



United Nations Development Programme
Country: Bangladesh
Project Document



*Empowered lives.
Resilient nations.*

Project Title: Social Protection Policy Support Programme

UNDAF Outcome(s): [2.1] Economic growth is achieved in an inclusive manner, extending opportunities to the rural & urban poor & protecting the vulnerable from shocks.

Expected CP Outcome(s): [2.1] Economic growth is achieved in a more inclusive manner, with economic opportunities reaching the rural and urban poor and the protection of vulnerable groups against shocks

Expected Output(s): [2.1.2] Poor families are less vulnerable to external shocks through greater access to financial & insurance services, social safety nets with clear graduation strategies

Implementing Partner: GED and Cabinet Division

Responsible Parties: GED, Cabinet and UNDP

Brief Description

The Social Protection Policy Support (SPPS) Programme responds to deficiencies in the existing social protection system and a need for system reconfiguration. It will draw on the National Social Protection Strategy, currently in the final stages of preparation, which provides a functional entry point for effecting changes in the wider social protection system via better governance and oversight of the system.

The Programme has two components: (1) Governance of Social Protection, with the purpose of ensuring better governance of social protection by helping to build coordination, M&E and reporting functions while strengthening research and analysis capacities in order to build a more effective evidence base for effective policy development; (2) Stronger Social Protection Systems, with the purpose of developing a modern social protection infrastructure capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers and promote linkages to ensure effective coordination. The two SPPS components will function alongside a piloting delivery component (outlined in a separate Project Document) that will enable testing and learning and inform social protection strategy and policy through field based evidence. The intervention will be implemented by GED and the Cabinet Division in partnership with UNDP over a four-year cycle.

Programme Period:	4 years	Total resources required	\$ 7,051,672
Key Result Area (Strategic Plan):	_____	Total allocated resources:	_____
Atlas Award ID:	_____	• Regular	\$ 1,500,000
Start date:	1 January 2014	• Other:	_____
End Date:	31 December 2017	o DFID	\$ 4,234,528
PAC Meeting Date:	21 November 2013	o Government	_____
Management Arrangements:	_____	Unfunded budget:	\$ 1,317,144
		In-kind Contributions	_____

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Agreed by Cabinet Division: _____

Agreed by General Economics Division: _____

Agreed by UNDP: _____

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 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

মুহাম্মদ আলী
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I. SITUATION ANALYSIS

1.1 Introduction: Poverty Traps and Pro-Poor Social Protection

The absolute poor in Bangladesh are locked in a *poverty trap* – they face severe risks and vulnerabilities and cannot afford the high return but precarious opportunities that hold the potential to lift them to more sustaining livelihoods. Without some mechanism to protect themselves from the worst downside of the associated risks, the poorest face a state of distress which undermines their productivity, and this state cannot be escaped without external help. The fault-lines lie in their initial disadvantaged status – created by a lack of very basic human capital and a pernicious risk aversion constraint. So long as these adverse initial conditions hold, the asset-poor will continue to be impoverished by their low productivity. Without an external *big push*, the chances of their fully escaping the poverty trap are slim. This is especially true of the most poor, who live in what Banerjee and Duflo (2012) term an *S-shaped world*, characterized by an effective ceiling which limits productivity and hence welfare improvements above the basic subsistence level. Two steps can help enable sustained exit from poverty: first, poor families need to accumulate certain threshold levels of investment¹; second, the biting risk-aversion constraint needs to be lifted. The poor have no real fall-back position and face what Sen describes as *starvation set of choices*, since the risk of failure in their chosen enterprise is the complete loss of livelihood.

While some evidence indicates that poverty traps have diminished in importance compared to previous decades, the dynamic of unmitigated risk continues to stifle the initiative that might otherwise enable the poorest households to climb out of poverty. Social protection provides the assurance that people's most basic needs will be met—not only providing social returns in terms of reduced poverty and vulnerability but also promoting more productive investment. The extent to which social protection programmes are able to help the poor hangs on their ability to generate the necessary threshold level of assets and to provide effective social insurance. This cannot be satisfied by programmes that offer only modest transfers, which usually are unable to make any significant dent on the poverty trap. Tokenistic social protection while appearing to offer rapid scalability is no real solution.² Overcoming the poverty trap through social protection schemes is more difficult in a low growth context, and Bangladesh has achieved some measure of economic success, providing a favourable backdrop.

