



# Delivering SDGs at the Local Level

## *Efficiency of Social Protection Programmes in Bangladesh*

**Mustafizur Rahman  
Towfiqul Islam Khan  
Muntaseer Kamal  
Nawshin Nawar**



Funded by  
the European Union



**OXFAM**



**CENTRE FOR  
POLICY DIALOGUE**





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## **Centre for Policy Dialogue (CPD)**

House 40/C, Road 11 (New)

Dhanmondi, Dhaka 1219, Bangladesh

Telephone: (+88 02) 48118090, 55001185, 58156979

Fax: (+88 02) 48110414

E-mail: [info@cpd.org.bd](mailto:info@cpd.org.bd)

Website: [www.cpd.org.bd](http://www.cpd.org.bd)

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*Cover Design and Photographs*

Manan Morshed

*Design and Printing*

Arka

# Foreword

The aphorism that “a rising tide lifts all boats” is associated with the idea that an improved economy will benefit all participants. However, we by now know from economic history that, in the absence of appropriate public policies, a rising tide may end up only lifting the yachts. Indeed, even in the case of robust and sustained economic growth, a large number of people may be left behind because of their initial conditions and structural handicaps.

Accordingly, almost all countries in the world have rolled out social safety net programmes (SSNPs) to provide support to those who are unable to draw sustenance from the economic mainstream. Bangladesh, informed by declared policy priority, launched its targeted safety net programmes in the second half of 1990s. Today a plethora of SSNPs comprising 119 programmes is being implemented across the country, targeting a diverse group of “left behind” people. These pro-poor schemes are underwritten by a resource package amounting 2.3 per cent of the GDP in FY2020-21.

However, these SSNPs have been fraught with many challenges. These include low coverage of the schemes, mistargeting of beneficiaries, leakages of resources, overlap of programmes, inefficient delivery system, absence of grievance redressal system, inadequate data base and coordination failure. All these shortcomings have to be addressed by the government the soonest. This has to be done keeping the need of delivery of Sustainable Development Goals (SDGs) in the country.

For the government to undertake a set of reform measures, it needs to take note of the field-level realities, particularly the perceptions of the target population. Indeed, strengthening the demand side of the programmes will be critical in enhancing their efficiency, transparency and accountability. To this end, energetic engagement of the community-based organisations (CBOs) and the grassroots level civil society organisations (CSOs) should be actively encouraged. Indeed, the capacity of the local government institutions will be the defining factor in this regard.

The present publication needs to be considered in the above context. This publication is a study prepared under a project titled Enhancing the participation of CBOs and CSOs in democratic governance in Bangladesh. The project is being implemented jointly by Oxfam in Bangladesh and the Centre for Policy Dialogue (CPD), with the support from the European Union and in association with the Citizen's Platform for SDGs, Bangladesh.

The study has undertaken a review of five SSNPs which are being implemented in four districts in the country. It has tried to establish efficiency and participation gaps in these programmes. It has further tried to develop and deploy “social accountability tools” to explore the possibility of closing these gaps. The findings and recommendations highlighted in the study will be immensely useful for the policy-makers as they take the SSNPs to the next level.

The publication is coming to light at a time when the country is confronting the second wave of the COVID-19 pandemic. The fallouts of the pandemic are being felt particularly in the areas of income and employment, consumption and nutrition, savings and indebtedness, and social cohesion at the household and community levels. The recommendations presented in the study will be in full sync in dealing with these new challenges.

Let me warmly compliment the team of authors led by Professor Mustafizur Rahman for the good piece of work. I also commend the contribution of CPD's Dialogue and Communication Division as well Finance and Administration Division. Support received from the Oxfam colleagues and other partners of the Citizen's Platform in providing local level organisational support is highly appreciated.

**Debapriya Bhattacharya, PhD**

*Team Leader of the project*

*Distinguished Fellow, CPD*

*and*

*Convenor, Citizen's Platform for SDGs, Bangladesh*

*Dhaka: 11 April 2021*

# Preface

Securing social and economic rights of vulnerable and marginalised groups demands both targeted policy supports and concrete actions on the part of all involved actors. Of particular significance in this regard is the ability of relevant organisations to deal with the concerned issues adequately and in an informed manner. Grassroots stakeholders have an important role to play in this regard. The project, as part of which this study was prepared, aims at strengthening the capacity of grassroots CBOs and CSOs to deal with issues of accountability of public service delivery institutions. The project is titled 'Enhancing the participation of community-based organisations (CBOs) and civil society organisations (CSOs) in democratic governance in Bangladesh'. The project is being implemented jointly by Oxfam in Bangladesh and the Centre for Policy Dialogue (CPD), funded by the European Union. The key objective of the project is to enable vulnerable individuals and communities to have a greater voice in the design and execution of public policies in the context of implementing the Sustainable Development Goals (SDGs) in Bangladesh. The ambition of the project is to help attain the goals and targets by strengthening the cause of accountable SDG implementation. In doing so, the project involves marginalised groups and communities in a way that their voice gets heard by concerned public officials and elected representatives. The idea is to help raise the quality and effectiveness of public service delivery at local levels in Bangladesh.

It goes without saying that, from the perspective of the marginalised communities, social protection and social safety net programmes (SSNPs) are critically important enablers in attaining the SDGs. This is particularly pertinent when the implementation of the SDGs in line with the spirit of 'leave no one behind' is taken into consideration. At the aggregate level, it is the state's responsibility

to deliver the SDGs, but local authorities play a vital role in the delivery of services on the ground. Delivering the SSNPs at the grassroots level requires involvement of several actors, including the central authorities, local governments (LGs) and local administrations (LAs). Indeed, the role of local authorities in this connection has been explicitly articulated in the SDG framework itself. However, in most cases, the gaps between the demands and realities concerning delivery of public service provisions to the furthest behind population groups in Bangladesh have continued to remain quite significant. This has been pointed out by a number of studies. The gaps relate to, inter alia, inadequacy of allocation, limited coverage of beneficiaries, mistargeting, leakages, coordination failure among the implementing agencies, high administrative costs and inefficiencies, absence of grievance redressal mechanism, and lack of impact evaluation framework.

In this backdrop, there is a growing need to identify concrete tools to raise effectiveness of public service delivery, particularly in the delivery of the SSNPs in Bangladesh. To this end, the present study has focused on raising the quality of delivery of five selected SSNPs in Bangladesh. These are maternity allowance, primary and secondary school stipend programmes, employment generation programme for the poorest and old age allowance. Delivery of these programmes was examined in four north-west districts of Bangladesh: Nilphamari, Rangpur, Kurigram and Gaibandha. The idea was to identify the gaps between policies and praxis and offer concrete recommendations to improve the quality of delivery. Several indepth discussions were carried out as part of the work plan with participation of concerned stakeholders including representatives of CBOs, CSOs and NGOs, beneficiaries of the programmes, local level elected representatives and officials working with concerned local level institutions and delivery organisations. Many useful lessons were learned in the course of the abovementioned exercise and a number of concrete suggestions have emerged in the process. The present study has made an attempt to capture those in a coherent, systematic and well-argued manner.

It may be recalled that an earlier version of the study was presented at a national dialogue in the presence of key policymakers and



representatives of relevant stakeholder groups. The findings and recommendations of the study received wide coverage in print and electronic media thanks to this event. It is hoped that the CBOs and CSOs will keep the discussion alive in the public domain, and advocacy groups will use the recommendations to proactively pursue the cause of delivery of the SDGs at the local level in a way that does not leave anyone behind. It is also hoped that the recommendations presented in this study will help policymakers to take required actions towards more efficient delivery of SSNPs in Bangladesh and appropriate initiatives will be taken to ensure attainment of SDGs in Bangladesh in a more inclusive and participatory manner.

# Acknowledgements

Study team members are indebted to several individuals and institutions who have extended valuable support towards successful completion of the activities undertaken in connection with this study.

The authors of the study would like to thank Dr Debapriya Bhattacharya, Distinguished Fellow, CPD for his stewardship of all project-related activities and for his guidance, insightful comments and very helpful suggestions at various stages of this study.

The authors are thankful to a number of concerned government agencies for sharing relevant documents and data which have provided valuable background information for this study. These include the Bangladesh Bureau of Statistics (BBS), General Economics Division (GED), Ministry of Finance (MoF), Ministry of Women and Children Affairs (MoWCA), Ministry of Primary and Mass Education (MoPME), Ministry of Education (MoE), Ministry of Disaster Management and Relief (MoDMR), and Ministry of Social Welfare (MoSW).

An earlier version of the draft report has greatly benefitted from the very insightful comments and helpful suggestions received from two external peer reviewers. In this connection, the authors would like to express their sincere appreciation to Dr M Abu Eusuf, Professor, Department of Development Studies, University of Dhaka and Mr Md. Faizul Islam, Joint Chief, Fiscal and Monetary Policy Wing, GED, Planning Commission, Government of Bangladesh.

The study team would like to thank Development Research Initiative (dRi) for conducting the field survey for this study with due care for the quality of information generated. The four local partners of the project deserve special mention for their valuable support to the survey teams. These are Pollisree, RDRS Bangladesh, Gana Unnayan Kendra (GUK) and SKS Foundation.

The authors gratefully acknowledge the comments and suggestions offered by representatives of various stakeholder groups and experts who took part in the national dialogue titled 'Efficiency of Delivering Social Protection Programmes in North-West Region'. The dialogue was held (virtually) on 16 September 2020 to discuss the findings of an earlier draft of the present report. In this regard, the authors would like to put on record their deep appreciation of the valuable inputs provided by Special Guest at the event Mr A B Tajul Islam, Member of Parliament and Chairman, Parliamentary Standing Committee on Ministry of Disaster Management and Relief. The team thankfully recalls the insightful comments and suggestions offered by H E Ms Rensje Teerink, Ambassador and Head of Delegation, Delegation of the European Union to Bangladesh who attended the event as Special Guest. Valuable comments were received from the panellists, Dr M Abu Eusuf, Professor, Department of Development Studies, University of Dhaka, and Ms Parveen Akhter, Director General, Department of Women Affairs, Ministry of Women and Children Affairs.

Taking this opportunity, the authors would like to register their sincere thanks to the EU Delegation in Dhaka for their generous support in implementing the study, and for extending full cooperation on a continuing basis in the course of implementing the study.

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## About the Authors

*Professor Mustafizur Rahman* is currently serving as Distinguished Fellow at the Centre for Policy Dialogue (CPD). Prior to this, he taught at the University of Dhaka where he is currently a member of the University Senate. He did Ph.D in Economics from Moscow State University, Russia and carried out research at several reputed academic institutions including the University of Oxford, UK as a Visiting Fellow, Yale University, USA as a Senior Fulbright Fellow and Warwick University, UK as a post-Doctoral Research Fellow.

As a public policy analyst, Professor Rahman's areas of current interest include Bangladesh's fiscal-monetary policies, trade policies and trade reforms, regional trade and connectivity in Southern Asian region, multilateral trading system and interests of low-income countries, implementation challenges of the Sustainable Development Goals (SDGs) in Bangladesh, and graduation challenges of the LDCs. He has published widely in professional journals and in volumes brought out by reputed publishing houses including Routledge, Springer and Palgrave Macmillan.

Professor Rahman has served as member of various important national committees set up by the Government of Bangladesh including Regulatory Reforms Commission, Committee to Review National Sustainable Development Strategy and Core-committee on Transit and Connectivity. Dr Rahman has served as member of the Panel of Economists for Bangladesh's Sixth and Seventh Five Year Plans and First and Second Perspective Plans of the country. Professor Rahman is a member of Board of Trustees of Brac University. He is a member of Core Group of Citizen's Platform for SDGs, Bangladesh.

*Mr Towfiqul Islam Khan* is an economist and currently a Senior Research Fellow at the CPD. He has undertaken various research and published in a number of areas including macroeconomic

policies, fiscal policy and fiscal transparency, governance, social protection, inclusive development and SDGs. Khan is a member of the 'SDG Working Team' constituted under the Prime Minister's Office, Government of Bangladesh. He is also a member of the 'SDGs NGO Sub-Committee' constituted under the NGO Affairs Bureau of Bangladesh. Khan received the Australian Leadership Award (ALA) in 2008 to carry out his post-graduation academic degree at University of Melbourne, Australia. Khan also obtained his Masters and Bachelors in the area of Economics from Jahangirnagar University, Bangladesh.

*Mr Muntaseer Kamal* is an aspiring economist and currently working as a Senior Research Associate at the CPD. His primary research interests are in the areas of macroeconomics and development economics, with particular focus on Bangladesh's development. His other areas of interest include international economics, inclusive development, SDGs and ICT issues. Prior to joining CPD, he received his Masters and Bachelors degrees in Economics from the University of Dhaka, Bangladesh.

*Ms Nawshin Nawar* is a Research Associate at the CPD. Her areas of research interest include macroeconomic management, governance, sustainable development, and SDG implementation. Prior to joining CPD, she worked as a Research Assistant in Engineers and Advisors Limited (EAL), and provided extensive research support for Commonwealth of Independent States – Bangladesh Chamber of Commerce and Industry (CIS-BCCI). She obtained her Masters and Bachelors degrees in Economics from the University of Dhaka, Bangladesh.

# About the Project

The overarching objective of the project titled “Enhancing the Participation of CBOs and CSOs in Democratic Governance in Bangladesh”, funded by the European Union, is to promote the cause of transparency, voice and accountability in the implementation of Sustainable Development Goals (SDGs) in Bangladesh.

Bangladesh is at present working towards implementing the SDGs, which have set the global ambition of attaining 17 goals and 169 targets by 2030. A total of 193 countries including Bangladesh have committed to implement the 2030 Agenda for Sustainable Development with its global vision of economic growth, inclusive societies and sustainable development.

Transparency and accountability in public decision-making are key to ensuring that efforts at implementing the SDGs deliver the expected results. In this backdrop, it is critically important that the voices of the people, especially the marginalised, the women and the other left behind groups, are being heard and actions taken accordingly. However, oftentimes, it is seen that the demands of the marginalised groups remain unaddressed and their expectations are not reflected in national policies. There is thus an urgent need for participatory governance which will ensure meaningful participation of grassroots people through inclusion in decision making power structures.

The project's aim is to contribute towards implementation of the SDGs in Bangladesh through enhanced participation of the community-based organisations (CBOs) and civil society organisations (CSOs). Oxfam in Bangladesh and Centre for Policy Dialogue (CPD) have joined hands to implement the aforesaid project which seeks to strengthen the role of local CBOs and CSOs through capacity building to ensure that the demands made by

people at the grassroots get heard and measures in view of this are implemented by policymakers at national level.

The project is making best use of the comparative advantage of the two collaborating institutions to achieve the expected results. Oxfam in Bangladesh is taking advantage of its extensive network to reach the local level to ensure engagement and capacity building of local communities and marginalized groups in support of SDGs implementation in Bangladesh. CPD, a leading think tank of the country, is contributing by undertaking research and through wide-ranging publication and advocacy activities. It is to be noted that, the CPD, the secretariat of the Citizen's Platform for SDGs, Bangladesh, connects the project activities with one of the most well-represented networks of non-state actors working towards implementing the SDGs in the country.

The project activities largely focus on a select set of riverine islands (Char in Bengali), wetlands (Haor in Bengali) and coastal areas belonging to 13 districts of Bangladesh. These are Barguna, Chattogram, Gaibandha, Jamalpur, Kishoreganj, Kurigram, Netrokona, Nilphamari, Pirojpur, Rangpur, Satkhira, Sirajganj, and Sumanganj. These are considered to be areas with high levels of poverty, suffering from remoteness, vulnerability to climate change and proneness to disasters. It is reckoned that the need for improved service delivery through transparency, accountability and good governance is of heightened importance and relevance as far as these marginalised and geographically handicapped areas are concerned. Winning the fight to achieve the SDGs, from the vantage point of leaving no one and no area behind will, without doubt, hinge on how successfully specific challenges faced by these communities and these areas are addressed adequately. It is also hoped that in the process the project will contribute towards implementation of the national five-year plans and the Vision 2021 Perspective Plan of the government.

The project's target groups include 50 thousand members belonging to 325 women-led CBOs/CSOs and 300 CSO representatives from 13 upazilas. Also, 450 local authority representatives and 650 local government officials will have an opportunity to enhance their knowledge and understanding about effective delivery of the SDGs. Project activities will focus on how best to deliver local level public



services to the doorsteps of the beneficiaries. It is also hoped that project-related stakeholders will use the new knowledge to advocate the needs of local communities they serve and by working with local level communities will work to ensure delivery of public services at the local levels. Overall, the project is expected to benefit 175,000 people living in the 13 districts during the three and a half-year period of its implementation.



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## Acronyms

7FYP	Seventh Five Year Plan
BBS	Bangladesh Bureau of Statistics
CBO	Community-Based Organisation
CBPR	Community Based Participatory Research
CCT	Conditional Cash Transfer
COVID-19	Corona Virus Disease 2019
CPD	Centre for Policy Dialogue
CSO	Civil Society Organisation
DC	Deputy Commissioner
DPS	Deposit Pension Scheme
EGPP	Employment Generation Programme for the Poorest
FGD	Focus Group Discussion
FY	Fiscal Year
G2P	Government to Person
GDP	Gross Domestic Product
GED	General Economics Division
GRS	Grievance Redress System
HIES	Household Income and Expenditure Survey
ID	Identification
KII	Key Informant Interview
LA	Local Administration
LGI	Local Government Institutions
M&E	Monitoring and Evaluation
MDG	Millennium Development Goals
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act

MP	Member of Parliament
NGO	Non-Governmental Organisation
NHD	National Household Database
NSA	Non-State Actors
NSSS	National Social Security Strategy
OC	Officer in Charge
OMS	Open Market Sales
PAR	Participatory Action Research
PESP	Primary Education Stipend Project
PIC	Project Implementation Committee
SDG	Sustainable Development Goals
SESP	Secondary Education Stipend Programme
SMC	School Management Committee
SME	Small and Medium Enterprise
SSC	Secondary School Certificate
SSNP	Social Safety Net Programme
UIC	Union Information Centre
UNO	Upazila Nirbahi Officer
UP	Union Parishad
UPS	Universal Pension Scheme
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding





# Introduction

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# 1. Introduction

Bangladesh's commendable success in achieving the targets of the Millennium Development Goals (MDGs) has provided the country with strong credentials and confidence to successfully tackle the challenges of implementing the Sustainable Development Goals (SDGs) and achieve most of the goals by 2030 (GED, 2017). It is widely recognised that social protection and social safety net programmes (SSNPs) are key enablers to attain basically all the SDGs at the country level. This is particularly pertinent when one keeps in mind the implementation of the SDGs in line with the spirit of 'leave no one behind'. While SDG 1.3 (implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable) specifically mentions about social protection, this has strong linkages with the attainment of several other SDG targets. In this backdrop, it will be pertinent to note that developing countries are increasingly trying to adopt comprehensive social protection policies and strategies, albeit with varying degrees of success. For instance, Ukraine and Uruguay have attained universal maternity coverage. Developing countries such as Argentina, Colombia, Mongolia and South Africa have made notable progress in this regard. Universal disability benefits programmes have been put in place in Brazil, Chile and Mongolia (ILO, 2017a).

In spite of designing a National Social Security Strategy (NSSS), in the particular case of Bangladesh, coverage of social protection programmes still falls short of what is needed and necessary. For example, the number of beneficiaries of the old age allowance programme is proposed to be 49 lakhs in the fiscal year 2020-21 (FY2021) as against the target of 55 lakhs set out in the NSSS by FY2018. Similar differences are also observed in the case of a number of other SSNPs where the proposed number of beneficiaries in a particular year is well below their corresponding

targets set out in the NSSS (CPD, 2018). In view of this, raising the effectiveness of delivery of social protection programmes assumes heightened importance from the vantage point of attaining the SDGs in Bangladesh.

It is pertinent to mention here that delivering social protection programmes at the grassroots level requires the involvement of several actors including the central authorities, local governments and local administrations (LAs). At the aggregate level, it is the state's responsibility to deliver the SDGs. On the other hand, the actions required from local authorities are also explicitly mentioned in the SDG framework. It is found that integrated community-level strategies are required to deliver at least 12 goals of the SDGs (Citizen's Platform for SDGs, Bangladesh, 2017). According to Article 59(2) of the constitution of Bangladesh, the key responsibilities for socio-economic development, including "the preparation and implementation of plans relating to public services and economic development," have been entrusted with the local administrative and government bodies, particularly the union parishad (UP) and upazila uarishad (Ahmed, Boex, Monem and Pandey, 2014). Indeed, this constitutional mandate is a powerful enabler of localisation of the SDGs implementation in Bangladesh. Also, all national five-year plans of the country have highlighted the importance of local government as a key institution for improving governance and development outcomes in Bangladesh (Aminuzzaman, 2010).

