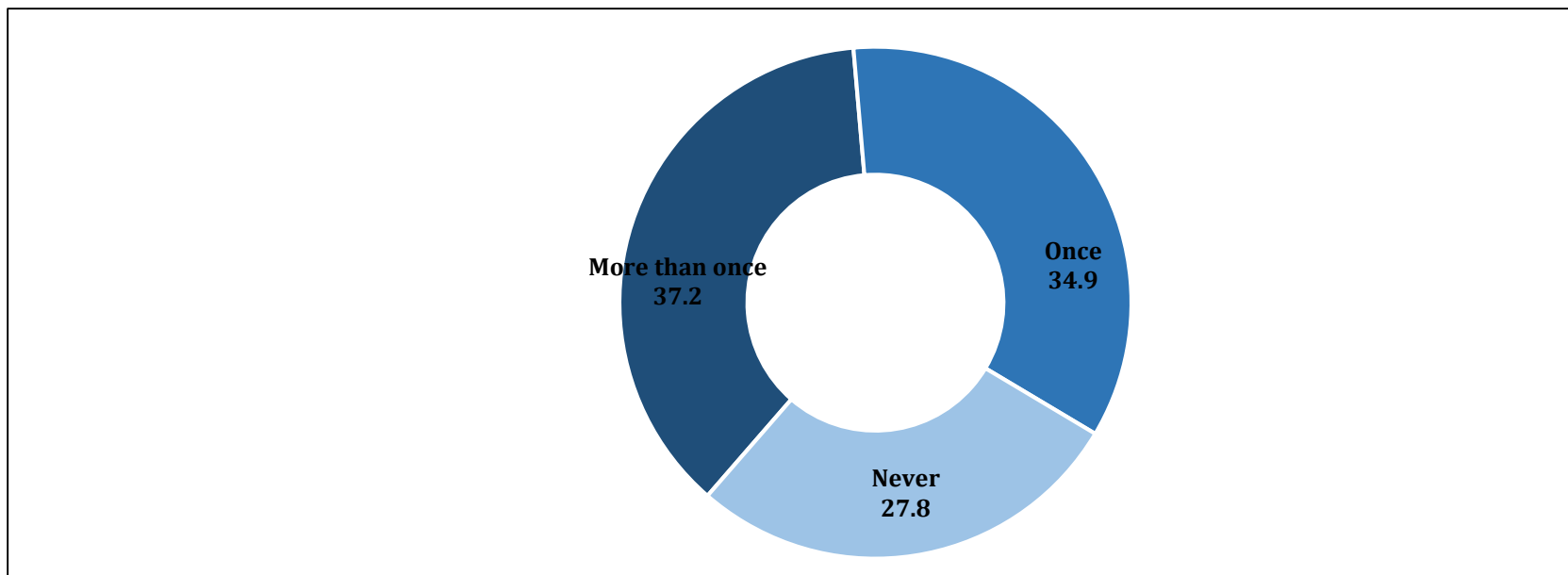


Source: Calculated from household survey data

## ***Information dissemination, monitoring, and supervision by local authorities***

- ❑ A large part of the beneficiaries' information/NID/telephone numbers was verified by government officials in the course of the support provisioning period.

### **Verification/Crosscheck of household information (in per cent)**



Source: Calculated from household survey data

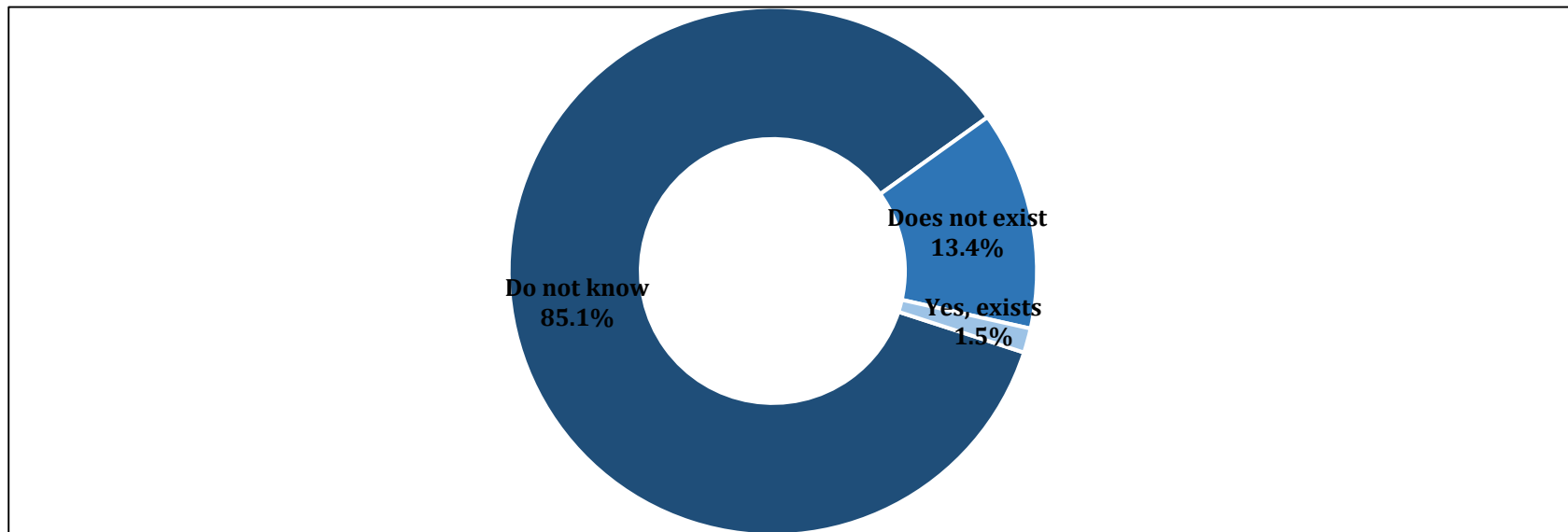
## ***Information dissemination, monitoring, and supervision by local authorities***