It is important to underline the centrality of the wider operating environment and the enactment of systemic reforms in securing sustainable poverty reduction. National frameworks and a supportive political consensus formed the basis of success in industrialized economies and latterly in middle income countries. From *Bismarck* and *Beveridge* in Western Europe to the latter-day *Oportunidades* and *Bolsa Familia* in Latin America, all successful reforms have at their heart a comprehensive strategy and a sound socio-political grounding. While Bangladesh has a growing reputation for delivery, it is only now establishing the basis of a strategic level response and a matching political consensus.

1.2 The Country Context of Social Protection

Bangladesh's economic and social gains accumulated over the past two decades stand in sharp contrast to early doomsday pessimism about its long-term development prospects³. Durability across the see-saw of economic fortunes, natural shocks, and political circumstances is a key theme of developmental progress in Bangladesh. There are countries which have done well in

¹ An S-shaped curve depicts a pattern of initial growth in the incomes of the poorest, followed by a rapid tail-off and stagnation. Applied to the poor, increases are limited as they are unable to generate adequate future assets given the adverse initial asset conditions, see Banerjee and Duflo (2012). There is some evidence of this in the Bangladesh data. In the S-shaped world, the correlation between current and future assets is likely to be lowest for the poorer groups. Thus, using a panel of 2000 and 2008 data on nationally representative rural sample of 62 villages, we find that the correlation coefficient between the present and future assets is extremely low for the poorer groups, ranging from 0.088 for non-agricultural labour, 0.121 for agricultural labour and can be as high as 0.339 for farming and 0.749 for business.

² On this, see Sen and Hulme (2006).

³ Such pessimisms have been voiced influentially by Faaland and Parkinson (1975) and have been subjected to critical examination in BIDS (2001) and Sen and Hulme (2006).

areas of growth, but not as well in respect of human development. Equally, there are countries which have done well in human development but failed to match that record with better growth performance. Bangladesh belongs to that small group of nations which have done well on both. Yet questions can be raised about the connections between these positive outcomes and policy choices, and rather it might be argued that the causes are more accidental and contingent on prevailing social and economic structures. Informal social solidarity and equity of public provision looms large in the national psyche. Moreover, abundance of labour, i.e. a country's basic resource endowment, lies at the heart of the pro-poor nature of the country's growth model. However, these favourable basic conditions cannot be taken for granted. Major structural change is underway, economic, and with them political, inequities are fast emerging – between regions, between urban and rural, and between rich and poor.

In this section we discuss these issues from the vantage point of social protection. We group these issues into 6 themes: (a) growth and structural transformation, (b) resilience against shocks, (c) poverty and inequality, (d) productive employment, (e) women's advancement, and (f) human development. Each is addressed in turn.

1.2.1 Growth and Structural Transformation

For poverty reduction and social inclusion a necessary precondition is sound growth sustained over decades. Moreover, it is difficult to have inclusive social protection when growth is faltering. Higher GDP allows potential for allocating the dividends to social protection programmes. Improved growth also performance promotes structural transformation of the economy, which, in turn, creates demands for new forms for protection associated with rural income diversification and urbanization.

The first point to note is that Bangladesh's per capita GDP has more than doubled between 1991/92 and 2010/11, and there has been a marked acceleration in overall growth in the 2000s (notwithstanding the shocks encountered in the second half of 2000s). Per capita GDP increased by 33% over, and by 57% during, the 2000s (see Figure 1).⁴ The four key drivers of this improved performance were steady improvements in agricultural output, major growth in labour intensive manufacturing especially ready-made garment (RMG) exports, and considerable overseas remittances. This growth acceleration was achieved while maintaining macroeconomic stability: between 1975 and 2010, the overall budget deficit averaged around 5.5%, the current account was in surplus and inflation (until very recently) remained between 5 and 6% of GDP. This was accompanied by less dependence on external aid which was around 10% of GDP in 1980/81, but less than 2% in the 2000s. Bangladesh has performed very much better than the highly adverse initial expectations.

⁴ The 2009/10 growth rate estimate is 6%, while that for 2010/11 is 6.7%. The projection of the current 2011/12 is much less optimistic, given the global slow-down and rising energy prices, but still remains high at around 6.5% as per the revised budget. Even if the economy achieves 6% growth rate in the current fiscal year, it will be a positive achievement under difficult economic and political circumstances.