From a theoretical perspective, functions carried out by the local-level government are critically important since they provide 'accesses' to available government services and productive resources, make those services 'affordable', and deliver those with accountability, so that an 'enabling environment' is created for the poor and marginalised people to overcome their situation and to succeed (Coonrod, 1994). It has been the tradition of the local government institutions (LGIs) in Bangladesh to carry out various development projects under the head of SSNPs (Ahmed, 2007). Such programmes, designed to help the disadvantaged groups to realise their human rights, are also sometimes referred to as 'social protection floor' (ILO and WHO, 2009). These include community-based services for rural poor, impoverished women and children,

widowed and aged, disabled and indigenous people; rural women self-reliance programmes; employment creation projects for rural women, and social transfers, in cash or kind or both, for poor and vulnerable people (Barkat-E-Khuda, 2011).

However, when it comes to public service provision to the most marginalised and disadvantaged population in Bangladesh, in most cases, the gap between their expectation and reality remains significant (Aminuzzaman, 2008). Failure of the LGIs to respond to the needs of the rural poor and vulnerable people often compels them to seek support from alternative channels such as non-governmental organisations (NGOs) and private providers. People experiencing extreme or moderate poverty are generally deprived of legal rights because of organisational weakness, lack of information and lax enforcement of constitutional provisions. As far as SSNPs are concerned, several studies have pointed out a number of shortcomings. Among these, the most commonly observed ones include inadequacy of allocation and coverage, mistargeting, leakages, coordination failure among the implementing agencies, high administrative costs and inefficiencies, and lack of an impact evaluation framework (Khatun, Rahman & Nabi, 2008; Khatun, Khan & Nabi, 2012; MSUK, 2013).

The present study seeks to assess the effectiveness of the delivery of five selected social protection programmes currently in place in Bangladesh. The idea is to identify the gaps between policies and praxis. The study particularly focuses on the delivery of five core life-cycle based social protection programmes. These include maternity allowance, primary and secondary school stipend programmes, employment generation programme for the poorest (EGPP), and old age allowance. These programmes provide basic social protection to the citizens against attendant risks at various stages of the life-cycle, viz. early childhood, school age, working age, and old age. These programmes are also more wide-ranging in nature as these are not particularly targeted towards any particular social group. Furthermore, these programmes are large in terms of both budgetary allocation and coverage compared to other programmes.

The study looks at the delivery of these programmes in four districts of Bangladesh: Nilphamari, Rangpur, Kurigram, and Gaibandha.

These districts belong to the Rangpur Division, the poorest in the country in terms of the poverty level. Indeed, based on the upper poverty line, the poverty headcount ratio for these four districts exceeded 30 per cent in 2016 in contrast to the corresponding national figure of 24.3 per cent. Indeed, Kurigram is the district with the highest poverty rate in Bangladesh (BBS, 2017).

In connection with the above, the study seeks to answer the following questions:

- i. How efficient is the delivery of identified SSNPs in the selected districts? Are there any leakages or wastages of public resources in delivering these programmes?
- ii. What are the gaps between policies and existing practices of the local government authorities regarding the delivery of identified SSNPs in the selected districts?
- iii. Are there any area/programme specific good practices and innovative approaches that can be scaled up and replicated in other areas?
- iv. How effectiveness of SSNPs delivered by the LGIs can be raised?

Following this introduction, Chapter 2 discusses the rationale for choosing social protection programmes as effective tools for delivering the SDGs. The chapter also provides a brief overview as regards how social protection is embedded in various national commitments and sheds light on the nexus between SDGs and social protection. A review of key stylised facts concerning social protection programmes in Bangladesh is presented in Chapter 3. Actors at the grassroots level, e.g. local government, local administration, and non-state actors such as local NGOs and community-based organisations (CBOs) can play an important role in ensuring efficient delivery of social programmes. Respective roles of the aforesaid groups in delivering SDGs and social protection programmes are briefly discussed in Chapter 4. Chapter 5 outlines the conceptual framework and methodology which guided collection and analysis of field-level data and information. Chapter 6 presents an analysis of field level findings concerning the selected social protection programmes. Chapter 7 concludes the discussion with a summary of the findings and presents a set of policy recommendations.



Rationale for choosing  
social protection  
programmes  
as effective tools for  
delivering the SDGs



## 2. Rationale for choosing social protection programmes as effective tools for delivering the SDGs

### 2.1. National commitments

A survey of literature bears out that social protection schemes have their supporters and detractors. These have often been criticised as being politically convenient, on the one hand, and inadequate in addressing the real concerns of the poor, on the other (Rahman, Choudhury and Ali, 2011). It is often argued that this type of programmes undermines the working spirit of the people by making them dependent on government handouts. Whether the public allocations for social protection could be better invested elsewhere also remains a debatable issue (Cabinet Division and GED, 2019). Despite these criticisms, social protection remains a key tool for poverty alleviation and an essential element of socio-economic development in developing countries. Article 22 of the Universal Declaration of Human Rights of the United Nations states: *Everyone, as a member of society, ... has the right to social security through national effort and international co-operation and in accordance with the organisation and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.* The Declaration further asserts: *Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control* (Article 25). Given that Bangladesh is a party to the Universal Declaration of Human Rights, the government of Bangladesh is obliged to ensure that deserving people in need are



provided with adequate social protection. To this end, over the past years, a number of commitments have been made in key policy documents.

***Constitutional provision***

One of the fundamental principles of state policy, according to Article 15 (d) of the Constitution of the People's Republic of Bangladesh, is the right to social security for the citizens. Article 15 (d) declares that the State shall be responsible to attain *through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens..... the right to social security, that is to say, to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases.* However, it is to be noted in this connection that there is no separate law or Act of Parliament for providing social security to the citizens of Bangladesh.

***Perspective Plan of Bangladesh (2010-2021)***

The “Perspective Plan of Bangladesh (2010-2021): Making Vision 2021 A Reality” has put emphasis on an effective policy initiative based on holistic approach to social protection. The Plan envisages an increase in public expenditures on social protection programmes in view of the rising demand and in the backdrop of the present low coverage. The Perspective Plan also mentions about the development of a coherent and integrated national social protection strategy based on a comprehensive mapping of existing and emerging vulnerabilities (GED, 2012). The Perspective Plan articulates the aspiration of establishing a caring society by 2021 for which actions were required in a number of core areas: health, housing, labour and social security, gender and development, youth and culture, sports and recreation, sustainable communities, and social services. In the targets and strategies regarding population policy emphasis was put on reducing the total fertility rate. In order to achieve this, the Plan stressed on pursuing strategies including preferential treatment for one child for educational support, access to health and educational services, public sector employment, old age pension, and social security benefit. The Perspective Plan espoused a pro-poor bias in public



expenditure by way of making the budget an effective instrument of economic management. With a view to attaining the objective of making high growth inclusive and pro-poor so that its benefits reach all sections of the population, the Plan has put emphasis on employment generation, promotion of human resource development, and wider network of safety nets for the poor, elderly and disabled population. Section 12.6 of the Plan on addressing poverty through social protection focuses on the necessity, status, and challenges as regards implementation of social protection programmes. It also stresses on the need for monitoring and coordination of social protection programmes.

### ***National Social Security Strategy (NSSS) of Bangladesh***

Bangladesh government approved the “National Social Security Strategy (NSSS) of Bangladesh” on 1 June 2015. The long-term vision of the Strategy revolves around building *an inclusive Social Security System for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth*. The timeline of the Strategy coincides with that of the Perspective Plan of Bangladesh as the implementation of the NSSS is planned from 2016 to 2020. Over these five years of its duration, the goal of the NSSS is to *reform the national Social Security System by ensuring more efficient and effective use of resources, strengthened delivery systems and progress towards a more inclusive form of Social Security that effectively tackles lifecycle risks, prioritising the poorest and most vulnerable members of society* (GED, 2015).

The NSSS aims to modernise the social security system through a combination of tax-funded SSNPs, contributory social insurance and employment regulations to safeguard the interests of the workers. It has indeed expanded the scope of social protection from the earlier narrow safety net concept. The NSSS has been designed to address some of the drawbacks of the present social security system including low coverage, inadequate attention to regional dimensions, lack of access to programmes, less than full benefit accrued to beneficiaries, leakages, etc. Identifying the underlying causes and opportunities of widening the scope of social protection will enable policymakers to take necessary steps towards more effective and strengthened social security.

The NSSS illustrates a mechanism to develop a social protection floor, through identification and categorisation of the needs and priorities of different lifecycle groups. The Strategy suggests four core lifecycle programmes consolidated along the lifecycle risks. These include: i) social security support for children; ii) programmes for working age populations, including young people; iii) comprehensive pension system for the elderly; and iv) social security for people with disabilities. The strategy, though ambitious, has the potential to serve as an effective tool for putting in place a sound social safety net in the Bangladesh context if it is implemented in a systematic manner. This could be achieved by taking a comprehensive view, addressing overlaps in the programmes, avoiding duplications, reducing leakages, and raising the efficacy of delivery of the SSNPs.

The financing of the NSSS is designed to be based on cost-sharing in the long-run. Part of it would be financed by public expenditure (i.e. transfers and subsidies) while the remainder by the private sector, through social insurance and employment-based measures. These relate to minimum wage, statutory maternity benefits, leave pay, compensation for dismissal and work injury compensation. However, the proposed financing structure of the NSSS is somewhat vague as there is no adequate explanation of how the financing is to take place and who will bear the responsibility. The social insurance part of the financing is relatively small, indicating that the NSSS will have to be dependent on tax-financed transfers for quite some time. Clear guidelines should have been in place as regards the financing mechanism and the coordination process involving different government agencies for the Strategy to work successfully (Khatun and Saadat, 2018).

The NSSS recognises the role of LGIs and NGOs in the delivery of the SSNPs. The Strategy mentions that LGIs' role will be important in terms of identifying prospective beneficiaries, resolving disputes, and providing assistance for monitoring and evaluation related tasks. It is reckoned that NGOs can be an important partner in attaining the goals of NSSS. They could reinforce NSSS implementation by piloting novel ideas for scaling up, identifying potential beneficiaries, particularly those in remote areas and the marginalised and vulnerable sections of the population, and by helping redress grievances and disputes.

### *The Seventh Five Year Plan*

The Seventh Five Year Plan (7FYP) is aligned with the goals articulated in the NSSS and Perspective Plan of Bangladesh and talks of introducing a comprehensive social protection system in Bangladesh. Chapter 14 of the Plan on “Social Protection, Social Welfare and Social Inclusion” identifies the key challenges if the various milestones of the NSSS are to be achieved. Indeed, the 7FYP basically reiterates the most important elements of the NSSS when it comes to social protection.

The 7FYP also mentions about issues such as gender equality and social inclusion. The Plan states that the success of gender equality and women's empowerment agenda will depend not only on enhancing capabilities of these groups and access to resources and opportunities, but also on addressing the structural and institutional barriers. The framework here includes four areas of strategic objectives, viz. improving women's human capabilities, increasing their economic benefits, enhancing their voice and agency, and creating an enabling environment for women's advancement. The 7FYP strategy for inclusion aims at addressing the concerns of children, ethnic population, dalits and extreme poor groups, third gender groups and differently abled people, among others.

### *Election Manifesto of Bangladesh Awami League: National Parliament Election 2018*

Bangladesh Awami League's 2018 Election Manifesto puts emphasis on the expansion of the coverage of the existing SSNPs. The manifesto states that the income and purchasing power of the people had increased as a result of the introduction and expansion of various SSNPs. It is also stated that through budgetary reforms allocations for social safety nets will be increased in line with the demands on the ground. The manifesto presents the 'National Social Protection Strategy' as an example of the government's success stories. In this connection, the manifesto mentions some of the major SSNPs that the government had already launched: stipends for girls, stipends for the physically challenged students, old age allowance, maternity allowance, allowances for widows and husband's deserted destitute, ektee bari ektee khamar, ashrayan projects, food for work programmes, vulnerable group

development (VGD) and char livelihoods programme. It was stated that the coverage of the programmes and the expenditure for ultra-poor, widow and elderly women were to be enhanced. The manifesto also mentions about strengthening and expanding measures for social safety in areas of health, education, vocational education and undertaking targeted activities to end child labour. For the welfare of the aged, steps were to be taken to increase the number of beneficiaries and the amount of assistance. A number of steps have been mentioned in this connection: undertaking income-generating activities for the aged, introducing chapters in text books to encourage social responsibility and inculcate awareness concerning the aged people, earmarking seats/spaces for the aged in transport and residential establishments, expanding geriatric healthcare at grassroots levels, and senior citizens-friendly entrances in hospitals, airports, buildings and transport. The manifesto also states about ensuring health, education, respect and safe future of autistic children and persons with disabilities.

## **2.2. Nexus between SDGs and social protection: A review of literature**

As is known, at the seventieth session of the United Nations General Assembly on 25 September 2015, 193 member states adopted the SDGs. The 17 goals with 169 targets of the Agenda 2030 were expected to guide international development efforts beginning from January 2016, and these were to be attained over the next 15 years. The ambitious 2030 agenda, which followed the MDGs, reflect a set of global aspirations for the people, for the planet and for long-term prosperity across countries and population groups. The goals articulated in this transformational and universal agenda aim to end poverty and fight inequality, ensure healthy lives, build prosperous, inclusive and resilient economies, and restore and sustainably manage natural resources. The goals integrate the three intertwined dimensions of sustainable development: economic, social, and environmental.

Social protection is recognised as an integral tool for attaining the SDGs (UNDP World Centre for Sustainable Development, 2016). In the SDGs framework, social protection can be directly identified under three goals related to poverty reduction (SDG 1), gender

equality (SDG 5) and reduction of inequality (SDG 10). More specifically, social protection is explicitly mentioned in three targets under the aforementioned three goals. At the same time, social protection can be indirectly linked to SDG 3 (good health and well-being) and SDG 8 (decent work and economic growth). Universal health coverage mentioned in target 3.8 under goal 3 is a key social protection measure and one of the four aspects of social protection floor (Cabinet Division and GED, 2019). Similarly, social protection is one of the pillars of decent work and hence, can be linked to goal 8, particularly target 8.5 (UNDP, 2016a). Examples of where social protection features in the SDGs framework can be discerned from Table 2.1.

Although social protection can be aligned, either directly or indirectly, to five of the 17 SDGs, their role in attaining the SDGs is not limited to these specific goals. As UNDP (2016a) argues, alignment of social protection with the 2030 agenda points towards considering this from an equity viewpoint. Social protection can be perceived as a tool which has the potential to simultaneously address various drivers of exclusion and deprivation. If social protection measures are designed and conceptualised from this perspective, these will contribute to the implementation of the 2030 agenda in its entirety. In fact, UNDP World Centre for Sustainable Development (2016) asserts that social protection programmes can serve as critical tools capable of contributing to the attainment of all three dimensions of the sustainable development agenda. Cabinet Division and GED (2019) elaborated how social protection may act as both driver and enabler to attain the SDGs. Giribabu *et al.* (2019), based on their assessment of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) programme, has illustrated that the programme is directly or indirectly contributing towards the attainment of all 17 SDGs in India.

While social protection can contribute towards the delivery of all the SDGs, an exhaustive examination of how it can help achieve the different goals and targets may prove to be an unwieldy exercise. In view of this, the present study attempts to focus on the impact of social protection on a number of key areas which are central to the current development discourse, particularly in the context of the SDGs.

**Table 2.1 Social protection in the SDGs framework**

<b>Goal</b>	<b>Relevant target</b>
<b>Goal 1.</b> End poverty in all its forms everywhere	Target 1.3. Implement nationally appropriate <b>social protection systems</b> and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable
<b>Goal 3.</b> Ensure healthy lives and promote well-being for all at all ages	Target 3.8. Achieve <b>universal health care coverage</b> , including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all
<b>Goal 5.</b> Achieve gender equality and empower all women and girls	Target 5.4. Recognise and value unpaid care and domestic work through the provision of public services, infrastructure and <b>social protection policies</b> and the promotion of shared responsibility within the household and the family as nationally appropriate
<b>Goal 8.</b> Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	Target 8.5. By 2030, achieve full and productive employment and <b>decent work for</b> all women and men, including for young people and persons with disabilities, and equal pay for work of equal value
<b>Goal 10.</b> Reduce inequality within and among countries	Target 10. 4. Adopt policies, especially fiscal, wage and <b>social protection policies</b> , and progressively achieve greater equality

*Source: Authors' compilation from UN (2015).*

### *Reducing poverty and inequality*

Empirical findings suggest that social protection can be an effective tool for combating poverty (SDG 1). A study by Soares and Satyro (2009, cited in UNDP, 2016a), based on the National Household Survey in Brazil, found that the conditional cash transfer (CCT) programme titled *Bolsa Familia* (family grant) was able to explain about 18 per cent of the reduction in the poverty gap and a quarter of the reduction in the squared poverty gap in the country. Similarly, the *Oportunidades* programme of Mexico was able to reduce the number of persons living below the poverty line by 10 per cent and the poverty gap by 30 per cent (Skoufias and Parker, 2001). A social protection programme such as universal cash transfer could have an even greater impact. In Tanzania, for example, ILO conducted a simulation exercise and found that the basic universal old age pension benefits and child benefits to school children under the age of 14 had the potential to reduce the overall poverty rate by about one-third (Cichon, Hagemeyer and Woodall, 2006). Social protection also helps people avoid falling back into poverty, thus reducing the risk of the poverty trap (Cabinet Division and GED, 2019).

Social protection may also serve as an effective tool for bridging development gaps and reducing inequality in all its forms (SDG 10) by tackling poverty and enhancing human capacities. For example, ILO (2014a) found that a universal child allowance programme (*Asignación universal por hijo*), introduced in Argentina in 2009, was able to reduce inequality by approximately 5 per cent. The aforementioned *Bolsa Familia* programme in Brazil has contributed to the reduction of income inequality by 16 per cent between 1999 and 2009 (Soares, Ribas and Rafael 2010). Based on a quasi-experimental impact evaluation, Siddiki *et al.* (2014) found that social safety nets can have a positive impact on reduction of social exclusion faced by certain groups, particularly by way of supporting livelihood activities, enhancing food security, and strengthening community participation and social relations. In addition, social protection programmes imbued with gender-sensitive features can function as efficient tools to empower women. Horizontal inequalities can be mitigated via cash transfers which focus on traditionally underprivileged groups (UNDP,



2016a). Based on the experience in South Africa, Plagerson (2018) showed the significant impact social protection had in reducing vertical, horizontal and spatial inequalities.

### *Enhancing human capital*

The design features of many social protection programmes took cognisance of the fact that enhancing the long-term productive capacity of households contributes importantly towards decreasing and forestalling extreme and persistent deprivation. A large number of studies corroborate that social transfers can serve as effective tools for enhancing human capital through positive impact on nutritional status and health and schooling of children belonging to the poorest households (Barrientos and Nino-Zarazua, 2011).

Cross-country evidence indicates that social transfers have long-term effect in improving nutritional status (SDG 2) of children, particularly in improving their weight and height. Aguero *et al.* (2007), in their study on the Child Support Grant in South Africa, found that beneficiary children are expected to be 3.5 cm taller as adults compared to non-beneficiary children. Based on their impact evaluation study of Mexico's *Progres-a-Oportunidades*, Neufeld *et al.* (2005, cited in Barrientos and Nino-Zarazua, 2011) found that beneficiary children of the programme gained 1 cm in height for age compared to a control group, two years after the programme had started. This gain was of about 0.65 cm six years after the commencement of the programme. Another study by Ponce and Bedi (2010) showed that recipient households of *Bono de Desarrollo Humano* programme in Ecuador were able to increase their food expenditure by 25 per cent, eventually leading to improvements in their nutritional status. In Colombia, height of 12-month-old boys increased by about 0.44 cm as a result of participation in *Familias en Acci3n* compared to comparable cohort of children who were not recipients of the transfer. This was possible as the recipient households were able to consume more protein-rich food and vegetables (IFS, Econometria and SEI, 2004). Integrated poverty reduction programmes are also reported to have significant impacts on nutrition. For example, in the case of targeting the ultra poor programme of Bangladesh, malnourishment of beneficiaries was reduced to 27 per cent from 97 per cent after just two years of



participation in the programme (Rabbani *et al.*, 2006). Further, Rahman (2014), in his study on a number of SSNPs in Bangladesh, found that households' per capita daily calorie consumption increases by 37 per cent, on average, after being included in these programmes.

Some transfer programmes, by design, aim to improve access to, and utilisation of, health services as direct means of improving the health status (SDG 3) of the programme beneficiaries. Other programmes, however, through income supplementation and associated improvements in consumption, may impact the household health indirectly (Barrientos and Nino-Zarazua, 2011). An evaluation of Colombia's *Familias en Acción* by Attanasio *et al.* (2005) reported that share of children aged below 24 months attending health care check-ups increased from 17.2 per cent to 40 per cent. In the case of children aged between 24 and 48 months, this share rose from 33.6 per cent to 66.8 per cent. Similar instances of improved healthcare utilisation were also found in Mexico, Peru, Chile and Nicaragua. In Mexico, per capita health care visits were doubled in rural communities due to the *Progres-Oportunidades* programme (Coady, 2003). In Peru, *Juntos* is associated with a 30 per cent and 61 per cent increase in immunisation among children under age one and children aged one to five years respectively. A study of *Chile Solidario* by Galasso (2006) reported an improvement of four to six percentage points in preventative health care amongst children living in rural areas. Likewise, in Nicaragua, *Red de Protección Social* led to an 18 per cent increase in immunisation amongst children aged 12-23 months (Maluccio and Flores, 2004).

