



# Technical Assistance Consultant's Report

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## Regional: Enhancing ADB's Support for Social Protection to Achieve the Sustainable Development Goals

Bangladesh: 2018 Social Protection Indicator

Prepared by Mohammad Yunus

For the Asian Development Bank

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## Contents

Executive Summary .....	vi
I. Introduction .....	2
II. Recent Development in Social Protection .....	5
A. Introduction .....	5
B. Action Plan of Ministries .....	5
C. Action Plan of Thematic Clusters.....	6
<i>Social Allowance Cluster</i> .....	6
<i>Food Security and Disaster Response Cluster</i> .....	6
<i>Social Insurance Cluster</i> .....	7
<i>Labor/Livelihood Cluster</i> .....	7
<i>Human Development and Social Empowerment Cluster</i> .....	7
D. Monitoring and Evaluation.....	7
E. Government Response to COVID-19: Recent Social Protection Measures .....	8
III. Social Protection Programs .....	10
A. Social Assistance Programs .....	11
B. Labor Market Programs .....	22
C. Social Insurance Programs.....	25
IV. Comparative Assessment of Social Protection Programs.....	27
A. Social Protection Expenditures.....	27
B. Social Protection Category.....	28
C. Social Protection by Depth and Breadth.....	29
D. Social Protection by Poverty Status .....	29
E. Social Protection by Gender .....	30
F. Social Protection by Disability Status .....	31
V. Conclusions and Recommendations .....	33
References .....	35
Annex: Supplementary Tables.....	36

## Tables

Table 1: Economic and Sociodemographic Indicators .....	2
Table 2: Social Assistance Programs .....	11
Table 3: Labor Market Programs.....	22
Table 4: Social Insurance Programs .....	25
Table 5: Social Protection Beneficiaries and Expenditures by Broad Category, 2015 and 2018 .....	27
Table 6: Social Protection Indicator Disaggregated by Category, 2015 and 2018 .....	29
Table 7: Depth and Breadth of the Social Protection Indicator by Components, 2015 and 2018 .....	29
Table 8: Social Protection Indicator Disaggregated by Poverty Status, 2015 and 2018 .....	30
Table 9: Social Protection Indicator Disaggregated by Gender, 2015 and 2018 .....	31
Table 10: Social Protection Indicator Disaggregated by Disability Status, 2018 .....	32

## ABBREVIATIONS

ADB	Asian Development Bank
BBS	Bangladesh Bureau of Statistics
BFFWT	Bangladesh Freedom Fighters Welfare Trust
CHT	Chittagong Hill Tracts
CRPD	Convention on Rights of Persons with Disabilities
DDM	Department of Disaster Management
DSS	Department of Social Services
DSSO	district social service officer
DTR	disability targeting rate
DWA	Department of Women Affairs
FFW	Food for Work
G2P	government-to-person
GDP	gross domestic product
GOB	Government of Bangladesh
GTR	gender targeting rate
HIES	Household Income and Expenditure Survey
M&E	Monitoring and Evaluation
MIS	Management Information System
MODMR	Ministry of Disaster Management and Relief
MOPME	Ministry of Primary and Mass Education
MOSW	Ministry of Social Welfare
MOWCA	Ministry of Women and Children Affairs
NSSS	National Social Security Strategy
PTR	poverty targeting rate
ROSC	Reaching Out-of-School Children
RPPD	Rights and Protection of Persons with Disabilities
SVRS	Sample Vital Registration Statistics
USSO	<i>upazila</i> social service officer
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding
WFM	Work for Money
WFP	World Food Programme

## NOTES

- (i) The fiscal year (FY) of the Government of Bangladesh ends on 30 June. “FY” before a calendar year denotes the year in which the fiscal year ends, e.g., FY2015 ends on 30 June 2015.
- (ii) In this report, "\$" refers to United States dollars and “Tk” refers to Bangladesh taka (\$1.00 = Tk82.10, as of 2018)

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## Executive Summary

Bangladesh has experienced sustained growth in the gross domestic product (GDP) over the last 2 decades at around 6%–7% annually. Given the low population growth at around 1.2%, the per capita GDP grew by more than 6%. The benefits of growth appear to have spread to the poor and vulnerable; while moderate and extreme poverty rates were 24.8% and 12.9%, respectively, in 2015, the rates reduced to 21.8% and 11.3% in 2018. One of the benefits of the rising income was that the country was able to spend about a trillion in Bangladesh taka in terms of liquidity support and fiscal stimulus to mitigate the adverse impact of the coronavirus disease (COVID-19) on lives and livelihood.

In deference to the Constitution of Bangladesh as well as the goals to achieve inclusive growth, the country spends about 2% of GDP on social spending. Given that a large part of it is spent on pensions to retired government employees and their families, who are neither poor nor vulnerable, the share of social spending in the strict sense is around 1% of GDP, disbursed among 99% of the beneficiaries. Even the liquidity support and stimulus packages provided to mitigate the effects of the COVID-19 pandemic fall short of poor and vulnerable target groups.

A comprehensive National Social Security Strategy (NSSS) was approved in the cabinet in 2015 with five core life-cycle programs. These include (i) programs for pregnancy and early childhood, (ii) programs for school-age children, (iii) programs for working-age people, (iv) programs for old-age people, and (v) programs for covariate risks. It broadens the scope of social security to include employment policies and social insurance that effectively tackles life-cycle risks, prioritizing the poorest and most vulnerable members of society. Following the provisions in the NSSS, the country formulated an operational strategy through an “action plan” divided into three parts—the first involves the national plan reviewing the NSSS itself, the second involves ministry-specific action plans, and the final part formulates the action plan at the cluster level. These thematic clusters include (i) social allowance, (ii) food security and disaster allowance, (iii) social insurance, (iv) labor/livelihood interventions, and (v) human development and social empowerment. In its entirety, the action plan includes indicators that are used to track the strategy’s implementation progress. To that end, the action plan proposes to introduce new social security programs, scale up certain programs, and downsize or close certain other programs to improve the lives of vulnerable people.

Despite the action plan, many of the social protection programs could not be harmonized and similar programs could not be merged. To estimate the social protection indicator (SPI), 30 programs were selected as these appear to satisfy most of the criteria set in the revised SPI methodology (ADB, 2011, p. 20). These programs are classified into three major social protection components: social assistance (24), social insurance (1), and labor market programs (5). These programs are implemented by the Ministry of Social Welfare, Ministry of Disaster Management and Relief, Ministry of Women and Children Affairs, Ministry of Liberation War Affairs, Ministry of Primary and Mass Education, Ministry of Education, and a few other ministries.

With these programs divided into social assistance, social insurance, and labor market programs, the SPI for Bangladesh for 2018 has been estimated using the revised methodology detailed in ADB (2011). The majority of the programs (22 out of 30) have a total annual expenditure in 2018 ranging from over Tk1 billion to about Tk100 billion, roughly between \$12 million and \$1.2 billion at the current exchange rate. The number of beneficiaries for social assistance programs covers about 87% of the total social protection beneficiaries and accounts for 48% of the total spending. Surprisingly, the social insurance programs account for more than one-third of the total expenditure on social protection programs, when it accounts for only around 1% of the total beneficiaries. Labor market programs are the third-largest component, accounting for 18% of total

social protection expenditures and 12% of beneficiaries. Thus, there is a serious mismatch in terms of per capita benefits across the three broad categories of social protection, with the least nonpoor and least vulnerable groups getting higher per capita benefits.

The major social protection activities and programs in Bangladesh are implemented by government agencies. Relevant information and data were primarily collected from various departments of the implementing ministries through in-person interviews, with the main points of contact in each department and consultation of the documents provided. The statistical data collected at the primary levels were verified with the same data published by the Ministry of Finance for two fiscal years, 2015 and 2018. The poverty targeting rate, gender targeting rate, and disability targeting rate were estimated from the unit record data of the Household Income and Expenditure Survey (HIES) 2016 for the programs for which the HIES 2016 collected and analyzed information. For the programs for which data were not collected by the HIES 2016, but were similar to those included in terms of selection criteria or targets, the same rates were assumed.

The overall SPI for 2018 is 1.24%, implying that the average per capita social protection expenditure is 1.24% of GDP per capita. Social assistance has the highest SPI (0.60%), followed by social insurance (0.42%) and labor market programs (0.22%). A comparison between 2015 and 2018 data reveals that the overall SPI increased by 0.12% or about 0.04 percentage points per year during the period. This implies that the average per capita social protection expenditure as a percent of GDP per capita has increased although the margin is very small.

The disaggregation of the SPI into its “depth” of benefits and “breadth” of coverage components was estimated at 3.69% of GDP per capita and 33.47% of the target beneficiaries, respectively, for 2018. The estimates of the depth imply that even though the benefits of the social protection programs reached about 3.7% of GDP per capita, the extent of the breadth warns that only about 33.5% of the expenditures of these beneficiaries were covered through the social protection programs. The estimated SPI breadth indicates that the overall SPI has increased (or doubled) from 17.81% of target beneficiaries to 33.47% between 2015 and 2018. While the increase in breadth is a positive development, the higher level of depth, except for social assistance, signifies that the relatively small share of the reference population that receives social protection enjoys sizable benefits. The policy on distribution policy needs to be changed to enhance the depth of the social assistance programs.

SPI values by poverty status are 0.26% of GDP per capita for the poor and 0.97% for the nonpoor, respectively. This unequal distribution also applies to 2015; the SPI value for the poor was 0.29% of GDP per capita and nearly three times higher than for the nonpoor (0.83%). Hence, it may be concluded that the distribution impact of social protection programs in Bangladesh is worsening. The lower SPI value for the poor reveals that social protection programs in Bangladesh are still not efficiently targeted toward the poor and vulnerable populations; hence, this highlights the misallocation of scarce resources. To increase the breadth of coverage, Bangladesh should pursue policies that would increase the number of actual poor beneficiaries at a faster rate along with a corresponding increase in total expenditures for the poor.

In 2018, the overall SPI for women was 0.48% of GDP per capita compared to 0.75% for men. The corresponding figures were 0.38% for women and 0.71% for men in 2015. Even though the SPI for women increased, the gap is still unusually high. It suggests consistent gender disparity in Bangladesh, which calls for measures to narrow the existing gap. As these disparities are visible across the three broad components of SPI, the gap can be narrowed down by increasing the number of women beneficiaries and total expenditures for them in a majority of the social protection programs directed at vulnerable groups.

The current social protection for persons with disabilities appears to be limited to social assistance, with only a few schemes for the Bangladesh Freedom Fighters Welfare Trust, but no schemes or incentives in place to encourage the people with disabilities to join the labor market. The overall SPI for persons with disabilities is 0.16% of GDP per capita, compared to 1.08% for persons without disabilities. In summary, persons without disabilities receive more social protection benefits, by a difference of no less than 0.92 percentage points. This overall skewed distribution of SPI also applies across the three components: social insurance (0.00% of GDP per capita for persons with disabilities versus 0.42% for persons without disabilities), social assistance (0.13% versus 0.46%), and labor market programs (0.02% versus 0.20%). Hence, it is imperative to redefine the SPI so that social protection schemes do not exclude persons with disabilities, and instead provide a suitable work environment so they can be engaged in productive employment or livelihood.

Despite gains in GDP growth in recent years, Bangladesh has not correspondingly strengthened its social protection system, both in terms of depth and breadth. As the decomposition results reveal, most of the social protection schemes are, in fact, heading in the opposite direction in terms of targeting poverty, gender, and disability. While social protection programs have been extended beyond relief and emergency assistance, and an action plan is in place, putting in place a comprehensive and strategic framework to drive social protection schemes toward the abovementioned targets, and an independent evaluation of such schemes to make corrections wherever necessary, are major challenges that lie ahead.



# Bangladesh Social Protection Indicator (SPI) at a Glance

## HIGHLIGHTS

- The government's social protection expenditure was equivalent to about 1.31% of GDP and 1.31% of GDP per capita in 2018, up from 1.12% in 2015.
- Of the overall SPI in 2018, 0.46% went to social insurance, 0.62% to social assistance, and 0.23% to labor market programs.
- The average amount of social protection benefits received per actual beneficiary (depth of social protection) in 2018 was equivalent to 3.69% of GDP per capita while the coverage of social protection (breadth) reached 35.52% of total target beneficiaries.
- Average benefits per actual beneficiary of social insurance in 2018 were equivalent to 111.78% of GDP per capita, while for social assistance and labor market programs the benefits were equivalent to 1.99% and 5.75% of GDP per capita respectively.
- The breadth of coverage of social insurance was 0.41% of total target beneficiaries. Social assistance reached 31.03% while labor market programs reached 4.08% of total target beneficiaries.
- The amount of social protection expenditure reaching the nonpoor in 2018 was 1.03% of GDP per capita compared to 0.28% reaching the poor.
- Women received a smaller proportion of social protection benefits at about 0.51% of GDP per capita compared to 0.80% received by men.
- People with disability received a smaller proportion of social protection benefits at about 0.17% of GDP per capita compared to 1.14% received by non-disabled.

## SOCIAL PROTECTION EXPENDITURE & BENEFICIARIES, 2018

	Expenditure (Tk. Million)	Beneficiaries (thousand persons)
	2018	2018
<b>Social Insurance</b>	<b>103,185</b>	<b>671</b>
Pensions	100,182	626
Disability Pension	3,004	45
Health Insurance	0	0
Unemployment Benefit	0	0
Sickness Benefit	0	0
Other Social Insurance	0	0
<b>Social Assistance</b>	<b>139,315</b>	<b>50,803</b>
Elderly Assistance	21,000	3,500
Health Assistance	5,051	800
Child Welfare	27,723	18,847
Welfare Assistance	77,186	26,409
Welfare Assistance for PWD	8,355	1,247
<b>Labor Market Programs</b>	<b>52,839</b>	<b>6,685</b>
<b>Total SP Expenditure</b>	<b>295,339</b>	<b>58,159</b>
<b>Representing</b>	<b>1.31%</b>	<b>of Total GDP</b>

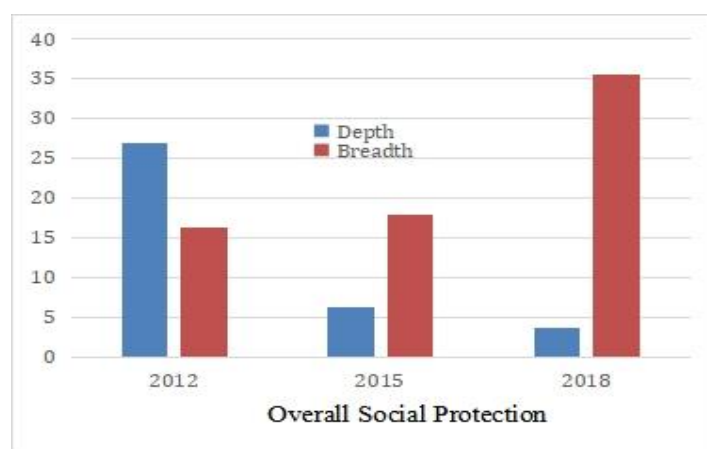
Note: The average exchange rate for 2018 was US\$1= Tk. 82.10

# Bangladesh 2018

## SOCIAL PROTECTION INDICATOR (%), 2018

	Overall	Social Insurance	Social Assistance	Labor Market Programs
SPI	1.31	0.46	0.62	0.23
Depth	3.69	111.78	1.99	5.75
Breadth	35.52	0.41	31.03	4.08
SPI poor	0.28	0.00	0.18	0.09
SPI nonpoor	1.03	0.46	0.44	0.14
SPI women	0.51	0.13	0.29	0.09
SPI men	0.80	0.33	0.33	0.14
SPI PWD	0.17	0.00	0.14	0.03
SPI non-PWD	1.14	0.46	0.48	0.21

## SOCIAL PROTECTION DEPTH & BREADTH (%), 2012, 2015 & 2018



## FAST FACTS

The main social insurance program in Bangladesh is the Pension for Retired Government Employees and Their Families. Expenditure by the Program for retirement benefits amounted to Tk. 100,182 million in 2018 and covered 626 thousand beneficiaries. Among the social assistance programs, the biggest are the Vulnerable Group Development and Old Age Allowance. The Vulnerable Group Development reached 13.981 million beneficiaries in 2018, providing a total of Tk. 16.057 billion in benefits. Second to it is the Old Age Allowance which reached 3.5 million beneficiaries in 2018, providing a total Tk. 21 billion in benefits. The labor market program included support to employment generation, which reached 6.69 million beneficiaries in 2018, providing a total of Tk. 52.84 billion in benefits.

This brief is based on the Asian Development Bank Technical Assistance Consultant's Report on Bangladesh: Improving ADB's Support for Social Protection to Improve the Sustainable Development Goals (2022).