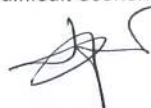
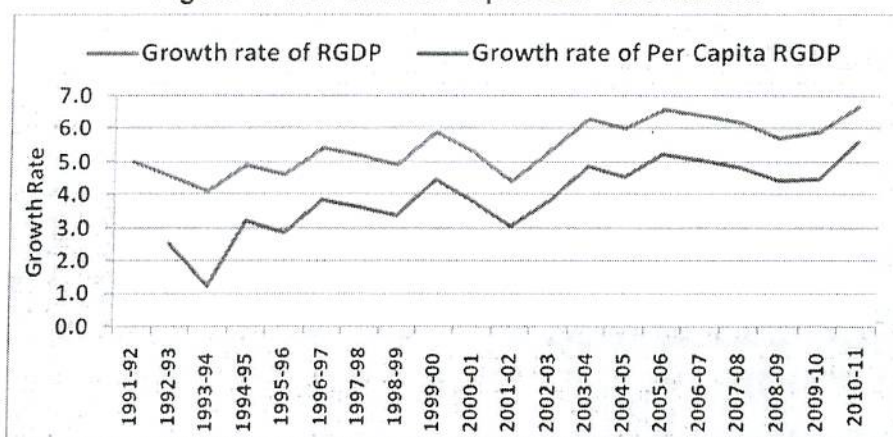


Figure 1: GDP and Per capita GDP Growth rate



Note to Figure 1: RGDP refers to real GDP. Source: Bangladesh Economic Review (Various Issues), Ministry of Finance, Government of Bangladesh (GoB).

A second aspect is the considerable structural transformation that accompanied the more recent growth acceleration episode. This is reflected both in terms of change in the sectoral composition of national output and the degree of integration with global markets. Bangladesh represents the only country in the LDC category with a manufactured exports share exceeding 90%. Yet this is also a relatively recent phenomenon. Between 1977 and 1982, exports averaged about 7% of GDP; in 2000-05 they reached 13% of GDP; in 2006-10 rose further to 18% of GDP. Similarly, the urbanization rate has increased from 12% between 1983 and 1994 to just under 35% in 2010. Once an agrarian economy, Bangladesh has become increasingly urban, industrial and integrated within global commerce - through both manufactured exports and overseas migration of workers⁵. This level of transformation has three implications for social protection. First, rural social protection cannot be based on agro-oriented activities alone, and must take into account the increasing trends towards off-farm diversification as well as ever increasing effects of domestic and international migration.⁶ Second, increased urbanization combined with substantial rural-urban seasonal migration as a route to reduce rural poverty underlines the growing role which must be played by urban social protection schemes. Third, greater integration within global markets also entails increased vulnerability. This result not only from short-term macro-economic management pressures during bad times, but also for greater social protection for income groups susceptible to economic shocks. For instance, rising inflation in recent months has implications for the real terms purchasing power of social transfers for the poorest.⁷

However, the impact of inflation (especially in food prices) also needs to be viewed from the perspective of producers. Bangladesh entered into a phase of rising inflation starting from 2007/08 when the growth rate started accelerating beyond 6% and poverty started to fall at a faster rate (see below). While the price shocks created new challenges for social protection, rising grain and food prices provided stimuli to farm producers, as evidenced in the faster growth of the agricultural sector between 2007 and 2010. This was aided by a supporting public policy package in the form of input subsidies, greater access to credit, proactive technological and extension services to support farmers' efforts to grow more crops in unfavourable environments through the spread of

⁵ While the share of agriculture dropped from 29.2% to 20.1% during the entire period between 1990/91 and 2009/10, the share of industry (including construction) has increased from 21.0% to 29.9%. Although the service sector's share has remained unchanged at around 50%, there has been a marked shift from low-value added services to high-value added services. The openness index—a measure of integration with global market—has increased from 17% in FY1991 to 33% in FY2001, rising to 43% in FY2009. If one takes into account the share of overseas remittance as proportion of GDP (assessed at around 10% in the late 2000s), the integration with global markets would encompass more than 50% of GDP.

⁶ For instance, land which was previously cultivated by the rural rich may now be given to the rural poor under pressures of economic migration. Similarly, feminization of agriculture in the poorer households may have become more pronounced due to increased male out-migration from villages. Such changes have implications for SWAPNO aiming at livelihood improvements of the rural poorest women.

