

Awareness and knowledge gaps in social protection and social insurance issues

Awareness and knowledge gaps in social protection and social insurance: An Assessment of Stakeholders in Bangladesh

27 September 2022

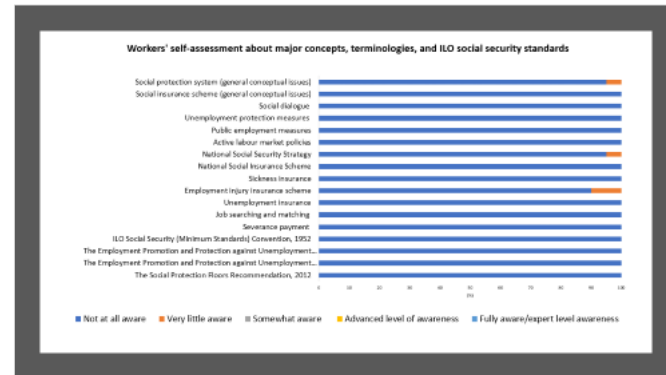
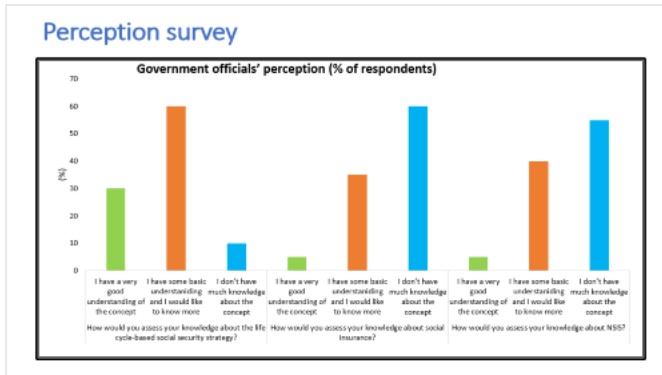
Presentation by:
Mohammad A. Razaque, Ph D
Chairman, RAPID

Lack of knowledge and awareness about the key concepts of social protection and social insurance issues is one reason for slow implementation progress.

- Implementation of the National Social Security Strategy (NSSS) has been quite slow
 - According to the Midterm Review of NSSS implementation, lack of knowledge and awareness is one important contributing factor.
- Lack of awareness persists about
 - Implementation of individual programmes and their significance in the overall NSSS architecture
 - Basic concepts and general terminologies
- Lack of awareness are more acute
 - When it comes to labour-related social protection programmes
 - Social insurance, ILO Conventions and Recommendations, etc.

Findings from the desk review: Major social protection (SP) and social insurance (SI) terminologies in national policy documents

Major Terminologies	Major policy documents					
	NSSS	NSSS NAP	NSSS NAP II	MPYP	BNIS	NSSP
Active Labour Market Policies (ALMPs)	25	17	17	213	1	22
Contingency Financing Mechanism (Like Expense or applied Expenses), Countersigning and Provisioning Services*					12	12
Employment Promotion (Wasteland)					1	1
Employment Retention Measures		2	2	68	3	
ECOSOC Conventions/ILO Recommendations						
Inter national standard/Good practice	10	5	6	9	1	5
JOB SERVICES						
Job Searching and Matching Services					23	2
Maternity Insurance	6	16	3	3	1	
Minimum Wages	1	6	5			
National Social Insurance Scheme (NSIS)	10	40	23			1
National Social Security Strategy		559	1,993	16	37	
NETS						
Public Employment Services (PES) programmes					1	10
Re-skilling						
Re-employment						11
Reference Interest Benefits						1
Severance Pay						
Sickness Insurance	10	4	12	5		
SOE (Social Security) Law	11	36	115		82	100
Technical and Vocational Education and Training (TVET)						
Local Autoguarantisation	10	11	45	3		
Social Insurance	42	25	106	26	14	2
Supervisors	12	22	28	19	1	19
Technical and Vocational Education and Training (TVET)					2	6
Training						102
Unemployment Benefits						225
Unemployment Insurance						1
Unemployment Insurance	3	0	0	11	5	1
Workplace Injury					1	1



Way forward

- Raising awareness and capacity-building
 - Key to achieving the objectives of social security programmes and social insurance schemes.
- Mass awareness-building activities will be required
 - For moving from solely tax-financed social protection interventions to joint contribution-based schemes such as NSSS would require.
- Need for adequate representation of key terminologies and their explanations.
 - Supporting documents for further information

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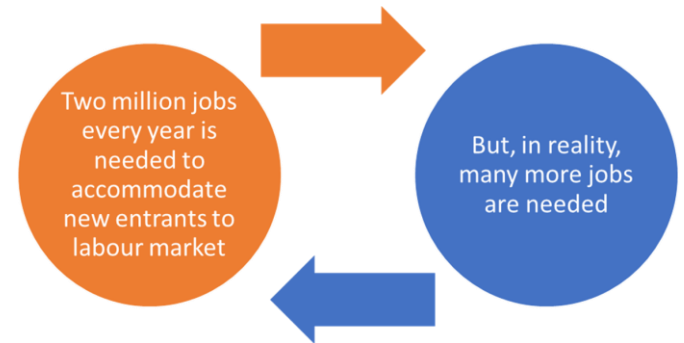
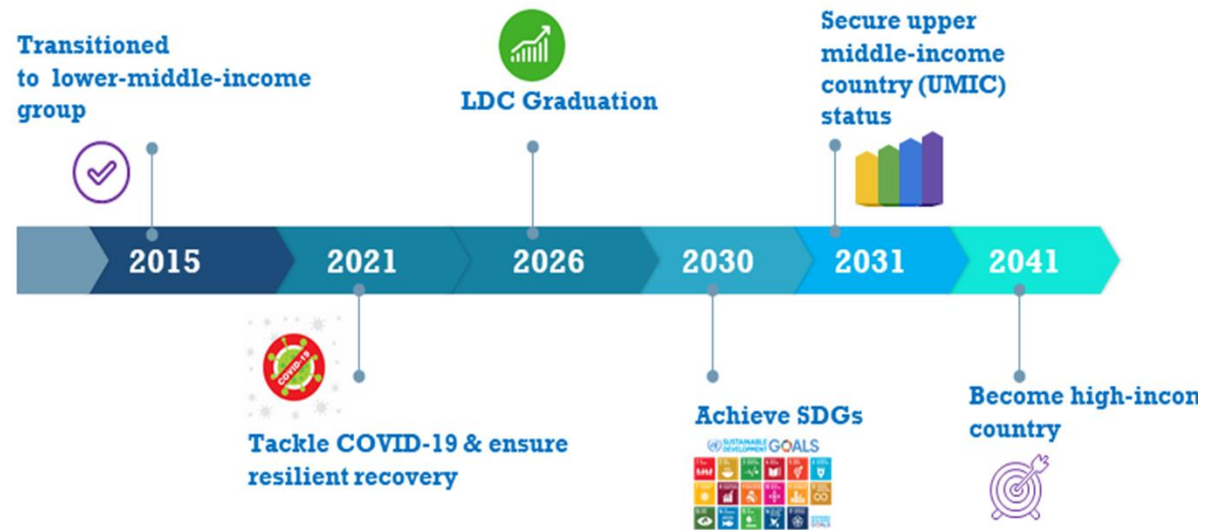


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Despite impressive socio-economic progress, labour market challenges are becoming major concerns for Bangladesh.



Bangladesh's Development Journey



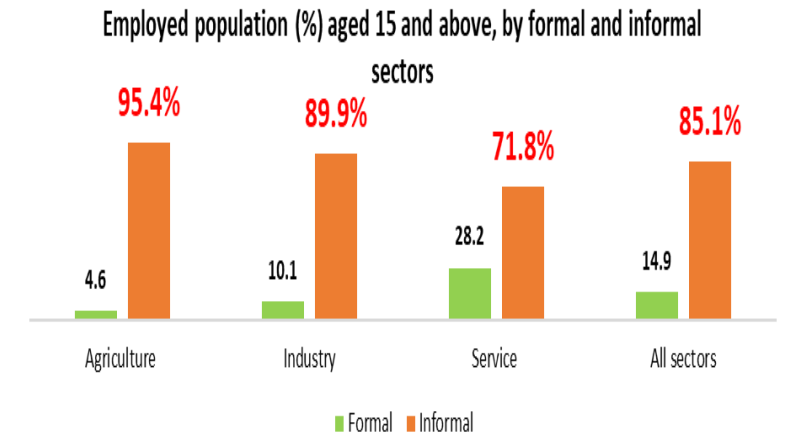
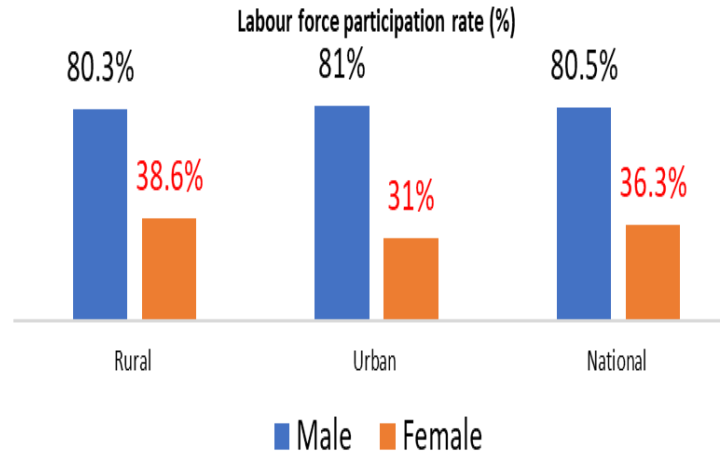
Still, there are looming labour market challenges!

