



A Compendium of Social Protection Researches

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Technical Working Group: The overall technical supports, including compilation, editing, framework designing, and directing researches were provided by the following technical working team:

Dr. Shamsul Alam, Member (Senior Secretary), General Economics Division (GED), Editor

Md. Faizul Islam, Joint Chief, and National Project Director, SSPS Programme, Associate Editor

Aminul Arifeen, National Project Manager, SSPS Programme, Associate Editor

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LIST OF STUDIES

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2. Cost-Benefit Ratio Study on Effects of Social Protection Cash Transfer
3. Implication of Changing Demographics and Effects on Social Protection in Bangladesh
4. Long-Term Effect of Livelihood Promotion Types of Social Security Programmes
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Chapter 6. HARMONISATION OF SMALL SOCIAL SECURITY PROGRAMMES: ISSUES AND POLICY OPTIONS¹

¹ Authors of the study:

Dr Abdur Razzaque (Team Leader), Chairman, Research and Policy Integration for Development (RAPID) & Research Director,
Policy Research Institute of Bangladesh (PRI)

Mahtab Uddin, Lecturer, Department of Economics, University of Dhaka, & Research Fellow, Research and Policy Integration for
Development (RAPID)

Dr Syed Mortuza Ehsan, Assistant Professor, Department of Economics, North South University

Dr Shubhasish Barua, Assistant Professor, Department of Development Studies, University of Dhaka

1. Introduction

The National Social Security Strategy, adopted in 2015, stipulated seven key programmatic reforms. Consolidation of ‘small’ social security programmes, which, at that time, numbered around a hundred, was one of them.² The NSSS viewed small programme consolidation as an effective means for reducing administrative costs and increasing coordination in programme implementation. As such, the strategy prescribed for harmonization of small SSPs in conformity with lifecycle risk-based major programmes. The NSSS stipulated 2016-21 as the phase-I for implementing all reforms including small programme consolidation.

The progress made on programme consolidation has, however, not been much.³ One of the major underlying reasons for this, is the lack of clarity in defining ‘small programmes’. Neither the NSSS nor the NSSS Implementation Action Plan provided any clear indication of what should be considered as small. Lack of coordination among line-ministries is another reason for slow progress. The NSSS suggests the ministries to prepare a ‘business case’ for their small programmes, justifying their continuation. However, this has not been achieved. Moreover, as specified in the NSSS Midterm Implementation Review, the ministries did not have a clear understanding of the concept of programme consolidation, its processes or objectives. The widespread lack of clarity and guidance in navigating the concerned ministries through a process for achieving the goal of programme harmonisation has also contributed to very limited progress.

Currently, there are as many as 84 social security programmes (SSPs) each with an individual share less than 0.5 per cent of the total SSP budget. The combined share of these programmes is less than 10 per cent of the total budget. As has already been noted in the NSSS, harmonisation of these programmes has had important implications for improving efficiency and achieving programmes goals of the social security system. If similar social security programmes are managed and operated by a few numbers of authorities instead of many, at each stage of service provision, starting from identification of beneficiaries to distribution of benefits, the administrative, operational, and delivery costs will reduce substantially. In addition, harmonisation might have a significant impact on the reduction of existing targeting errors in the beneficiary selection and can help better planning.

Against the backdrop, this report aims at profiling small social security programmes, identifying their salient features, and proposing a framework for effective and efficient harmonisation. Since the NSSS does not provide any working definition for the small SSPs, this report proposes a working definition based on consultations with social security experts and relevant other stakeholders. Following the agreed definition, this report maps out all the SSPs by broad categories, as such the programmes on life-cycle risks, covariate risks, or region-specific special small programmes, etc. The lifecycle risks programmes are further narrowed down to different sub-categories (such as – programmes for children, working-age, persons with disabilities, etc.). A close analytical observation of the small SSPs based on budget, number of beneficiaries, objectives, eligibility, etc. have also been incorporated. The report incorporates a review of the international experiences of social security programme harmonisation and proposes a harmonisation strategy under the ideal scenario. Nonetheless, noting the challenges that such an ideal programme harmonisation may face, this report devises a pragmatic framework in the context of Bangladesh for small SSP harmonisation. Finally, several broad and programme specific recommendations are provided for the effective and efficient harmonisation of small programmes.

² The other key reforms stipulated in the NSSS are: 1) strengthening social security for the children (1-18); 2) Strengthening programmes for working age, and vulnerable women; 3) Comprehensive pension systems for the elderly; 4) Strengthening the system of social security for people with disabilities; 5) Strengthening the social security system for the urban poor; 6) Consolidation and reform of food security type programmes;

³ This information is based on a draft report prepared by the UNDP for the GED “NSSS Midterm Implementation Review”, and interviews with key stakeholders.

The report is organized as follows: after this introduction, section II presents a review of literature on harmonisation. Cross country experiences in harmonizing social security programmes are also discussed in that section. Section III provides a methodological pathway to address the research questions mentioned above, which is followed by an in-depth analysis of the current scenario of small social security in Bangladesh. Based on observed programme objectives and other information obtained from KIIs and desk research, this section proposes a feasible framework in the context of Bangladesh of small programme harmonisation. Finally, section IV discusses some way forward how to advance the NSSS envisaged objective of small SSPs' harmonisation incorporating some programme specific and across-the-board recommendations.

2. Review of Literature, International Experiences in Programme Consolidation and Methodology

The concept of programme harmonisation is quite new in the context of Bangladesh's SSPs. Therefore, looking for lessons from other countries could provide valuable insights – such as key success factors, major challenges, and institutional issues, etc. Several studies in relevant literature often suggests an ideal framework for any consolidation exercise. This section aims at reviewing the literature and international experiences in consolidation of social security programme. It discusses practical relevance of any methodological framework and considers the minimum required information for carrying out such an exercise. Based on the review, a pragmatic and implementable framework for Bangladesh is proposed.

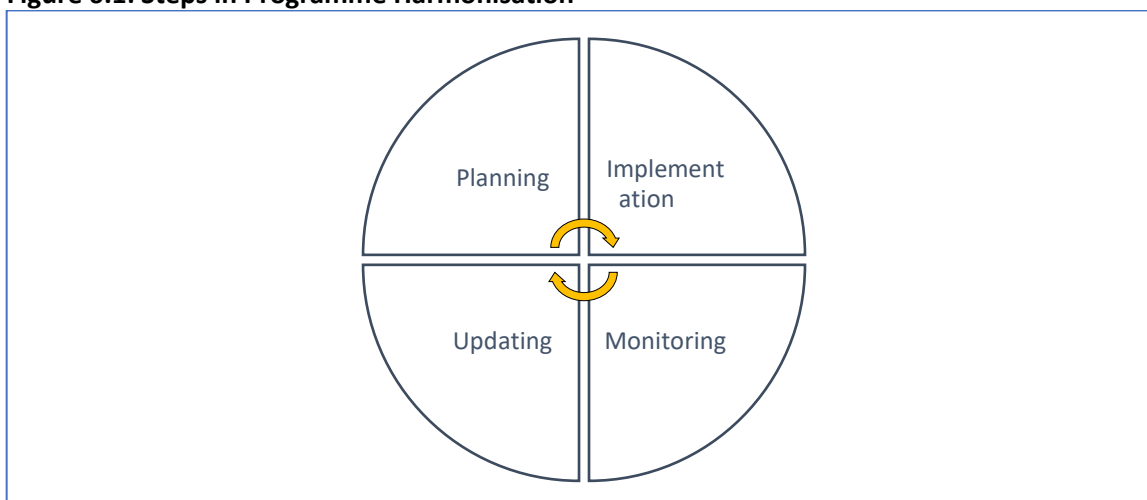
2.1. Programme Consolidation: An Overview of Global Practice

There is no clear consensus on the definition of programme consolidation or harmonisation. Harmonisation of programmes includes but is not limited to the unification of interventions under one broad scheme. According to Sustainable Integrated Multi-sector Planning (SIMPLA)⁴, “harmonisation means working on those areas which are complementary in order to have the plans working together for the achievement of an overall strategic objective.” In terms of operation, the harmonisation process can be summarized into four main steps namely – planning, implementation, monitoring, and updating (Figure 6.1).

The planning phase includes initial assessment, the involvement of the stakeholders, and harmonisation plan of the programmes. In the implementation of phase consolidation activities, a well-defined time horizon is required to achieve harmonisation objectives, and monitoring plans are undertaken. Information on efficiency and effectiveness indicators of harmonisation are collected, and the plan is then reviewed during the monitoring phase with stakeholders. Finally, with the updates of the monitoring phase, the initial plan of harmonisation is reviewed and updated.

As noted in the literature, harmonisation and consolidation usually occur with a view to saving resources and improving efficiency. Sometimes in the private or public sectors, departments that are similar and have a common purpose merge together, to reduce the administrative costs and achieve economies of scale. Another objective of consolidation is to better achieve the objectives of separate departments by streamlining management responsibilities. Nevertheless, attaining these objectives would require a clear focus on the goal and follow a systematic framework.

Figure 6.1: Steps in Programme Harmonisation



⁴ Sustainable Integrated Multi-sector Planning (SIMPLA) supports local authorities in harmonizing their Sustainable Energy Action Plans (SEAPs) in Europe.

Several studies explore the harmonisation and consolidation practices for different types of programmes across many countries. Neve et al. (2017) discusses the harmonisation of community-based health worker programmes for HIV across several countries. Based on their work, harmonisation for our case of small programmes can be defined as initiatives of improving collaboration among involved stakeholders to contribute together to a comprehensive, sustainable, and efficient social security system. This initiative requires advocacy, programming, funding, implementation, monitoring, and building a knowledge base for existing small programmes.

According to Neve et al. (2017), harmonisation can be conducted along with a number of dimensions, all of which can be grouped into three broad objectives. First, is the coordination among the stakeholders, i.e. development partners, ministries, and local authorities. This objective is one of the preconditions of a successful harmonisation initiative. Coordination among the stakeholders should focus on reducing duplication, fragmentation, and an overlap of objectives. The second crucial dimension of a successful harmonisation approach is integration. Integration is defined as the assimilation of social interventions into prime targets of the social security system. Integration plays an important role in clarifying the responsibilities of ministries in charge. Integration also standardises small SSPs and improves efficiency by addressing objectives while reducing both administrative costs and targeting errors. The third dimension to consider while pursuing harmonisation is the sustainability of programmes. Sustainability ensures the continuation of programmes aligned with the long-term goals of NSSS.

Jaccound et al. (2010) discussed the development of social assistance policy in Brazil and considered the efforts involved in consolidating social assistance services. Brazil's initiative required substantial management reforms to strengthen the distribution of benefits. It also introduced the National Social Assistance Plan (2004) which laid the groundwork for the consolidation of social assistance services based on territories and by complexity. This plan made it mandatory to establish public infrastructures at municipality level to organise social services by regions. This intervention significantly improved the delivery of social assistance benefits. Besides, that, for achieving the programme objectives, the National Social Assistance Plan (2004) arranged a unified system based on two goals. The basic social protection services were formed to prevent people from entering poverty and vulnerability. The second group of services are for more specific scenarios or needs. Jaccound et al. (2010) also analyses major challenges in social assistance policies in Brazil after the enactment of the constitution that consolidated benefits. Another paper, Fox and Gurley (2006) explores and attempts to identify several issues involved in deciding whether consolidation of local governments yields economic benefits. Their findings suggest that net benefits from consolidation depends on both benefits or efficiency gained and administrative as well as management costs incurred in consolidating the programmes.

Cecchini and Martinez (2013) talk about the harmonisation of co-responsibility transfer programmes (CTP) to address heterogeneous demands for social protection. The target population of social protection generally is far from homogeneous in terms of their needs, deprivations, and other situations exacerbating their living standards. They stem from a vast assortment of cultural, age, spatial, economic, gender, and other factors. In Chile and Columbia, the co-responsibility transfer programmes aimed at overcoming extreme poverty are incorporated into the family support programme. Complementary strategies have also been established in many Latin-American countries (El Salvador's Solidarity in Rural Communities programme, Mexico's Oportunidades programme, to address particular characteristics, Colombia's Families in Action programme, etc.). One concern in the case of harmonising social security schemes is the lack of coordination in the supply of social protection policies and programmes. Two types of integration improve the supply-side coordination of SSPs, one being the horizontal integration, and another is vertical integration. Horizontal integration implies the cross-sector integration and collaboration at and between the different administrative levels. Horizontal integration includes harmonisation of activities between central and local level, among the different sectors and actors operating at the local level and improves contact with beneficiaries. On the other hand, vertical integration indicates the strengthening of coordination between management levels. In this

type of integration, the budgetary procedures, rules for resources transfer, shared responsibilities, functions, and powers should be clearly specified among different management levels of the government.

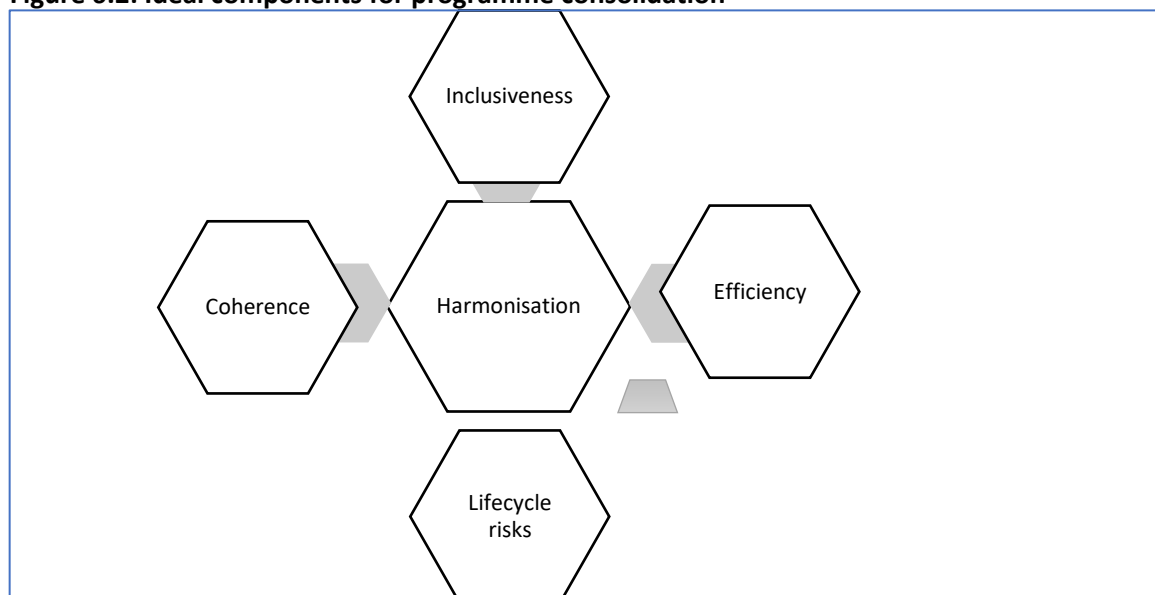
Nelson (2011) discusses different measures that are practised in European countries to increase the efficiency of social protection. It also explores the potential trade-off between efficiency and effectiveness in the re-organization of social protection. The European Union Social Protection Committee in their 'Europe 2020 Strategy' has advocated improving the efficiency of social protection for member states by reducing the complexity of programme regulations at the scale of administrative costs. One crucial policy response mentioned in this paper is to improve the effectiveness of benefits by targeting the beneficiaries more restrictively at the very bottom of the income distribution. Miroelli (2017) discusses the consolidation of conditional cash transfer programmes (CCTP) that have been used as a core policy programme to address poverty in Latin America. Consolidation and redefined targets of CCTPs in Chile and Ecuador led to an increase in the number of beneficiaries and the budget size.

2.2. An Ideal Framework for Programme Consolidation:

There is no denying that consolidation of any set of programmes must be based on objectives and goals following a well-structured framework. There is a wide array of literature suggesting different criterion for programme consolidations. Based on a vivid review, the study identifies four major criteria for a systematic harmonization process of small SSPs that can achieve the long-term vision and goals of the NSSS, namely

- i. **Inclusiveness:** The harmonization should be consistent with the principle of inclusiveness
- ii. **Efficiency:** The harmonization should result in an efficient use of resources.
- iii. **Lifecycle risks:** The framework should be consistent with an inclusive social protection system that addresses the life cycle risks of the people.
- iv. **Coherence:** The harmonization should be an adjustment towards a more coherent social security system that strengthens the delivery channel.

Figure 6.2: Ideal components for programme consolidation



Inclusiveness ensures the right to social security benefits of the eligible population that is particularly vulnerable and marginalized groups during their difficult times. To ensure maximum efficiency and effectiveness, a harmonised social protection system must be provided on a non-discriminatory basis, even though both the channels and modes of financing such programmes and transferring the benefits may differ. Any social security programme will ensure the availability, accessibility, and adequacy of schemes distributed to the target group population.

Another important criterion for a systematic harmonisation process is “Efficiency”. In the context of the social protection scheme, efficiency can be considered at two different levels, the system level and the programme level. Efficiency at the system level measures the conversion of inputs into system outputs, such as transfers, and services delivered to beneficiaries. On the other hand, at the programme level, operational efficiency of delivering social protection programmes can be understood as delivering social protection ‘outputs’ (resource transfers and services) at the lowest possible cost without adversely affecting the quality of individual programmes (White, Hodges, & Greenslade, 2013). A coordinated approach should be undertaken to serve a social protection system instead of developing numerous programmes in an isolated manner and on an ad-hoc basis. In a well-coordinated social security system, redundancy, delicacy, coverage gaps, and administrative costs can be mitigated. Cost efficiency at the beneficiary level can also be better achieved through a well-coordinated system. The degree of institutional efficiency also plays a vital role in building a well-coordinated social protection system.

Another key determinant of the harmonised social protection system is the performance and coherence of its delivery mechanism. In many cases, it is seen that the delivery mechanism of social security involves multiple ministries, non-governmental organizations, and other administrative agencies. An effective mechanism of coordination among the implementing agencies should be in place for successful implementation of these programmes. One of the main problems with the existing portfolio of small social security programmes is that there are multiple programmes with similar objectives and target population (*fragmentation*) leading to higher delivery and administrative costs. For the purpose of assessing a small SSP, on the basis of the coherence criterion, we first need to identify its target population, objectives, and the type of risk for which it is designed. In the next stage, it should be identified as to whether the programme violates the consistency criterion or not. In the final stage, a small programme can be restructured or merged with a similar programme to meet this criterion.

Lastly, as is evident from the literature, the harmonisation of social security programmes should be aligned with the core lifecycle risk programmes. The lifecycle approach is particularly important as it puts special focus on socially excluded groups facing social discrimination. Indeed, the present NSSS adopts a lifecycle risk approach of social security system classifying the programmes into four categories: programmes for children (0-18), programmes for working-age people (18-59), programmes for elderly (60+), and people with disabilities. By disaggregating the social security budget allocation into lifecycle risks, the action plan shows that the highest 45 per cent of the total allocation went to old age people, while the pregnancy and childhood component shared only 3 per cent of the total allocation. This result suggests that there are significant gaps in present allocation that needs to be adjusted considerably for implementing a lifecycle-risk centric social security system.

It is noteworthy that strengthening the delivery system is one of the main objectives of NSSS. The delivery system of social security involves multiple ministries, non-governmental organizations, and other administrative agencies. An effective mechanism of coordination among implementing agencies should be in place for successful implementation of social security programmes. One of the main problems with the existing portfolio of small social security programmes is that there are multiple programmes with similar objectives and target population (*fragmentation*) leading to higher delivery and administrative costs. For the purpose of assessing a small SSP, on the basis of the coherence criterion, we first need to identify its target population, objectives, and the type of risk for which it is designed. In the next stage, it should be identified whether the programme violates the consistency criterion or not. In the final stage, a small programme can be restructured or merged with a similar programme to meet the coherence criterion.

It must be noted that having a criterion for programme harmonisation is not sufficient to carry out the exercise. This is primarily because, a tool is required to accompany the framework so that progress can be

monitored from time to time, and assessment can be carried out when and where it is required. There are a couple of tools for assessing social security programmes.

One such assessment tool is the Core Diagnostic Instrument (CODI) developed by Inter-Agency Social Protection Assessments (ISPA). The ISPA has developed a number of tools at the system level, programme level, and delivery level. The objectives of such tools include solving the problem of inclusivity, effectiveness, and efficiency of national social protection systems. At the national level, the CODI framework helps a country assess its overall social protection system through a consistent set of outcome matrices in a coherent manner (ISPA, 2012). CODI provides a comprehensive implementation guideline including data collection framework and templates for preparing social security system assessment. In an ideal framework for harmonisation, programme level assessment criteria in line with the system-level assessment framework of CODI needs to be developed.

Another key tool for the analysis of efficiency and effectiveness of social protection system is the Value for Money (VfM) exercise developed by the DFID. This method takes into consideration of both costs and benefits of social transfer programmes in different stages of the programme: *ex-ante* design and appraisal stage, implementation stage, and in *ex-post* evaluation. The VfM focuses on maximization of the impact of social transfers for poverty alleviation programmes as well as minimization of the cost of the programmes. VfM is comprised of three components: *economy*, *efficiency*, and *effectiveness*. The *Economy* component focuses on the economy in the procurement of necessary inputs for the programmes. The *Efficiency* component measures the performance of the programme in terms of the conversion of inputs into output (value of transfers received by beneficiaries). The main component of VfM analysis is *Effectiveness*. This analyses the relationship between the cost of social transfer and the value of the transfers delivered to beneficiaries. *Effectiveness* highlights how the outputs are converted to outcomes and impacts of the programme.

The discussion to this point entails some key elements essential for an ideal framework for small programme harmonisation. As has been mentioned, for programme harmonisation it should include four key features – namely inclusiveness, efficiency, coherence, and alignment with lifecycle risks. However, as noted, some tools are essential for gauging the progress on particular indicators. Both CODI and VfM framework can be considered an effective tool. But before adopting such tools as a component of the framework – a further close inspection is required identifying to what extent the information is available essential for these analyses.

A close inspection of the tools reveals that the proper application of CODI or VfM analysis would not be possible in the case of Bangladesh as far as small programme consolidation is concerned. This is because most of the information required for conducting the *ex-ante* analysis of the small programme harmonisation is not readily available. For instance, for the ‘Economy’ analysis of the VfM tool, one would need to have procurement documents for each and every small programme in consideration. After assessing the cost breakdown, it will be needed to compare with the cost of procurement of a newly proposed combined programme. Since such cost breakdown are not available for all the small programmes, an *ex-ante* ‘Economy’ analysis is not feasible. With regard to the CODI analysis, many of the indicators (such as inclusivity) follows a subjective analysis. Suppose we would like to harmonise three small programmes with a larger existing programme, for carrying out the inclusivity analysis – we would require a detailed breakdown of beneficiaries, such as – how many beneficiaries were female, or had a disability, or from a marginalised group, etc. Such details are not available for carrying out a proper CODI analysis of ‘inclusivity’. Such a lack of information will not make it possible to analyse whether, or to what extent, the new programme would be better off than the current programme. As such, the lack of data or programme information would limit

the application of an ideal harmonisation framework. Recognising this limitation, this study proposes an alternative pragmatic programme harmonisation strategy. The proposed pragmatic harmonisation strategy is constructed upon the following assumptions:

- (i) ***Inclusivity is better ensured in a single harmonised programme compared to similar multiple programmes:*** ensuring inclusivity in social security programmes requires a detailed mapping of the beneficiaries as well as regular monitoring of the programmes. Since monitoring of a single programme is much easier than a couple of similar smaller programmes, in this respect, inclusivity could be better ensured through a single harmonised programme.
- (ii) ***a single harmonised programme is more efficient than a couple of smaller programmes:*** holding all other things constant, a higher number of programmes with similar objectives would mean a more inefficient allocation of resources. This would also mean higher transaction costs. This is because, there is always some fixed cost in operating any programme, whether large or small. It includes costs in procurement processes such as advertising for a particular service delivery. When a couple of programmes advertise separately for the delivery of the same service – it means nothing but multiplication in the cost of an advertisement. Such other costs can be – hiring and firing costs, rents, litigation charges, and other administrative costs. With the amalgamation of all smaller programmes into an existing large programme – such a service delivery costs can be minimised. Thereby, a single large programme would be more efficient than a couple of smaller programmes.
- (iii) ***Consolidated programmes are more effective in terms of achieving service goals:*** as has already been mentioned, typically any social security programme service delivery has multiple layers of administrative procedures. If multiple similar programmes are in operation by different ministries, it would mean nothing but duplicities in delivering similar output through more complex administrative procedures. Moreover, not all ministries/ government agencies have a uniform efficiency in rendering services. Such procedural complexities coupled with administrative inefficiencies can delay the service delivery attenuating the programme efficacy. In this regard, a unified and simplified harmonised programme delivered by the most efficient service provider would be more effective in terms of achieving the programme goals.

2.3. Methodology for Small Programme Consolidation in the Context of Bangladesh:

2.3.1. *Small Programme Harmonisation Strategy:*

As already mentioned, even though the NSSS suggested small programme harmonization, it does not provide any clear attribute for distinguishing small SSPs. One of the major methodological question faced by the study team was 'how to define small social security programmes in the context of Bangladesh'. For defining a social security programme as small, the present study undertook an in-depth review of existing literature and consulted with social security experts, government officials and SSPS project officials. Based on this detailed exercise, a threshold share in the total SSP budget was identified for separating out the small SSPs as the first step. The programmes listed in the Ministry of Finance prepared by the Social Safety Net budget was considered as the 'pool of all social security programmes. After careful analysis, from that list, programmes that were allocated less than 0.5% of the total SSP budget are distinguished as small SSPs. However, for harmonizing small SSPs, another round of filtering is applied. As such, programmes that will face natural death or programmes which are mostly construction-types are separated out in the second

stage (Figure 6.3).⁵ Moreover, programmes related to the delivery of essential supplies related to health (such as contraceptives), nutrition, or delivery of other utilities are not considered for harmonisation.

Small SSPs considered for harmonisation in this study have components of life-cycle risks, covariate risks, and social empowerment such as training, microcredits, gender-related issues, disability, marginalised groups, and special groups of population. If the selected small programme is unique in terms of objectives, no consolidation will be required for the programme. Such a programme should continue or expand if deemed necessary. However, if the small SSP is being run with similar or overlapping objectives of some other SSP, the programme should be considered for harmonization. Finally, if the programme selected by utilizing the above procedure ends before 2021, it is assumed to be inappropriate for this study as such a scheme will phase itself out.

Following this above-mentioned procedure, 42 small programmes (out of 85) are finally selected for harmonization.⁶ In order to consolidate small SSPs, once selected, the study follows a step-by-step strategic approach illustrated in Figure 6.4. The process starts at the node where the small programme selection procedure ended in Figure 6.3.

Based on a detailed desk research, a profile of these programmes has been prepared. In many cases, where up-to-date information was not available, the team cross-validated it from KIIs with relevant government officials. Gathering this information, all the programme objectives were observed in detail and categorised into three broad classes: (i) lifecycle programmes; (ii) covariate risks; and (iii) special programmes. Once categorised, these programme objectives are then cross-tabulated against the NSSS objectives. In the cases where NSSS stipulated similar large programmes (for instance the National Nutrition Services (NNS)), the small programme is suggested to be consolidated with such a programme. The research team realized for some of the small SSPs, no large programme with similar goals is stipulated in the NSSS (as such the case for microcredits or skill development programmes). In such scenarios, this research provides suggestions on the structure of a few large programmes consolidating small SSPs with similar objectives.

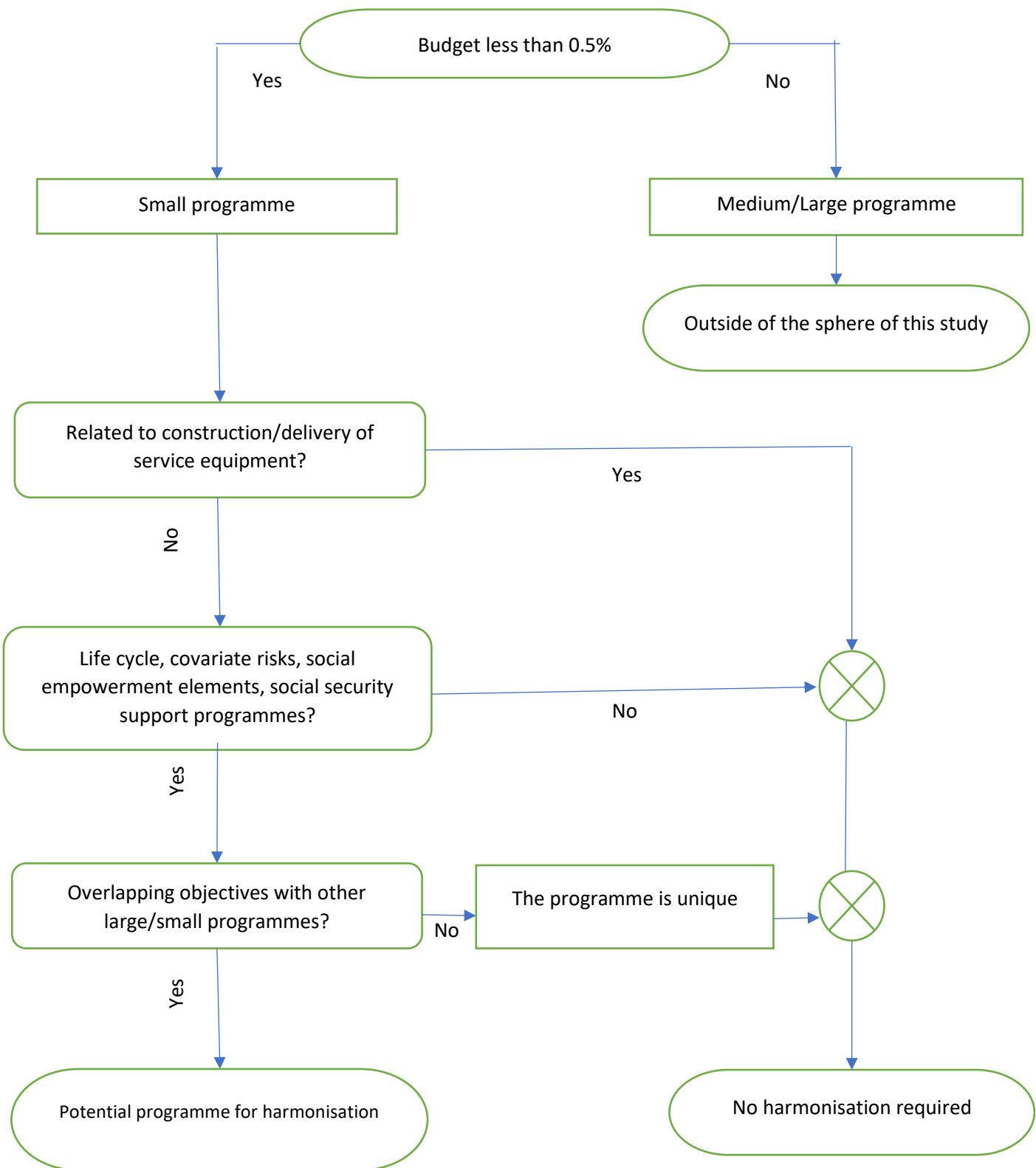
2.3.2. Data and Sources of Information:

With a view to obtaining the research objectives of this study, both qualitative and quantitative approaches are applied. The qualitative approaches include undertaking a comprehensive review of literature, key informant interviews (KIIs) with government officials involved in the implementation and administration of small SSPs, and case studies on the beneficiaries of small SSPs. The empirical method in this report involves an analysis of studies and data on small social security programmes' budget allocation, number of beneficiaries, target groups of population, area of coverage, and objectives that were collected from various sources including the NSSS report, the drafted NSSS midterm implementation review, corresponding ministries' websites, interviews with programme officials.

