

## Event Report

Policy Dialogue  
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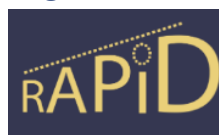
### **Towards Universal Social Protection in Bangladesh: Issues and Priorities**

29 November 2022 | Tuesday | Six Seasons Hotel



*Prepared by*

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## I. Context

In a timely initiative, the government of Bangladesh formulated and adopted the National Social Security Strategy (NSSS) in 2015. The NSSS builds on the socio-economic experiences of Bangladesh while seeking to streamline and strengthen the existing social protection system, where appropriate, with a view to achieving better results from money spent. The strategy is primarily based on the widely acceptable lifecycle approach, providing support to all eligible individuals to address livelihood risks at different stages of their life e.g., childhood, working age, and old age. It aims to put in place all deserving Bangladeshis an inclusive system prioritising the poorest and most vulnerable members of the society, complementing the objective of contributing to broader human development along with economic prosperity. However, the implementation of the NSSS has been quite slow as evidenced by the Midterm Progress Review. As a result, the vulnerabilities of the people in need remain unabated. The onslaught of COVID-19 has further accentuated the vulnerabilities many population groups confront across the lifecycle.

Given the circumstances, it is high time to rethink whether the scope and coverage of the NSSS can be expanded. In this regard, the universal social protection (USP) can play an instrumental role in expanding the existing NSSS. The USP is a nationally defined system of policies and programmes that provide equitable access to all people who are in need and protect them throughout their lives against poverty and risks to their livelihoods and well-being. Therefore, it can be said that the NSSS is quite consistent with the concept of USP. However, the current NSSS cannot ensure equitable and adequate access to social protection programmes for all. This can be largely due to lack of funding and inadequate institutional capacities. Realising the importance of the stated issues, the NSSS called for both programmatic and institutional reforms. Currently, those reforms are underway. Bangladesh has been implementing the NSSS through its two complementary National Action Plans – Phase-I (2016–2021) and Phase-II (2021–2026). While the Phase-I (2016–2021) has already been implemented, the Phase-II is currently being implemented. As a result, the country has possessed more than seven years of NSSS implementation experience. Hence, such an implementation timeframe is good enough to reflect on what further needs to be done to expand social protection coverage (in other words, achieve universal social protection).

### Envisaged key takeaways from the dialogue

Against the above backdrop, the ILO Country Office for Bangladesh is undertaking policy consultations and a series of capacity-building initiatives with the overarching goal of promoting and expanding social protection programmes including the social insurance schemes in the country. The current policy dialogue is organised as part of those initiatives. The envisaged key takeaways from this dialogue include, amongst others:

- To review and discuss the affordability and effective universal social protection for Bangladesh
- To consider implementation challenges in light of the lessons learnt from the implementation of the NSSS National Action Plan Phase-I (2016–2021)
- To develop actionable recommendations for taking forward the universal social protection in Bangladesh



## II. Inauguration of the workshop

Dr M Abu Eusuf, Executive Director of RAPID commenced the programme welcoming the esteemed Chief Guest Ms. Jebunnesa Karim, Additional Secretary, Ministry of Labour and Employment, GoB; ILO Country Director for Bangladesh Mr Tuomo Poutiainen; Distinguished panellists, Ms Monwara Begum, Deputy Secretary, Ministry of Labour and Employment, GoB; Dr Mokhtar Hossain, Director, Social Security, Department of Social Services and Deputy Secretary, Ministry of Social Welfare; Mr Farooq Ahmed, Secretary General, Bangladesh Employers Federation; Ms Shamim Ara, Chairperson, National Coordination Committee for Workers' Education (NCCWE); Dr Bazlul Hoque Khondker, Director, Policy Research Institute of Bangladesh and Vice-Chairman of Research and Policy Integration for Development (RAPID); Ms Salma Akhter, Professor, Department of Sociology, University of Dhaka; and Mr Aminul Arifeen, Project Manager, Social Protection Policy Support, UNDP, Bangladesh. The event was jointly organised by the Ministry of Labour and Employment (MoLE) and ILO with Knowledge partner Research and Policy Integration for Development (RAPID). The main objective of the policy event was to engage high-level policymakers involving tripartite-plus stakeholders to review the affordability and effective social protection system. Some actionable recommendations were expected to arise from the dialogue with the objective of taking forward universal social protection in the context of Bangladesh. Amongst others, esteemed representatives from the government, private sector, trade union bodies, labour unions, think tanks, development partners, and academia were also present.