Low labour force participation, particularly of women.

Overwhelming dependence on the informal sector for employment.

Vary high and persistent unemployment among youth.

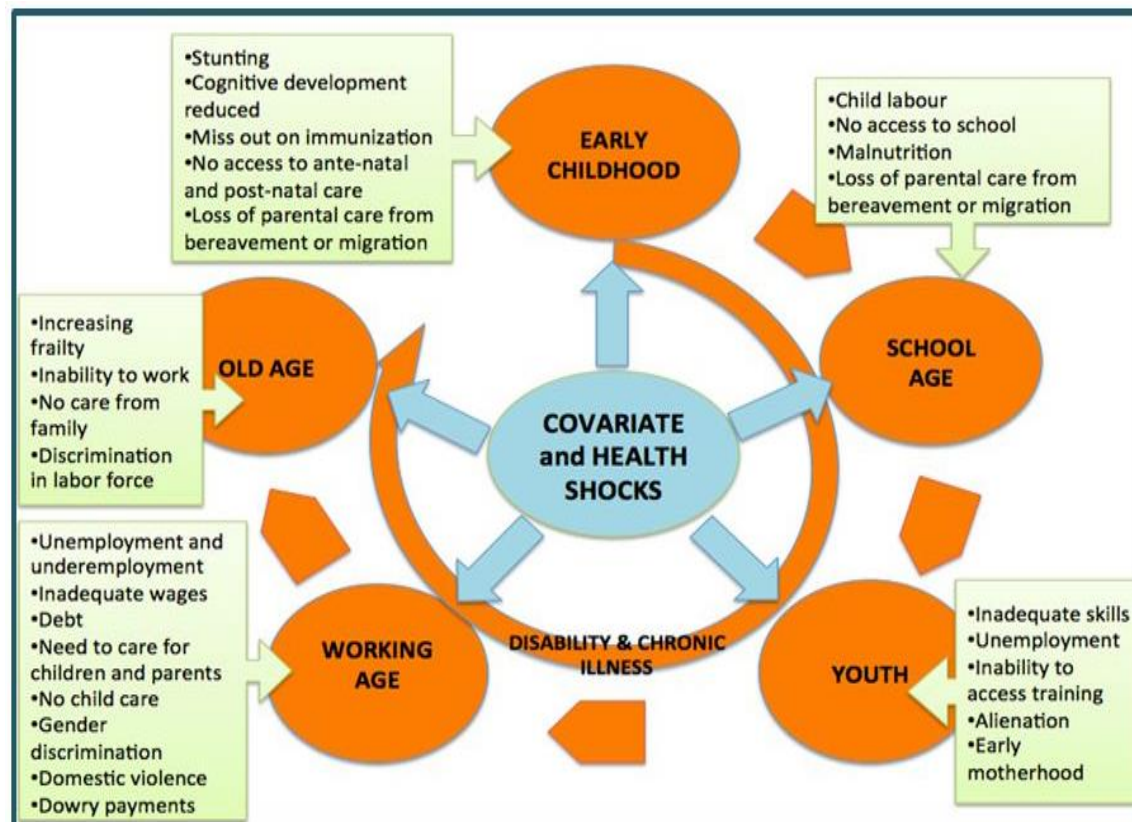
Virtually non-existent unemployment protection measures for the working-age population



The National Social Security Strategy (NSSS), adopted in 2015, called for establishing National Social Insurance Scheme (NSIS) to provide support for the working-age population.

<p>The NSSS—grounded in the lifecycle framework—stipulates</p>	<ul style="list-style-type: none"> • Support at every stage of life • Achieving social cohesion & inclusivity
<p>The NSSS envisioned establishing a National Social Insurance Scheme (NSIS)</p>	<ul style="list-style-type: none"> • To broaden the scope of social security. • A long-term vision for social security to deal with demographic transition.
<p>NSIS would be a priority agenda</p>	<ul style="list-style-type: none"> • As the country aspires to become a Middle-Income country. • Based on the principle of employers and employees jointly paying contribution

Risks and vulnerabilities faced by people across their lives



NSIS and It's components

NSIS will help fill one gap in the lifecycle-base social protection framework

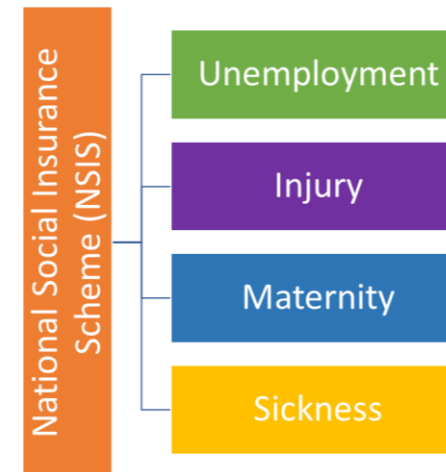
- To address the lack of support for the working-age population

The NSIS will be based on joint contributions from employers and employees

- Initially, it will be targeted to formal sector employees

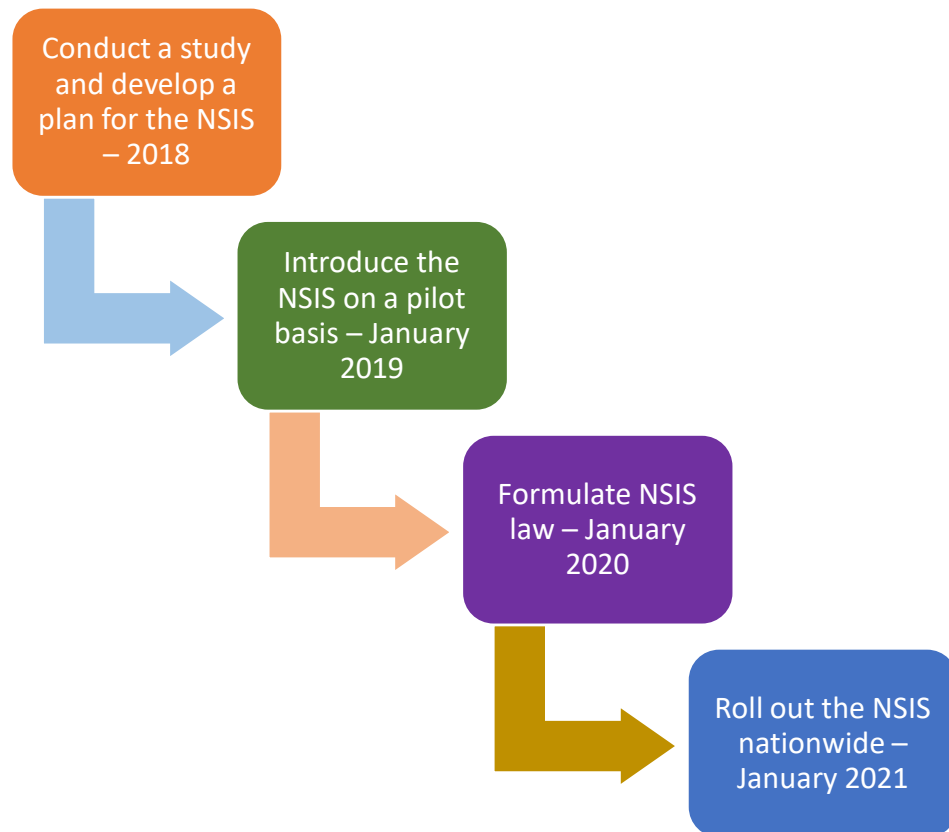
The responsibility of preparing the NSIS was given to the Ministry of Labour & Employment

- The Cabinet will agree the specific design of the NSIS based on the recommendations received