⁵ For small SSPs of Bangladesh, one important constraint of applying the ideal harmonization framework mentioned in the literature, is the unavailability of adequate information. In order to gather information, the research team had to put enormous amount of effort interviewing a number of social security officials. Respective websites of the ministries and several divisions provide only a limited amount of information on the small SSPs. In addition, at times even the concerned ministries were not able to provide sufficient information regarding many of the small social security programmes in our analysis.

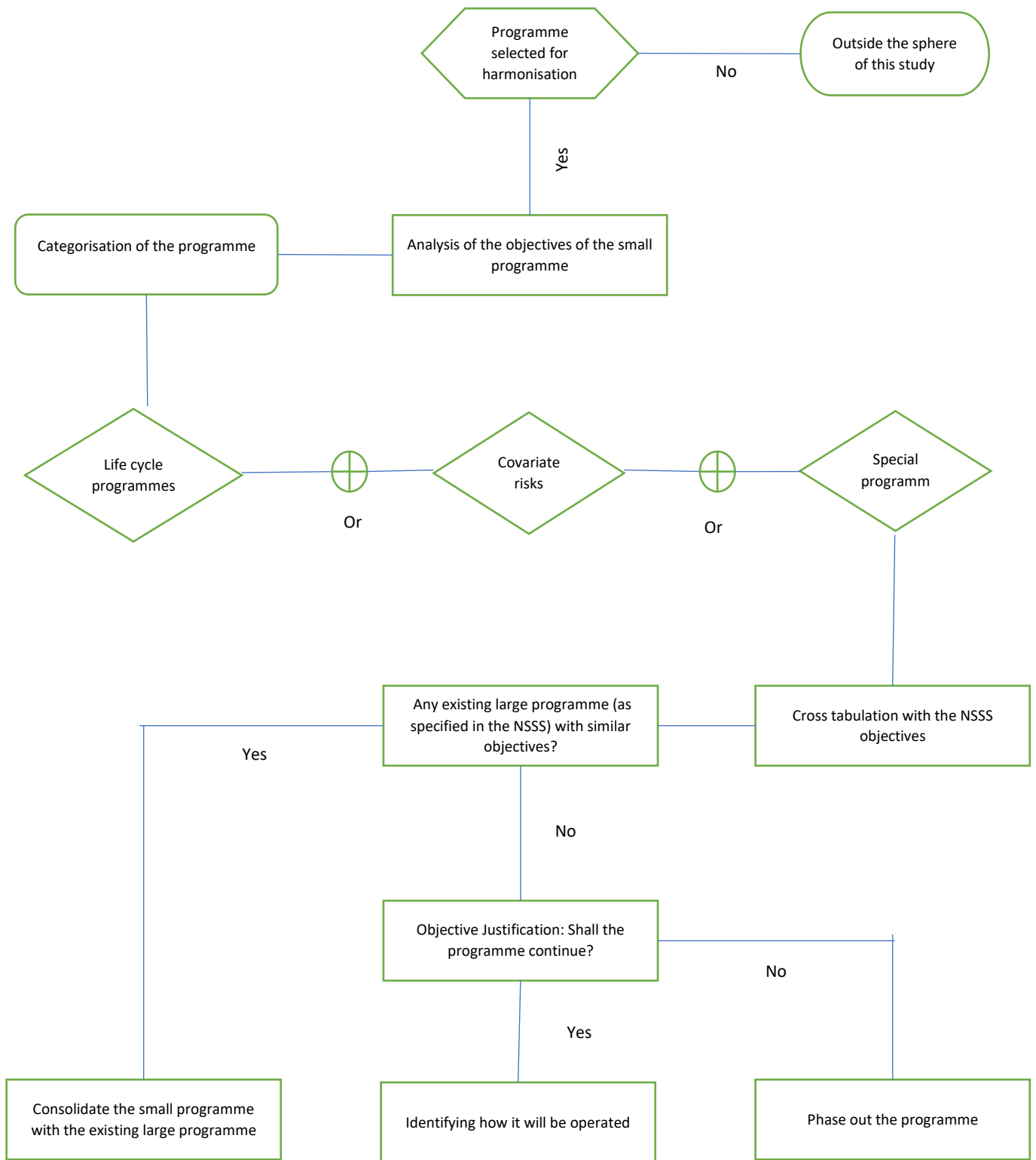
⁶ However, for a broader analysis of the programmes, several additional programmes have been considered and added in Table 6.2 which have overlapping objectives as with the selected small SSPs.

Figure 6.3: Identification procedure of the small SSPs



Source: Prepared by RAPID based on consultations with SSPS project office and Social Security Experts

Figure 6.4: Consolidation of the small programmes: A pragmatic process



Source: RAPID Assessment

3. Portfolio Analysis of the Small Programmes and A Pragmatic Harmonisation Strategy

Having defined the small social security programme in the above section, it is of interest to know their salient features, if any. In this section, a detailed mapping exercise has been carried out to gather some relevant information on small SSPs (e.g. the number of beneficiaries, type of social protection and any other features). The programmes are then grouped in clusters (such as programmes for children, working-age, or special programmes, etc.) to ascertain an optimal harmonisation strategy.

The SSPs in Bangladesh are commonly classified into four broad categories: programmes for lifecycle risks, programmes for covariate shocks, special scheme programmes, and other/miscellaneous programmes. According to the MoF, 125 programmes have been classified as Social Security Programmes for the 2019-20 fiscal year. Among these, the top six SSP programmes constitute more than half of the total budgetary allocation. A major share of the budget (more than 30%) is spent on pension schemes of the government officials. Amongst others, Grameen Infrastructure Development, Honorarium for Freedom Fighters, Old Age Allowance, Food Friendly Programme, Vulnerable Group Feeding (VGF), Vulnerable Group Development (VGD), Employment Generation for the Poorest (EGPP), and Test Relief (TR Cash) are the major large programmes. According to the most recent data including the government service pension schemes, provided by the SSPS team, the most significant 20 SSPs comprise of more than 70% of the total SSP budget, while the selected 42 small programmes have an allocation of only 4.13% of the SSP budget. Most of these small programmes are initiated and financed by development partners.

As it has already been discussed, managing and streamlining the vast array of programmes is a rather challenging task and requires a well-coordinated execution. To consolidate major and special programmes, the NSSF provides some specific suggestions. As per the NSSF recommendation, schemes that are similar in nature should be consolidated as one scheme. It suggests that programmes should be combined into some broad categories, such as Vulnerable Women's Benefit (VWB) programme, Child Benefit Programme, Workfare Programme, Disability Benefits Programme. Special programmes that are targeted at a specific group of the population should be combined under broad schemes of specialized interventions. For example, currently, there are four programmes for the freedom fighters and their families, which are very similar and can be consolidated into one scheme called the Freedom Fighters' Benefits Programme.

The NSSF also asks the concerned ministries to manage and determine the usefulness of their small schemes. Redesigning and consolidating small programmes and special schemes are also envisaged by the Government of Bangladesh in the Action Plan. In accordance with the lifecycle framework, the NSSF suggests that small SSPs should be reshaped or modified as per one of the following procedures:

- (a) Merging with similar types of major lifecycle programmes
- (b) Will be continued, but should be excluded from the domain of social security
- (c) Will be discontinued after the programme expiration date or will be terminated
- (d) Scaling up nationwide depending on the impacts and coverage of the programme

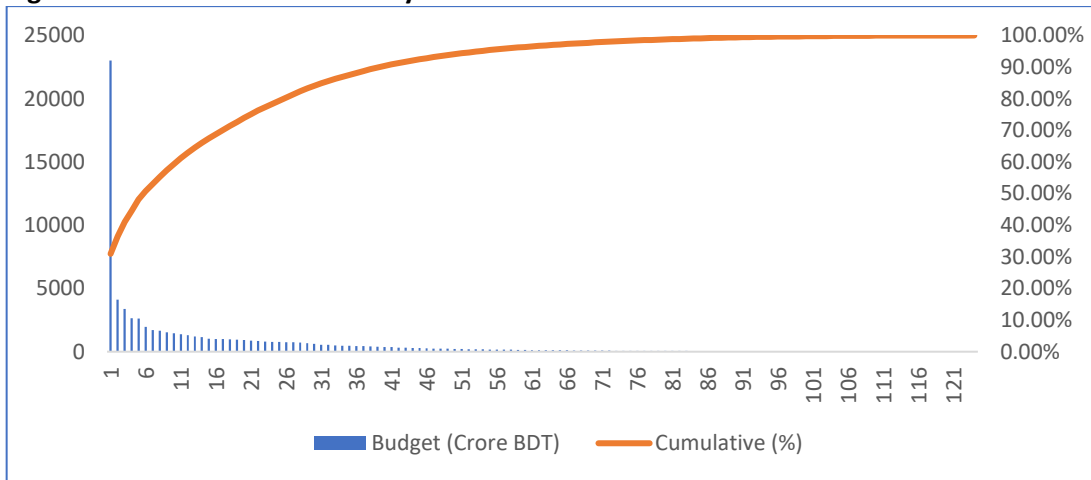
The first question that arises while discussing the 'small social security programmes' is defining the magnitude of 'small'. As stated in Section II, based on the discussions with relevant government officials, social security experts, and academicians, two propelling ideas are afloat. First, all SSPs having less than 0.5 per cent of the total budget (equivalent to or less than Tk. 372 crore) can be considered as small.^{7,8} Alternatively, programmes at the bottom decile (in terms of budgetary allocation) can be considered as small programmes. The data reveals that following 0.5 per cent cut-off value, 85 social security programmes can

⁷ 1 crore = 10 million.

⁸ As of October 2019, USD 1 = Tk. 84.9

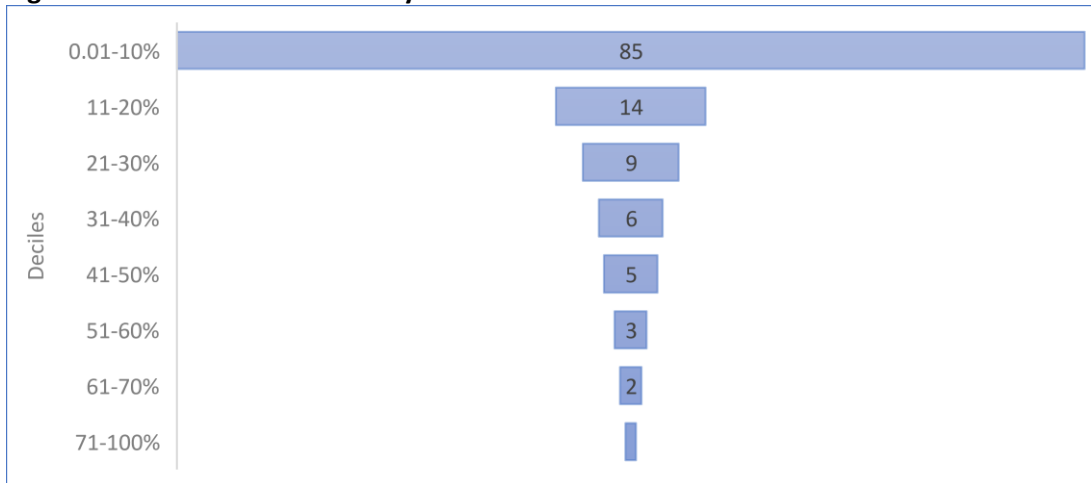
be identified as small (Figure 6.5). Coincidentally, these 85 programmes also rank in the bottom decile in terms of budgetary allocation (Figure 6.6).

Figure 6.5: Distribution of SSPs by size



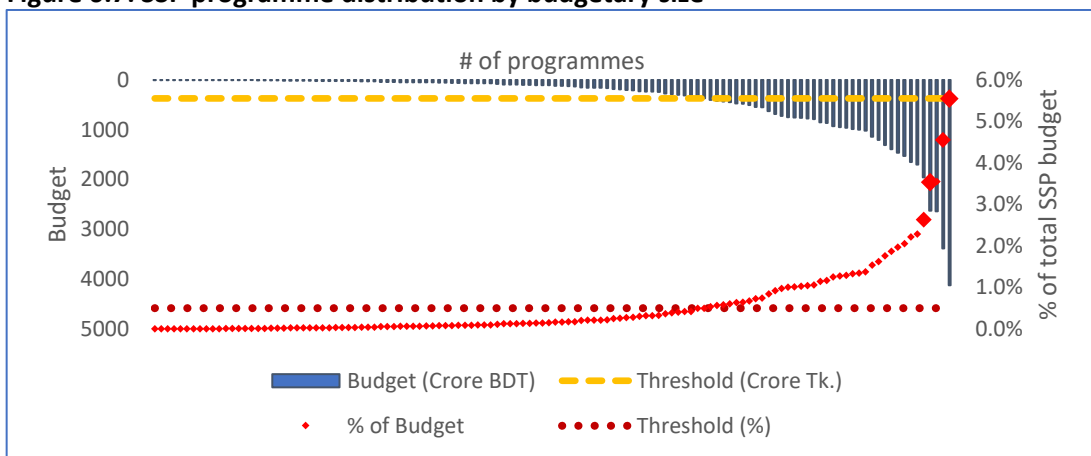
Source: RAPID analysis based on SSPs provided data

Figure 6.6: Distribution of SSPs by size



Source: RAPID analysis based on SSPs provided data

Figure 6.7: SSP programme distribution by budgetary size



Source: RAPID analysis based on SSPs provided data⁹

⁹ This graph excludes pensions for the Government service holders since that programme alone covers more than 30 percent of the total SSP budget.

It should be noted that neither all these 85 programmes are social security programmes, nor all of these can be consolidated. Furthermore, some programmes will not require consolidation at all due to their natural phase out within the project deadline. All GoB-approved projects or programmes are categorised in two categories based on their source of funds: (i) Revenue budget programmes, and (ii) Development budget programmes.¹⁰ Table 6.1 shows the distribution of programmes by the source of funding. Revenue budget programmes do not have any deadline and continue until the government decides to end them. 58 out of the total 125 SSP listed programmes fall under this category. However, nearly two-thirds of these programmes, 37 to be exact, can be categorised as small following the 0.5 per cent cut off criterion. The Development Budget programmes primarily consist of projects undertaken by the GoB. In many cases, these projects are devised and funded in collaboration with the development partners. Examples of such programmes include ‘Reaching Out-of-School Children’ (co-funded by the World Bank), SWAPNO (co-funded by the UNDP), Support to the Urban Health and Nutrition to the Urban Bangladesh (funded by the EU), amongst others.¹¹ Such programmes vary in duration and are omitted from the SSP list once phased out. The number of programmes in development budget thus varies from year to year. From Table 6.1 we can see, SSP Budget for FY2019-20 lists 54 such ongoing programmes out of which 38 are small. In addition, in the 2019-20 fiscal year, 13 new programmes/projects have been included in the development expenditure where 10 programmes are small.

Table 6.1: Programmes by the source of funding

	Item	Revenue Budget	Development Budget (ongoing programmes)	New Development Projects	Row total
Programmes	# of small programmes	37	38	10	85
	Total # of programmes	58	54	13	125
	Small programmes (% of total programmes)	64%	70%	77%	68%
Budget	Total Sectoral Budget	53435	18540	2392	74367
	Total SSP budget	74364			
	Sectoral Budget (as % of total)	72%	25%	3%	100%

Source: RAPID Assessment based on MoF data

Following the selection procedure mentioned in the methodology section, we performed another round of mapping (Annex Tables 6.13-6.15) of small SSPs for two reasons. First, not all the identified 85 programmes were able to be harmonised. A close inspection of the programmes reveals that some of the programmes are purely for construction, the supply of essential health and nutrition materials or utilities, etc. Essentially, these programmes do not fit in the definition of the ‘social security programmes’ iconised in the NSSS. Nor do these programmes require harmonisation. For instance, it is not required to bring ‘construction of colony for the cleaners of Dhaka City Corporation’ and ‘construction of flood shelter in the flood and river erosion-prone areas’ under a common umbrella. Furthermore, as has already been mentioned, most of the development expenditure programmes are supposed to end at some point. Some of these programmes are scheduled to end before 2021.¹² Such programmes, which are mostly donor devised and funded, are less

¹⁰ Revenue expenditure and development expenditures have been relabeled as ‘Operating expenditures’ and ‘Development expenditures’ from 2019-20.

¹¹ All the names mentioned in this report follows as specified in the SSP list of the MoF. However, in some cases, discrepancies have been noticed between the reported name on the project website and the MoF document. As such, the name of the programme ‘Support to the Urban Health and Nutrition to the Urban Bangladesh’ has been mentioned as ‘Support to health and nutrition to the poor in Urban Bangladesh’ in the EU website (<https://www.epos.de/projects/eu-support-health-and-nutrition-poor-urban-bangladesh>; accessed on 12 September 2019).

¹² For instance, the EU ‘Support to the Urban Health and Nutrition to the Urban Bangladesh’ is scheduled to end in November 2019. However, the programme is likely to be continued for another phase.

likely candidates for harmonisation. Pragmatically, if not extended further, these programmes will automatically phase out by the time a finalised strategy for small SSP consolidation is adopted.

Table 6.2 provides an overview of important social security programmes in Bangladesh. Information presented in the Table 6.2 include budgetary allocation per programme for FY2019-20 (in TK. crore), number of beneficiaries (in Lakh), categorisation of the programme by size (large if the budget is more than 1% of the total SSP allocation; medium if it is between 0.5% and 1%; and small if less than 0.5%), programme type: whether the programme falls under lifecycle category (L), covariate risks (C), and special programme (S). Based on the discussion and observation of the programme objectives, further analysis is performed on whether the programmes had overlapping objectives. Finally, a remark has been made whether the programme is an SSP, a Social Security Support Programme (SSSP), or neither of it (N). Out of the total of 42 selected small programmes, 19 are lifecycle support programmes, 20 are special programmes, and 3 are covariate risk programmes. Even though small programmes comprise less than 5% of the total SSP budget, harmonising these programmes will have important coordinated impacts on addressing risks and challenges associated with different stages of the lifecycle. According to the NSSS 2015 report, both the number and budget (in Tk.) of small social security programmes have been steadily increasing over the years. However, we observed a declining trend in the percentage of GDP allocated for small programmes. A review of the small SSPs also indicates that there is severe overlap among programmes in terms of programme goals, and some are too small to have any meaningful impact on the targeted groups of the population. Due to the duplicity, programmes that are similar in nature can be consolidated to make programme administration more manageable and reduce the administrative cost of operation.

Box 6.1: Categorising social security programmes

In this study (Table 6.2), programmes are classified into the following four categories: (i) Lifecycle Risk programmes; (ii) Covariate risks programmes; (iii) Special programmes; (iv) Social Security Support programmes. The definition we followed is as follows:

- **Lifecycle risk programmes ('L')**: These are the programmes with such components that can effectively help tackle lifecycle risks. For instance, maternity allowances and nutrition programmes reduce the risks for infant mortalities or child undernourishment. Training and skill upgradations can reduce the risks of unemployment and underemployment for youth and women, and thus contributing to reducing poverty.¹³
- **Covariate risks ('C')**: A programme has been classified as 'C' if its objective is to tackle idiosyncratic or covariate shocks. An idiosyncratic shock affects individuals or households, whereas covariate shocks affect groups of households, communities, regions or even the entire country (PEP, 2011). Following this definition, the 'Fund for the Welfare of Acid Burnt Women and Disabled' is a programme targeted for tackling idiosyncratic shock. On the other hand, the 'Fund for Assistance to the Small Farmer and Poultry Farms' can be categorised as a programme for covariate shocks.¹⁴ For the ease of discussion, all such programmes have been simply classified under covariate risks - C.
- **Special programmes ('S')**: All other programmes which cannot be categorised either as L or C have been classified as Special Programmes (S). However, as easily understood, special programmes widely vary in types. For instance, some of the special programmes are related to constructions (such as Grameen Infrastructure Development, or Agricultural Infrastructure Development, etc.). Although these programmes do not directly fall under the definition of the Social Security/Protection/Safety Net, they have some components which indirectly help attain the broader objective of social protection. Thus, such programmes have been classified as Social Security Support Programme, meaning they might not be SSPs themselves, but they help attain/avail broader objectives of an SSPs.

¹³ Unemployment and underemployment are considered as the major contributors to poverty. Both these rates are substantially higher (almost double) for youth (aged 15-24) and women.

¹⁴ 'Fund for Assistance to the Small Farmer and Poultry Farms' is provided to the poultry farmers affected by the outbreak of bird flu.

Moreover, some of the special programmes are entirely region-specific (such as for Haor areas, or for coastal areas, etc.) and hence been labelled as 'Region Specific Special Programme'.

- Based on the discussion and observation of the programme objectives, further analysis is done whether the programmes had overlapping objectives.
- Finally, some comments have been made if the programme in question is SSP, Social Security Support Programme (SSSP), or Neither of it (N).

Table 6.2: A brief overview of the selected Social Security Programmes

Ministry / Division	Name of Programme	Benefi. (2019-20) (Lakh)	Budget (2019-20) (Crore TK.)	% of Budget	Large /Mid/ Small	Programme Type: Lifecycle -L; Covariate risks - C; Special programmes- S	Programme category: Children – C; Working age - W; Disabled - D;	Overlapping of objectives within Lifecycle: Yes/No	Programme Type: SSP/ SSSP/ Neither (N)
LGD, MoLGRDC	Grameen Infrastructure Development	0.00	4,126	5.55%	L	S		Y	SSSP
MoF	Food Friendly Programme	0.50	2,624	3.53%	L	C		N	Y
MoDMR	Vulnerable Group Feeding (VGF)	83.41	1,957	2.63%	L	L	W	Y	Y
MoWCA	Vulnerable Group Development (VGD)	142.47	1,699	2.28%	L	L	W	Y	Y
MoDMR	Employment Generation Programme for the Poor	8.27	1,650	2.22%	L	L	W	Y	Y
MoDMR	Test Relief (TR) Cash	20.98	1,530	2.06%	L	C		Y	Y
MoDMR	Food for Work (FFW)	17.14	1,204	1.62%	L	C		Y	Y
MoHFW	Maternal, Neo-natal, Child and Adolescent Health	697.95	929	1.25%	L	L	C	Y	Y
LGD, MoLGRDC	Haor Infrastructure and livelihood Development	1.85	868	1.17%	L	Region Specific SP		Y	Y
LGD, MoLGRDC	Income Support Program for the Poorest	10.81	778	1.05%	L	L	W	Y	Y
MoHFW	T.B., Leprosy, Communicable Non-communicable Disease	3,029.25	753	1.01%	L	C		Y	Y
MoDMR	Work For Money (WFM)	15.81	750	1.01%	L	L	W	Y	Y
	Flood Management and Livelihood Improvement Project in Haor Area	0.00	552	0.74%	M	Region Specific SP		Y	N
MoDMR	Gratuitous Relief (GR)	56.82	544	0.73%	M	C		N	Y
MoF / FinDiv	Skills for Employment Investment Programme	2.34	433	0.58%	M	L	W	Y	Y
LGD, MoLGRDC	Rural Infrastructure Development	0.00	420	0.56%	M	S		Y	SSSP
Mo Education	Skill and Employment Programme in Bangladesh	0.00	372	0.50%	S	L	W	Y	Y
MoF / BFID	Social Development Foundation	0.00	235	0.32%	S	Region Specific SP		N/A	N
MoHFW	Maternal, Child, Reproductive and Adolescent Health	746.09	235	0.32%	S	L	C	Y	Y

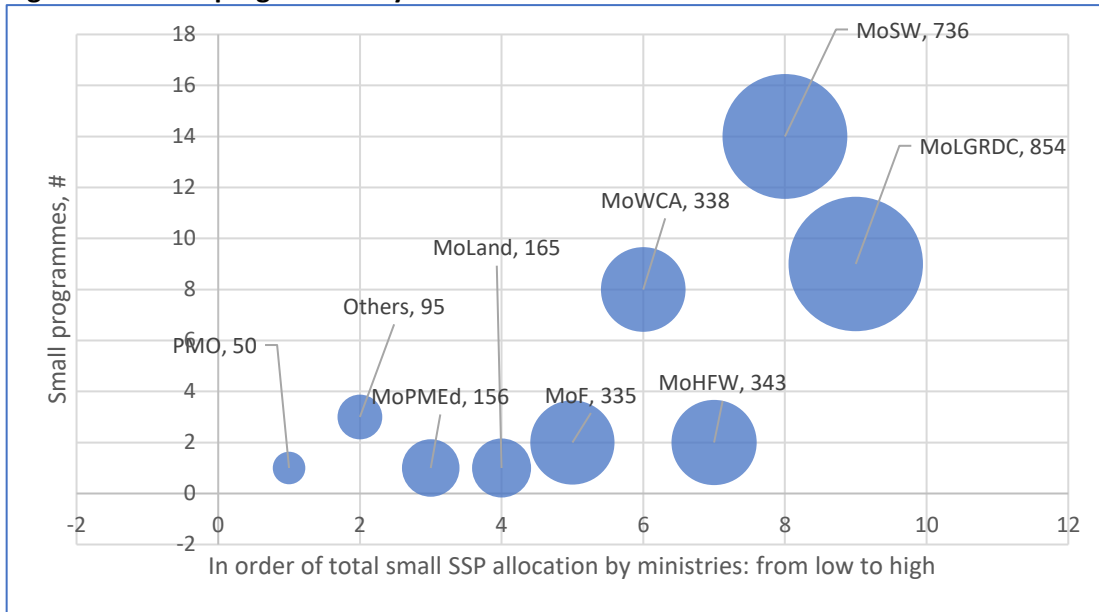
LGD, MoLGRDC	Char Development and Settlement	10.18	227	0.31%	S	Region Specific SP		Y	N
	Child protection and child welfare	0.00	189	0.25%	S	L	C	Y	Y
	Development of the Living Standard of the Marginal People of Bangladesh	0.00	183	0.25%	S	S		N	Y
MoLand	Guchagram (Climate Victims Rehabilitation)	1.28	165	0.22%	S	Region Specific SP		Y	N
MoPMedu	Reaching Out of School	5.60	156	0.21%	S	L	C	N	Y
LGD, MoLGRDC	Coastal Climate Resilient Infrastructure Improvement	0.27	156	0.21%	S	Region Specific SP		N	N
MoSW	Assistance for Cancer, Kidney and Liver Cirrhosis Patients	0.30	150	0.20%	S	C		Y	Y
MoWCA	Special Fund for Assistance to women development & entrepreneurs	0.00	125	0.17%	S	L	W	Y	Y
	Child and Maternal Health & Health Management Development	0.00	108	0.15%	S	L	C	Y	Y
LGD, MoLGRDC	Urban Public Environmental Health Care (Devt. Programme)	0.00	104	0.14%	S	S		N	Y
MoF / FinDiv	Fund for Assistance to the Small Farmer and Poultry Farms	1.00	100	0.13%	S	C		N	Y
MoSW	Stipend for Disabled Students	100.00	96	0.13%	S	L	D	N/A	Y
MoWCA	Income Generating Activities for Women at Upazila Level	0.30	91	0.12%	S	L	W	Y	Y
MoSW	Programme for Improving the Livelihood of Harijan, Dalit, Bude community (Bude and disadvantage community 2017-18)	0.81	67	0.09%	S	S		Y	Y
MoSW	Service and Assistance Centre for Disabled	3.76	65	0.09%	S	SSSP		N/A	N
	Interest free Micro Credit Programme	0.21	58	0.08%	S	L	W	Y	N
MoHFW	Support to the Urban Health and Nutrition to Bangladesh	1.14	56	0.08%	S	L	C	Y	Y
	Special Assistance for the development of Char, Haor and development area	0.23	50	0.07%	S	Region Specific SP		Y	N
MoWCA	Oppressed Women and Children Welfare Fund	0.00	50	0.07%	S	S		Y	N
PMO	Lump Sum Provision for Development of Special Areas (Except Hill Tracts)	0.21	50	0.07%	S	Region Specific SP		N/A	N
LGD, MoLGRDC	Strengthening Women's Ability for Productive New Opportunities (SWAPNO)	0.00	43	0.06%	S	L	W	Y	Y
	Improved life Standard for low-income people	0.00	42	0.06%	S	L	W	Y	Y