At the outset, ILO Country Director for Bangladesh Mr Tuomo Poutiainen was invited to deliver opening remarks in the event.

### **Mr Tuomo (Director, ILO Country Office for Bangladesh)**

Mr Tuomo Poutiainen, Director, ILO Country Office for Bangladesh welcomed the distinguished chief guest and the panellists for joining the dialogue. Addressing the audience, he mentioned that the topic of social protection has become very important in the context of COVID-19 and the current economic crisis. He emphasised on the activities (i.e., workshops) conducted over the past several months to increase understanding of various aspects of universal social protection, particularly social insurance.

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*There is a need for an appropriate social protection system and for that the support not just from the ILO but from the UN system is needed. The UN needs to bring forward their mandate and assistance to the government of Bangladesh.*

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The UN bodies including ILO can also help the government with the right kind of information and experiences from other countries regarding how to develop a modern, cohesive, and universal social protection system. The kind of system that the Bangladesh has pledged in the various strategic and policy documents. While some foundations are there i.e., the NSSS 2015 and its accompanied National Action Plans, there is a need for expanding coverage and increasing targeting efficiency to strengthen the system and realise the expected outcomes. Given the circumstances, the series of dialogues commenced with the support from the Government of Japan and effective participation from the tripartite-plus stakeholders is really aiming to inform the process and continue the journey towards universal social protection.

Over the past years, ILO has been investing in the ambit of social protection system with a particular focus on promoting the life cycle based social protection system and social insurance schemes (e.g., maternity, accident, sickness, and employment) in the context of Bangladesh. It has partnered with the Ministry of Labour and Employment in this journey. The aim of this partnership is to continue to discuss and learn together the right kind of social protection system based on the universal approach. Mr Tuomo also emphasised on financing and sustainability of the system partly. In this regard, he mentioned that the system will fall apart without adequate financing.

Any kind of social protection system needs to be rights-based for citizens to live with the right kind of dignity. However, it needs to take into account the capacity of the employers, the government, and the workers to be able to sustain the social protection system which is really about building the system properly. The government is in good shape because it has the ambition, plan, and strategy regardless of the economic shocks of the current situation. Moreover, it has the right kind of economy and development to provide sustainable finances for a rights-based social protection system.

Finally, Mr Tuomo mentioned that the social protection system would evolve incrementally based on a common understanding with the right kind of investment in place where needed. This policy dialogue is the first of its kind in this year. In the next year, additional workshops, discussions, and dialogues will take

place based on the learning of the current policy dialogue. Moreover, other UN agencies would participate in the entering process of assessment-based national dialogue (ABND) on developing social protection system. In fact, the ABND will provide situation base analyses on the current state of social protection and help identify the priority areas requiring more attention. Organising dialogues with representation from different stakeholders can facilitate this process.

### III. Trigger Presentation

Dr M A Razzaque (Chairman, RAPID) delivered a trigger presentation on Towards Universal Social Protection in Bangladesh: Issues and Priorities. Before starting the presentation, Dr Razzaque welcomed the Chief Guest, ILO Country Director, and Distinguished Panellists for attending the policy dialogue. He began by mentioning that the discussion followed by the trigger presentation would lead to some insightful policy perspectives for promoting universal social protection in the country. In the sphere of social protection, Bangladesh has achieved significant success. The biggest success is – the country has been able to recognise that social protection is an integral part of development. Vision. It has been well reflected in different national policy and strategic documents. The vision was to build a social protection system that can address the poverty and vulnerabilities of people. Based on this, the government formulated and adopted the National Social Security Strategy (NSSS) in 2015.



The NSSS is a comprehensive document that intends to promote a modern social protection system following the life cycle approach. Some significant efforts have been made to materialise the NSSS 2015. Such efforts include the formulation and implementation of the NSSS National Action Plans i.e., Phase-I (2016–2021) and Phase-II (2021–2026) to achieve specific goals and targets enlisted under each broad cluster of the NSSS 2015. However, implementation of such a comprehensive strategy is not an easy task for any developing country including Bangladesh. This is partly due to the poor understanding of new institutions and resources (not only financial but also human resources). Nonetheless, the overall journey of social protection has been accelerated due to the government's high-level commitment.