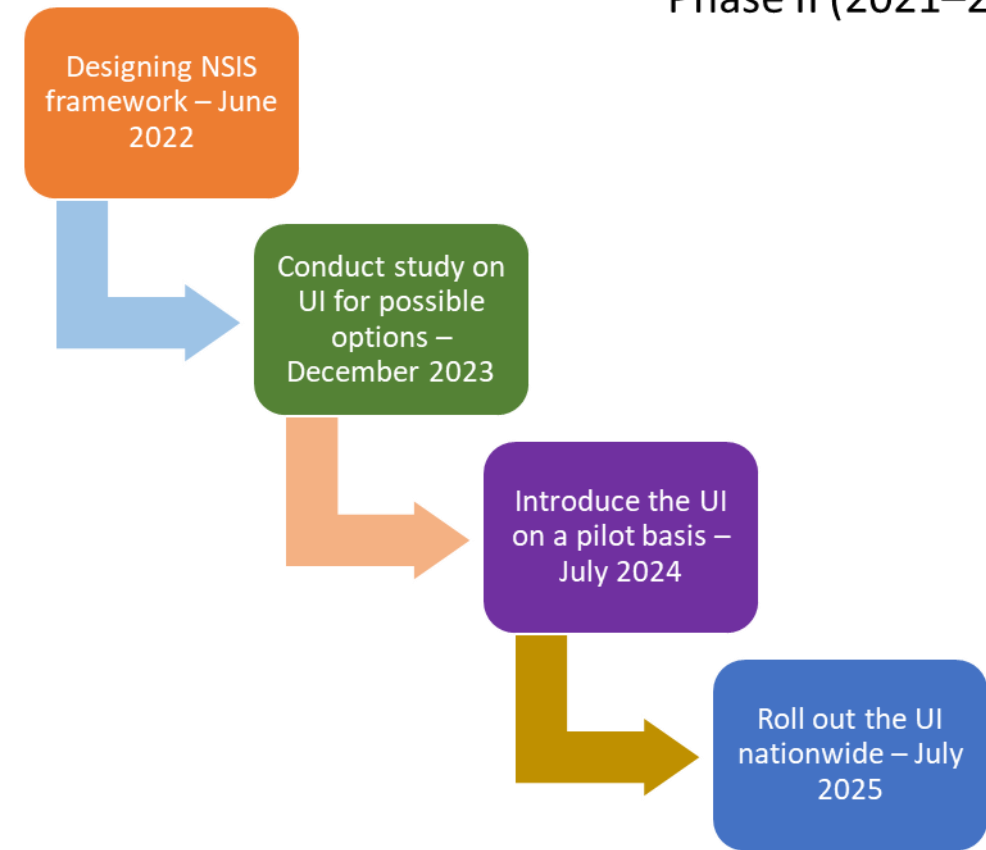


The progress on rolling out NSIS has been extremely limited. Thus, a special emphasis is placed on in the revised (draft) NSSS Action Plan.

Initial implementation plan of the NSIS



Revised implementation plan of the NSIS in the NSSS Action Plan Phase II (2021–2026)



Lack of knowledge and awareness about the key concepts of social protection and social insurance issues is one reason for slow implementation progress.

Implementation of the National Social Security Strategy (NSSS) has been quite slow

- According to the Midterm Review of NSSS implementation, lack of knowledge and awareness is one important contributing factor

Lack of awareness persists about

- Implementation of individual programmes and their significance in the overall NSSS architecture
- **Basic concepts and general terminologies**

Lack of awareness are more acute

- When it comes to labour-related social protection programmes
- Social insurance, ILO Conventions and Recommendations, etc.



Assessing the state of awareness: Methodological approaches

In depth review of policy documents

- To look for the use of specialised terminologies
- Consideration of ILO Standards

Survey of stakeholders (including KIIs)

- Some administered instruments for KIIs
- Online survey (reaching out to relevant representatives through network)

Major terminologies relating to social protection and social insurance

Social Insurance; Social Dialogue; Public Employment Services, Active Labour Market Policies; Employment Promotion Measures; Employment Retention Measures; Minimum Wages; National Social Security Strategy; National Social Insurance Scheme; unemployment Benefits; Risk Pooling; Tripartite Constituents; Contributory Financing Mechanism (tax finance or non-tax financed); Maternity Insurance; Unemployment Insurance; Sickness Insurance; Technical and Vocational Education and Training; Job Searching and Matching Services; Counselling and Placement Services; Public Employment Programmes, Skilling/Re-skilling/Upskilling; Severance Pay; Retrenchment Benefits

ILO Social Security Standards

Conventions related to Social Protection and Social Insurance

- The Social Security Minimum Standards Convention, 1952 (No. 102)¹
- The Employment Injury Benefits Convention, 1964 (No. 121)
- The Medical Care and Sickness Benefits Convention, 1969 (No. 130)
- The Employment Promotion and Protection against Unemployment Convention, 1988 (No. 168)
- The Maternity Protection Convention, 2000 (No. 183)

Recommendations related to Social Protection and Social Insurance

- The Employment Injury Benefits Recommendation, 1964 (No. 121)
- The Medical Care and Sickness Benefits Recommendation, 1969 (No. 134)
- The Employment Promotion and Protection against Unemployment Recommendation, 1988 (No. 176)
- The Maternity Protection Recommendation, 2000 (No. 191)
- The Social Protection Floors Recommendation, 2012 (No. 202)

https://docs.google.com/forms/d/e/1FAIpQLScvjtfgbIWUzapYHh1XvixC5IGZORaaxz-PsRxP_79kdUbaQ/formResponse

Participation in the survey

Reached out to approximately 250 people, of which 140 participated.

Stakeholder groups	Number of respondents
1. Government officials (ministries/departments)	30
2. Workers (including trade unions)	25
3. Employers (including employers' federation, business associations/trade organisations)	22
4. Analysts/experts from think tanks/development partners	33
5. Journalists	30
Total	140

Findings from the desk review:

Major social protection (SP) and social insurance (SI) terminologies in national policy documents

Major Terminologies	Major policy documents						
	NSSS	NSSS NAP Phase I	NSSS NAP Phase II	NSIS	8FYP	BNJS	NSDP
Active Labour Market Policies (ALMPs)					1	22	
Contributory Financing Mechanism (tax finance or non-tax financed)	25	17	17	283			
Counselling and Placement Services*					12	12	12
Employment Promotion (Measures)					3	9	
Employment Retention Measures							
ILO/ILO Convention/ILO Recommendation		2	2	60	3		
International standards/good practices	10	5	6	9	1	5	
Job centres						6	
Job Searching and Matching Services						33	2
Maternity Insurance	6	18	7	7	1		
Minimum Wages	1	6	5				
National Social Insurance Scheme (NSIS)	10	40	23	-	1		
National Social Security Strategy (NSSS)	-	550	1,993	16	37		
Public Employment Services (PES)/programmes					1	20	
Risk-pooling							
Re-employment						11	
Retrenchment Benefits						1	
Severance Pay				5			
Sickness Insurance	10	4	12	5			
Skill/Skills/Skilling/Re-skilling/Upskilling/Skill development	11	36	115		32	100	351
Social dialogue/consultation	10	11	45	3			
Social Insurance/s	42	47	108	28	12	2	4
Stakeholder/s	12	23	26	19		7	19
Technical and Vocational Education and Training (TVET)					2	6	6
Training					52	102	225
Tripartite Constituents							
Unemployment Benefits						1	
Unemployment Insurance	8	6	5	12	5		
Workplace injury				7	1		

World cloud analysis (Contd...)

8th Five-Year Plan (Social Protection), 2020-2025



National Jobs Strategy, 2019



National Skills Development Policy, 2020



A summary of key terminologies used

- In the draft NSIS framework, the absence of such terminologies as social dialogue, ALMPs, PES, employment promotion measures, risk-pooling, TVET, job searching and matching services, counselling and placement services, skilling/upskilling/re-skilling, etc. is quite conspicuous.
- The 8th Five-Year Plan utilised most the identified concepts/terminologies followed by Bangladesh National Jobs Strategy and National Skills Development Policy.
 - However, these three documents do not use the concepts/terminologies with reference to the NSIS and its various schemes.