The ADB Social Protection Indicator is an interactive database that summarizes the extent of social protection in 44 Asia and Pacific countries. It provides a comprehensive quantitative and qualitative measure of social protection systems in the region; access it at <http://spi.adb.org>

More on ADB and Social Protection: <http://www.adb.org/themes/social-development/social-protection>

## I. Introduction

### A. Economic and Demographic Characteristics

Bangladesh experienced sustained growth in GDP over the last 2 decades, and growth rates appear to have accelerated in recent years. The nominal GDP grew at an annual rate of 13.2% (Table 1) when annual growth rates were at 12.81% and 13.90% in fiscal years 2014 to 2015 (FY2014/15) and FY2017/18, respectively (GOB, 2018). Given the decline in inflation rates from 5.92% in FY2014/15 to 5.72% in FY2017/18, the real GDP grew at a rate of 7.86% in FY2017/18, increasing from 6.55% in FY2014/15. Given that the population grew at 1.2%, the real per capita income grew at around 6% during this period. Consequently, nominal per capita national income reached Tk137,578 in FY2017/18 from Tk96,004 in FY2014/15. Given the impressive flow of remittances from expatriate nationals abroad, the gross national income grew from Tk16,142 billion in FY2014/15 to Tk.23,531 billion in FY2017/18, registering about the same growth rate as the GDP during the period. The exchange rate largely remained stable with a mild depreciation of around 1.2%, which helped continue stability in the balance of payments of the country.

**Table 1: Economic and Sociodemographic Indicators**

Data Items	Magnitude	Unit of Measure	2018	2015	Annualized growth rate (%)
GDP (current prices)	Billion	Taka	22,504.80	15,158.00	13.2%
GDP per capita (current prices)	Unit	Taka	137,578.0	96,004.00	12.0%
GNI (current prices)	Billion	Taka	23,531.0	16,142.00	12.6%
Total population	Million	Number	164.6	158.90	1.2%
Number of unemployed/underemployed	Million	Number	4.05	5.36	-9.4%
Population aged 60 years and over plus retirees	Million	Number	12.84	12.24	1.6%
Employed population	Million	Number	62.15	59.04	1.7%
Population living below national poverty line	Million	Number	35.88	39.09	-2.9%
Disabled population: 0–14 years	Million	Number	1.40	1.35	1.2%
Disabled population: 15–60 years	Million	Number	7.01	6.77	1.2%
Disabled population: 60+	Million	Number	3.03	2.93	1.2%
Children aged 0–14 years	Million	Number	47.40	48.94	-1.1%
Disaster affected population	Million	Number	8.01	4.05	22.7%
Per capita poverty line income (annual)	Unit	Taka	28,789.08	25,642.92	3.9%
Average household size	Unit	Number	4.20	4.40	-1.6%
Exchange rate	Unit	Tk./US\$	82.10	77.7	1.8%

GDP = gross domestic product, GNI = gross national income.

Sources: Bangladesh Bureau of Statistics (BBS) (2019); BBS (2017; 2018; 2018; BBS, 2019); BBS (2019; 2019); GOB (2018).

The benefits of growth appear to spread to the poor and vulnerable; while moderate and extreme poverty rates were where 24.8% and 12.9%, respectively, in 2015, the rates reduced to 21.8% and 11.3%, respectively, in 2018 despite an increase in the poverty line income from Tk25,643 to Tk28,789 (3.9% annualized growth) during the same period. Despite the reduction in both moderate and extreme poverty rates, partially through various social safety net programs and expanding them at the intensive and extensive margins, only 3 million people could be lifted out of poverty (39 million in 2015 versus 36 million in 2018) during the same period. The total

unemployed/underemployed population decreased from 5.4 million to marginally over 4 million. Against this positive progress, there is an increasing trend in the aging population even though it is still around 10% of the total population. It is also remarkable that about half of the population are employed with an increasing recent trend in employment. However, the lion's share of these employed people is working in the informal sector. Given the age structure of the population, the country will have several years to reap the first demographic dividend.

## **B. Initiatives on Disability**

The United Nations implemented an international Convention on Rights of Persons with Disabilities (CRPD) in 2006. It may be noted that even before the CRPD, Bangladesh recognized the critical issues of persons with disabilities as the country legislated the Disability Welfare Act, 2001. Bangladesh ratified the CRPD in 2007. Following its national provisions, Bangladesh incorporated the CRPD by legislating the Rights and Protection of Persons with Disabilities (RPPD) Act, 2013. A schedule was enclosed with this act, which repeals the prior Disability Welfare Act 2001. Subsequently, the Government of Bangladesh formulated the Rights and Protection of Persons with Disabilities Rules in 2015 for further clarification of the 2013 act. The RPPD Act has 44 sections wherein Sections 3–15 define and elaborate different types of disabilities; Section 16 discusses the rights of persons with disabilities; Sections 17–31 discuss the institutional mechanism to deal with the disability issues; Sections 32–34 discuss the accessibility of the persons with disabilities in transport, education, infrastructures, and employment; and Sections 37–40 highlight the criminal process against injustice toward persons with disabilities.

There appears to be a serious mismatch in the number of persons with disabilities in the country across the Population and Housing Census, 2011; the Sample Vital Registration Survey (SVRS); and the Household Income and Expenditure Survey (HIES). While both the 2011 census and the SVRS put the number of persons with disabilities at around 1.4% of total the population, the HIES 2010 estimates this at a staggeringly high rate of 9.07% while HIES 2016 puts it at 6.94% (BBS, 2019, p. 112).<sup>1</sup> It may be noted that all these censuses and surveys are based on the Washington Group Questions and were conducted by the three wings of the Bangladesh Bureau of Statistics (BBS) using almost similar definitions and dimensions of disability. These include (i) eyesight difficulty, (ii) hearing difficulty, (iii) walking and climbing difficulty, (iv) self-care difficulty, and (v) speaking and communicating difficulty. It may also be noted that the SVRS is conducted every year, which appears to track the Population and Housing Census 2011 figure closely. While the Population and Housing Census collected data on disabilities, it does not give any detailed tables for the disabled population of the country apart from quoting a figure of 1.4% and its share across different types of disabilities in its Volume 2 (Union Statistics) and numbers in its Volume 3 (Urban Statistics). The SVRS continues to provide disability rates that closely conform to the census rates. In contrast, the HIES estimated the figures at 9.07% in 2010 and 6.94% in 2016. As conventional wisdom and weight of evidence go against the census and SVRS rates (Sen & Hoque, 2017), the estimates from the HIES 2016 have been used in this report. The age-specific disaggregated rates from the HIES 2016 were applied with the aggregate population from the SVRS to estimate the population in 0–14, 15–60, and 60 and above age groups.

## **C. Government Response to the Economic Impact of COVID-19**

The country's economic activities have been severely disrupted due to movement restrictions; occasional, albeit lackadaisical, lockdowns; and other restrictive measures to control the spread of different strains of the COVID-19 virus. It has been estimated that 16.4 million were added to

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<sup>1</sup> If 'fully unable' definition is applied, then HIES rate comes down to 1.13%. See BBS (2019, p. 112). In that case, the estimates from census, the HIES, and the SVRS tend to converge.

the country's poor in 2020 as the income of the working class in urban and rural areas fell sharply due to the lockdowns (Sen, 2020). Consequently, the government has announced many forms of liquidity support for producers; exporters; and small, medium, and large business enterprises to boost the domestic economy, as well as providing a fiscal stimulus for poor and vulnerable groups to cope with COVID-19. The twin objectives of the liquidity support and stimulus packages as well as inoculation of aged and vulnerable citizens residing especially in large cities and towns were meant to alleviate the economic downturn and to minimize the adverse impact on health. The government action plan to combat the COVID-19 economic crisis broadly includes:

- a. increasing government spending, giving priority to job creation;
- b. Introducing low-interest credit facilities through the banking system to revive economic activities and increase the competitiveness of entrepreneurs;
- c. increasing the coverage of social safety net activities to protect the poor and unemployed low-income people and people engaged in informal activities; and
- d. increasing the money supply in the market while keeping in mind the negative effects of inflation.

With these objectives, the government initially allocated about Tk1,214 billion for a total of 21 packages (Annex, Table A.1), which is more than 4% of the country's GDP. As many as 15 of the government support packages were expected to arrest plummeting production processes, while the rest were expected to increase the aggregate demand by enhancing the purchasing power of the poor and vulnerable groups. Further, about 81% of the fund was allocated across 10 packages to provide liquidity support, leaving only 19% (0.83% of GDP) as a fiscal stimulus spread over 11 packages. Thus, the stimulus package as a whole falls far short of the estimates required to mitigate the socioeconomic impacts of COVID-19. In general, the lack of fiscal space has compelled the government to offer mostly liquidity support instead of fiscal stimulus to mitigate the adverse impacts of COVID-19. Khatun et al. (2020) point out that the nature and design of the liquidity support packages have three main characteristics: (i) the greatest amount of liquidity support is offered to the least vulnerable, (ii) the most stringent requirements and regulations are attached to the most vulnerable, and (iii) several loopholes have been left wide open to provide ample room for unscrupulous individuals and businesses to exploit humanitarian aid for private gain.

## **II. Recent Development in Social Protection**

### **A. Introduction**

The National Social Security Strategy (NSSS) of Bangladesh is an integrated approach to consolidating social security programs along life cycles and improving delivery systems. As many as 35 ministries and/or divisions, tasked to consolidate social protection schemes, coordinate their efforts toward a more inclusive and universal approach to avoid leakages and under-coverage. The NSSS, approved in the year 2015, prioritizes the poorest and the most vulnerable members of society. The implementation of the NSSS was facilitated through the Action Plan (Phase 1), which provided the ministries a detailed inventory of activities to pursue across five-year period (2016–2021).

The key features of the action plan are divided into three parts: the first involves the national plan that reviews the NSSS itself, the second involves ministry-specific action plans, and the final part formulates the action plan at the cluster level. The entirety of the action plan includes indicators that are used to track its implementation progress toward objectives. Further, the action plan proposes to introduce a few new social security programs, scale up certain programs, and reduce a few programs to improve the lives of vulnerable people. The guidelines also highlight the continuation of effective programs and the requirement for programmatic and institutional reforms. In addition, the financing for social security spending is outlined through budgetary allocations of three types: ministry-wise, life-cycle-based, and thematic cluster-based allocations.

The life-cycle approach considers the programs through a framework of priority schemes. It analyses the risks to people at different stages of the life cycle while also considering covariate risks, such as disasters caused by natural hazards, food price shocks, etc. The five life-cycle programs that are at the core are as follows: (i) programs for pregnancy and early childhood, (ii) programs for school-age children, (iii) programs for working-age people, (iv) programs for old-age people, and (v) programs for covariate risks. While crosscutting programs over the different life-cycle stages of the population are relevant, the disaggregation helped to reveal gaps in the coverage of early childhood needs—the budgetary allocation being the lowest for pregnancy and early childhood programs in the FY2017/18 among the core life-cycle-based allocations (GOB, 2018). The action plan reiterates the requirement of reform in life-cycle-based programs and envisions the long-term aim of implementing a life-cycle-based social security system by 2025.

### **B. Action Plan of Ministries**

The Action Plan provides a comprehensive breakdown of the responsibilities of different ministries to facilitate programs for the elderly, people and children with disabilities, the youth, vulnerable women, and socially excluded people, among others. The ministries cover specific targets, with each objective having a time frame and a clearly defined scope for shared responsibility with other ministries where necessary. The change of approach involves several innovations. For instance, the key actions of the Ministry of Social Welfare involve scaling up the old-age allowance program by increasing coverage from over 3 million in 2017 to 6.5 million in 2021. The threshold age limit is to be set at 60 from the current 65 for males and 62 for females. For citizens aged above 90 years, there will be provisions of special benefits. The coverage of disability benefits will be doubled, with increased benefits, with the criteria for selection to be based on an individual's income. Vulnerable women's benefits will be introduced by consolidating programs for women under the Ministry of Social Welfare and the Ministry of Women and Children Affairs. The programs for marginalized people and orphans will continue as before.

A vital target of the government involves a government-to-person (G2P) payments system or a digital payments system to be rolled out for all cash transfer programs. Moreover, the target is to

develop a web-based single registry management information system (MIS) is to consolidate information for social protection programs. The local governments are responsible for improving targeting, implementing grievance redress systems, and monitoring and evaluation (M&E). A common target of all ministries involves the consolidation or phasing out of smaller programs by sending proposals to the General Economics Division (GED) under the Planning Commission, which is responsible for examining these proposals and submitting them to the Cabinet Division for the final decision. The M&E is allocated to the Implementation, Monitoring, and Evaluation Division, which formulates the M&E framework and evaluates the impact of social programs.

### **C. Action Plan of Thematic Clusters**

The similarity of service delivery among certain thematic clusters of ministries/divisions enables them to cooperate in the implementation of social security programs. As a result, a specific ministry (or division under the ministry) is tasked to coordinate and facilitate a cluster of ministries/divisions in carrying out specific responsibilities, and design plans to ensure appropriate targeting of programs and their effective implementation. These thematic clusters include: (i) social allowance, (ii) food security and disaster allowance, (iii) social insurance, (iv) labor and/or livelihood interventions, and (v) human development and social empowerment (see Table A.2 in Annex for the list of ministries/divisions in clusters). The main objective of the action plan is to rationalize the distribution of the allocation of the thematic clusters. Consequently, the NSSS proposed the provision of more contributory social insurance to reduce the disproportionately high (42%) proportion of spending in the thematic cluster-based allocation of social insurance in the budget for FY2017/2018 (GOB, 2018, p. 16).

#### ***Social Allowance Cluster***

Coordinated by the Ministry of Social Welfare, this cluster is implemented by ministries/divisions focusing on the transfer of social allowances. This type of social security involves noncontributory, tax-financed, regular, and predictable cash or in-kind resource transfers to mostly poor and vulnerable individuals or households. The mandate of this cluster is to coordinate the implementation of certain programs, with a targeted action plan. For instance, the action plan in this cluster involves introducing the child benefit program with interministerial efforts and shared responsibility between the Ministry of Women and Children Affairs and the Financial Division of the Ministry of Finance in designing and implementing the program. Other objectives in this cluster involve introducing the vulnerable women's benefit program, scaling up the old-age allowance and social security programs for people with disabilities, organizing bimonthly meetings and/or consultations with members, planning and coordinating the transition of beneficiaries to different programs, among others. The time frame for each objective can either be continuous or specified. The vision of the cluster is to ensure social security of the different vulnerable sections of the population and oversee how the various programs can assist vulnerable people in accessing benefits across their life cycle.

#### ***Food Security and Disaster Response Cluster***

Coordinated by the Ministry of Food, this cluster is implemented by ministries/divisions focused on ensuring access to nutritious food for the poor and vulnerable. The main objective of the cluster lies in developing an efficient shock-responsive social security system and meeting food security requirements in times of disaster. Food security is achieved when people have permanent physical and economic access to sufficient, safe, and nutritious food to meet their dietary needs and food preferences for an active and healthy life. This cluster involves the coordination between the Ministry of Food and the Ministry of Disaster Management and Relief to consolidate food security programs, with shared responsibility with the Finance Division of the Ministry of Finance.

Other objectives in this cluster involve supporting the vulnerable women's benefit program by converting to cash-based transfers where applicable, ensuring food supply in food-scarce areas, and monitoring the implementation of policies on food stock policy and fair pricing.

### ***Social Insurance Cluster***

Coordinated by the Financial Institutions Division under the Ministry of Finance, this cluster is implemented to support and review the National Social Insurance Scheme and recommend suitable options for its implementation. Social insurance is usually contributory, with participants making regular payments. It is a program where risks are transferred to and pooled by a government organization. The benefits, eligibility requirements, and other aspects of the program are defined by a statute. The responsibility of this activity is shared with the Finance Division of the Ministry of Finance. Other objectives in this cluster include establishing a Pension Regulatory Authority for private pensions and reviewing the existing government service pension. Both the Finance Division and the Financial Institutions Divisions are working on assessing the prospects of private voluntary insurance and a national social insurance scheme to address unemployment, accident, sickness, maternity insurance, among others.

### ***Labor/Livelihood Cluster***

Coordinated by the Ministry of Disaster Management and Relief, this cluster is implemented by ministries/divisions focusing on improving the living conditions of the poor and vulnerable people by providing employment opportunities. Finding employment can be difficult due to a lack of human capital, productive assets, support from social networks, and aspirations, and these deprivations can be overwhelming. Workfare programs aim to address these shortcomings through coordinated efforts by the Ministry of Disaster Management and Relief and the Ministry of Food, with shared responsibility with the Financial Division of the Ministry of Finance, to cohesively enable all workfare programs. Other objectives in this cluster include ensuring the provision of childcare across all formal and informal employment, facilitating access to the labor markets, and updating effective legislation to ensure workers' rights.

