

Expand social protection in the new year



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Kamala Dashi, 69, a Rishi woman from the Tala upazila of Satkhira district, became a widow around 35 years ago, and has been receiving a widow allowance for the last 15 years. Initially, this was Tk 200 per month, which over the years rose to Tk 500. Even then, this is too little an amount for a woman caught in extreme poverty.

Forced into marriage as a child, Kamala was the fifth wife of her husband Pagla Das, who married her after all four of his wives died, leaving behind four sons to take care of. After marriage, she gave birth to a daughter, and when Pagla Das died, she had to care of five children. Deprived of any literacy, she did so by earning a meagre income as a day labourer and domestic help.

Eventually, the sons grew up and moved out, leaving their stepmother in their father's hut. Her daughter was married off and died three years ago, leaving Kamala completely alone in the world. She now has a difficult time managing food, clothes and proper shelter, sometimes begging and sometimes working as a domestic help to survive.

The government has a social safety net programme (SSNP) for women like Kamala Dashi, called Allowances for the Widow, Deserted and Destitute Women. This is one of the major initiatives of a total of 115 SSNPs, with a budget of Tk 3,444.54 crore (approximately USD 328 million) for the current fiscal year. The number of widows and deserted women benefitting from this programme is 5.7 million.

However, the budget and beneficiaries were the same in the previous fiscal year, which means no new woman has been added to the list. This is indeed sad news, that new enlistment for this SSNP, popularly known as widow allowance, has been suspended for women who need social protection the most. The Department of Social Services (DSS) under the Ministry of Social Welfare, which administers this programme, has also reportedly suspended new enlistment for six out of the eight SSNPs that give out cash allowances, including the old age allowance.

And for those who are on the list, the monthly amount of financial aid is grossly inadequate. What can a woman like Kamala Dashi do with a monthly allowance of Tk 500? In her old age, she needs to spend around Tk 800 on medicine alone. According to Kamala, Tk 3,000 would be enough for her to meet her monthly expenses, but the cash allowance she currently receives barely lasts a few days.

On top of that, there are hundreds of thousands of women like Kamala who do not get the allowance they are eligible for. One of them is 48-year-old Nurjahan from the Khesra union of Tala upazila. Her husband died in 2005, leaving her with three children who are now aged between 23 and 28. However, she never received the widow allowance, even though she visited her union parishad and tried several times. Although no one ever demanded a

bribe, Nurjahan's impression is that if she had offered money, she would have been given more attention.

Nurjahan is an agricultural labourer and has a tiny house on one decimal of land. According to her, there are others in her area who have been included on the widow allowance list, even though they are economically better off than her. What she is saying points to inclusion and exclusion errors in selecting SSNP beneficiaries, which is a big concern for the executing state agencies.

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Field investigations and case documentation have produced strong evidence that there definitely are recipients of SSNP benefits who do not qualify for them but receive them anyway. And due to these inclusion errors, many eligible candidates are excluded.

are excluded, since the number of beneficiaries is fixed for each union parishad. In a survey that I recently conducted for UTTARAN, a Satkhira-based development organisation, 59.5 percent of 442 landless families were found to not be under any SSNP coverage. This reflects the state of exclusion errors.

According to another study by Policy Research Institute (PRI) on barriers to access, as many as 36.4 percent of households covered in these programmes have a per capita income that is more than double the threshold level income set for vulnerable groups. Some of the factors that contribute to this are political considerations in selection of beneficiaries, lack of efficiency, weak governance, complex administration, lack of accountability and corrupt practices. In all of these, what is most concerning is the lack of access to SSNPs for marginalised, disadvantaged, excluded and landless groups.

Overall, the budget allocation for SSNPs by the government has increased over the years, as has the number of beneficiaries. However, a large portion of the programme funds end up in the hands of the country's non-poor. For instance, 25.18 percent of the Tk.111,467 crore social safety net budget for fiscal year 2021-22 (revised) was spent on pensions for 630,000 government employees and honorariums for 213,000 freedom fighters. Another Tk 10,756 crore (revised) or 9.65 percent of the budget



PHOTO: PHILIP GAIN

was allocated for interest payments on national savings certificates and interest subsidies for loans to small and medium enterprises (including cottage industries). Globally, benefits like pension and interests on savings certificates for the non-poor are not considered part of social security programmes.