⁷ Annual average inflation which came down from 9.9% in 2007/08 to 6.5% in 2009/10 is again on rise in 2011/12. It is currently assessed at around 10.1% on point-to-point basis in March 2012.

drought, flood and salinity-resistant crops. The non-crop sector such as livestock, poultry and fisheries also displayed robust growth.

It is worth noting however, that these positive trends have still not staved off the impact of short-term economic pressures on the poor and vulnerable. Thus the need for social protection to ameliorating these pressures remains. Moreover, the ongoing dash for growth may well exacerbate these trends. The current fiscal and balance-of-payments difficulties is a case in point and crucially also, the austerity package which is likely to be introduced as a result of the policy response. The immediate trigger for such difficulties was the higher cost of oil but also, increased consumption and the retention of generous fuel subsidies. This, along with a reduced inflow of external aid, has resulted in some pressure on the foreign exchange reserve but this has stabilized in 2012 with the conclusion of the USD 1 billion Extended Credit Facility (ECF) with the IMF.

1.2.2 Resilience against Shocks

The country has exhibited considerable economic resilience in the face of domestic and external economic shocks. The sources of this resilience were steady growth, agricultural production, impressive expansion in RMG exports, substantial flows of overseas remittances and the maintenance of fairly stringent capital controls. Agriculture is especially important in that it provides a base level of output and sustains a large, and predominantly vulnerable, population. Its performance has exceeded expectations in the last three years, but this is also a product of relatively benign climatic conditions. The performance of the RMG sector has been more spectacular and Bangladesh has emerged as a global leader in RMG exports, based on wage competitiveness, and is likely to retain this role. The opening up of the Indian market in 2011/12 will provide a further boost to exports.⁸ Yet RMG is predominantly an urban activity and its income effects are less distinctly pro-poor than agriculture. Remittance earnings, although affected by the global slow-down have registered positive growth in the past two years.⁹ In contrast to elsewhere, studies have shown these flows have had a genuinely positive impact on the incomes of the poor and the building of resilience. Finally, while there has been flexibility, the capital account has remained highly restricted. Alongside limiting capital flight this has also ensured the insulation of the domestic economy from more volatile flows¹⁰.

Shocks related to basic and increased environmental vulnerabilities associated with climate induced change as well as changes brought about by man-made interventions (whether they are conceived within the national border or beyond it - as in the case of water sharing with India) are also very significant. As a country with one of the highest population-densities in the world, situated on an active deltaic region with constant exposure to adverse events such as flooding, storms, sea-level rises, and ever changing courses of the rivers, ecological problems lies at the heart of the long-term development problem. These natural processes often act as deterrents to long-term private investment as private investors require a degree of certainty and stability. Future social protection delivery and strategic management therefore need to be environmentally sensitive and mindful of climate-induced change. These shocks also have more immediate social protection impacts – notably on food supply and the cost of foodstuffs. A major climate event would have sizeable inflationary impacts in both rural and urban areas, and on both food and non-food prices.

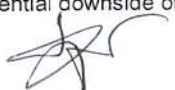
1.2.3 Poverty and Inequality

Trends in poverty and inequality have implications for the design of social protection programmes. A faster pace of decline in poverty—supported by decreasing inequality—would mean less resource requirements for social protection. The structure of poverty, meaning the distribution of the poor between extreme and moderate poverty also matters, as predominance of the extreme poor category among the poor would imply greater ethical claims for social protection compared to

⁸ The recent evidence supports this view. Bangladesh's exports grew impressively by 41% in 2010/11 thanks to the stellar performance of the RMG sector. Even in 2011/12, the export growth starting already from a very high base is likely to be around 14% based on current trends.

⁹ 6-monthly data show that it was US\$ 5.55 billion in 2010/11 (July-December) rising to 6.07 billion in 2011/12 (July-December) i.e. registering a 9.3% growth.

¹⁰ A potential downside of non-convertibility, however, has been relatively weak DFI.



the scenario where poverty is mainly constituted by the moderately poor category. The nature of poverty dynamics is another consideration, especially the question as to whether the observed level of poverty reduction is a sustainable one or merely temporary oscillation around the poverty line. Where poverty trends are susceptible to considerable variability over time and/or spatially, the claims on the social protection system can be larger on the part of the vulnerable non-poor.