### ***Human Development and Social Empowerment Cluster***

The Ministry of Primary and Mass Education is responsible for coordination in the implementation of programs in this cluster, with shared responsibility with ministries/divisions that have mandates in human development. Attaining social security increases access to public services, particularly in health and education. These services, in turn, raise productivity and increase the likelihood of participation in labor markets by vulnerable people. One of the main objectives of this cluster involves scaling up of primary and secondary school stipends to increase coverage through the joint effort of the Ministry of Primary and Mass Education and the Ministry of Education (although each ministry implements its own separate program). Other objectives involve child development programs, with activities such as meal programs for schools and orphanages; strengthening immunization, health care, nutrition, and water and sanitation programs; and ensuring maintenance payments for abandoned children. This cluster is also responsible for facilitating training programs for the youth, the transition of beneficiaries to different programs, and an enabling environment for social justice and equity.

## **D. Monitoring and Evaluation**

The NSSS finds that there is hardly any formal M&E system for social security programs at present. The existing monitoring system is simply concerned with the progress of each program in terms of the percentage of expenditures of the allocated fund. There is no mechanism to systematically evaluate how well the resources allocated to the social safety net programs

achieve results in terms of reducing poverty at the national level. It was envisaged in the action plan that M&E systems for social security systems should serve three major types of objectives: (i) strategic objectives, (ii) operational objectives, and (iii) learning objectives. To that end, results-based M&E would be exploited to assist in the functionality of the NSSS by strategically comparing the target/goals of reducing poverty and inequality, improving human development, and achieving inclusive economic growth relative to its baseline condition. The approach also considers the operational objectives of M&E by taking into account improvements in efficiency (if any) and the overall effectiveness of the social security programs. The results-based approach also looks at the learning objectives from the implementation of the NSSS. The proposed M&E framework considers the long-term vision, five-year strategic objectives, and the outcome and output levels of the programs. The monitoring component would include the (i) number of clients served, (ii) number of benefits paid, (iii) average benefit per recipient, (iv) actual benefit value as a percentage of household or per capita income, and (v) cost to transfer a unit of value. The evaluation component will apply a holistic approach, with equal weight to quantitative and qualitative dimensions to determine outcomes from a results-based perspective if long-term objectives are being met and in terms of economic, social, educational, and nutritional impacts, and disseminate findings for systematic, informed, and continued improvement of the social safety net programs.

#### **E. Government Response to COVID-19: Recent Social Protection Measures**

In the current national budget, the government has proposed to allocate Tk1,076.14 billion for social safety net programs in FY2021/22 (Ministry of Finance, 2021a), an increase from Tk955.74 billion in FY2020/21. The proposed allocation accounts for 17.83% of the total budget and 3.11% of GDP. However, it included pensions for retired government employees and their families (as will be discussed later). Previously, the budget allocation for social safety net programs had increased from Tk818.65 billion in the revised budget for FY2019/20 to Tk955.74 billion in FY2020/21. Further, the government intends to increase the coverage of various social security programs in FY2021/22 to mitigate the impact of COVID-19 on vulnerable people. Some of the major cash transfers involve: (i) the addition of 800,000 new and deserving poor elderly beneficiaries by extending the coverage of the “Old-Age Allowance” to include an additional 150 of the most poverty-stricken *upazilas* from the existing 112 *upazilas*,<sup>2</sup> an allocation that accounts for an increment of Tk4.81 billion from the previous fiscal year; (ii) the addition of 425,000 beneficiaries under the “Allowances for the Widow, Deserted and Destitute Women” by increasing coverage to the 150 *upazilas* and allocation by an additional Tk2.65 billion from the previous fiscal year (Ministry of Finance, 2021b); (iii) the addition of 200,000 beneficiaries under the “Allowance for Insolvent Persons with Disabilities,” which will be accompanied by a Tk2 billion increase in its budgetary allocation from FY2020/21.

The government has taken initiatives to establish 103 “Disability Services and Help Centers” in 64 districts and 39 *upazilas* in the national budget (Ministry of Finance, 2021a) to provide therapeutic services, counseling, referral services, and assistive devices to people with autism and other disabilities in remote areas of the country. In addition, the Sheikh Russell Child Training and Rehabilitation Centers work to protect all disadvantaged and vulnerable children. An allocation of Tk 9.221 billion has been proposed in the coming FY2021/22 for these two activities. The budget allocation for the “Vulnerable Group Feeding” and “Gratuitous Relief” (food

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<sup>2</sup> *Upazila*, formerly called *thana*, is an administrative region in Bangladesh. They function as sub-units of districts. Their functionality can be seen to be analogous to that of a county or a borough in western countries. Rural *upazilas* are further administratively divided into *Union Parishads*, which are the lowest administrative regions in the rural areas.



component) programs has also increased by Tk5.144 billion and Tk3.48 billion, respectively, in FY2021/22 compared to the revised budget allocation for the previous fiscal year.

The Asian Development Bank (ADB) approved an additional \$500 million loan for countercyclical support in May 2020, while \$250 million was co-financed by the Asian Infrastructure Investment Bank for the Government of Bangladesh under its COVID-19 Active Response and Expenditure Support or CARES Program (ADB, 2020). The program will track the implementation of measures to provide social safety nets to vulnerable groups and to protect and create employment in targeted sectors. ADB will monitor at least 800,000 million senior citizens newly enrolled in the Old-Age Allowance program with a monetary benefit of Tk500 per month provided; and at least 250,000 eligible women newly enrolled in the Allowance for Widow, Deserted and Destitute Women program with a monetary benefit of Tk500 per month provided. In the meantime, Tk2,000 has been transferred each to at least 2 million poor and vulnerable families each across the country with a collection and reporting of beneficiary data disaggregated by gender; at least 1 million poor and vulnerable families have been provided with food support of 20 kilograms per month during the pandemic emergency period.<sup>3</sup>

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<sup>3</sup> See Annex, Table A.1 for detailed disaggregation of the stimulus packages by sectors.

### III. Social Protection Programs

This section provides a brief overview of the current social protection activities in Bangladesh, including challenges and difficulties encountered during the study. The twofold objective of this section is to present the salient features of the selected social protection programs in terms of objectives, target-group eligibility criteria, and benefits provided in each of them, along with their focus on the disability issues that will serve as the basis for the formulation of the Social Protection Indicator (SPI). It may be noted that the lack of coordination among different agencies of the government resulted in the increase in the number of programs to 145 in 2015, but decreased to 118 in 2018 (GOB, 2018). Even though the number of social protection programs has been falling lately, the budgetary allocation for social protection has shown a gradual rise in the total amount. Despite the apparent curtailment in number, the total spending still stands at a level of 2.81% of GDP or around 18% of the government budget. The unplanned growth of the portfolio has caused fragmented implementation, with both duplication and under-coverage resulting from incorrect targeting, leakages, and lack of interministerial coordination. Many of these programs do not even qualify as social protection in the strict sense as well as for the calculation of the SPI. For this analysis, 30 programs were selected since these programs appear to satisfy most of the criteria set by ADB (2011, p. 20). These programs are classified into three major social protection components: (i) social assistance, (ii) social insurance, and (iii) labor market programs.

The major social protection activities and programs in Bangladesh are implemented by government agencies. Relevant information and data were primarily collected from various departments of the implementing ministries through in-person interviews with the main points of contact in each department and consultation of the documents provided (see Annex, Table A.3 for the list of persons contacted). The statistical data collected at the primary levels were verified with the same data published by the Ministry of Finance for two fiscal years, 2015 and 2018.

The empirical sections provide both the overall SPI results and those focusing on poverty, gender, and disability. To that end, the unit record data of the Household Income and Expenditure Survey (HIES) 2016 were used. The procedure for deriving the poverty targeting rates (PTR) and gender targeting rates (GTR) closely followed ADB (2011, pp. 40-43). Insofar as the ADB Handbook does not discuss the estimation of the disability targeting rates (DTR), similar procedures were applied for the DTR estimation to be consistent. In deriving these rates, three modules from the HIES 2016 were used: (i) household roster that contains data on age, sex, and disability of all members (Part A of Section 1); (ii) social safety net module that contains data if the member (5 years or above) received any safety net benefit and if yes, the name of the programs as well as the amount of benefits received (Part C of Section 1); and (iii) consumption module that contains daily, weekly, monthly, and annual expenditure data on food and non-food items (Parts A-D of Section 9). It may be noted that HIES 2016 collected data on 45,814 households with a total of 185,994 members.

The matching of data involved a three-step process. First, unit record data from the household roster (Part A) that contains information on member identification, age, sex, household size, and disability were processed. A household member is identified as disabled if he or she has *some difficulty* in any of the six types of disabilities listed. Second, unit record data on recipients of social safety net benefits (Part C) were processed. Household members that did not receive any social safety net benefits were dropped. It was found that as many as 14,844 members received benefits from one of 22 different types of programs. Third, household expenditure data (Parts A to D of Section 9) on food and non-food items were processed. The resultant data were matched with the household roster data that contain household size to get the per capita expenditure. Households were identified as poor or nonpoor based on the upper poverty line used by the BBS. Fourth, the three files were merged and the PTRs, GTRs, and DTRs were estimated.

The PTR for a program considered in this analysis was estimated as the percentage of poor households wherein a member benefited from the program. The GTR for a program was estimated as the percentage of female beneficiaries that benefited from the program. Finally, the DTR for a program was estimated as the percentage of disabled beneficiaries that benefited from the program. For the programs for which data were not collected by the HIES 2016 but which were similar to those included in terms of selection criteria or targets, the same rates were assumed. Where neither of the above options are available, some other judgments were invoked to derive the rates. Table A.4 in the Annex presents the PTRs, GTRs, and DTRs of the programs included. It may be noted that a few of the estimates of PTRs, GTRs, and DTRs are based on a small sample and, hence, may not be robust. This caveat should be kept in mind while interpreting the results.

## A. Social Assistance Programs

There are 24 social protection programs in Bangladesh in the social assistance category under the subcategories of assistance to elderly (1), health assistance (3), child welfare (8), disability assistance (5), and welfare assistance (7). These programs are implemented by the Ministry of Social Welfare (MOSW), Ministry of Disaster Management and Relief (MODMR), Ministry of Primary and Mass Education (MOPME) and Ministry of Education, Ministry of Women and Children Affairs (MOWCA), and Ministry of Liberation War Affairs (MOLWA). **Error! Reference source not found.** shows the total expenditure and beneficiary coverage of social assistance programs between 2015 and 2018.

**Table 2: Social Assistance Programs**

Programs	Implementing Agency	Detailed Category	Beneficiary ('000)		Expenditure (Tk million)	
			2015	2018	2015	2018
Old Age Allowance	DSS, MOSW	AE	2,723	3,500	13,068	21,000
Maternity Allowance Program for the Poor Lactating Mothers	DWA, MOWCA	HA	220	600	1,320	3,771
Allowances for Urban Low-Income Lactating Mothers	DWA, MOWCA	HA	100	200	600	1,280
Primary School Stipend	DPE, MOPME	CP	7,725	13,000	9,400	14,500
School Feeding Program	DPE, MOPME	CP	3,300	3,500	4,548	4,842
Reaching Out of School Children	DPE, MOPME	CP	466	548	1,655	2,240
Secondary Education Stipend	DSHE, MOEDU	CP	1000	1,000	2,186	2,855
Higher Secondary Stipend	DSHE, MOEDU	CP	548	678	1,508	1,687
Grants for Residents in Government Orphanages and Other Institutions	DSS, MOSW	CP	18	20	465	510
Capitation Grants for Orphan Students in Non-Government Orphanages	DSS, MOSW	CP	60	98	756	1037
Child Development Center	DSS, MOSW	CP	2	3	40	53
Allowances for the Financially Insolvent Persons with Disability	DSS, MOSW	DISA	400	825	2400	6930
Stipend for Disabled Students	DSS, MOSW	DISA	50	80	256	545
Grants for the Schools for the Disabled	DSS, MOSW	DISA	19	35	90	229.6
Service and Assistance Center for Disabled	DSS, MOSW	DISA	104	307	130	650
Allowances for the Widow, Deserted and Destitute Women	DSS, MOSW	OSA	1,012	1,265	4858	7590
Honorarium for Freedom Fighters	BFFWT, MOLWA	OSA	215	200	13,450	32,000
Medical Allowances for Injured Freedom Fighters	MOLWA	HA	15	15	1,450	2,674
Ration for Shaheed Family and Injured Freedom Fighters	MOLWA	DISA	30	30	269	330
Vulnerable Group Development	DWA, MOWCA	OSA	9,133	13,981	8,869	16,057
Vulnerable Group Feeding	DDM, MODMR	OSA	6,472	5,178	14,100	13,489

Programs	Implementing Agency	Detailed Category	Beneficiary ('000)		Expenditure (Tk million)	
			2015	2018	2015	2018
Gratuitous Relief	DDM, MODMR	OSA	4,000	5,682	2,820	5,269
Food-Friendly Program	DGF, MOFD	OSA		20		2550
Income Support Program for the Poorest	LGD, MOLGRD&C	OSA		83	5	231

AE = Assistance to Elderly, BFFWT = Bangladesh Freedom Fighter Welfare Trust, CP = Child Protection Program, DDM = Department of Disaster Management, DGF = Directorate General of Food, DISA = Disability Assistance DPE = Directorate of Primary Education, DSHE = Directorate of Secondary and Higher Education, DSS = Department of Social Services, DWA = Department of Women Affairs, HA = Health Assistance, LGD = Local Government Division, MOEDU = Ministry of Education, MODMR = Ministry of Disaster Management and Relief, MOFD = Ministry of Food, MOLGRD&C = Ministry of Local Government, Rural Development and Cooperatives, MOLWA = Ministry of Liberation War Affairs, MOPME = Ministry of Primary and Mass Education, MOSW = Ministry of Social Welfare, MOWCA = Ministry of Women and Children Affairs, OSA = Other Social Assistance.

Sources: Implementing agencies of the respective ministries and the Finance Division of the Ministry of Finance.

## 1. Old-Age Allowance

The Old-Age Allowance program was introduced in 1998 and has been implemented by the Department of Social Services (DSS) under the MOSW. The eligibility criteria include (i) minimum age of 62 in years for women and 65 for men; (ii) annual income less than Tk10,000, with priority given to the oldest of applicants; and (iii) unable to work and/or are ill or weak and are landless (own less than 0.5 acres), and/or are destitute. Those who are ineligible include government servants, pension holders, Vulnerable Group Development (VGD) beneficiaries, and recipients of grants from any other social welfare agency. The program was operational only in rural areas but has been expanded to urban areas since 2009. The selection of beneficiaries involves a four-step process: (i) applications submitted to *upazila* social service officers (USSOs) for rural areas and district social service officers (DSSOs) for urban areas, using the designated form; (ii) USSOs and DSSOs prepare ward-wise lists of potential beneficiaries and present them to the Union Committee and Municipality/City Committee for rural and urban wards, respectively; (iii) the Union Committee (rural) and Municipal Committee (urban) select potential beneficiaries and send three separate lists to the *Upazila* Committee/District Committee: ward-wise lists of applicants, list of selected potential beneficiaries, and the waiting list of potential beneficiaries; and (iv) the *Upazila* Committee (rural) and the District Committee (urban) finalize the list of potential rural beneficiaries, and the waitlist of potential beneficiaries and seek approval of the local member of Parliament.

Between 2015 and 2018, the number of beneficiaries increased by 8.34% per annum (p.a.) and, the total amount of allowances disbursed increased by 15.81% p.a. Therefore, the per capita allowance increased by 7.44% p.a. during this period. It may be noted that a program beneficiary receives Tk500 per month since 2017 compared to Tk400 per month in 2015. The benefits are disbursed in four installments over a year.

## 2. Maternity Allowance Program for Poor Lactating Mothers

The Department of Women Affairs (DWA) under the MOWCA is responsible for implementing this program. The eligibility criteria include (i) one-time support either during the first or second pregnancy, (ii) minimum age of 20 years old, (iii) monthly income of less than Tk1,500, (iv) sole earner of a poor family, (v) poor disabled mother, (vi) household has only a homestead or lives on other people's land, and (vii) does not own land for agriculture or aquaculture. If a child dies during the pregnancy or within 2 years after birth for any reason, the mother receives the same benefit for 2 years.

Between 2015 and 2018, the number of beneficiaries increased by 33.44% p.a. from 220,000 to 600,000, and the total amount of allowances disbursed increased by 45.90% p.a., from Tk425 million to Tk1.32 billion. Therefore, the per capita increase in allowances was 10.34% p.a. during

this period. However, it may be noted that each selected beneficiary receives Tk500 per month for a period of 2 years, increased from Tk385 per month in effect until 2012.