When it comes to width of social protection system in the context of Bangladesh, it has significant coverage (covering all the areas within the ambit of social protection). There are programmes for children, working age population and elderly. Despite substantial coverage, limited progress has been made on implementing the social protection programmes targeting the working age population. The problem however is the depth (the proportion of population being covered). According to the latest Household Income and Expenditure Survey (HIES) 2016, the social protection coverage is 28.4 per cent. Since then, certain programmes have been expanded, but there is no authentic information on coverage. As per the same survey, the coverage is 29.4 per cent for children and less than 21 per cent for pregnant and lactating mothers. What is really alarming is that there has been negligible progress realised in implementing the unemployment insurance.

Dr Razzaque pointed out some salient features of social protection system while discussing its width and depth. They are as follows:

- Understanding the social protection coverage gaps is an important issue. Coverage gaps imply the difference between the proportion of people that should be under the social protection system and the actual proportion of people covered by the social protection system. Coverage gaps can provide important insights about the depth of social protection.
- Low social protection coverage can be attributed to the fact that the current coverage is based on residence of population. Still, the social protection is rural centric. However, the proportion of people living in the rural areas is going down very fast. On the other hand, the urban population is growing at an unprecedented rate. The social protection coverage for such large urban population is still extremely low.
- The value of social protection benefits provided under different programmes/schemes remains a question. For instance, the Old-Age Allowance beneficiaries receive only BDT 500 (about 2.4% in terms of per capita income), and the figure is BDT 850 (just above 4% in terms of per capita income) for the persons with disabilities. With such a low benefit amount, the extent of poverty and vulnerability alleviation needs to be taken into consideration.

Dr Razzaque discussed the social protection allocation in Bangladesh. He said that the allocation for social protection for a country with around 170 million population is very small, and affordability therefore remains a big question. Currently, there are more than 120 social protection programmes in the country and some

of which are really small (in terms of the amount of money being allocated to each programme). It is noted that the pension benefits which includes allowances for elderly and the freedom fighters' benefits make up to 40 per cent of the total social protection allocations. Indeed, the allocations are too thinly spread across many programmes. Considering the width, the areas have been properly identified where social protection programmes need to be undertaken. However, there has not been any visible progress for such identification when it comes to depth. Here comes the importance of universal social protection, that is, what proportion of people should benefit from the social protection systems. ILO has given an appropriate definition of universal social protection schemes which is a set of policies ensuring income security and a decent standard of living for the people who need it the most. ILO recognises and emphasises that there is no one-size-fits-all approach in defining social protection coverage. Country contexts will have to be taken into account while defining the magnitude of social protection coverage.

Dr Razzaque articulated some potential ways to realise universal social protection. They are as follows:

- Social insurance schemes need to be introduced properly along with the current tax-funded social protection programmes namely social security and social assistance.
- Active labour market policies should be explored and implemented considering the needs of the working age population.
- To increase the depth, investment is needed, which in turn will result in productivity. Also, consolidation of small programmes is necessary. However, that does not mean that less investment will be needed.

Universal social protection can be defined differently in absolute and relative senses. The need for absolute universalism is vague rather than categorical universalism. Categorical universalism should be promoted largely due to achieving maximum possible coverage. For instance, under the primary stipend programme, all government primary school students are eligible to receive it which is in a way categorical universal coverage.

Making universal social protection a reality might have cost implications. Currently, only 5.7 million people are getting old-age allowance. Given the current provision, BDT 500 is given to each beneficiary. The estimated total cost of providing old-age allowance is BDT 3444 crore (\$344 million). If old-age allowance is made universal, the estimated total beneficiary will be 10 million and the estimated budgetary allocation would be BDT 6044 crore (\$600 million). Very recently, the government has expanded the programmes. He highlighted to what extent the extension of the programmes can address the coverage gaps. Consider the old-age allowance programme where the government decided to provide comprehensive coverage to 262 sub-districts (Upazilas). In the first phase, 120 sub-districts were provided comprehensive coverage, while another 150 sub-districts were added in the second phase. Dr Razzaque shared some of the findings from one of his studies. In that particular study, the sub-districts covered under comprehensive coverage was determined as treatment areas and the sub-districts with no allowance were determined as control areas. The coverage gap was lower (only 27%) in those sub-districts where the government was providing comprehensive coverage. On the other hand, the corresponding was 46 per cent in the control areas. Despite the government's efforts, coverage gap exists partly due to two potential reasons: firstly, potential beneficiary's income cannot be more than BDT 10,000; secondly, the age of the allowance recipients has to



be 65 for male and 62 for female respectively. The more the conditions are applied, the higher the likelihood of making targeting errors or coverage gaps alternatively.

