



POLICY BRIEF

EFFECTIVE DELIVERY OF SOCIAL PROTECTION IN BANGLADESH

TWELVE TAKEAWAYS FROM EXPERIENCES DURING COVID TIMES

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Context

COVID-19 pandemic will leave far-reaching footprints on the development journey of Bangladesh, as also other countries across the world. The pandemic has exacerbated pre-existing vulnerabilities, added new dimensions to these, and disrupted the progress towards attaining the Sustainable Development Goals (SDGs) in Bangladesh. This scenario was further aggravated owing to the natural calamities afflicting Bangladesh in the form of successive floods and the cyclone Amphan in May 2020.

In this backdrop, the Government of Bangladesh (GoB) had launched several support measures in collaboration with the local authorities, which were targeted at the poor and the vulnerable sections of the population. These, inter alia, included cash support of BDT 2,500 each to 5 million households, food (rice) distribution, and cash support under Gratuitous Relief (GR). As is well known, the effectiveness of service delivery during times of urgency and emergency lies at the heart of attaining the expected outcomes. An assessment of the effectiveness is also important to draw insights and lessons to raise the quality of service delivery in the future. Based on a detailed investigation carried out under the study titled “An Assessment of the Effectiveness of Delivering the Relief Supports to Cope with COVID-19 in Bangladesh”, this Policy Brief captures key findings of the study, which focused on service delivery effectiveness at the local level. This covered the three social safety net programmes (SSNPs) mentioned above, which were implemented during the first year of the pandemic. The objectives of the exercise were to identify gaps, draw lessons, and offer concrete suggestions for improvement in the delivery of the services. The objective is also to help improve the quality of interventions considering SDG 16.6 (Develop effective, accountable, and transparent institutions at all levels), particularly in keeping in the purview the interests of the marginalised groups and the SDG spirit of leaving no one behind.

Methodology

Assessment of the three aforesaid SSNPs has made use of an analytical framework involving five pillars: (i) Coverage Strategy and Promotion, (ii)

Application, Selection, and Enrollment, (iii) Transfer and Receipt of Benefits, (iv) Information Management, and (v) Control Mechanism. Both quantitative and qualitative tools were deployed to obtain necessary information and evidence. A nationally representative survey was conducted following a rigorous methodology. In total, 2600 households were covered under the survey. Data was collected to measure providers’ performance based on clients’ experience and perception as regards service delivery. With the help of the household survey, data was collected on individuals’ knowledge, perceptions, and practices, particularly in view of assessing the quality of delivery of selected services during the pandemic period. A range of qualitative methods, including focus group discussions (FGDs) and key informant interviews (KIIs), was also deployed to generate additional information. 24 FGDs were conducted where the participants included both beneficiaries (male and female) and eligible non-beneficiaries of the COVID-targeted support programmes. 53 KIIs were conducted with relevant stakeholders to generate additional information. Interviewees included Deputy Commissioners, members of COVID-19 prevention committees at district and Upazila levels, local government representatives (i.e., Upazila Chairman, UP Chairman, members), Upazila Nirbahi Officer (UNO), District Relief and Rehabilitation Officer (DRRO), Disaster Management Information Centres (DMIC) at the national level, representatives from NGOs, CBOs, CSOs, community leaders (i.e., Imams, School teachers). Secondary official data was also consulted to elicit necessary information.

Key Findings

from the Survey

Coverage and allocation

■ SSNPs in Bangladesh, including the COVID-specific ones, have been able to cover only a small share of the total poor population of the country. The majority of poor households were not covered by the three COVID-specific relief programmes implemented by the government in the backdrop of the pandemic.

■ Nationally, only about a fourth of the poorest quartile group had received in the form of at least one of the three programmes assistance (Figure 1).