### **3. Allowances for Urban Low-Income Lactating Mothers**

Given that the “Maternity Allowance Program for the Poor Lactating Mothers” is, by and large, geared toward poor women in rural areas, the government undertook a similar program for the low-income working pregnant and lactating mothers in urban areas, especially targeting those employed in the ready-made garments (RMG) sector, under the Bangladesh Garment Manufacturers and Exporters Association and Bangladesh Knitwear Manufacturers and Exporters Association, administered by the DWA under the MOWCA. The main objective of the program is to address major risks faced by children at the early stages of development, including stunting and being underweight. The program developed a management information system (MIS) for the online selection of beneficiaries and arranged to make payments through the government-to-person (G2P) system. It was initially piloted in seven *upazilas* and 8,811 pregnant women benefited from this newly developed system. The DWA then initiated a pilot in an additional eight locations with an improved selection process such as monthly enrollment and payment and transformed traditional training into behavior change communication (BCC). The program succeeded in building the capacity of a core trainer group for implementation of the MIS and G2P system in all *upazilas* by FY2019 with the help of the Finance Division under the Ministry of Finance. It experimented with a pilot, targeting Bangladesh Garment Manufacturers and Exporters Association and Bangladesh Knitwear Manufacturers and Exporters Association workers in Gazipur, the largest hub of the RMG sector, with an improved selection process (monthly enrollment and payment), and transformed traditional training into BCC through a training and health camp for pregnant and lactating mothers. The program thus attempts to address risks associated with the first 1,000 days for a child’s physical, social, and cognitive development.

The DWA, through this program, helps link beneficiaries with the health service providers for the expanded programme on immunization, antenatal care, and postnatal care, and implements the government’s ongoing life-cycle-based learning program on nutrition and early childhood development. Childbirth registration is a precondition for receiving the benefits. Between 2015 and 2018, the number of beneficiaries increased by 23.10% p.a. from 100,000 to 200,000, and the total amount of allowances disbursed increased by 25.26% p.a. from Tk60 million to Tk1.28 billion. Therefore, the per capita increase in allowances was meager at 2.16% p.a. during this period. Each selected beneficiary receives Tk800 per month for a period of 3 years.

### **4. Primary Education Stipend Program**

The Primary Education Stipend Program is implemented by the Directorate of Primary Education under the Ministry of Primary and Mass Education (MOPME): (i) to increase the enrollment rate among primary school-age children from poor families, (ii) to increase the attendance rate of primary school pupils, (iii) to reduce the dropout rate of primary school pupils, (iv) to increase the cycle completion rate of primary school pupils, (v) to enhance the quality of primary education, and (vi) to ensure equity in the provision of financial assistance to primary school-age children. The poor families covered are those with widows as heads of households; day laborers; low-income rural professional groups (e.g., fisher folk, weavers, potters, carpenters, cobblers, and blacksmiths); and families of autistic students and insolvent ethnic communities. Other performance criteria also apply to students to ensure their continued eligibility for the stipend. Among others, this program has achieved the dual objectives of students’ educational attainment and women’s empowerment as mothers (Yunus & Shahana, 2018).

Considering that the direct beneficiaries of the program are too young to manage the benefits themselves, the head of the family is the person meant to seek this benefit on behalf of his or her children, and the program's grant is paid to the parents. The program is run through means-testing, categorical targeting, and to some extent deliberations of the school committee. Students in all public primary schools and *Ebtedayee Madrassahs* are eligible for benefits. Monthly rates vary according to the number of students in the household (up to four): Tk100 for one student, Tk200 for two students, Tk250 for three students, and Tk300 for 4 students. Students in schools that have been expanded up to grades VI to VIII receive Tk125 per student per month. Pre-primary students are eligible to receive Tk50 per month. Payments are disbursed via mobile banking through Rupali Bank Limited. Between 2015 and 2018, the number of beneficiaries increased by 17.35% p.a., from 7.7 million to 13 million, and the total amount of stipend disbursed increased by 14.45% p.a., from Tk. 9.4 billion to Tk. 14.5 billion.

## **5. School Feeding Program**

The School Feeding program commenced in 2001 by the World Food Programme (WFP) as an emergency response program for 350,000 schoolchildren from flood-affected families in the Jashore district to bring them back into school. The program was considered highly successful and was included as a core component in the WFP's country program to address poor enrollment and attendance rates in poverty-stricken areas of Bangladesh. Given the positive impact of the program for more than a decade and lessons learned, the Government of Bangladesh, with direct technical assistance from WFP, began school feeding programs for 56,635 primary students in two *upazilas* in 2011. By 2016, it has reached up to 2.53 million students in 72 *upazilas* run by the government. It is to be noted here that during the last 5 years, there have been successive rounds of handover from WFP to the government and WFP's coverage is decreasing as such. At present, the program coverage reaches over 3 million school children in 15,700 schools in 93 *upazilas* of 29 districts of Bangladesh.

The School Feeding program provides biscuits fortified with vitamins and minerals to pre-primary and primary school children in high poverty-prone areas. Each child is entitled to receive a 75-gram pack of fortified biscuits, 6 days a week based on daily attendance. Each pack of biscuits contains 338 kilocalories and about 67% of the daily Recommended Nutrient Intake of a child. The support of fortified biscuits contributes to a more positive learning environment. Moreover, it acts as an additional incentive for parents to keep their children in school. The vitamin- and mineral-enriched biscuits encourage children to attend school and give students the energy and micronutrients to concentrate on their studies. In an accompanying learning package, children, their parents, and other community members learn about vegetable gardening, health, nutrition, and hygiene.

The WFP works with the MOPME and assists in enhancing the capacity of the Directorate of Primary Education in scaling up the School Feeding program and its management. Following a request from the government, WFP is providing technical support to the MOPME to develop the National School Feeding Policy and Strategy. Between 2015 and 2018, the number of beneficiaries increased by 1.96% p.a. from 3.3 million to 3.5 million, and the total amount spent increased by 2.09% p.a. from Tk 4.6 billion to Tk4.8 billion. Therefore, per capita expenditure has hardly increased during this period.

## **6. Reaching Out-of-School Children**

Successive governments have undertaken various programs including, among others, the "Reaching Out of School Children Project" and the "Basic Education for Hard-to-reach Urban Working Children Project" to provide basic education and life-skill based practical training to working children aged 10 to 14 years in the six divisional cities of Bangladesh to achieve the

targets set in the SDGs. Special scholarships are awarded to the meritorious working children studying at the Shishu Kallyan Primary Schools under the “Shishu Kallyan Trust” and learning centers known as Ananda Schools under the MOPME through successive phases of the Primary Education Development Program so that they can continue their education. The Reaching Out-of-School Children (ROSC) project was initiated as a project under World Bank assistance in 2004. It has become a government endeavor undertaken in 2013 to provide a second chance to education for the disadvantaged and destitute children aged 8 to 14 years who never had the chance to enroll in primary schools or who had to drop out for reasons of other necessities. The idea is to reduce the number of dropouts by creating scope for (i) equitable access to primary education, (ii) retention, and (iii) completion of quality primary education.

Learners are provided with free books, education materials, exam fees, and uniform and education allowance. Grants are provided for establishing Ananda Schools in the communities with their participation. Teachers are appointed from the respective catchment areas. The project has many such schools covering 148 *upazilas* and slums of the 11 city corporation areas. The project also has taken up a pre-vocational training program for 25,000 ROSC graduates, Shishu Kallyan Trust students, and those of government primary schools aged 15 and above with employment opportunities. In its first phase, the ROSC project has provided “second chance” primary education to more than 780,000 out-of-school children in 23,000 learning centers that cannot be covered under the Primary Education Development Program. Beneficiary students, 50% of them girls, came from the 90 poorest *upazilas* of the country. Success from the first phase led to continuation into the second phase of the ROSC that aims at (i) increasing equitable access in primary education through the establishment of and provision of grants to Ananda Schools, provision of education allowances to students, and piloting of the ROSC-type approach in selected urban slums; (ii) improving retention in and completion of the primary education cycle through teacher development and support program; (iii) provision of instructional materials; (iv) provision of specialized support to appear in cycle completion examinations; and (v) skills training for eligible ROSC students. Between 2015 and 2018, the number of beneficiaries increased by 5.40% p.a. from 466,000 to 548,000, and the total amount spent increased by 10.08% p.a. from Tk1.67 billion to Tk2.24 billion. Therefore, per capita expenditure has increased by about 5% p.a. during this period.

## **7. Secondary Education Stipend Program**

The Secondary Education Stipend Program implemented by the Directorate of Secondary and Higher Education under the Ministry of Education is an offshoot to the Female Secondary Stipend Project, which was introduced in 1994 to address the gender gap in secondary education. When gender disparity in secondary education narrowed down, the government expanded the scheme to cover male students. It has some criteria for selecting extremely poor students, including (i) parents should have less than 50 decimal of land; b) yearly income of the parents should be below Tk. 30,000; c) the student belongs to vulnerable groups (such as being an orphan); d) child of an insolvent freedom fighter; e) a child of parents with disabilities (such as hearing, communication, or mobility impairments), who has no income ability; f) a child of the victim of river erosion/houseless and insolvent families; g) child of a low-income laborer (such as rickshaw puller, day labor, etc.); h) chronically disabled student. About 40 percent of such students receive a stipend, among whom 30 percent are female students and 10 percent are male. Students who a) attend 75 percent of the days of the academic year; b) secure at least 33 percent marks in their examinations at grade VI and VII or 40 percent/GPA 2.00 at the final exam of grade VIII or IX and pass the test examination in grade X, and c) remain unmarried up to Secondary School Certificate/Dakhil examination are eligible for getting the stipend. These are the basic criteria for selecting a student, but there may be some other externalities, which may have some impact on

choosing a student. School-based committees apply a pro-poor methodology to choose the poorest students to participate in the program.

The stipend's yearly benefit rates vary by grade: Grade VI – Tk. 1380, Grade VII – Tk. 1380, Grade VIII – Tk. 1620, Grade IX – Tk. 2040, and Grade X – Tk. 2790. Stipend benefits are disbursed biannually through mobile banking services. Besides, school tuition and examination fees are provided to all beneficiary students. Between 2015 and 2018 the number of beneficiaries remained static at 1 million but the total amount spent increased by 8.90% p.a., from Tk. 2.2 billion to Tk. 2.9 billion. Therefore, per capita expenditure has increased during this period.

## **8. Higher Secondary Stipend Program**

The Higher Secondary Stipend Program is implemented by the Directorate of Secondary and Higher Education under the Ministry of Education. The program was initiated in 2014 to encourage the education of poor students up to higher secondary level. The program pays particular attention to female students (aiming at supporting 40 percent of total female enrolment and 10 percent of total male enrolment), as it aims at promoting the reduction of inequality between men and women. Apparently, the program has only one component: grants for students. However, this grant has a twofold purpose: it covers educational fees and provides some extra income as an incentive to stimulate school attendance. This program thus works through two channels: it removes barriers to education by covering any direct costs associated with attending school, and it also provides some extra cash to compensate for the indirect opportunity costs of attending school, such as the forgone opportunity to work instead. Hence, despite only having one operational component, this program is considered as including both conditional cash transfers and educational fee waivers.

The program applies the most varied set of conditionalities, including hard conditionalities related to school enrolment, attendance, and even performance, as well as soft conditionalities related to rather controversial sexual and reproductive choices (i.e., remaining single and not becoming pregnant). Participating students must remain unmarried up to the Higher Secondary Certificate and equivalent examination and attend 75% of classes conducted in an academic year. Female students must continue their studies without a break. The eligibility criteria include (i) household's land ownership below 75 decimals<sup>4</sup> and annual income below Tk75,000, respectively; and (ii) people living with disabilities, orphans, insolvent freedom fighters, and children from disaster-affected or distressed households should be given preference. Selection committees for identifying poor students should be established in both government and nongovernment education institutions, with the application of a "pro-poor methodology" in the selection process.

Stipends vary depending on the study area. A tuition fee contribution of Tk50 is paid per student to nongovernment organizations. For science, the monthly rate of Tk175 per student plus Tk700 for books and Tk900 for examination fees. For business studies and humanities, Tk125 per student plus Tk600 for books and Tk600 for examination fees. Between 2015 and 2018, the number of beneficiaries increased by 7.10% p.a. from 548,000 to 678,000, and the total amount spent increased by 3.73% p.a. from Tk1.51 billion to Tk1.69 billion. Therefore, per capita expenditure has decreased by about 4% p.a. during this period.

## **9. Allowances for Financially Insolvent Persons with Disabilities**

The "Allowances for Financially Insolvent Persons with Disabilities" was introduced in 2006 and has been implemented by the DSS under the MOSW for people with any of the five categories of impairment: hearing, visual, speech, intellectual, and physical impairment. The eligibility criteria

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<sup>4</sup> One decimal of land approximately equals 435.6 square feet.



include: (i) registered persons with disabilities in accordance to the definition of disability stipulated in the Rights and Protection of Persons with Disabilities Act 2013;<sup>5</sup> and the registered person with disabilities in the area of residence), permanent resident of the area, a minimum age of a least 6 years, annual household income of less than Tk36,000, with priority given to the oldest of applicants, those affected by multiple disabilities, children with intellectual disability or autism, women, those who are landless (own less than 0.5 acres) and/or destitute; and those who are extreme-poverty stricken or live in remote areas. The ineligibility criteria extend to those who are employed in a public or private organization and those who receive a government pension or regular safety net benefits or grants from other social welfare agencies. The selection of beneficiaries involves a five-step process: (i) The deputy director or *upazila* social service officers (USSOs) for rural areas and district social service officers (DSSOs) for urban areas shall register all persons with disabilities living in that district and maintain a registration book. The deputy director, as the member secretary of the District Committee, will provide identification cards to the registered persons. (ii) Applications submitted to USSOs and DSSOs, using the designated form. (iii) USSOs and DSSOs prepare ward-wise lists of potential beneficiaries and present them to the Union Committee and Municipality/City Committee for rural and urban wards, respectively. (iv) Union Committee (rural) and Municipal Committee (urban) select potential beneficiaries and send a primary list of eligible beneficiaries from the lists prepared by USSOs and DSSOs to the *Upazila* Committee. (v) The *Upazila* Committee (rural) and the District Committee (urban) finalize the list of potential rural beneficiaries, and the waitlist of potential beneficiaries and seek approval of the local member of Parliament.

The program initially started at a monthly allowance of Tk200 in 2005–2006, which was increased to Tk700 in 2018–2019. Between 2015 and 2018, the number of beneficiaries increased by 24.13% p.a. from 400,000 to 825,000 thousand, and the total amount spent increased by 36.35% p.a. from Tk2.40 billion to Tk6.93 billion. Therefore, per capita expenditure increased by more than 10% p.a. during this period.

## **10. Allowances for the Widows, Deserted, and Destitute Women**

This program was introduced in 1998 and has since been implemented by the DSS under the MOSW. The eligibility criteria include a minimum age of at least 18 years; annual income of less than Tk12,000, with priority given to the oldest of applicants; those detached from family and/or have no children; those with children less than 16 years of age; and those who are unable to work and/or, are ill or weak, and are landless (own less than 0.5 acres of land) and/or destitute. The ineligibility criteria extend to those who receive government pension or regular safety net benefits, or grants from other social welfare agencies. The program, which initially covered 400,000 women in rural areas only (receiving a monthly allowance of Tk100) in 1997–1998, increased to 1.4 million women (receiving a monthly allowance of Tk500) in 2018–2019. The selection of beneficiaries involves a four-step process: (i) Applications submitted to USSOs for rural areas and DSSOs for urban areas, using the designated form. (ii) USSOs and DSSOs prepare ward-wise lists of potential beneficiaries and present them to the Union Committee and Municipality/City Committee for rural and urban wards, respectively. (iii) Union Committee and Municipal Committee select potential beneficiaries and send a primary list of eligible beneficiaries from the lists prepared by USSOs and DSSOs to the *Upazila* Committee. (iv) The *Upazila* Committee (rural) and the District Committee (urban) finalize the list of potential beneficiaries, and the waitlist of potential beneficiaries and seek approval of the local member of Parliament.

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<sup>5</sup> Section 3 of the Act lists as many as 12 symptoms to define a person with disability: (i) autism or autism spectrum disorders, (ii) physical disability, (iii) mental illness leading to disability, (iv) visual disability, (v) speech disability, (vi) intellectual disability, (vii) hearing disability, (viii) deaf-blindness, (ix) cerebral palsy, (x) down syndrome, (xi) multiple disability, and (xii) other disability. Sections 4-15 elaborate each of these disabilities.

Between 2012 and 2015, the number of beneficiaries increased by 7.4% p.a. from over 1 million to 1.27 million, and the total amount of allowances disbursed increased by 14.88% p.a. from Tk4.86 billion to Tk7.59 billion. Thus, per capita benefits increased by more than 7% p.a. during this period.