It is not at all surprising that persistent poverty is often linked with insufficient investment in schooling. The strong correlation between schooling and increased labour productivity and income demands closer attention from the perspective of assessing the impact of social transfers for schooling (SDG 4) (Barrientos and Nino-Zarazua, 2011). Evaluation report of *Chile Solidario* suggests that, compared to non-participants, enrolment in primary education by participants improved in the order of seven to nine per cent. As public schools are free of cost in Chile, this impact indicates a reduction in the indirect costs of schooling (Galasso, 2006). In the case of Brazil, a study found that school attendance amongst poor

children rose by four per cent as a result of participation in *Bolsa Familia*, with an average effect of three percentage points among boys. Since school enrolment rates in Brazil are already high, this improvement is quite remarkable (Cardoso and Portela Souza, 2003). Schady and Araujo (2006) estimated that participation in *Bono de Desarrollo Humano* increased school enrolment for Ecuadorian children aged between 6 and 17 years by about ten percentage points. In rural areas of Mexico, the number of children entering the first grade of secondary school rose by 85 per cent, and in the second grade by 47 per cent, as a result of participation in *Progres-a-Oportunidades* (Molyneux, 2007). Dropout rates decreased by 24 per cent, with a corresponding rise in completion rates of 23 per cent for rural secondary schools in Mexico (Skoufias and di Maro, 2005). Reviewing Bangladesh's female secondary education stipend programme, Shamsuddin (2015) found that, for the beneficiaries, exposure to the 5 years programme has resulted in a one-year increase in completed education level.

### *Achieving gender equality*

Contribution of social protection in achieving gender equality (SDG 5) is evident from a number of studies. ILO (2017a) contends that this type of contribution can be distinguished especially with regard to recognising and valuing unpaid care and domestic work. They also assert that social protection can play a significant role in redistributing care responsibilities. Barkat-E-Khuda (2011) mentioned that social protection programmes in Bangladesh contributed towards increasing school enrolment and attendance, particularly for girls, at the secondary level, and helped to close the gender gap. Shamsuddin (2015), based on her study on the female secondary education stipend programme in Bangladesh, found that five years of programme participation can be linked to one-year increase in education level completed and a six percentage points increase in female labour force participation. De la O Campos (2015) argues that apart from reducing poverty, social protection can contribute significantly towards the promotion of women's economic empowerment and reduction of gender inequalities. However, the impact of current social protection schemes in achieving these objectives is still limited. Holmes and Jones (2010) found that, for women at the individual level, social protection

programmes have resulted in increased opportunities to engage in economic activities, improved knowledge, skills and confidence and greater mobility. At the household level, increased income and access to credit have contributed towards income and consumption smoothing and augmented the ability to spend more on health, nutrition and education. However, intra-household dynamics between men and women exhibited mixed results as a consequence of receiving social transfers. At the community level, the ability for informal borrowing increased as guaranteed income from social transfers signals that loans will be repaid. Rahman and Choudhury (2012) state that social protection programmes have resulted in enhanced status of women within their families. These programmes were also able to increase female mobility and economic participation. Cabinet Division and GED (2019) asserts that gender-responsive social protection programmes can meet both short-term practical gender needs and long-term strategic goals. They also state that social protection helps dismantle social barriers and restrictive norms concerning the traditionally assigned roles of women.

### ***Fostering economic growth and decent work***

Social protection schemes play a positive role in fostering economic growth and decent work (SDG 8) through enhancing access to healthcare, education and income, which, in turn, improves labour productivity, labour market participation and entrepreneurial activities. Social protection can also contribute to the structural transformation of an economy via redistributing economic activities across sectors (Samson, 2009). Social protection can act as a stabiliser in times of economic disruptions. It can help arrest a sharp fall in aggregate demand, maintain a minimum level of purchasing power and keep unemployment from having an adverse impact on human and productive capital accumulation (ILO, 2014b). This is clearly demonstrated in the context of the COVID-19 pandemic. According to Cabinet Division and GED (2019), social protection can contribute towards mitigation of consequences of uninsured risks that compel people to be involved in low-risk, low-return activities and deter them from opportunities of productive investment. Business performance, particularly that of the small and medium enterprises (SMEs), can significantly benefit as a result

of social protection programmes. A study by Lee and Torm (2017) on Vietnamese SMEs found that, SMEs that raised social security coverage of workforce by 10 per cent enjoy a revenue gain per worker of 1.1 to 2.6 per cent and a profit increase of between 1.3 and 3 per cent. Alderman and Yemtsov (2012) identified three broad channels through which social protection can influence growth. At the macro level, social protection can positively impact growth through promoting social and political cohesion, enabling reforms, deepening capital markets, and stimulating aggregate demand. At the meso level, social protection can influence growth via creation of productive assets and infrastructure at the community level, mobilisation of surplus labour and creation of local spill-overs from increased demand which, in turn, stimulates investment and productivity. At the micro level, social protection can have a positive effect on growth by way of accumulating and protecting assets, increasing entrepreneurial activities and boosting human capital and productivity.

Since social protection is one of the four pillars of decent work, it can contribute towards promoting the cause of employment, fostering higher labour productivity and investing in human capital and capabilities (ILO, 2014b). In the backdrop of disquieting trends concerning unemployment, underemployment and informality observed across the globe, social protection systems could play a positive role in ensuring protection of livelihoods and enabling access to health, education and decent employment, particularly for those in insecure and informal employment (ILO 2013, 2016, 2017b). Social protection measures such as unemployment insurance may lead to more favourable job matching results by way of ensuring income security for unemployed workers when they search for jobs and help them link up with employment services (Tatsiramos, 2014). Barriers to labour mobility and female employment can be overcome through social insurance mechanisms that are based on the principle of risk pooling in the areas of unemployment, maternity, health and employment injury protection (ILO, 2014a). Coordinated employment and social protection policies can contribute to increasing employment in the formal sectors which are generally associated with higher productivity and better protection for workers (ILO, 2013).

To take advantage of the prevailing demographic window of opportunity in Bangladesh, i.e. translating this to 'demographic dividend', social protection could play an important enabling role. A healthy and skilled workforce is a prerequisite to realise the full potentials of the demographic dividend. The crucial part that social protection can play in this regard has already been discussed above. Citing the case of Bangladesh, Rahman, Khan and Amin (2014) mentioned that demographic dividend can only become an advantage if timely and appropriate policy steps are taken. The authors also emphasised the need to prepare for a higher dependency ratio in the future. A 'universal pension scheme' can be particularly relevant in this context (see Rahman, Khan and Sabbih, 2020). Similarly, the emergence of the COVID-19 pandemic also emphasises a renewed need for developing a universal health insurance system in Bangladesh. It may be pertinent to remind here that these two initiatives have already been put on the development agenda of the incumbent government.







## An introduction to social protection in Bangladesh

3





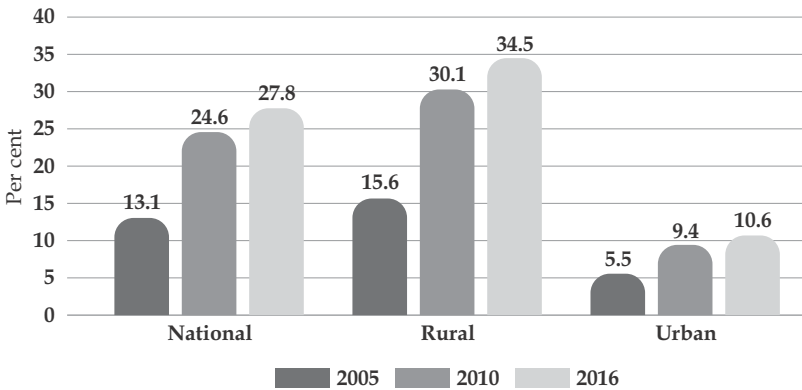
## **3. An introduction to social protection in Bangladesh**

### **3.1. Evolution of social protection in Bangladesh**

The current social protection system in Bangladesh has evolved over many years. It started during the 1970s with the focus on relief and vulnerable group feeding while during the 1980s it evolved around disaster response and associated relief operations. During the 1990s, new programmes were introduced to extend support to specific groups such as old age, widows and people with disability, often supported by development partners and the NGOs. Cash transfer programmes were also promoted during this period. Several SSNPs were taken up to support a wider range of risks and vulnerabilities in the 2000s when the 'graduation' approach started to inform the discourse. The coverage increased significantly with the global food crisis followed by global financial crisis during the latter years of the decade. NSSS was developed in 2015 with a view to transforming the prevailing SSNPs into lifecycle-based social security programmes. These programmes are clustered in five groups: (i) social allowances; (ii) social empowerment; (iii) social insurance; (iv) food security; and (v) labour/livelihood interventions. However, the action plan for the strategy could not be fully implemented in time. Indeed, the SSNPs in Bangladesh had continued to suffer from leakages, overlapping, under-coverage, duplication, and fragmented implementation. Indeed, both 'exclusion error' and 'inclusion error' are critical challenges affecting SSNPs implementation in Bangladesh.

It is to be conceded, however, that the coverage of households under SSNPs over the years has improved significantly. In 2005, only 13.1 per cent households received some assistance from at least one SSNP (Figure 3.1). The corresponding figure improved

**Figure 3.1** Percentage of households under SSNPs

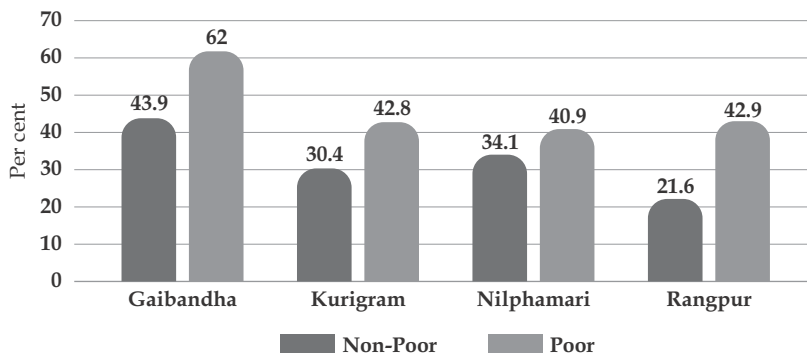


Source: BBS (2019).

significantly to 24.6 per cent in 2010 and to 27.8 per cent in 2016. The coverage is higher for rural households. While 34.5 per cent of rural households were covered with at least one SSNP, the corresponding number for urban households was only 10.6 per cent in 2016.

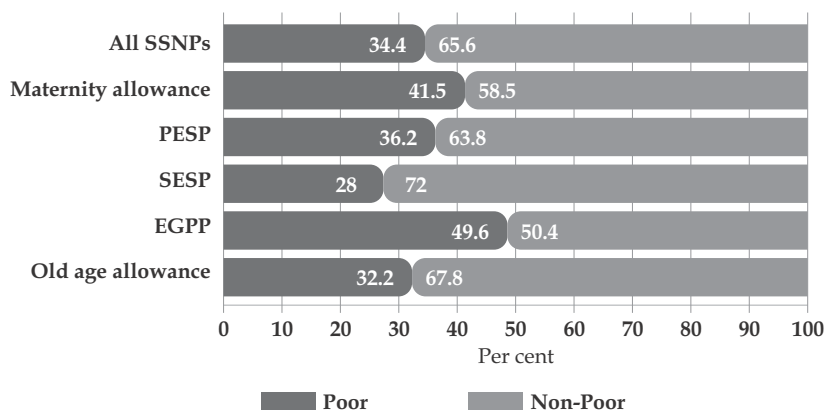
No doubt, effectively designed and implemented fiscal policies and/or government budgets could significantly accelerate the process of poverty reduction in Bangladesh (Khatun, Khan, & Nabi, 2012). However, present SSNPs in Bangladesh are able to cover only a small proportion of the total poor population of the country. It is estimated from the *Household Income and Expenditure Survey* (HIES) 2016 data that only 32.5 per cent of households received some form of assistance. On the other hand, about 19.8 per cent among the non-poor households were included in such programmes. In terms of coverage of poor households, the four poverty prone districts selected under the present study fared better than national average (Figure 3.2). However, it was also found that a significantly higher share of the so-called non-poor households was included in the programmes. While conceding that these households also deserve to receive assistance from social protection programmes, for many SSNPs status as poor is the key selection criterion. More importantly, in the backdrop of the low coverage of the poor and vulnerable in the various SSNPs, this would mean that more deserving poor households are deprived

**Figure 3.2** Percentage of poor and non-poor households under all SSNPs in four districts



Source: Estimated from HIES 2016 data.

**Figure 3.3** Percentage of poor and non-poor households under SSNPs



Source: Estimated from HIES 2016 data.

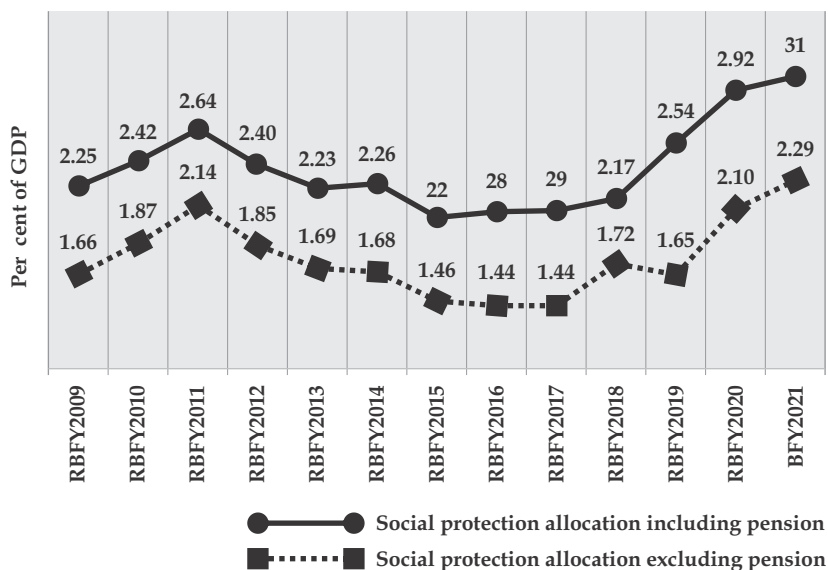
when less deserving non-poor households get included as beneficiaries of the programmes.

Estimates indicate that among all the households receiving SSNP assistance, about 65.6 per cent were from the non-poor category (Figure 3.3). Among the five SSNPs covered under the study, employment generation for the ultra poor had the best targeting, while the secondary school stipend programme had the worst.

Global coverage of social assistance is largely skewed towards middle-income countries because of their budgetary capacities; these countries have more fiscal space to introduce transfer programmes and scaling these up. Allocation for social transfers depends on the size of the economy, domestic resource generation and the scope and scale of the intervention. In many countries, these allocations account for about less than one per cent of the country's gross domestic product (GDP) (Barrientos & Niño-Zarazúa, 2011). According to Bangladesh's historical data, social safety net expenditure has been less than 1 per cent of GDP till the late 1990s. The few programmes that existed until the mid-1990s were designed only for income support; however, new programmes were initiated almost every successive year since the second half of the decade (Ahmed, 2007). The spending on social security was about 1.3 per cent of GDP in 1998 (Cabinet Division and GED, 2019). Allocation for social safety net budget has been hovering around 2 per cent of the GDP since FY2008-09. Despite the rise in amount, the shares of allocation on SSNP expenditure in total budget and GDP have shown a generally declining trend between FY2011 and FY2018. The reason is that the increase in total allocation on SSNPs (3.3 times) has fallen behind the increase in total budget size (3.6 times) (Khatun & Saadat, 2018). As a result, the proposed expenditure of 3 per cent of GDP for SSNPs following the Sixth Five Year Plan could not be attained and it had to be brought down to 2.3 per cent over the period of the subsequent Seventh Five Year Plan (GED, 2015). The social safety net budget exceeded the target of 2.3 per cent of GDP as outlined in the Seventh Five Year Plan and was 2.5 per cent of the GDP in FY2019. In the following two fiscal years, budgetary allocations for social safety net, as a share of GDP, had further increased (Figure 3.4).

Due to periodic changes in the definition of SSNP, the allocation for the programme titled 'pension for retired government employees and their families' has got included in the SSNP budget. Curiously, this programme was not given recognition in the comprehensive data on SSNP budget for the FY2007 (Khatun, Khan, & Nabi, 2012). To note, this allocation accounted for more than one-third of the total safety net budget. This would mean that the actual resources earmarked for SSNPs are actually lower than they appear. Despite

**Figure 3.4** Social protection allocation including and excluding pension (as per cent of GDP)



Source: Estimated from MoF Data.

Note: RB indicates revised budget, B indicates budget

the recent rise, Bangladesh is lagging behind when it comes to spending on SSNPs, compared to other regions, when budgetary allocations for social protection are considered. South Asian economies in general lag behind East Asian and Pacific countries in terms of their average expenditure on SSNPs. South Asian countries spend about 4 per cent of GDP on SSNPs, whereas the expenditure of countries in the East Asia and Pacific region was about 8 per cent of GDP. In some European countries, average expenditure on social protection accounted for about 20 per cent of their respective GDPs.

It should be pointed out in connection with the above discussion that the amount of benefit or the transfer size ought to be closely aligned with respective programme's objectives. The real value of the transfer amount is also important. Inflation erodes the purchasing power of transfers, and thus, undermines potential poverty impacts, particularly for the chronically poor. The level of transfers can be an important determinant of the poverty impact of social transfers. Within limits, larger transfers are likely to have a

greater effect on chronic poverty. The NSSS was supposed to be founded on these considerations. Regrettably, budgetary targets have failed to meet the targets set out in the NSSS. CPD (2018) showed that there is a significant gap between the NSSS targets and budgetary allocations during the FY2016-FY2019 period.

### **3.2. An introduction to the five selected SSNPs**

#### *Maternity allowance*

The maternity allowance programme is implemented and monitored by a number of committees starting from national level to union level. Upazila and union level committees are mandated to play key roles in implementing and monitoring the programme at the local level, with assistance of NGOs/CBOs. The union parishad (UP) level committee is chaired by the UP chairman with the UP secretary as the member-secretary of the committee. The eight-member committee also includes three government officials from different ministries appointed at the union level, one female UP member, one NGO representative, and one primary school teacher.

Key responsibilities of the UP-level committee include:

- Conducting survey and collecting data on local pregnant women with the help of designated school authorities (principals), religious leaders such as 'Imams' and 'Kajis', and union land office representative. Data are collected on age, marital status, number of children, monthly income, and property ownership of the targeted population
- Using loudspeakers and websites to disseminate information on maternity allowance eligibility and inviting eligible women to show up for initial screenings on a specific day (in July) at a specific central location
- Making preliminary selection of beneficiaries in the presence of potential beneficiaries
- Collecting free pregnancy certificates from upazila family planning office or upazila health officers for distribution among pregnant women
- Verification of information collected through initial screenings and help in filling-up application forms for mothers considered to be eligible, and forwarding these to district and upazila committees

- Redressing grievances and forwarding unresolved complaints to upazila committee
- Preparing the primary list and a waiting list of beneficiaries

Involvement of NGOs/CBOs in the implementation of the programme at the local level is a unique feature of the maternity allowance. Participating NGOs/CBOs are responsible for preparing the list of pregnant women with a priority register, giving training on reproductive health and encouraging utilisation of antenatal care, postnatal care, family planning, breastfeeding and nutritional services, providing assistance in distribution of maternity allowance to beneficiaries, and maintaining liaison with beneficiaries and upazila committee on a regular basis. The NGOs/CBOs are selected by the Implementation and Monitoring Committee at the Central level (Directorate of Women's Affairs).

The upazila level committee is chaired by the upazila nirbahi officer (UNO) with upazila women affairs officer as member-secretary. This committee is responsible for supervising all the upazila level maternity allowance related activities, including monitoring the activities of participating NGOs/CBOs, verifying and finalising the beneficiary list sent by the union level committee, troubleshooting while opening bank accounts and supervising the distribution of allowance, maintaining a database, redressing grievances, and arranging meetings every three months. In addition, as the member secretary, the upazila women affairs officer has the responsibility of disseminating information as regards beneficiary selection, collecting beneficiary lists from the UPs and, after initial screening, submitting these to the upazila committee for further verification, inputting beneficiary lists into the database, visiting training activities organised by the NGOs/CBOs and submitting performance reports.

To be selected, a potential beneficiary needs to meet the following criteria:

- Must be a permanent resident of the union
- Must be pregnant at the time of screening (in July)
- Must be in the first or second pregnancy period
- Age of eligibility to be between 20 and 35 years

- Must have national ID or birth certificate
- Must have a certificate of pregnancy from local community clinic

In addition, she needs to meet two of the following four additional criteria:

- Monthly income must be less than Tk. 2,000
- Should not own any land except for the homestead, or lives in someone else's land
- Should not own any agricultural land or pond for fish cultivation
- Should be physically challenged and poor

In addition, among the eligible women, the relatively poorer ones are to get preference.