According to different sources, if all non-poor related benefits are excluded from the total SSNP budget, less than one percent of GDP goes to the poor, even though on paper, the social protection budget amounted to 2.8 percent of GDP in FY2021-2022. This is not a picture that those left behind – be they landless, women in destitution, marginalised communities, social outcasts, the poor and the extreme poor – would like to see.

Having said that, there are eight SSNPs for some of the most marginalised groups in the country. This includes, but is not limited to, Harijans, marginal and disadvantaged tea workers, the transgender (Hijra) population, the Bede community, smaller ethnic communities and occupational groups in special areas outside the Chittagong Hill Tracts (CHT), and recipients of food assistance in the CHT. But while the population eligible for these SSNPs is pretty large, the budget is only Tk 1,038.67 crore, or 0.93 percent of the total SSNP budget. So even though these communities do have access to some benefits, they need more financial support to migrate out of a vicious cycle of poverty and working conditions that amount to modern-day slavery.

There is also no special consideration for sex workers, a majority of whom are trapped in modern-day slavery and face extreme forms of violence, exploitation and abuse. Their demand for a special SSNP for their wellbeing, which would include rehabilitation, is legitimate and should be taken into account. Many of the around 100,000 sex workers, who work in 11 brothels, hotels, residences and on the streets, want to change their occupation. They also need support to educate their children. Yet, they continue to go unnoticed, and are uncared for in our

society.

Another concern is the fact that a huge proportion of households in Bangladesh are either landless or functionally landless. I examined data on *khas* land and landless populations generated by the Bangladesh Bureau of Statistics and other non-state sources, and found that almost 77 percent of total households in the country are either completely landless, tenants, or are households operating on 0.05 acres of land.

Access to land for the poor and marginalised is obviously crucial for sustainable development. It is estimated that there are 3.3 million acres of public (*khas*) land that could be distributed amongst the landless

poor, and demands have already been put forward to the government to consider initiating an SSNP to distribute *khas* land among the landless. This could also be a strategic social security programme for poverty alleviation.

The government has a huge task ahead in terms of making its social security programmes effective. On the one hand, the government needs to clear up the anomalies in executing specific SSNPs, develop a database on poor and marginalised households, and set targets with practical guidance. On the other hand, it needs to separate pensions, freedom fighters' benefits and savings certificates from SSNPs, and increase the coverage and

budgets of SSNPs to provide real social protection to those who need it most.

Expanding coverage should be a top priority for the authorities, and the work for this should be started immediately. It is only then that Bangladesh will be able to achieve the key objective of the National Social Security Strategy of building "an inclusive Social Security System for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth."

Fahmida Afroze Nadia, Md Mustafizur Rahman and Sabrina Miti Gain helped the writer in collection and analysis of data.

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REQUEST FOR EXPRESSIONS OF INTEREST (REOI)