Major Terminologies	Major policy documents						
	NSSS	NSSS NAP Phase I	NSSS NAP Phase II	NSIS	8FYP	BNJS	NSDP
Active Labour Market Policies					√	√	
Contributory Financing Mechanism (tax finance or non-tax financed)	√				√		
Counselling and Placement Services					√	√	√
Employment Promotion (Measures)					√	√	
Employment Retention Measures							
ILO Convention				√	√		
International standards/good practices	√	√	√	√		√	
Job centres						√	
Job Searching and Matching Services						√	√
Maternity Insurance	√	√	√	√	√		
Minimum Wages	√	√	√				
National Social Insurance Scheme	√	√	√	√	√		
National Social Security Strategy		√	√	√	√		
Public Employment Services/programmes	√				√	√	
Risk-pooling							
Re-employment						√	
Retrenchment Benefits							
Severance Pay							
Sickness Insurance	√	√	√	√	√		
Skilling/Re-skilling/Upskilling	√	√	√		√	√	√
Social Insurance	√	√	√	√	√		
Social Dialogue/consultation							
Technical and Vocational Education and Training (TVET)					√	√	√
Tripartite Constituents							
Unemployment Benefits					√		
Unemployment Insurance	√	√	√	√	√		

Use of key terminologies in news items

Newspaper headlines over the past three years have been searched

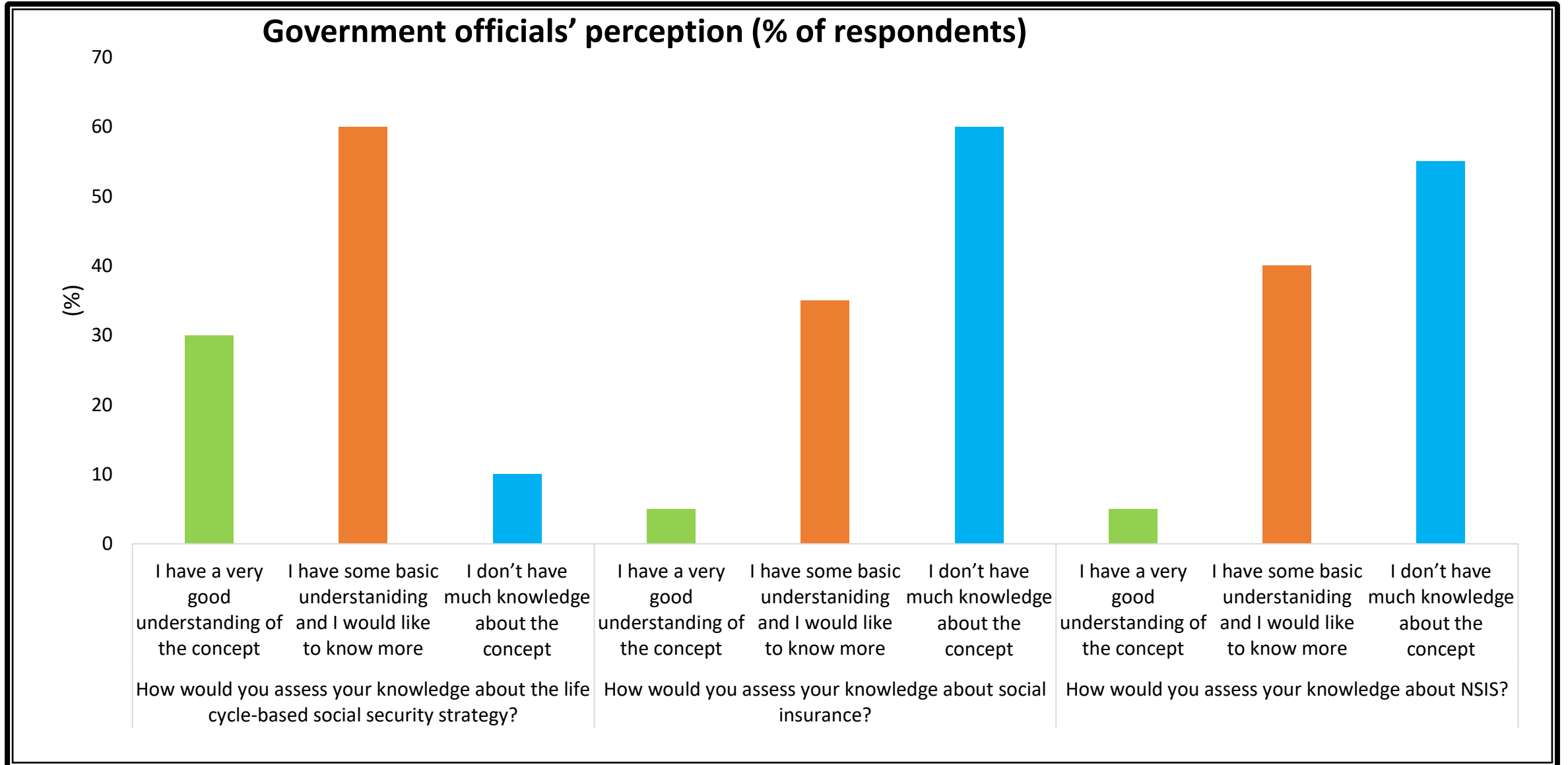
- with the objective of finding social protection and/or social insurance related issues.

The newspapers selected: The Daily Star, The Daily Financial Express, The Business Standard, and The Daily Prothom Alo.

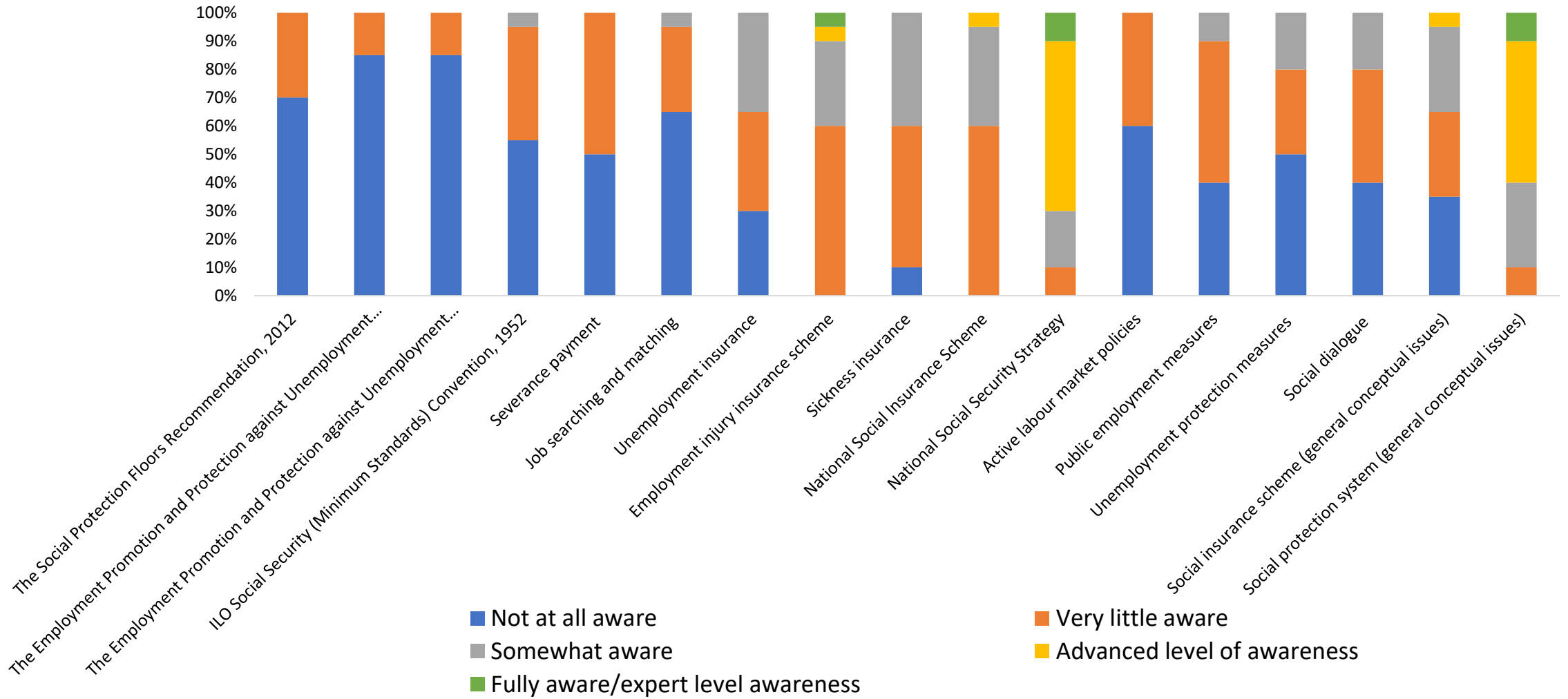
- A total of 96 articles can be found published on social protection and social insurance related issues

Newspaper	Total published articles	Frequently used word	Word used (no. of times)
The Daily Star	32	Social Protection	12
		Social Safety Net	6
		Social security scheme/system	3
		Digital database	1
		ILO	1
		Employment injury (protection) scheme	4
The Financial Express	25	Social protection	7
		Social safety net	4
		NSSS	1
		Social insurance	2
		Accident insurance	1
		Employment injury insurance	3
The Business Standard	16	Social protection	5
		Social safety net	3
		Social security programme	1
		Injury insurance scheme	2
The Prothom Alo	23	Social protection	2
		Social safety net	3
		Social security allowance	1
		Insurance benefits	1
		Health insurance	1