In the discourse on universal social protection, it is also important to understand and integrate the concept of basic human rights. Moreover, the objectives and goals of social protection need to be aligned with the Sustainable Development Goals (SDGs) so as to monitor against the targets stipulated in the SDGs.

Dr Razzaque shed lights on potential sources of financing to fulfil universal social protection. The current budget is about 13-14 per cent of GDP. On average, the corresponding figure for the developing countries is between 21-25 per cent. Now, if the budget is increased to the developing countries average, 7-8 per cent budget in terms of GDP will be generated for spending. That is, if the government can increase the budget to 5-6 per cent, the fiscal space will be increased by \$25 billion. Note that the whole \$25 billion might not be spent on social protection, some fiscal space however can be created to expand the programmes.

Finally, Dr Razzaque again emphasised the importance of social protection in creating social fairness. Moreover, social insurance including unemployment insurance is also extremely important to protect the working age population. Institutional capacities need to be assessed and developed at all levels to reap the benefits of social protection in the medium to longer term.

#### **IV. Panel Discussion**

A panel discussion was held following the trigger presentation. The panel was consisted of distinguished persons who are working in the domain of social protection. The major findings from the panel discussion are provided below (the ordering of the panellists are not based on seniority or any other means).

##### **Ms Monwara Begum, Deputy Secretary, Ministry of Labour and Employment**

Ms Begum began by stating that the MoLE is implementing pilot Employment Injury Scheme (EIS) with support from ILO and GIZ which covers hundred per cent RMG workers. Lessons learned from this pilot EIS are likely to help expand the scheme for the informal sector workers. Afterwards, she elaborated on both short- and long-run plans of the MoLE. The short-run plan is to develop a labour market information system (LMIS). This is due to the fact that there is currently no information on different aspects of labours i.e., name, employment status, skills etc. Therefore, establishing an LMIS will be extremely helpful in this regard. On the other hand, there is a plan to develop a separate and distinct wing – ‘Social Security Wing’ within the ministry in the long-run. Major task of this wing will be devising labour and employment-related policies and designing social protection programmes including social insurance schemes for the workers. Moreover, the wing will act as a focal point and coordinate all the relevant activities of the tripartite-plus stakeholders.



She also mentioned that (eligible) workers of hundred per cent export-oriented industries are getting the designated allowances from the Central Fund of the MoLE. Also, the informal workers are covered by social security from the Bangladesh Labour Welfare Foundation. However, she stated that support mechanisms targeting the workers are not fully known to all partly due to lack of awareness.

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*In the future, the ministry is planning to devise a comprehensive awareness and advocacy policy and relevant advocacy materials. Therefore, everyone will be aware of the social protection programmes provided by the MoLE.*

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Finally, Ms Begum highlighted how constraints like inadequacy of resources and lack of technical know-how hinder policy implementation. She also stated that lack of data sharing and lack of trust among constituents are also issues of concern. While explaining the constraints, she reminded the terms and conditions setting mechanism for the EIS where all the relevant stakeholders particularly employers, workers, and government came to a consensus and ensure how workers will be benefitted. This kind of consensus and cooperation among government, employers, and workers is likely to lead to a good future the labour market of Bangladesh.

#### **Mr Farooq Ahmed, Secretary General, Bangladesh Employer Federation**

Mr Ahmed began by mentioning that there exist gaps in understanding the concepts of universal social protection and social protection schemes for workers. He highlighted the need for universal social protection for all. At present, there are many programmes are in place however on a piecemeal basis. According to the Bangladesh Labour Force Survey, 1.2 million out of a total of 60.8 million workers are in the formal sector. When it comes to social protection for such huge number of workers, Mr Ahmed stated

that the current available social protection is targeting only the formal sector workers, more specifically the RMG sector workers. Very recently, the pilot EIS has been rolled out for the RMG workers.



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*Specific agenda is needed for bringing workers employed in both the formal and informal sectors under some sort of social protection. While most of the formal sector enterprises have social protection programmes in a limited scale at present, there is no such scheme for informal sector workers. A strong social protection system is thus required for the protection of informal sector workers.*

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Mr Ahmed mentioned the need for a comprehensive plan to bring all the workers under a database with a registration number. It is noted that around 60 per cent of the workers are already registered with the national database. He also emphasised on the accountability of the workers.