Several aspects of poverty and inequality trends in Bangladesh are noteworthy. First, poverty fell from 49.8% in 2000 to 31.5% in 2010 (as per the Household Income Expenditure Survey - HIES). This represented a marked acceleration in the pace of poverty reduction— around 2 population percentage points per year in the first half of 2000s compared to 1 percentage point in the 1990s (see Table 1). Similar trends have been observed with respect to the poverty-gap and the squared poverty-gap measures, which are more sensitive to the poorest groups. Moreover, the *absolute headcount – the numbers in poverty* – has also declined during the first decade of 2000s.¹¹

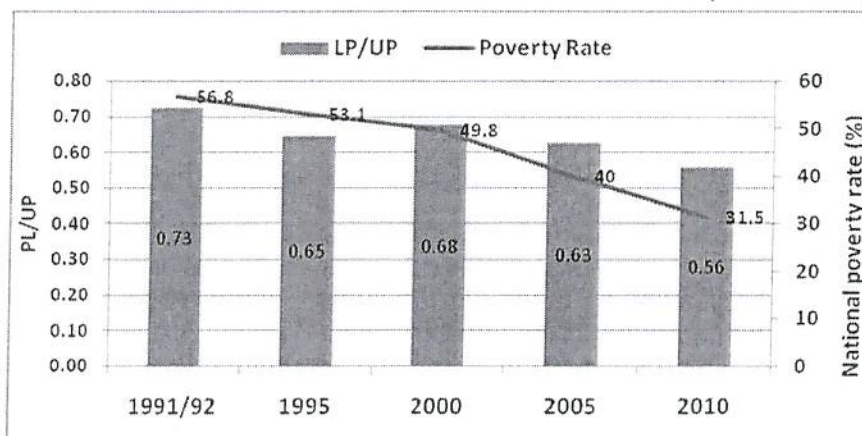
Table 1: Poverty Head-Count Ratio (HCR), 1991-2010

	Upper Poverty Line					Lower Poverty Line				
	1991/92	1995	2000	2005	2010	1991/92	1995	2000	2005	2010
National	56.8	53.1	49.8	40	31.5	41.3	34.4	33.7	25.1	17.6
Urban	42.6	35	36.6	28.4	21.3	23.6	13.7	19.1	14.6	7.7
Rural	59.0	56.7	53.1	43.8	35.2	44.0	38.5	37.4	28.6	21.1

Source: HIES Report (various issues), Bangladesh Bureau of Statistics (BBS).

Second, the drop in the extreme poverty HCR is higher than moderate poverty during the entire period between 1991/92 and 2010. This is consistent with other trends such as the rise in real agricultural wages, especially since the mid-2000s. Indeed, the ratio of extreme poverty to total poverty has fallen consistently over the past two decades (see Figure 2). Nevertheless, the extreme poor still constitutes a majority of the poor- accounting for 56% of the national poor and 60% of the rural poor. It is only in case of the urban areas that the extreme poverty claims a minority share (of 36%).

Figure 2: Trends in the “Share of Extreme Poor in Total Poor” (LP/UP ratio), National



Note to Figure 2: The *share of extreme poor in total poor* gives the indication of preponderance of extreme poverty and is measured by the *Headcount as per the lower poverty line*, expressed as a ratio to the “headcount as per the upper poverty line”.

Third, inequality is both important in its own right as a threat to social inclusion and human development, and in limiting the level of poverty reduction, as a worsening of the income distribution *blunts* the poverty impact of economic growth. While the growth process in 2000s has been broadly pro-poor, with static levels of consumption inequality, there has been long term secular deterioration with the Gini ratio rising from 27.6 in 1991 to 32.1 in 2010, an increase of

¹¹ This can be judged by comparing the annual *percent* decline in headcount with the annual population growth rate over the same period. Thus, the national poverty headcount has dropped by 3.56 *percent* per year during 2000-2010 compared to the population growth rate of 1.5% in the same period.

some 16%. This has also been accompanied by qualitative evidence of growing disparities, an on-going worsening of the income Gini (though this is not a wholly reliable measure of change), and growing spatial inequality, given by growth in the *between* component of the Theil index which deteriorated by some 3% between 2005 and 2010. Rising income inequality will pose a challenge to achieving inclusive development. Had inequalities been better contained, the rate of poverty reduction in Bangladesh could have been faster. The relevant data is reported in the table below.¹²

Table 2: Consumption Inequality in Bangladesh, 1991-2010

	HIES Data				
	1991/92	1995	2000	2005	2010
National	27.6	33.5	33.5	33.2	32.1
Urban	31.1	36.1	36.4	36.5	33.8
Rural	24.9	27.7	28.1	28.4	27.5

Source: HIES reports (successive years).