LGD, MoLGRDC	Agriculture Infrastructure Improvement (Bangladesh Agriculture Infrastructure Development Project)	0.85	41	0.05%	S	S		N	N
MoSW	Grants for the Schools for the Disabled	0.35	28	0.04%	S	SSSP		Y	SPSP
MoSW	Trust for the protection of the persons with neurodevelopmental disabilities	0.00	28	0.04%	S	SSSP	D	N	SPSP
RDCD, MoLGRDC	Rural Settlement Construction for improvement of Rural Livelihood	0.01	25	0.03%	S	S		Y	N
MoSW	Programme for Livelihood Improvement of tea- garden labourers	0.50	25	0.03%	S	S		Y	Y
MoWCA	Urban Based Marginal Women Development (Urban Based Women Development Project Phase-2_2017-18)	0.53	21	0.03%	S	L	W	Y	Y
	Providing Primary Health, Reproductive Health and Nutrition Services to Underprivileged Woman and Children in		20	0.03%	S	L	C	Y	Y
MoWCA	Early Learning for Child Development	0.50	20	0.03%	S	L	C	Y	Y
RDCD, MoLGRDC	Employment of Ultra Poor in Northern Areas	0.06	19	0.03%	S	L	W	Y	Y
MoSW	Welfare Trust for Physical disabilities	0.00	15	0.02%	S	SSSP		N/A	Y
MoWCA	Women's Skill Based Training For Livelihood	0.00	7	0.01%	S	L	W	Y	Y
MoWCA	Micro-credit for Women Self- employment	0.34	6	0.01%	S	L	W	Y	N
MoSW	Programme for Improving the Livelihood of Trans-Gender (Hijra)	0.06	6	0.01%	S	S		Y	Y
MoWCA	Street Children Rehabilitation Programme	0.02	4	0.01%	S	L	C	N/A	Y
MoSW	Rehabilitation and Creation of Alternative Employment for Beggars Profession	0.08	4	0.01%	S	S		N/A	Y
	The sustainable socio-economic development and rehabilitation programs of underprivileged and poor disabled and autistic people through special education, health care and various training programs		2	0.00%	S	S		N/A	N
MoSW	Fund for the Welfare of Acid Burnt Women and Disabled	0.33	2	0.00%	S	C		N/A	N

Source: RAPID Assessment based on data provided by the SSPS project office, and KIIs with the relevant government officials

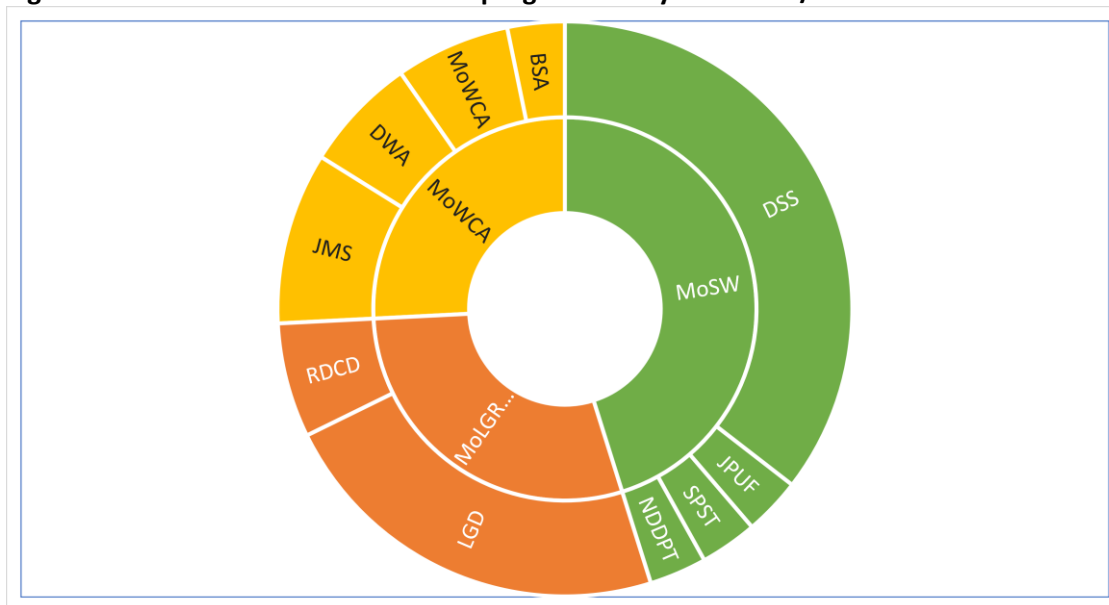
One interesting feature of the identified small SSPs is that most of them are operated by only a few ministries (Figure 6.8). As such, out of 42 small programmes, 29 programmes are run by three ministries namely – MoSW, MoLGRDC, and MoWCA. The largest number of small SSPs are administered by MoSW which runs 14 small SSP programmes worth of Tk. 736 crore. The MoLGRDC runs 8 programmes worth of Tk 797 crore, followed by the MoWCA running 7 programmes worth of Tk 319 crore.

Figure 6.8: Small programmes by various ministries



Source: RAPID Assessment based on MoF data provided by the SSPS office

Figure 6.9: Distribution of the selected programmes by Ministries/Divisions



Source: RAPID Assessment based on MoF data provided by the SSPS office

However, within the ministries, different bodies are sometimes undertaking different programmes, with similar objectives. From Figure 6.9, it is observed that 14 small programmes identified for the MoSW are implemented by three different bodies, namely – Department of Social Services (DSS), Neuro-Developmental Disability Protection Trust (NDDPT), and the Sharirik Protibondhi Suroksha Trust (SPST). In the case of MoWCA, the programmes are implemented by Jatiya Mohila Samity (JMS), Department of Women Affairs (DWA), Bangladesh Shishu Academy (BSA), and the ministry itself. All the programmes from the MoLGRDC

are implemented by Local Government Division (LGD), and the Rural Development and Co-operatives Division (RDCD).

3.1. Strategies of Small SSPs Harmonization in the Context of Bangladesh

In the context of Bangladesh, consolidation of small programmes was one of the founding recommendations put forward by the NSSS. It suggested the programme implementing ministries to prepare business cases for the small programmes (Box 3.1). Based on the business cases, GED had the role to propose the business cases to the Cabinet Division on which of the schemes should continue. However, as the NSSS Midterm Implementation Review (for phase I) has pointed out, none of the ministries reported a business cases to the GED.¹⁵ As a result, the consolidation of the small programme did not mark any practical progress as envisaged in the NSSS. While the NSSS focused on programme consolidation, the ideas regarding programme harmonisation of small programmes have evolved over time. Harmonisation of programmes includes but is not limited to the unification of interventions under one broad scheme. It also requires streamlining of benefits delivery to the target group population in order to improve both the administrative and economic efficiency.

Box 6.2: The NSSS on the consolidation of the small programme

*“In recent years, there has been a rapid expansion in the number of small schemes. Much of this has been led by development partners, usually well intentioned, as new approaches have been piloted and specific challenges addressed. However, with the formulation of core programmes of the NSSS, **it is important that these schemes are adding value in terms of innovative ideas with prospects for scaling up and joining up.** It is also critical that the governance arrangements to be put in place anticipate coordination of the development partners’ support to allow the vision of consolidated social security programming to function fully. Under the leadership of the GED of the Planning Commission, each sponsoring Ministry of these small schemes e.g. schemes of Ministry of Fisheries and Livestock, Ministry of Cultural Affairs, Ministry of Youth and Sports, Ministry of Expatriate Welfare and Overseas Employment etc. will be responsible for determining the value of these schemes and, present a business case if they believe that the programme should continue. Under the leadership of GED, the Planning Commission will, on the basis of the business cases, make proposals to Cabinet Division on which schemes should continue.”*

- NSSS (pp. 60-61)

This section proposes a pragmatic approach in consolidating the small SSPs. It undertakes the core NSSS theme, i.e., ‘programme consolidation along with the life cycle risks’ (NSSS, pp. XXII), as the departing point for framework preparation. All the programmes are clustered around the lifecycle risks, covariate risks, or special programmes based on their observed objectives. Finally, based on the analysis of the objectives of the programmes, this section proposes an optimal strategic framework for programme consolidation.

The NSSS provides a systematic framework for revising the overall social security structure. It divides the implementation time into two phases. In phase I (2015-2025), it aims to shift from discretionary to a targeted universal approach. In this regard, it emphasises on consolidating all programmes along with lifecycle risks. One of the major strengths of the NSSS is its provision of a detailed outline of the programmes to be considered for each stage of the lifecycle (Table 6.3). For instance, it suggested that two core programmes for children, one for ensuring early child development (0-4) and the other for enhancing the access and integration to education for all children (5-18). For the working age population (19-59), it suggests strengthening the education, training programmes, and workfare programmes. Noting the need for more emphasised vision for vulnerable women, it suggested for developing the Vulnerable Women’s Benefit

¹⁵ The NSSS Midterm Implementation Review was still in the draft phase when this report was being prepared..

programme. In addition, it also emphasised for maternal health care, provision of day-care centres, etc. For the elderly, the NSSS suggests a universal old age allowance programme (age 60+) along with new pension schemes such as Private Voluntary Pensions and National Social Insurance Schemes. Lastly, the NSSS suggests for initiating Child Dependency Benefit programme and Working Age Dependency Benefit Programme for the PWDs.

Table 6.3: An overview of the NSSS suggestions on aligning the SSPs along the lifecycle

Programme name/ category	Core programmes stipulated by the NSSS	Specific suggestions
Programmes for Children (0-18)	<ul style="list-style-type: none"> • A child grant for children of the poor and vulnerable family up to age 4. The child grant will be limited to a maximum of two children per family to avoid any adverse implications on the population policy. • A school stipend for all primary and secondary school-going children and adolescents from the poor and vulnerable households. • Child disability benefit programme; school meals programme; Programme for the orphans abandoned children. • Strengthening supply-side interventions relating to immunization, childcare health and nutrition, water supply, sanitation, and nutrition outreach. 	<ul style="list-style-type: none"> • Child Benefit Programme • Primary and Secondary School Stipends • Continuing Orphan's and School Meals Programmes • Ensuring Child Maintenance Payment for Abandoned Children • Strengthen Immunization, Child Healthcare, Nutrition and Water and Sanitation Programmes.
Programmes for the Working Age	<ul style="list-style-type: none"> • Strengthening education and training programmes to motivate the adolescents and youth to complete education; enabling the workforce to acquire required skills. • Strengthening workfare programmes for the unemployed poor. Convert food-based workfare programmes into cash-based programmes and consolidate fragmented schemes. • Exploring possibilities of providing unemployment, sickness, maternity and accidental insurance as a part of a National Social Insurance Scheme (NSIS). • Implementing a programme of financial support to vulnerable women (widows, divorced, destitute, single mother, and unemployed women including adolescent girls) and facilitate their participation in the labour force. The strategy advocates for a consolidated income transfer under Vulnerable Women's Benefit (VWB) programme. • The strategy provides for expansion of the Maternal Health Voucher Scheme (MHVS) administered by the HSD and MEFWD of the Ministry of Health and Family Welfare. 	<ul style="list-style-type: none"> • Strengthen Education and Training for the youth • Consolidate Workfare Programmes • Implement MHVS. • Consolidate VGD and Programme for Destitute Women into one VWB programme. • Provision of Childcare across all Formal & Informal job places.
Comprehensive Pension System for Elderly	<ul style="list-style-type: none"> • The Old Age Allowance for senior citizens who are aged 60 years and above and belong to the poor and vulnerable population. • Explore possibilities to establish a National Social Insurance Scheme (NSIS), to be managed under the Insurance Development & Regulatory Authority (IDRA) under the provision of the Insurance Act-2010, based on the principle of employers and employees jointly paying contribution. The NSIS would provide pensions as well as address other contingencies (such as disability, sickness, unemployment and maternity). • Review options to facilitate the development of Private Voluntary Pension (PVP), which would be open to all citizens irrespective of occupation or formality of employment. 	<ul style="list-style-type: none"> • Old Age Allowance (age 60 +) should be continued; the benefits should be revised from time to time to adjust for the inflation • Introducing National Social Insurance Scheme (NSIS) • Private Voluntary Pensions scheme should be in place
Programmes for People with Disabilities	<ul style="list-style-type: none"> • A comprehensive disability benefits programme should be initiated incorporating lifecycle risks. • 60+ persons with disabilities should receive old allowances along with an additional amount 	<ul style="list-style-type: none"> • A disability benefit for children with disabilities • A disability benefit for working-age population with disabilities

Source: NSSS (2015), NSSS Implementation Action Plan

3.2. Profile of the Small Social Security Programmes

Based on the review, the selected small programmes can be strategically classified into three categories (Table 6.4). Out of the 42 programmes, 19 falls in the lifecycle, 3 in the covariate risks, and 20 in the special programme category. Furthermore, all the lifecycle risk programmes have been divided into three categories - programmes for children, programmes for working-age, and programmes for PWDs.

Table 6.4: Classifications of the selected small SSPs

Programmes by Broad classifications		
Programme	Number of programmes	Amount of budget (crore Taka, 2019-20)
Lifecycle	19	1668
Covariate risk	3	252
Special programme	20	1526

Programmes by lifecycle categories		
Programme	Number of programmes	Amount of budget (crore Taka, 2019-20)
Programmes for children	8	788
Programmes for working age	10	784
Programmes for PWDs	7	236
Programmes for women	11	708

Note: Some of the programmes are repetitive in this list as they have multiple components. For instance, the programme “Maternal, Child, Reproductive and Adolescent Health” can be considered for both children and women. 4 of the programmes for the PWDs are categorised as special programmes.

These different types of small SSPs are discussed in detail in the following sections of this chapter.

3.2.1. Small SSPs for Children:

Out of the selected 42 programmes, eight programmes can be categorised for children.¹⁶ These programmes can be further grouped into three broad headings, namely

- a. Programmes on health and nutrition
- b. Programmes on education
- c. Programmes on child protection

a. Programmes on children’s health and nutrition:

There are four small programmes currently being implemented, namely ‘Maternal, Child, Reproductive and Adolescent Health Care’, ‘Child and Maternal Health & Health Management Development’, ‘Support to the Urban Health and Nutrition to Bangladesh’, and ‘Providing Primary Health, Reproductive Health and Nutrition Services to Underprivileged Women and Children’.

The Maternal, Child, Reproductive, and Adolescent Health Programme (MCRAHP) came into operation in FY2011-12. As per the operation plan, the project was initially scheduled to be completed by June 2016, which was later extended.¹⁷ The project is being implemented by the Directorate General of Family Planning (DGFP). The programme is intended to “ensure healthy reproductive life of women and adolescent during pregnancy and childbirth and throughout the whole span of reproductive life by skilled service providers” (DGHS, 2019). The specific objectives of the programmes are as follows:

¹⁶ Table 6.5 provides an analytical as well as comparative synopsis of these programmes.

¹⁷ The project document is obtained from: <http://www.dghs.gov.bd/images/docs/OP/MCRAH%20OP%202011-16%20writup%20new.pdf>; accessed on 6 October 2019.

- To ensure safe delivery at home and facility
- To provide services to adolescent boys and girls
- To provide services to community people on nutritional aspects of health
- To train service providers for ensuring the quality of care
- To ensure logistic supplies to service delivery point and the community
- To introduce new evidence-based best practices in the program
- To monitor and supervise the program activities to ensure the quality of care

Two major components of the programme are – (1) Service delivery: including (i) Maternal Health Services, (ii) Reproduction Health Care Services, (iii) Adolescent Health Care Services, and (iv) New-born and Child Healthcare Services, and (v) Nutrition Services; and (2) Training of the service providers, midwives, etc. With a budget of over Tk. 200 crores the project aims to reach 746 lac beneficiaries per month.¹⁸

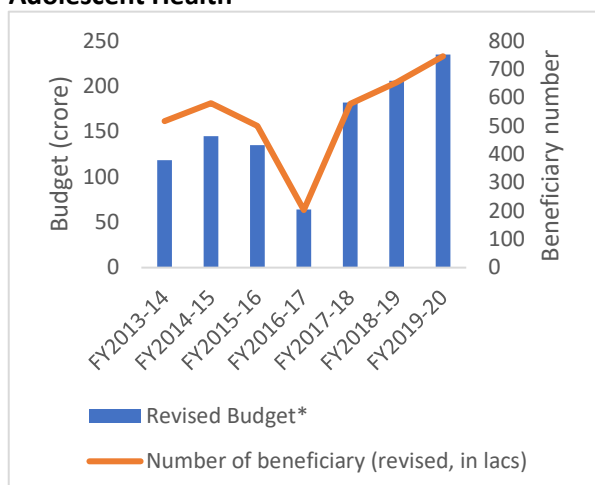
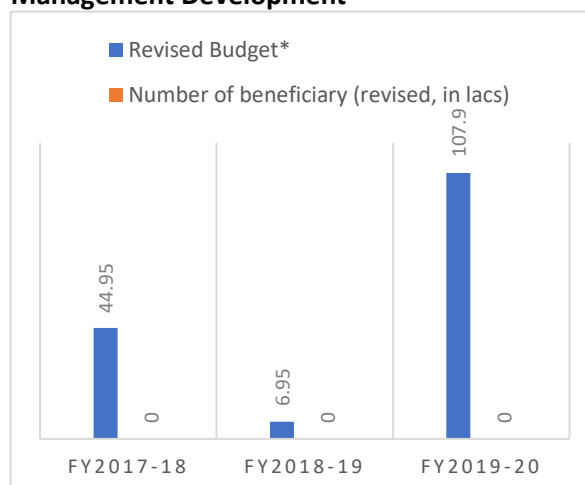
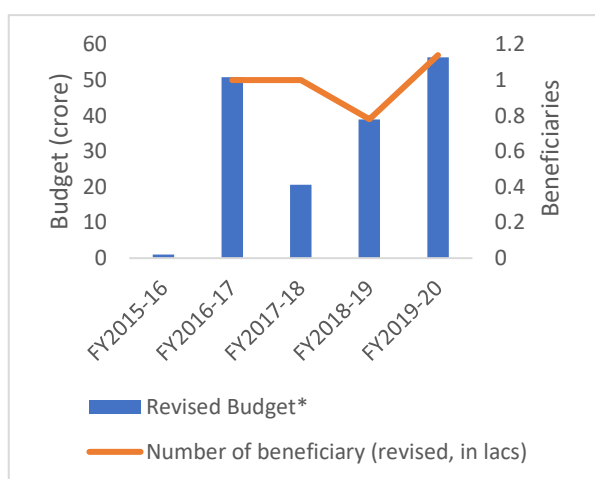
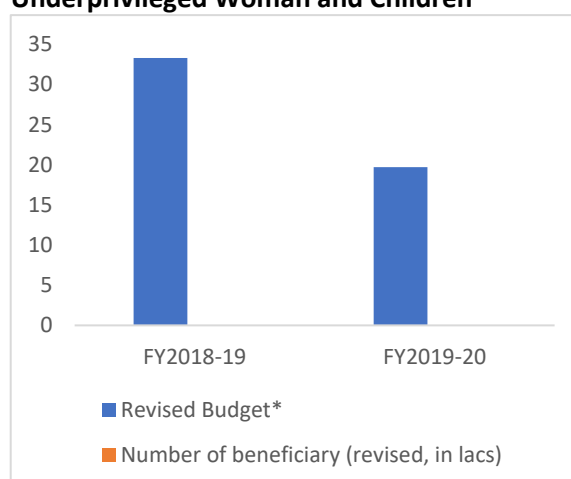
The programme objectives are quite overlapping with another large programme being implemented by the Directorate General of Health Services, under the Health Service Division of the MoHFW.¹⁹ The Programme, named ‘Maternal Neonatal Child and Adolescent Health’ (MNCAH), is a large programme as per the definition followed in this study (Table 6.15). The programme is being continued since 2011 and will be completed in June 2022. This programme has five major components, namely – (i) Maternal Health, (ii) Expanded Programme on Immunisation, (iii) National New-born Health Programme (NNHP)) and Integrated Management of Childhood Illness ((IMCI), (iv) Adolescent Health, and (v) School Health. Along with training of the service providers, it incorporates awareness-raising activities, workshops, etc. The programme has a budget of Tk 929 crore and aims to reach 698 lac persons per month.

It must be noted that both the programmes have several unique features. For example, the DGFP run ‘MCRAHP’ programme is more focused on family planning, and reproductive health. On the other hand, the programme run by DGHS (MNCAC) has a major focus on immunisation, neonatal care, childhood illness, school health programme, etc. However, both the programmes have similar training components (such as midwifery and training of the doctors, nurses and other medical service providers), reproductive healthcare plans, service delivery mechanism, etc. If the programmes are combined into a single programme, a more enhanced operational outcome can be achieved.

As for the Child and Maternal Health and Health Management Development Programme, the study team could not retrieve any operational manual/project documents. However, based on interviews with SSP experts the programme was identified as a project on strengthening the health management system. Moreover, given that the programme does not have any beneficiaries but yearly expenditures, it is assumed that the programme is a delivery programme for service equipment, training, or capacity building.

¹⁸ As reported by the MoF. The beneficiary number is such high as it counts a beneficiary as many times as she receives the service.

¹⁹ The project document is available at: http://www.dghs.gov.bd/images/docs/OP/2018/MNC_AH.pdf; accessed on 6 October 2019.

Figure 6.10: Maternal, Child, Reproductive and Adolescent Health**Figure 6.11: Child and Maternal Health & Health Management Development****Figure 6.12: Support to the Urban Health and Nutrition to Bangladesh****Figure 6.13: Providing Primary Health, Reproductive Health and Nutrition Services to Underprivileged Woman and Children**

Source: RAPID Assessment based on MoF data

One other programme - Urban Health and Nutrition to Bangladesh - is a European Union (EU) funded project being implemented by the LGD of the MoLGRDC. The project aims to “support NGOs to work with municipalities to deliver primary healthcare and nutrition to the poor residents of urban slums while building institutions for long-term sustainable service delivery and coordination”.²⁰ It also aims at strengthening the MoLGRDC and LGD in addressing the urban health responsibilities and ensure the provision of urban health services. As mentioned in the project website, the main objectives of this programme are:

- Facilitate the establishment of a coordination mechanism between the different stakeholders of urban health especially the MoHFW, MoLGRDC, LGD and Municipalities / City Corporations
- Strengthening the capacity of MoLGRDC to manage the delivery of healthcare services to the urban poor through Public-Private Partnerships (PPPs)
- Strengthening the capacities of the municipalities to manage PPP contracts for the delivery of healthcare services

²⁰ The information was obtained from <https://www.epos.de/projects/eu-support-health-and-nutrition-poor-urban-bangladesh/>, accessed on 20 September 2019

- Strengthening the capacity of MoHFW to coordinate, develop and enforce essential health, nutrition and population service quality standards, monitoring system and accreditation as the centralized and decentralized levels

The programme is conducted in Dhaka South and North City Corporations, Chattogram City Corporation, Mymensingh City Corporation, and 11 Pouroshovas. With a budget of Tk. 57 crores, its target is to reach 1.14 lac beneficiaries. The project is expected to be completed by November 2019, meaning that the programme will face a natural consolidation if it is not extended further.²¹ However, given that programmes with similar nature have previously received extensions after the project deadline, this programme is also picked for harmonisation.

Another small programme focusing on maternal health, child health and nutrition is “Primary Health, Reproductive Health and Nutrition Services to underprivileged Women and Children”.²² The programme is currently being implemented by the MoWCA and Bangladesh Family Planning Association (BFPA) in 21 districts. The three-year-long project starting since July 2018, aims to provide family planning, reproductive health services, health and nutrition services to pregnant mother, and children. The project also aims to modernise the medical equipment available in the project area. The total budget for the project is 98.3 crore where 19 crores have been allocated for 2019-20.

A number of components of both of the aforementioned programmes overlap with the objective of the National Nutrition Services (NNS), one of the large SSP programmes. The NNS aims to increase demand and utilisation of services, develop the capacity of the community to understand and address the malnutrition problems, develop capacity through training, advocacy etc. As per the operational manual, some of the NNS objectives are as follows:²³

- Implementing a mainstreamed, comprehensive package of nutrition services to reduce maternal and child malnutrition and ensure universal access.
- Developing and strengthening coordination mechanisms with key relevant sectors (particularly, Ministry Food, Ministry of Disaster Management and Relief, Ministry of Agriculture, Ministry of Women and Children Affairs, Ministry of Livestock and Fisheries, Ministry of Local Government and Rural Development and Cooperatives, etc.).
- Strengthening the human resource capacity to manage, supervise and deliver nutrition services at the different levels of the health and family planning services.

b. Programmes related to child education:

Early Learning for Child Development (ELCD) – Phase III: The Early Learning for Child Development (Phase III) is a programme being implemented by the Bangladesh Shishu Academy (BSA), under MoWCA.²⁴ The phase I of this programme started in 2001 in collaboration with the UNICEF Bangladesh. It consists of several components of the Early Childhood Care and Development (ECCD) interventions such as parenting and caregiving education, ECCD Advocacy and Training, Child Development Centres, and Pre-primary schools. The programme is currently being implemented in 16 Upazilas in 15 districts.²⁵ It targets children in the age bracket of 3-8 years. In FY2019-20 the programme targets to reach 50,000 children with a budget of Tk 19.6

²¹ However, the LGD website reports the project deadline as December 2020: <https://lgd.gov.bd/site/page/e1b4721a-a59a-44c5-bcac-71f688a8c73c/>; accessed on 20 September 2019.

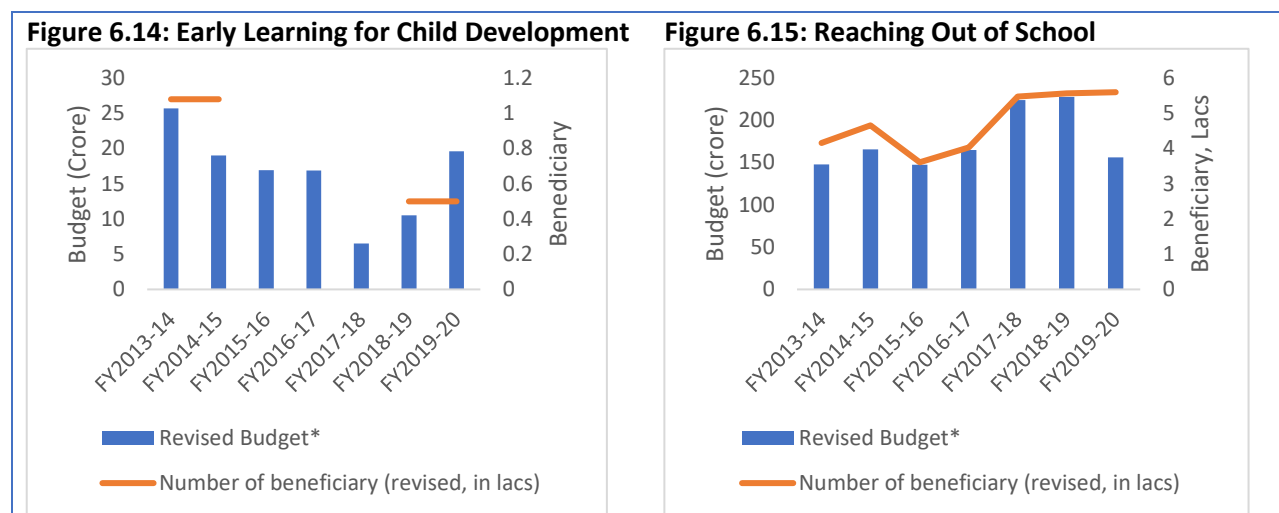
²² <http://nrpvawc.gov.bd/organizations/projects--programmes/>; accessed on 2 October 2019

²³ Obtained from http://etoolkits.dghs.gov.bd/sites/default/files/nns_op.pdf; Accessed on 20 September 2019

²⁴ The project information has been obtained from website of the Ministry of Women and Children Affairs: <https://mowca.portal.gov.bd/>; accessed on 27 August 2019.

²⁵ The districts are – Banderban, Borguna, Bhola, Chapai Nawabganj, Cox’s Bazar, Gaibandha, Jamalpur, Kurigram, Khulna, Maulivi Bajar, Netrokona, Rangamati, Satkhira, Sirajganj, Sunamganj.

crore. Based on earlier documents on this project it is observed that under the ELCD project, MoWCA operated nearly 1400 pre-primary centres for more than 41,000 children aged 5+, more than 500 Child Development Centres for 16050 children aged 4+, and 20 day-care centres for 400 children aged 3-5 years. As an important part of the project, it integrates autism and other disabilities (MoWCA, 2017).



Source: RAPID Assessment based on MoF data

There are several other large programmes which have similar components as the ELCD. For instance, within the MoWCA, Jatiaya Mohila Samity, and the MoWCA runs several other day-care centres on top of the ELCD programme. In addition, the MoSW also runs several day-care centres. It is also noteworthy that the GoB has already officially mandated pre-primary education in its education policy. The programmes being carried out for children with a disability under this programme is similar in nature to the programmes being carried on by DSS.

It is noteworthy that, even if all these small programmes of different ministries are combined together, the number is too small to meet the actual requirement under an ideal scenario. Therefore, an outright consolidation of these programmes might not be the appropriate approach. Rather, the GoB can adopt a gradual approach in harmonising these programmes.