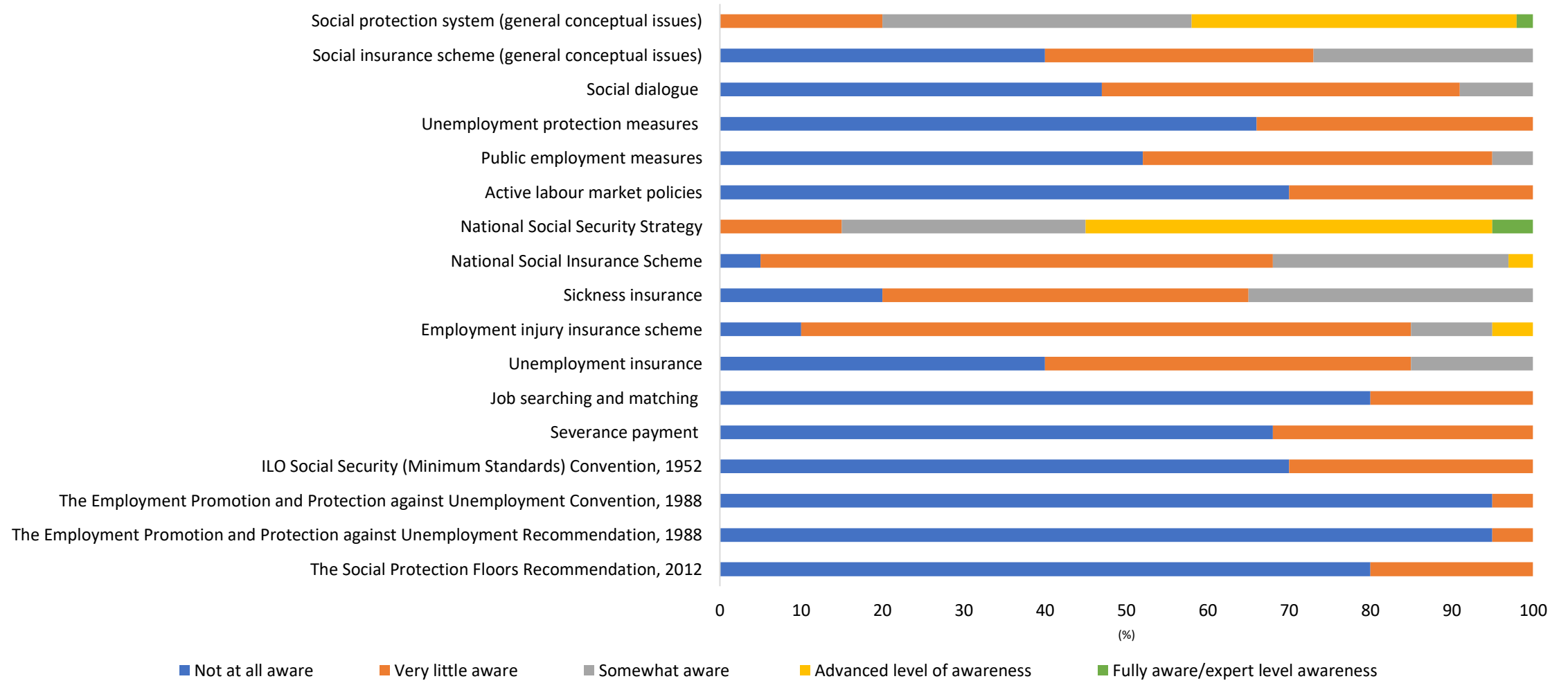
Perception survey



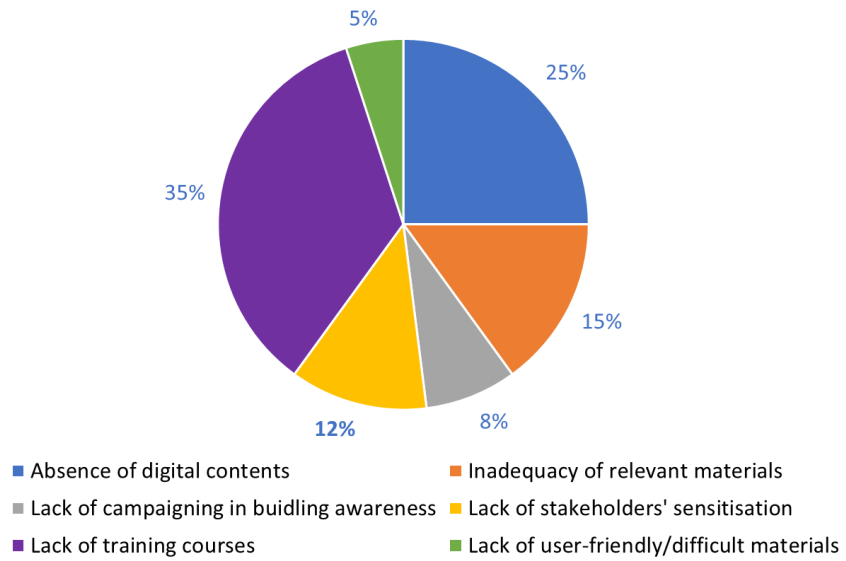
Government officials' self-assessment about specific concepts, terminologies, and ILO social security standards



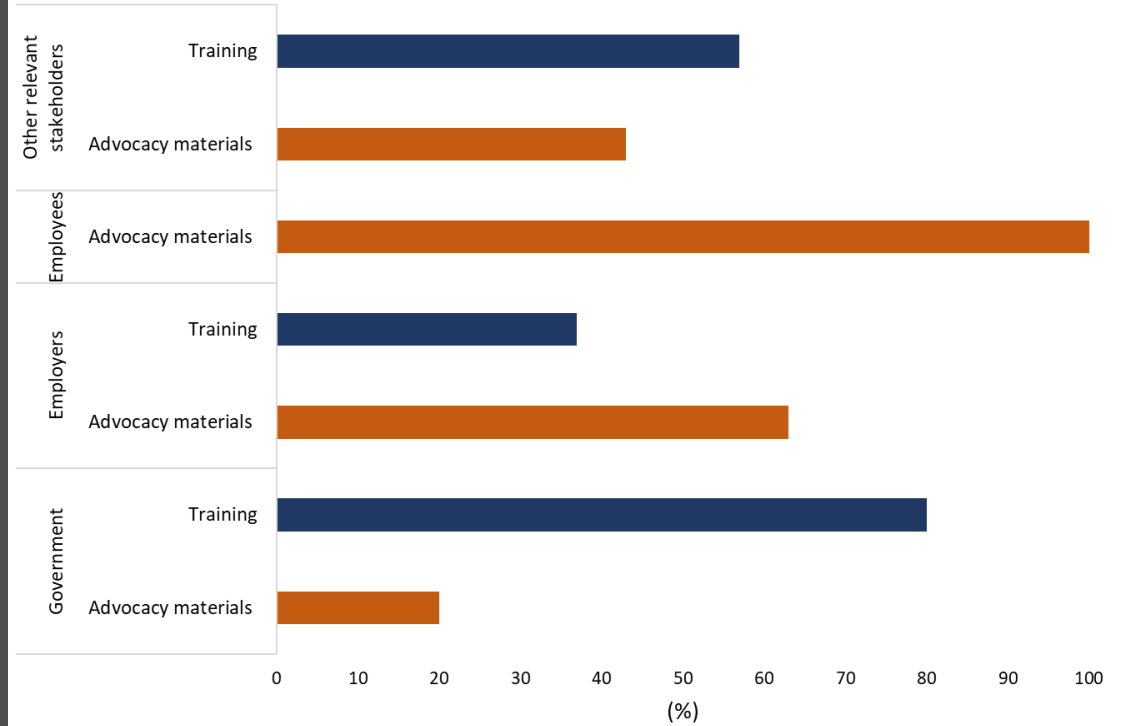
Government officials' assessment of their peers about specific concepts, terminologies, and ILO social security standards



Perceived reasons behind government officials' current level of knowledge and awareness (% of all responses)