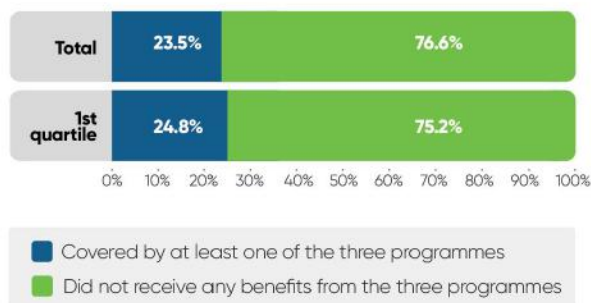


Figure 1: Percentage of the population who received assistance from the three SSNPs

■ Coverage of the poor people was inadequate in the rural areas. Only about 19.6 per cent of the rural population belonging to the poorest quartile group had received support from at least one of the three SSNPs. The corresponding figure for the urban areas was higher, about 43.3 per cent.

■ An inadequate amount of government relief allocation has resulted in low coverage. The survey findings indicate that there was at least a 50 per cent shortage in food relief compared to the demand. As a consequence, it was not possible to provide relief to all eligible persons according to their needs or at the same time.

Spatial dimensions

■ Qualitative survey findings indicate that allocation of GR (rice) and GR (cash) has been made based on population size rather than the poverty rate scenario in the particular locality.

■ Estimates based on the Ministry of Disaster Management and Relief, Bangladesh Bureau of Statistics, and Household Income Expenditure Survey 2016 data reveal that GR (rice) allocation had a strong correlation (0.84) with population size than the correlation (only 0.14) with the total number of extreme poor. Similarly, GR (cash) allocation had a strong correlation (0.85) with population size compared to the correlation (only 0.17) with the total number of extreme poor.

Targeting and selection process

■ Quartile distribution data indicates presence of 'inclusion error'. Among the beneficiaries, only about one-third of households belonging to the lowest income quartile have received at least one of the three relief packages; about two-thirds belonged to the rest (Figure 2).

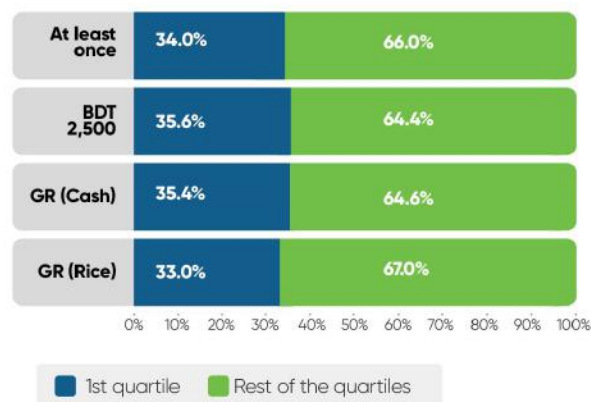


Figure 2: Percentage of households in income quartile group who received assistance from SSNPs

■ A large number of workers in the informal sector remained outside the three relief programmes, as can be seen from Figure 3.

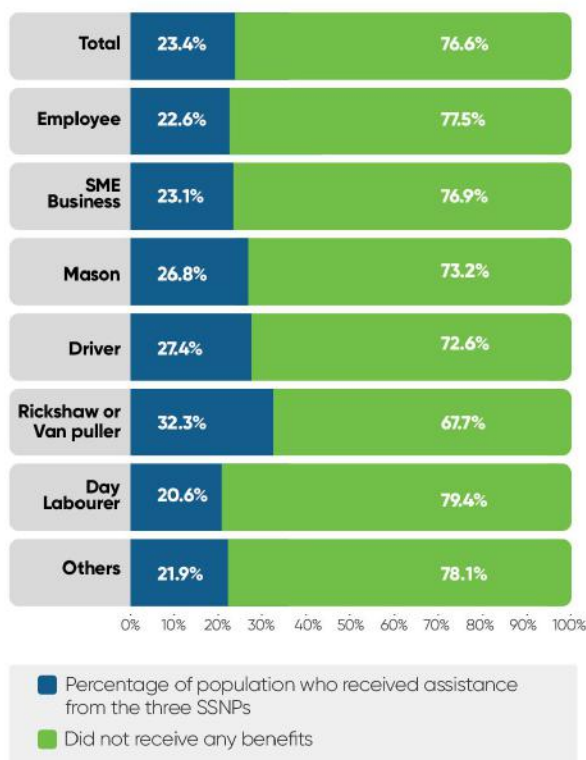


Figure 3: Categories of beneficiaries of the three relief packages (in per cent)

■ Many of the 'new poor' were excluded from the three relief packages. These people did not previously belong to the 'poor' category but lost income, jobs, and livelihood opportunities during the pandemic. Among the respondents whose income had reduced because of the pandemic, 77.3 per cent did not receive GR (rice), GR (cash), and BDT 2,500 cash support.