Reaching Out of School (Phase II):²⁶

The Reaching Out-of-School (ROSC) is an endeavour of the Government of Bangladesh to provide a second chance to education for disadvantaged children aged 8-14 years who never had the chance to enrol in the primary schools or had to drop out due to other necessities. The project is currently being implemented by the Directorate of the Primary Education, under the Ministry of Primary and Mass Education with assistance from the World Bank. The broad objective of the project is “to improve equitable access, retention and completion in quality primary education for out-of-school children in selected under-served areas”. In principle, ROSC has four components, namely:²⁷

- (i) Increasing equitable access to primary education
- (ii) Improving retention in and completion of the primary education cycle

²⁶ <http://www.ros-c-bd.org/> accessed on 15 September 2019; <https://projects.worldbank.org/en/projects-operations/project-detail/PI31394?lang=en&tab=overview>; accessed on 15 September 2019

²⁷ Very recently a fifth component of this programme has been added: “Provide safe and equitable learning opportunities to children and adolescents of DRP in Cox’s Bazar District, which aims to support the response to the immediate education needs of the crisis-affected DRP children and adolescents while helping to strengthen the service delivery system of GoB in Cox’s Bazar” (Source *ibid*).

- (iii) Enhancing project implementation capacity through the mobilization of communities and partner agencies
- (iv) Establishing an effective monitoring and evaluation system.

The programme beneficiaries are provided with free books, education materials, exam fees, uniforms, and education allowances. As a part of this programme learning centres (also known as ‘Ananda Schools’) are established where teachers are appointed from the respective catchment areas. The project area includes 148 Upazilas and slums from the 11 city corporations. It has also undertaken a pre-vocational training program targeting 25,000 ROSC graduates, students from the Shishu Kallyan Trust, as well as graduates from the Government Primary schools aged 15+. With an average annual budget of Tk. 200 crore, the programme has been targeted to 5.6 lac out-of-school students across the country.

The programme is unique in the sense that it targets children aged 8-15 who have dropped out of school. However, it is noteworthy that, the GoB has undertaken several programmes to reduce dropout rates in primary and secondary education. Attempts such as the universal primary education stipend programme, universal midday meal programme²⁸, free books programme, etc. are portraits of these efforts. Hence, some of the programme’s unique features (such as exam fees, uniforms) can be introduced in the regular primary/secondary education programmes. Moreover, the pre-vocational training programme of this project can be incorporated in the regular curricula of the vocational training centres.

c. Programmes related to Child protection:

There are two small programmes which are directed for child protection, namely – ‘*Child protection and Child Welfare*’ and ‘*Street Children Rehabilitation Programme*’. During the desk research, the study could not trace any operation manual or project documents for the two programmes. However, based on the consultation with the MoSW, it was identified that there are several programmes being implemented that are related to child protection and welfare.²⁹ The DSS implements ‘Child Sensitive Social Protection in Bangladesh’. The project includes safe shelters, psychosocial services, primary healthcare, vocational training through ‘Drop-in-Centres’ (DIC), Emergency Night Shelters (ENS), Child-Friendly Spaces (CFS), and Open-Air Street Schools (OAS). It also includes components such as toll-free Child Helpline where telephonic counselling is provided along with emergency supports. Another component, ‘Child Protection Network’ provides capacity building training to social workers, caregivers, trainers, amongst others. Although the number of beneficiaries of this programme is not available, the total budget allocated for this programme has been doubled to Tk. 190 crore in FY2019-20.

²⁸ All primary schools will be brought under midday meal by 2023. Now it will be covered in the Haor, Char and other underdeveloped areas. <https://www.dhakatribune.com/bangladesh/government-affairs/2019/08/19/cabinet-approves-national-school-meal-policy-draft>

²⁹ <http://www.dss.gov.bd/site/page/62d8a66e-2334-4bed-ac95-01036a0d2c35/%E0%A6%B8%E0%A6%BF%E0%A6%8F%E0%A6%B8%E0%A6%AA%E0%A6%BF%E0%A6%AC%E0%A6%BF-%E0%A6%AA%E0%A7%8D%E0%A6%B0%E0%A6%95%E0%A6%B2%E0%A7%8D%E0%A6%AA>

Figure 6.16: Child protection and child welfare

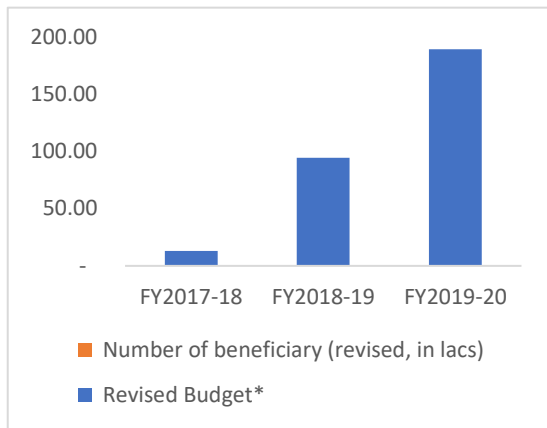
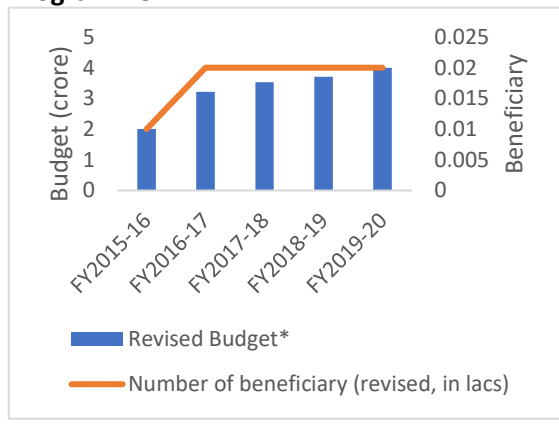


Figure 6.17: Street Children Rehabilitation Programme



Source: RAPID Assessment based on the MoF data

Table 6.5: Selected Small SSPs for children

Programme Name	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/already existing large programmes	Remarks
Maternal, Child, Reproductive and Adolescent Health	MoHFW	(1) Service delivery: including (i) Maternal Health Services; (ii) Reproduction Health Care Services; (iii) Adolescent Health Care Services; and (iv) New-born and Child Healthcare Services; and (v) Nutrition Services; (2) and Training of service providers, Midwives, etc.	The programme overlaps with the Maternal Neonatal Child and Adolescent Health' (MNCAH), which aims to provide services such as (i) Maternal Health; (ii) National New-born Health Programme (NNHP) and Integrated Management of Childhood Illness ((IMCI); (iii) Adolescent Health; The programme has a similar training component. The Nutrition component is overlapping with the NNS.	All programmes related to pregnancy and children aged less than four (including conceive, ante-natal, post-natal, neo-natal, and child benefits) should be consolidated into a single package. A potential programme in this respect could be the programme called Agamir Shishu – which is still in the drafting phase. Adolescent health care programme should be integrated into the NSSS envisaged Child Benefit programme. All Nutrition-related programmes should be harmonised with NNS.
Child and Maternal Health & Health Management Development	MoHFW	Based on interviews with relevant officials it was identified that this project is driven for strengthening the health management system.	-	The programme should not be considered as a social security programme.
Support to the Urban Health and Nutrition to Bangladesh (SUHNB)	MoHFW	- Supporting CSOs/NGOs to work with municipalities to deliver primary healthcare and nutrition to the poor residents of urban slums while building institutions for long term sustainable service delivery and coordination. Strengthening the capacity of the relevant government bodies (including MoLGRDC, LGD, MoHFW, Municipalities, City Corporations, etc.).	Several components of this programme overlap with the objectives of the NNS, such as Developing and strengthening coordination mechanisms with key relevant sectors; strengthening the human resource capacity to manage, supervise and deliver nutrition services at the different levels of the health and family planning services; etc.	Lessons from this programme can be incorporated in the NNS. The project is scheduled to end in 2020. If not continued further, the programme will thus have natural consolidation.
Providing Primary Health, Reproductive Health and Nutrition Services to Underprivileged Woman and Children	MoWCA and Family Planning Association of Bangladesh	Capacity building of the government medical centres in 21 districts. The programme aims to provide healthcare services to pregnant mother and young children.	The programme objectives are overlapping with the MCRAH and MNCAH.	The programme components completely align with the NSSS stipulated 'Child Benefit' (or, recently drafted 'Agamir Shishu' programme).
Early Learning for Child Development	Bangladesh Shishu Academy, MoWCA	Ensuring a coherent implementation strategy for early childcare and development.	Day-care centres are being run by MoSW, MoWCA, JMS, as well as BSA.	All the day-care centres and child development centres should be operated through a single organisation.

Programme Name	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/already existing large programmes	Remarks
		<p>The programme consists of interventions such as Parenting and Caregiving Education, Child Development Centres, Pre-School, and ECCD Advocacy and Training.</p> <p>More than 1400 pre-primary centres, 535 CDC, and 20 day-care centres are in operation as part of the programme.</p>	The pre-primary education has already been incorporated in the government plan.	The pre-primary education programme should be harmonised with the MoPME drafted pre-primary education programme
Reaching Out of School	MoPME	<p>Improve equitable access, retention and completion in quality primary education for out-of-school children in selected under-served areas. It provides exam fees, uniforms, free books, and education allowances.</p> <p>Provides pre-vocational training programme to ROSC graduates.</p>	The government has already rolled out universal primary education stipend programme. The midday meal programme will roll out nationwide by 2023. The objective of these two programmes, which are NSSS stipulated is to reduce the dropout rates in primary school.	<p>Elements from ROSC can be integrated into the regular primary school programme.</p> <p>The pre-vocational training programme of the ROSC can be integrated into the TVET curricula.</p>
Child protection and child welfare	MoSW	The project is a part of the 'Child Sensitive Social Protection in Bangladesh' which aims to provide safe shelters, psychosocial services, primary healthcare, vocational training through 'Drop-in-Centres' (DIC), Emergency Night Shelters (ENS), Child-Friendly Spaces (CFS), and Open-Air Street Schools (OAS)	-	Although the shelter names are different, the objectives of these shelters remain very similar. A consolidated approach is required with regard to child protection and child welfare.

3.2.2. Programmes for the Working-age

Out of the selected 42 programmes, 11 can be classified for the working-age population. Based on the programme objectives these programmes can be clustered in the following broad headings:

- a. Financial assistance/fund/credit programmes for encouraging self-employment
- b. Skill enhancement programmes
- c. Skill enhancement programmes for women
- d. Other programmes

Small SSPs and their administering authorities, programme objectives, and similar programmes that are envisaged in the NSSS for the working-age population are discussed in Table 6.7.

a. Financial Assistance/fund/credit programmes for encouraging self-employment

There are three small SSPs which can be clustered in this group, namely: (i) Interest-free Microcredit Programme; (ii) Microcredit for women self-employment; and (iii) Special Fund for Assistance to Women Development and Entrepreneurs. The primary component of all these programmes is 'Microcredit' and does not incorporate any training/skill enhancement components is mandatory.

i) Interest-free Microcredit Programme:

The Interest-free Microcredit Programme is operated by the Department of Social Services, MoSW.³⁰ The targeted programme beneficiaries include poor but active persons and persons with disabilities from rural and urban areas throughout the country. The beneficiaries are provided with training and interest-free credit to help enhance their abilities. A beneficiary can borrow between Tk. 5,000 to Tk. 30,000 as loan for entrepreneurial ventures. The programme has a special provision to disburse at least 50 per cent of its loans to women. In the FY2019-20, the programme has an endowment budget of 60 crores and aims to serve 29,000 potential beneficiaries.

ii) Microcredit for women self-employment:³¹

There are two programmes being implemented by the Ministry of Women and Children Affairs (MoWCA) on microcredit for women self-employment. The first one is being operated by the Jatiya Mohila Samity (JMS) under the MoWCA. The programme started in 2003-04 with a view to fostering the self-employment of the poor and distressed women through microcredits. The programme is operated through 108 Upazila JMS branches. As part of the programme, women receive microcredits between Tk. 5000 to Tk. 15,000. For the FY2019-20, the programme has an allocation of Tk. 6 crore and targets to cover 34,000 beneficiaries.

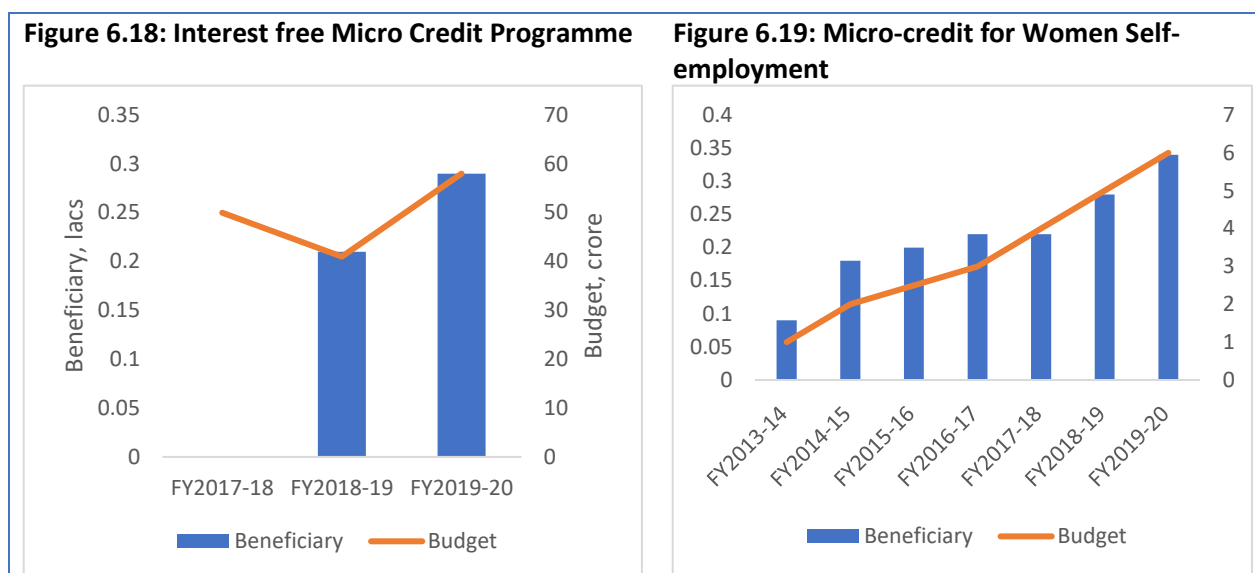
Another programme with exactly the same name is being implemented by the Department of Women Affairs (DWA) (Bangladesh Economic Review, 2019).³² With a similar programme objective, this programme is currently in operation in 64 districts at 473 Upazilas. The loan is provided for IGA Income Generating Activities) such as purchasing sewing machines, livestock and poultry farming, small business, aquacultures, etc. In addition, the programme contains awareness raising components on the use of sanitary latrines, contraceptive use, primary health check-up, dowry, child marriages, etc. It is noteworthy that this programme is not separately enlisted in the MoF prepared Social Safety Net budget.

³⁰ No operational manual or other documents were found for this programme during the review. Source of this information is the Budget document (FY2019-20) for the MoSW available at:

https://mof.gov.bd/sites/default/files/files/mof.portal.gov.bd/budget_mof/12ef8f9a_7d14_45c9_9063_62cec54aab43/129_Social_English.pdf; accessed on 20 September 2019.

³¹ The project information is obtained from: <http://www.jms.gov.bd/site/page/89af369f-37c1-42a0-b9f0-3eebfe23a60b/->; and https://mof.portal.gov.bd/sites/default/files/files/mof.portal.gov.bd/page/f2d8fabb_29c1_423a_9d37_cdb500260002/Ch-13%20%28English-2019%29.pdf accessed on 20 September 2019

³² The project information is available at (however, not updated): <http://www.dwa.gov.bd/site/page/fc154a14-f12d-4c1a-9984-d7f296796807/->; accessed on 20 September 2019.



Source: RAPID Assessment based on MoF data

All the aforementioned programmes overlap quite well with microcredit programmes operated by the Palli Karma Sahayak Foundation (PKSF). The Government of Bangladesh established the PKSF in 1990 with a view to reducing poverty through employment generation. One of the major objectives of the PKSF is to provide financial assistance and institutional development support for creating productive employment opportunities for poor, small and marginal farmers, and micro-entrepreneurs. It executes its operations through 278 partner organisations (POs). There are several major large microcredit programmes being conducted by the PKSF. A close observation on the operations of its units (for instance, Environment and Climate Change Unit, Fisheries and Livestock Unit, Agriculture Unit, etc.), or its flagship programmes (such ‘Enhancing Resources and Increasing Capacities of Poor Household towards Elimination of their Poverty (ENRICH)’) reveal that all the components of the ‘interest-free microcredit programme’, or ‘microcredit for women self-employment’ are overlapping. As per the MoF data, microcredit operations through the PKSF has received an allocation of Tk. 785 crore in FY 2019-20. Through its POs, PKSF aims to reach 268 lac persons per month in this fiscal year.³³ During the interview with the government officials, it was identified that the Cabinet Division has already agreed to implement a ‘Somonnito Microcredit Programme’.

Skill enhancement programmes

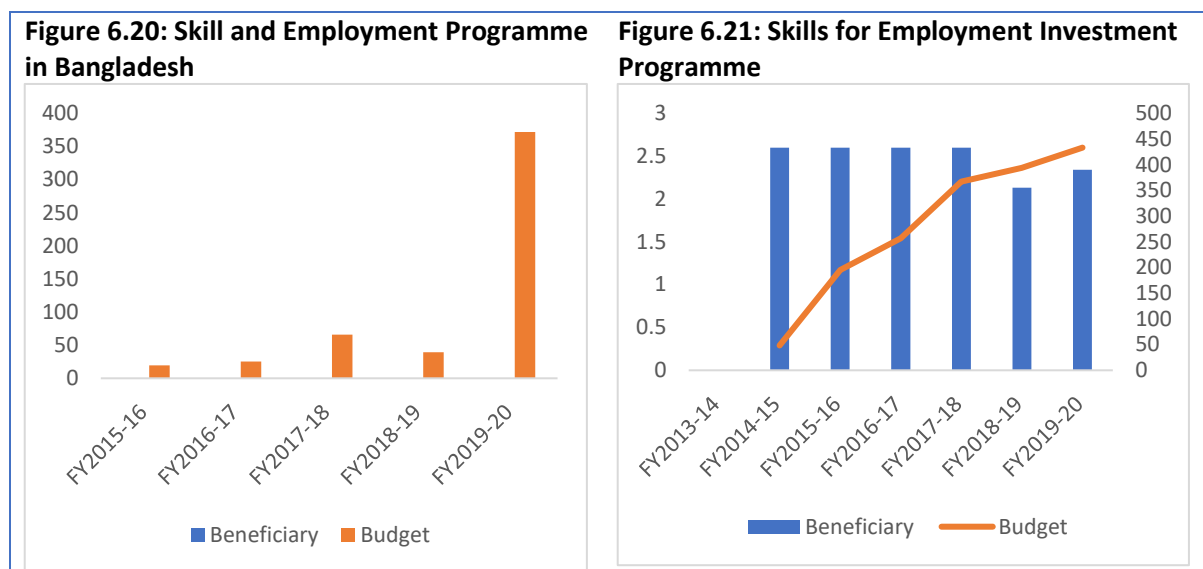
There are two programmes which are aimed at skill enhancement: (i) Skill for Employment Investment Programme (SEIP) and; (ii) Skill and Employment Programme in Bangladesh (SEP-B). Among these two programmes, SEIP can be classified as a medium programme (with a budget slightly higher than 0.5% of the SSPs).

Skill and employment programme in Bangladesh, also known as ‘Sudokkho’, is a five-year skills training and employment programme being implemented by the Directorate of Technical Education, Government of Bangladesh with funding supports from the Department for International Development (DFID) and Swiss Agency for Development and Cooperation (SDC).³⁴ The objective of the programme is to reduce poverty through better training and job opportunities for the poor. It aims to ensure employment to 65,000 poor people, including women and disadvantaged population, upon completion of training through its partnerships with private training service providers (PTPs), and industry-based training initiatives. Although

³³ As specified in the MoF data. A person is counted four times a month if he receives the benefit four times a month.

³⁴ Source: <https://sudokkho.org/about-us/> and <https://www.swisscontact.org/nc/en/projects-and-countries/search-projects/project-finder/project/-/show/skills-and-employment-programme-bangladesh-sep-b-known-as-sudokkho.html>; both accessed on 18 September 2019

the MoF data does not provide the number of beneficiaries, as per the project website, since the beginning of the programme in 2015, 1,735 men and 15,324 women graduated from Sudokkho supported industry-led training system. The training is provided in the Readymade Garments and Construction Sectors.



Source: RAPID Assessment based on MoF data

A similar, however, a broader version of SEP-B is observed in the MoF led 'Skills for Employment Investment Programme'.³⁵ The project has been drawn up by the GoB for boosting up the supply of skilled labour force while reducing the existing skill mismatch/shortage in the industry. The programme has selected six priority sectors, which are as follows:

- Readymade Garments and Textile
- Construction
- Information and Communication Technology
- Light Engineering/Manufacturing
- Leather and Footwear
- Shipbuilding

The total project cost is estimated to be \$1,070 million (equivalent to more than Tk. 9,000 crores) for the period of 2014-21. The programme aims to align its curriculum and training modules in line with the training programmes from reputed overseas institutions. The programme targets 1.5 million beneficiaries in the labour force including the new entrants. The training is provided through both public and private sector institutions including some NGOs as showed in Table 6.6.

Table 6.6: Number of training beneficiaries by partner institutions for SEIP

Partner Institutions	Total number of trainees ('000)
Public Training Institutions (DTE, BMET, BITAC)	325
Sector Associations/Sectors (BGMEA, BKMEA, BTMA, Leather and Footwear, BACI, BEIOA, BASIS, BACCO, Shipbuilding)	1,060
Bangladesh Bank SME Department	40
PKSF/NGOs	75
Total	1,500

Evidently, SEP-B components are integrated in SEIP. Therefore, upon completion of the SEP-B project, its unique components can be reintegrated in the SEIP project.

³⁵ Programme details are obtained from: <http://seip-fd.gov.bd/about-us/background/>

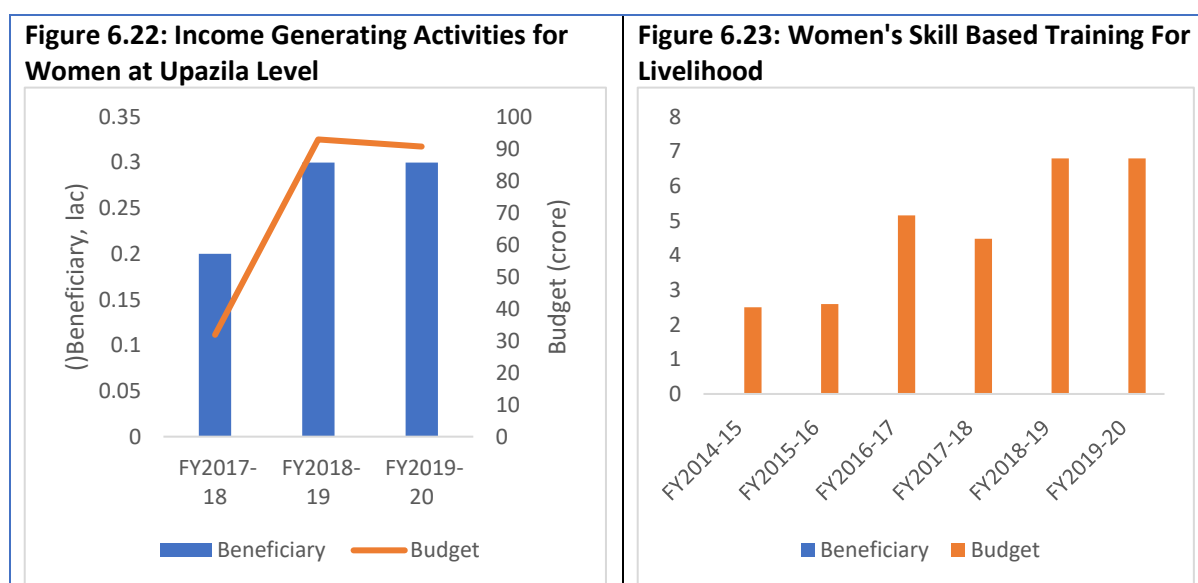
b. Skill enhancement programmes for women

There are four specific programmes that target the skill enhancement of women and these are

- i. Income Generating Activities for Women at the Upazila Level,
- ii. Women's Skill-Based Training for Livelihood,
- iii. Urban based marginal women development programme, and
- iv. Strengthening Women's Ability for Productive New Opportunities (SWAPNO).

i. Income Generating Activities for Women at Upazila Level:³⁵

IGA for Women at Upazila Level is currently being implemented by the Department of Women Affairs (DWA). The objective of the programme is to provide training on income-generating activities to the poor, disadvantaged, and destitute women so that they can become self-reliant. The programme is being implemented in 426 Upazilas across the country. Under IGA, beneficiaries are provided training on several occupations, including – embroidery and block-boutique/tailoring, beautification, computer training, fashion design, mobile phone servicing and repairing, motor driving, etc. With a budget of 90 crores, the programme aims to reach 30,000 participants and within the programme lifetime (from January 2017 December 2020) it aims to train 217,440 women.



Source: RAPID Assessment based on MoF data

ii. Women's skill-based training for livelihood:

The study team could not trace any programmes/operational manuals with this exact programme name. However, the team identified a similar programme in operation by the JMS Jatiya Mahila Samity titled 'Women's Skill Development Training'.³⁷ (JMS) has been implementing this programme aiming at the poor unemployed women. Women are provided training on tailoring, embroidery, block boutique, tie-dye printing, leather crafts, food preparations and preservation, etc. All these training courses include awareness components on health and hygiene education, childcare, women rights, violence against women, child marriage, etc. The programme is being implemented in 64 districts and 50 Upazila branches.

³⁶ Source: <https://mowca.portal.gov.bd/site/project/7759b152-129a-4e61-bfb5-5755c0e8562e>, accessed on 20 August 2019.

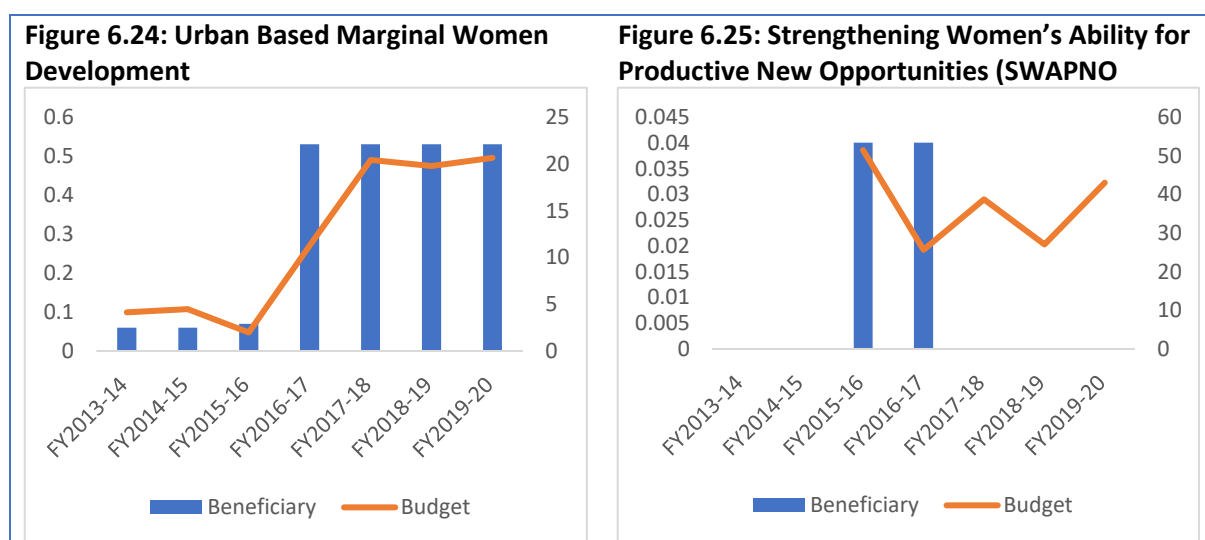
³⁷ For details, see: <http://www.jms.gov.bd/site/page/f330f8b3-8649-4b91-95b7-2deafc17537b/->; accessed 9 September 2019

iii. Urban based marginal women development:³⁸

The urban-based marginal women development programme is operated by the Jatiya Mahila Songstha. The primary objective of the project is to provide appropriate training to the poor, destitute, and asset-less women from urban areas and transform them into self-reliant, productive and employed women. Specific objectives of the programme are as follows:

- Poverty alleviation and economic self-reliance for the poor, destitute, and asset-less women to make them equal partners in national development along with men.
- Induce the growth in the production and provide the marketing facilities of home-made products by training women in productive and demand-driven income-generating activities.
- Prepare women to undertake active and entrepreneurial role by providing training on skill development, and provide awareness on empowerment, rights, duties, and leadership to them.

The programme provides training on ten different vocational trades, namely sewing and embroidery, block-boutique and skin print, production of soaps, candles and showpieces, food processing and storage, binding and packaging, Nakshi Kantha and cutting, manufacture of leather goods, poultry farming, beautification, and mobile phone servicing. The training programmes are being offered through 75 training centres across the country (10 in Dhaka city and the other 65 in 63 districts). It also has provisions for sales and display centres in Dhaka city. At present, the second phase of the programme is ongoing (from July 2016 – June 2020) with a total budget of Tk. 86 crore. The project aims to reach 45,000 marginal women within the stipulated time.