### **11. Honorarium for the Insolvent Freedom Fighters**

The Bangladesh Freedom Fighters Welfare Trust under the Ministry of Liberation War Affairs implements this program. The insolvent freedom fighters for inclusion in this program must (i) not have an annual income exceeding Tk.12,000, (ii) be fully or partially infirm, and (iii) be unemployed or without assets. The elderly, homeless, or freedom fighters without assets are given the highest priority. Freedom fighters (i) in government or nongovernment services, (ii) drawing a pension or gratuity over Tk12,000 per year, or (iii) drawing a grant from freedom fighter welfare trust or any other nongovernment agency are not eligible for this allowance.

During the last 3 years, the number of beneficiaries of the honorarium (allowances) increased 100,000 to 200,000, and the honorarium per head also increased from Tk 8,000 to Tk10,000. The honorarium is paid to each beneficiary every month, which has increased from Tk8,000 per month in 2015 to Tk10,000 per month in 2018. Also, Tk5,000 is provided as a Great Victory Day Allowance and Tk2,000 as the Bangla New Year Festival allowance along with two festival bonuses, which is equivalent to the amount of monthly honorarium. The honorarium to the families of *shaheed* (martyred) and wounded or deceased freedom fighters has risen to Tk30,000. A food ration has been provided to the families of wounded freedom fighters (dead) and martyred freedom fighters. Further, microcredit was provided to 40,000 freedom fighters and 38,253 dependents from the revolving fund amounting to Tk37.75 billion to promote rehabilitation and self-employment of freedom fighters, and 14,000 houses were built for insolvent freedom fighters. Between 2015 and 2018, the number of beneficiaries decreased by 2.41% p.a. from 215,000 to 200,000 due to the cancellation of 'fake freedom fighters' from the list, following recommendations from the National Freedom Fighters Council, but the total amount of honoraria disbursed increased by 28.89% p.a. from Tk13.45 billion to Tk32 billion. Therefore, the per capita increase in allowances was more than 30% p.a. during this period.

### **12. Medical Allowances for Injured Freedom Fighters**

The Ministry of the Liberation War Affairs implements this program. The insolvent freedom fighters for inclusion in this program must (i) not have an annual income exceeding Tk12,000, (ii) be fully or partially infirm, and (iii) be unemployed or without assets. The elderly, homeless, or freedom fighters without assets are given the highest priority. Freedom fighters (i) in government or nongovernment services, (ii) drawing pension or gratuity over Tk12,000 per year, or (iii) drawing a grant from freedom fighter welfare trust or any other nongovernment agency are not eligible for this allowance.

Between 2015 and 2018, the number of beneficiaries remained stable at 15,000 and the total amount of honoraria disbursed increased by 20.40% p.a. from Tk1.45 billion to Tk2.67 billion. Therefore, per capita increase in allowances also increased by around 20% p.a. during this period. The honorarium is paid to each beneficiary every month, and this has increased from Tk2,000 per month in 2012 to Tk8,000 per month in 2015. Currently, it stands at Tk12,000 per month.

### **13. Ration for *Shaheed* Family and Injured Freedom Fighters**

The Ministry of Liberation War Affairs implements the program to improve the socioeconomic conditions of the injured, distressed, and vulnerable freedom fighters as well as the family members of the martyred freedom fighters.

The number of beneficiaries remained at 30,000 between 2015 and 2018. However, after digitization and further verification, which is currently under process, the total number may go up if a genuine freedom fighter was hitherto left out, or it may go down if there were duplicate identities or so-called fake freedom fighters. Despite this stagnancy, the total monetary value of the ration distributed increased by 6.81% p.a. from Tk269 million to Tk330 million. Therefore, the per capita monetary value of the amount of ration also increased by 6.81% p.a. during this period.

#### **14. Vulnerable Group Feeding**

The Vulnerable Group Feeding (VGF) program was launched in 1975 and consolidated as an integral part of the safety net portfolio since 1998. It has been implemented by the Department of Disaster Management (DDM) under the Ministry of Disaster Management and Relief (MODMR). A family will be eligible if it (i) owns no land other than a homestead; (ii) is dependent on daily wage income; (iii) is dependent on the income of a female worker or upon begging; (iv) has no adult male earning member; (v) is a family where a school-going child has to work to earn a living; (vi) has no breadwinner; (vii) the head of the family is an abandoned, widowed, or divorced woman; (viii) the head of the family is an indigent freedom fighter; (ix) the head of the family is indigent and disabled; (x) the family did not receive any microcredit; (xi) the family was hit by a natural disaster and is in dire need of food or money; and (xii) family members do not get food aid twice a year for most of the year. Households that fall under four of the 12 conditions will be eligible for VGF benefits.

The VGF program provides food transfers to poor households during religious festivals like Eid-ul-Fitr and Eid-ul-Azha. The program also provides food transfers to people affected by disasters and works in tandem or concurrently with Gratuitous Relief. About half of VGF support is provided during festivals and the other half is used for disasters relief. The aid is given to VGF cardholders, with the list prepared by the Union Committees and Municipal Committees. Usually, the beneficiaries are given rice, the amount of which varies somewhere between 10–30 kilograms (kg). The actual food deliveries are received by chairpersons of the Union Parishad from local food depots of the Public Food Distribution System. Between 2015 and 2018, the number of beneficiaries decreased by 7.44% p.a. from 6.5 million to 5.2 million, and the total monetary value of the amount of rice distributed decreased by 1.48% p.a. from Tk14.10 billion to Tk. 13.49 billion. Therefore, the per capita increase in allowances was about 6% p.a. during this period.

#### **15. Vulnerable Group Development**

The program is coordinated by the Department of Women Affairs (DWA) under the Ministry of Women and Children Affairs (MOWCA) with the Department of Disaster Management (DDM) under the MODMR and partner nongovernment organizations to increase the income-earning capacities of the beneficiaries. This program came out as an offshoot of the VGF program since 1998. There were three mutually exclusive variants of the program running over a period of 24 months: (i) a monthly food ration of 30 kg of wheat or 25 kg of fortified wheat flour (*ata*), or (ii) 15 kg of fortified flour plus a cash allowance of Tk150 per month, or (iii) monthly cash allowances of Tk400 only. Of late, however, it has been redesigned to 10–30 kg of rice per month per household, and malnourished children are entitled to 50 grams (g) of soy protein or 100 g of soya milk per student per day, or any other food item as determined by the government. The selection criteria are more or less similar to the one applied for VGF beneficiaries, including that beneficiaries are (i) women from households where members consume less than two full meals a day, (ii) women from landless households or owning less than 0.15 acres of land, (iii) women with very poor housing conditions, (iv) women with extremely low and irregular income (less than Tk300 per month from daily or casual labor), and (v) households headed by a woman with no adult male

income earner and no other source of income. Those ineligible or excluded are: (i) women not within the 18–49 age group, (ii) already a member of other food and/or cash assistance programs, and (iii) previously a Vulnerable Group Development (VGD) cardholder. In selecting the beneficiaries, priority is given to women who (i) are physically fit, (ii) are able to improve their economic and social condition, and (iii) are interested to work in a group.

Between 2015 and 2018, the number of beneficiaries increased by 14.19% p.a. from 9.13 million to 13.98 million, and the total monetary value of the amount of rice distributed increased by 19.79% p.a. from Tk.8.87 billion to Tk16.06 billion. Therefore, the per capita increase in allowances was more than 5% p.a. during this period.

## **16. Gratuitous Relief**

The DDM under the MODMR implements the Gratuitous Relief program every year since 1973. The main goal of this program is to provide in-kind (rice or wheat) relief support immediately after a natural or human-made disaster (e.g., cyclone, floods, tornado, fire, river erosion, tidal surge, earthquake) to only the worst-affected, distressed, and poor persons/households. The DDM executes the program through the deputy commissioners of the districts by allocating them a fixed quantity of available food grains. The program entitles each affected household to receive a maximum of 20 kg of rice or wheat under the following conditions: (i) the application for gratuitous relief support must be recommended by the concerned member of the Parliament, chief executive officer of the city corporation, *upazila* chairperson, *upazila nirbahi* officer, mayor of the municipality, or union parishad chairperson, as applicable; and (ii) no household would get the support unless it is affected by the aforementioned disasters. There are other important features in the Gratuitous Relief program, such as the deputy commissioner under special consideration (i) can provide 0.5 metric tons of food to each affected household in the event of the early death of the head of the household in any natural or human-made disaster; and (ii) can provide a maximum of 3 metric tons of food to support daily meals of persons in government and other nongovernment orphanages, children homes, free boarding places, and religious gatherings under certain conditions. The minister, state minister, or deputy minister can also directly sanction Gratuitous Relief (food) to an electoral constituency based on the request of the concerned member of Parliament, with the deputy commissioner distributing the food in consultation with the member of Parliament.

Between 2015 and 2018, the number of beneficiaries increased by 11.70% p.a. from 4 million to 5.68 million, and the total monetary value of the amount of food grains distributed increased by 20.84% p.a. from Tk2.82 billion to Tk5.27 billion. Therefore, the per capita increase in allowances was about 10% p.a. during this period.

## **17. Food Friendly Program**

The Directorate General of Food under the Ministry of Food implements the newly introduced Food Friendly Program. Since it started in 2016, the program aims to eventually replace similar transfer programs currently run by various government entities such as Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), Gratuitous Relief (Food), among others. The goal of the Food Friendly Program is to achieve ‘no poverty’ (SDG 1) and ‘zero hunger’ (SDG 2) through food assistance and nutritional support to the rural poor. The eligibility criteria include: (i) households must be permanent residents of the Union Parishad, and the household head must have the national identification card; (ii) households must be poor, functionally landless, and the household head must work as a day laborer, (ii) widowed, separated/divorced/deserted, elderly, disabled, female-headed households; and (iv) households with children or disabled get priority. The program is limited to only one member per household and the current VGD beneficiaries are not eligible for the program.

The eligible households purchase rice at a discount of 20% to 30% of the prevailing market price. At present, the program provides 30 kg of subsidized rice per month to eligible households twice during the program months: *Boro* pre-harvest season (March to April) and *Aman* pre-harvest season (September to November). These are the two lean seasons in rural Bangladesh when rice prices increase, and job opportunities and agricultural wages in rural areas decrease, putting poor rural households, especially agricultural labor households, at risk of seasonal hunger. Between 2017 and 2018, the number of beneficiaries decreased by 83.29% from 46,000 to 20,000, and the monetary value of the rice distributed also decreased by 207.02% from Tk20.21 billion to Tk2.55 billion when the domestic procurement target of rice could not be achieved by the Directorate General of Food due to poor production. However, the number of beneficiaries covered and the corresponding monetary value of rice distributed rebounded, respectively, to 50,000 and Tk.6.38 billion when the domestic procurement target was satisfactory in 2019.

## **18. Stipend Program for the Children with Disabilities**

The DSS under the MOSW implements the program (i) to ensure fulfillment of the commitment of the Constitution, National Disability Policy, Rights and Protection of Persons with Disabilities (RPPD) Act, 2013, which repeals the prior Disability Welfare Act, 2001, with clarification through the Rights and Protection of Persons with Disabilities Rules in 2015 as well as UN Convention on the Rights of Persons with Disabilities; and (ii) to support the beneficiaries continuing their education in specialized and mainstream educational institutions. The eligibility criteria of disabled beneficiaries are (i) aged 5 years or above, (ii) handicapped, (iii) student of government-approved educational institutions at any level, (iv) class attendance of at least 50% in a year, (v) attendance during annual examinations, and (vi) possession of registration certificates issued by the district social services offices.

The amount of monthly stipend provided to each beneficiary depends on the level of education. For instance, beneficiaries at the primary school level (grades I to V) receive a monthly stipend of Tk300, while beneficiaries at the secondary school level (grades VI to X) receive Tk450 per month. Beneficiaries at the higher secondary and university levels receive Tk600 and Tk1,000, respectively. Between 2015 and 2018, the number of beneficiaries increased by 15.67% p.a. from 50,000 to 80,000, and the total amount of stipend disbursed increased by 26.24% p.a. from Tk.256 million to Tk545 million. Therefore, the per capita increase in the stipend was about 10% p.a. during this period.

The government also runs several small-scale categorical social protection programs. Some institutional programs in this diverse group include the “Grants for the Residents in Government Orphanages and Other Institutions” run by the DSS under the MOSW for the rehabilitation of orphans, homes for disadvantaged girls, safe custody of women and adolescent girls, training and rehabilitation centers for the vagrants, juvenile development centers, schools for impaired children, training and rehabilitation centers for destitute children, and a day-care center and baby home for minors aged 0–7 years. Similarly, the “Capitation Grants for the Orphan Students in Nongovernment Orphanages” is run by the DSS under the MOSW and provides annual financial assistance to selected orphans of nongovernment orphanages. The preconditions for the orphanages to qualify for the capitation grant include: (i) the orphanage must be registered with the DSS, (ii) the orphanage must have at least 10 occupants, (iii) the orphanage must have immovable assets and housing facilities, and (iv) the management of the orphanage must be transparent and accountable. The DSS also runs the “Child Development Center and Protection of Children at Risk” in major cities to lead poor, disadvantaged, and street children back to a safe and normal life through education and training. Street children aged below 16 are eligible for this program. Two categories of children receive services: the first category includes children with behavior difficulties who are referred by their parents and the second category comes to the child

development centers after committing offenses and being referred by the courts. These children can complete primary education (Grade V) and receive skill development training.

## B. Labor Market Programs

There are five major labor market programs in Bangladesh. Table 3 summarizes the expenditure and beneficiary coverage for 2015 and 2018. There are public works programs through cash or in-kind benefits, and training is included in a few of these labor market programs. There are no skill development programs in Bangladesh targeted to the poor and vulnerable population that increases their productivity and thus current and future income. However, there are a few programs that provide training on income generation. Since these do not qualify as social protection programs following ADB (2011), these are not included in the current analysis. The current programs are implemented by the MODMR; the Ministry of Local Government, Rural Development, and Cooperatives; and the Ministry of Chittagong Hill Tracts Affairs.

**Table 3: Labor Market Programs**

Programs	Implementing Agency	Detailed Category	Beneficiary ('000)		Expenditure (Tk million)	
			2015	2018	2015	2018
Food For Works	DDM, MODMR	PW	2,363	2,724	12,514	17,039
Employment Generation Program for the Poor	DDM, MODMR	PW	827	827	15,000	16,500
Test Relief	DDM, MODMR	PW	1,115	1,783	7,678	13,000
Rural Employment and Road Maintenance Program	RDCD, MOLGRD&C	PW	553	523	2,450	3,356
Food Assistance in Chittagong Hill Tracts Area	MOCHTA	PW	744	828	2,406	2,945

DDM = Department of Disaster Management, MODMR = Ministry of Disaster Management and Relief, MOCHTA = Ministry of Chittagong Hill Tracts Affairs, MOLGRD&C = Ministry of Local Government, Rural Development and Cooperatives, PW = Food/Cash for Work Program, RDCD = Rural Development and Cooperatives Division.

Sources: Implementing agencies of the respective ministries and Finance Division of the Ministry of Finance.

### 1. Food for Work/Work for Money

The food-for-work program (FFW) was established along with the test relief (TR) in 1975. The MODMR, through the DDM, implements various projects to maintain and develop rural infrastructure under renovation programs in post-disaster periods as well as during normal times involving mainly earthwork. Due to the growing prominence of cash payments over food payments to avoid leakages, a substitute program called work for money (WFM) was introduced in FY2013/14. The relative shares of the FFW and the WFM depend on the stock of rice available with the government in its Public Food Distribution System. The eligibility criteria involve landlessness due to disasters and ownership of less than 0.5 acres of land. The Project Implementation Committees identify beneficiaries, i.e., workers, based on their assessment of household poverty, and also that the selected worker must be able-bodied to carry out arduous earthwork. Due to the physically demanding nature of the projects, male applicants tend to get preferred. The amount of daily allowance involves 8 kg of rice for 7 hours of work or cash equivalent. The allocation process of the FFW and WFM involves four steps: (i) MODMR allocates to DDM; (ii) DDM allocates to a deputy commissioner based on population size (30%), size of the area (30%), and poverty rates (40%); (iii) the deputy commissioner allocates to the *upazila*, and (iv) the *upazila* allocates to the union, with the weightage based on population size (50%) and size of the area (50%).

Between 2015 and 2018, the number of beneficiaries increased by 4.74% p.a. from 2.36 million to 2.72 million, and the total amount of workfare payment disbursed increased by 10.29% p.a.

from Tk12.51 billion to Tk17.04 billion. Therefore, the per capita increase in the workfare payment was more than 5% p.a. during this period.