- There was hardly any scope for self-selection for the three relief support programmes. The share of beneficiaries who had applied on their own and got selected was significantly low, accounting for only 1.4 per cent for GR (rice), 1.5 per cent for GR (cash), and 7.6 per cent for the cash support programme.

- At least 44 per cent of beneficiaries of the three SSNPs complained about a lack of transparency in the selection process.

- A high level of “influence of acquaintance with local government representatives” was mentioned in connection with the selection process during the FGDs.

Information dissemination

- Dissemination of information as regards hotline numbers was highly inadequate.

- Only 1.6 per cent of beneficiaries were aware of the hotline numbers associated with the relief programmes (Figure 4).

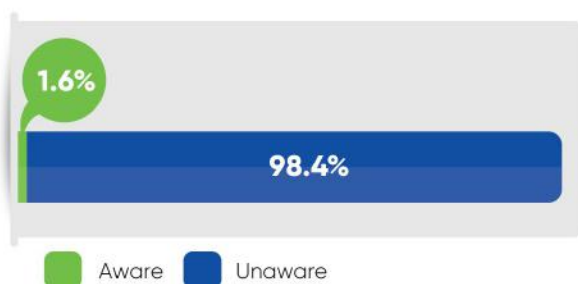


Figure 4: Percentage of beneficiaries who have knowledge about ‘hotline’ numbers

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

Degree of transparency

- There was a lack of transparency as regards eligibility for particular SSN programmes. Limited knowledge about the appropriate criteria on the part of delivery agents and public disclosure of lists of beneficiaries were in part responsible for this.

- 59.3 per cent beneficiaries of GR (rice), 57.7 per cent beneficiaries of GR (cash), and 48.9 per cent beneficiaries of cash support programme were not aware of the eligibility criteria for inclusion in the selected SSNPs (Figure 5).

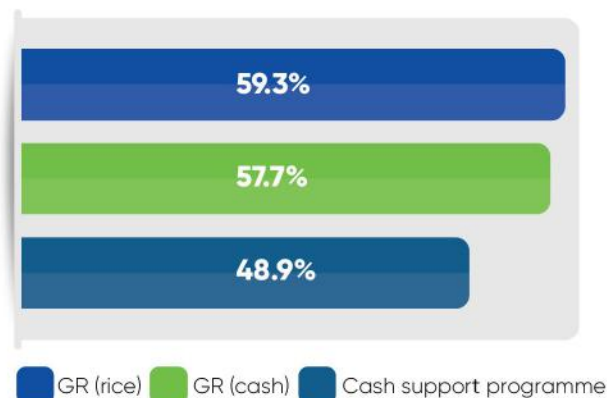


Figure 5: Beneficiaries aware of eligibility criteria (in per cent)

- The list of beneficiaries was not publicly available in most places, particularly in rural areas. Survey findings reveal that only 7.7 per cent of GR (rice), 7.2 per cent of GR (cash), and 3.2 per cent of BDT 2,500 beneficiaries had reported that the beneficiary list was publicly available.

- In many cases, service providers were not clear as regards the selection criteria. For example, during the distribution of GR (rice and cash), in some areas, it was mentioned that if a household had a recipient from other SSNPs, it would not be included in the list of beneficiaries. However, relevant guidelines do not mention this precondition.

- Lack of clarity among the service providers on how to execute the BDT 2,500 cash transfer programme has constrained the delivery of the programme.