Source: RAPID Assessment based on MoF data

iv. Strengthening Women's Ability for Productive New Opportunities (SWAPNO):³⁹

SWAPNO is a social transfer project devised for ultra-poor women implemented by the Local Government Division (LGD) with assistance from SDG-F, UNDP, ILO, amongst others. The objective of the programme is to promote employment and enhance the future employability of the participant – the extreme poor rural women. It starts with 'cash-for-work' and building the human capital of women engaged in public works. It incorporates a 'graduation strategy' for the beneficiaries where they receive vocational skills training as well as job placement facilities. In addition to assisting women to start and operate self-employment, micro-enterprises, the programme also focuses on facilitating linkages with Small and Medium Enterprises (SMEs) and Public-Private Partnerships (PPPs). The project is an extension of earlier Rural Employment Opportunities for Public Assets (REOPA) programme which was implemented by the Local Government

³⁸ Source: https://www.ubmwdp.gov.bd/about_us_page.php?home_id=28; and <http://www.jms.gov.bd/site/page/e00838fb-0819-4c05-a63b-abf5fac932fd/>; both accessed on 20 September 2019

³⁹ Source: <http://swapno-bd.org/>; accessed on 9 August 2019

Division with assistance from the UNDP. At present, the programme is being implemented in 1030 unions in 106 Upazilas of 22 districts with 65,000 primary beneficiaries. The project is scheduled to end in 2019. However, it is noteworthy to remember that the NSSS particularly emphasised on expanding the coverage of SWAPNO project.

During the desk research, the study identified several other programmes which have similar objectives but were not part of the MoF list of SSPs. One such programme not listed in the MoF list of SSPs is the 'Promotion of Women Entrepreneurs of Economic Empowerment Project (Phase 3)' which is currently being operated by the JMS.⁴⁰ The project started in 2015 and is scheduled to end in June 2020. Under this project, the JMS will provide training in 30 Upazilas from 26 districts on 6 trades, namely business management, beautification, fashion designing, catering, interior design, and event management (only in Dhaka), and bee and mushroom cultivation (areas excluding Dhaka). The programme aims to reach 82,500 women within the project deadline. As a part of the programme, it also aims to assist the women entrepreneurs in marketing their produce. Amongst plans, it also envisages establishing 10 parlours and 30 display and distribution centres. Between April 2016 and July 2019, 77,950 unemployed and destitute women have been trained under this scheme.

In addition to other programmes, a training programme is currently being provided by the JMS titled "District-based women computer training project (64 districts)".⁴¹ The project has been in place since July 2013 and will continue till June 2021. With a budget of Tk. 87 crore, the project aims to provide computer and ICT training to 42,206 unemployed women. Since the inception of the project, in total 29,406 women have been trained (till July 2019).

The brief overview of the programmes being run by the DWA and JMS show an overlapping number of programme items. For instance, Income Generating Activities for Women at Upazila Level, Women's Skill-Based Training for Livelihood, and urban-based marginal women benefit programme – all offer training on similar trades. In some cases, similar training programmes are being offered by the JMS and DWA under two different projects in the same district.

SWAPNO transformed the life of Beli Begum

Beli Begum, a 32-year-old woman, has been living with her parents ever since her husband left her 10 years ago after the birth of their first child. For livelihood, she sometimes worked as a day labourer, sometimes as domestic help, and sometimes at small factories. Currently, she works as a clothes packer at a showroom in the city of Kurigram that earns her Tk. 2,000 per month to support her family.

She participated in a SWAPNO program for 18 months. During the program, she received training from an NGO. They received training on livestock breeding, tailoring, producing courtyard vegetable, accounting etc. The SWAPNO program also gave awareness training about women's rights along with other issues.

As a part of the program, she received training on business and trade for 5 days. The instructors were very helpful and answered all questions. They also taught with the aid of banners, festoons, and placards. No financial assistance was provided to the program beneficiaries except for transportation allowance of Tk. 50 per day. She got her current job because of her training. As a result, she earns a salary of Tk. 4,500 per month, and also managed to saved Tk. 21,622.

Though she appreciated the program, she cited a few drawbacks such as not being paid in a timely manner and being paid partial wages. She called for an extension of the duration of the training and the SWAPNO program itself, and for provision of one-time loans or loans with easier terms after the end of the program.

⁴¹ Source: <https://www.dbwctp64.gov.bd/>; and

https://mowca.portal.gov.bd/sites/default/files/files/mowca.portal.gov.bd/project/86896668_c274_4a9f_b9c5_123756704e35/Dbwctp64_20190820_0002.pdf; both accessed on 20 September 2019

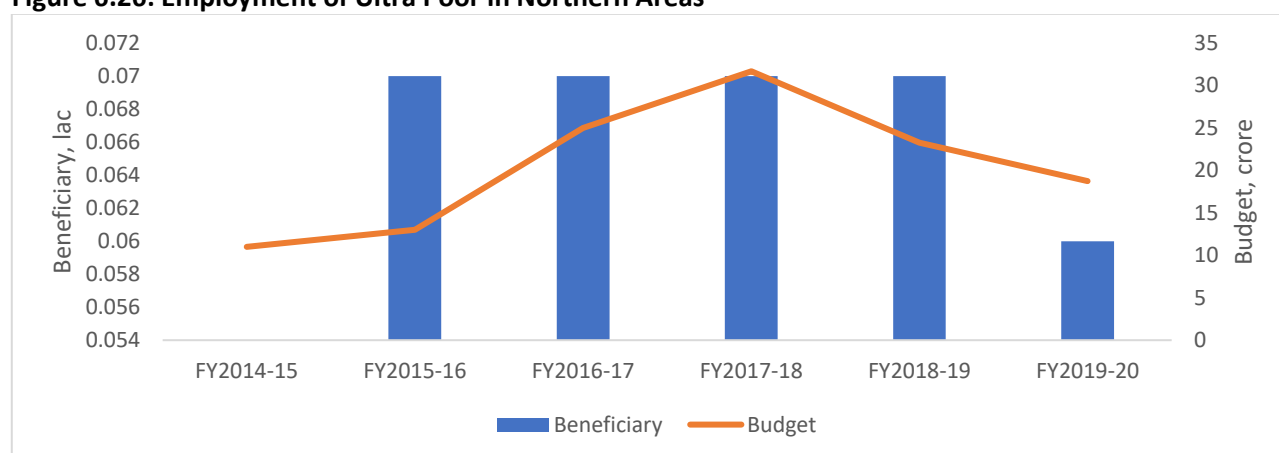
e. Other small SSPs for working-age: Employment of Ultra poor in Northern Areas:⁴²

This programme is being implemented by the Bangladesh Rural Development Board (BRDB). The second phase of the project ran during April 2014-March 2019 which has been later extended till June 2020. The project area covers Rangpur, Gaibandha, Nilphamari, and Lalmonirhat. The objectives of the programme include:

- Providing training on income-generating activities to the poor men and women from 35 Upazilas of this project
- Strengthening social as well as food security through self-employment
- Creating supply linkages for the beneficiaries of this project so that their product is well supplied to the market
- Enhancing market linkages and easing the access to raw materials for the programme beneficiaries
- Providing microcredits to the beneficiaries (at 6% annual interest rate)

On average, the programme has served 7,000 poor and marginalised people each year.

Figure 6.26: Employment of Ultra Poor in Northern Areas



Source: RAPID Assessment based on MoF data

Two other small SSPs that can be classified as programmes for the working-age are “Special Fund for Assistance to Women Development & Entrepreneurs” and “Improved Life Standard for Low-Income People”. However, for these two programmes, no document or information was available for discussion.

⁴² Source: <https://rdcd.gov.bd/site/project/89981e43-fc4d-4e92-af84-fd487479a614/Ongoing-Projects>, accessed on 11 September 2019.

Table 6.7: Overview of the small programmes for working-age

Programme Name	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS	Remarks
Interest free Micro-Credit Programme	MoSW	The programme aims to provide interest-free microcredits to poor and persons with disabilities. Amount: Tk. 5000 to Tk, 30,000	Although the NSSS does not provide any specific indication on a major programme with microcredits, the government already runs some microcredit programmes in large scales through the PKSf.	All microcredit programmes should be harmonised with PKSf.
Micro-credit for Women Self-employment	DWA; JMS	Both the DWA and JMS has this programme which is operated separately. Objective: Providing microcredit loans to poor and destitute women. The microcredit is provided for sewing machines, livestock and poultry, fisheries, nurseries, etc. Amount provided: Tk. 5000 – Tk 15,000.	Although the NSSS does not provide any specific indication on a major programme with microcredits, the government already runs some microcredit programmes in large scales through the PKSf.	All microcredit programmes should be harmonised with PKSf.
Income Generating Activities for Women at Upazila Level	DWA	Providing training to poor and disadvantaged women so that they can be self-reliant and self-employed. The programme is being implemented in 426 Upazilas across the country and aims to train 217,440 women during 2017-2020.	There are several other programmes with similar objectives such as: Urban based marginal women development, women's skill-based training for livelihood, etc. The objective of these programmes goes in line with the Vulnerable Group Development (VGD) programme.	The programmes can be imparted to the NSSS stipulated Vulnerable Women Benefit (VWB) programme.
Strengthening Women's Ability for Productive New Opportunities (SWAPNO)	LGD	Promoting employment, and future employability, of extremely poor rural women.	The NSSS stipulates to expand SWAPNO project nationwide.	Some of the programme objectives of SWAPNO is similar to some other programmes such as – NJLIP, Employment of Ultra poor in Northern Areas. An extended version of the SWAPNO can integrate those programme components and emerge as a unified programme.
Urban Based Marginal Women Development (Urban Based Women Development Project Phase-2)	JMS, MoWCA	Poverty alleviation and economic self-reliance for poor, destitute and asset-less women Increase home-made product by engaging women in productive and need-based income-generating activities and create marketing facilities for the products produced by the trained women. Make women active, initiative through providing skill development training and create a sense of empowerment, rights and duties and leadership among women.	There are several other programmes with similar objectives such as: Income-generating activities at the Upazila Level, women's skill-based training for livelihood, etc. The objective of these programmes goes in line with the Vulnerable Group Development (VGD) programme.	The programmes can be imparted to the NSSS stipulated Vulnerable Women Benefit (VWB) programme.
Skill and Employment Programme in Bangladesh	MoEducation	The Skills and Employment Programme Bangladesh (SEP-B) known as Sudokkho stimulates the private sector to	All the objectives of SEP-B are well reflected in the SEIP project being implemented by the MoF.	SEIP should be extended further to incorporate a

		deliver skills training sustainably and at scale by supporting: (i) private training service-providers to train skills that match industry-demand and facilitate job placement; and (ii) private sector firms to deliver innovative training systems and provide employment TVET (Technical and Vocational Education and Training) reform agenda of Bangladesh through the development of policies and training packages	SEP-B programme can be consolidated with the SEIP . SEIP's objective includes identification of the skill gaps in different industrial sectors, identify the future trends, and coordinate existing skill development and training programmes in a holistic way. Initially, it targets six major sectors for skill enhancement.	broader array of training programmes.
Women's Skill-Based Training For Livelihood	JMS, MoWCA	Providing training on tailoring, embroidery, block boutique, tie-die printing, leather crafts, food preparations and preservation, etc.	There are several other programmes with similar objectives such as Income generating activities at the Upazila level. The objective of these programmes goes in line with the Vulnerable Group Development (VGD) programme.	The programmes can be imparted to the NSSS stipulated Vulnerable Women Benefit (VWB) programme.
Employment of Ultra Poor in Northern Areas	RDCD, MoLGRDC	The objective of the programme includes: Creating opportunities for self-employment through training; Enhancing income-generating activities for tackling seasonal unemployment; Improvement of the local livelihood; Enhancing social and food security through self-employment; Creating new employment opportunities in the locality;	Programmes such as Notun Jibon Livelihood Improvement Programme (NJLIP) and SWAPNO has some similar objectives. NSSS stipulates to expand SWAPNO.	This programme will end in 2020. However, some components of this programme can be integrated into the SWAPNO programme while replicating nationwide.

3.2.3. Small Programmes for Mitigating Covariate Risks

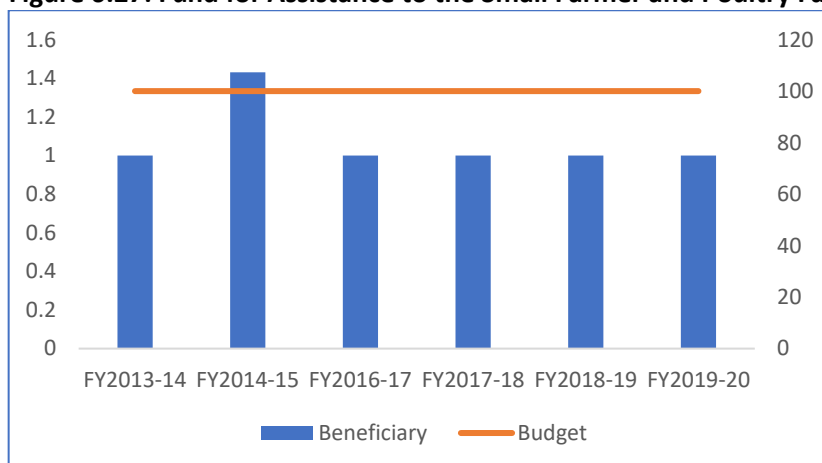
Among the 42 selected small programmes, three can be classified as programmes for covariate risks:

- i. Fund for Assistance to the Small Farmer and Poultry Farms
- ii. Fund for the Welfare of Acid Burnt Women and Disabled
- iii. Assistance for Cancer, Kidney and Liver Cirrhosis Patients

i. Fund for Assistance to the Small Farmer and Poultry Farms:⁴³

Since 2007-08, several outbreaks of avian influenza, also known as ‘Bird Flu’, has been observed in Bangladesh. During each outbreak, all affected poultry birds, which numbers to hundreds of thousands, were culled. Losses to the poultry farmers, even the unaffected ones, further soared as market prices for poultry items plummeted. As a safeguard to such crisis, the GoB allocates a block amount of Tk. 100 crore each fiscal year from its revenue expenditure since the first outbreak. The exact number of beneficiaries receiving this benefit per year was not available. However, the MoF data shows that each year it targets up to 1 lac potential beneficiaries.

Figure 6.27: Fund for Assistance to the Small Farmer and Poultry Farms



Source: RAPID Assessment based on MoF data

It is noteworthy that this allocation is not appropriated every year and is only utilised when crises arise. Moreover, this is not the only such emergency fund kept for crises mitigation. One of the largest covariate shock mitigation programmes is the Gratuitous Relief (GR).⁴⁴ The GR provides both cash, as well as kind (such as food, warm clothes, etc.) supports to the people at distress. The fund is allocated for each of the districts. Under the jurisdiction of the Deputy Commissioner (DC) of the district, it is possible to disburse the fund at the quickest possible time.

⁴³ No project document was found. Information regarding the programme was obtained through KIIs with GoB officials, and online sources were used for obtaining information of Bird Flu:

<https://bdnews24.com/health/2018/05/08/study-gives-new-insights-into-avian-influenza-in-bangladesh> and <https://www.aljazeera.com/news/2017/01/outbreak-h5n1-bird-flu-poultry-farm-dhaka-170123151007246.html>

⁴⁴ Details on GR and its objective can be found at:

https://modmr.portal.gov.bd/sites/default/files/files/modmr.portal.gov.bd/files/ecf436eb_5909_4d4e_bd7e_627e2a98bc9a/Humanitarian%20Assistance0001.pdf; accessed on 20 September 2019

ii. Fund for the welfare of burnt and disabled:⁴⁵

Fund for the welfare of burnt and disabled, a revenue budget programme, has been in operation since 2002-03. Since its inception, the programme has been transformed three times, and prior to 2016 it was named as 'Fund for the welfare of acid burnt women and disabled'. The programme is being implemented by the Department of Social Services (DSS). The objective of the programme is ensuring timely treatment to the burnt and persons with disabilities. The programme provides a onetime Tk. 20,000 to the burnt for medical treatment. Another aim of this programme is to provide microcredits to the beneficiaries for engaging them with income-generating activities. Any burnt or PWD (with per person annual family income less than Tk. 100,000) can receive an interest-free microcredit for an amount of Tk. 5000 to Tk. 30,000.⁴⁶ The service is being provided through 489 Upazila DSS offices across the country. The programme also mentions several other activities as its objectives, such as - surveying of burnt and PWDs, enlisting PWDs, and orientation of the beneficiaries on vocational/ social or health topics. According to the MoF, Tk. 1.65 crore has been allocated for covering up to 33 thousand beneficiaries in the FY2019-20.

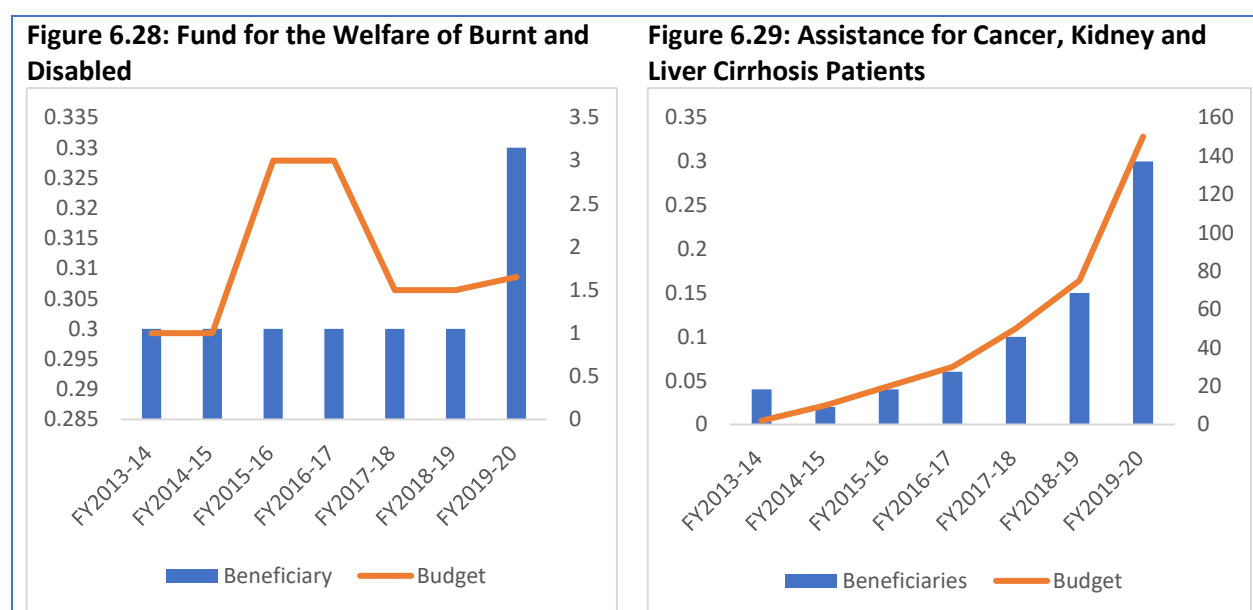
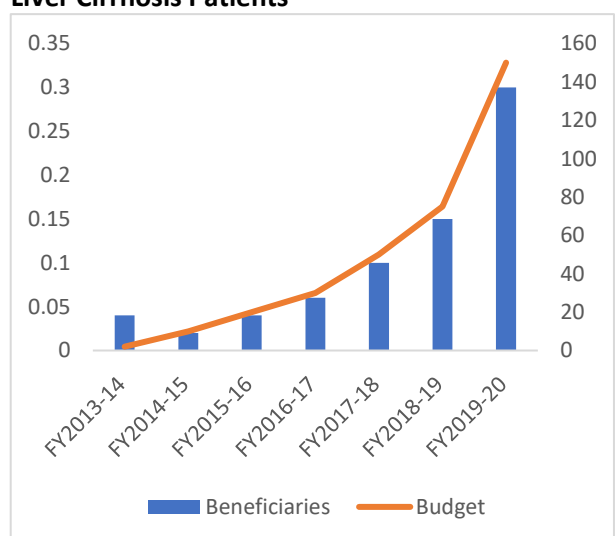


Figure 6.29: Assistance for Cancer, Kidney and Liver Cirrhosis Patients



Source: RAPID Assessment based on MoF data

iii. Assistance for Cancer, Kidney and Liver Cirrhosis Patients:⁴⁷

Since 2013-14, the Government of Bangladesh initiated the assistance for poor patients diagnosed with cancer, kidney or liver cirrhosis diseases. The programme is being operated by the Department of Social Services. Upon receiving applications, the DSS finalises its decision based on a set of criteria scrutinised by the local administration and public representatives. A person receives a lump-sum Tk. 50,000 for medical treatment and reintegration into normal life.

⁴⁵ Source: <http://www.dss.gov.bd/site/page/9777413f-db00-4f4a-9027-9b48b7ea7f29/Disability-Rehabilitation>; accessed on 21 September 2019

⁴⁶ Although the credit is interest free, it has 5% service charge. The credit is payable in 20 equal instalments.

⁴⁷ Source: <http://www.dss.gov.bd/site/page/6e5af4c4-3d44-4530-8c36-d1dc13e90905/Cancer.-Kidney-&-Liver->; accessed on 20 September 2019

Table 6.8: Overview of the small programmes for covariate shocks

Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS	Remarks
Fund for Assistance to the Small Farmer and Poultry Farms	MoF / FinDiv	The fund is kept as a reserve resource (or, block amount) to be utilized in the case of an avian influenza outbreak.	The NSSS does not provide any specific recommendation on such programmes. However, Gratuitous Relief (GR) provided by the MoDMR and distributed by the Deputy Commissioners has a similar objective and modality.	The programme can be harmonised with the GR programme under MoDMR.
Fund for the Welfare of Burnt and Disabled	MoSW	Ensuring timely treatment to the burnt and persons with disabilities and providing microcredits to the beneficiaries for engaging them with income-generating activities. It provides a onetime Tk. 20,000 to the burnt for medical treatments.	The NSSS suggests establishing a Disabled Benefit programme for the Children and Working-age population. Most of the disability-related programmes are run by JPUF.	The disability component of 'Fund for the welfare of burnt and disabled' should be merged with the JPUF component. The programmes under Jatiya Protibondhi Unnoyon Foundation (JPUF) should be strengthened further. The fund for the burnt can be harmonised with the GR.
Assistance for Cancer, Kidney and Liver Cirrhosis Patients	MoSW	A person diagnosed with cancer, kidney or liver cirrhosis receives a lump-sum Tk. 50,000 for medical treatment and reintegration into normal life.	N/A	The programme can be harmonised with the GR programme under MoDMR.

3.2.4. Special Programmes

A general observation on the list of small programmes suggests a natural categorisation of the special programmes in several clusters, namely:

- a. Special programmes related to the livelihood of marginal and low-income
- b. Special healthcare programmes
- c. Infrastructure development projects
- d. Region-specific special programmes
- e. Programmes for coastal areas
- f. Programmes for persons with disabilities (PWD)

A brief summary of the implementing authorities and objectives of the special small social security programmes are presented in Table 6.9.

a. Special programmes related to the livelihood of marginal and low-income:

Out of 42 small SSPs four special programmes fall under this category:

- (i) Programme for Improving the Livelihood of Harijan, Dalit, Bade community
- (ii) Programme for Improving the Livelihood of Trans Gender (Hijra)
- (iii) Programme for Livelihood Improvement of tea-garden labourers
- (iv) Rehabilitation and Creation of Alternative Employment for Beggars Profession

i. Programme for Improving the Livelihood of Harijan, Dalit, Bade community:

This programme is administered by the Ministry of Social Welfare (MoSW). This programme started during the 2012-2013 financial year, as a pilot project in seven districts (Dhaka, Chittagong, Dinajpur, Patuakhali, Naogaon, Jashore, Bogura, and Habiganj). Now the programme has been expanded to include all 64 districts. Allocated budget for this programme during 2018-19 was Tk. 50 crore, whereas, in 2019-20 financial year, the allocated amount of budget is Tk. 67 crore. There were 62 thousand beneficiaries from this programme during 2018-2019. Objectives of this programme included:

- Providing education to the Bade and other disadvantaged communities. To achieve this goal, the programme has four steps of the action plan. It provides stipends of Tk. 300, Tk. 450, Tk. 600, and Tk. 1000 to the primary, secondary, higher secondary, and college-going students respectively of disadvantaged communities.
- Arranging stipend-based training programmes for the working-age Bade and other disadvantaged communities in order to improve their income generation skills and bring them to the mainstream society.
- Upon receiving the training each person gets rehabilitation assistance of TK. 10,000.
- Providing a benefit of Tk. 500 to Bade and other disadvantaged and insolvent people if they are above 50 years old.

ii. Programme for Improving the Livelihood of Trans Gender (Hijra):⁴⁸

The Department of Social Services under the MoSW runs the programme for improving the livelihood of Trans-Gender. This programme was initiated as a pilot programme in seven districts (Dhaka Chittagong, Dinajpur, Patuakhali, Khulna, Bogura, and Sylhet) during the 2012-13 financial year. Since 2015-16, this

⁴⁸ Source: <http://www.dss.gov.bd/site/page/e3108b96-8e64-4fb4-be8e-3f2f8e9d27bb/Hijra-Community> A COMPENDIUM OF SOCIAL PROTECTION RESEARCHES

programme has expanded to cover all 64 districts. During 2018-19 the number of beneficiaries from this programme was 6,000 and the allocated budget was Tk. 11 crore. Whereas, in 2019-20 the allocated budget is Tk. 6 crores. Among around 10,000 transgender people in Bangladesh, 6,000 are receiving some benefits from this special programme.

Objectives of this programme are as follows:

- In order to educate the school-going transgender population, a four steps action plan has been undertaken. It provides stipends of Tk. 700, Tk. 800, Tk. 1000, and Tk. 1200 to the primary, secondary, higher secondary, and college-going students respectively.
- Providing a benefit of Tk. 600 to disadvantaged and insolvent transgender people if they are above 50 years old.
- Arranging stipend-based training programmes for the working-age transgender people in order to improve their income generation skills and bring them to the mainstream society.
- Upon receiving the training each person gets rehabilitation assistance of Tk. 10,000

Support towards the people from marginalised groups needs to be strengthened and redesigned

Md. Sorab Sordar is a snake charmer (Bede) and fisherman. He lives in a boat with his family in Bhola Sadar Upazila. His income is a mere amount of Tk. 6,000-Tk 7,000 per month.

Sorab feels antagonised as he exclaims that Bede community like him has been left out in large from the GoB programmes. Neither the government nor the private NGOs have large programmes for them. “We are never welcomed or invited to any program” – he says with a sigh. “One and half years ago, the UNO office asked for a list of the Bede community and we submitted it. However, still, we have not heard anything”, he recalls. He also remarked that his children cannot get an education because of social discrimination. Also, his children do not receive any kind of scholarships available in the SSPs. “We are Bangladeshi by birth but unfortunately, we do not get any help from the government as other citizens get” – he says miserably.

Sorab thinks it is not some monthly allowance of food or cash but training in income-generating activities that can transform his life. Leaving his profession behind he wants to move on his life. “We want a better and non-discriminating society to live in. Since the changing society’s perception is not possible, help us to change our occupation” – he concludes.

Programmes for livelihood improvement of the Transgenders need to be strengthened

Khairun, a resident of Netrokona, is a transgender student without any income. She lives with her brother. She claims that Hijra who are girlish can stay with their family. However, a large group of Hijra lives in communes. According to her, such groups are sometimes involved in hijacking and prostitution.

She said that her parents do not care for her enough as they do for his brother. Feeling abandoned at home, a few years back she left home for a Hijra commune but could not survive there more than 7 days, and she escaped back to home.

Now, she wants to study attentively and become successful. She does not want to identify herself as a hijra anymore. She is a beneficiary of the programme run by the Department of Social Services. She has received training on the computer from the program. She had to travel to the District Headquarter for the training daily. Although the programme provided transport allowances, travelling daily was troublesome due to unavailable transportation services. She successfully completed the 50-day training programme and attained the first position in the class. Although they

were promised that the first-place achiever will be awarded a computer, however, that was not true. Instead, the first ten trainees in the merit list were given Tk. 10,000 each after they met the Deputy Commissioner of Netrokona. She claims that, after receiving complaints from them, the DSS Officer was transferred.

Although Khairun has received a certificate from the training programme, she does not want to use it anywhere as it refers to her as a hijra. “Although there is a huge demand for trained computer operators in Netrokona, nobody actually wants to hire a Hijra” – she says mournfully. The social perception would not allow her to continue the job unscathed even if she manages one. She suggests that the certificate should not refer them as Hijra. She also thinks financial supports from the Government for setting up businesses can help them a lot. Also, training in other Income Generating Activities such as cooking, driving, handicrafts, or homestead gardening, etc. will also be very effective.

iii. Programme for Livelihood Improvement of tea-garden labourers:

Programme for Livelihood Improvement of tea-garden labourers is administered by MoSW. This programme covers the labourers working on tea-gardens in Sylhet, Chittagong, and Panchagarh.

Tk. 25 crores budget has been allocated for this programme during the 2019-20 financial year. Last year (2018-2019) 50,000 tea-garden labourers were benefitted from this programme and the number has been increasing over the years. The number of beneficiaries for the livelihood improvement of tea-garden labourers tripled from 10,000 in 2015 to 30,000 in 2017. However, it still covered only one-fourth of the total tea-garden labourers in the country.