Mr Ahmed also provided a possible way out for fund collection and benefits disbursement. There should be an informal sector fund for all the workers. All workers who lose their jobs in the formal sector can be able to join that fund. On the contrary, when a worker from informal sector gets a job in the formal sector, that worker would be out of that fund because he or she will be covered by the provident fund. In terms of generating fund, he stated that the fund can be collected following a contributory mechanism as followed in other countries. Therefore, workers and employers need to contribute to the fund. From the workers' side, a worker should contribute BDT 50, BDT 75, and BDT 100 per month if their income range is BDT 0-

10,000; 10,001-20,000; and 20,001 and above respectively. Once the programme started, it will require at least 7 to 8 years to generate adequate fund. Besides, there would be foreign donations as well.

Mr Ahmed provided an estimate conducted by the Bangladesh Employer Federation (BEF) regarding the fund collection. As per the estimate, the number of jobless is not more than 1.5 million in any given time. If the generated fund is allocated to whoever jobless (i.e., BDT 6,000 per month per worker) for the next one year, the worker will be able to find a job. Apart from workers, he mentioned about the need for universal social protection for disabled, old or destitute people accounting for 2 per cent population of Bangladesh. The government should increase budgetary allocation for those persons to provide adequate support.

Finally, Mr Ahmed underscored the importance of setting up a social protection system given the limited resources and other constraints. He is hopeful that people will have a decent standard of living with the continuous economic development of the country. Furthermore, political will and commitment is mandatory to bring all the eligible people under the ambit of social protection programmes.

### **Ms Shamima Ara, Chairperson, NCCWE**

At the outset, Ms Shamima Ara thanked the moderator for giving her the floor to speak about the way towards universal social protection system, especially for the workers. She stated that the economic wheel of Bangladesh is run by workers mostly employed in the informal sectors. Still, those workers are not under the coverage of social protection. It is worth mentioning that the onslaught of COVID-19 affected the informal sector workers' lives and livelihoods disproportionately and highly. Some workers lost their jobs, while some didn't get the salary. It was a difficult task for many workers to find a new job. In the above backdrop, there was a need for social protection for these informal sector workers in the country.

While highlighting the importance of injury insurance, she said that workplace injury is a very common issue. If a worker experiences an accident, the worker should get the full salary and his/her family should be brought under the coverage of the social protection system.

Finally, she reminded that social protection is a right of workers. She praised the government of Bangladesh to formulate and adopt the NSSS 2015 which focused on the social protection programmes for workers. However, the following steps needs to be undertaken to ensure workers' access to social protection programmes.

- There is a need for conducting social dialogues with representation from workers, employers and government officials to design social protection programmes for the workers. For instance, the NCCWE is working with different stakeholders to make the pilot EIS for the RMG sector workers a success. Building upon that, other industries will be brought under the social protection system including social insurance schemes.
- The Bangladesh Labour Welfare Foundation and the Central Fund can play a crucial role to support the workers who loses their jobs.

- The complex relationship existed between workers and employers needs to be maintained to ensure the lives and livelihood of workers.
- In the informal sector, maternity leave, wage determination, support mechanism for injured workers, rehabilitation of workers, and social insurance schemes need to be made effective as soon as possible.
- Adequate and effective measures should be taken to raise workers' awareness level about different concepts and terminologies pertaining to social protection and social insurance.

**Professor Salma Akhter, Department of Sociology, Dhaka University**

Professor Akhter commenced her discussion articulating that organising this type of policy dialogue and inviting people from academia opens the doors for knowledge transmission. In fact, academia, industry, and the government hardly work together, especially when finding solutions to some complex social problems/issues. Indeed, participatory research is the best possible way to address such social crisis. While discussing the social protection programmes for the workers, she rightly pointed out that the perspectives of different labour market participants of different age cycles remain missing at the national level.



Professor Akhter also said that there are some issues with both formal and informal labour market. She referred to findings from a study conducted during COVID-19 which showed that many workers were untraceable amid the pandemic. It is thus extremely important to register workers in a robust database system which can be helpful in formulating pragmatic policies to elevate workers' condition.