- ❑ This was done by verifying Voter ID card/NID, by visiting recipient houses to check eligibility of the enlisted beneficiaries, or by crosschecking beneficiaries' list by Tag officers and NGO workers.
- ❑ A large share of the beneficiaries (75.9 per cent) reported the presence of UP Chairman/members during the support distribution process. This is to be appreciated.
- ❑ About 23.5 per cent of beneficiaries reported that tag officer was present during the distribution process.
- ❑ However, 10.4 per cent of beneficiaries were not aware of the presence of any government officials at the time of the relief distribution.

## *Grievance redress system*

- ❑ There was no functional 'grievance redress' system in place for relief related complaints. Majority of the beneficiaries (85.1 per cent) were not aware of any grievance redress system in connection with the three assistance programmes.
- ❑ Some even (13.4 per cent) insisted that no such system was available.

### **Beneficiaries' knowledge about the existence of 'Grievance Redress System' (GRS) (in per cent)**



Source: Calculated from household survey data

## ***Grievance redress system***

- ❑ The very few beneficiaries who had indeed submitted complaints pertaining to the three assistance programmes did so by using the 'hotline' numbers. All such complaints asserted that their problems were not resolved by the service providers.
- ❑ In most of the cases, beneficiaries were not aware as to whom to complain, or how to register a complaint. Qualitative survey findings indicate that problems were not resolved, in most cases, for those who submitted a complaint. Misbehaviour and nepotism on the part of political leaders were experienced during lodging of complaints.





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## ***Availability and access to up-to-date database***

- ❑ Lack of an up-to-date database had severely constrained quality of delivery of SSNPs. Absence of a central database for distributing relief packages was affirmed by government officials as well.
- ❑ Qualitative survey findings indicate that relief was distributed according to the list that was manually constructed by government officials.
- ❑ Lack of central database, disaggregated spatially, was also mentioned by many beneficiaries.

## Assessment of performance of the five pillars: A Dashboard

Pillars	Performance indicators
<b>Pillar I: Coverage strategy and promotion</b>	1. Consistency between coverage strategy and number and type of beneficiaries (rural/urban, male/female, etc.)
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Very Unsatisfactory	Unsatisfactory	Neutral	Satisfactory	Very Satisfactory
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Source: Authors' elaboration

## *Allocation matters*

- ❑ Higher allocation in terms of both coverage and the amount of support provided to the affected population is necessary condition in any emergency situation.
- ❑ During the pandemic, service providers had to select eligible beneficiaries under difficult circumstances and subject to allocation of limited resources.
- ❑ Indeed, fiscal constraints should not be any reason for inadequate relief when emergency support for the poor and 'new poor' are involved at times of unprecedented disasters such as the pandemic.
- ❑ Capacity to assess the needs of the newly marginalised, and providing support in an expeditious manner, means the difference between some comfort and extreme deprivations during an emergency situation.

## ***Spatial dimensions matter***

- ❑ Relief benefits tended to be allocated based primarily on population size, without considering factors specific to the area concerned.
- ❑ Other factors such as flood and cyclone and the topography of disaster-prone areas (such as char, haor and coastal areas) accentuated sufferings caused by the pandemic.
- ❑ Every disaster has local dimensions. These local specificities either mitigates or accentuates the adverse impacts of the disasters.
- ❑ Spatial features of impacts ought to inform interventions, both in terms of quantity and type.