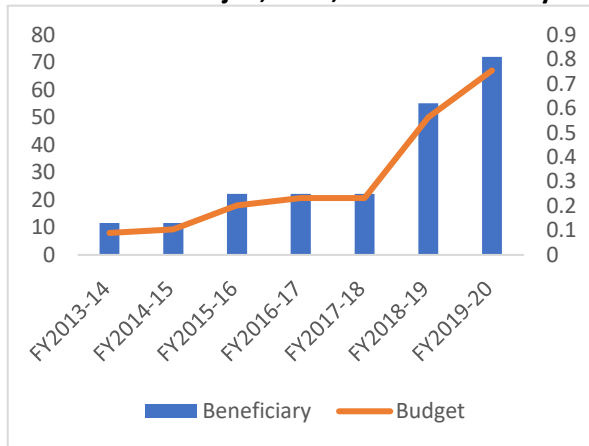
Objectives of the Programme for Livelihood Improvement of tea-garden labourers include:

- Improving socio-economic condition and providing safety-net to the tea-garden labourers.
- Ensuring food security for the tea-garden labourers in the face of covariate shocks. Families of the poor and insolvent tea-garden labourers get TK. 5,000 worth of food in three phases.
- Improving the social status of tea-garden labourers

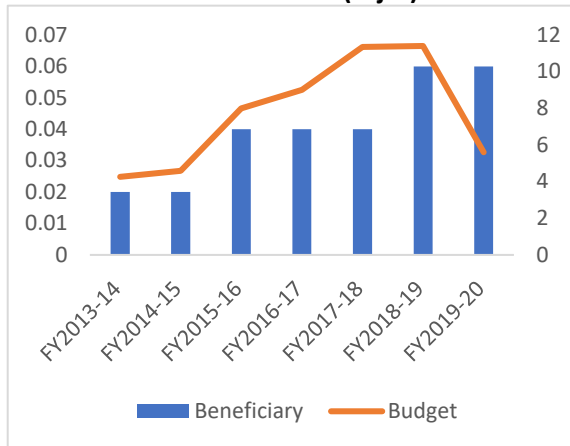
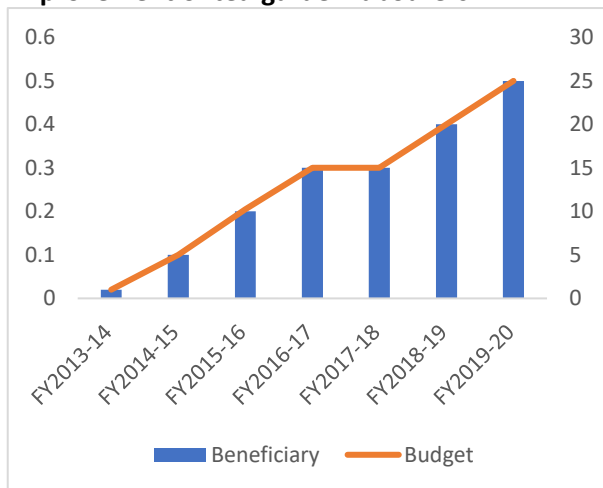
iv. Rehabilitation and Creation of Alternative Employment for Beggars Profession:

This is a small SSP and a revenue-fund based programme implemented by the MoSW. The programme has two-fold objectives: (i) rehabilitation and creation of alternative employment opportunities for beggars; and (ii) providing training to the beggars to improve their income generation abilities.

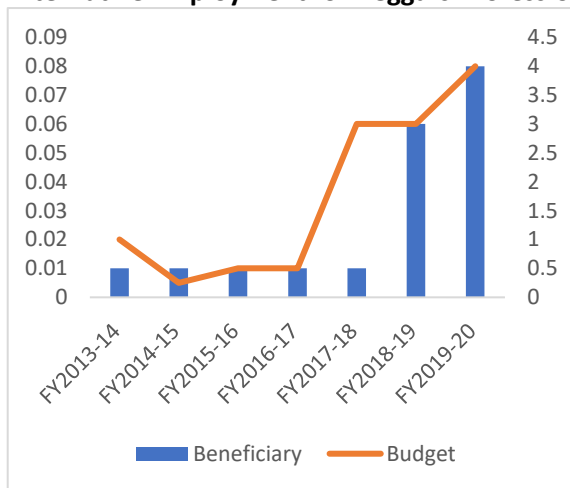
The programme was initiated in August 2010, even though the scale of the operation was very limited. During the 2018-19 financial year, the fund for this programme was distributed among 38 districts of Bangladesh. During 2019-20, the allocated budget for this programme is Tk. 4 crores. The coverage of Rehabilitation and Creation of Alternative Employment for Beggars’ Profession has not improved significantly over the years. For instance, just 8,000 people are getting benefits under Rehabilitation and Creation of Alternative Employment for Beggars’ Profession, while – according to the Ministry of Social Welfare, there are more than 100,000 beggars in Dhaka city alone.

Figure 6.30: Programme for Improving the Livelihood of Harijan, Dalit, Bade community

Source: RAPID Assessment based on MoF data

Figure 6.31: Programme for Improving the Livelihood of Trans Gender (Hijra)**Figure 6.32: Programme for Livelihood Improvement of tea-garden labourers**

Source: RAPID Assessment based on MoF data

Figure 6.33: Rehabilitation and Creation of Alternative Employment for Beggars Profession

b. Special healthcare programme: Urban Public Environmental Health Care⁴⁹

The Urban Public Environmental Health Care programme is being implemented by the Local Government Division (LGD) under the Ministry of Local Government, Rural Development and Co-operatives (MoLGRDC). This is a development programme, financed by the Asian Development Bank (ADB) with a view to improving the living standards of city dwellers, especially the poor. The project will help reduce child mortality and morbidity by decreasing the prevalence of waterborne and food-related diseases in six cities, namely - Barisal, Chittagong, Dhaka, Khulna, Rajshahi, and Sylhet. It will improve waste management and food safety regulation and strengthen institutions.

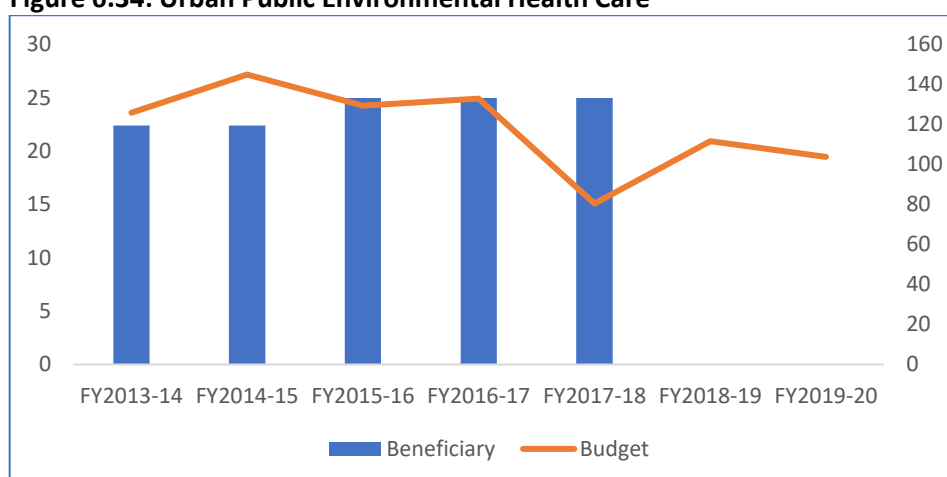
The programme has been effective since May 2010. Even though the original closing date of the programme was June 2017, later it was extended till June 2020. This programme has served on average 24 lakh beneficiaries annually from 2013 to 2018. Overall, we can see a declining trend in the allocated budget for this small SSP. For the 2019-20 financial year, the allocated budget for this programme is TK. 103.8 crores.

The objectives of the programme include:

⁴⁹ Source: <https://www.adb.org/projects/39305-013/main>, accessed on October 8th, 2019

- To improve the public and environmental health conditions in the urban areas of Bangladesh, particularly in the six city corporations (Barisal, Chattogram, Dhaka, Khulna, Rajshahi, and Sylhet).
- Reduce child mortality and morbidity by reducing the prevalence of waterborne and food-related diseases.
- Increase productivity by reducing overall morbidity, improve the health status, and the quality of life of poor urban inhabitants.
- To improve the public and environmental health conditions as well as sanitation in the urban areas of Bangladesh, particularly in the six city corporations (Barisal, Chittagong, Dhaka, Khulna, Rajshahi, and Sylhet).

Figure 6.34: Urban Public Environmental Health Care



Source: RAPID Assessment based on MoF data

c. Infrastructure development projects

(i) Development of the Living Standard of the Marginal people of Bangladesh - blacksmiths, potters, barbers and circumcisers:

Department of Social Services of MoSW implements the project titled 'Development of the Living Standard of the Marginal people of Bangladesh - blacksmiths, potters, barbers and circumcisers. This programme involves the marginalized group of population aged between 18 to 50 years in eight district and targets 7,000 beneficiaries. This programme was initiated in 2017 and expected to end in June 2023. During the 2019-20 financial year, the budget for this programme has been allocated at TK. 183 crores.

(ii) Bangladesh Agriculture Infrastructure Development Project:

The programme, Agriculture Infrastructure Improvement (Bangladesh Agriculture Infrastructure Development Project) is being implemented by LGD of MoLGRDC. The programme is being implemented in 20 southern districts of Bangladesh from Barisal, Dhaka and Khulna.⁵⁰ These are among the highest poverty prone areas in the country with very high malnutrition rates. In addition, these areas are highly vulnerable to climate shocks such as severe tidal surges, flash floods and frequent floods, increased salinity in soil and water, etc. The programme aims at developing the market and collection centres, rural roads, and farm-level irrigation and drainage systems. More specifically, the project has two broad objectives: (i) improving vertical infrastructures such as markets and collection centres; and (ii) improving horizontal infrastructure like roads, irrigation and drainage system. Since 2014 to 2019 the average number of beneficiaries from this programme

⁵⁰ The districts include: Barisal division: Barisal, Bhola, Jhalokati, Pirojpur, Barguna, Patuakhali; Dhaka division: Faridpur, Gopalganj, Madaripur, Rajbari, Shariatpur; Khulna division: Jessore, Jhenaidah, Magura, Narail, Bagerhat, Khulna, Satkhira, Chuadanga and Meherpur.

has been 62,000 per year. According to the project document, the project was scheduled to end in 2019. However, the programme is being continued and both the number of beneficiaries and the amount of budget allocation has been increased for this programme.

(iii) Rural Settlement Construction for Improvement of Rural Livelihood:

Rural Settlement Construction for improvement of Rural Livelihood is implemented by the RDCD, MoLGRDC. The number of beneficiaries from this programme has been around 1,000 and Tk. 25 crores has been allocated as budget during 2019-20. The project manual or details of the project were not available to the study team. However, based on interviews with relevant government officials it was found that this programme has similar objectives as with the Rural Infrastructure Development programme and Grameen Infrastructure Development programme. It must be noted that the Grameen Infrastructure Development programme is a large programme while RID is a medium programme.

Figure 6.35: Development of the Living Standard of the Marginal People of Bangladesh

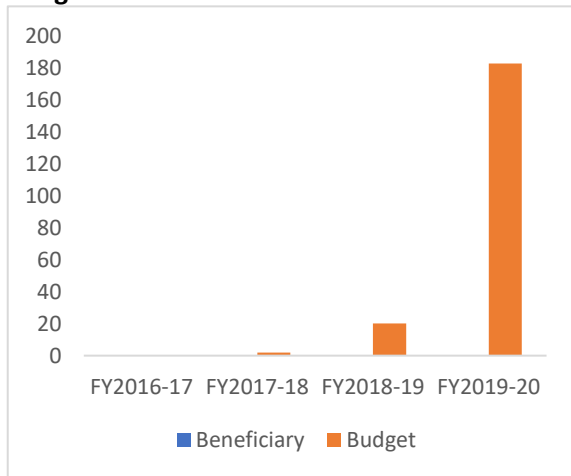


Figure 6.36: Bangladesh Agricultural Infrastructure Development Project

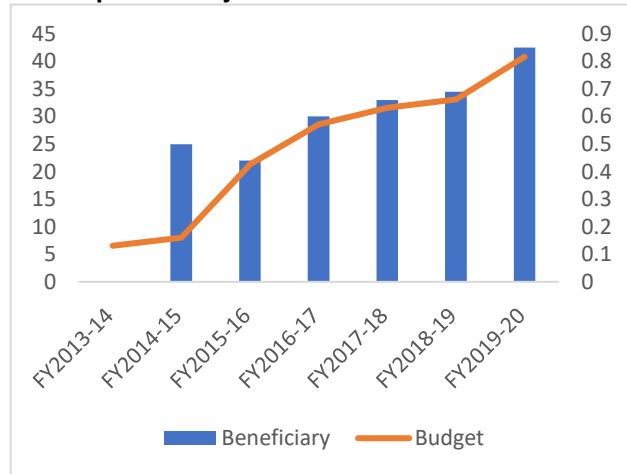


Figure 6.37: Settlement Construction for improvement of Rural Livelihood

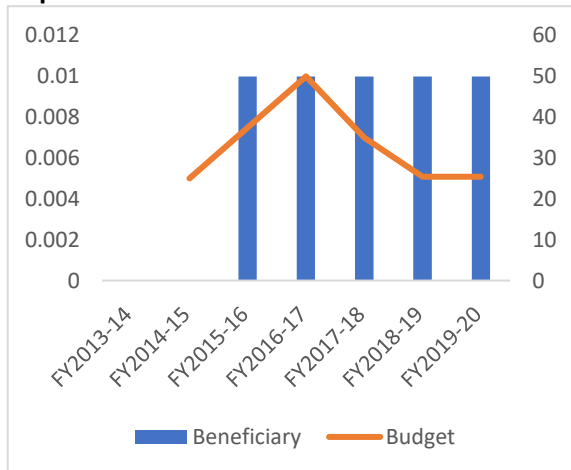
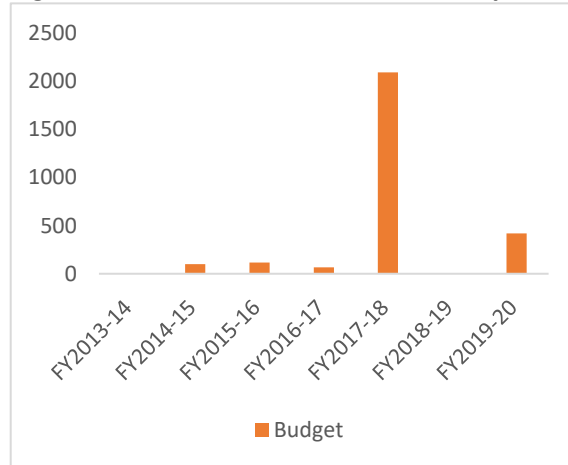


Figure 6.38: Rural Infrastructure Development



Source: RAPID Assessment based on MoF data

Table 6.9: Summary of the special programmes related to livelihoods

Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/ NSSS suggestions	Remarks
Programme for Livelihood Improvement of tea-garden labourers	MoSW	<p>The programme involves the socioeconomic improvement of the tea-garden labourers and ensuring food safety during a crisis.</p> <p>As a part of the programme, it provides – food support to the tea garden labourers (equivalent to Tk 5000).</p>	The NSSS recognises the importance of special programmes for marginalised groups of people and suggests for strengthening the supports.	The programme can be realigned with the lifecycle-based approach. All children from these families should be included in the Programmes for the Children, while the persons from the working-age and elderly should be brought under the respective other programmes. However, a special provision (such as special IGA training for these people; or additional stipend for children from these families) can be thought of. An alternative could be, devising a uniform Special programme for all marginalised groups.
Programme for Improving the Livelihood of Trans Gender (Hijra)	MoSW	<p>In order to educate the school-going transgender population, a four-step action plan has been undertaken. It provides stipends of Tk. 700, Tk. 800, Tk. 1000, and Tk. 1200 to the primary, secondary, higher secondary, and college-going students respectively.</p> <p>Providing a benefit of Tk. 600 to disadvantaged and insolvent transgender people if they are above 50 years old. Arranging stipend-</p>	The NSSS recognises the importance of special programmes for marginalised groups of people and suggests for strengthening the supports.	<p>The programme structure is very similar to other livelihood programmes such as the programme for the tea garden workers or the programme for the Harijan, Dalit, Bede communities. The difference is in their transfer benefits (such as the stipend) and training programmes.</p> <p>The programme can be realigned with the lifecycle-based approach.</p>

Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/ NSSS suggestions	Remarks
		based training programmes for the working-age transgender people in order to improve their income generation skills and bring them to the mainstream of society.		However, a special provision (such as special IGA training for these people; or additional stipend for Hijra children) can be thought of. An alternative could be, devising a uniform Special programme for all marginalised groups.
Programme for Improving the Livelihood of Harijan, Dalit, Bade community (Bede and disadvantage community 2017-18)	MoSW	<p>Providing education to the Bede and other disadvantaged communities. To achieve this goal, the programme has four steps action plan. It provides stipends of TK. 300, TK. 450, TK. 600, and TK. 1000 to the primary, secondary, higher secondary, and college going students respectively of disadvantaged communities. Arranging stipend-based training programmes for the working-age Bede and other disadvantaged communities, in order to improve their income generation skills and bring them to the mainstream of society.</p> <p>Upon receiving the training each person gets rehabilitation assistance of TK. 10,000. Providing a benefit of TK. 500 to Bede and other</p>	The NSSS recognises the importance of special programmes for marginalised groups of people and suggests for strengthening the supports.	The programme can be realigned with the lifecycle-based approach. However, a special provision (such as special IGA training for these people; or additional stipend for Hijra children) can be thought of. An alternative could be, devising a uniform Special programme for all marginalised groups.

Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/ NSSS suggestions	Remarks
		disadvantaged and insolvent people if they are above 50 years old.		
Rehabilitation and Creation of Alternative Employment for Beggars Profession	MoSW	Rehabilitation and creation of alternative employment opportunities for beggars. Provide training to the beggars to improve their income-generating abilities.	The NSSS recognises the importance of special programmes for marginalised groups of people and suggests for strengthening the supports.	-
Agriculture Infrastructure Improvement (Bangladesh Agriculture Infrastructure Development Project)	LGD, MoLGRDC	The objective of the project is to improve (i) Vertical Infrastructure like Markets and Collection Centres (ii) Horizontal infrastructure like roads, irrigation and drainage system.	-	Some of the components of this programme are similar to other existing large programmes (such as the Haor Area Livelihood Improvement Programme). Some of its objectives are overlapping with the Coastal Climate Resilient Infrastructure Improvement Programme. The programme may continue given its unique features. If discontinued, the new programme should incorporate its unique features.
Rural Settlement Construction for improvement of Rural Livelihood	RDCD, MoLGRDC	The programme objective is very similar to RID.	-	The Grameen Infrastructure Development programme can be remodified incorporating the features from smaller programmes such as the RID or the Rural

Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS/ NSSS suggestions	Remarks
				Settlement Construction for improvement of Rural Livelihood.
Development of the Living Standard of the Marginal People of Bangladesh	MoSW	Objectives of this programme include (i) construction of houses for cleaners/marginalized people. It also includes some income-generating activities, awareness building initiatives, nutrition for children, etc. targeting the urban poor and marginalized people.	The NSSS recognises the importance of special programmes for marginalised groups of people and suggests for strengthening the supports.	A broader special programme should be devised for all marginalised groups of Bangladesh.

d. Region Specific Special Programmes

(i) Char Development and Settlement Programme (CDSP) is being implemented by the LGD, MoLGRDC. The programme started in March 2011 and is co-financed by the Government of Bangladesh, the Government of the Netherlands, and the International Fund for Agricultural Development (IFAD). Currently, the fourth phase of this programme has been continuing. The project activities of CDSP IV focuses on the development of five new chars: Char Nangulia, Noler Char, Caring Char, Urir Char, and Char Ziauddin. These encompass around 30,000 ha, with an estimated population of 155,000 persons in 28,000 households. Since 2011 to 2019 the average number of beneficiaries from this programme has been around 10 lakhs. Allocated budget in 2019-20 has been Tk. 227 crore.

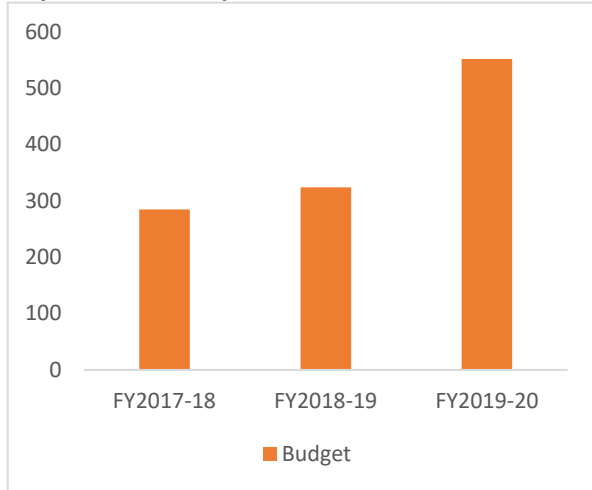
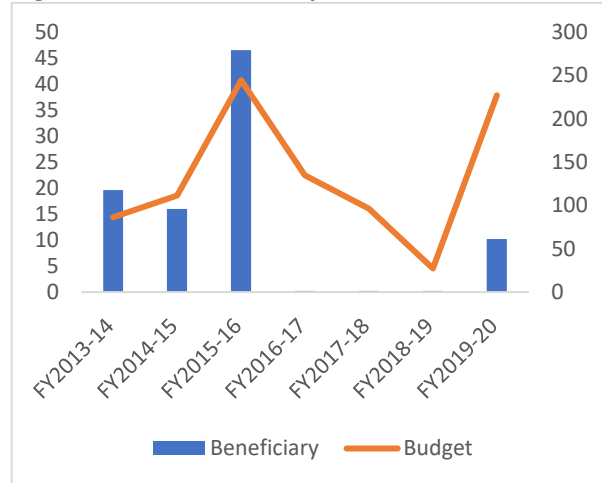
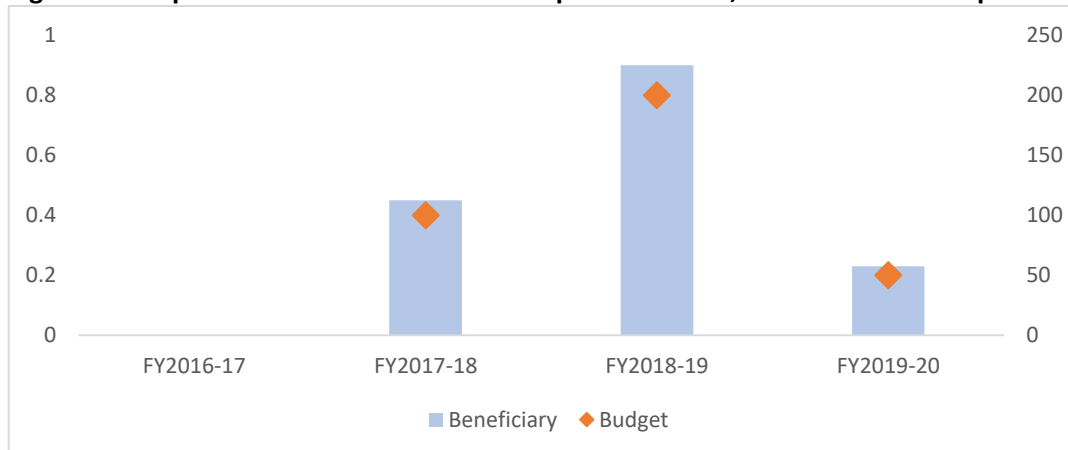
The overall objective of CDSP IV is to improve the economic situation and living condition of the population in the coastal areas of south-eastern Bangladesh with special reference to the poorest segment of the population. The activities are divided into six project components: 1. Protection for Climate Change, 2. Climate-resilient Infrastructure, 3. Land Settlement and Titling, 4. Livelihood Support, 5. Field Level Institutions, and 6. Surveys and Studies, Operation and Maintenance.

Similar major programme: Haor Infrastructure and livelihood Improvement Project (HILIP)

(ii) Special Assistance for the Development of Char, Haor and Undeveloped Area is another small programme that entails the economic improvement of chars in Bangladesh. This programme has a budget of TK. 50 crore in 2019-20. The number of beneficiaries last year was around 90,000. The programme has some overlapping objectives with the CDSP IV programme.

Both CDSP IV and Special Assistance for the Development of Char, Haor, and Undeveloped Area have some common objectives as with the Haor Infrastructure and Livelihood Development Programme being implemented by the LGD, MoLGRDC. There is another programme specifically designed for the Haor Area titled 'Haor Flood Management and Livelihood Improvement Project'⁵¹. The programme is being implemented by the Bangladesh Water Development Board (BWDB), Ministry of Water Resources (MoWR). Initiated in 2018, this development programme is being had funded by JICA. The expected completion date is June 2022. Allocated budget during 2019-20 is TK. 552 crores, making it a medium-sized programme. The overall objective of the project is to reduce the damages of Boro crops from pre-monsoon flood, improve access to basic infrastructure, and increase agriculture and fishery productivity in the hoar areas in the upper Meghna river basin by (i) rehabilitating and constructing the flood management facilities; (ii) rehabilitating and constructing the rural infrastructures; and (iii) implementing agriculture and fishery promotion activities, and thereby contributing to the improvement of living standard and activation of economic activities in the target area.

⁵¹ Source: <https://www.bwdb.gov.bd/haor/> and <http://socialprotection.gov.bd/wp-content/uploads/2018/11/MoWR-HAOR-PD-presentation-SSPS-5Nov2018.pdf>

Figure 6.39: Flood Management and Livelihood Improvement Project in Haor Area**Figure 6.40: Char Development and Settlement****Figure 6.41: Special Assistance for the development of Char, Haor and undevelopment area**

Source: RAPID Assessment based on MoF data

e. Programmes for Coastal Areas

(i) Guchagram (Climate Victims Rehabilitation Programme) is being implemented by the MoLand. After successful completion of the project Adarsha Gram Project-I & II, Bangladesh government undertook a new project of similar nature titled “Guchagram (CVRP)”. The project was approved on 4th May 2009 and rehabilitated more than ten thousand families in 254 Guchagrams by the end of 2015. After successful completion of phase I of the CVR programme -the phase II of the project targeted to rehabilitate 50,000 landless families in 2550 (approx.) Guchagrams by June 2020. Allocated budget for this programme is TK. 165 crore. Between 2009 to 2017 the average number of beneficiaries has been around 60,000. Objectives of this programme include

- Rehabilitation of landless destitute poor families affected by climate change, river erosion and other natural disasters by establishing Guchagrams on government “khash” land
- Bring them to mainstream society by ensuring socio-economic development by providing credit and giving training on awareness and skill development.

(ii) Coastal Climate Resilient Infrastructure Improvement Programme (CCRIP) is being implemented by LGD, MoLGRDC. CCRIP constructs climate-resilient road infrastructure and cyclone shelters, and improves

access to markets to address acute poverty and climatic vulnerability in south-west Bangladesh.⁵² The project is being implemented in 32 Upazilas of 12 south-western districts - Barguna, Barisal, Bhola, Jhalokathi, Patuakhali, and Pirojpur districts in Barisal division, Gopalganj, Madaripur and Shariatpur districts in Dhaka division, Bagerhat, Khulna, and Satkhira districts in Khulna Division. These districts are known to be very poor, least developed, and vulnerable to natural disasters such as tidal surges, cyclones, and floods. The target group comprises the population in the catchment areas of project markets and roads, in particular, small and marginal farmers, small traders and microentrepreneurs, landless people, and poor women. It is estimated that 3.5 million people will benefit from the project. The number of beneficiaries on average per year has been around 48 thousand during 2014-2019. In 2019-20 the allocated budget for this programme was TK. 156 crore.

The goal of this programme is to achieve the following:

- Improved livelihoods (higher incomes and food security) for poor households (women and men) in selected Upazilas of 12 coastal districts.
- The development objective is to achieve enhanced climate resilience of coastal road and market infrastructure and people in selected Upazilas of 12 project districts.

Case 10: Case study on a Beneficiary of the Coastal Climate Resilient Infrastructure Improvement Programme

Nurul Amin Shekh, a shrimp farmer from Sundarganj, has been struggling to support his family with his limited monthly earning of Tk. 15,000 from his hatchery. He incurs big losses when his shrimps suffer from viral diseases and consequently has to take loans to support his family.

For the last four years, he has been receiving training on Coastal Climate Resilient Infrastructure Improvement Programme. It has been helping his family and other villagers to survive the loss of property after deleterious weather. He and most of the villagers are involved with the programme. According to him, the most important training is on getting shelter for different storm signals. Other than training, the CCRIP also provides lifejackets, torches, raincoats etc.

“We got nothing but awareness training from the CCRIP. It does not provide any kind of financial supports for livelihood improvements”, he said with a bit of frustration. He wished that CCRIP were allotted funds to incorporate workfare programme components (such as repairing roads or improving other infrastructures) so that the poor people could earn from the programme as well. He also thinks that the government should provide financial support or loan along with training. It should also incorporate a monitoring component to gauge the progress. He believes that training on livestock breeding and the provision of financial support for poor old women would result in an increase in income.

(iii) Lump-Sum Provision for Development of Special Areas (Except Hill Tracts), a revenue financed programme, has been administered by the Prime Minister’s Office (PMO). The target beneficiaries of this programme are marginalised rural population. This programme was initiated in 1996 targeting the marginalised rural population of Bangladesh. Around 14 thousand beneficiaries have benefitted from this programme on average per year during 2014-2019. In 2019-20, the allocated budget for this programme was been Tk. 50 crore. Objectives and activities conducted in the domain of this programme are as follows:

- Improving income generation opportunities for the rural marginalised group of the population, that include providing skills and training.
- Providing school stipends in the concerned Upazilas and one-time stipends for public and private university students from the rural-marginalised group.
- Funds from this programme are also spent on health services, repairing religious structures, and establishing schools for a marginal group of population.