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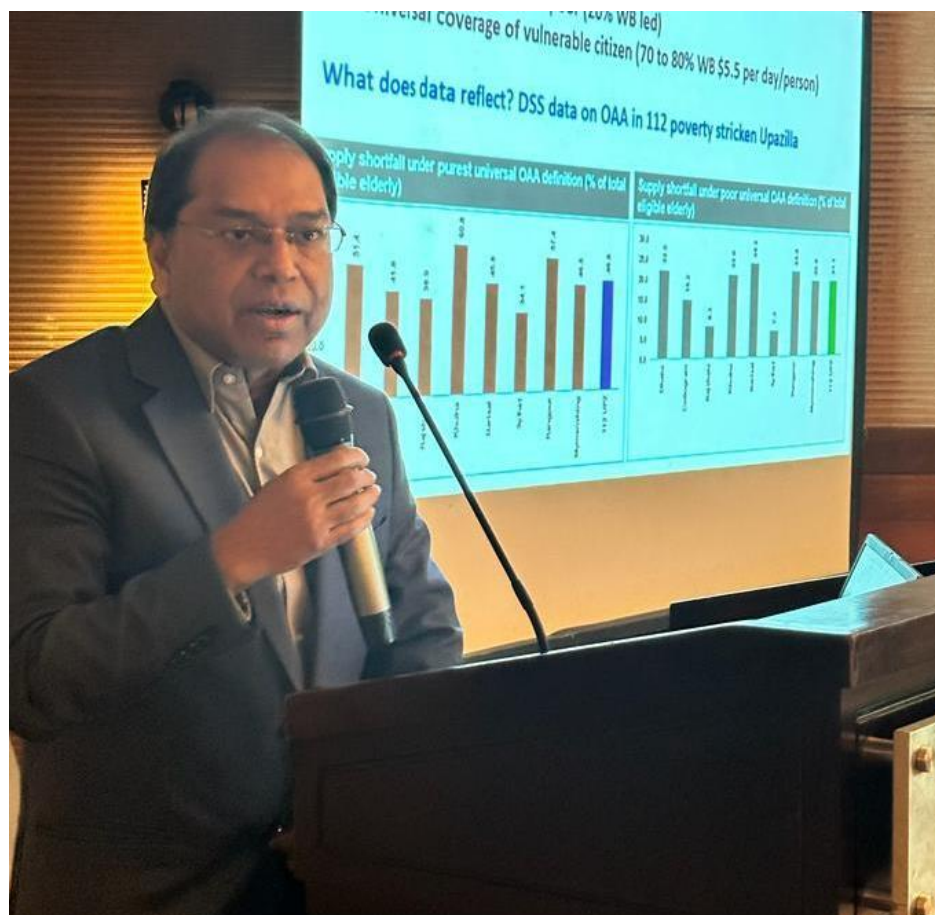
*Having social dialogues at the universities is extremely important, particularly in the case of engaging students who are the future of the nation. Without these dialogues, the views of academia will be missing from the policy discourse. More and more gaps could be closed by disseminating the outcomes policy dialogues with broad academia including students.*

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Finally, Professor Akhter emphasised that dissemination among workers is also extremely important to raise awareness effectively. Many workers have the fear of losing money if they contribute to any fund. Therefore, workers' awareness level needs to be increased at a level so that they can understand that their money is being kept safe and the money will be used for the purpose of supporting them in any sort of crisis.

**Dr Bazlul Hoque Khondker, Director, Policy Research Institute of Bangladesh and Vice Chairman of Research and Policy Integration for Development (RAPID)**

Dr Khondker initiated his discussion by mentioning every single person has the right to social protection. In the National Social Security Strategy 2015, the coverage of the vulnerable groups of population was emphasised and at least 60 per cent of the vulnerable people needs to be covered under the social protection.



Dr Khondker highlighted the importance of defining the underlying meaning of universal coverage. Apart from that, there also exists a huge gap in life cycle based social protection programmes and respective programme-specific spending. Amongst different programmes different stages of life cycle risks, not much is allocated for children. The coverage and resource gap are 90 per cent for children.

In terms of the international poverty line, around 97 per cent of Bangladeshi population is below \$10 purchasing power poverty line. Only 30-35 per cent is covered by the social protection system. So, there is a need for covering the remaining 55-60 per cent of population. However, COVID-19 has changed the country's social protection landscape. Due to COVID-19, there has been tremendous expansion (both vertical and horizontal) of social protection. Still, the need became evident for more social protection programmes for children, women, and marginalised people.