Fourth, results of a Gini decomposition by Osmani and Sen (albeit based on per capita incomes) suggests that non-farm self-employment income, remittance income from abroad, and salaried income are main *disequalizing* sources, with these disproportionately favouring the non-poor. Among these, the most significant contributor to a rise in rural income inequality is associated with unequal access to international migration (see, Osmani and Sen 2011).

Fifth, an important feature of the distributional dynamics 2000s relates to the divergence between consumption and income inequalities in rural areas. While the consumption Gini has remained stable in the decade of 2000s, the income Gini has increased markedly. Some commentators have argued that this is explained by the fast expansion of the access to MFI credit to the poor, which has eased the liquidity constraints faced, led to improved inter-temporal consumption smoothing, and helped finance faster consumption growth in poorer income groups (see, Osmani and Sen 2011). The sustainability of MFI-led consumption growth process, however, remains an unresolved question, as the microfinance market is fast nearing a saturation point. But it is worth noting, additionally, that income-based distributional comparisons are generally unreliable over time within LDCs, given the level of structural change and progressive formalization.

1.2.4 Productive Employment

The generation of productive employment is integral to discussions on inclusive growth and directly relevant to social protection programmes as many of the latter actually take the form of work-fare schemes. The role played by the growth in jobs is fundamental for understanding the developmental transformation taking place in Bangladesh.

Bangladesh's success achieving strong economic growth, reducing poverty and maintaining social cohesion in the face of rising inequalities and political uncertainties over the past two decades has largely hinged upon its ability to foster upward mobility of the relatively unskilled labour of rural areas. This has been achieved by increasing productivity in agriculture (to release surplus labour) and by encouraging diversification and industrialization as well as domestic rural-urban migration at low skill levels (into construction, manufacturing sectors and a largely informal service sector). In turn, the growth in overseas remittances has been significant in stimulating growth and domestic demand.

The story of the upward mobility of the relatively unskilled labour though access to productive employment is consistent with other evidence. First, there is the tightening of the labour market with declining under-employment and unemployment in both rural and urban areas. The evidence suggests declining underemployment (defined as 35 hours of work per week); the latter has dropped from 43.4% to 34.2% between 1989 and 2002. There is also a tightening of the rural

¹² The Gini series of 1991/92 through 2000 is taken from Khan and Sen (2006); the 2005 number is from Khan (2005); the 2010 number represents official BBS estimate (BBS 2011). Note that the alternative series of income inequality estimates are based on precise definition of "income" compared to the deficient definition adopted by BBS. The other important difference is that the BBS estimates of Gini index for earlier years are based on "per household classification" rather than on the theoretically desirable "per capita classification" adopted in the alternative estimates (on these issues, see Khan and Sen 2000; Khan and Sen 2006).

labour market (with substantial increase in real wages in agriculture from a level equivalent to less than 2.5 kg of rice in 1983 to currently about 5 kg of rice).

Second, there has been an increase - contrary to the initial expectations- in the share of operated land under share and fixed rental arrangements from 20% in 1988 to about 40% in 2008, providing enhanced land access to the poor via the tenancy market (Hossain and Bayes 2009). This was one of the key channels of upward mobility of the poorest, as evidenced from the experience of UNDP's Rural Employment Opportunities for Public Assets (REOPA) project.

Third, there has been pronounced sectoral shifts towards non-crop and non-farm employment opportunities in rural areas combined with a noticeable rise in rural-urban migration and rapid pace urbanization, especially in the 2000s.¹³ All these point to the gradual decline of the surplus labour (especially male) from agriculture and emergence of the non-agricultural sectors as the key drivers of national economic growth. Agriculture has however, remained significant in supporting a base level of activity, and in sustaining rural income incomes and domestic demand.