### ***Primary Education Stipend Project (PESP)***

PESP provides conditional cash assistance through a stipend programme to all eligible primary school students throughout Bangladesh. The objective is to increase enrolment and attendance rate of students, reduce drop-out rate, and raise quality of primary education. Since FY2016, the PESP has been providing universal coverage to the primary education system in the country, covering almost 13 million students. Selection of the poorest pupils is no more the criteria. The programme, thus, has no selection process and includes all pre-primary and primary students. However, the scheme has guidelines in the form of conditions for receiving the stipend:

- Should pass the final examination every year with at least 33 per cent marks
- Should have an 85 per cent class attendance
- The school should publish the results of the final examination
- The school should maintain at least 60 per cent attendance

The monthly benefit size of the PESP stipend is Tk. 50 for pre-primary students, Tk. 100 for class one to class five students, and Tk. 150 for class six to class eight students. The principal of the school is entasked to submit application for the required amount for the stipend to the upazila education officer every three months, who is to then send it to the bank. The bank will upload this on the portal and after verifying the final list, the project office will direct the bank to



disburse the stipulated amount. Class teachers are supposed to maintain attendance records of students and inform guardians about the rules and regulations guiding the stipend programme either through meetings or through home visits. Similarly, the principal and the school management committee are supposed to inform the guardians about the conditions and regulations through meetings, home visits, and other awareness-raising activities with a view to helping guardians receive the stipend on behalf of the students.

### ***Secondary Education Stipend Programme (SESP)***

SESP was launched in 2009 as a continuation of female secondary stipend programme and continued till 2017. Under the programme, stipend was given to 30 per cent of poor female students and 10 per cent of poor male students. The programme was extended till June 2019, giving stipend to 30 per cent of poor female students and 20 per cent of poor male students. The objective of the programme is to increase the number of students at the secondary level, raise quality of education at the secondary level, and assist female and physically challenged students to receive secondary level education. Thirty per cent of poor female students and 20 per cent of poor male students from each class would qualify as beneficiaries if they met any one of the following criteria:

- Guardian of the student owns less than 75 decimals of land
- The annual income of the guardian is less than Tk. 50,000
- An orphan or destitute children
- Children of insolvent freedom fighters
- Children of physically challenged parents
- Children of parents who are victims of river erosion
- Children of insolvent parents
- Students with disabilities

Qualified students would have to maintain at least 75 per cent class attendance, secure at least 33 per cent marks in the final examinations of classes six and seven, 40 per cent marks in classes eight and nine, and qualify in the test examination for class ten. The recipient will need to be unmarried till the time they participated in the Secondary School Certificate examination.

The beneficiary selection committee is chaired by the chairman of the school management committee (SMC), with the principal as the member secretary. The five-member committee includes a women member of the SMC, a member from the Parent-Teacher Association, and the female ward member. The committee selects 30 per cent poor female students and 20 per cent poor male students from each class. The list is then sent to the upazila secondary education officer, who after resolving complaints and verification sends the list to the project director with approval of the UNO. After further verification, the project implementation unit sends the money to the recipient through bKash accounts. Students of class six and seven of a government school receive a monthly stipend of Tk. 100 per month each; students from private schools get Tk. 115 per month. Similarly, students of class eight get Tk. 120 per month in government schools and Tk. 135 per month in private schools and students of class nine and ten get Tk. 150 per month in government schools and Tk. 200 per month in private schools. The stipend is distributed twice every year after receiving satisfactory progress reports.

### ***Employment Generation Programme for the Poorest (EGPP)***

EGPP was introduced in FY2009 with the objective of providing short-term employment to the ultra-poor people during the lean season, over two cycles. The first cycle runs for 40 days during the October to December period, while the second cycle runs for another 40 days during March to April. Wages are set below the prevailing market rate for unskilled workers so that the poorest self-select themselves into the programme.

The upazila committee is mandated to play the central role in implementing and supervising the programme. The UNO is the chair of the committee and project implementation officer of the respective upazila was to act as the member-secretary to the upazila committee. The responsibilities of the upazila committee would include the following:

- Finalisation and approval of the implementation plans at the union level containing lists of projects and beneficiaries submitted by the union committee

- Selection of a bank at the upazila level to open upazila “Mother Account” and union level “Child Account” for facilitating beneficiary payments
- Supervising the process of account opening by the beneficiaries in the selected bank and ensuring timely transfer of funds
- Overall programme implementation, supervision, and monitoring of all community sub-projects within stipulated time

The UP-level committee plays a vital role in the programme as it selects the beneficiaries, as well as the projects. The 21-member committee is chaired by UP chairman, with UP secretary as the member-secretary. Other members of the committee include all twelve UP members, sub-assistant agriculture officer, concerned bank manager, field assistant of Bangladesh Rural Development Board, UNO nominated female community representatives, and UNO nominated teachers' representative. For every project taken under the programme, there should be a project implementation committee (PIC). The PIC will be a 5-7-member committee nominated by the union committee, where a male or female member from the project ward will be the chairman, with another UP member, a school teacher, two female representatives, and a religious leader, all from the project area. One of the committee members will be acting as the member-secretary.

The beneficiaries are selected based on the following criteria:

- An ultra-poor person aged between 18 and 60 years, willing and able to work as unskilled wage labour
- Landless (with less than 0.10-acre land, except the homestead)
- Has an average monthly income of less than Tk. 4,000 or annual income of less than Tk. 48,000
- Has no pond for fish cultivation or any livestock
- Is not a beneficiary of any other government-run safety nets programme

The policy also stipulates that the share of female beneficiaries will have to be at least 33 per cent of the total workers and that the beneficiaries selected in the previous year cannot be changed in the following year unless in case of death in which case a member from the family of the deceased can be included. To select beneficiaries,

the union committee was to inform the public about the date and rules of listing through ward members, local banks, post-office, schools, and with help from respected persons in the community. Potential beneficiaries are to apply to the ward member either orally or in written form. The ward member then will discuss with a school teacher, a religious leader, and a respected person to verify and prepare a list from applications. The beneficiary list should be finalised in a ward level open meeting, in the presence of the applicants and the public. The selected beneficiaries will open bank accounts in their names and the PIC, through advice notes, will send the money to their respective bank accounts.

Under the EGPP, the project is geared to support earthworks including (i) canal excavating/re-excavating; (ii) dam construction/re-construction; (iii) excavation/re-excavation of public ponds and rural road maintenance/re-construction; (iv) landfilling and construction of latrines for educational, social, and religious institutions; (v) construction of bamboo bridges; (vi) earthen shelter for animals to protect against cyclone and tidal waves; (vii) preparing compost for organic fertiliser production; (viii) development of helipad; (ix) drain construction/re-construction to address waterlogging; and (x) construction of water reservoirs for rainwater conservation/drinking water. The policy also includes directions for 10-20 per cent of budget going for purchase of materials, etc. and for hiring skilled workers. The policy also stipulates public disclosure through community-level notice boards placed in public places, displays being regularly updated and dissemination of reliable and correct information on the projects, selection criteria and beneficiary lists.

### *Old age allowance*

As in the case of the maternity allowance programme, old age allowance programme is also implemented and monitored by a number of committees starting from union level to the national level. As per the policy, the entire process—selection of beneficiaries, implementation, and monitoring—hinges on upazila and union level committees which work under the supervision of district and national steering committees. The UP-level committee is chaired by the UP chairman with the social

service officer serving as the member-secretary of the committee. The seven-member committee also includes two representatives nominated by the local member of Parliament (MP), one representative nominated by the upazila chairman, one representative nominated by the UNO, and one male or female ward member. Key responsibilities of the UP-level committee include the following:

- Undertaking primary selection of the candidates with a view to prepare a draft list
- Sending the draft list to the upazila committee for finalisation
- Resolving complaints and sending unresolved complaints to the upazila committee

For the selection of beneficiaries, the union level committee is supposed to publicise the programme in an open meeting using loudspeakers and other means of dissemination and invite all eligible persons to show up for initial screening on a specific day, at a central location, preferably in an open field or a big hall room. At this event, the committee should complete the verification process, as per the policy, in the presence of current and potential beneficiaries, UNO, OC, NGO representatives, and elders and respected persons of the community. They are to prepare minutes of this meeting. According to the policy, the social welfare officer would then prepare a ward-based primary list from the submitted applications. From this list, the union level committee should prepare a union-based list for submitting it to the upazila level committee. The upazila committee should prepare the final list along with a waiting list with the approval of the MP.

The upazila level committee is chaired by the upazila chairman with the UNO as vice chairman, local MP as an advisor, and upazila social service officer as the member-secretary. The upazila committee is responsible for supervising all the upazila level programme related activities, including verification and finalisation of the beneficiary list sent by the UP committee with permission from the MP, opening bank accounts and supervising the distribution of allowance, redressing grievances, and arranging meetings every three months.

To be selected, a potential beneficiary needs to meet the following criteria:

- Must be a citizen of Bangladesh
- Must be a permanent resident of the area
- Must have a birth certificate/National ID
- Should be at least 65 years of age in case of men and 62 years of age in case of women
- Annual income should be of less than Tk. 10,000
- Should be selected by the selection committee

Potential beneficiaries of Old age allowance should be prioritised as follows:

- Relatively older people will be given priority
- Physically handicapped and severely physically challenged people will be given priority
- Destitute, homeless, and landless people will be given priority
- Widow, divorcee, childless, and people separated from their families will get preference
- Landless people will be given priority (having land of 0.5 acre or less excluding homestead will be counted as landless)

When a beneficiary of old age allowance dies, the beneficiary should be de-registered. His/her nominee will get the benefit for two additional months. Afterwards, a replacement beneficiary will start to receive the benefit.





Role of local actors  
in SDGs and SSNP  
delivery in Bangladesh





## **4. Role of local actors in SDGs and SSNP delivery in Bangladesh**

### **4.1. Role of local level actors in delivering the SDGs**

Implementation of SDGs calls for contextualisation of the goals from the local perspective, commonly known as localisation of the SDGs. This concept emerged initially from the experience of the MDGs which primarily followed a top-down approach and fell short of being aligned with the concept of inclusive development. Localisation can be conceptualised as being a process which takes cognisance of subnational contexts in the achievement of the 2030 Agenda, from setting the goals and targets to designing the means of implementation and identifying indicators to measure and monitor progress (Global Taskforce of Local and Regional Governments, UNDP and UN Habitat, 2016). Participation of the local and regional governments can ensure achieving the SDGs at the national level by means of actions carried out in a bottom-up manner. It is found that there is a close association between the effectiveness of local government systems in different countries and their economic and development status since countries with more effective local government systems tend to have higher per capita GDP and better human development outcomes (Ahmed *et al.*, 2014). Thus, countries with strong local governments have a natural advantage in localising the SDGs.

It is widely recognised that the successful implementation of SDGs requires a participatory and inclusive process; implementation of SDGs should be through meaningful and effective collaboration among all involved stakeholders. In order to pursue a 'whole of society' approach, all stakeholders of the society need to be accountable for their responsibilities in implementing the SDGs, which, in turn, raises the well-being of all members of the society

with the resulting benefits (Khatun *et al.*, 2019). Localisation of SDGs is crucially important to ensure participation of all local-level stakeholders to achieve the goal of reaching “the furthest behind first.” In order to achieve the 'leave no one behind' aspirations of Agenda 2030, establishment of a genuine partnership between the people, their elected representatives and civil society and the government functionaries responsible for delivering services to the grassroots, from the ground up, should be considered a necessary precondition (Citizen's Platform for SDGs, Bangladesh, 2017). Thus, the implementation of SDGs is not only dependent on the central government, but also sub-national and local authorities. Indeed, the Voluntary National Review 2020 of Bangladesh puts emphasis on planning and implementation at the local government level towards broad-based localisation of the SDGs (GoB, 2020). Mitigation of the challenges facing SDG implementation can only be possible through proper empowerment of the LGIs and local-level authorities and by way of making required available resources to them.

### ***Role of local government in localisation of the SDGs***

Bangladesh's basic local government structure reflects three levels of rural local governments [zila parishad, upazila parishad and union parishad (UP)], two types of urban local governments (municipalities or pourashavas and city corporations) along with four levels of deconcentrated administrations (division administration, zila administration, upazila administration and union-level administration) (Ahmed *et al.*, 2014). This structure suggests that the UPs and city corporations are the grass-roots level tiers that are crucial to the delivery of services at the doorsteps of the people.

The union parishad is considered to be at the forefront of the local government organisations and closest to the rural people (Aminuzzaman, 2010). According to the Union Parishad Act of 2009 (Section 47), four main categories of functions are to be undertaken by the UP. These include administration and establishment, maintenance of public order, services related to public welfare activities, and preparation and implementation of plans that relate to local economic and social welfare activities (Ahmed *et al.*, 2014). The UP Act of 2009 (Section 63 and third schedule) mandates involvement of the UPs in the implementation of day-to-day

services for the general public; a number of SDGs are highly relevant in this context such as education, health, agriculture, and others (Ahmed *et al.*, 2014). Most importantly, the Act gives the central government the liberty to 'deploy' or 'transfer' the services of the union level officials and employees (Ahmed *et al.*, 2014). In this way, the UPs can importantly contribute to improvements in service delivery by both monitoring the work of concerned officials and ensuring their accountability (Ahmed *et al.*, 2014). Given that global best practices pertaining to direct participation of active citizens in planning and social accountability are incorporated in the UP Act 2009, proper implementation of the Act has the potential to significantly strengthen the local government system in the country. Some of these practices include 'ward shavas' for participatory planning, citizen charter, open budget meetings, and annual reporting (Citizen's Platform for SDGs, Bangladesh, 2017).

The upazila parishad plays the role of the intermediary between the central government and the rural society which represents the entry point to local public sector at the UP level (Ahmed *et al.*, 2014). It is the lowest level of central government's deconcentrated and decentralised administration. The elected body of the upazila parishad has the responsibility of monitoring and coordinating the activities of the parishad including the 17 service provider departments. Upazila-level jurisdictions are large enough for it to be the administrative focal point in territorial context; it can serve either as local government or local administrative tier, capable of efficiently delivering key public services such as health services, basic education and other services (Ahmed *et al.*, 2014). The Upazila Parishad Act 2009 delegates to the relevant representatives the core responsibility of coordination amongst the service provider departments, along with providing them with an opportunity to play an executive role in providing different local services. These local level government functionaries have the responsibility of working with community members with a view to providing them access to available government services, making these services affordable and delivering these with accountability, and creating an 'enabling environment' (for more, see Coonrod, 1994). Taken together, these concerned stakeholders work as a catalyst in delivering the SDGs.

With a view to localising the SDGs, the General Economics Division (GED) had put forward a proposal at the SDGs Implementation and Review Committee as regards the roles and responsibilities of the relevant local-level government agencies. As per the decision of the committee, the UNOs were given the responsibility to develop a schematic localisation model, involving government agencies and local government bodies at the upazila level. Deputy Commissioners (DCs) were given the same responsibility at the district level (GoB, 2020). The proposal outlined the preparation of the Upazila SDG Action Plans through mapping out the responsibilities as per SDG targets, finalising the monitoring and evaluation (M&E) framework, assessing the needs of the required resources and mapping the potential financing (Khatun *et al.*, 2019). The Upazila SDG Implementation and Coordination Committee is also vested with the responsibility of monitoring and reviewing and finally submitting the reports at the district level. These Upazila Action Plans are then to be incorporated in the District SDG Action Plans, by identifying the priorities. This, in turn, would contribute to the formation of the national-level SDG Action Plan.

### ***Role of the non-state actors (NSAs) in the localisation process***

The implementation of the SDGs requires a *whole of society approach*, success of which depends critically on the contribution of the NSAs. NSAs include the private sectors, NGOs, CBOs and civil society organisations (CSOs). SDG interventions produce best results when government and NSA activities are complementary, leverage each other, well-sequenced, are mutually reinforcing and are based on comparative advantages (Rahman, 2020). An accountability mechanism with participation of all relevant stakeholders including representatives from the public sector, NGOs, CBOs and CSOs can prove to be effective as an operational device in SDG implementation at the national level (Bhattacharya *et al.*, 2016a). Accountability is channelled through non-profit organisations and CSOs which are capable of functioning in a manner that is consistent with freedom of expression, association and opinion (Bhattacharya *et al.*, 2016b).

Three fundamental rights that are foundations of a functioning civil society – freedoms of association, assembly and expression – define the parameters of civic space which, when open, allows the citizens

and CSOs to organise, participate, and communicate without hindrance (Sriskandarajah, 2018). Although the concept of direct accountability to citizens appears to be somewhat impractical, a shift in the mindset of both functionaries and citizens, from 'benefactor/beneficiary' to 'public servant/active citizen' is evident in countries which have successfully implemented bottom-up planning and social accountability (Citizen's Platform for SDGs, Bangladesh, 2017). Citizen engagement in establishing the SDGs within the global agenda is motivated by the core principles of the 2030 agenda and the perspectives of SDG localisation (Thinyane, 2018). Citizen engagement may radically improve the effectiveness of service delivery, enhance legitimacy, strengthen accountability and, most importantly, serve the best public interest (UNDP, 2016a).

Work of the NGOs primarily focuses on the left-behind groups in geographically remote areas, deprived and underprivileged communities and physically challenged people. Their programmes are mainly centred on both service delivery and advocacy, which has not changed in any significant manner following the adoption of the SDGs (Khatun *et al.*, 2019). Many NGOs and NSAs have been concentrating in areas other than microfinance services, such as health, nutrition and population; education; water, sanitation and hygiene; skills development; disaster, environment and climate change; rural development; urban development; agriculture and food security; migration; gender justice; and poverty eradication (Rahman, 2020).

As is well-known, two years of wide-ranging public consultations and engagements, where civil societies and other stakeholders have played an important role, have culminated in the formulation of the SDGs (Citizen's Platform for SDGs, Bangladesh, 2016). CSOs are undertaking activities in line with their traditional areas of experience, and also getting into new areas in the post-MDG period, to implement the SDGs (Khatun *et al.*, 2019). A number of CSOs have set up internal SDG teams within respective organisations; some are continuing their ongoing activities which are already in place, aligned with the SDG objectives (Khatun *et al.*, 2019). According to the African Civil Society Circle, CSOs could play a critically important role in four key areas of SDG implementation:

CSOs could contribute to representing the interests of the poorest and the most marginalised, be an agent of accountability ensuring transparency, play an important role in service delivery, and could extend support for data collection, and reporting on follow-ups and undertaking reviews. CSOs act as a watchdog concerning local government activities. They can also engage in partnerships with local government entities in order to assist community members in SDG localisation by empowering and mobilising them to ensure inclusivity (ACSC, 2016).

The example of Citizen's Platform for SDGs, Bangladesh, is pertinent to cite here. The Platform has CSOs and private sector and international organisations as members. It is working alongside the government towards SDG implementation in Bangladesh. However, the main focus of the Platform is to give voice to the concerns of the marginalised people and communities and to monitor realisation of the SDG commitment of 'leave no one behind' on the ground (Khatun *et al.*, 2019). The Platform's works in this connection include tracking the implementation of SDGs in Bangladesh, sensitising the policymakers about challenges in implementation and allocative efficiency in resource deployment, ensuring transparency and accountability in the implementation process and facilitating the exchange of information and better coordination involving key stakeholders (Citizen's Platform for SDGs, Bangladesh, 2016).

The 'leave no one behind' agenda necessitates formulation and development of frameworks and instruments through which the interests of the left-behind groups are safeguarded and advanced. Thinyane (2018) has identified five marginalised population groups that tend to be left behind through the 'voices' metaphor. These include unknown voices, silent voices, muted voices, unheard voices, and ignored voices. The role played by the CSOs and CBOs in giving voice to these group is of crucial importance (Thinyane, 2018). Being agents working at the grassroots levels, engagement and participation of citizens groups and the CBOs could leverage the work of the governments towards more fruitful actions, outcomes and impacts. Direct participation of the active citizenry in planning and social accountability could further strengthen the role

played by local governments so that SDG outcomes are attained. Community mobilisation and capacity-building interventions can also be considered a low cost and sustainable means of achieving the SDGs (Citizen's Platform for SDGs, Bangladesh, 2017). Mobilisation of people through CBOs activities builds 'social capital'. This, in turn, in many ways acts as substitutes of the scarce 'financial capital' from which most poverty-stricken regions of developing countries are deprived of. By using the Community Based Participatory Research (CBPR), grassroots citizens can contribute towards the development of new knowledge and generate insights about societal challenges linked to SDGs. Thus, such NSAs play a distinctly positive role in providing solutions that are sustainable (Hall and Tandon, 2017). The community trust that is created through Participatory Action Research (PAR) impacts on relatively deprived citizens' economic decision making positively and this has a synergistic role in achieving the SDGs (Jachimowicz *et al.*, 2017). In this way, a community-led development approach involving key relevant stakeholders could pave a more secure and attainable path towards achieving the 2030 Agenda for the SDGs.