## **2. Employment Generation Program for the Poor**

The Employment Generation Program for the Poor replaced the previous 100-Day Employment Generation Program to create employment for the able-bodied, unemployed poor for 80 days per year in two phases during the seasonal lean period. The DDM under the MODMR implements the program with the following objectives: (i) enhance the employment and purchasing power capacity of the extremely poor population; (ii) create assets for the community and country; and (iii) develop and properly maintain the infrastructure, communication, and development of the environment at the micro-level in rural areas. The eligibility criteria include ages between 18 and 60 years; able-bodied; without over 0.1 acres of land, or a significant number of poultry or livestock; earning less than Tk4,000 per month; extremely poor living in food-deficit, river-erosion prone sandbank and wetland areas; and the extremely poor unemployed and marginal farmers of the country, who remain without work for 5 months in a year. There are other conditions for selecting the beneficiaries of this program, including (i) unemployed but willing to work as an unskilled poor person, including only as a day laborer or agricultural laborer, who does not have any other opportunity to get employed; (ii) irrespective of gender, one person from a household should get the opportunity; and (iii) a registered person can be employed anywhere in his or her home district.

The program's delivery process involves: (i) Fund transfer to the *upazila*-level mother account. (ii) The UNO's letter to the union parishad chairperson to start the selection of subprojects and beneficiaries. Then there is the first meeting at the ward level on the selection of subprojects and beneficiaries, after which the lists of subprojects and beneficiaries are sent to the Union Committee. (iii) The Union Committee reviews subprojects and beneficiaries and analyzes environmental and social impacts. The finalized subproject design along with the budget is then sent to the *Upazila* Committee, and the approved list of subprojects and beneficiaries is further sent to the District Office. With deputy commissioner approval, a second meeting is held at the ward level, and the Project Implementation Committee (comprised of five to seven ward members) and job cards are distributed. (iv) There is an installation of billboard/signboard and Union Parishad notice for community awareness. There is also procurement of nonwage items, tools, and skilled labor. (v) Then there is implementation and supervision and (vi) wage payment, and finally (vii) monitoring and reporting.

Between 2015 and 2018, the number of beneficiaries remained the same at 827,000, but the total amount of expenditures increased by 3.18% p.a. from Tk15 billion to Tk16.5 billion. Therefore, per capita expenditures increased by about the same rate p.a. during this period.

## **3. Test Relief Program**

The DDM under the MODMR implements the program in rural areas during lean periods of the year and after natural calamities such as floods and cyclones. The main objective of this program is to create employment opportunities that enhance food security for the rural poor, wage laborers, and unemployed people through the implementation of small rehabilitation projects, including the development of educational and public welfare institutions. The test relief program along with the FFW program has succeeded in creating millions of person-days of temporary employment every year in the country even after discounting for possible leakages (Mujeri, et al., 2014). It was found that substantial proportions of the wage employment beneficiary respondents belong to the below-poverty-level income category. However, being a self-targeted program, all test relief wage employment beneficiaries need not necessarily belong to the below-poverty-level category.

The MODMR estimates the annual availability of food for the program based on allocations for the DDM through installments. The DDM allocates the available quantity through the deputy commissioners of the districts. Similar to the FFW, 50% of the quantity is based on the proportion of the district population to the national population, 30% is based on the level of distress of the district population, and the remaining 20% is on the district area. The project activities under the test relief program must be completed within 30 days after inception, including off-loading the total allocated food grains.

Under the program, beneficiaries receive 8 kg of rice or wheat for working 7 hours a day for specific project activities and standardized volumes of work. Between 2015 and 2018, the number of beneficiaries increased by 15.65% p.a. from 1.12 million to 1.78 million, and the total allocations decreased by 17.55% p.a. from Tk13.90 billion to Tk7.68 billion. Therefore, the per capita benefits increased marginally by about 2% p.a. during the period. Since this program is similar to the abovementioned FFW program, the lower growth in per capita benefits is not surprising.

#### **4. Rural Employment and Road Maintenance Program**

This program is implemented by the Rural Development and Cooperatives Division in cooperation with the Local Government Engineering Department under the Ministry of Local Government, Rural Development, and Cooperatives to create employment throughout the year for distressed rural women. The program is currently running its third phase. The long-term goal of the program is to contribute positively to rural economic growth and poverty alleviation in Bangladesh. The direct goals include that the roads will remain passable to farmers and other rural stakeholders throughout the year and that destitute women should develop a new understanding of the socioeconomic environment around them. To achieve these goals, two specific objectives were identified in the short to medium terms: (i) maintain the important rural roads fit for communications through year-round repair and maintenance to ensure growth in the rural economy and (ii) provide distressed women beneficiaries with skills training in productive activities to create self-employment opportunities. Given the above objectives, this program consists of three components: (i) road maintenance, (ii) tree plantation, and (iii) training in self-employment opportunities. Under the program, each beneficiary earns a monthly income of Tk 4,500, of which Tk1,500 would become “forced” savings. The rest of the amount would be paid to each worker to meet her day-to-day expenses. After 2 years, the savings of about Tk36,000 would be released to the beneficiaries. During this period, partner nongovernment organizations conduct training on income-generating activities. It is hoped that this program can help improve the employment landscape in rural areas. However, strengthening local governance and civil society is an essential context for such programs to flourish (Nadiruzzaman & Atkins, 2008).

Between 2015 and 2018, the number of beneficiaries remained the same at 553,000.<sup>6</sup> The closure of Phase 2 and the start of Phase 3 of the program is one of the reasons for this stagnancy in beneficiaries. Nonetheless, the total expenditures increased by 10.48% p.a. from Tk2.45 billion to Tk3.36 billion during the period.

#### **5. Food Assistance in the Chittagong Hill Tracts Area**

In 2006, bamboo flowering started in the northeastern Indian state of Mizoram. The ill-fated occurrence transcended the border to affect the Chittagong Hill Tracts (CHT) area in late 2007. There are anecdotal reports of the ensuing rat plague and its negative consequences on food shortages and the destruction of livelihood. Evidence and history of the bamboo flowering

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<sup>6</sup> It is absurd, but when a multi-year program completes its current phase and if the policy makers deem it necessary for various reasons, the program runs into the next (second or third) phase. There is hardly any progress in field operations during this transition.



phenomena suggest that this has a cycle of 3–5 years, which occurs every 40–50 years. This bamboo flowering has a far-reaching impact on the bamboo industry, the ecology of the CHT, and the lives and livelihoods of the affected communities. This slow onset of disaster is particularly dire among the *jhum*<sup>7</sup> cultivators in remote areas of the CHT (Hellen Keller International, 2008). In response to this livelihood crisis, the government undertook this food assistance program. The program is similar to the FFW program and is implemented by the Ministry of Chittagong Hill Tracts Affairs. It operates in three districts (Bandarban, Khagrachari, and Rangamati) of the CHT area. The program is targeted at ultra-poor women who receive 3.5 kg of rice or wheat daily for 30 days for doing public works.

Between 2015 and 2018, the number of beneficiaries increased marginally by 3.57% p.a. from 744,000 to 828,000, and the total expenditures increased by 6.73% p.a. from Tk2.41 billion to Tk2.95 billion during the period. Therefore, the per capita benefit increased by about 2% during the period.

### C. Social Insurance Programs

The “Pension for Retired Government Employees and Their Families” is the only program under the social insurance category in Bangladesh following ADB (2011). Table 4 presents the total expenditure and total beneficiaries of this program in 2015 and 2018. It may be noted that there are no social insurance programs under the subcategories of health insurance, disability insurance, unemployment benefits, or other social insurance.

**Table 4: Social Insurance Programs**

Program	Implementing Agency	Detailed Category	Beneficiary ('000)		Expenditure (Tk million)	
			2015	2018	2015	2018
Pension for Retired Government Employees and Their Families	FD, MOF	PEN	510	626	86,074	100,182

Notes: FD = Finance Division, MOF = Ministry of Finance, PEN = Pension.

Sources: Implementing agencies of the respective ministries and Finance Division of the Ministry of Finance.

### 19. Pension for Retired Government Employees and Their Families

The pension program is implemented by the Finance Division under the Ministry of Finance for public sector (government) employees. The Government of Bangladesh modified the pension rules in 1972 after independence and fixed the pay on the average of the last 12 months’ salary instead of the last 36 months. In 1974, the pension was paid based on a certain percentage of the last pay drawn instead of the last 12 months’ average pay, and the maximum pension amount was 60% of the last pay. In 1977, new pension rules were announced, and the maximum pension amount was fixed at 80% of the basic pay drawn having worked for at least 25 years. In 1994, the government simplified the rules and regulations relating to sanctioning of pensions of the government officials.

Government service workers, both civil and military, are entitled to retirement pensions. In recent times, retired employees of universities and other autonomous bodies have been added to the pension system. Therefore, people above the age of 60 or who have held a government job for 25 years receive a pension at a rate based on their last drawn salary amount. For a few agencies, such as the teachers at public universities or research institutes, the age limit has been extended to 65 years from 60 years. After the death of the service holder, their husband or wife or under-aged or disabled children are entitled to the same. In the past, they could receive this pension at

<sup>7</sup> *Jhum* refers to the slash-and-burn agriculture widely practiced by the indigenous people in the Chittagong Hill Tracts area.

one go or on a monthly basis akin to a salary. However, under the new pension rules announced in 2017, retired employees from the government, military, and autonomous bodies can cash out only 50% of total pension right after retirement; the rest would be mandatorily drawn as monthly installments.

Between 2015 and 2018, the number of pensioners increased by 6.83% p.a., but the total amount of pension disbursed increased by 5.06% p.a. Therefore, per capita pension has decreased by about 1.77% p.a. during this period. A large part of this decrease might be attributed to the application of the new pension rule of 50% encashment as mentioned above.

## IV. Comparative Assessment of Social Protection Programs

### A. Social Protection Expenditures

The number of social protection beneficiaries and expenditures by categories in 2015 and 2018 are presented in Table 5. In 2018, social assistance programs have the largest share of total social protection expenditures (48.19%), followed by social insurance (33.92%) and labor market programs (17.89%). This may be contrasted to that in 2015; the largest share of total social protection expenditures went to social insurance programs (46.12%), followed by social assistance (32.42%) and labor market programs (21.46%). Social assistance programs broadly include assistance for the elderly, health and disability assistance, child welfare, and welfare assistance. The sharp rise in social assistance expenditure in 2018 is due to an expenditure increase in welfare assistance, which increased both at the extensive margin (beneficiaries) and the intensive margin (per capita benefit). For instance, in 2015, welfare assistance expenditure was 14.81%, but in 2018 it was almost double at 26.13%. In addition, the number of beneficiaries under social assistance programs increased in 2018 compared to that in 2015. It may also be noted that the number of beneficiaries for social assistance programs covers about 80% and 87% of the total social protection beneficiaries in 2015 and 2018, respectively.

Social insurance expenditure in terms of absolute value has increased (Tk100.18 billion) as well as the number of its beneficiaries (626,000) in 2018, compared to 510,000 in 2015. Pension benefits (33.92% in 2018 and 46.12% in 2015) cover almost the total of the social insurance expenditures and it is the single-largest expenditure among all the programs considered in this analysis. However, the number of beneficiaries, which mostly accounts for retired government employees and their families in Bangladesh, is barely 1.08% of the total social protection beneficiaries. Moreover, it has no distributional impact on poverty and little or marginal impact on gender inequality.

Labor market programs represent the third-largest component. It accounted for 21.46% of total social protection expenditures in 2015, which dropped to 17.89% in 2018. It had a smaller number of social protection beneficiaries, which grew at 11.49% in 2018 and 18.02% in 2015, compared to the social insurance program. However, its distributional impact on poverty is significant. The most featured and largest labor market programs include employment generation for the poor, test relief, and food- or cash-for-work programs. These three programs accounted for more than 90% of the beneficiaries in labor market programs. It should be noted that none of these labor market programs accommodate persons with complete disability.

**Table 5: Social Protection Beneficiaries and Expenditures by Broad Category, 2015 and 2018**

Category	2015		2018	
	Beneficiary in 000s (% share to total)	Expenditures in Tk million (% share to total)	Beneficiary in 000s (% share to total)	Expenditures in Tk million (% share to total)
<i>Pensions</i>	510 (1.64)	8,6074 (46.12)	626 (1.08)	100,182 (33.92)
<i>Health Insurance</i>	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
<i>Unemployment Benefit</i>	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
<i>Disability Insurance</i>	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
<i>Sickness Benefit</i>	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)

Category	2015		2018	
	Beneficiary in 000s (% share to total)	Expenditures in Tk million (% share to total)	Beneficiary in 000s (% share to total)	Expenditures in Tk million (% share to total)
<i>Other Social Insurance</i>	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
<b>ALL Social Insurance</b>	<b>510</b> <b>(1.64)</b>	<b>86,074</b> <b>(46.12)</b>	<b>626</b> <b>(1.08)</b>	<b>100,182</b> <b>(33.92)</b>
<i>Assistance for the Elderly</i>	2,723 (8.75)	13,068 (7.00)	3,500 (6.02)	21,000 (7.11)
<i>Health Assistance</i>	320 (1.03)	1,920 (1.03)	815 (1.40)	7,725 (2.62)
<i>Child Welfare</i>	11,105 (35.69)	15,209 (8.15)	18,847 (32.41)	27,723 (9.39)
<i>Disability Assistance</i>	450 (1.45)	2,656 (1.42)	1,277 (2.20)	8,685 (2.94)
<i>Welfare Assistance</i>	10,402 (33.43)	27,646 (14.81)	26,409 (45.41)	77,186 (26.13)
<b>ALL Social Assistance</b>	<b>25,000</b> <b>(80.34)</b>	<b>60,498</b> <b>(32.42)</b>	<b>50,848</b> <b>(87.43)</b>	<b>143,318</b> <b>(48.19)</b>
<i>Food/Cash for Work</i>	5,607 (18.02)	40,054 (21.46)	6,685 (11.49)	52,839 (17.89)
<i>Skills Development and Training</i>	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
<i>LMP for Persons with Disabilities</i>	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
<b>Labor Market Programs</b>	<b>5,607</b> <b>(18.02)</b>	<b>40,054</b> <b>(21.46)</b>	<b>6,685</b> <b>(11.49)</b>	<b>52,839</b> <b>(17.89)</b>
<b>TOTAL SP Expenditures/Beneficiaries</b>	<b>31,117</b> (100.00)	<b>186,626</b> (100.00)	<b>58,159</b> (100.00)	<b>295,339</b> (100.00)
<b>Gross Domestic Product</b>		<b>15,158,000</b>		<b>22,504,800</b>
<b>SP Expenditure Indicator</b>		<b>(1.23)</b>		<b>(1.31)</b>

LMP = labor market program, SP = social protection.

Source: Consultant's estimates based on country sources.

## B. Social Protection Category

Table 6 presents the disaggregation of the Social Protection Indicator (SPI) by category in 2015 and 2018. The overall SPI stands at 1.24% of GDP per capita in 2018 compared to 1.12% in 2015, implying that the average per capita social protection expenditure as a percent of GDP per capita has increased although the margin is very small. This rise might be attributed to both the increase in the number of beneficiaries as well as per capita benefits in 2018 compared to that in 2015 (Table 5).

SPI disaggregation by category reveals results that are consistent with those in the previous section. In 2018, social assistance has the highest SPI (0.60% of GDP per capita), followed by social insurance (0.42%) and labor market programs (0.22%), whereas in 2015, social insurance had the highest SPI (0.52%), followed by social assistance (0.36%) and labor market programs (0.24%). All three components maintained their relative rankings during the period. It may be noted that the relative rankings are influenced by both the level of expenditures of the individual programs and the number of program beneficiaries corresponding to the reference populations. Overall, the SPI has increased by 0.12 percentage points between 2015 and 2018.

**Table 6: Social Protection Indicator Disaggregated by Category, 2015 and 2018**

Item	Social Insurance		Social Assistance		Labor Market Programs		Overall SP Programs	
	2015	2018	2015	2018	2015	2018	2015	2018
SP expenditures (Tk. million)	86,075	100,182	60,498	142,318	40,054	52,839	186,626	295,339
Beneficiaries (thousand)	510	626	25,000	50,848	5,607	6,685	31,117	58,159
Reference population (million)	73	75	89	95	12	4	175	174
GDP per capita (Tk.)	95,393	137,578	95,393	137,578	95,393	137,578	95,393	137,578
<b>SPI (%)</b>	<b>0.52</b>	<b>0.42</b>	<b>0.36</b>	<b>0.60</b>	<b>0.24</b>	<b>0.22</b>	<b>1.12</b>	<b>1.24</b>

SP = social protection, SPI = Social Protection Indicator.

Source: Consultant's estimates based on country sources.