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*In a traditional social protection system, there is social assistance, social insurance, and an active labour market programme. Given the new realities resulting from the COVID-19, social care needs to be added under the social protection system. Moreover, there are no insurance products other than universal pension and private sector pension in Bangladesh. These two components need to be in place towards achieving universal social protection.*

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Finally, Dr Khondker mentioned the need for active labour market policies for formal workers and informal workers. Also, there is a need for social care for elderly, for children, and for disabled people. Currently, only 3 per cent of GDP is being spent for social protection. It is noted that no government allocation is needed from the government for the formal sector workers. However, 1 per cent of GDP would be needed from the government to encourage informal workers to get into the social insurance system and also 1 per cent of GDP would be needed for social care. In this approach, the private sector could be brought in to contribute to social protection. Universal social protection is investment, insurance, and innovation and it could be realised easily with support from the government and effective participation of private sectors.

**Dr Mohammad Mokhter Hossain, Deputy Secretary and Director, Department of Social Services**

In the beginning of his discussion, Dr Hossain talked about the harmonisation of different social protection programmes. The Bede and marginalised programmes have already been harmonised. However, it is not possible to harmonise disable and disable students' stipend partly due to different demand from different groups. Presence of resource constraints is one underlying reason for low social protection coverage.





Dr Hossain outlined few facts about the coverage of social protection programmes administered by the Department of Social Services.

- As per recent data, 23 lakhs 65 thousand out of 29 lakh 21 thousand disabled people are getting the disability allowance. In the fiscal year 2022-23, additional 3 lakh 57 thousand disabled people are getting the allowance. Still, the full coverage hasn't been achieved yet.
- According to the latest BBS data, 2,600 out of a total of 11,861 transgender people are getting a monthly allowance. Moreover, 1,250 transgender students are getting stipend. Another 1,900 transgender people are trained up to be engaged in income generating activities. In total, 5,700 transgender people are getting benefits through the Department of Social Services.
- The current coverage is one crore ten thousand people under the social protection programmes provided by the Department of Social Services social programmes. If the old age allowance is considered, 57 lakh 1 thousand people are currently covered. Amongst the remaining old age people, many people do not sought allowance because they might get financial support in different forms.

**Mr Aminul Arifeen, Project Manager, Social Protection Policy Support, UNDP, Bangladesh**

While initiating the discussion, Mr Arifeen mentioned that the readiness from different perspectives is very crucial to realise universal social protection system. Readiness of institutions related to social protection systems is critically important to implement the life cycle based social protection programmes following the ILO Social Protection Floors Recommendations. Such institutional readiness is also very much needed in making allowances universal.

He highlighted the problems associated with the current social protection programmes. For instance, 90 per cent of the budget is being spent on 20 different programmes. There are also challenges related to harmonisation and consolidation of big programmes. The small programmes are often project-based.

Mr Arifeen informed the participants about the steps taken by the UNDP towards achieving universal social protection. They are as follows:

- There is entry programme for monitoring and evaluation but not nationally used for decision making. The UNDP has been preparing a reformed dashboard and programme dashboard which is expected to be completed by 2023. These dashboards will be available for usage in the Cabinet Division's system for monitoring and evaluation.
- Intermittent labour market is an issue of concern for smooth functioning of social protection programmes, especially the programmes targeting the workers. Therefore, all the information related to workers need to be gathered in one place. UNDP is working to construct and strengthen the workers' registration system.



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*The migrant workers are not covered by social insurance. Their health and injury should be taken into consideration for social insurance.*

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There should be a win-win approach to strengthen social protection programmes for the workers. For instance, if a worker invests hundred takas in the insurance fund, how much he or she would get as benefits. These issues need to be understood better by all the relevant stakeholders. Institutional capacities should be enhanced to create quality and professional labours. Given the circumstances, adopting social protection with a particular focus on the urban informal sector workers is the key to achieving universal social protection.

Finally, Mr Arifeen underscored the need for social protection programmes for the marginalised and vulnerable groups of population. He stated that 19 districts are there in the coastal areas where 25 per cent of the people live on the seashore. Bringing those people under the umbrella of social protection can provide the opportunity to promote inclusive social protection system.

**Mr Syed Saad Hossain Gilani, Chief Technical Advisor, ILO Country Office, Bangladesh**

Mr Gilani said that a hundred percent social protection coverage would require \$600 million and looking at the GDP size of Bangladesh that \$600 billion which is equivalent to 1% of the GDP. There is a need to establish a Social Security Wing within the MoLE, and the NCCWE could think of a similar social security wing in the labour organisations. Bangladesh Employer Federation has been working many thematic groups, there is scope for including the social protection as a distinct theme. ILO can play an instrumental role in providing technical support to BEF to enhance capacity. Afterwards, BEF can take it forward and ensure institutional readiness. Finally, when the mindset of the stakeholders is determined, that is when the universal social protection agenda can be effectively taken forward.