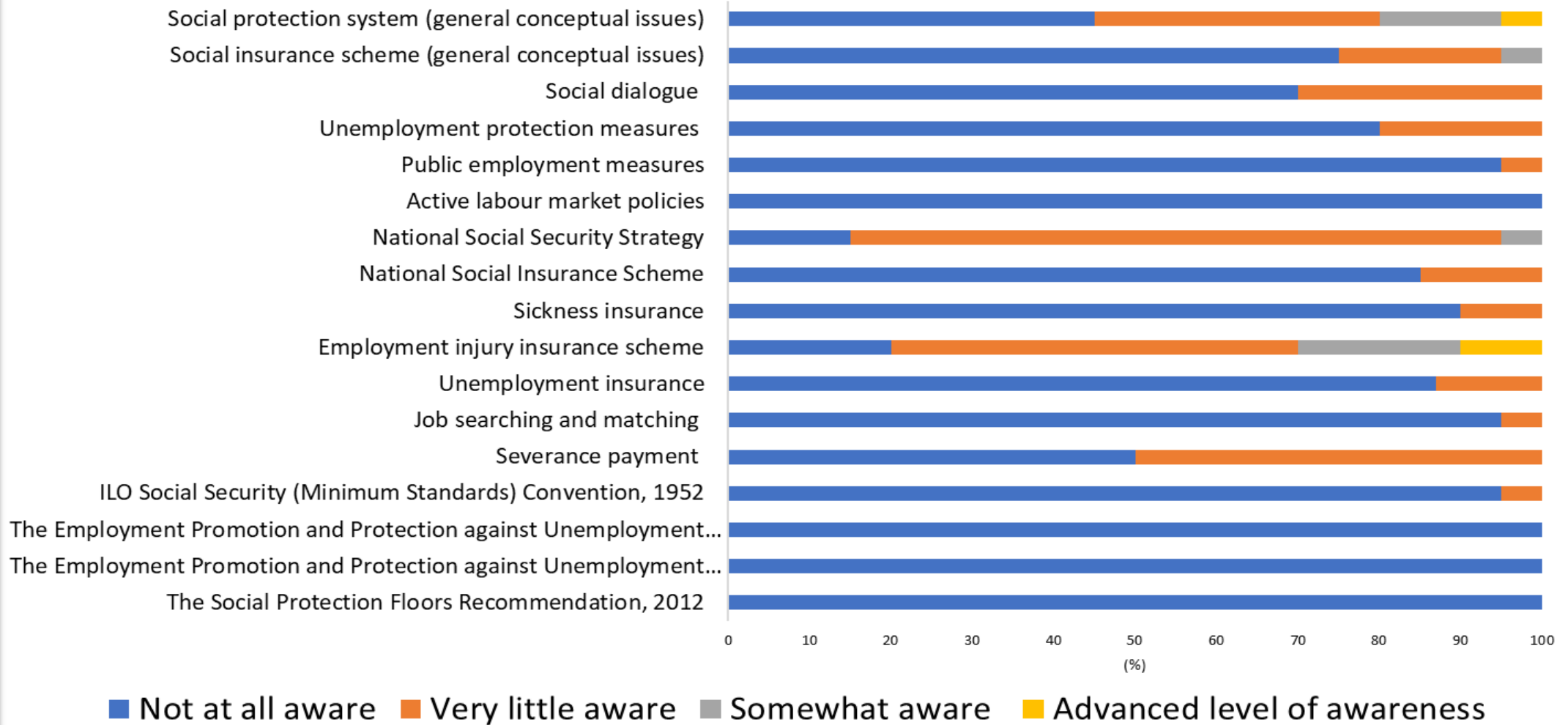
Government officials' view about potential ways of raising the knowledge and awareness level



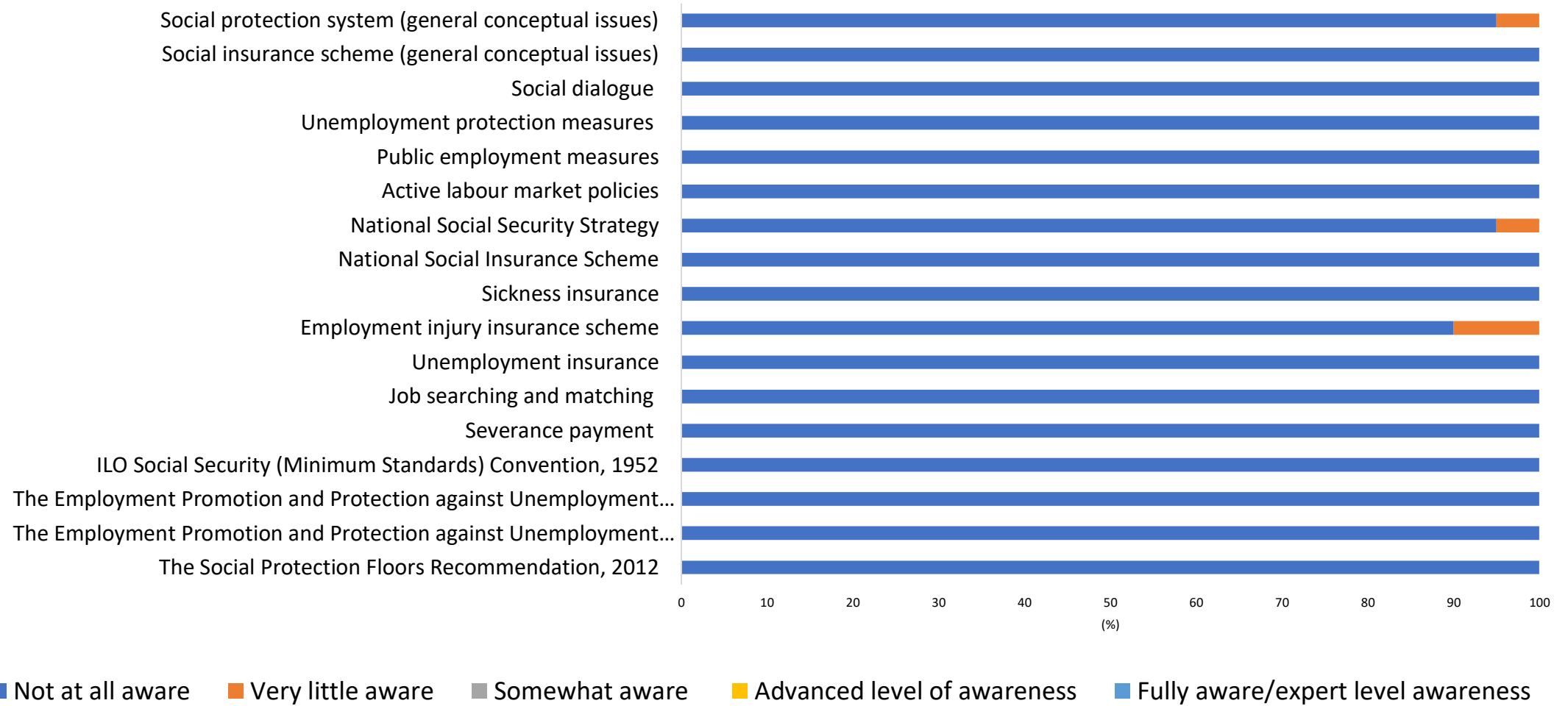
Employers' perception of their level of understanding of life cycle-based social security, social insurance and NSIS

Level of understanding	knowledge about the life cycle-based social security strategy (% of respondents)	knowledge about social insurance (% of respondents)	knowledge about NSIS (% of respondents)
I have a very good understanding of the concept	10%	5%	5%
I have some basic understanding and I would like to know more	30%	25%	25%
I don't have much knowledge about the concept	60%	70%	70%

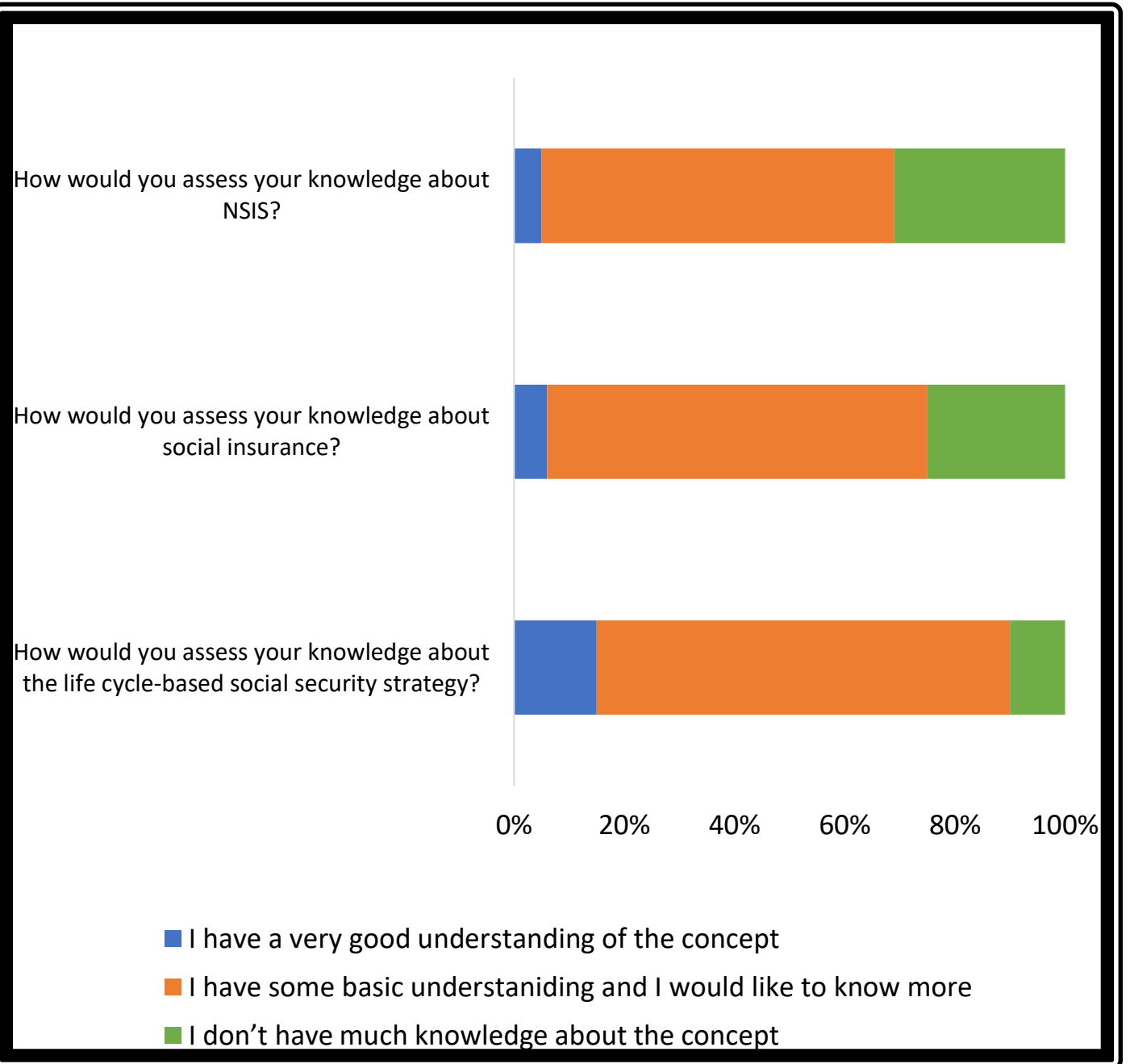
Employers' self-assessment about major concepts, terminologies, and ILO social security standards