Transaction costs related to receiving benefits

- Over 90 per cent of the GR (rice) and GR (cash) beneficiaries had to bear the costs involved in travelling to reach distant relief centres for collecting provisions or money. Surprisingly, 17 per cent of the cash support beneficiaries had mentioned that they had to incur transportation costs even though the cash transfer was provided through mobile banking (Figure 6).

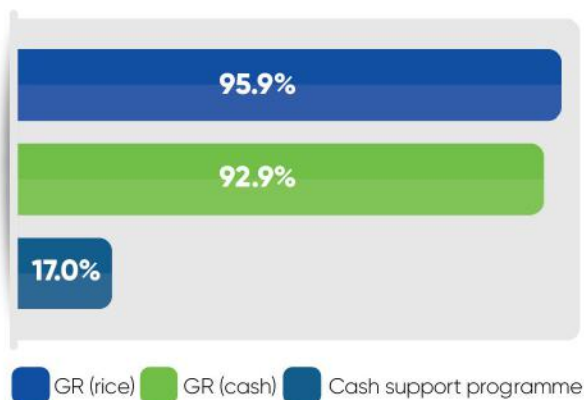


Figure 6: Percentage of beneficiaries incurring transportation cost for receiving benefits

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

Timing of delivering benefits and transfers

■ Half of GR (rice), GR (cash), and BDT 2,500 cash support beneficiaries received benefits within five days, seven days, and 30 days of selection, respectively.

■ The majority of the beneficiaries (81.2 per cent) did not face any delay in receiving cash transfers under GR (cash) and cash support programmes.

■ However, among the people who faced delay (7.0 per cent), the majority (18.5 per cent) had faced difficulties in opening a bank account. About 15.1 per cent of beneficiaries faced a delay in receiving cash due to technical errors in mobile financial services. Apart from this, the lack of NID number/mobile number or wrong NID number/mobile number had constrained the verification process and caused a delay in receiving cash.

Information dissemination, monitoring, and supervision by local authorities

■ Local government representatives led the information dissemination process. A large number of beneficiaries were informed about the three relief packages by the Chairman/ Secretary/ Member of the UP Committee/Guard (Figure 7).

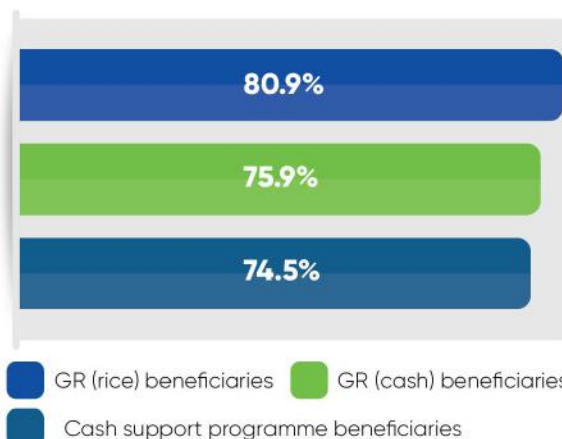


Figure 7: Percentage of beneficiaries who were informed about the three SSNPs by the Chairman/ Secretary/ member of the UP Committee/Guard

■ A large part of the beneficiaries' information/ NID/telephone numbers was verified by government officials in the course of the support provisioning period (Figure 8). This was done by verifying Voter ID card/NID, by visiting recipient houses to check eligibility of the enlisted beneficiaries, or by crosschecking beneficiaries' list by Tag officers and NGO workers.