## **4.2. Role of local level actors in delivering SSNPs**

The three sets of service delivery functions pertaining to social protection, viz. regulation, financing and implementation, and their sub-functions, are generally assigned to different institutions and actors. These include the central government, local government, local line departments, civil society and the private sector (UNCDF and UNDP, 2014). The interrelated functions together are expected to enable successful delivery of the outcomes of social protection programmes.

In delivering the safety net programmes in the particular context of Bangladesh, local-level organisations, mainly upazila parishad and union parishads, are expected to play the key roles, more specifically in implementation and monitoring. Towards more effective accountability and transparency, the NGOs, CSOs and CBOs are expected to play a no less important role as far as the interest of left behind people are concerned. Together, they are expected to deliver the SDG outcomes in a more inclusive manner.



## *Role of local government in SSNP delivery*

Two features of the local-level government functionaries – their proximity and institutional viability – are key to enabling them to deliver the expected services to the poorest (UNCDF and UNDP, 2011). Delivery of the SSNPs can be accelerated and enhanced by 'unbundling' the delivery process into a range of interrelated but analytically distinct activities assigned to different institutions, organisations and level of government, based on their comparative advantage (UNCDF and UNDP, 2011). In general, local governmental organisations have a comparative advantage in service delivery because of the role they play at the implementation level such as beneficiary selection, monitoring and grievance redressal system. Financing and overall policies and standards are more or less determined by the central government (UNCDF and UNDP, 2011). Due to their proximity to the grassroots, LGIs are more effective in dealing with such issues as beneficiary selection, targeting, and avoiding inclusion and exclusion errors. They can also address the overall issues of accountability and transparency through more effective grievance redressal tools (UNCDF and UNDP, 2011).

Working under the supervision of the district and national steering committees, union-level committees and upazila-level committees manage the entire process of the safety net delivery in Bangladesh – selection of beneficiaries, implementation, and monitoring and evaluation.

The UP currently is the primary agent in Bangladesh entrusted with the implementation of many safety net programmes at the grassroots level, including the old age allowance programme, vulnerable group feeding (VGF), open market sales (OMS), VGD, economic empowerment for the ultra-poor and so on (NILG, 2017). The UPs act as the main gateway and implementing authority for safety net programmes at the grassroots level. The UP-level committee plays a vital role in preparing the initial beneficiary lists for the safety net programmes. The committee is chaired by the UP chairman with the UP secretary working as the member-secretary. Government officials appointed at the union-level may also be included along with UNO representatives, ward members, NGO representatives and UNO nominated primary school teachers and religious leaders.



Role of the UP-level committee in delivering the safety nets is manifold. Beneficiary targeting and selection process are to be conducted by this committee through a detailed survey and collection of data. The committee is accountable to the upazila-level committee for preparing the primary selection of the candidates. Along with the initial list, the committee also prepares a waiting list of the beneficiaries. The UP-level committee is also responsible for disseminating information and verifying the collected information. In order to do this, they are to publicise the programme in an open meeting, to be made known through loudspeakers and other means of dissemination. The purpose is to invite all eligible people to show up for an initial screening procedure on a specific day, at a central location such as open fields, school premises or hall rooms. The UPs are thus the key inclusion channel for participants to join the national programmes in areas of allowances and food security (Rahman and Choudhury, 2012).

The UP-level committee also plays an important role in the selection of the projects to be taken under the safety nets. For specific projects under respective SSNPs, a PIC is to be constituted. Members of the PIC are to be nominated by the UP committee, maintaining a specific number of seats for female members. The committee is also responsible for redressing any grievance at the very initial stage; it is to forward unsolved complaints to the upazila committee. Village chiefs and UP chairpersons play an informal role in handling grievances and redress in the case of Old Age Allowance since at present it has no formal complaint mechanism in place (UNCDF and UNDP, 2014).

There are Upazila Social Security Implementation Committees in each upazila which have been constituted to oversee the implementation of the safety net programmes. The upazila level committee plays the central role in overall programme implementation, supervision, and monitoring of all community sub-projects, within the stipulated time. The 15-member committee is chaired by the UNO with the upazila chairman as advisor (Cabinet Division and GED, 2019). The upazila committee supervises all the upazila-level social safety net related activities. These include monitoring the activities of the participating NGOs, CSOs and CBOs, verification and finalisation of the beneficiary lists

sent by the UP committee, opening of the bank accounts and supervision of distribution of the allowances, maintenance of relevant database, and grievance redressing mechanisms, and organisation of meetings every three months. Member secretaries of the committees are responsible for the following activities: information dissemination in order to select the beneficiaries, collection of beneficiary lists prepared by the UPs, initial screening and final submission of the lists to the upazila committee for further verification, inclusion of the lists into the database, visiting training activities organised by NGOs, CSOs and CBOs, and submission of the final performance reports.

The upazila committee is responsible for preparation of the final list of beneficiaries along with a waiting list with the approval of the local MP. In practice, the UNOs and the respective officers usually take into account the population size and socio-economic conditions of the unions and distribute the cards among the unions. If this is not the case, the upazila committees distribute the cards equally among the UPs.

### *Role of NSAs in SSNP delivery*

Although a simple clear-cut assessment of the impact of NSAs on social protection results/outcomes is not possible due to their variability and complex relationship, their roles in the overall implementation process of the safety nets is undeniably significant, and manifold in nature (Vaes, Ongevalle and Fonteneau, 2016). Majority of the NSAs have the scope to share information with members and beneficiaries through the various meetings (Okello, 2015). Through such arrangements, a sense of ownership, responsibility and accountability can be created among the members. The NSAs, along with the media, can play a key role in informing people about their eligibility for social protection services and right to redress. This is particularly significant, because, in many cases, beneficiaries and local government officials are not fully aware that these institutional arrangements exist and oftentimes they do not have the needed training to take advantage of these (UNCDF and UNDP, 2014). Active participation of the NGOs, CSOs and CBOs in the implementation of social protection programmes provides opportunities for innovation and

experimentation with regard to service delivery (UNCDF and UNDP, 2014). By ensuring effective participation of NSAs in the safety net delivery process, speedy and transparent assessments of outcomes of SSNPs is possible (Maniruzzaman, 2009).

A number of government safety net programmes in Bangladesh take the support of the NGOs at the implementation level. The participating NGOs and CBOs are selected by the Implementation and Monitoring Committee at the central level. These organisations maintain liaison with the beneficiaries and upazila committees on a regular basis. There are also a number of programmes implemented directly by the NGOs with donor funding such as BRAC's targeting the ultra poor programme (Rahman, Choudhury, and Ali, 2011). Indeed, the NGOs are the key inclusion channels for targeted graduation-focused programmes (Rahman and Choudhury, 2012). Participation of the NGOs and other NSAs in the implementation process ensures oversight of frontline service providers at the district/sub-district levels. In Bangladesh, where local level downward-oriented accountability mechanisms are weak and underdeveloped, participation of NSAs is of particular importance to ensure that social services and social protection programmes are responsive to local needs and demands. For example, the NGO, Manusher Jonno Foundation, has made use of community scorecards as part of its social accountability initiatives with a view to ensuring effective participation of communities in monitoring the delivery and impact of safety nets (Ayliffe, Aslam and Schjodt, 2017).

The NSSS mainly focuses on four reform areas concerning the delivery mechanism of the safety nets where NGOs will have an opportunity to be involved and contribute: establishing a single registry management information system, strengthening government to person (G2P) payment systems which promote financial inclusivity, establishing a result-based M&E system, and grievance redress system. GO-NGO collaboration is essential in delivering the safety net services to the most marginalised groups so that the 'leave no one behind' spirit is embedded in the SSNPs.

CBOs are well-placed and have an obligation to play a significant role in the design, delivery and evaluation of social protection

policies, programmes, budgets and institutional arrangements (ACPF, 2014). Their involvement in safety net delivery can take place in different ways, and at different stages. Their most obvious role is in the design and/or management of social protection systems. As a number of cases demonstrate, some CBOs have played a very important role in the development of social protection policy and implementation. CSOs can also play a key role in organising and building consensus among the public and the CSOs, deflecting pressure of power politics in action, building a public support base for a particular cause, performing the role of service providers, and finally, ensuring accountability of the government and relevant stakeholders (Vaes, Ongevalle and Fonteneau, 2016). CSOs can also be part of the management of the social protection programmes and can exert influence in the execution of agreed-upon policy and adjustments made in the course of implementation (Vaes, Ongevalle and Fonteneau, 2016). For example, Nagorik Uddyog's community forum is proactively engaged in identifying families that are most deserving to ensure that they get access to SSNPs without bribe and nepotism (Rahman, 2020).

A number of CBOs play an active role in the selection of the beneficiaries in Bangladesh. For example, in the case of such SSNPs as the PESP and the SESP, a school management committee is to be put in place which has the primary responsibility in the selection process of the beneficiaries and is entasked to send the list to the upazila secondary education officer. Such committees are usually small in size, consisting of about five members. The principal of the school acts as the member-secretary of the committee. Other members of the committee include women, members from the Parent-Teacher Association, and ward members. For some specific measures, CBOs such as religious associations or women's clubs and trusted people such as village chiefs take up the lead role; redressal of grievances is an example of this (UNCDF and UNDP, 2014).



Measuring efficiency  
of service delivery  
pertaining to SSNPs:  
Analytical framework



## **5. Measuring efficiency of service delivery pertaining to SSNPs: Analytical framework**

### **5.1. Conceptual framework**

Results chain analysis can be made use of to elucidate the theory of change underpinning a programme i.e. the basic theory that explains how programme objectives are to be attained. In fine, results chain show how the envisioned development impact of an intervention can be achieved through logically interconnected inputs, activities, outputs and outcomes. Results chains can help link the programme activities with intended and actual outcomes. This, in turn, helps by way of tracing and tracking programme implementation, linking specific programme outputs with specific inputs, and evaluating whether the intended results have been achieved (Rubio, 2011; 2012).

Rubio (2012) imagines the traditional results chain by adding the service quality dimension and expanding the outcome dimension based on the maturity period. Diagram 5.1 illustrates the author's conception as regards the expanded results chain.

Rubio (2012) defined inputs as resources that are available or required by the programme. These may include, inter alia, human resources, the budget allocated for the programme, equipment and the facilities from where the programme operates. The author described activities to be the main tasks which have to be executed to deliver each output. Citing SSNPs as an example, the author mentioned programme outreach and application, beneficiary targeting and enrolment, payment delivery, and monitoring and evaluation to be the key relevant activities. As per the author, outputs refer to the goods and services delivered through the

**Diagram 5.1** Expanded results chain



Source: Rubio (2012, p.6).



programme activities. These lead to intended outcomes but are not themselves the anticipated changes expected from the programme. Quality of service delivery is essentially a performance dimension of the programme's output delivery. However, it was considered an individual link in the results chain given its significance in attaining the programme outcomes. In the case of SSNPs, service quality can be examined in terms of accessibility, fairness, cultural awareness, dispute resolution mechanism, and service integration. Outcomes refer to the impacts or changes which are supposed to be generated as a result of programme activities and outputs. Different outcomes can be observed in different time periods as the outcomes could mature at different times. Based on this, Rubio (2012) classified three forms of outcome: short-term, intermediate, and final. The notion that outcomes of the programme are not only influenced by related activities and outputs but also external factors such as the economic scenario and individual behaviour must also be taken into cognisance (Rubio, 2011).

Governance becomes an intrinsic part of the results chain since it plays the role of an enabling cross-cutting factor. First, the availability and performance of inputs, along with their transformation into outputs via programme activities, are influenced, to varying degrees, by the quality of governance. Second, policies pertaining to governance and actual performance affect the quality of service delivery. On the supply side of service delivery, governance policies and their enforcement have implications for how service providers are carrying out their respective mandates and managing the inputs and activities to generate the expected outputs and attain the outcomes. Service delivery can also be affected by demand-side factors. Citizens and beneficiaries can bring desired changes in the delivery of a programme through direct influence on service providers and indirect pressure on politicians and policymakers. Governance policies and performance on the ground relating to access to programme information, choice, participation, and independent assessment have an effect on the outcomes (Rubio, 2011).

While assessing the performance of service delivery, the prime focus has traditionally been on the outcome. However, other elements of the results chain, viz. inputs, activities, outputs and

service quality should also be examined with due attention to have a better understanding as regards the quality of programme implementation. In particular, increased attention to service quality, governance and institutional development issues demand assessment of soundness and efficiency of major programme activities. In the case of SSNPs, Rubio (2012) identified a number of critical programme activities that may require performance assessment. These include: i) programme application, beneficiary selection and enrolment processes, ii) payment process, iii) exit and recertification process, iv) information management system, and v) control mechanisms. However, this list is by no means an exhaustive one and can certainly vary depending on the nature of the programme. In addition, a number of service quality dimensions are also relevant for purposes of programme performance monitoring. These include compliance of service quality standards, accessibility of services, the fairness of treatment, and adequate functioning of grievances and redress mechanisms.

Drawing insights from the above discussion, the present study focuses on the 'activities' and 'quality of service delivery' segments of the results chain concerning the five selected programmes. Under the 'activities' dimension, particular focus has been on information dissemination, beneficiary selection and programme implementation, and benefits distribution process. Discussions on the 'quality of service delivery' dimension concentrates on service accessibility, the fairness of treatment, and the functioning of grievance redress mechanisms. The issue of governance has been incorporated as a cross-cutting feature of the aforesaid two broad dimensions.

## **5.2. Methodology**

For the present study, a survey was conducted in four districts of the North-West part of Bangladesh. These include Kurigram, Rangpur, Gaibandha and Nilphamari. The rationale behind selecting these four districts is that they are part of Rangpur, the division in Bangladesh with the distinction of having the highest proportion of people as living below the poverty line. Indeed, based on the upper poverty line, the poverty headcount ratio in all four selected districts exceeded 30 per cent in 2016, with Kurigram being the district accommodating the highest share of poor people in

Bangladesh (BBS, 2017). The fieldwork for the survey was conducted in October 2019.

The survey conducted for the current study had two parts: qualitative and quantitative. The qualitative part was carried out through a field study comprised focus group discussions (FGDs) and key informant interviews (KIIs). A total of 24 FGDs and 34 KIIs were conducted in the four selected districts. The FGDs were divided into six categories; one FGD from each category was carried out in each district. FGD participants included both beneficiaries and non-beneficiaries of the five selected SSNPs (to recall, these are: maternity allowance, primary school stipend, secondary school stipend, EGPP, and old age allowance) in most cases. People who applied for the safety nets but did not succeed in getting the benefits were considered non-beneficiaries. In the cases of FGDs pertaining to primary school stipend and secondary school stipend, parents or guardians of the students were consulted. As the benefits from the primary school stipend get transferred to the account of the student's mother, all of the related FGD participants were female. Also, since PESP cover all students (i.e. all primary students of eligible schools get the benefit), no non-beneficiary was included in

**Table 5.1** Details of the FGDs conducted

Category	SSNP	Gender ratio of participants	Beneficiary/ Non-beneficiary ratio
1	Maternity allowance	All female	50/50
2	Primary school stipend	All female	100/0
3	Secondary school stipend	Mixed	70/30
4	EGPP	All female	80/20
5	EGPP	All male	80/20
6	Old age allowance	Mixed	50/50

*Source: Authors' elaboration.*

the relevant FGD. The details pertaining to the FGDs are presented in Table 5.1.

In addition to the aforementioned FGDs, 34 KIIs were conducted in the four selected districts as part of the qualitative survey. These interviewees included actors from local administration and representation from the local government, NGOs and civil society. Among the six local administration interviewees, five were UNOs with the remaining one being an upazila social welfare officer. Among the 18 local government respondents, seven were UP chairmen, five were female UP members and six were male UP members. Six civil society representatives from six upazilas and four NGO representatives from each district were also interviewed. The distribution of the KII respondents is presented in Table 5.2.

**Table 5.2** Details of the KIIs conducted

District	Upazila	Union	UNO	UP chairman		UP member		Civil society	NGO
				Male	Female	Male	Female		
Kurigram	Phulbari	Phulbari	1	1	1	1	1	1	
	Rowmari	Bondober	1	1	1		1		
		Jadurchar		1					
Rangpur	Kaunia	Haragach	1	1			1	1	
		Shahidbag				1			
		Tepamodhupur			1				
Gaibandha	Saghata	Holdia	1	1	1		1	1	
	Phulchari	Phulchari	1*		1	1	1		
		Gazaria		1		1			
Nilphamari	Dimla	Khogakharibari	1			1	1	1	
		Purbochhatnay		1					
		Tepakharibari			1				

Source: Authors' elaboration.

Note: \* indicates the upazila social welfare officer who was interviewed because the concerned UNO was out of station.

For the quantitative part of the survey, the union was used for stratification and 125 households from each of the aforementioned unions were surveyed. For the survey of the households, a random walk method was followed. The households were selected based on a screening question which asked whether any of the household members are currently a beneficiary of any SSNP. In aggregate, 1,500 households with at least one SSNP beneficiary were surveyed using a semi-structured questionnaire. From the 1,500 households, data on 2,020 individual beneficiaries were collected. Data were collected on, inter alia, household socio-economic condition; household income, asset, loan and savings; knowledge about various aspects of the SSNPs the respondents are beneficiaries of; the impact of the SSNPs; and respondents' perceptions about own poverty.

Data collected through the household survey were analysed to generate descriptive statistics. Key variables of interest were looked into either by using an SSNP-wise distribution or district-wise distribution. Findings from the qualitative part of the survey were clustered under a few broad themes. Descriptive statistics from the household survey and findings from the qualitative survey complemented each other as part of the aforesaid clusters (See chapter 6 for details).





## Findings

6





## 6. Findings

### 6.1. Distribution of the surveyed beneficiaries

Apart from the five selected SSNPs under the purview of this study, beneficiaries of seven other SSNPs were found in the four selected districts from the household survey. Of the total identified beneficiaries in the four districts, 22.1 per cent receive primary school stipends, 17.7 per cent receive old age allowance, 2.2 per cent receive secondary school stipends, 1.3 per cent receive EGPP supports and 0.7 per cent receive maternity allowance (Table 6.1). However, district-wise distribution of the SSNP beneficiaries exhibits variations from the aforementioned figures at the aggregate level. Besides the five selected SSNPs, school feeding programme, VGF, allowances for widow/deserted/destitute woman, allowances for the persons with disabilities, and VGD are the major programmes which serve a significant number of beneficiaries.

The household survey identified 2,020 individuals who were beneficiaries of one or more of the aforementioned twelve SSNPs. Of the 2,020 beneficiaries, 1,323 individuals were receiving support from one programme, 695 individuals were receiving support from two programmes and two individuals were receiving support from three programmes. Amongst the individuals who were receiving support from two programmes, the overwhelming majority (81.6 per cent) were beneficiaries of both primary school stipend and school feeding programme. On the other hand, 125 individuals who were receiving support through VGF were also beneficiaries of old age allowance, allowances for widow/deserted/destitute women, VGD or allowances for the persons with disabilities. Two individuals were beneficiaries of primary school stipend, school feeding programme, and allowance for disabled persons at the same time.

**Table 6.1** District-wise distribution of SSNP beneficiaries (in Per cent)

Programme	Kurigram	Rangpur	Gaibandha	Nilphamari	Total
Maternity allowance programme	0.7	0.6	0	1.5	0.7
Stipend for primary students	19	25.7	23	21	22.1
Stipend for secondary students	2.2	5.4	1.1	0.3	2.2
EGPP	2.3	0.6	0.6	1.4	1.3
Old age allowance	22	11.2	19	18.5	17.7
School feeding programme	18.3	25.4	23.2	22	22.2
Widow/deserted/destitute women allowances	7.5	5	15.2	10.5	9.5
Honorarium for insolvent freedom fighters	0.1	0	0.8	0.7	0.4
VGD	7.3	3.1	3	2.4	4
VGF	15	20	9.2	16.4	15.3
Allowance for the persons with disabilities	5.6	3.1	4.6	5.2	4.6
Others	0	0	0.2	0	0
Total	100	100	100	100	100

Source: Authors' calculation based on household survey data.

## 6.2. Current practices involving the selection and implementation process

### *Problems relating to information dissemination are pervasive throughout the programme cycle*

From the household survey, it becomes apparent that the majority of the beneficiaries knew about their respective programmes before they started participating in them. Of the surveyed beneficiaries, 76.4 per cent knew about their respective programmes before participation. For the five selected SSNPs, the share of beneficiaries who knew about the programme before participation ranges between 63.6 and 90 per cent (Table 6.2).

**Table 6.2 Beneficiaries' knowledge regarding the programme before participation (in Per cent)**

Programmatic involvement	Did you know about this safety net programme before participation?		
	Yes	No	Total
Maternity allowance programme	90	10	100
Stipend for primary students	63.6	36.4	100
Stipend for secondary students	85.7	14.3	100
EGPP	79.4	20.6	100
Old age allowance	80.4	19.6	100
School feeding programme	74.6	25.4	100
Widow/deserted/destitute women allowances	81.7	18.3	100
Honorarium for insolvent freedom fighters	72.7	27.3	100
VGD	86.1	13.9	100
VGF	85.8	14.2	100
Allowance for the persons with disabilities	73.8	26.2	100
Others	100	0	100
Total	76.4	23.6	100

Source: Authors' calculation based on household survey data.