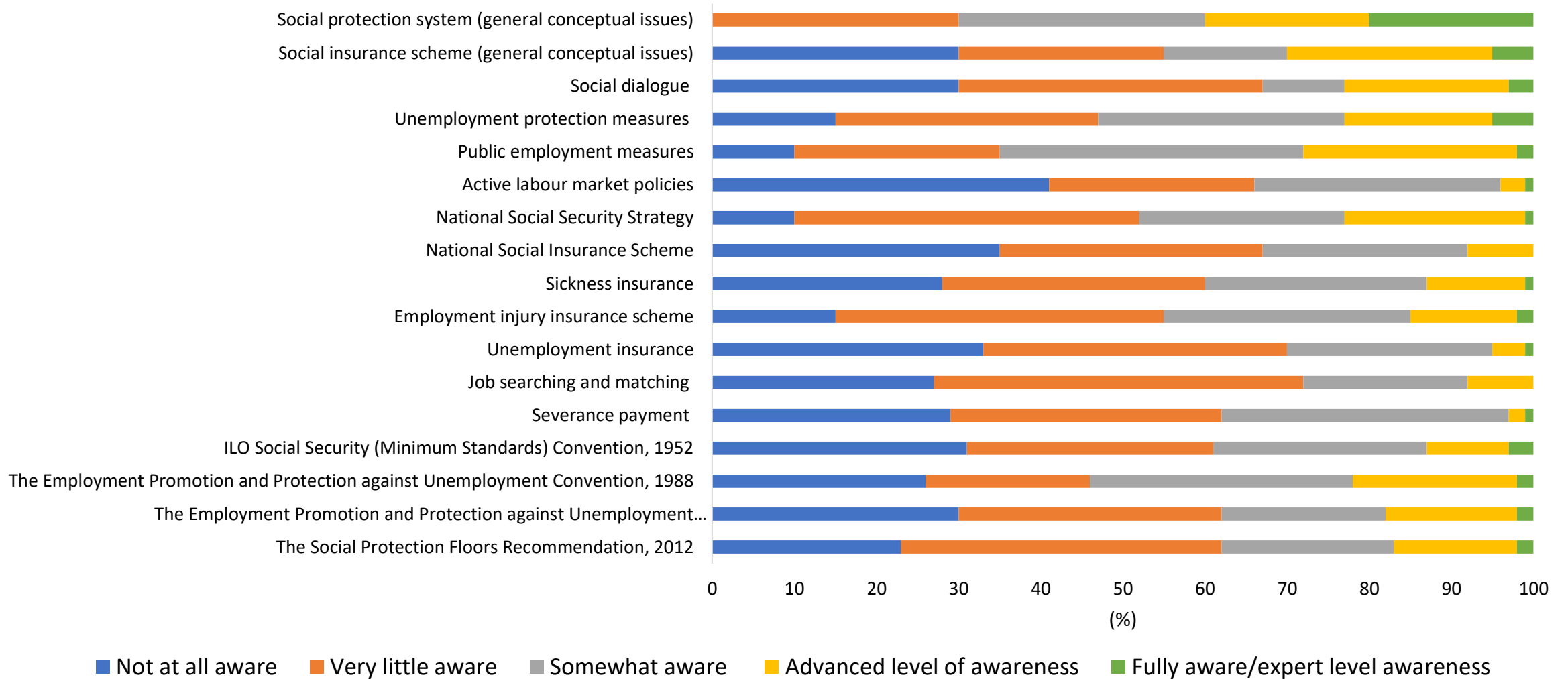
Workers' self-assessment about major concepts, terminologies, and ILO social security standards



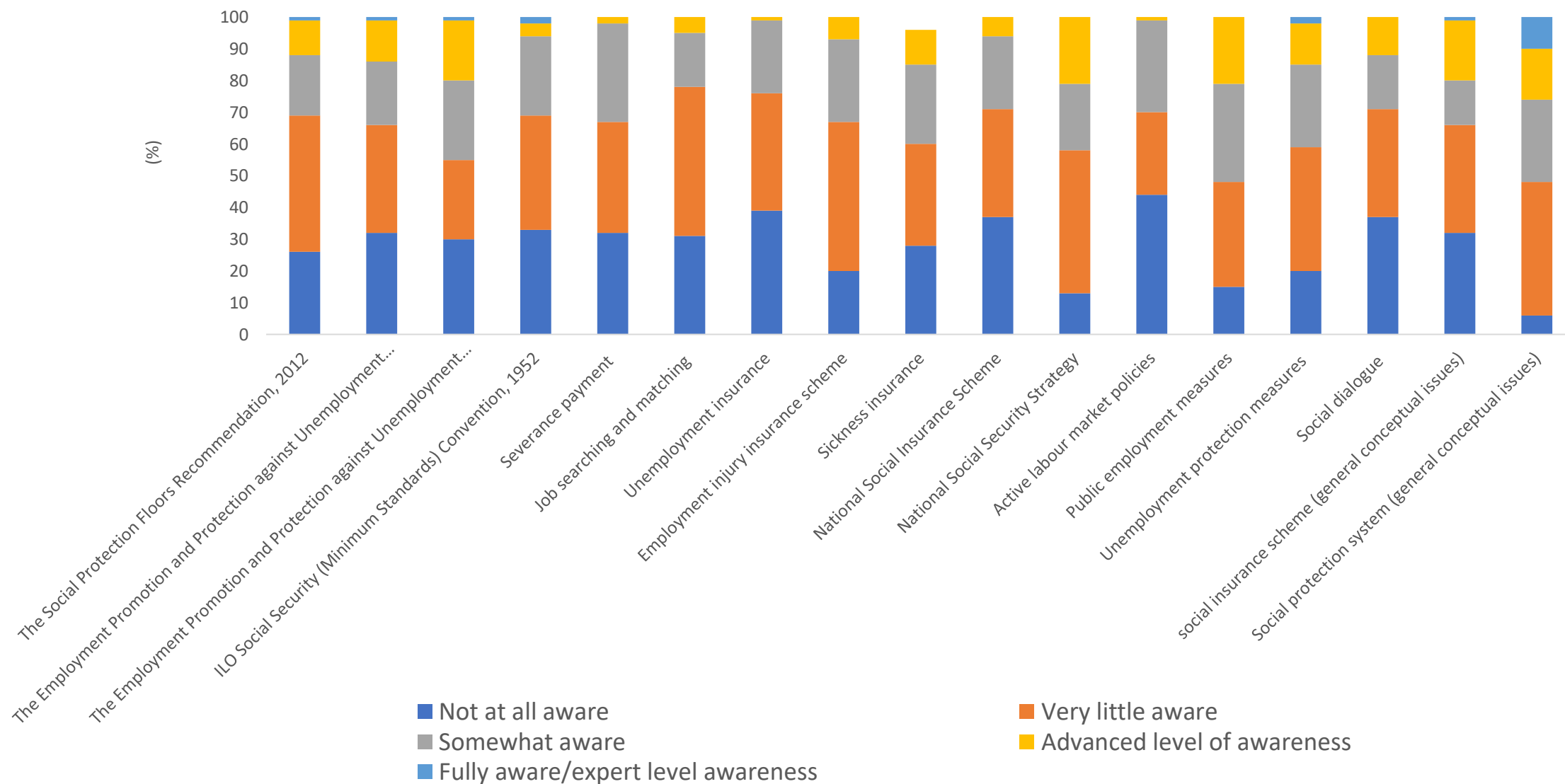
Analysts and think-tank researchers: Self-perception about the level of knowledge and awareness