⁵² Source: <https://www.ifad.org/en/web/operations/project/id/1100001647/country/bangladesh> A COMPENDIUM OF SOCIAL PROTECTION RESEARCHES

Figure 6.42: Coastal Climate Resilient Infrastructure Improvement

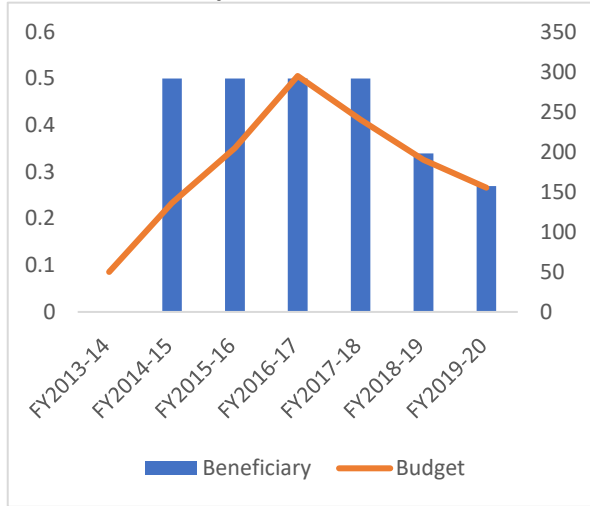
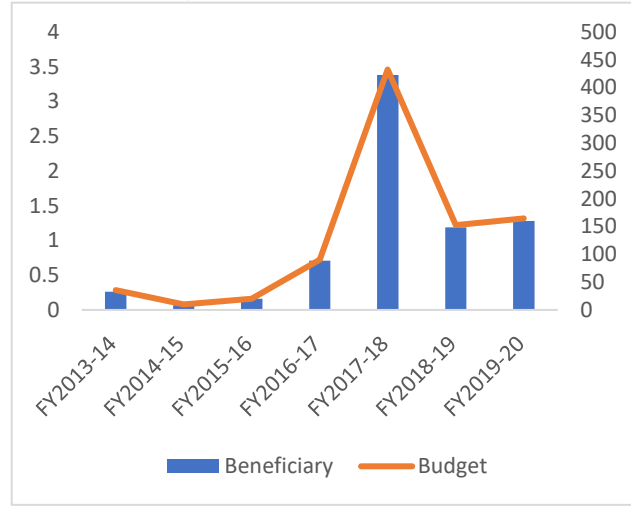
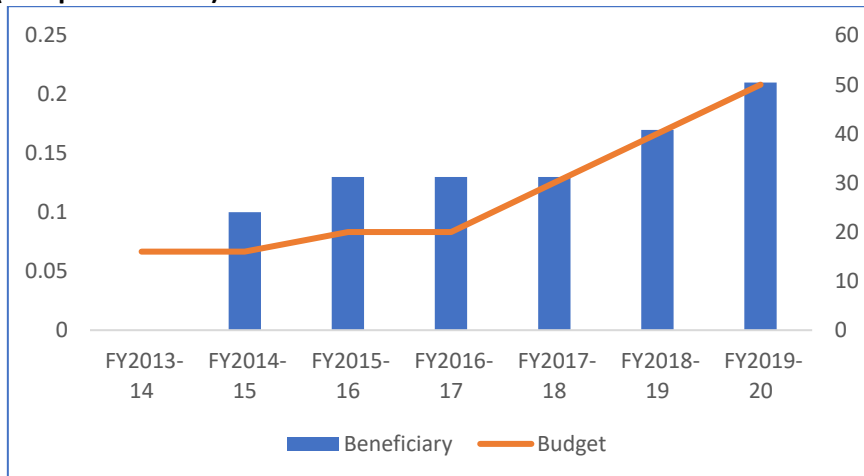


Figure 6.43: Guchagram (Climate Victims Rehabilitation)



Source: RAPID Assessment based on MoF data

Figure 6.44: Lump Sum Provision for Development of Special Areas (Except Hill Tracts)



Source: RAPID Assessment based on MoF data

Table 6.10: Summary of the region-specific special programmes

Name of the programme	Implementing line ministry/division	Areas of operation	Programme objective	Similar major programme envisaged in the NSSS	Remarks
Haor Flood Management and Livelihood Improvement Project in Haor Area	BWDB, MoWR	Areas situated in the upper Meghna river basin	Rehabilitating and constructing the flood management facilities and infrastructures. Implementing agriculture and fishery promotion activities, and thereby contributing to the improvement of living standard and activation of economic activities in the target area.	The NSSS does not specifically mention about programmes on climate change. However, it duly attested the importance of these special programmes for climate-vulnerable regions.	One large programme currently being implemented is Haor Area Livelihood Improvement Project. All the projects are being implemented by two different ministries; the livelihood components have some overlapping. All livelihood programmes for the climate-vulnerable regions can be introduced under a broader umbrella.
Char Development and Settlement (IV)	LGD, MoLGRDC	Five new chars: Char Nangulia, Noler Char, Caring Char, Urir Char and Char Ziauddin	The overall objective of CDSP IV is to improve the economic situation and living condition of the population in the coastal areas of south-eastern Bangladesh with special focus on the poorest segment of the population.	-	The programme is more of a settlement development than a social security programme.

Name of the programme	Implementing line ministry/division	Areas of operation	Programme objective	Similar major programme envisaged in the NSSS	Remarks
Special Assistance for the development of Char, Haor and underdeveloped areas	-	-	-	-	Programme Information was not available
Guchhagram (Climate Victims Rehabilitation)	MoLand	Regions where families are affected by climate change, river erosion and other natural disasters	Rehabilitation of landless destitute poor families affected by climate change, river erosion, and other natural disasters by establishing Guchhagrams on government “khash” land. Bringing them to the mainstream of society by ensuring socio-economic development by providing credit and giving training on awareness & skill development.	-	-
Coastal Climate Resilient Infrastructure Improvement	LGD, MoLGRDC	32 Upazilas of 12 south-western districts: Barguna, Barisal, Bhola, Jhalokathi, Patuakhali and Pirojpur. Districts in Barisal Division, Gopalganj,	Improved livelihoods (higher income and food security) for poor households (women and men) in selected Upazilas of 12 coastal districts. The development objective is to achieve enhanced climate resilience of the coastal road and market infrastructure and people in selected Upazilas of 12 project districts.	-	The programme has some similar objectives as observed in the Agriculture Infrastructure Improvement project. Most of the areas under operation of these two programmes are also overlapping.

Name of the programme	Implementing line ministry/division	Areas of operation	Programme objective	Similar major programme envisaged in the NSSS	Remarks
		Madaripur and Shariatpur districts in Dhaka division, Bagerhat, Khulna, and Satkhira districts in Khulna division.			
Lump Sum Provision for Development of Special Areas (Except Hill Tracts)	PMO	Across all districts (except hill tracts)	Improving income generation opportunities for the rural marginalised group of the population, that include providing skills and training. Providing school stipends in the concerned Upazilas and one-time stipends for public and private university students from the rural-marginalised group. Funds from this programme are also spent on health services, repairing religious structures, and establishing schools for the marginal group of population.	-	This programme can continue as it is. A large portion of this fund is spent after repairing religious structures or educational structures, etc. as and where required.

f. Programmes for Persons with Disabilities (PWDs):

Among all the SSPs, there are 9 different programmes for the PWDs (Table 6.11). All the programmes except the Allowances for the Financially Insolvent Disabled fall under the small programme criteria. All disability-related programmes should be directed from a single source.

Table 6.11: Programmes for the PWDs

Sl. No.	Name of Program/Activities/Projects	Beneficiary (Lac)		Budget (Tk, Crore)		Programme Classification	Source of Finance
		2018-19	2019-20	2018-19	2019-20		
1	Allowances for the Financially Insolvent Disabled	10.00	15.45	840.00	1390.50	Large	Revenue Budget
2	Stipend for Disabled Students	0.90	100.00	80.37	95.64	Small	Revenue Budget
3	Grants for the Schools for the Disabled	0.35	0.35	25.00	28.00	Small	Revenue Budget
4	Fund for the Welfare of Burnt and Disabled	0.30	0.33	1.50	1.65	Small	Revenue Budget
5	Trust for the protection of persons with neurodevelopmental disabilities.	0.00	0.00	25.50	27.50	Small	Revenue Budget
6	Welfare Trust for Physical Disabilities.	0.00	0.00	11.50	15.00	Small	Revenue Budget
7	Service and Assistance Centre for Disabled	3.76	3.76	62.93	65.00	Small	Revenue Budget
8	Construction of Vocational Training and Rehabilitation Centre for the Disabled at CRP, Manikganj	0.00	0.00	3.06	1	Small Programme (Construction)	Development Budget
9	The sustainable socio-economic development and rehabilitation programs of underprivileged and poor disabled and autistic people through special education, health care and various training programs	0.00	0.00	3.01	2.37	New Small programme	Development Budget

As noticed during the desk research, all these eight (excluding the construction project) programmes are being implemented by five different bodies within the same ministry. In most cases, the programmes being run by individual bodies are greatly overlapping.

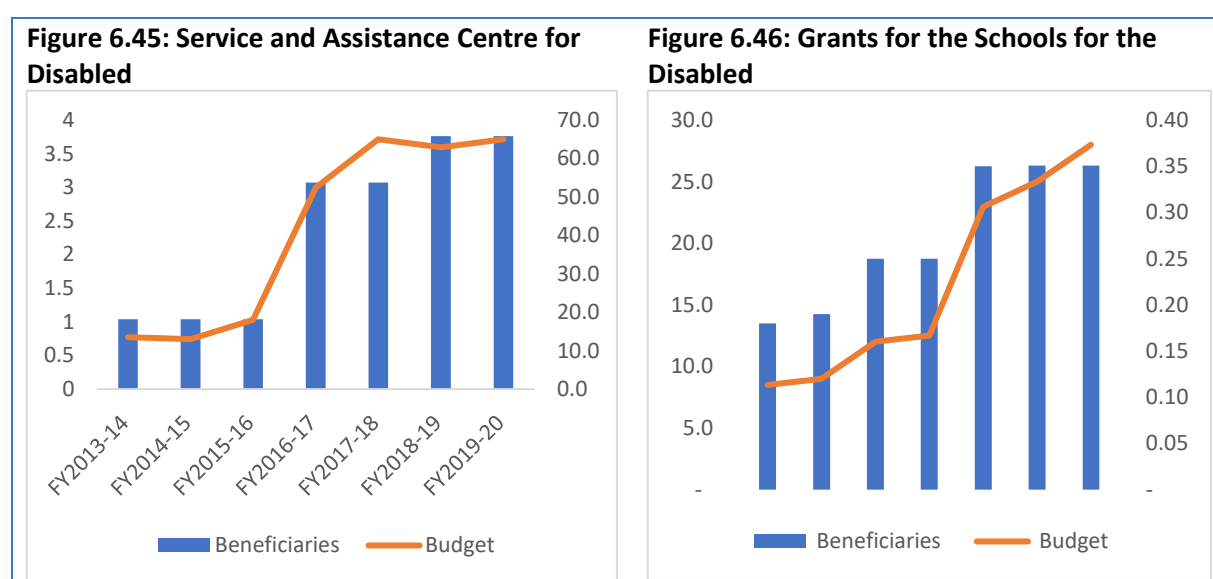
The objective of the stipend programme for the students with disabilities (SWD) is to provide support to their families so that SWDs can continue their education. The programme is being implemented by the Department of Social Services under the MoSW. As benefits, a student receives Tk. 300 per month in primary school, Tk. 450 in secondary school (class VI-X), Tk. 600 per month at college (XI-XII), and Tk. 1000 per month at the university level (graduation and above). In addition, this year, the number of recipients of **stipends** for **disabled** students is going to be **increased** to one lakh from 90,000 and the rate of the **stipends** **increased** from Tk 700 to Tk 750 for primary students, from Tk 750 to Tk 800 for secondary students, and from Tk 850 to Tk 900 for higher secondary students.

Disability service and assistance centre: The Disability Service and Assistance Centre is operated by the Jatiya Protibondhi Unnoyon Foundation (JPUF) under the MoSW. The foundation operates through 103 centres in 64 districts. It plans to establish disability service and assistance centre in each of the Upazilas where autism corner, toy library, etc. will be integrated. Through these centres, the foundation provides services such as physiotherapy, occupational therapy, speech and language therapy, etc at free. It also provides counselling and information services.

The objective of the Neuro-Developmental Disabilities Protection Trust (NDPT)⁵³ includes – (a) providing physical, mental and financial support to the persons with neurodevelopmental disabilities (PND); (b) providing education, and (c) empowering them in the society. As a part of the programme, it also provides counselling services to the parents, detection facilities of the neurodevelopmental disability (NDD), treatment costs for NDD, awareness building, etc. It is noteworthy that the NDPT identifies the types of neurodevelopmental disabilities as follows:

- Autism or autism spectrum disorder
- Down syndrome
- Intellectual disorder
- Cerebral palsy

A similar service is being provided by the Jatiya Protibondhi Unnoyon Foundation (JPUF) through its Disability Service and Assistance Centre for the persons with such neurodevelopment disabilities. Therefore, one approach for consolidating this programme can be delivering the programme through JPUF instead of duplicating a similar service.

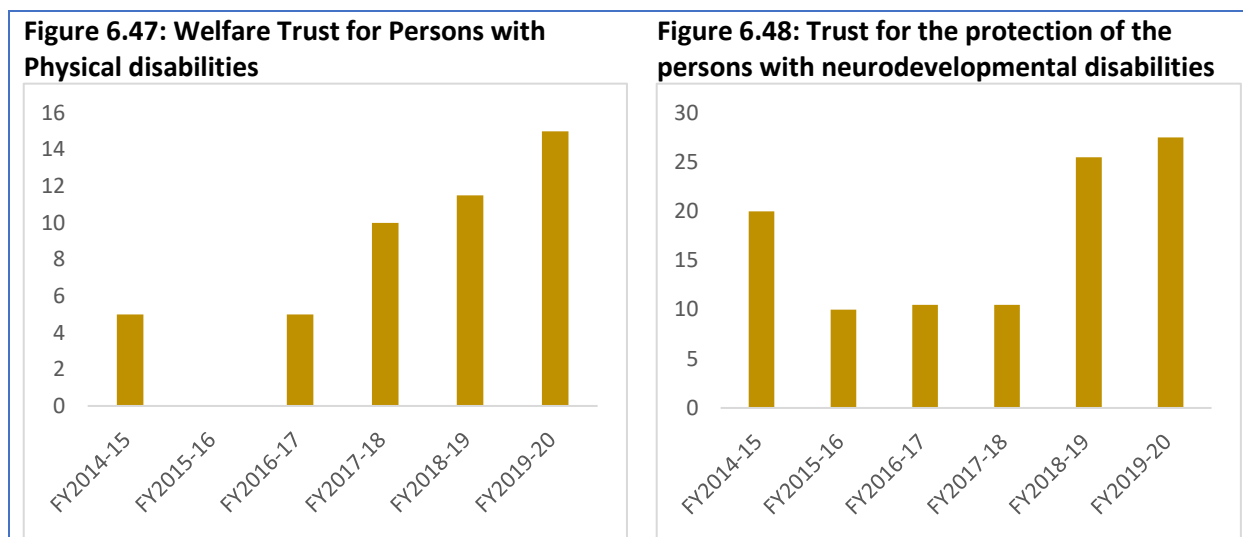


Source: RAPID Assessment based on MoF data

Welfare Trust for Physical Disabilities (also known as the Sharirik Protibondhi Surokkha Trust) is operated through the MoSW. The trust fund operates an industrial plant called Moitri Shilpa where persons with disabilities are employed. The plant produces drinking water bottles which is used as official bottled water for the National Parliament, PMO, all government offices, and as well as autonomous institutes. The plant also produces various types of plastic goods such as jugs, mugs, buckets, etc. The trust provides scholarships to 128 students with disabilities each year.⁵⁴

⁵³ <http://www.nddtrust.gov.bd/>; accessed on 15 September 2019;

⁵⁴ <http://spst.gov.bd/%e0%a6%aa%e0%a6%b0%e0%a6%bf%e0%a6%9a%e0%a6%bf%e0%a6%a4%e0%a6%bf/>



Source: RAPID Assessment based on MoF data

Social Development Foundation:⁵⁵

Social Development Foundation is an autonomous and 'not-for-profit' organisation under the Ministry of Finance, Government of Bangladesh established in 2000. Being an organisation itself, the SDF cannot be considered for programme consolidation. However, during the desk research, it was identified that some of the SDF programmes (which are not reported on the MoF prepared list) had identical or overlapping components with other SSP projects. One of the prime examples of such project is the Notun Jibon Livelihood Improvement Project (NJLIP) which is currently being implemented with assistance from the World Bank. The project is a continuation and extended version of its previous Social Investment Programme Project-II (SIPP). The project areas cover 35 poorest Upazilas identified in the HIES 2010. The \$220 million project started in 2015 and will continue till June 2021. This project has three major components, namely – (i) Community institutions and livelihood development, (ii) Business development and institutional strengthening, and (iii) Project management, monitoring, and learning. Through these components, the project aims to attain its objectives such as

- Empowering the rural poor and emphasising on women,
- Creation of strong and sustainable village institutions,
- Developing skill and generating employment opportunities for the unemployed youth in the poor and hardcore poor households,
- Channel grants directly to the community,
- Providing onetime grant to the most vulnerable for reducing poverty, and
- Building linkage with higher-level financial institutions.

It is observed that several of the programme components have unique features. The GoB needs to synchronise all such poverty reduction strategy programmes, such as SWAPNO, NJLIP, HILIP, AIDP, etc. into a larger programme with stronger integration to the other social security components (such as training programmes, microcredits, etc.).

⁵⁵ <https://www.sdfbd.org/>

Table 6.12: Summary of small programmes for PWDs

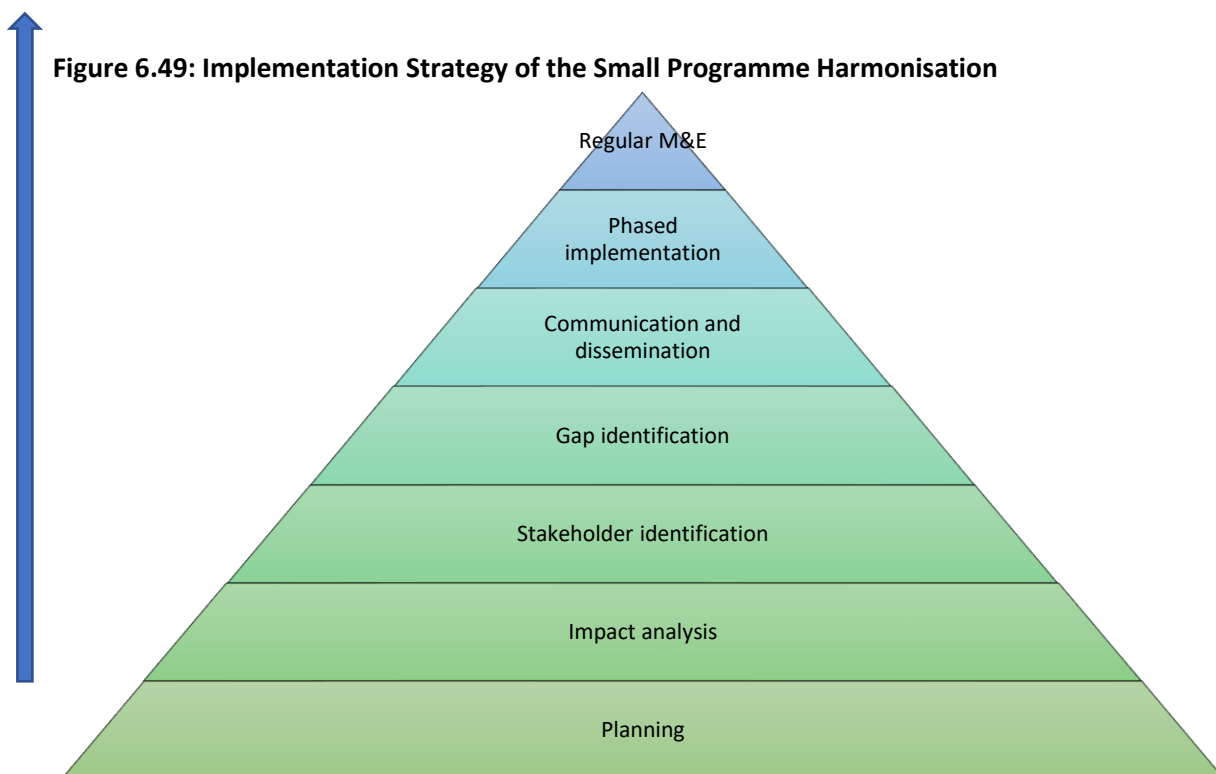
Name of the programme	Ministry/ Division	Programme objective	Similar major programme envisaged in the NSSS	Remarks
Stipend for Disabled Students	DSS	The programme's target is to create robust support for the students with disabilities as among all the students they have the highest dropout rates. The programme aims to provide extra financial support to the families having students with disabilities.	The stipend for the students with disabilities is currently being distributed through the DSS of the MoSW. The government has already announced universal coverage for primary and secondary education.	One avenue of harmonization can be providing the stipend for the students with disabilities through the regular stipend programmes. However, there should be different categories (along with different transfer benefit) integrated into the universal stipend programme.
Grants for the Schools for the Disabled	DSS	The Grant is provided to the special schools for children with disability.	N/A	-
Trust for the protection of persons with neurodevelopmental disabilities.	NDDPT	Providing physical, mental and financial support to the persons with neurodevelopmental disabilities (PND). Providing education and empowering them in society.	Similar services are provided by the JPUF.	JPUF should be strengthened by delivering all other disability services this channel.
Welfare Trust for Physical Disabilities.	SPST	The trust fund operates an industrial plant called Mitri Shilpa where persons with disabilities are employed.	-	-
Service and Assistance Centre for Disabled	JPUF	Providing free services such as physiotherapy, occupational therapy, speech and language therapy, etc. Providing training, distributing disability equipment, etc.	Some of the NDDPT objectives are overlapping with the JPUF provided services.	JPUF operates in all the districts with more than 100 branches across the country. Its operations should be strengthened, and all disability-related services should be harmonised with the JPUF programmes.
The sustainable socio-economic development and rehabilitation programs of	-	Providing underprivileged and disabled poor, and autistic people with special	The programme objective is overlapping with the JPUF objectives.	This programme should be harmonised with the programmes run by JPUF.

<p>underprivileged and poor disabled and autistic people through special education, health care and various training programs</p>		<p>education, health care, and various training programmes.</p>		
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3.3.A Pragmatic Approach for Harmonising Small Social Security Programmes:

One interesting feature of the small social security programmes is that the number of such programmes varies from year to year. As mentioned earlier, this is primarily because of new pilot programmes pops-up in almost every fiscal year. However, if this trend of initiating small programmes tends to continue, then the overall objective of this study will be severely underscored. Therefore, for the sustainability of this harmonisation approach, a long-term vision is required. In this regard, it is important to note that, even if this report proposes, it might not be possible to harmonise these small programmes before the completion of their current phases.. For instance, if a programme has a phase-out timeline in December 2021, as per this report, that programme should not be continued afterwards. Rather than renewing that programme, its unique components should be incorporated with already existing large programmes.

Based on our above discussion of all the small social security programmes of Bangladesh it is clear that a complete harmonisation of the small programmes is not possible unless and otherwise broad large programmes are well defined and classified. As mentioned in the NSSS, there should be five broad programmes for (i) the children; (ii) working age population, (iii) the elderly, (iv) PWDs, and (v) abroad set of special programmes. These five programmes should be considered as five umbrella programmes and all other programmes for the SSPs should be considered as components of these programmes. If any new programme needs to be introduced, it should be a complementary programme to one or more components of the existing umbrella programme and not as a substitute. Therefore, for a successful consolidation, a seven-layer implementation strategy presented in Figure 6.49 can be considered:



Source: RAPID Assessment based on MoF data

Layer 1: A thorough planning is required for structuring the large programmes:

As has been noted during the consultations with the ministries, there is a lack of clarity in understanding the concept of programme harmonisation. Therefore, thorough planning should be undertaken regarding programme consolidation so that each ministry can pinpoint their prospective roles and stakes in it. In this regard, as mentioned in the NSSS, based on the life-cycle categories some key umbrella programmes should

be defined. The GED should conduct a study on each of the components of the lifecycle category so that the studies can prepare a guideline for each component. That is, there should be five broad studies,

- a. A study on Child Benefit Programme (0-18): the study should identify the elements to capture in the programme, its operational modality, what components the programme should have, and how the programme should evolve over time.
- b. A study on the Workfare Programme: based on a review of all existing workfare programmes, the study should identify an ideal framework for a workfare programme.
- c. A study on the programme for the elderly: the study should identify what should be included in the programme
- d. A study on the programmes for the PWDs: although the NSSS stipulated for a detailed study on the framework for the Disability Benefits programme for the children and working-age population – the framework has not been set yet. The study should identify what type of programmes should be considered for PWDs.
- e. A study on the special programmes: Should there be need for any special programme, the GED should set the guideline for those programmes.

Layer 2: Analysing the Impacts and identifying the dependencies

All the aforementioned six studies should particularly identify the potential impacts and outline the dependencies. For instance, phasing out many programmes will result in laying off thousands of people. How should such challenges be addressed?

Layer 3: Identify the major stakeholders

All the relevant stakeholders implementing the small programmes, programme beneficiaries, as well as donors should be identified. The small programmes/other programmes consolidation to the broadly defined large six programmes must be well defined.

Layer 4: Gap identification

Based on the consultation with the stakeholders, all the gaps in the drafted six mother programmes should be identified.

Layer 5: Communications and dissemination with all relevant stakeholders

The final consolidation programme should be well disseminated so that each of the stakeholders knows about the framework. This will help reduce emerging new small SSPs. Donors and development partners will be well informed about their scopes of intervention in the newly drafted broad programmes.

Layer 6: A phased approach

Considering the fact that the NSSS's second phase will be in place by 2025, all the components of the large programmes should be in place by 2025 and be implemented in a phased manner.

Layer 7: M&E of the small programme harmonisation

The overall consolidation approach should be regularly monitored and evaluated by a competent third party procured by the GED. With support from the Cabinet Division, the M&E implementor's sole assignment would be to monitor the overall progress of the small programme harmonisation according to the phases identified in the studies.

Nonetheless, a more specific programme-wise recommendation for small programme harmonisation has been summarised in the following Recommendation section.

4. Conclusion and Recommendations

Currently, there are more than one hundred programmes being implemented by the Government of Bangladesh as social security programmes. The National Social Security Strategy suggested consolidation of small programmes in order ensure efficiency and effectiveness of the overall SSPs. However, there has been a lack of clarity about identifying the small programmes and a lack of concerted coordinated actions for having a meaningful programme harmonisation and/or consolidation. In this backdrop, this report contributes by identifying the small programmes that can be considered for harmonisation and providing some guidelines about how it can be undertaken.

This study finds that several small social security programmes have overlapping objectives. Consolidation of these programmes thus can significantly improve the efficiency of current social security schemes in Bangladesh. Taking a close look at various features of small SSPs e.g. programme objectives, number of beneficiaries, eligibility as social security and their scale of operation, this study develops a framework to harmonise small SSPs. Both specific and broad recommendations are presented regarding the harmonization of small social security programmes.

4.1. Specific Recommendations

Specific recommendations are provided for all the small SSPs that are categorized into three groups: lifecycle risk programmes (19 small SSPs), covariate risk category (3 programmes), and special programmes (20 small SSPs).

4.1.1. *Harmonisation Recommendation for the Lifecycle Risk Small SSPs:*

Programmes for Children

- The programme objectives of most small SSPs on children's' health and nutrition overlap with another large programme implemented by the Directorate General of Health Services, under the Health Service Division of the MoHFW.⁵⁶ The Programme, named 'Maternal Neonatal Child and Adolescent Health' (MNCAH), is a large programme as per the definition followed in this study. The programme is being continued since 2011 and will be completed in June 2022. Upon consultations with MoWCA, DGFP and DGHS, the Cabinet Division should prepare a unique programme for Maternal, Neonatal, Child and Adolescent Health Care to be continued from July 2022 onward. Harmonising all these programmes under "Agamir Shishu" can be a pragmatic and optimal strategy to move forward.

It is noteworthy to mention that, National Nutrition Services (NNS) is strongly stipulated by the NSSS for continuation. Based on close inspection of the NNS in this study, it is a reasonable approach to consolidate all nutrition and delivery of nutrition services related projects under the NNS framework. Since capacity enhancement component is already a part of the NNS, the adaptation of such programmes will enhance the NNS delivery mechanism, efficiency, and effectiveness.

- ⇒ Several small SSPs that are related to children's education has similar components as a few large programmes for children's education at the elementary and primary level. Hence, pre-primary education programmes should be integrated under the Ministry of Primary and Mass Education. The operation of Bangladesh Shishu Academy (BSA) should be extended further. All the Child Development Centres (CDC) and day-care centres can be operated under the BSA.

Unique features of Reaching out of School (ROSC) can be incorporated into the regular primary or secondary education programmes. Components such as the primary school education stipend can be made universal. Each year, all students could be provided with a one-time cash transfer for

⁵⁶ The project document is available at: http://www.dghs.gov.bd/images/docs/OP/2018/MNC_AH.pdf; accessed on 6 October 2019.

uniforms. Exam fees should be abolished for the poor students. On the other hand, pre-vocational training components of the ROSC should be integrated into the Technical and Vocational Education curricula.

- ⇒ Small child protection programmes such as ‘Child protection and child welfare’ and ‘Street children rehabilitation programmes’ have several components that are implemented by the DSS through the Child Sensitive Social Protection in Bangladesh (CSSB) programme. Hence, rather being administered as separate programmes, these schemes can be incorporated in the (CSSB).