## V. Open Discussion

**Mr Faruq Ahmed, Secretary General, Bangladesh Employer Federation** pointed out that savings can help in many ways in addressing the challenges of the social protection system and can support people when it is needed the most. He urged to take appropriate steps to promote savings behaviour among the employees.

**Mr Rashedul Alam Razu** mentioned that that there is old-age allowance, widow allowance but how many workers have been able to benefit still remains a question. Investing in these workers is therefore important and by lifting the workers' family out of poverty the need for social protection can as well be eliminated.

Turnover of the workers is also an extremely important concern. Many workers leave one factory to join another factory for a mere increase (i.e., salary issues). Therefore, he recommended that if a 5% profit sharing option is made available, the likelihood of workers' turnover can be lessened in a significant way.

Making contribution to the provident fund should be made mandatory for factory workers. This can also have the potential to tackle the migration issues. The need for social protection for the workers can be lessened through making the provident fund available to all the workers working in the factories in Bangladesh.

## VI. Speech of Chief Guest

**Honourable Chief Guest Ms. Jebunnesa Karim, Additional Secretary, Ministry of Labour and Employment, GoB** began by pointing out ILO's contribution in taking timely initiative of raising awareness and capacity-building on universal social protection and national social insurance scheme (NSIS). The concept of universal social protection is explicitly enshrined in Bangabandhu's quote "The freedom will go in vain if the people of Bangladesh cannot have enough food, the freedom will remain incomplete if the mothers and sisters do not get clothing." The social protection of Bangladesh is embedded in Article 15 (d) of the constitution of Bangladesh. Ensuring social protection for all is an important initiative and adequate measures are being undertaken to provide social protection to the people who are in need.

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*Being one of the four pillars of ILO Decent Work Country Programmes, the right to social protection is a human right. Ensuring access of social security programmes is one of the effective measures to address poverty and vulnerabilities.*

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Social safety net is directly related to elimination of child labour. Social protection for workers is embedded in the Bangladesh Labour Act. Accident, sickness, maternity is clearly mentioned in the NSSS strategic document under the NSIS. Stipends for workers' children are also important. A roadmap about this issue prepared by the Ministry of Labour and Employment roadmap has already shared with ILO.

The universal social protection should be given to all who are in need of it throughout their lifecycle stages. The NSIS mandates are very clear in the NSSS 2015. The NSSS 2015 accompanied National Action Plans (NAPs) also emphasises on the importance of NSIS – sickness, maternity, and accident. The MoLE has been actively involved with the Cabinet Division to implement different schemes under the NSIS. The MoLE has also conducted a preliminary feasibility assessment on introducing unemployment insurance scheme. The ministry has plan to implement it throughout the implementation period of the NSSS National Action Plan (2021-2026). A preliminary study on employment protection system has been completed in collaboration with the ILO. Based on finding from workers, employers, and other relevant stakeholders, sustainable unemployment insurance scheme will be developed with technical support from ILO as a part of workers' protection. The necessity of unemployment insurance has been emphasised in the NSSS since 2015.

Despite there exists some challenges, steady social protection programmes with technical assistance from ILO targeting the working population can address their poverty and vulnerabilities and thereby raising their standard of living. Finally, access to social protection for all is important to ensure inclusive growth and universal social protection.

## **VII. Recommendations arising from the policy dialogue**

The discussions provided some important insights and ways forward to accelerate universal social protection. Few recommendations are highlighted below:

- There is a need for strengthening the relationship among different constituents and social as well as development partners to increase efficiency in targeting potential beneficiaries and address the coverage gaps.
- The destitute peoples' needs should be taken into account through increased budgetary allocation to realise universal social protection.
- Adequate and appropriate policies should be formulated and implemented to raise the knowledge and awareness of different stakeholders to contribute in the social insurance fund.
- Dissemination strategies of different social protection system including the social insurance schemes should be given due priority to address misconceptions prevailing among tripartite-plus constituents.
- Strengthening institutional capacities is a must for achieving the overarching objective of achieving universal social protection.

## **VIII. Conclusion**

The Chief Guest's speech marked the end of the policy dialogue. Participants highly appreciated the timely dialogue on universal social protection and social insurance schemes and appreciated the effort of the MoLE, ILO and knowledge partner- Research and Policy Integration for Development (RAPID).

## **IX. Annex**

Annex 1: Agenda for the policy dialogue

Annex 2: List of participants