Source of information for the beneficiaries varies depending upon the type of programme they are engaged in. As can be evinced from Annex Table 1, beneficiaries of primary school stipend and secondary school stipend programmes in the majority of the cases came to know about these programmes from teachers or members of the school management committee. On the other hand, beneficiaries of maternity allowance, EGPP and old age allowance primarily depend on UP level actors as their first point of information. For all the aforesaid programmes, other current beneficiaries and previous beneficiaries serve as important sources

of information. Mass media viz. newspapers, radio or TV do not appear to be playing any significant role in terms of introducing the SSNPs to prospective beneficiaries. It becomes evident that NGOs are also not being able to inform the potential beneficiaries as regards the SSNPs.

In the absence of proper information dissemination campaign, potential beneficiaries depend on middlemen such as village police, dofadars, and chowkidars for information. For instance, according to the FGD respondents in 'T' village of 'F' union, those who maintain a good relationship with the UP chairmen and members, as also with the secretary or the dofadar, always get to know about the maternity allowance or old age allowance cards first. According to UP chairman of 'H' union, information is disseminated to the public readily after the UP members, secretary, and dofadars receive information from upazila. He also noted the speedy dissemination of the news from person to person after its release.

The field study found that, in both PESP and SESP, lists of beneficiaries do not get publicised on the school notice boards as per policy. FGD participants reported that the authority never puts the beneficiary lists on the notice board or wall. For example, guardians of the students of 'T' madrasah in 'F' union reported that they have not seen any notice regarding the policy, eligibility rules, or the beneficiary list. However, in most places, the parents' meetings took place intermittently, where teachers briefed the guardians on the eligibility criteria and conditions of the stipend such as maintaining good attendance records. For example, 'D' upazila's PESP beneficiaries and 'F' union's SESP beneficiaries informed that the teachers arranged meetings from time to time and informed them that students have to maintain good attendance records in absence of which they would be ineligible to get the stipend.

### ***Beneficiary selection process often deviates from the policies***

As the household survey data suggests, local government actors play a significant role while selecting the beneficiaries of maternity allowance, EGPP and old age allowance. At the same time, a significant share of the beneficiaries of the aforesaid three programmes had to pursue them on a personal basis to get selected in those programmes. On the other hand, school committees are

performing the main role while selecting the beneficiaries of the two stipend programmes (Annex Table 2). It is observed that open meetings could play only a marginal role in selecting the beneficiaries.

On a positive note, only a small section of the beneficiaries of the five selected SSNPs found it difficult or very difficult to register in the programmes. In the case of maternity allowance, primary school stipend, secondary school stipend, EGPP, and old age allowance, the respective shares were 15 per cent, 0 per cent, 9.8 per cent, 5.9 per cent and 11 per cent (Annex Table 3). On the other hand, in the case of maternity allowance, EGPP and old age allowance, 40 per cent, 26.5 per cent and 26.8 per cent beneficiaries respectively reported that they found the registration process to be moderately easy. Hence, while the results are encouraging, there is still scope for further improvement by making the registration process easier and more accessible for the beneficiaries.

At the aggregate level, 84.8 per cent of the beneficiaries perceived that the selection process was fair and transparent (Annex Table 4). Apart from maternity allowance, majority of the beneficiaries of the other four selected programmes thought that beneficiary selection process was carried out in a fair and transparent manner. This is somewhat expected as the beneficiaries themselves would not want to report otherwise lest it will have implications for their presence as beneficiaries of the programme. In the case of maternity allowance, 45 per cent of the respondents felt that the selection process was fair and transparent, 10 per cent felt the opposite while the remaining 45 per cent responded that they do not know.

According to the maternity allowance policy, the upazila women affairs officer is supposed to act as the implementing officer and play a major role in screening the beneficiary lists prepared by the UPs. She is to monitor the selection process to ensure its integrity. For old age allowance, the policy delegates a key role to the upazila committee; it is this committee which is mandated to finalise the beneficiary lists. However, in reality, study found that political leaders such as the MPs, upazila chairmen, and their followers play an important role in allocating maternity allowance and old age allowance cards among the UPs. For example, the UP chairman of

'H' union of 'S' upazila informed that a representative of the local MP generally meets the upazila women affairs officer or the upazila social service officer and they take the decision about the number of cards which were to be distributed among the political leaders at the upazila level and each union. The respective officer then simply informs the union committee members and UP chairmen about the number of cards allotted to each union. The UP chairman of 'J' union of 'R' upazila provided a more detailed picture of the distribution process of old age allowance cards in 2018. He reported that in 2018, 50 old age allowance cards were allocated to his union. Of those, the UNO kept 13 cards for distribution by upazila chairman, vice-chairman, and other political leaders. Of the rest 37 cards, he kept 13 cards for himself and distributed the residual 24 cards equally to the 9 male and 3 female members of his UP.

According to a civil society member from 'P' upazila, the selection process of the maternity allowance programme failed to appropriately target the beneficiaries mainly due to corruption and lack of transparency. He said, all the civil society representatives who got included in the selection committees were appointed politically. There was little oversight or monitoring over the selection processes. He also informed that he was never invited to become a member of these committees, nor does he know anyone who is a member. He said the information regarding committee formation never gets disseminated, no meetings take place and only the ruling party members and freedom fighter commanders get included. According to him, this was a reflection of current political dispensation.

Both maternity allowance and old age allowance policies do not clearly state the method and procedures that should be followed for distributing the cards among the UPs. In the absence of proper policy guidelines, the upazila parishads have improvised their own methods to distribute the cards among the unions. In most of the upazilas, the UNOs and the respective officers usually take the population size and socioeconomic conditions of the unions into account and distribute the cards accordingly. In other cases, the upazila parishads distribute the maternity allowance cards equally among the UPs. The chairman of 'P' union parishad informed that the UPs usually prepare the beneficiary lists and send them to

upazila for final selection. However, for the past three years, the upazila chairman and the social welfare officer have been doing the union-wise distribution of cards. They simply came to the UP for one day to collect the names of the beneficiaries. As they visited unannounced, it was difficult to nominate enough beneficiaries to fill up the list. Then they went back to the upazila and handed over the final lists to the UP chairman. For maternity allowance, the cards were generally distributed according to the population size. However, since last year, the ministry has given a directive that the cards be distributed evenly between unions. Every union in 'P' upazila is getting 80 maternity allowance cards. In addition, the upazila parishad selects 20 beneficiaries from each union, leaving 60 for each UP.

Although the SESP policy gives the directive to prepare a new list of 30 per cent poor female students and 20 per cent poor male students from each class, every year, in the course of the field study, it was found that school authorities often do not adhere to the stipulated guidelines. For example, in 'T' Dakhil Madrasah in 'F' upazila, the authority selects the students once in class six for SESP instead of repeating the process in each class every year. In other words, the lists never include new students who get admitted in upper classes, but only exclude students if they fail in the final examination or get married. As a result, almost 50 per cent of the eligible students of this particular madrasah do not get any stipend. Although students who had got married or had failed the final examination are supposed to be removed from the beneficiary list when it gets updated in June and December, guardians and students reported that teachers often do not take cognisance of these requirements. For example, 'S' School's FGD participants informed that teachers involved in the selection process did not pay heed to the policy. They reported that students who did not have the required attendance rate, students who failed in the examination, and students who were married received a stipend in this school. A student of class seven who was present during the discussion said that despite poor performance, students whose guardians maintained good terms with teachers received stipend.

According to the SESP policy, the beneficiary selection committee should be a five-member committee with the chairman of SMC as

chair and the principal as the member-secretary. However, in some cases, the committees were non-existent or non-functional. In other instances, the committee did not get formed or functioned fully. For example, in 'T' Dakhil Madrasah in 'F' upazila, two teachers and a member from the governing body form the committee every year, and they select the beneficiaries.

### *Selection meetings do not take place or get publicised on the pretext of insufficient allocation*

According to both maternity allowance and old age allowance policies, beneficiaries should be selected at the union level in an open meeting in the presence of potential beneficiaries, which should be publicised using loudspeakers and websites. However, the field study found that selection meetings almost never happen or get publicised on the pretext of insufficient allocation. According to Mr. 'A', a member of ward no. 6 of 'H' union parishad in 'S' upazila, his ward had 2,200 voters, while south and middle both had 700 voters each, and north and east had 400 voters each. Approximately 70 per cent of them are victims of river erosion and 80 per cent are poor. However, he stated that, in 2018, all he received were two old age and one maternity allowance cards.

A programme officer of an NGO in 'N' district supported this view and stated that chairmen and members get only a fraction of what is actually needed. As a result, following policy directives and holding beneficiary selection meetings as stipulated in the policy would put them in a difficult situation. She also added that even if they use loudspeakers, they do it in a corner of the bazaar only to fulfil the requirements. UP chairmen and members cited inadequacy of funds was the key reason for not following the proper procedures of selection. According to a UP member of East 'C' union, a number of conditions in the policy are difficult to put in practice. He said that although the policy requires using loudspeakers to disseminate information, it does not state from where the financing will come for hiring a loudspeaker and a rickshaw, and the money to be paid to the speaker.

Due to the lack of dissemination of necessary information, the general public is, by and large, unaware of the goals and objectives of these SSNPs. This often leads to higher demand for the cards than



would otherwise have been the case. According to Mr. 'A', the member of ward no. 6 of 'H' union parishad in 'S' upazila, 20 per cent of those who are relatively well-off also want cards as they think it is prestigious to be receiving benefits from the government. If a poor person gets a card, some well-offs tend to think that if the wealthy do not, then they will be seen as the neglected ones. Consequently, they also create pressure on the UP chairman and members to allocate cards to them.

However, in some unions, the chairmen and the members were found to follow proper procedures of selection as required by the policy; they had publicised and organised open meetings for selection of beneficiaries. For example, in 'B' union of 'R' upazila and East 'C' union of 'D' upazila, the information about the public meeting was disseminated using loudspeakers and then the list was prepared in the presence of potential beneficiaries, elders, and respected persons from the community. For old age allowance, the UP chairman of 'J' union of 'R' upazila reported that during selection he publicised the meeting using loudspeakers and arranged three separate meetings in three wards, as all the potential beneficiaries were seniors. He also reported that besides him, all the UP members and the UNO attended all the meetings. A ward member of 'P' union reported that while no meetings took place in 2018 for distributing old age allowance, they have used loudspeakers to disseminate information about the presence of social welfare officer on a specific date and to encourage eligible citizens to submit applications. The member also reported that in his seven years as a ward member, he noticed that it was the UP chairman who usually distributed cards among the members. He used to get three or four cards, which he then distributed among suitable beneficiaries in his wards. However, last year, it was the social welfare officer who distributed the cards according to seniority after receiving applications from the senior citizens.

In the case of EGPP, the field study found that selection meetings generally do not take place and do not get publicised. Most of the EGPP cards get distributed after potential beneficiaries meet and request the UP chairmen or members for a card. Two women from 'G' upazila said that they have not seen any meeting or information dissemination using loudspeaker for selecting the beneficiaries.

***UP chairmen and members sometimes depend on local knowledge and improvised strategies for selecting beneficiaries***

UP chairmen and members sometimes depend on their own understanding of the local situation and tend to improvise novel strategies to select beneficiaries. For example, the UP chairman of 'B' union in 'R' upazila collected the names of pregnant mothers from the three community clinics of the area with help of the NGOs. He then called the selection meeting and, in the presence of elders, respected persons, and upazila officers, prepared the list of beneficiaries. The UP chairman of East 'C' also used similar strategy to select beneficiaries. In East 'C' union, 550 beneficiaries were selected in 2013 at the beginning of the EGPP project. However, in the following years, the budget of the programme was curtailed, and the union chairman and members had to come up with a fair way to exclude some of the beneficiaries. They, therefore, arranged an open meeting and selected the beneficiaries who would be discontinued with the help of lottery. They have continued using this strategy in the following years as well. Now there are 125 beneficiaries of the EGPP programme in this union.

However, according to a female ward member of 'H' union, depending on local knowledge for targeting beneficiaries may result in exclusion errors, especially in river erosion-prone areas. Even if well-off people lose everything because of erosion, people continue to consider them well-off and not eligible for safety net programmes. Hence, it becomes almost impossible for such people to receive cards (without facing allegations of corruption).

***Errors of exclusion or inclusion can occur as a consequence of selection criteria, timing of selection and wrong interpretation of policies***

In the course of the field study, it was found that some of the selection criteria mentioned in the policy result in exclusion error. For maternity allowance, these include:

- a) The condition that the beneficiaries have to be pregnant during the selection time, which is the month of July. As a result, poor mothers who are getting pregnant during August to October are not getting the benefits even though they are otherwise eligible.

- b) Due to the stipulation that the age range of the beneficiaries should be between 20 and 35 years according to the national ID, those who had their age entered incorrectly in the national ID face difficulty in enrolling in the programme, even if they are destitute and pregnant.
- c) According to the UP chairmen and members, it is almost impossible at present to find someone with a monthly income of less than Tk. 2,000. On the other hand, people with some land and monthly income of Tk. 5,000 could be destitute. Pregnant mothers belonging to this group should be eligible for allowance. Respondents in the 'T' village's FGD pointed out that not only do some people with monthly income of above Tk. 2,000 live in poverty, but so do people with moderate amount of cultivable land.

For old age allowance, the requirement that the age of the beneficiaries should be at least 65 for men and 62 for women made it difficult for those who had their age entered incorrectly in the national ID to enrol in the programme. For example, in 'H' union of 'S' upazila and in 'TK' union of 'D' upazila, there were many seniors, who, despite being over 70 years of age and destitute due to river erosion, are not getting old age allowance only because their age has been entered incorrectly in the national ID. The Union Digital Centre official at 'TK' union reported that there are at least 30-35 seniors in his union whose real age is over 65 years, but they are not getting old age allowance because incorrect age has been entered in their national ID. One such case is Ms. 'M' from 'KC' village of 'P' union of 'P' upazila, who has been trying for the last six years for an old age card but is getting refused since her age in national ID is below 62 while her actual age is more than 62.

As the PESP takes a blanket approach for selecting beneficiaries, no complaints or reporting of targeting errors were recorded during the field study. However, field assessment suggests that there are reports of pressure being applied from community/guardians for being flexible in applying the requirements of 85 per cent class attendance and 33 per cent pass marks.

While the SESP beneficiary selection process starts at the beginning of the year, completion of all administrative processing and

verifications requires six or more months. This would mean that the time for opening the accounts fell in the July-August period, which typically is the rainy season. Many students cannot attend school during the rainy season due to floods, and consequently, do not get the stipend. For example, as there is no high school in 'F' upazila, students from different villages come to 'T' Dakhil Madrasah for getting secondary education. However, in the rainy season attendance remains low. Many students cannot come to the madrasah due to flood during the rainy season and hence do not receive the stipend. This year two students did not get stipend just because they could not come due to flood when accounts were opened in June.

While the EGPP policy stipulates that the beneficiaries selected in the previous year cannot be changed in the next year, in some of the unions that were studied the local elected representatives had assumed that once selected the beneficiary list cannot be changed. This has resulted in mistargeting as beneficiaries who have graduated continued to receive benefits from the programme. A representative from East 'C' union gave the example of Mr. 'R' whose economic situation improved significantly during the period when he was a beneficiary. He has his own shop now. At present, even though he does not go to work regularly, his name has stayed on the list.

### ***Beneficiaries have only scant knowledge as regards SSNP implementation guidelines***

From the household survey, it was found that an astounding 90.5 per cent of the respondents did not know about the grievance redress system (GRS) of the SSNPs they are beneficiaries of. This regrettable situation can also be observed in the case of their awareness about the implementation guideline of the SSNPs they are receiving support from. As can be seen from Table 6.3, an overwhelming majority of the beneficiaries of the five selected SSNPs reported that they either do not know anything or know only a few things as regards the implementation guidelines of the concerned SSNPs. In the case of maternity allowance, this share surprisingly reaches 100 per cent, while the share is 88.2 per cent, 77.1 per cent, 82.3 per cent and 87.6 per cent respectively for primary school stipend, secondary school stipend, EGPP and old age

allowance. More energetic effort from both state and non-state actors will be necessary to enhance beneficiaries' knowledge as regards both the GRS and implementation guidelines of concerned SSNPs.

**Table 6.3 Respondents' knowledge as regards implementation guideline of concerned SSNPs (in Per cent)**

Programmatic involvement	What is your extent of knowledge about the implementation guideline of the programme of which you are a beneficiary					
	Don't know anything	Know very few things	Know moderately	Know most things	Know everything	Total
Maternity allowance programme	95	5	0	0	0	100
Stipend for primary students	59.1	29.1	10	1.7	0.2	100
Stipend for secondary students	57.4	19.7	19.7	3.3	0	100
EGPP	38.24	4.1	14.7	2.9	0	100
Old age allowance	51.4	36.21	2.3	0.2	0	100
School feeding programme	58.9	27.2	11.8	2	0.2	100
Widow/deserted/destitute women allowances	47.9	38.5	12.5	1.2	0	100
Honorarium for insolvent freedom fighters	27.3	9.1	18.2	27.3	18.2	100
VGD	38.9	40.7	17.6	0.9	1.9	100
VGF	51.6	34	13.5	1	0	100
Allowance for the persons with disabilities	49.2	31.7	18.3	0.8	0	100
Others	100	0	0	0	0	100
Total	54.1	31.8	12.5	1.4	0.2	100

Source: Authors' calculation based on household survey data.

## 6.2.1. Corruption, nepotism, and political pressure

### *Allegations made about political pressure and corruption during the beneficiary selection process*

Only 3.5 per cent of the total respondents of the household survey reported that they had to pay a bribe to get enrolled into SSNPs. In view of the five selected SSNPs, about 5 per cent of the maternity allowance recipients and about 7.5 per cent of the old age allowance beneficiaries recounted doing so. Beneficiaries of the other three selected SSNPs stated that they did not have to pay any bribe. Among the beneficiaries of old age allowance who needed to pay a bribe, 82.5 per cent had to pay bribes to local government members, 15 per cent to political agents and 2.5 per cent to local administration officials. All the maternity allowance recipients who needed to pay a bribe, paid this to political people. The low incidence of beneficiaries paying bribes is no doubt encouraging. However, this may also be because some recipients did not want to admit to taking part in such corrupt practices; apprehension of losing the SSNP benefits may have dissuaded some from being truthful.

The findings from the field study are in stark contrast with the findings from the household survey. The field study found allegations of corruption regarding maternity allowance and old age allowance cards in a significant number of unions. The corruption mainly happens on the pretext of doing administrative works (e.g. opening bank accounts) on behalf of the beneficiaries and for covering the expenses of the UP. The husband of a maternity allowance beneficiary in 'T' village of 'F' union said he had to give Tk. 5,000 to the UP member for processing a card. An elderly citizen, aged almost 80 years, said that he could not get an old age allowance card from the member as he could not give Tk. 3,000 as was asked. During the FGD, he pointed fingers at the current beneficiaries blaming them of bribery.

Regarding corruption, UP chairman of 'J' union said that each of the UP member takes Tk. 5,000-7,000 for every maternity allowance or old age allowance card they give to beneficiaries. He argued that it is very difficult to address the problem for him since none of the beneficiaries will acknowledge or confess about giving any bribe. He also said that after members submit their lists, he sends the

chowkidar to investigate whether any of the members have taken a bribe, but it was not possible to find out the real picture. In one instance, someone complained to him and he forced the member to return the money. He said that the public is to blame equally since they believe that if they do not bribe an official or a representative, they will not get the benefit. He recounted his experience from last year when a senior citizen from a remote village close to the border came to him with a big catfish as a gift and with the hope of getting an old age allowance card. The chairman enlisted him but returned the fish.

The field study received a number of complaints as regards corruption in the beneficiary selection process of SESP. In 'KK' union, some of the beneficiaries and all the non-beneficiaries reported that guardians have to bribe the principal or the office clerk of the 'D' Government High School to get their children in the stipend programme. Those who could not do so did not get the stipend. One guardian in the FGD noted how only the ones with money received the stipends instead of the actual meritorious or poor ones. Another guardian reported that his son did not get the stipend as he could not give Tk. 1,500. Another one reported that his son did not get the stipend even after he gave the principal an amount of Tk. 500. As the principal was not returning his money, he threatened that he will dodge a complain to the UNO's office. Only then was he able to get his money back. Even when the FGD was going on, a student came forward and informed her father that the principal had asked her to bring Tk. 600 the next day. Otherwise her name will not be included in the stipend list. When the principal was asked about the irregularities, he said that he or the school committee do not play any role in the selection of the beneficiaries. He informed that his main responsibility is to take an examination in a designated form and send the form to the board. The board then decides who will get the stipend. According to the principal, the mismanagement tends to take place at this stage. He blamed the board of randomly selecting beneficiaries and for the targeting errors. He also hoped that from the next year only eligible candidates will be selected as he plans to constitute a five-member committee for selecting the beneficiaries.