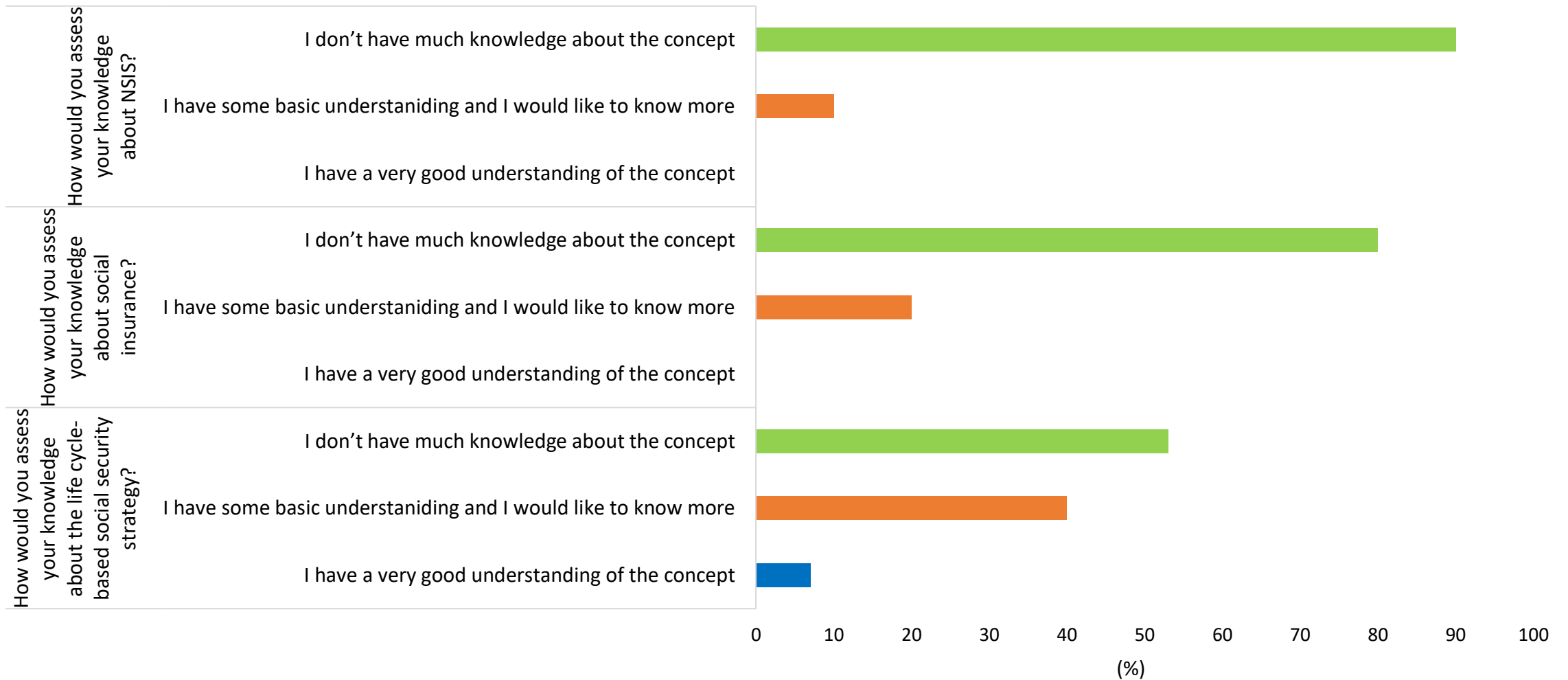
Researchers' and think-tank participants' self-assessment about major concepts, terminologies, and ILO social security standards



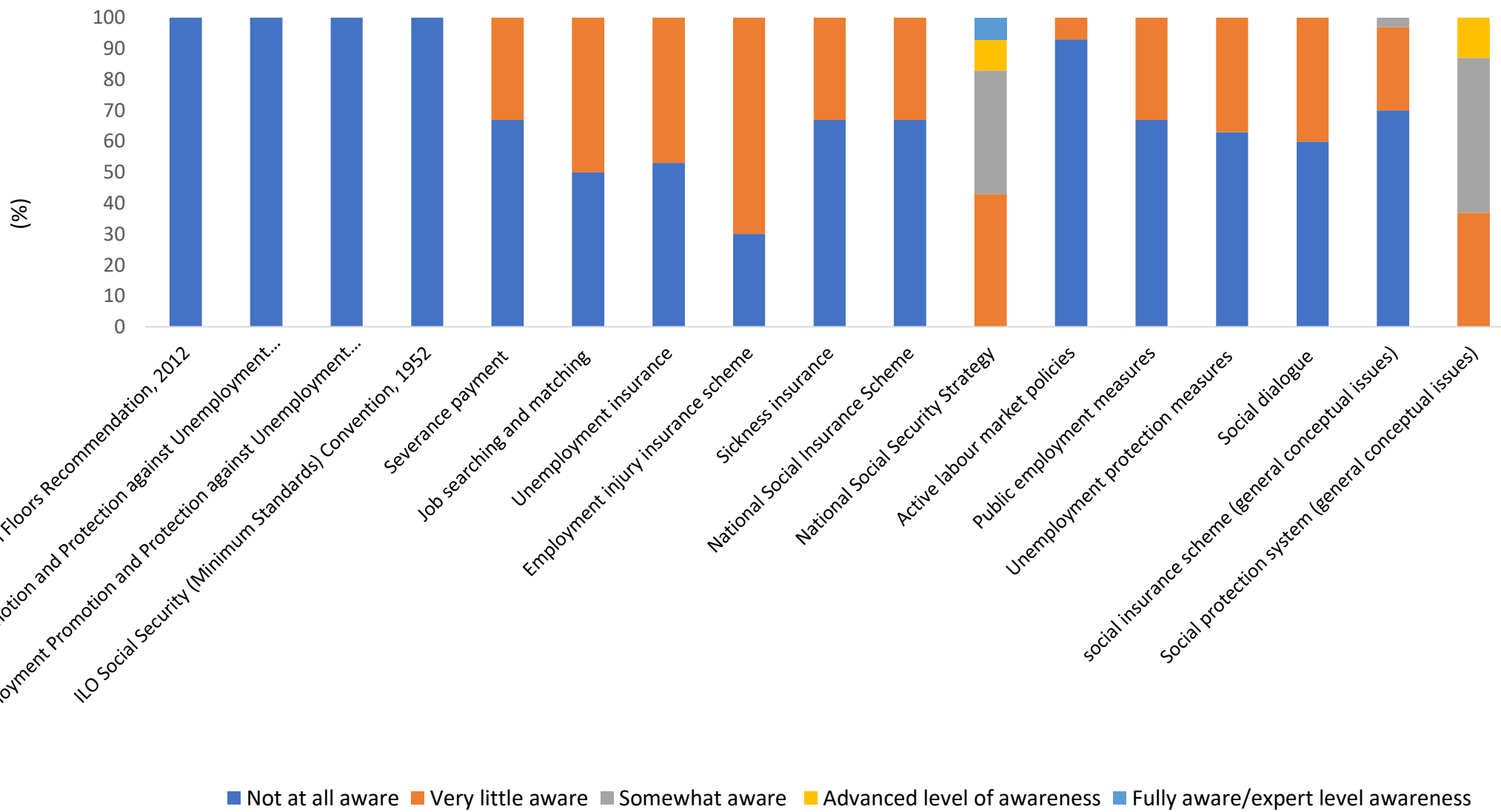
Researchers' and think-tank participants' assessment of their peers' level of awareness about major concepts, terminologies, and ILO social security standards



Journalists' self assessment of their Level of knowledge and awareness about life cycle-based social security, social insurance, and NSIS



Journalists' self-assessment about major concepts, terminologies, and ILO social security standards



Way forward

Raising awareness and capacity-building

- Key to achieving the objectives of social security programmes and social insurance schemes.

Mass awareness-building activities will be required

- For moving from solely tax-financed social protection interventions to joint contribution-based schemes such as NSIS would require.

Need for adequate representation of key terminologies and their explanations

- Supporting documents for further information





Delivering dedicated training programmes

- Targeting specific stakeholders

Preparing appropriate and effective advocacy materials

- Ensuring wider accessibility of advocacy materials

Promoting social security literacy

- Given the current level of awareness, sustained interventions are needed



Way Forward



Thank you.