### C. Social Protection by Depth and Breadth

Table 7 highlights the disaggregation of the SPI into “depth” and “breadth” across the three major social protection categories. It may be noted that the measure of depth is represented by the ratio of expenditures to actual beneficiaries and compared with the country’s GDP per capita. The measure of the breadth of coverage is represented by the ratio of total beneficiaries to the total reference population (ADB, 2011). From this perspective, the depth of the SPI is higher than its breadth across social insurance and labor market programs, but lower in the case of social assistance programs both in 2015 and 2018. This suggests that social protection expenditures per actual beneficiary in Bangladesh are high at a lower level of actual beneficiary coverage in social insurance and labor market programs. To increase the breadth of coverage, Bangladesh should pursue policies that would increase the number of actual beneficiaries at a faster rate for programs under social insurance and labor market programs with a corresponding increase in total expenditures.

In terms of depth, the overall SPI has decreased from 6.29% of GDP per capita to 3.69% between 2015 and 2018. The same is true across the three components, social insurance, social assistance, and labor market programs, as the depth decreased, respectively, from 176.92% of GDP per capita to 116.32%, from 2.54% to 2.03%, and from 7.49% to 5.75% during 2015 and 2018. The overall social protection programs in terms of breadth indicate that the overall SPI has increased (almost double) from 17.81% of the target beneficiaries to 33.47% between 2015 and 2018. Again, the same is true across the three components, but there is a notable increase (almost double) in social assistance programs, i.e., from 14.31% in 2015 to 29.26% in 2018. The higher levels of depth, except for social assistance, signifies that the relatively small share of the reference population that receives social protection benefits enjoys sizable benefits.

**Table 7: Depth and Breadth of the Social Protection Indicator by Components, 2015 and 2018**

(%)

Item	Social Insurance		Social Assistance		Labor Market Programs		Overall SP Programs	
	2015	2018	2015	2018	2015	2018	2015	2018
Depth	176.92	116.32	2.54	2.03	7.49	5.75	6.29	3.69
Breadth	0.29	0.36	14.31	29.26	3.21	3.85	17.81	33.47
<b>SPI</b>	<b>0.52</b>	<b>0.42</b>	<b>0.36</b>	<b>0.60</b>	<b>0.24</b>	<b>0.22</b>	<b>1.12</b>	<b>1.24</b>

SP = social protection, SPI = Social Protection Indicator.

Source: Consultant's estimates based on country sources.

## D. Social Protection by Poverty Status

The values of the SPI by poverty imply that on average 0.26% of the country's per capita GDP is received by the poor in 2018 as social protection benefits; it is close to four times higher (0.97%) for the nonpoor (Table 8). This unequal distribution is also true in 2015; the SPI value for the poor was 0.29% of GDP per capita and for the nonpoor was close to three times higher (0.83%). The lower value of the SPI for the poor reveals that social protection programs in Bangladesh are still not efficiently targeted toward the poor. Importantly, the estimates of the SPI for the poor have decreased further in 2018 compared to 2015; and for the nonpoor, the estimates increased further by 0.14% from 2015. Hence, it may be concluded that the distribution impact of social protection programs in Bangladesh is worsening.

A much higher number of the nonpoor (relative to the poor) population have access to social protection programs, which ultimately undermines the rationale for social protection programs in Bangladesh and highlights the misallocation of scarce resources. Much of this worsening distribution of social protection programs can be attributed to social insurance both in 2015 and 2018. It is not surprising that for social insurance, the SPI of the poor was 0.00% compared to 0.42% of GDP per capita for the nonpoor in 2018; these estimates were 0.00% for the poor compared to 0.52% for the nonpoor in 2015. Notably, this skewed distribution can also be observed in the social assistance programs in 2018. For instance, the SPI for the poor was 0.18% of GDP per capita compared to 0.42% for nonpoor under social assistance. Thus, it is imperative to focus on increasing the efficiency of targeting and actual coverage of poor beneficiaries of social protection programs.

**Table 8: Social Protection Indicator Disaggregated by Poverty Status, 2015 and 2018**

Item	Social Insurance		Social Assistance		Labor Market Programs		Overall SP Programs	
	2015	2018	2015	2018	2015	2018	2015	2018
	<b>Poor</b>							
SP expenditures (Tk. million)	0	0	27,072	42,089	20,930	20,679	48,002	62,767
Reference population (million)	175	174	175	174	175	174	175	174
GDP per capita (Tk)	95,393	137,578	95,393	137,578	95,393	137,578	95,393	137,578
<b>SPI (%)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.16</b>	<b>0.18</b>	<b>0.13</b>	<b>0.09</b>	<b>0.29</b>	<b>0.26</b>
	<b>Nonpoor</b>							
SP expenditures (Tk million)	86,074	100,182	33,426	100,230	19,124	32,161	138,624	232,572
Reference population (million)	175	174	175	174	175	174	175	174
GDP per capita (Tk)	95,393	137,578	95,393	137,578	95,393	137,578	95,393	137,578
<b>SPI (%)</b>	<b>0.52</b>	<b>0.42</b>	<b>0.20</b>	<b>0.42</b>	<b>0.11</b>	<b>0.13</b>	<b>0.83</b>	<b>0.97</b>

GDP = gross domestic product, SP = social protection, SPI = Social Protection Indicator.

Source: Consultant's estimates based on country sources.

## E. Social Protection by Gender

The SPI disaggregation by gender in 2015 and 2018 is presented in **Error! Reference source not found..** The variation in the SPI for men and women is prominent in Bangladesh. In 2018, the overall SPI for women was 0.48% of GDP per capita compared to 0.75% for men; in 2015, it was 0.38% for women and 0.71% for men. Even though there has been an increase in the SPI for women between these two years, the gap is still unusually high. In some programs, the male beneficiaries receive more social protection benefits than their female counterparts; the overall margin of difference is still 0.27% more benefits for male- than female-targeted groups in 2018. It

suggests that gender disparities toward females are prolonged in Bangladesh. Consequently, it is imperative to take serious measures to narrow the existing gap, if not reverse it.

This overall disparity is also clearly visible across the three broad components: social insurance (0.11% for women compared to 0.31% for men), social assistance (0.28% for women compared to 0.32% for men), and labor market programs (0.09% for women compared to 0.13% for men). These gaps can be narrowed down by increasing the total expenditure and number of beneficiaries for females in a majority of the social protection programs.

**Table 9: Social Protection Indicator Disaggregated by Gender, 2015 and 2018**

Item	Social Insurance		Social Assistance		Labor Market Programs		Overall SP Programs	
	2015	2018	2015	2018	2015	2018	2015	2018
<b>Women</b>								
SP expenditures (Tk million)	18,136	27,123	32,318	66,233	17,264	21,891	67,717	115,246
Reference population (million)	175	174	175	174	175	174	187	174
GDP per capita (Tk)	95,393	137,578	95,393	137,578	95,393	137,578	95,393	137,578
<b>SPI (%)</b>	<b>0.11</b>	<b>0.11</b>	<b>0.19</b>	<b>0.28</b>	<b>0.10</b>	<b>0.09</b>	<b>0.38</b>	<b>0.48</b>
<b>Men</b>								
SP expenditures (Tk million)	67,938	73,059	28,180	76,085	22,790	30,948	118,909	180,093
Reference population (million)	175	174	175	174	175	174	175	174
GDP per capita (Tk)	95,393	137,578	95,393	137,578	95,393	137,578	95,393	137,578
<b>SPI (%)</b>	<b>0.41</b>	<b>0.31</b>	<b>0.17</b>	<b>0.32</b>	<b>0.14</b>	<b>0.13</b>	<b>0.71</b>	<b>0.75</b>

GDP = gross domestic product, SP = social protection, SPI = Social Protection Indicator.

Source: Consultant's estimates based on country sources.

## F. Social Protection by Disability Status

Table 10 presents SPI disaggregation by persons with disabilities vis-à-vis those without disability in 2018. Insofar as this issue is introduced, perhaps, for the first time, there are no estimates for the previous years with which to compare and assess the trends over time. However, the current social protection for persons with disabilities appears to be limited to social assistance, and no schemes or incentives are in place to encourage persons with disabilities to enter and stay in the labor market. In fact, the structure of social protection schemes, however meager, can be an obstacle to the employment of persons with disabilities as eligibility for benefits is tied to the inability to work, providing a disincentive to look for employment, and instead receive benefits. Even if employment could result in higher levels of income, persons with disabilities may still choose to receive benefits because of the risk of attempting to hold down a job that does not provide adequate support or is not flexible enough toward their needs. Be that as it may, the results reveal that the overall SPI for persons with disabilities is 0.16% of GDP per capita compared to 1.08% for persons without disabilities. In summary, persons without disability receive more social protection benefits than persons with disabilities, with the margin being a very large 0.92%. Similar to results in disaggregation by poverty or gender status, the decomposition implies that the country needs to take issues related to disability seriously and allocate adequate resources in the social protection programs for their causes. However, given the low percentage of persons with disabilities in the total population, and given the nature of current social protection

programs with other overarching goals, the SPI gap between persons with disabilities and those without disability will not narrow down soon.

**Table 10: Social Protection Indicator Disaggregated by Disability Status, 2018**

Item	Social Insurance	Social Assistance	Labor Market Programs	Overall SP Programs
<b>Persons with Disabilities</b>				
SP expenditures (Tk million)	0	31,769	5,314	37,083
Reference population (million)	174	174	174	174
GDP per capita (Tk)	137,578	137,578	137,578	137,578
<b>SPI (%)</b>	<b>0.00</b>	<b>0.13</b>	<b>0.02</b>	<b>0.16</b>
<b>Persons without Disability</b>				
SP expenditures (Tk million)	100,182	110,549	47,525	258,256
Reference population (million)	174	174	174	174
GDP per capita (Tk)	137,578	137,578	137,578	137,578
<b>SPI (%)</b>	<b>0.42</b>	<b>0.46</b>	<b>0.20</b>	<b>1.08</b>

GDP = gross domestic product, SP = social protection, SPI = Social Protection Indicator.

Source: Consultant's estimates based on country sources.

The overall skewed distribution of SPI also holds across the three components: social insurance (00% for persons with disabilities compared to 0.42% for persons without disability), social assistance (0.13% for persons with disabilities compared to 0.46% for persons without disability), and labor market programs (0.02% for persons with disabilities compared to 0.20% for persons without disability). Hence, it is imperative to reform social protection programs at the intensive and extensive margins so that they do not exclude the most expected or vulnerable group, persons with disabilities, and provide a decent work environment so the persons with disabilities can be engaged in productive work.



## V. Conclusions and Recommendations

The overall SPI for 2018 is 1.24%, implying that the average per capita social protection expenditure is 1.24% of per capita GDP. This estimate may be compared with that for 2015, which reveals that the overall SPI has increased meagerly by 0.12% during the period, or about 0.04% p.a. Much of this positive change can be attributed to the almost doubling of the allocations under social assistance. Accordingly, the social insurance component lost its lead to social assistance in 2018, while the rank of the labor market programs remained unchanged. Even though the total allocation under this component increased by about 25%, its claim on the overall SPI decreased marginally.

It may be noted that the depth of the overall SPI has decreased from 6.29% of GDP per capita to 3.69% between 2015 and 2018, or about 0.87% decline p.a. While this observation holds for all three components of the SPI, the decline was more pronounced for the social insurance component, which declined by about 20% p.a. compared to the other two components, which experienced less than 1% (0.16% for social assistance and 0.58% for labor market programs) decline p.a. during the period. In contrast, the breadth of the overall SPI has increased from 17.81% of target beneficiaries in 2015 to 33.47% in 2018, which reveals a mirror image of the depth. While breadth in social assistance increased by about 14% p.a. during the three years, the corresponding magnitudes are about half at 0.09% and 0.64% in social insurance and labor market programs, respectively. In summary, while the fall in depth is largely accounted for by the trend in social insurance, the rise in breadth is accounted for by social assistance.

While 0.26% of the country's per capita GDP was received by the poor as social protection benefits, it is close to four times higher (0.97%) for the nonpoor. These estimates may be compared with those found in 2015 at 0.29% and 0.83%, respectively. From the gender perspective, while 0.48% of per capita GDP was received by women as social protection benefits, their male counterparts received much more at 0.75% in 2018. The corresponding estimates for 2015 were 0.38% and 0.71%, respectively. Finally, despite enactments of an act and rules focusing on disabilities, only 0.16% of per capita GDP was received by persons with disabilities compared to 1.08% for persons without disability. It also is striking to note that persons with disabilities did not receive any share of per capita GDP in terms of social insurance. Thus, this may indicate that the distribution impact of social protection programs in Bangladesh is worsening both against the poor, women, and persons with disabilities. The more worrying issue is that these disparities of benefits between poor and nonpoor, female and male, and persons with and without disability are evident both across components and over time.

In deference to the Constitution of Bangladesh and ostensibly to achieve inclusive growth, the country has undertaken reform to the social protection system. To that end, Bangladesh has formulated a comprehensive National Social Security Strategy (NSSS) in 2015. With five core programs (two for children and one each for the working-age population, the elderly, and the disabled) viewed from the life-cycle perspective, it broadens the scope of social security to include employment policies and social insurance that effectively tackles life-cycle risks, prioritizing the poorest and most vulnerable members of society. Following the provisions in the NSSS, the country formulated an operational strategy through an 'action plan' divided into three parts: the first involves the national plan reviewing the NSSS itself, the second involves ministry-specific action plans, and the final part formulates the action plan at the cluster level. In its entirety, the action plan includes indicators that are used to track its implementation progress following its objectives. To that end, the action plan proposes to introduce new social security programs, scale up certain programs, and downsize or expand certain programs to improve the lives of vulnerable people.

Against these efforts, the only success that is visible through this action plan is the curtailment of some 20 social protection schemes that have been rather small both at the intensive and extensive margins. Therefore, duplication, ad hoc approaches, thin dispersal of resources, and an absence of a comprehensive and strategic framework represent major challenges to scaling up the role of the intervention as a core anti-poverty strategy. There are considerable shortcomings in the synergies of executing agencies, departments, and implementing ministries, as well as a lack of decentralization and fast-tracking at every level. Other issues include problems in targeting and the delivery of benefits to intended beneficiaries due to inclusion and exclusion errors, and in measuring the welfare impacts of benefits on beneficiaries. In many of the programs, the definitive targeting criteria and the expected outcome(s) are not even clear. Programs have often not given the required attention to developing an appropriate results framework and cost-effective monitoring mechanisms.

Close coordination is required both within and across the thematic clusters formed in the action plan to collapse similar schemes into one, move away from food-based programs into cash-based ones to ensure financial inclusions, and clearly define inclusion and exclusion criteria in beneficiary selection. The thematic clusters may use the national ID to remove ghost beneficiaries as well as recipients of multiple benefits. The efforts are likely to address the issues of multiple types of leakages; the presence of low value-for-money programs; and the propensity to build parallel duplicating implementation structures by creating and maintaining up-to-date program and beneficiary databases, delineating regional pockets of vulnerability, and formulating appropriate exit strategies, among other initiatives. Last but not the least, the government needs to strengthen the Implementation, Monitoring, and Evaluation Division for rigorous and meaningful evaluation of the schemes. As a short-term alternative, the major schemes may be evaluated by independent and competent entities so that corrective measures are taken on time. For all these actions to happen, the country needs to spend much more than the current level of social protection expenditure to realize its commitment as reflected in the NSSS. With its limited resources, building sustainable graduation ladders out of poverty should be a key goal for social protection programs in Bangladesh given the large vulnerable population. Bangladesh successfully experimented with conditional cash transfers, savings mobilization, and so on. It is critical to build on such innovations and pursue an effective scaling-up strategy for programs with proven results to make the system financially sustainable.