However, overwhelming majority of beneficiaries informed that they did not bribe any teacher to get the stipend. One beneficiary, whose daughter is a student in 'T' madrasah, stated that a teacher of the madrasah helped his daughter in receiving the stipend. This pattern of beneficiaries reporting no corruption while non-beneficiaries informing about bribery was observed in 'P' union as well. Guardians of the students receiving stipend informed that they have not bribed anyone to get the stipend while the non-beneficiary guardians argued that many non-eligible students were included in the list in exchange for money.

A significant number of FGD respondents complained about corruption and nepotism during the beneficiary selection process in EGPP. According to them, even where open meetings were arranged, members and chairmen did not select from the poorest sections of the communities, rather they chose from their own family members and followers, or included beneficiaries in return for money. Mr. 'B' of 'H' union stated that in 2017, his ward member took Tk. 1,000 from him to cover 'administrative costs' of giving him the card, which he received the next year. Mr. 'D', a resident of 'B' village of ward number 3 from the same union, complained that as he could not give Tk. 2,000-3,000 to cover administrative costs, he could not get an EGPP card in 2017.

Many respondents claimed that instead of giving labour in the designated projects, EGPP workers frequently end up working for the elected representatives who are in charge of the projects. A female UP member of 'S' union of 'K' upazila reported that the member of ward number 7 uses EGPP workers to carry out personal work such as harvesting. She also said that she reported it to chairman, but the chairman did not take any step as the UP member is his brother-in-law.

### ***Political consideration, nepotism and clientelism result in mistargeting of beneficiaries***

As per the household survey, most of the beneficiaries of the five selected programmes believe that the SSNP beneficiaries are amongst the poorest in the community (Table 6.4). Curiously, in the case of maternity allowance recipients, 35 per cent of the respondents reported that they are unaware of whether the beneficiaries are indeed the poorest in the community.



**Table 6.4 Respondents' perception on whether the beneficiaries are amongst the poorest in the community (in Per cent)**

Programmatic involvement	Would you say that the beneficiaries are among the poorest in this community						Total
	Yes, all of them are	The majority of them are	Half of them are	Just some of them are	None of them are	Don't know	
Maternity allowance programme	25	20	20	0	0	35	100
Stipend for primary students	13.6	66.6	14.1	2.7	0	3	100
Stipend for secondary students	14.8	47.5	21.3	11.5	0	4.9	100
EGPP	64.7	32.4	2.9	0	0	0	100
Old age allowance	28.5	64.2	2.1	2.1	0	3.1	100
School feeding programme	12.4	60.4	22.4	3.2	0	1.7	100
Widow/deserted/destitute women allowances	17.5	74.3	1.9	1.6	0	4.7	100
Honorarium for insolvent freedom fighters	36.4	27.3	9.1	9.1	0	18.2	100
VGD	28.7	52.8	7.4	7.4	0	3.7	100
VGF	18.3	69.6	8.4	2.2	0	1.4	100
Allowance for the persons with disabilities	26.2	58.7	4.8	3.2	0	7.1	100
Others	0	0	0	0	0	100	100
Total	19.1	63.7	11.1	2.9	0	3.2	100

Source: Authors' calculation based on household survey data.

According to the statements of several UP chairmen and members and government officials, during the field study, most of the targeting errors in the case of maternity allowance and old age allowance occur because cards were distributed on political consideration. The elected representatives at the local level argued that as they have very thorough and updated information about the socio-economic condition of their constituents and as they always have to choose from a large pool of potentially eligible beneficiaries, the actual inclusion and exclusion errors in targeting are not significant. However, since, in most cases, it is almost impossible to track the cards that are given to political leaders and hold them accountable, a large part of the cards goes to ineligible candidates. For example, it is a common practice for the UP chairman to leave blank spaces in the form when preparing the list of beneficiaries so that the upazila parishad can include the names put forward by political operatives. An interesting example was found in the case of 'S' upazila. In 2016, the UPs in this upazila submitted the beneficiary lists in a timely manner, although with blank spaces following the usual practice. But at the upazila level, the political leaders of the ruling party could not agree on the list of persons to be included. This disagreement led to delays and the deadline for submitting the list to the ministry was over. As a consequence, no one had received maternity allowance in that particular year in the 'S' upazila. The chairmen and members often use maternity allowance and old age allowance cards to secure their vote banks and tend to give them to extended family members.

During the FGDs, many guardians and students complained about nepotism as being the main reason of mistargeting in SESP. In 'F' union, since the teachers of 'T' Dakhil Madrasah select the beneficiaries, it was alleged that they select their own children and the children of SMC members as beneficiaries. According to some of informants, all of them come from wealthy families and are not eligible to receive the stipend. For example, the SMC member, whose daughter gets the stipend, owns a motorcycle. This indicates that he is relatively well off when compared to the other char habitants. Similarly, teachers of the 'S' Girls School also give preference to the guardians who maintain a good relationship with them. Thus, students whose guardians are on good terms with teachers tend to get selected for the stipend programme even if they are of good financial standing.

A strong belief exists at the field level, especially among the beneficiaries, that once selected, no one can be removed from the EGPP beneficiary list. This results in a lack of accountability as regards reporting for work and giving the required level of effort. The local elected representatives in charge of the projects informed that the EGPP beneficiaries do not come regularly and when they come, they do not work properly. According to them, the local name for EGPP is “kuriya vata” (allowance for lazy people). The chairmen and the members also reported that the beneficiaries tend to think that representatives are making them work for projects that they are not supposed to work for, and consequently they lose interest in working. Targeting errors also add to this problem. Since beneficiaries who are well-off do not come to work while receiving the allowance, other beneficiaries are reluctant to come and work as well.

### **6.2.2. Benefits distribution process**

*The problems while withdrawing the transfers appear to be very programme specific*

From the household survey, it was observed that only a small fraction of beneficiaries of the five selected programmes, barring old age allowance, face problems while withdrawing the transfers of their respective SSNPs (Table 6.5). In the case of the old age allowance, 20.8 per cent of the beneficiaries claimed that they face problems while withdrawing the transfers. Complications at the time of withdrawal of allowance was mentioned as a major reason. Transport costs associated with withdrawal of transfers was particularly difficult for the recipients of maternity allowance, primary school stipend and old age allowance benefits. Beneficiaries of the maternity allowance programme also mentioned opening bank accounts as an important hurdle.

According to the maternity allowance policy, NGOs/CBOs are supposed to help beneficiaries in opening bank accounts and getting the allowance. However, the field study found that, since NGOs/CBOs are not usually active on the scene, it is the elected representatives who help the beneficiaries with the administrative works. This often ends up as a pretext to take bribes. Usually, the beneficiaries only submit their photograph and photocopy of ID card; they are not aware of the entire process. In the case of old age

**Table 6.5** Whether respondents face any problem in withdrawing transfers (in Per cent)

Programmatic involvement	For withdrawing the transfer, is there any problem?		
	Yes	No	Total
Maternity allowance programme	5	95	100
Stipend for primary students	4.2	95.8	100
Stipend for secondary students	4.9	95.1	100
EGPP	2.9	97.1	100
Old age allowance	20.8	79.2	100
School feeding programme	0.2	99.8	100
Widow/deserted/destitute women allowances	24.9	75.1	100
Honorarium for insolvent freedom fighters	9.1	90.9	100
VGD	1.9	98.1	100
VGF	3.9	96.1	100
Allowance for the persons with disabilities	20.6	79.4	100
Others	0	100	100
Total	8.8	91.2	100

*Source: Authors' calculation based on household survey data.*

allowance, the FGD participants reported that the requirement of going to the bank for withdrawing transfers often caused difficulties for them.

In the case of the PESP and the SESP, the field study found that the school authorities helped the guardians in opening mobile money accounts. Although the beneficiaries are not supposed to pay anything to withdraw the stipend money, the mobile money agents charge Tk. 20-30 for each withdrawal. For example, in 'S' school, students had to pay Tk. 200 for opening bKash accounts to receive SESP stipend. A student of the school stated that they were asked to bring Tk. 200 for opening bKash accounts.

The field study found that distribution process of both PESP and SESP lacks a proper system to deliver proper training to relevant officers, teachers, guardians, and mobile money agents; also, there is no proper grievance redress mechanism. For example, the principal of 'H' Primary School mentioned that he has received complaints about guardians not receiving PESP transfers. He also said that they do not know why the problem happens. They have also contacted the SureCash authority, who also failed to provide a solution. Ms. 'J' from 'S' school reported that her sister-in-law's daughter received her stipend for two instalments, but then it had stopped. When her mother went to the school, she was told to go to SureCash office. Regarding SESP, Ms. 'L', a former beneficiary, said she used to receive Tk. 600 as stipend for two of her sons. Upon poor performance, she had to get one of her sons admitted to the BRAC School. Currently, she is not even receiving the Tk. 300 for her child studying in the primary school. Mr. D of 'S' union reported that although his daughter's name was on the list, she did not get any stipend. Upon further investigation, he came to know that during opening of the bKash accounts his daughter's number was mistakenly not included.

The projects taken up under EGPP are designed in a way that they are implemented during the lean periods. However, the field study found that due to administrative delays, the actual work of the projects starts and ends with some delay. Consequently, project implementation timeline enters into harvesting periods when the market wage rate climbs up to Tk. 400 a day, which was much higher than the stipulated Tk. 200 per day.

### *Delays in receiving programme benefits are quite commonplace*

As regards delays while receiving the transfers of the SSNPs, the experience of the beneficiaries varies from programme to programme. The household survey found that in view of the five selected programmes, the share of beneficiaries who faced delays while receiving the transfer was 25 per cent in the case of maternity allowance, 28.7 per cent in the case of the primary stipend, 47.5 per cent in the case of secondary stipend, 20.6 per cent in the case of EGPP and 40.1 per cent in the case of old age allowance (Table 6.6).

**Table 6.6** Whether respondents face any delay in receiving transfers (in Per cent)

Programmatic involvement	Do you face any delays in receiving your benefits?		
	Yes	No	Total
Maternity allowance programme	25	75	100
Stipend for primary students	28.7	71.3	100
Stipend for secondary students	47.5	52.5	100
EGPP	20.6	79.4	100
Old age allowance	40.1	59.9	100
School feeding programme	1	99	100
Widow/deserted/ destitute women allowances	40.1	59.9	100
Honorarium for insolvent freedom fighters	0	100	100
VGD	22.2	77.8	100
VGF	3.4	96.6	100
Allowance for the persons with disabilities	36.5	63.5	100
Others	0	100	100
Total	22.1	77.9	100

*Source: Authors' calculation based on household survey data.*

According to the maternity allowance policy, beneficiaries are supposed to receive the allowance once every six months. However, the field study found that the beneficiaries face considerable delays in receiving the benefits. For example, in 'H' union, maternity allowance cards of 2018-19 were distributed in July 2019, and they still did not receive the allocation for 2019-20 when the field study was carried out. Ms. 'M' and Ms. 'S' from East 'C' union received Tk. 9,600 and Tk. 6,000 respectively in one instalment as maternity allowance. Similarly, in 'B' union of 'R' upazila, a beneficiary informed that she received Tk. 6,150 as the first instalment in September 2018 and then Tk. 9,600 as the second instalment in September 2019. Beneficiaries are usually unaware as regards the time and the process of distribution of the allowance. When the chowkidar informs them, they go to the upazila to collect

the allowance. In the case of the old age allowance, the FGD participants said that instead of receiving the benefits every three months, they usually get it every 4-5 months.

The FGD beneficiaries informed that they usually get the PESP transfer every three months through transfer to the phone number they had submitted in the form. The situation was not so well in the case of SESP. The students are supposed to get the SESP transfer twice every year. However, the field study found that the stipend always gets distributed two to three months later than the stipulated time. For example, in 'T' madrasah of 'F' union, students were supposed to get the first instalment of 2019 in June, but they received it in September.

As per the field study, beneficiaries do not get the EGPP wages on time. A female beneficiary in 'P' union complained that she did not get the wage on time as was stipulated in the policy. According to the policy, beneficiaries are supposed to get the wage every ten days. However, beneficiaries tend to receive the wages with a delay of about 20-30 days.

### **6.2.3. Perceived contribution of the selected SSNPs**

#### *The general perception as regards the contribution of the selected SSNPs is positive*

The household survey indicated that an overwhelming majority, about 97.1 per cent of total beneficiaries, mentioned that they had benefitted from the SSNPs. Among them, 33.9 per cent felt that their food and nutrition situation have improved, 22.5 per cent stated that their economic situation has bettered, 20.6 per cent reported that they can now spend more on healthcare, and 19.1 per cent informed that SSNPs have contributed to their children's education in terms of both entry and continuity (Table 6.7). Respondents also felt that receiving the benefits from SSNPs has resulted in increased prestige and dignity of their families.

Among the respondents of the household survey, according to 29.9 per cent beneficiaries SSNPs had significant positive impacts, while 64.6 per cent consider SSNPs to have positive impacts on their households (Table 6.8). A little over 90 per cent of the respondents felt that if they cease receiving assistance from SSNPs, this would adversely impact their household condition.

**Table 6.7** Respondents' perception on how they are getting benefitted (in Per cent)

Response	Kurigram	Rangpur	Gaibandha	Nilphamari	Total
Economic situation has improved	20	28.1	27.5	27.1	25.5
Food and nutrition situation has improved	34.1	35.3	33.8	32.4	33.9
Has contributed to the continuation/entrance of children in schools	15.7	25.5	17.7	17.9	19.1
Can purchase medicine and health care services more than before	28.7	10.5	20.4	21.8	20.6
Increased dignity in family	1.5	0.7	0.6	0.8	0.9
Total	100	100	100	100	100

Source: Authors' calculation based on household survey data.

**Table 6.8** Respondents' perception as regards the overall impact of the programme they are beneficiaries of (in Per cent)

Response	Kurigram	Rangpur	Gaibandha	Nilphamari	Total
Significant positive impact	32.3	22.1	36.5	28.8	29.9
Positive impact	61.1	71.2	58.1	68	64.6
Neutral impact	3.5	6.4	5.3	1.6	4.2
Negative impact	2.7	0.3	0	1.3	1.1
Significant negative impact	0.5	0	0	0.3	0.2
Total	100	100	100	100	100

Source: Authors' calculation based on household survey data.



The field study found that maternity allowance is often used for alternative purposes, partly due to irregular payment schedule. As the beneficiaries' face delays in receiving the allowance money, (rather than at regular intervals, once every six months, as per policy), they tend to make use of this primarily to buy assets and repay loans. For instance, in East 'C' union, Ms. 'M' bought a cow, Ms. 'S' used it for her and her child's treatment, and Ms. 'W' used the money for a mortgaged land. In 'B' union, Ms. 'K' bought six chickens and used the rest for the education of her children, and Ms. 'D' used it to repay the loans she took for doing her caesarean section. However, as pointed by some maternity allowance beneficiaries in 'F' upazila, as they do not get the allowance in due time, it becomes impossible for them to buy nutritious food or medicine during the pregnancy period, which is indeed one of the main objectives of this programme.

As stated by the FGD participants, old age allowance has a positive impact through consumption smoothing and increased social status. Beneficiaries of old age allowance use the money for a variety of purposes which include buying food items, medicine, daily necessities, etc. Some of the beneficiaries spend it in agriculture, and some spend it to buy gifts. For many, the allowance had increased their social prestige as they did not have an income before.

According to the FGD participants, the PESP stipend has contributed by raising the guardian's interest in sending kids to school. School attendance rate and completion of primary cycle have also improved. However, the guardians emphasised that the government should also invest in improving the quality of primary education instead of just focusing on stipends. They also informed that the amount of the stipend is not enough compared to the educational expenses of a primary student. According to them, guardians have to spend several thousand taka per month for coaching, books, stationaries and other necessities. One hundred taka per month was hardly adequate to underwrite all these expenses. They recommended that the amount be increased in such a way that it would cover all expenses associated with primary education.

According to the FGD respondents, SESP contributed to increased attendance and raised the completion rate at the secondary level.

For example, respondents of 'P' union reported that while before the stipend only 40 per cent of the students who completed primary level went on to sit for Secondary School Certificate (SSC) examination, at present the rate has gone up to about 70 per cent. They also reported that the completion rate for girls has risen remarkably due to the stipend programme. It has contributed to reducing the rate of child marriage and child labour. Parents stated that the stipend has also contributed to increasing physical mobility of the girl students. According to a female guardian, at present girls can travel to 'P' union alone while it was hardly the case previously. She further focused on the girls' improved literacy by saying that they can now read signs, understand which bus goes to where, and talk with outsiders.

The field study found that the benefits from the EGPP are often reinvested in other productive purposes. The transfer is used by some beneficiaries to purchase goats, which in some cases generated earnings of Tk. 10,000 – Tk. 15,000, as was noted by some. For instance, Ms. 'K' of 'G' union and Mr. 'T' of 'H' union bought a goat with the allowance money. Mr. 'T' reported that he eventually earned Tk. 10,000 from goat rearing, while Ms. 'K' reported that she earned Tk. 15,000. In 'P' union, a beneficiary informed that he has opened a deposit pension scheme (DPS) with the allowance. Others have settled loans. Ms. 'R' from 'TK' union said that she received Tk. 8,000 after working for 40 days, and repaid some of her loans with the money. The beneficiaries also claimed during the FGDs that predictability of guaranteed income from EGPP serves as good collateral. Income from EGPP guarantees that loans will be repaid, so it also works as a guarantor for the workers when they buy daily necessities from shops on deferred payment basis.



## Policy recommendations



## 7. Policy recommendations

In the preceding sections, it was pointed out that successive governments in Bangladesh have recognised social protection as a key policy plank. The constitution of Bangladesh states the commitment to provide social protection to all citizens. Election manifesto of the incumbent government, as well as various medium-term development plans, have put emphasis on providing social security to citizens. Indeed, social security has been seen as a right of the citizens of Bangladesh in important policy documents. These guiding policy documents have reinforced the constitutional commitment towards establishing a caring society where poverty will be eradicated and inequality radically reduced. These goals were to be attained through quality and inclusive education, affordable health care, decent employment, women's empowerment, and social inclusion, by aligning these with the country's development philosophy and goals.

However, SSNPs should not be perceived as a panacea that will address all the challenges that Bangladesh faces in attaining its development goals. It needs to be taken into cognisance that SSNPs are designed to improve the situation of the vulnerable people and these programmes complement other efforts at addressing development challenges facing Bangladesh. Indeed, it may be argued that SSNPs can only help to cross the cracks, but not able to fix the cracks themselves. For example, Sobhan (2016) had argued that neither targeting of development resources to the poor and marginalised groups, nor the extension of social protection to such groups is likely to resolve the 'structural injustice' facing the poor and the marginalised groups. He identified four sources of structural injustice which undermine the process of development in a developing economy. These include inequitable access to productive assets, inequitable participation in the market, inequitable access to human development, and unjust governance. While efficient delivery of a set of well-designed SSNPs with significant coverage could contribute to addressing the aforesaid challenges, a country must act on a more comprehensive set of policy actions to help attain the broader development goals. Despite these limitations, SSNPs have been and will continue to have a

critical supporting role and should remain an integral part of Bangladesh's development journey.

As is known, social protection is well-embedded in the SDGs framework, both directly and indirectly. Social protection has been perceived as a tool that can support the attainment of all three pillars of the 2030 Agenda (i.e. economic, social and environmental) as also all the Goals. Cross-country experiences reinforce that social protection can be crucial in, *inter alia*, reducing poverty and inequality, enhancing human capital, attaining gender equality, and fostering economic growth and decent work. As has been argued in the preceding discussions, the five selected SSNPs, which are considered under the present study, are closely linked to several SDGs. For instance, the implementation guideline of the maternity allowance programme explicitly mentions about achieving SDG 1 (no poverty), SDG 3 (good health and wellbeing), SDG 4 (quality education) and SDG 5 (gender equality), particularly through a reduction in child and maternal mortality, among its strategic objectives. Primary and secondary school stipend programmes can be connected to several aspects of expanding quality education (SDG 4), reducing child labour (SDG 8), alleviating poverty (SDG 1), and ensuring women's empowerment (SDG 5). EGPP can be linked with SDG 8, SDG 1 and SDG 13 (climate action). Poverty alleviation (SDG 1), hunger reduction (SDG 2) and healthcare provision (SDG 3) can be directly connected to the goals and objectives of the old age allowance programme. By reducing poverty and enhancing human capacities, these selected SSNPs could play a crucially important role in narrowing development gaps, catering to the needs of the marginalised people, and reducing inequalities (SDG 10). The five selected programmes covered under the present study are thus particularly relevant for the four selected districts in the North-West of Bangladesh which are widely recognised as 'left behind' and spatially backward areas of the country.