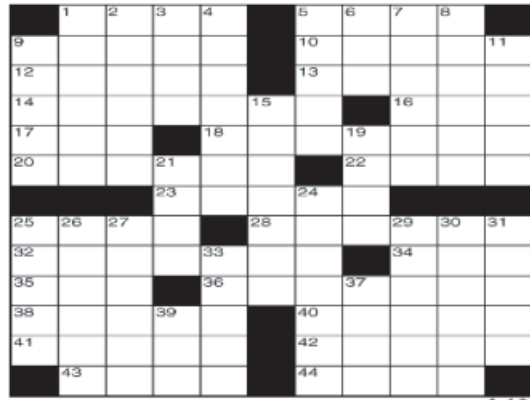
1	Ministry/Division	Secondary and Higher Education Division, Ministry of Education
2	Agency	Bangladesh Bureau of Educational Information & Statistics (BANBEIS)
3	Procuring Entity Name	Bangladesh Bureau of Educational Information & Statistics (BANBEIS)
4	Procuring Entity District	Dhaka
5	Expression of Interest for Selection of	Government/ Non Government Research Organization/Institute
6	EOI Ref. No	NO.৩৭.২০.০০০০.০০৪.৯৯.০৯২.২২/০৪৬
7	Date	28/12/2022
KEY INFORMATION		
8	Procurement Method	RFP(QCBS)
FUNDING INFORMATION		
9	Budget and Source of Funds	GOB (Budget Code: 3257103)
PARTICULAR INFORMATION		
10	EOI Closing date and Time	Date: 12/01/2023 Time: 2:00 PM(BANBEIS) 1. Zahir Raihan Road(Palashi-Nilkhet) Dhaka-1205.
INFORMATION FOR APPLICANT		
11	Brief Description of the Assignment	Assignment 1: Government/ Non Government Research institute will be responsible for implementing the quantitative as well as qualitative research with Co-curricular activities in Education. Assignment 2: Government/ Non Government Research institute will be responsible for implementing the quantitative as well as qualitative research related to 4 th Industrial Revolution.
12	Experience, Resources Delivery Capacity Required	a) The applicant's institute should have previous experience and proven track record of qualitative and quantitative research related to the Assignment 1 & Assignment 2. b) The applicants must have an experienced team of trained researchers in relevant field/similar filed. The agency should submit the signed CVs of at least four core team members who would be involved in undertaking the tasks. c) The applicant is also required to submit completion certificate for similar assignment carried out in recent past as an evidence of its capability in completing works of similar nature successfully.
13	Other Details	Interested Institute are invited to provide information indicating that they are qualified to perform the services. Brochures, description of similar assignments, experience in similar condition, availability of appropriate professional qualification and experience among staff, logistic support, valid trade license/registration, VAT, Tax certificate, bank solvency certificate etc. to be submitted.
14	Note	Interested Firm will have submit individual Eoi for each assignment.
PROCUREMENT ENTITY DETAIL		
15	Name of Official Inviting EOI	Md. Muhibur Rahman
16	Designation of Official Inviting EOI	Director General, BANBEIS, Ministry of Education
17	Address of Official Inviting EOI	1 Zahir Raihan Road, Palashi-Nilkhet, Dhaka-1205
18	Contact details of the Official Inviting EOI of official inviting Proposal	Phone : 02-41060703
19	The procuring entity reserves the right to accept or reject all EOIs.	

Md. Muhibur Rahman
Md. Muhibur Rahman
Director General
Phone : 02-41060703

GD- 02

CROSSWORD BY THOMAS JOSEPH

- ACROSS**
- 1 TV viewing spot
 - 5 Andean capital
 - 9 Bus terminal
 - 10 Run up
 - 12 Vigilant
 - 13 Passionate dance
 - 14 Risky undertaking
 - 16 Hotel feature
 - 17 Tea cooler
 - 18 Foster
 - 20 "Silkwood" star
 - 22 Finishes
 - 23 Sean of "Rudy"
 - 25 Neptune's domain
 - 28 Pull up, as a shirttail
 - 32 Grazing site
 - 34 That girl
 - 35 Volcano
 - product
 - 36 Feel
 - 38 Brown
 - ermine
 - 40 Singer Neville
 - 41 Singer
 - Haggard
 - 42 Sweet liqueur
 - 43 Hind
 - 44 Went fast
- DOWN**
- 1 Pick
 - 2 Starting bid
 - 3 Army post
 - 4 Brings into harmony
 - 5 In a while
 - 6 "Believer"
 - 7 Hipster
 - 8 hairstyle
 - 8 Thor's home
 - 9 Miles of music
 - 11 Tender areas
 - 15 Burst
 - 19 Campout
 - sight
 - 21 Sunrise site
 - 24 Rough
 - 25 Twitch
 - 26 Spring holiday
 - 27 On the beach
 - 29 High-interest lender
 - 30 Auto highlights
 - 31 New Hampshire city
 - 33 Complete
 - 37 Poi source
 - 39 Copying



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