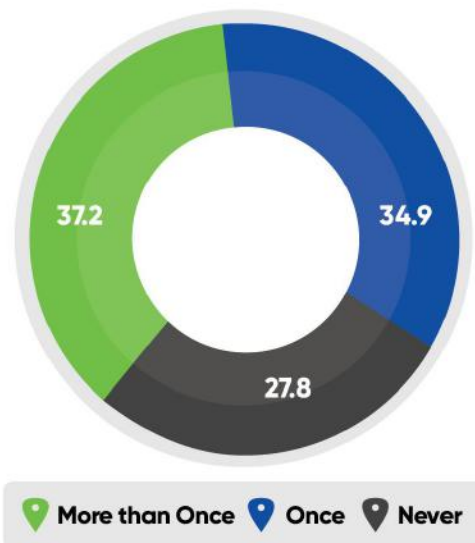


Figure 8: Verification/Crosschecking of household information (in per cent)

■ A large share of the beneficiaries (75.9 per cent) reported the presence of UP Chairman/members during the support distribution process. This needs to be appreciated. About 23.5 per cent of beneficiaries reported that 'tag officer' was present during the distribution process. However, 10.4

per cent of beneficiaries were not aware of the presence of any government officials at the time of the relief distribution.

Grievance redress system

■ There was no functional grievance redress system in place for relief-related complaints. The majority of the beneficiaries (85.1 per cent) were not aware of any grievance redress system in connection with the three assistance programmes. Some (13.4 per cent) even insisted that no such system was available (Figure 9).

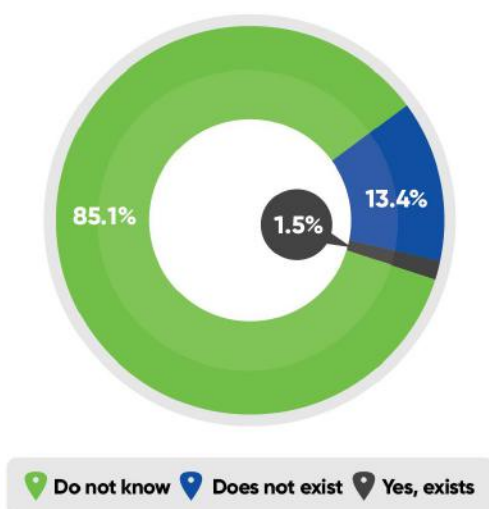


Figure 9: Beneficiaries' knowledge about the existence of 'Grievance Redress System' (GRS) (in per cent)

■ The very few beneficiaries who had indeed submitted complaints regarding the three assistance programmes did so by using the 'hotline' numbers. All such complainants asserted that their problems were not resolved by the service providers.

■ In most of the cases, beneficiaries were not aware as to whom to complain or how to register a complaint. Qualitative survey findings indicate that problems were not resolved, in most cases, for those who had submitted a complaint. Misbehaviour and nepotism on the part of political leaders were experienced during the lodging of complaints.

Availability and access to an up-to-date database

■ Lack of an up-to-date database had severely constrained the quality of delivery of SSNPs. The absence of a central database for distributing relief packages was affirmed by government officials as well.

■ Qualitative survey findings indicate that relief was distributed according to the list, which was manually constructed by government officials.

■ Lack of a central database, disaggregated spatially, was also mentioned by many beneficiaries.

Overall performance under the five pillars

Among the five pillars considered under the analytical framework of the present study, performance under Pillar 2 (application, selection, and enrolment) and Pillar 4 (information management and use of technology) were found to be particularly weak, while performance under Pillar 3 (Transfer/Receipt of Benefits) was somewhat satisfactory. Performance under the remaining two pillars (Pillar 1 and Pillar 5) was found to be in the middle (Figure 10).