The present study highlights that there are formidable impediments which will need to be overcome if the SSNPs are to be successfully implemented in Bangladesh. The study finds that the SSNPs are afflicted by leakages, overlaps, under-coverage, duplication and fragmented execution. Errors of both inclusion and exclusion continue to be major challenges in SSNPs implementation

in Bangladesh. Although the number of households under SSNPs coverage has gradually increased over the past years, a considerable proportion of these households belong to the so-called non-poor category. This indicates that, while more deserving poorer households are being left out, less deserving non-poor households tend to receive the benefits accruing under the various SSNPs.

The problems of exclusion and inclusion error also have repercussions for best use of the limited resource that Bangladesh is able to allocate for social protection. Also to note, 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. There is an urgent need to start working towards a universal pension scheme (UPS) in Bangladesh. The need for such a comprehensive pension system for the elderly has been stressed in the 7FYP and the NSSS. Also, the idea of a UPS, which covers all working population engaged in both formal and informal sectors, has been pitched in national budget speeches for FY2019 and FY2020. The Centre for Policy Dialogue (CPD) has carried out a comprehensive study in this regard (Rahman, Khan and Sabbih, 2020). Until a comprehensive UPS for the elderly in Bangladesh is introduced, the existing pension programme should be shown as a satellite account in the national budget for social safety net programmes. This will allow to have a clearer picture as regards the actual amount of resources that are earmarked for the SSNPs. As was revealed by the study, an increase in allocation for SSNPs failed to match the pace of overall rise of budgetary allocation or the size of the GDP. This has resulted in Bangladesh lagging significantly behind from its own programmatic targets set out under successive national five-year plans and the NSSS. It needs also to be reminded that in the regional context Bangladesh continues to lag behind its neighbours in terms of budgetary allocations for social protection.

Successful implementation of the SSNPs calls for concerted efforts on the part of the central government, sub-national and local authorities. As field level investigation carried out for this study testifies, in implementing the SSNPs local actors such as 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 people in respective areas. In most cases, upazila parishads perform the role of middle-men between the central government and the grassroots. Non-state actors including NGOs, CSOs and CBOs 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 helping in the beneficiary selection, assisting in monitoring activities, and serving as proxies for grievance redress mechanism.

It needs to be recognised that the NSSS took cognisance of a number of weaknesses afflicting the social protection system in Bangladesh and suggested wide-ranging reforms in programme-related areas and institutional domains. To facilitate the NSSS implementation process, an NSSS Action Plan was formulated for the 2016-2021 period. Programme-related reforms under the NSSS include, inter alia, adopting a lifecycle system of social security, strengthening programmes in terms of quality and coverage, and making the social security system more inclusive via incorporating an increased proportion of poor and marginalised groups in the programme. The lifecycle system of social security refers to strengthening social security for children, amplifying social security for the working-age population with particular focus on vulnerable women, establishing a comprehensive pension system for the elderly, and improving the programmes for people with disabilities. Also, added focus was put on strengthening the programmes for urban poor, consolidating and reforming food security type programmes, and merging small schemes.

Institutional reforms envisaged by the NSSS included introducing cluster-based coordination approach involving implementing ministries, establishing a single registry management information system, strengthening G2P payment system, strengthening the beneficiary selection process, strengthening the GRS, and establishing an M&E framework. The cluster-based approach was prescribed to contribute to coordination amongst the numerous government agencies associated with the implementation of about more than hundred SSNPs as also to facilitate the consolidation of a



large number of existing programmes. Six clusters were formed based on the coverage of the prevailing SSNPs: social allowance, food security and disaster assistance, social insurance, labour/livelihood interventions, and human development and social empowerment. Each cluster has a lead coordinating government agency (e.g. ministry or division) alongside other relevant members. These clusters are supposed to be the forum for intra- and inter-cluster coordination in service delivery.

Mid-term progress review on the implementation of the NSSS (GED, 2020) illustrates the status of progress as regards indicators assessed under programmatic and institutional reforms. The review shows that of the 86 indicators associated with programme-related reforms, 26 are on-track, 12 are, by and large, on-track, 11 are moderately off-track and 37 are seriously off-track. Somewhat better performance was observed in the case of reforms related to food security, programmes for the elderly, and persons with disabilities. The reforms pertaining to the remaining lifecycle-based programmes demonstrate mixed performance. Reforms related to urban poor and programme consolidation show almost no progress. For the 50 performance indicators under institutional reforms, 14 are on-track, 3 are, by and large, on-track, 12 are moderately off-track and 21 are seriously off-track. The reforms related to G2P and GRS are mostly on-track, while the progress of other institutional reform plans is mostly inadequate. The official review emphasises the need for accelerating progress towards reforming the social protection system in the country. One hopes that as the country prepares for the development plan for the next five years (i.e. the Eighth Five Year Plan: 2021-2025), this issue will receive the importance it deserves. In view of the ongoing COVID-19 pandemic, the need for a modern, efficient social protection framework is reinforced more than any time in the past. The present study, with a view to contributing towards this much-needed agenda, offers a set of policy recommendations based on the analyses and discussions presented in the preceding sections. These recommendations have been clustered into a number of areas based on their relevance in the national context and programme-specific contexts.

## **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. Implementation of the stated reform agenda proposed by the NSSS will thus benefit from closer monitoring by the high-level authority. If deemed necessary, a task-force could be formed to oversee the aforesaid monitoring process. 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, may be thought of. Such a plan will be helpful in bringing the implementation trajectory of the NSSS back on track. The upcoming Eighth Five Year Plan provides a useful opportunity to this end. The Plan should propose a concrete pathway to implement the envisaged targets of the NSSS over the next five years. It is important to recognise that the targets set by the NSSS will not be able to take the country to its final destination of a social-welfare state. Rather it is just one of the many milestones that will need to be achieved in view of attaining the aspiration of the social-welfare state over the coming years.

### ***Finalisation of 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 envisaged under the NSSS. Much of this perhaps can be attributed to the 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 very strongly felt in recent times when the issue of disbursing support to people adversely impacted by the COVID-19 pandemic came up on an urgent basis. Also, delays 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 M&E implementation. It is

also to be noted that the authenticity and credibility of this database will perhaps be the single most contributor as regards efficient delivery of the SSNPs in Bangladesh. As soon as this database is ready, line ministries and other relevant government agencies engaged with SSNP implementation should be able to access it and make good use in implementing the programmes. If required, the needed technical support (including the required skilled human resources) to ensure appropriate use of its 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 operational whereby SSNP beneficiaries are able to lodge complaints and get redressal. However, as was revealed by the field survey, carried out for this study, awareness about this system is rather limited as far as the beneficiaries were concerned. Also, since majority of people from the poor and vulnerable communities have limited educational attainment, they are unlikely to be familiar with internet-based services. To what extent these people will be able to receive the benefits of an online-based system remains a question. Raising awareness about paper-based system available at the local levels could be a more useful way to deal with the issue, at least for the time being. Local NSAs can play an important role in assisting the SSNP beneficiaries in accessing the online or paper-based GRS. The GRS system should also integrate a mechanism so that LAs and LGIs are responsible for registering grievances discussed in official meetings including *ward-shava* and committee meetings at upazila and district levels. Parliamentary Standing Committees should be mandated to hear these grievances on a regular basis. Members of Parliament then will be able to actively oversee the grievances lodged by their constituencies. This will raise accountability and transparency in governance and economic management. This GRS system should be converted into an open-access platform so that there can be more transparency on this mechanism.

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

The present study sheds light on two important areas. For beneficiaries, prior knowledge and information about SSNPs turn out to be a necessary factor for being able to be enlisted in a programme. Curiously, awareness as regards the SSNPs among the potential participants is largely dependent on the role played by LGI representatives at the local level and information flow from current and past programme participants. Use of traditional tools such as miking was found to be rather infrequent although implementation guidelines of many programmes emphasise the need for such actions. It is also found that the use of mass media channels (such as mobile messaging system, radio and television) is also not 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. List of all SSNP participants and selection process of these programmes should be made available through union information centres (UICs). The government can also initiate a process to engage the UICs in identifying potential programme participants. Under the proposed system, a local citizen can enlist herself/himself for a programme at the local UIC. The list may be obtained by the LAs and LGIs entasked to implement the programmes in the subsequent cycle. At present, the LGI representatives are responsible for selecting a certain number of participants from her/his locality (as per the distribution of the quota for the locality). Such a system leaves room for nepotism and favouritism, if not for outright corruption. The study finds that there is hardly any practice of using open meetings while selecting the beneficiaries. This particular method of information dissemination must be further promoted at the implementation level.

***Independent monitoring at the local level led by general citizens should be encouraged and institutionalised***

The report on mid-term progress review on implementation of the NSSS (GED, 2020) has emphasised the need for strong M&E system

for all the SSNPs. However, the M&E system of SSNPs should not be limited to the formal process. Independent M&E conducted by citizens or by citizen-led organisations can help provide real-time feedback on the implementation status of SSNPs at the local level. Indeed, such monitoring and data collection tools (such as 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 hearing based on these tools should be institutionalised within the local governance system. These public hearings on the results and recommendations of social accountability tools can be organised by the upazila and district level development committees, as part of formal agenda, at meetings held every two/three months. The government (at both national and local levels), Bangladesh's international development partners, international NGOs, local NGOs and CBOs should promote these tools in order to strengthen inclusive participatory governance concerning the implementation of SSNPs.

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

At present, the implementation process of the SSNPs is dominated by the supply side. The Finance Division of the Ministry of Finance allocates funds for annual financing of the SSNPs through the national budget. This is carried out based on a number of strategic political, economic and social considerations. However, whether considerations as regards demand, effectiveness or delivery performance of the programmes are taken into consideration in allocating resources or setting the number of beneficiaries and programme participants remains a questionable proposition. Also, the total allocated amount for the various SSNPs appears to be far from adequate when ground realities are taken into cognisance. 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 give the government 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 as a guide in estimating the national demand concerning these programmes. The government

has pledged to introduce more comprehensive and modern social protection programmes including universal health insurance and UPS. Successful and timely implementation of such programmes will require appropriate legal, institutional and financial reforms. It is true that lack of financial resources limits government's capacity to attain such an ambitious but desired social protection system. It also needs to be recognised that the allowances extended by the SSNPs are often inadequate and are not adjusted for inflation. The allowances are indeed losing their real value over the years. Consequently, these remain inadequate to deliver programme objectives and expected outcomes. To this end, there is no option but to enhance revenue mobilisation in the country. Regrettably, revenue mobilisation is perhaps one of the weakest areas where the government has repeatedly failed to attain its targets, set in successive development plans, by a significant margin. However, it is also to be noted that having a more credible and comprehensive social protection system helps motivate citizens to act on their fiscal responsibility and pay their due share of taxes.

## **Programme specific recommendations**

### *Maternity allowance*

Proper information dissemination throughout the programme cycle, as per policy, has to be ensured in order to raise the efficiency of the implementation process. Beneficiary selection and the subsequent beneficiary card distribution should be free of all forms of corruption and political influence. To this end, it needs to be ensured that selection meetings take place and 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 middle-men 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 on a quarterly basis.

### *Primary school stipend*

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 SMC will be necessary to this end. It has to be ensured that the lists of primary school stipend recipients get publicised in 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 of this particular programme. Such an approach could be taken in the case of other applicable SSNPs if adequate resources are 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 this should be seen as an ongoing exercise.

### *Secondary school stipend*

To make the implementation of secondary school stipend programme more efficient, highest priority should be given to avoid errors of exclusion and inclusion, by omission or commission, as a result of corruption and nepotism. As was observed in the course of the field study, timely completion of the administrative works pertaining to the beneficiary selection process could be crucial in terms of dealing with errors of exclusion. To this end, the schools should be instructed to prepare this list through an open meeting with participation of concerned teachers and parents where general people of this locality may also be present. Lists of beneficiaries have to be publicised in 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, either due to getting married or failing in the final examination, needs to be carried out on a regular basis so that more deserving candidates are able to 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.



### *Employment generation programme for the poorest*

The beneficiary selection process of 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 are indeed finally enlisted. As was evinced from the field study, errors of inclusion can occur as a consequence of wrong interpretation of the policies. The union committee and higher implementing bodies must be adequately trained to solve this issue. 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 in the timing of the lean period, a division wise, if not district wise, EGPP implementation period could be considered instead of following the same calendar throughout the country. To recall, the first phase of EGPP runs for 40 days during October to December, while the second phase runs for another 40 days during March to April. To compensate for inflation, the wages offered under EGPP need to be revised every 2-3 years.

### *Old age allowance*

Beneficiary selection process of the old age allowance programme has to be made free of any form of corruption or political influence. Following implementation guideline, selection meetings are to take place as part of the selection process. These meetings need to be publicised widely so that prospective beneficiaries get the opportunity to enlist themselves in the programme. 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 efficient implementation of the programme is ensured. Access to allowance should be hassle-free, and here greater use of digital platforms should be the way forward. Local administration and local government with the support from NSAs should prepare a list of all eligible persons for the programme, every year, through an open meeting. This will help the central government to be able to understand the total demand for the programme. Overall, aggregate allocation can then



be made considering the demand-side. This will also be a step towards implementing the planned UPS by the government.

The central government plays a key role in terms of designing and allocating resources for the SSNPs in Bangladesh. Hence, the role of the central government cannot be undermined even though local institutions play a critical role in delivering the SSNPs in an effective manner. The importance of timely implementation of various reforms envisaged under the NSSS cannot be overemphasised in this connection. Concerted and coordinated efforts from the Central Management Committee of the Cabinet Division, various implementing ministries including Ministry of Finance, and GED will be crucial to achieving the goals of the SSNPs. At the grassroots level, LA and LGI representatives have a defining role to play to enhance the efficiency of SSNP delivery. Special focus should be put on adequate information dissemination, proper beneficiary selection, and operationalisation of GRS. These are priority areas to be acted on. The attendant challenges can be addressed in an appropriate manner if citizens' groups at the local level are more closely and effectively involved at every stage, from beneficiary selection to implementation to grievance redressal. Active participation of organised citizen groups such as CBOs/CSOs and other NSAs should be seen by local-level public service delivery agencies as key support to draw upon in their SSNP delivery activities. However, for this to happen, policymakers must take the lead to create an enabling environment and a conducive state-nonstate partnership in the governance of the development process.

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**Annex Table 1** Respondents' initial knowledge about the programme they are beneficiaries of (in per cent)

Programmatic involvement	How did you first come to know about this programme?										Total	
	Miking	Mobile message	Newspaper	Radio	TV	Chairman/secretary/Member of the union parishad committee/guard	Teacher, member of school Committee	Local influential person	Other beneficiaries including previous beneficiaries	Other non-beneficiary friend/family/relative/neighbour		NGO workers
Maternity allowance programme	0	0	0	0	0	50	0	5	35	10	0	100
Stipend for primary students	0.2	0.2	0	0	0	0.8	61.1	0.2	22.9	14.6	0	100
Stipend for secondary students	0	0	0	0	0	3.3	60.7	0	31.1	4.9	0	100

*(Annex Table 1 contd.)*

(Annex Table 1 contd.)

EGPP	2.9	0	0	0	0	0	85.3	0	0	11.8	0	0	100
Old age allowance	1.2	0	0	0.2	0.2	67.2	0	2.1	18.7	10.2	0.2	0	100
School feeding programme	0	0	0	0	0	0.2	50.9	0	37.3	11.6	0	0	100
Widow/deserted/ destitute women allowances	0.4	0.4	0	0	0	61.1	0	1.6	24.9	11.7	0	0	100
Honorarium for insolvent freedom fighters	9.1	0	18.2	9.1	18.2	9.1	0	18.2	9.1	9.1	0	0	100
VGD	0	0	0	0	0	65.7	0	4.6	21.3	8.3	0	0	100
VGF	0.7	0.2	0	0	0	56.4	0	1.7	28.9	11.8	0.2	0	100
Allowance for the persons with disabilities	0.8	0	0	0	0	68.3	1.6	5.6	11.1	12.7	0	0	100
Others	0	0	0	0	0	100	0	0	0	0	0	0	100
Total	0.5	0.1	0.1	0.1	0.1	33.8	26.3	1.4	25.9	11.7	0.1	0	100

Source: Authors' calculation based on household survey data.

**Annex Table 2** Beneficiary selection process in the programme

Programmatic involvement	How did you get selected in this programme?								
	Applied and got selected	Pursued personally	Political party referred	Kin member referred	Local government selected	Open meeting	Bribe	School committee selected	Total
Maternity allowance programme	10	32.5	5	2.5	50	0	0	0	100
Stipend for primary students	3.5	0.3	0	0.2	1.3	0	0	94.7	100
Stipend for secondary students	8	9.3	1.3	1.3	0	0	0	80	100
EGPP	25.4	20.3	0	0	54.2	0	0	0	100
Old age allowance	13.4	17.2	4.3	5.9	56.6	0	2.1	0.4	100
School feeding programme	0.3	0	0	0	0.3	0	0	99.3	100
Widow/deserted/ destitute women allowances	15.2	12.5	3.4	6	59	0	3.9	0	100
Honorarium for insolvent freedom fighters	43.8	25	0	6.3	18.8	0	6.3	0	100
VGD	7.1	23.6	4.4	7.1	53.8	0	3.8	0	100
VGF	4.1	13.9	3	4.8	73.4	0.4	0	0.4	100
Allowance for the persons with disabilities	14.2	18.5	4.7	4.3	55	0.9	1.9	0.5	100
Others	0	0	0	0	100	0	0	0	100
Total	8.2	10.8	2.4	3.5	38.5	0.1	1.3	35.2	100

Source: Authors' calculation based on household survey data.

**Annex Table 3** Level of difficulty for the beneficiaries to register in the programme (in per cent)

Programmatic involvement	How easy has it been for you to register in this programme?					Total
	Very easy	Easy	Moderate	Difficult	Very difficult	
Maternity allowance programme	5	40	40	15	0	100
Stipend for primary students	40.9	48.8	10.3	0	0	100
Stipend for secondary students	31.1	44.3	14.8	9.8	0	100
EGPP	14.7	52.9	26.5	5.9	0	100
Old age allowance	16.6	45.5	26.8	10.4	0.6	100
School feeding programme	57.5	35.3	7.1	0	0	100
Widow/deserted/destitute women allowances	13.6	42	31.5	11.3	1.6	100
Honorarium for insolvent freedom fighters	45.5	27.3	18.2	0	9.1	100
VGD	1.3	31.5	31.5	13	2.8	100
VGF	17.8	57.6	20.7	3.6	0.2	100
Allowance for the persons with disabilities	15.1	49.2	23	11.9	0.8	100
Others	100	0	0	0	0	100
Total	31.4	45.1	18.1	4.9	0.5	100

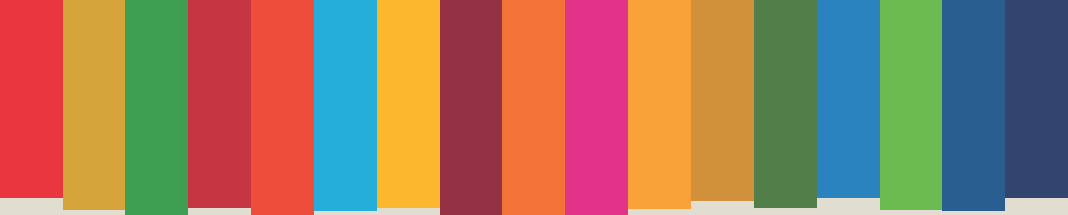
Source: Authors' calculation based on household survey data.

**Annex Table 4** Respondents' perception on fairness and transparency in the beneficiary selection process (in per cent)

Programmatic involvement	Would you say that beneficiaries were selected in a fair and transparent way?			
	Yes	No	Don't know	Total
Maternity allowance programme	45	10	45	100
Stipend for primary students	89.5	0	10.5	100
Stipend for secondary students	88.5	3.3	8.2	100
EGPP	88.2	2.9	8.8	100
Old age allowance	79	7.5	13.5	100
School feeding programme	95.2	0	4.8	100
Widow/deserted/ destitute women allowances	70	12.8	17.1	100
Honorarium for insolvent freedom fighters	81.8	9.1	9.1	100
VGD	78.7	13.9	7.4	100
VGF	81.9	5.51	2.5	100
Allowance for the persons with disabilities	84.1	4	11.9	100
Others	100	0	0	100
Total	84.8	4.3	10.8	100

Source: Authors' calculation based on household survey data.





The report emphasises the importance of enhancing the efficiency of social protection programmes in Bangladesh to attain the SDGs, particularly to meet the needs of the ‘left behind’ population. In 2016, about 65.6 per cent of the social protection programme participants in the country belonged to the non-poor category. Taking cue from field level evidence on implementation of five major social protection programmes in four North-West districts of the country, the study recommends targeted reforms at both national and programme specific levels. The study suggests ways to improve existing monitoring and evaluation systems and raising the efficacy of the grievance redress mechanism, and argues for creation of a comprehensive database of potential beneficiaries. The study concludes that active participation of the grassroots organisations in various stages of the implementation process will significantly enhance the overall efficiency in the delivery of social protection programmes in Bangladesh.



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Civil Society Organisations (CSOs) in Democratic Governance in Bangladesh