## *Consideration of new dimensions of vulnerability matters*

- ❑ Targeting has been mostly conducted based on income level, at a time when nature of destitution has been changing at a fast pace.
- ❑ This led to exclusion of a large number of unemployed people and 'new poor' from the relief packages.
- ❑ Limited scope for self-selection, familiarity with local government representatives, and non-transparent selection process have further aggravated the targeting error and led to both errors of 'exclusion' and 'inclusion', leaving behind a large group of eligible beneficiaries, both old and mostly new.
- ❑ Higher unemployment, income erosion, switching to new jobs with lower pay and new dimensions of vulnerability such as emergence of 'new poor' during COVID type emergencies, should guide both targeting and allocation.
- ❑ Furthermore, there should be scope for self-selection at a time when disaster scenario changes on a daily basis.

## *Access to information matters*

- Major improvements are necessary in case of promoting the 'hotline' numbers.
- Government will be able to reach out to more people if some of the pre-existing weaknesses are addressed which include digital illiteracy, lack of access to internet usage/mobile usage and limitation of mobile network, particularly for people in remote areas.
- A massive awareness campaign about the hotlines should be launched at the earliest.

## *Transparency matters*

- ❑ Lack of adequate knowledge about eligibility criteria was pervasive.
- ❑ Making the beneficiary list public, both locally and nationally, and ensuring transparency as regards eligibility criteria, with the help of digital platforms, must be the norm.
- ❑ Service providers must be provided with clear guidelines in view of implementing particular relief programmes and the concerned selection criteria.
- ❑ This is a necessary factor for delivering any relief programme effectively.
- ❑ Digital platforms can be useful in this regard where provisions should be posted for all to access and use.



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## *Costs involved in accessing services matter*

- ❑ Transportation costs and additional costs associated with receiving benefits should be taken care of so that it does not create additional burden for low-income marginalised groups at a time when they are deprived of cash income.
- ❑ This is important also because during a pandemic-type crisis, any financial burden involved in accessing public services may mean accessing with difficulty and not accessing at all.
- ❑ The slogan should be: “Take services to the doorsteps of needy people; needy people do not have to come to us”.



## *Timing matters*

- ❑ Adequate preparations should be there to avoid delays in delivering transfers/benefits.
- ❑ The lessons from delivery of agriculture inputs and implementation of cash transfer (Tk. 2,500) should be a pointer and a lesson to this end.
- ❑ Timely delivery of cash transfer is also important for triggering a response in the economy in the form of rise in aggregate demand and the consequent supply-side response and income augmenting employment creation.



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## *Innovation matters*

- ❑ Many government officials and local government representatives have put in admirable efforts to raise the efficacy of services delivered.
- ❑ These related to disseminating information, verifying beneficiaries' information, and monitoring and supervision of the distribution process.
- ❑ These innovative practices should be encouraged and incentivised, and should be scaled up through cross-learning exercises involving delivery agencies.

## ***Redress of grievance matters***

- ❑ There is a lack of a functional grievance redress mechanism for relief related complaints and also an absence of follow-up mechanisms.
- ❑ There should be a transparent and accountable grievance redress system with designated responsibilities vested with individual officials.
- ❑ There should be a repository of concerned documents to access and verify the actions taken.

## *Whole of society approach matters*

- ❑ Bangladesh has a long tradition of active involvement of non-state actors – NGOs, CSOs, CBOs – in times of natural disasters.
- ❑ It is government's responsibility to pursue a whole of society approach in dealing with the pandemic and in delivery of relief support programmes.
- ❑ Such collaboration could cover a range of activities at the local level ranging from beneficiary selection, information dissemination database creation, verification of beneficiaries and delivering of services at the doorsteps of specially the marginalised people.
- ❑ Policymakers need to appreciate that taking advantages of non-state actors could only be to the benefit of the government.

## ***Zero tolerance matters***

- ❑ At the outset of the launching of COVID-related relief programmes the Hon'ble Prime Minister had sent out a cautionary note about pursuing a zero tolerance policy as regards corruption and malpractices in relief delivery.
- ❑ The general experience from the field level investigation was that in case of GR rice and GR cash allegations of corruption was very few.
- ❑ However, in case of cash support programme there were many complaints.
- ❑ Indeed, these led to discontinuation of the cash support programme which had proved to be most effective during pandemic times, in Bangladesh and across countries.
- ❑ The government has planned to initiate more programmes of similar nature in future.
- ❑ In this backdrop, it will be important to enforce the zero tolerance in all earnest and with backing of necessary legal provisions.

## ***Reliable data matters***

- ❑ Absence of an up-to-date database proved to be the government's Achilles heels during the pandemic.
- ❑ In spite of the best of efforts, ensuring proper targeting in the absence of a reliable database of eligible beneficiaries reflecting real-time situation on the ground proved to be extremely difficult.
- ❑ In the absence of this, in many instances, the old and outdated database was used by the concerned officials.
- ❑ Development of reliable database, maintained centrally but with local disaggregation, being updated on a regular basis, should be given the highest priority by policymakers.



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# Thank You