Programmes for Working-age

- ⇒ Small social security programmes such as the Interest-free Microcredit Programmes and the Microcredit for women self-employment are quite similar in programme objectives with the microcredit programmes that are in operation by the Palli Karma Sahayak Foundation (PKSF). PKSF provides financial assistance and institutional support to the poor through employment generation. Given the extents of microcredit services PKSF has, all microcredit programmes can be channelled through PKSF. In this respect, DWA, JMS or DSS will be in charge of conducting the training programmes, or preparing the list of loan beneficiaries, while the PKSF will be in the charge of distributing the loan amounts. Since MIS has already been in implementation, coordination between the service providers (JMS, DSS, DWA) and PKSF will not be challenging. During the interview with the government officials, it was identified that the Cabinet Division has already agreed to implement a ‘Somonnito Microcredit Programme’.
- ⇒ Small SSP for the skill development of working-age population include Skill and Employment Programme in Bangladesh (SEP-B), whose unique components can be integrated into a broader medium-sized programme named Skills for Employment Investment Programme (SEIP), upon its completion in 2020. SEIP should be strengthened and should be integrated with other Income Generating Activities (IGA) based- social protection programmes.

An overview of the skill enhancement programmes for women run by DWA and JMS indicates a duplicated number of programme components. Such duplicities in the training programmes can result in inefficiencies. According to some social security experts interviewed for this project, such duplicities can result in the hiring of inexperienced/incapable trainers reducing the overall impacts of training. These programmes can also be considered for integration with the MoF led SEIP programme. It should be noted that both SEIP and MoWCA initiated skill-enhancing programmes will phase out with the completion of the project deadline. However, most of these projects are continuation (that is, 2nd or 3rd phase) of earlier programmes. Therefore, it can be expected that – many of these programmes might get a further extension if proper harmonisation does not take place. The research team recommends harmonising all such skill-enhancing programmes around SEIP. If required – remodel the module of SEIP so that the social empowerment component (such as self-employing tools – sewing, embroidery, etc.) are well resonated.

Programmes for Persons with Disabilities

- All the eight small programmes for PWDs should be directed from a single source. Based on the review, among all the institutions working with disabilities, Jatiya Protibondhi Unnoyon Foundation (JPUF) comes on the top in terms of its experience as well as coverage. Hence, all programmes related to the service delivery and assistance including the medical treatment allowances to the PWDs should be harmonised and convened through JPUF. To do this, the capacity and exposure of JPUF should be strengthened. However, all disability-related regular benefits should be channelled

through the DSS and the stipend programme for the PWDs should be harmonised with the regular benefit programmes.

Street Children Rehabilitation is also implemented through the MoSW. The project components of the street children programme are already included in the CSSB project. Rather being implemented as a separate programme; this can be incorporated in the CSSB programme.

Covariate Risk Small SSPs:

- Among 42 small SSPs, three can be classified as programmes for covariate risks. Amongst others, time is the most important factor in dealing with shocks. Therefore, all such risk-mitigating funds should be consolidated into one unified programme. The existing GR fund can be remodified in this case. The disability component of the programmes for covariate risks is overlapping with other programmes for PWDs being implemented. As a general recommendation, all programmes related to PWDs should be concentrated under one single broad programme for the PWDs. The immediate fund that is disbursed to the burnt for medical treatment can be integrated into the modified GR programme.

Two approaches can be undertaken for the harmonization of 'Assistance for Cancer, Kidney and Liver Cirrhosis Patients'. The first approach could be merging it with the modified GR programme. Any person diagnosed with the medical condition and verified by a certified doctor as well as UNO/DC will be entitled to receive the benefit. And the second approach could be integrating this programme with the MoHFW run 'T.B. Leprosy, Communicable Non-communicable Disease control' programme (which is a large programme with a budget of Tk 750 crore). The modified programme will incorporate subsidised treatment costs for persons diagnosed with cancer, kidney or liver cirrhosis at the government hospitals.

Special Small Social Security Programmes:

- There are 20 special SSPs among 42 small programmes which in section four are categorized as related to the livelihood of marginal and low-income, health care programmes, infrastructure development projects, region-specific special programmes, programmes for coastal areas, and special programmes for PWDs. For livelihood-based special SSPs such as programmes for tea garden labourers, for Harijan, Dalit, Bade, and transgender differentiated amount of benefits are being offered. In order to harmonise these special SSPs, instead of offering differentiated amounts, benefits from these programmes can be streamlined. For example, students of the same educational level from the "Programme for Improving the Livelihood of Harijan, Dalit, Bade community" and "Programme for Improving the Livelihood of Trans Gender (Hijra)" receive a different amount of benefits. As both programmes are for marginal groups, the stipends provided can be made uniform as well. All these programmes can be drawn under one programme that will administer and implements all the special livelihood improvement schemes. However, a study should be commissioned to identify the types of support programmes to be directed to such marginalised groups. For instance, what type of training should be provided, how much transfer benefits should be incorporated in the programme, how to coordinate these programmes, etc. should be clarified in the study.

The region-specific programmes namely Haor Flood Management and Livelihood Improvement Project, Char Development and Settlement programme, and Special Assistance for the development of Char, Haor and underdeveloped areas all have similar objectives as one of the major programmes, 'Haor Infrastructure and livelihood Development programme'. Hence, these programmes can be

administered through the same authority. Likewise, other region-specific special programmes that address climate change issues and vulnerability of coastal areas such as Gucchagram and Coastal Climate Resilient Infrastructure Improvement can be harmonized if there are improved coordination between the implementing authorities MoL and MoLGRDC.

4.2. Broad Recommendations

Any social security programmes in Bangladesh is implemented under either of two types of budgets: revenue budget and development budget. While the programme under the revenue budget does not require external funding, that under development budget is financed by development partners and has a certain duration after which the project is expected to end. Hence, the ones included within the development budget are likely to have a natural death process in-built. Indeed, a few of them have already ceased to exist and some will be discontinued soon. Hence, SSPs facing such natural death are going to be naturally consolidated and there are not many to consider once discontinued programmes are discarded from the analysis.

1. *Small programme harmonization will improve administrative efficiency without much impact on budgetary efficiency*

As has been discussed before, the small social security programmes constitute only 4.13% of the total SSP budget. In addition, some of the small programmes are too small to have any major impact whether they are consolidated or are left to exist as they are. Hence, in terms of budgetary efficiency harmonization of small programmes might not induce significant benefit over the current situation. However, our analysis of small SSPs implies severe overlaps among several small programmes in terms of objectives, and some programmes are too small to have any meaningful impact on the beneficiaries. Due to the duplicity, programmes that are similar in goals can be consolidated to improve administration and management efficiency by reducing the administrative cost of operation, as envisaged in the NSSS. Also, the programmes that are aligned with the goals of major or large SSPs, can be brought under the same umbrella.

Given this scenario, this study believes, even though there will be a substantial gain in administrative efficiency from consolidation and harmonization of small SSPs, that most budgetary gains from programme harmonisation will come from consolidation of large programmes.

2. *A formal mechanism should be in place for initiating new SSP*

In many cases, small programme consolidation can be challenging. For example, the Social Development Foundation was established under an Act and it will have to continue. In those circumstances, MoSW will have to make sure that Foundation programmes are adding value and are not merely duplicative in nature. All small programme should have well-developed concept note (business cases) so that the scope of consolidation is known and the reasons for their continuation can be rationalised. If any ministry or division intends to initiate a new SSP, a formal mechanism should be in place. Once the programme rationale is verified through the established mechanism, it can be initiated to promote creativity and tested through pilot programmes. If they are successful, they will have to be duly scaled up to achieve programme objectives.

3. *Programme consolidation can use a cluster approach to bring group-specific interventions under one umbrella*

In certain cases, several special small programmes have their relevance and usefulness to address pressing issues that involve insolvent marginal groups of the population. This is particularly important when the issue of inclusivity has to be protected and promoted. For example, the programme targeting certain marginal groups as "Bede" and transgender population. One will also have to accommodate political commitments (e.g. to protect certain communities). Programme consolidation can use a cluster approach so that all these

group-specific interventions can be brought under an umbrella for programme designs, ensuring coherence across the similar schemes and effective administrative oversight.

4. Capacity and efficiency of MoSW should be improved

Another important fact to be noted is that as per the NSSS, from 2026 onwards, once all lifecycle programmes come under the purview of the MoSW, consolidation tasks will be much easier and more meaningful. During the consultation with the relevant government officials, it was pointed out that, one key policy priority could be reforming the MoSW and its wings (such as the DSS, JPUF, etc.) in order to improve its capacity and improve its operational efficiency for the second phase of the NSSS implementation.

5. Steps should be taken to make all SSP related information easily available through a dedicated web portal

One of the major limitations the research team faced while working on this project, was the unavailability of information on several social security programmes. This dearth of available information hinders in conducting a rigorous analysis of the small programme harmonization based on programme efficiency. In order to address this issue, all ministries and divisions should make the SSP related information easily available through their website. However, a dedicated web portal registering all information of the SSPs can be the most effective way of disseminating information on social security programmes in Bangladesh. This must be noted that, there is already a dedicated web portal for the social protection programmes in Bangladesh.⁵⁷ However, the website does not provide an updated information for all the programmes.

⁵⁷ www.socialprotection.gov.bd

Annex

Table 6.13: Programmes under the Revenue budget

Sl. No.	Name of Program	Coverage (Persons in lac/Man Month)			Budget (Taka in crore)			Program. Size	Program. Type	Remarks
		2018-19	2018-19 (rev.)	2019-20	2018-19	2018-19 (rev.)	2019-20			
1	Old Age Allowance	40.00	40.00	44.00	2400.00	2400.00	2640.00	Large	Social Protection	Large programme; stipulated in the NSSS
2	Allowances for the Widow, Deserted and Destitute Women	14.00	14.00	17.00	840.00	840.00	1020.00	Large	Social Protection	Large programme; stipulated in the NSSS
3	Allowances for the Financially Insolvent Disabled	10.00	10.00	15.45	840.00	840.00	1390.50	Large	Social Protection	Large programme; stipulated in the NSSS
4	Assistance for Cancer, Kidney, Liver Cirrhosis and other Patients	0.15	0.15	0.30	75.00	75.00	150.00	Small	Social Protection	Small programme; potential candidate for harmonisation
5	Programme for Livelihood Improvement of tea-garden labourers	0.40	0.40	0.50	20.00	20.00	25.00	Small	Social Protection	Small programme; potential candidate for harmonisation
6	Grants for Residents in Government Orphanages and Other Institutions	0.21	0.21	0.21	54.66	54.66	63.63	Small	Social Protection	This is a grant; consolidation might not be an appropriate strategy.
7	Capitation Grants for Orphan Students in Non-gov. Orphanages	0.86	0.88	1.00	103.68	105.00	120.00	Small	Social Protection	This is a grant; consolidation might not be an appropriate strategy.
8	Maternity Allowance Programme for the Poor Lactating Mothers	7.00	7.00	7.70	693.00	694.02	763.27	Large	Social Protection	Large programme; The NSSS stipulates for consolidation of this programme with the 'Allowances for Urban Lactating Mothers' programme. The programme is now being consolidated into 'Agamir Shishu' programme

9	Allowances for Urban Lactating Mothers	2.50	2.50	2.75	248.50	248.88	273.11	Small	Social Protection	Large programme; The NSSS stipulates for consolidation of this programme with the 'Maternity Allowance Programme'. The programme is now being consolidated into 'Agamir Shishu' programme.
10	Honorarium for Freedom Fighters	2.00	2.00	2.00	3305.00	2996.15	3385.05	Large	Social Protection	Large programme; Special Programme
11	Honorarium & Medical Allowances for Injured Freedom Fighters	0.15	0.15	0.15	295.07	415.05	480.15	Medium	Social Protection	Special Programme; cannot be consolidated
12	Ration for Shaheed Family and Injured Freedom Fighters	0.30	0.30	0.30	33.50	33.50	51.00	Small	Social Protection	Special Programme; cannot be consolidated
13	Block Allocation for Disaster Management	17.64	13.09	14.73	291.00	220.84	242.95	Small	Social Protection	Special allocation; cannot be consolidated
14	General Relief Activities (Block)	0.00	0.00	0.00	470.00	210.00	369.64	Small	Social Protection	Special allocation; cannot be consolidated
15	Non-Bengali Rehabilitation	0.15	0.15	0.15	10.00	10.00	10.00	Small	Social Protection	Special allocation; cannot be consolidated
16	Varieties Relief Works	0.00	0.00	0.00		81.00	81.00	Small	Social Protection	Special allocation; cannot be consolidated
17	Pension for Retired Government Employees and their Families	6.30	6.30	6.30	22639.46	22449.46	23010.00	Large	Social Protection	Special programme; cannot be consolidated
18	Stipend for Disabled Students	0.90	0.90	100.00	80.37	80.37	95.64	Small	Social Empowerment	Cannot be consolidated; but harmonisation is possible
19	Grants for the Schools for the Disabled	0.35	0.35	0.35	23.00	25.00	28.00	Small	Social Empowerment	Cannot be consolidated;
20	Housing Support	2.96	2.96	2.96	25.00	25.00	25.00	Small	Cash Transfer (Special) Programme	Cannot be consolidated;
21	National Legal Aid	0.62	0.69	0.81	15.77	17.50	20.50	Small	Cash Transfer (Special) Programme	Cannot be consolidated;

22	<i>Special Assistance for the development of Char, Haor and undeveloped area</i>	0.90	0.90	0.23	200.00	200.00	50.00	Small	Cash Transfer (Special) Programme	Cannot be consolidated; but harmonisation is possible
23	Agriculture Rehabilitation	0.00	0.00	0.00	120.00	120.00	120.00	Small	Cash Transfer (Special) Programme	Cannot be consolidated
24	Open Market Sales (OMS)	78.33	70.06	89.39	832.00	744.21	949.52	Large	Food Security Programmes: Social Protection	Cannot be consolidated
25	Vulnerable Group Development (VGD)	142.47	139.81	142.47	1685.07	1656.45	1698.91	Large	Food Security Programmes: Social Protection	NSSS stipulated programme. NSSS envisaged to consolidate this programme to Vulnerable Women Benefit (VWB) programme.
26	Vulnerable Group Feeding (VGF)	64.72	70.71	83.41	1730.81	1892.16	1956.91	Large	Food Security Programmes: Social Protection	
27	Gratuitous Relief (Food)	56.82	56.82	56.82	540.88	541.74	543.59	Medium	Food Security Programmes: Social Protection	Cannot be consolidated
28	Food Assistance in CTG-Hill Tracts Area	7.76	8.42	8.55	282.82	306.76	311.57	Small	Food Security Programmes: Social Protection	Cannot be consolidated
29	Food For Work (FFW)	11.01	10.75	17.14	987.58	964.68	1204.08	Large	Food Security Programmes: Social Protection	Cannot be consolidated
30	Work For Money (WFM)	15.18	15.18	15.81	720.00	720.00	750.00	Large	Food Security Programmes: Social Protection	Cannot be consolidated
31	Test Relief (TR) Cash	19.06	19.06	20.98	1390.00	1390.00	1530.00	Large	Food Security Programmes: Social Protection	Cannot be consolidated
32	Employment Generation Programme for the Poor	8.27	8.27	8.27	1650.00	1650.00	1650.00	Large	Food Security Programmes: Social Protection	Large programme. Requires harmonisation with similar smaller programmes
33	Food friendly Program	0.50	0.50	0.50	638.00	638.00	2624.00	Large	Food Security Programmes: Social Protection	Cannot be consolidated

34	Food Subsidy	0.00	0.00	0.00		1250.11	1310.17	Large	Food Security Programmes: Social Protection	Cannot be consolidated
35	Micro-credit for Women Self-employment	0.28	0.28	0.34	5.00	5.00	6.00	Small	Micro-Credit Programmes: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
36	Micro-Credit through PKSF	79.37	79.37	268.56	232.00	232.00	785.00	Large	Micro-Credit Programmes: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
37	Interest Free Micro-Credit Programme	0.27	0.21	0.29	55.00	41.00	58.00	Small	Micro-Credit Programmes: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
38	Social Development Foundation	0.00	0.00	0.00	425.00	400.00	235.00	Small	Micro-Credit Programmes: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
39	Fund for the Welfare of Burnt and Disabled	0.30	0.30	0.33	1.50	1.50	1.65	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
40	Trust for the protection of the persons with neurodevelopmental disabilities.	0.00	0.00	0.00	27.50	25.50	27.50	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
41	Welfare Trust for Physical Disabilities.	0.00	0.00	0.00	10.00	11.50	15.00	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
42	National Shamaj Kallyan Parishad	0.68	0.68	0.79	60.00	60.00	70.00	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated;
43	Joyeeta Foundation	0.10	0.10	0.10	2.40	2.40	3.30	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated;

44	Special Fund for Assistance to women development & entrepreneurs	0.00	0.00	0.00	125.00	106.35	125.00	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
45	Oppressed Women and Children Welfare Fund	0.00	0.00	0.00	60.00	50.00	50.00	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
46	Fund for Assistance to the Small Farmer and Poultry Farms	1.00	1.00	1.00	100.00	100.00	100.00	Small	Miscellaneous Funds: Social Empowerment	Cannot be consolidated: requires programme harmonisation with similar programmes
47	Skill Development and Earthquake Risk Management Fund	0.17	0.17	0.17	401.90	400.00	400.00	Medium	Miscellaneous Funds: Social Empowerment	Cannot be consolidated;
48	Service and Assistance Centre for Disabled	3.76	3.76	3.76	65.00	62.93	65.00	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme harmonisation with similar programmes
49	Programme for Improving the Livelihood of Bede & disadvantaged community	0.62	0.62	0.81	50.03	50.03	67.10	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme harmonisation with similar programmes
50	Rehabilitation and Generation of Alternative Employment for Beggars Profession	0.00	0.00	0.00	3.00	3.00	4.00	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme harmonisation with similar programmes
51	Programme for Improving the Livelihood of Transgender (Hijra)	0.00	0.00	0.00	11.40	11.40	5.56	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme harmonisation with similar programmes
52	Women's Skill Based Training For Livelihood	0.00	0.00	0.00	6.80	6.80	6.80	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme harmonisation with similar programmes
53	Child Development Centre	0.03	0.03	0.03	5.80	5.80	6.30	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme

										harmonisation with similar programmes
54	Street Children Rehabilitation Programme	0.02	0.02	0.02	4.00	3.70	4.00	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated: requires programme harmonisation with similar programmes
55	Fund for Climate Change	4.50	4.50	4.50	276.97	300.00	300.00	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated;
56	National Service	1.49	1.49	1.52	669.60	669.60	681.91	Medium	Miscellaneous Funds: Social Protection	Cannot be consolidated;
57	Pension Insurance Scheme	0.02	0.02	0.02	12.00	12.00	12.00	Small	Miscellaneous Funds: Social Protection	Cannot be consolidated;
58	Block Allocation for Various Programme	0.09	0.08	0.40	327.15	299.00	1463.00	Large	Miscellaneous Funds: Social Protection	Cannot be consolidated;
	Total Revenue Budget						53435.31			
	Total SSP budget						74363.64			
	Revenue Budget (as % of total)						71.9			

Table 6.14: Programmes under the Development Budget

Sl. No.	Name of Program	Coverage (Persons in lac/Man Month)			Budget (Taka in crore)			Programme Size	Programme Type	Remarks
		2018-19	2018-19 (rev.)	2019-20	2018-19	2018-19 (rev.)	2019-20			
1	Lump Provision for Development of Special Areas (Except Hill Tracts)	0.17	0.17	0.21	40.00	40.00	50	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
2	Ashroyan-2 & 3 Project	10.65	12.84	10.65	913.7	1101.27	450.01	Medium	Development Sector Programmes: Social Empowerment	This housing programme will naturally end in its project deadline.
3	Primary School Stipend	143.95	130	143.95	1550	1550	722.36	Medium	Development Sector Programmes: Social Empowerment	No harmonisation required.
4	School Feeding Programmes	25	19.3	25	671	518.1	474.59	Medium	Development Sector Programmes: Social Empowerment	No harmonisation required.
5	Reaching Out of School Children	5.6	5.57	5.6	229.08	227.7	156.26	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
6	Secondary Education Sector Investment Program	18.75	25.31	0.00	600.00	810.00	850	Large	Development Sector Programmes: Social Empowerment	No harmonisation required.
7	Secondary Education Stipend	8.33	10	0	200	260	104.86	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
8	Higher Secondary Stipend	7.22	6.78	0	160	174	2.88	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
9	Child and Maternal Health & Health Management Development	0.00	0.00	0.00	151.01	6.95	107.9	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option

10	* Maternal, Neonatal, Child and Adolescent Health	697.95	656.32	697.95	987.60	781.97	928.69	Large	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
11	*Essential Service Delivery & Community Based Health Care	1383.16	1340.00	1383.16	1001.90	989.23	987.53	Large	Development Sector Programmes: Social Empowerment	Large Programme
12	* National Nutrition Services	900	661.98	900	121	89	96	Small	Development Sector Programmes: Social Empowerment	Small programme. Harmonisation can be an option.
13	* Maternal, Child, Reproductive and Adolescent Health	615.92	654.02	746.09	194.00	206.00	235	Small	Development Sector Programmes: Social Empowerment	Small programme. Harmonisation can be an option.
14	*Clinical Contraception Services Delivery	34.61	37.71	34.61	311.53	339.45	286.08	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
15	* Family Planning Field Services Delivery	321.28	306.57	330.96	300.93	287.15	310	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
16	T.B., Leprosy, Communicable and Non-communicable Disease Control	3029.25	1442.15	3029.25	859.97	409.41	752.83	Large	Development Sector Programmes: Social Empowerment	No harmonisation required.

17	Establishment of Hostel for Government Shishu Paribar and the Visually Impaired Children	0.08	0.12	0.00	28.66	41.95	0	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
18	Early Learning for Child Development	0.00	0.50	0.50	0.00	10.50	19.63	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
19	Northern Area Reduction of Poverty Initiative	0.02	0.02	0.00	20.90	20.90	0	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
20	Grameen Infrastructure Development	0.00	0.00	0.00	3242.00	2081.71	4125.53	Large	Development Sector Programmes: Social Empowerment	No harmonisation required.
21	Preferential Village Water Supply	0	0	0	150	372	502.17	Medium	Development Sector Programmes: Social Empowerment	No harmonisation required.
22	Infrastructure and Livelihood Development in Haor Area	0.32	0.16	1.85	150.00	75.00	867.73	Large	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
23	Coastal Climate Resilient Infrastructure Improvement	0.50	0.34	0.27	282.96	190.00	155.5	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option

24	Child protection and child welfare	0	0	0	91.56	94.39	189.39	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
25	Agriculture Infrastructure Improvement	0.69	0.69	0.85	33.10	33.10	40.85	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
26	Construction of Colony for the Cleaners of Dhaka City Corporation	0.50	0.38	0.58	60.00	45.50	70	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
27	Participatory Small-Scale Water Resource Development	8.00	4.56	0.00	29.80	17.00	0	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
28	Construction of Flood Shelter in the Flood and River Erosion Prone Area -	2.00	0.25	2.59	119.91	15.00	155.12	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
29	Development of the Living Standard of the Marginal People of Bangladesh	0.00	0.00	0.00	16.83	20.05	182.7	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
30	Bangladesh Rural Water Supply and Sanitation	0.00	0.00	0.00	0.00	80.00	200	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.

31	My House My Farm	9	9	9	1050.79	1150.79	1143.5	Large	Development Sector Programmes: Social Empowerment	No harmonisation required.
32	Flood Management and Livelihood Improvement Project in Haor Area	0.00	0.00	0.00	410.00	324.00	552.23	Medium	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
33	Development Support for Special Needs	0.00	0.00	0.00	1126.91	2756.75	961.99	Large	Development Sector Programmes: Social Empowerment	No harmonisation required.
34	Char Development and Settlement	1	0.24	10.18	22.29	27.27	227	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
35	"Gucchagram" (Climate Victims Rehabilitation)	1.19	1.19	1.28	152.46	152.46	164.56	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
36	Second Chittagong Hill Tracts Rural Development	6.02	4.89	5.27	80.00	65.00	70	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
37	Tottho Apa: Empowering Women Through ICT Towards Digital Bangladesh	0.00	0.00	0.00	145.84	88.56	130	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option

38	Establishment of Autistic Academy in Bangladesh	0.00	0.00	0.00	30.00	6.96	60	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
39	Skills for Employment Investment Program	2.60	2.13	2.34	481.64	394.00	433.2	Medium	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
40	Generation Break Through	0.1	0.05	0.1	3	1.4	3	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
41	Development of living standards of extinct enclaves	0	0	0	68.75	4.13	4.01	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
42	Income Support Program for the Poorest	6.00	1.14	10.81	432.02	81.96	778.1	Large	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
43	Skills for Employment and Productivity	0.00	0.00	0.00	15.00	15.00	0	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
44	Construction of the Multiple DisasterShelters	1.00	0.34	0.34	621.30	210.00	210	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
45	Livelihood of Grameen People "Rural Community" Building	0.01	0.01	0.01	50.80	25.40	25.4	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.

46	Program for Ensuring Employment for the Ultra Poor in Northern area	0.07	0.07	0.06	23.28	23.28	18.74	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
47	Poverty Reduction Through Inclusive and Sustainable Markets	0.04	0.04	0.04	49.45	49.45	49.45	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
48	Social Security Policy Support (SSPS) Programme	0.00	0.00	0.00	11.89	8.92	3.35	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
49	Strengthening Public Financial Management for Social Protection	0.00	0.00	0.00	0.00	19.30	17.08	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
50	Skill and Employment Programme in Bangladesh	0.00	0.00	0.00	48.42	39.24	371.54	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
51	Increase Productivity and Opportunity for employment. for Women (SWAPNO)	0.00	0.00	0.00	0.00	27.00	43	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
52	Support to the Urban Health and Nutrition to the Urban Bangladesh	0.78	0.78	1.13	38.95	38.95	56.36	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option

53	Skill and Training Enhancement	0	0	0	430	456	0	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
54	Urban Based Women Development Project (Phase-2)	0.53	0.53	0.53	19.60	19.75	20.64	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
55	Establishment of 20 Child Day-care Centre Project	0.06	0.06	0.06	11.74	12.72	11.74	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
56	Income Generating Activities (IGA) for Women at Upazila Level	0.20	0.30	0.30	61.16	92.96	90.72	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option
57	Multi-Sectoral Programme to Prevent on Violence Against Women (4th Phase)	0.00	0.00	0.00	23.54	21.00	27.38	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
58	Amader Bari (Our Home): Integrated Old and Children Home	0.00	0.00	0.00	10.14	10.08	0	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
59	Improved life Standard for low-income people	0.00	0.00	0.00	60.00	23.60	42.2	Small	Development Sector Programmes: Social Empowerment	Harmonisation can be an option

60	Construction of Vocational Training and Rehabilitation Centre for the Disable at CRP, Manikganj	0.00	0.00	0.00	3.06	3.06	1	Small	Development Sector Programmes: Social Empowerment	No harmonisation required.
	Total Development Budget						18539.80			
	Total SSP budget						74363.64			
	Budget %						24.9			

Table 6.15: Programmes under the New Development Budget (as referred to in the MoF budget document)

Sl. No.	Name of Programme	Coverage (Persons in lac/Man Month)			Budget (Taka in crore)			Program me Size	Programme Type	Remarks
		2018-19	2018-19 (rev.)	2019-20	2018-19	2018-19 (rev.)	2019-20			
1	Urban Public Environmental Health Centre Development Program	0.00	0.00	0.00	0.00	111.67	103.8	Small	New Development Projects/Programs	No Harmonisation required
2	Urban Resilience Project (DNCC & DDM)	0.00	0.00	0.00	0.00	412.81	627.05	Medium	New Development Projects/Programs	No Harmonisation required
3	The sustainable socio-economic development and rehabilitation programs of underprivileged and poor disabled and autistic people through special education, health care and various training programs	0.00	0.00	0.00	0.00	3.01	2.37	Small	New Development Projects/Programs	Harmonisation can be an option.
4	Establishment/re-establishment of	0.00	0.00	0.00	0.00	1.80	20	Small	New Development Projects/Programs	No Harmonisation required

	Sarkari Shishu Paribar and Baby Home									
5	Cash Transfer Modernization (CTM)	0.00	0.00	0.00	0.00	2.82	31.32	Small	New Development Projects/Programs	No Harmonisation required
6	Training programs for autistic children and women through pilot training centres	0.00	0.00	0.04	0.00	2.85	2.85	Small	New Development Projects/Programs	Harmonisation can be an option.
7	Providing Primary Health, Reproductive Health and Nutrition Services to Underprivileged Woman and Children in	0.00	0.00	0.00	0.00	33.33	19.7	Small	New Development Projects/Programs	Harmonisation can be an option.
8	Capacity Building of Joyeeta Foundation & Construction of Joyeeta Tower	0.00	0.00	0.00	0.00	9.17	51.77	Small	New Development Projects/Programs	No Harmonisation required
9	Promoting Nutrition Sensitive Social Security & Policy Support Program	0.00	0.00	0.00	0.00	15.38	6.32	Small	New Development Projects/Programs	Harmonisation can be an option.
10	'Development of Haji Nowab Ali Khan Orphanage'	0.00	0.00	0.00	0.00	0.00	7	Small	New Development Projects/Programs	No Harmonisation required
11	Rural Infrastructure Development	0	0	0	0	0	419.64	Medium	New Development Projects/Programs	Harmonisation can be an option.
12	Secondary Education Development Programme (S.E.D.P)	0	0	44.52	0	0	1000	Large	New Development Projects/Programs	No Harmonisation required
13	Construction of Multi-storied Building for under privileged Muktijoddha at Zilla / Upazila	0.00	0.00	0.00	0.00	0.00	100	Small	New Development Projects/Programs	No Harmonisation required
	Total New Development Budget						2391.82			
	Total SSP budget						74363.64			
	Budget %						3.2			

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