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## Annex: Supplementary Tables

**Table A.1: Allocation and Disbursement of Stimulus Funds by Packages**

Name of the Package	in Core Taka	% of Total COVID-19 Fund	% of GDP	% of Fund Disbursed	Number of recipients
<b>Liquidity Support</b>					
Special fund for salary support to export-oriented manufacturing industry workers	5,000	4.12	0.179	100	3.5 million persons
Providing working capital facilities for the affected large industries and service sector organizations	40,000	32.96	1.430	71	2,549 entities
Providing working capital facilities to small (including cottage industries) and entities medium enterprises	20,000	16.48	0.715	32	41,069 persons (94% male 6% female)
To increase the facilities of export development fund introduced by Bangladesh Bank	12,750	10.51	0.456	81	2,376 entities
Pre-shipment credit refinance scheme	5,000	4.12	0.179	1	N/A
Agricultural refinancing scheme	5,000	4.12	0.179	45	89,934 persons
Refinancing scheme for low-income farmers and small traders	3,000	2.47	0.107	22	100,227 persons (6% male 94% female)
Creation of jobs through loans (through village savings bank, employment bank, expatriates' welfare bank, and Palli Karma Sahayak Foundation)	3,200	2.64	0.114	31	N/A
Government subsidy for interest waiver deferred bank loans for April to May 2020	2,000	1.65	0.072	N/A	N/A
Credit guarantee scheme for the small and medium enterprise sector	2,000	1.65	0.072	N/A	N/A
<b>Total liquidity support</b>	<b>97,950</b>	<b>80.71</b>	<b>3.503</b>		
<b>Fiscal Stimulus</b>					
Special honorarium to doctors, nurses, and health workers	100	0.08	0.004	N/A	N/A
Health insurance and life insurance for COVID-19 frontline fighters	750	0.62	0.027	2	42 persons (41 male, 1 female)
Distribution of free food items	2,500	2.06	0.089	43	23.4 million households (70% male headed 30% female headed)
Distribution of rice at the rate of Tk. 10 per kilogram	770	0.63	0.028	100	N/A

Name of the Package	in Core Taka	% of Total COVID-19 Fund	% of GDP	% of Fund Disbursed	Number of recipients
Distribution of cash among the targeted population	1,258	1.04	0.045	70	3,497,353 households (75% male headed, 25% female headed)
Expansion of the scope of the social safety net programs	815	0.67	0.029	3	156,218 persons
Construction of houses for homeless people	2,130	1.76	0.076	N/A	9,039 households (62% male-headed, 38% female-headed)
Procurement of Boro paddy/rice (Additional 0.2 million metric tons)	860	0.71	0.031	N/A	N/A
Support for farm mechanization	3,220	2.65	0.115	5	N/A
Agricultural subsidies	9,500	7.83	0.340	76	N/A
Social safety net program for unemployed and poor workers of export-oriented ready-made garments, leather, and footwear sectors	1,500	1.24	0.054	N/A	N/A
<b>Total fiscal stimulus</b>	<b>23,403</b>	<b>19.29</b>	<b>0.837</b>		
<b>Total COVID-19 Funding</b>	<b>121,353</b>	<b>100.00</b>	<b>4.340</b>		

COVID-19 = coronavirus disease, GDP = gross domestic product, N/A = not applicable.

Note: 1 crore equals 10 million.

Source: Khatun et al. (2020).

**Table A.2: Thematic Clusters for Coordinating the Social Security Programs**

<b>Sl. No</b>	<b>Thematic Program Cluster</b>	<b>Implementing Ministry/Division</b>	<b>Cluster Coordinating Ministry/Division</b>
1	<b>Social Allowance</b>	<ol style="list-style-type: none"> <li>1. Ministry of Social Welfare</li> <li>2. Ministry of Women and Children Affairs</li> <li>3. Ministry of Cultural Affairs</li> <li>4. Ministry of Liberation War Affairs</li> <li>5. Ministry of Health and Family Welfare</li> <li>6. Local Government Division</li> <li>7. Ministry of Labour and Employment</li> <li>8. Ministry of Chittagong Hill Tracts Affairs</li> </ol>	Ministry of Social Welfare
2	<b>Food Security and Disaster Assistance</b>	<ol style="list-style-type: none"> <li>1. Ministry of Food</li> <li>2. Ministry of Disaster Management and Relief</li> <li>3. Ministry of Health and Family Welfare</li> <li>4. Ministry of Agriculture</li> <li>5. Ministry of Women and Children Affairs</li> <li>6. Ministry of Fisheries and Livestock</li> <li>7. Finance Division</li> <li>8. Ministry of Social Welfare</li> <li>9. Ministry of Commerce</li> </ol>	Ministry of Food
3	<b>Social insurance</b>	<ol style="list-style-type: none"> <li>1. Financial Institutions Division</li> <li>2. Finance Division</li> <li>3. Ministry of Health and Family Welfare</li> <li>4. Ministry of Labour and Employment</li> <li>5. Ministry of Social Welfare</li> </ol>	Financial Institutions Division
4	<b>Labor/ livelihood Intervention</b>	<ol style="list-style-type: none"> <li>1. Ministry of Disaster Management and Relief</li> <li>2. Local Government Division</li> <li>3. Rural Development and Cooperatives Division</li> <li>4. Ministry of Women and Children Affairs</li> <li>5. Ministry of Social Welfare</li> <li>6. Finance Division</li> <li>7. Ministry of Labour and Employment</li> <li>8. Ministry of Fisheries and Livestock</li> <li>9. Ministry of Agriculture</li> </ol>	Ministry of Disaster Management and Relief
5	<b>Human development and social empowerment</b>	<ol style="list-style-type: none"> <li>1. Ministry of Primary and Mass Education</li> <li>2. Prime Minister's Office</li> <li>3. Ministry of Land</li> <li>4. Ministry of Education</li> <li>5. Ministry of Social Welfare</li> <li>6. Ministry of Expatriates' Welfare and Overseas Employment</li> <li>7. Ministry of Health and Family Welfare</li> <li>8. Ministry of Labour and Employment</li> <li>9. Ministry of Industry</li> <li>10. Ministry of Women and Children Affairs</li> <li>11. Information and Communication Technology Division</li> <li>12. Ministry of Youth and Sports</li> </ol>	Ministry of Primary and Mass Education

Source: Government of Bangladesh (2018, p. 121).

**Table A3: List of Persons Contacted**

	<b>Name, Designation, and Organization</b>
1	Zia Uddin Ahmed, Director, National Accounts Wing, Bangladesh Bureau of Statistics
2	Dipankar Roy, Deputy Secretary, Statistics and Informatics Division, Ministry of Planning
3	Md. Selim Uddin, Additional Secretary, Ministry of Energy and Mineral Resources
4	Md. Sabbir Imam, Director, Social Security Wing, Department of Social Services
5	Sharmin Shaheen, Deputy Director, Department of Women Affairs
6	Md. Anisuzzaman, Director, Supply, Distribution, and Marketing, Directorate General of Food
7	Farid Aziz, Additional Secretary, Ministry of Finance
8	Shawkat Akbar, Director, Department of Disaster Management
9	Tapash Kumar Bhowmik, Assistant Secretary, Ministry of Liberation War Affairs
10	Abadat Ali, Executive Engineer, Local Government Engineering Department
11	Md. Forhad Alam, Deputy Director, Directorate of Primary Education
12	Rupak Roy, Assistant Director, Directorate of Secondary and Higher Education

**Table A4.A: Estimates of Poverty Targeting, Gender Targeting, and Disability Targeting Rates of Social Protection Programs**  
(%)

Program	PTR	Notes on Derivation
Old Age Allowance	31.41	Estimated from HIES 2016
Allowances for the Widow, Deserted and Destitute Women	31.70	Estimated from HIES 2016
Allowances for the Financially Insolvent Persons with Disability	36.89	Estimated from HIES 2016
Maternity Allowance Program for the Poor Lactating Mothers	39.39	Estimated from HIES 2016
Allowances for Urban Low-income Lactating Mothers	60.00	Estimated from HIES 2016
Honorarium for Freedom Fighters	4.05	Estimated from HIES 2016
Medical Allowances for Injured Freedom Fighters	19.61	Estimated from HIES 2016
Grants for Residents in Government Orphanages and Other Institutions	100.00	Assumed to be 100%
Capitation Grants for Orphan Students in Non-government Orphanages	100.00	Assumed to be 100%
Pension for Retired Government Employees and their Families	0.00	Assumed to be 0%
Ration for Shaheed Family and Injured Freedom Fighters	28.57	Estimated from HIES 2016
Stipend for Disabled Students	36.76	Estimated from HIES 2016
Grants for the Schools for the Disabled	36.76	Assumed to be the same as the stipend for disabled students
Vulnerable Group Development	36.77	Estimated from HIES 2016
Vulnerable Group Feeding	38.75	Estimated from HIES 2016
Gratuitous Relief	36.01	Estimated from HIES 2016
Food Assistance in CTG-Hill Tracts Area	62.26	Estimated from HIES 2016
Food For Works	40.54	Estimated from HIES 2016
Test Relief	22.69	Estimated from HIES 2016
Employment Generation Program for the Poor	39.22	Estimated from HIES 2016
Food Friendly Program	36.77	Assumed to be as VGD
Child Development Center	41.97	Assumed to be the same as the reaching out of school children
Service and Assistance Center for Disabled	36.89	Assumed to be same as persons with disability
Primary Education Stipend	37.80	Estimated from HIES 2016
School Feeding Program	53.20	Estimated from HIES 2016
Reaching Out-of-School Children	41.97	Estimated from HIES 2016
Secondary Education Stipend	26.74	Estimated from HIES 2016
Higher Secondary Stipend	26.74	Assumed to be the same as the secondary education stipend
Rural Employment and Road Maintenance Program	75.00	Estimated from HIES 2016
Income Support Program for the Poorest	39.39	Assumed to be the same as the maternity allowance for poor lactating mothers

DTR = Disability targeting rate, GTR = gender targeting rate, HIES = Household Income and Expenditure Survey, PTR = poverty targeting rate.

Source: Author's estimation based on unit record data from the HIES 2016.



**Table A4.B: Estimates of Poverty Targeting, Gender Targeting, and Disability Targeting Rates of Social Protection Programs**  
(%)

Program	GTR	Notes on Derivation
Old Age Allowance	48.78	Estimated from HIES 2016
Allowances for the Widow, Deserted and Destitute Women	99.05	Estimated from HIES 2016
Allowances for the Financially Insolvent Persons with Disability	38.67	Estimated from HIES 2016
Maternity Allowance Program for the Poor Lactating Mothers	90.91	Estimated from HIES 2016
Allowances for Urban Low-income Lactating Mothers	100.00	Estimated from HIES 2016
Honorarium for Freedom Fighters	22.97	Estimated from HIES 2016
Medical Allowances for Injured Freedom Fighters	45.10	Estimated from HIES 2016
Grants for Residents in Government Orphanages and Other Institutions	48.27	Assumed to be the same as the reaching out of school children
Capitation Grants for Orphan Students in Non-government Orphanages	48.27	Assumed to be the same as the reaching out of school children
Pension for Retired Government Employees and their Families	27.07	Estimates for 2017 from Gender Statistics of Bangladesh 2018
Ration for Shaheed Family and Injured Freedom Fighters	57.14	Estimated from HIES 2016
Stipend for Disabled Students	39.71	Estimated from HIES 2016
Grants for the Schools for the Disabled	39.71	Assumed to be the same as the stipend for disabled students
Vulnerable Group Development	60.32	Estimated from HIES 2016
Vulnerable Group Feeding	29.08	Estimated from HIES 2016
Gratuitous Relief	26.87	Estimated from HIES 2016
Food Assistance in CTG-Hill Tracts Area	37.74	Estimated from HIES 2016
Food For Works	59.46	Estimated from HIES 2016
Test Relief	18.77	Estimated from HIES 2016
Employment Generation Program for the Poor	29.41	Estimated from HIES 2016
Food friendly Program	60.32	Assumed to be the same as the VGD
Child Development Center	48.27	Assumed to be the same as the reaching out of school children
Service and Assistance Center for Disabled	38.67	Assumed to be same as persons with disability
Primary Education Stipend	53.96	Estimated from HIES 2016
School Feeding Program	49.29	Estimated from HIES 2016
Reaching Out of School Children	48.27	Estimated from HIES 2016
Secondary Education Stipend	69.43	Estimated from HIES 2016
Higher Secondary Stipend	69.43	Assumed to be the same as the secondary education stipend
Rural Employment and Road Maintenance Program	100.00	Estimated from HIES 2016
Income Support Program for the Poorest	90.91	Assumed to be the same as the maternity allowance for poor lactating mothers

DTR = Disability targeting rate, GTR = gender targeting rate, HIES = Household Income and Expenditure Survey, PTR = poverty targeting rate.

Source: Author's estimation based on unit record data from the HIES 2016.

**Table A4.C: Estimates of Poverty Targeting, Gender Targeting, and Disability Targeting Rates of Social Protection Programs**  
(%)

Program	DTR	Notes on Derivation
Old Age Allowance	38.76	Estimated from HIES 2016
Allowances for the Widow, Deserted and Destitute Women	25.71	Estimated from HIES 2016
Allowances for the Financially Insolvent Persons with Disability	75.56	Estimated from HIES 2016
Maternity Allowance Program for the Poor Lactating Mothers	6.06	Estimated from HIES 2016
Allowances for Urban Low-income Lactating Mothers	0.00	Estimated from HIES 2016
Honorarium for Freedom Fighters	28.38	Estimated from HIES 2016
Medical Allowances for Injured Freedom Fighters	15.69	Estimated from HIES 2016
Grants for Residents in Government Orphanages and Other Institutions	8.76	Assumed to be the same as the reaching out of school children
Capitation Grants for Orphan Students in Non-government Orphanages	8.76	Assumed to be the same as the reaching out of school children
Pension for Retired Government Employees and their Families	0.00	Assumed to be 0%
Ration for Shaheed Family and Injured Freedom Fighters	0.00	Estimated from HIES 2016
Stipend for Disabled Students	72.06	Estimated from HIES 2016
Grants for the Schools for the Disabled	72.06	Assumed to be the same as the stipend for disabled students
Vulnerable Group Development	10.65	Estimated from HIES 2016
Vulnerable Group Feeding	14.25	Estimated from HIES 2016
Gratuitous Relief	9.36	Estimated from HIES 2016
Food Assistance in CTG-Hill Tracts Area	3.77	Estimated from HIES 2016
Food For Works	13.51	Estimated from HIES 2016
Test Relief	14.85	Estimated from HIES 2016
Employment Generation Program for the Poor	5.88	Estimated from HIES 2016
Food Friendly Program	10.65	Assumed to be the same as the VGD
Child Development Center	8.76	Assumed to be the same as the reaching out of school children
Service and Assistance Center for Disabled	75.56	Assumed to be the same as the persons with disability
Primary Education Stipend	3.97	Estimated from HIES 2016
School Feeding Program	4.63	Estimated from HIES 2016
Reaching Out of School Children	8.76	Estimated from HIES 2016
Secondary Education Stipend	2.55	Estimated from HIES 2016
Higher Secondary Stipend	2.55	Assumed to be the same as the secondary education stipend
Rural Employment and Road Maintenance Program	0.00	Estimated from HIES 2016
Income Support Program for the Poorest	6.06	Assumed to be the same as the maternity allowance for poor lactating mothers

DTR = Disability targeting rate, GTR = gender targeting rate, HIES = Household Income and Expenditure Survey, PTR = poverty targeting rate.

Source: Author's estimation based on unit record data from the HIES 2016.

**Table A4.D: Estimates of Poverty Targeting, Gender Targeting, and Disability Targeting Rates of Social Protection Programs**  
(%)

S.I.	Program	PTR	GTR	DTR
1	Old Age Allowance	31.41 a	48.78	38.76
2	Allowances for the Widow, Deserted and Destitute Women	31.70 a	99.05	25.71
3	Allowances for the Financially Insolvent Persons with Disability	36.89 a	38.67	75.56
4	Maternity Allowance Program for the Poor Lactating Mothers	39.39 a	90.91	6.06
5	Allowances for Urban Low-income Lactating Mothers	60.00 a	100.00	0.00
6	Honorarium for Freedom Fighters	4.05 a	22.97	28.38
7	Medical Allowances for Injured Freedom Fighters	19.61 a	45.10	15.69
8	Grants for Residents in Government Orphanages and Other Institutions	100.00 b	48.27	8.76
9	Capitation Grants for Orphan Students in Non-government Orphanages	100.00 b	48.27	8.76
10	Pension for Retired Government Employees and their Families	0.00 b	27.07	0.00
11	Ration for Shaheed Family and Injured Freedom Fighters	28.57 a	57.14	0.00
12	Stipend for Disabled Students	36.76 a	39.71	72.06
13	Grants for the Schools for the Disabled	36.76 (sl.12)	39.71	72.06
14	Vulnerable Group Development	36.77	60.32	10.65
15	Vulnerable Group Feeding	38.75	29.08	14.25
16	Gratuitous Relief	36.01	26.87	9.36
17	Food Assistance in CTG-Hill Tracts Area	62.26	37.74	3.77
18	Food For Works	40.54	59.46	13.51
19	Test Relief	22.69	18.77	14.85
20	Employment Generation Program for the Poor	39.22	29.41	5.88
21	Food friendly Program	36.77	60.32	10.65
22	Child Development Center	41.97	48.27	8.76
23	Service and Assistance Center for Disabled	36.89	38.67	75.56
24	Primary Education Stipend	37.80	53.96	3.97
25	School Feeding Program	53.20	49.29	4.63
26	Reaching Out of School Children	41.97	48.27	8.76
27	Secondary Education Stipend	26.74	69.43	2.55
28	Higher Secondary Stipend	26.74	69.43	2.55
29	Rural Employment and Road Maintenance Program	75.00	100.00	0.00
30	Income Support Program for the Poorest	39.39	90.91	6.06

DTR = disability targeting rate, GTR = gender targeting rate, PTR = poverty targeting rate.

Note: Figures with 'a' are estimated from unit record data of the Household Income and Expenditure Survey (HIES) 2016. Figures with 'b' are assumed.

Source: Author's estimation based on unit record data from the HIES 2016.