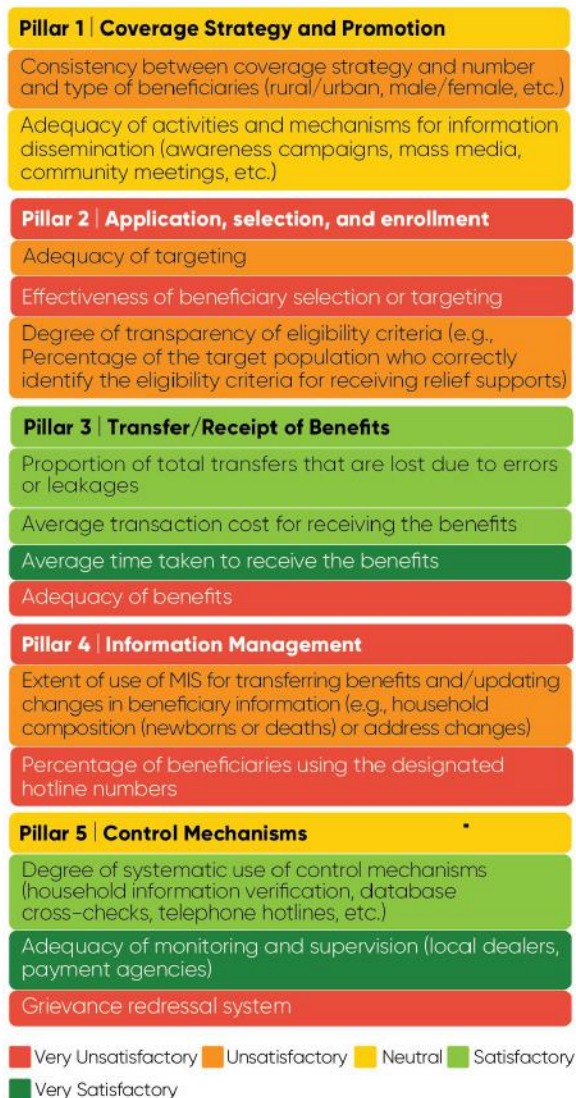


Figure 10: Assessment of performance of the five pillars: A Dashboard

Policy Recommendations

Regrettably, the COVID-19 pandemic is far from over and remains an ongoing challenge confronting Bangladesh. Indeed, the country currently (May 2021) is passing through the second wave of the pandemic. It is hoped that the policy recommendations presented below will be found to be useful in designing and implementing similar SSNPs to address pandemic type crises in the future. These are also equally applicable for raising the quality of implementation and delivery of the social protection measures in Bangladesh during normal times.

ALLOCATION MATTERS

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

SPATIAL DIMENSIONS MATTER

Relief benefits tended to be allocated mostly based primarily on the population size, without taking into cognisance factors specific to the area concerned. But other contingencies such as flood and cyclone and the topography of disaster-prone areas (such as char, haor, and coastal areas) accentuated the sufferings caused by the pandemic. Every disaster has local dimensions. These local specificities either mitigate or accentuate the adverse impacts of the disasters. Another lesson is that spatial features of impacts ought to inform interventions, both in terms of quantity and type.

CONSIDERATION OF NEW DIMENSIONS OF VULNERABILITY MATTERS

Targeting has been mostly conducted based on income level, at a time when the nature of destitution has been changing at a fast pace. This led to exclusion of a large number of unemployed people and 'new poor' from the relief packages. Limited scope for self-selection, familiarity with local



government representatives, and non-transparent selection process have further aggravated the targeting error and led to both errors of 'exclusion' and 'inclusion', leaving behind a large group of eligible beneficiaries both old and mostly new. Higher unemployment, income erosion, switching to new jobs with lower pay, and new dimensions of vulnerability such as the emergence of 'new poor' during COVID type emergencies, should guide both targeting and allocation. Furthermore, there should be scope for self-selection at a time when disaster scenario changes on a daily basis.

ACCESS TO INFORMATION MATTERS

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

TRANSPARENCY MATTERS

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



COSTS INVOLVED IN ACCESSING SERVICES MATTER

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

TIMING MATTERS

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

INNOVATION MATTERS

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

REDRESS OF GRIEVANCE MATTERS

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

WHOLE OF SOCIETY APPROACH MATTERS

Bangladesh has a long tradition of active involvement

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

ZERO TOLERANCE MATTERS

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

RELIABLE DATA MATTERS

The absence of an up-to-date database proved to be the government’s Achilles heels during the pandemic. Despite the best of efforts, ensuring proper targeting in the absence of a reliable database of eligible beneficiaries, reflecting the real-time situation on the ground, proved to be extremely difficult. In its absence, in many instances, the old and outdated database had to be made use of by the concerned officials. The development of a reliable database maintained centrally but with local disaggregation and being updated regularly, should be given the highest priority by policymakers.