1.2.5 Women's Advancement

Although precise data are not easily available based on consistent definition, there is little debate about the substantial increase in the female labour force participation rate over the past two decades. Increased participation of female labour was already visible in the 1990s: female labour force participation (based on conventional definition) at the national level increased from 8.9% in 1983/84 to 18.3% in 1995/96, rising further to 22.3% in 1999/00 (Mahmud 2003). This has registered further increases during the 2000s -rising to 26.1% in 2002/03 and 29.2% in 2005/06.

The role of female labour has been instrumental in achieving key national economic and social goals. Female labour has been the lynchpin of the stellar performance of the RMG export sector based on low-wage competitiveness; it provided the main social base for the rapid expansion of MFI programmes in rural and urban areas; its role has been a key to understanding the performance of the country on basic educational and health MDGs. In recent years, following gradual withdrawal of male labour from agriculture, there has been a noticeable feminization of employment activities in crop and non-crop agricultural sectors -a pattern that has implications for the design of SWAPNO-type projects.

1.2.6 Human Development

Bangladesh is on-course to meet the poverty MDG target - specifically target 1 of halving the incidence of poverty. It has already achieved the MDG4 on infant and child mortality . Although the target of completion rate in primary education (target 2, MDG2) is yet to be achieved, the country made impressive strides in increasing the net primary enrolment rate (target 1, MDG2) recorded at 92% in 2008. Noticeable progress has been made also in increasing net enrolment rate at secondary education level. The country has already achieved MDG3 on gender equality in primary and secondary schooling. In spite of initially slow progress, the country is now on-course to meet the maternal mortality target (target 1, MDG5).¹⁴ There are, however, many remaining MDG challenges, notably in relation to the environmental MDG (MDG7) on access to clean water and deforestation, but also in specific areas such as nutrition and gender parities in higher levels of education. Nevertheless, in overall terms the successes are far from inconsequential.

Equally, new second-generation MDG problems have emerged which require innovative policy responses drawing together economic and social spheres. For instance, Bangladesh has done well in rice production, but not as well in other food crops. Agriculture needs to grow at a decent rate to ensure the supply of adequate micronutrients available in fruits, vegetables and animal proteins. Growth supportive measures need to be combined with emphasis on nutritional security by targeting the health of adolescent girls, mothers and children, especially in the child's first 24 months. Other challenges to MDGs stem from social factors. The high prevalence of dowry leads to early (adolescent) marriages below the legal age of 18—accounting for 70% of all rural

¹³ Such shifts have been more pronounced in the portfolio of rural income and assets and not as much in the structure of rural employment, which is still dominated by agriculture.

¹⁴ Thus, the maternal mortality ratio (MMR) has gone down to 194 deaths per 100,000 live births in 2010, declining from a level of 322 per 100,000 live births in 2001.

marriages—which, in turn, cause high maternal and child malnutrition. Here just providing social protection through nutritional feeding programmes will not be adequate to address the challenge.

MDG successes can also create second generation economic problems. For example, success in secondary education stipend schemes creates aspirations for female jobs beyond the orbit of the domestic economy. Failing to do so, may create frustrations among the educated female youth. The same applies to a large extent to the entire issue of educated youth employment where mismatch may develop between what is being offered in the job market and the initial expectations of the prospective job-seekers. The increasing trade-offs between quantity and quality have also become increasingly visible both in areas of education and health.

1.3 Social Protection Programmes: Profile, Trends, and Challenges

Improved growth performance has also meant that the country has been able to allocate more resources to social protection programmes during the past two decades. The growth effect on social protection is likely to be greater in electoral democracies, as many of the social protection programmes often assume the nature of a political good, as observed in many countries across the world. The allocation for social protection programmes (broadly defined) that are partly or wholly financed through government participation has increased from a mere 5% of total budgetary expenditures in the early 1990s, to about 11% in 2010/11. The reach of government-supported social protection, now amounts to about 1.8% of GDP according to one estimate, and is channelled through over 80 safety net programmes.¹⁵

Social safety nets, food security and livelihoods development projects implemented in Bangladesh are both complementary and supplementary. Social protection programmes implemented in Bangladesh have been broadly classified in four areas in the 2010 budget speech by the Finance Minister: (1) allowances, (2) employment generation, (3) food security, and (4) human development. Some of these programmes are targeted on the poorest areas but are also often driven by a heightened electoral awareness to address extreme and chronic poverty.

However, there are problems of household and geographic mistargeting (*inclusion and exclusion errors*), pursuit of similar programmes across ministries and lack of coordination at the inter-ministry level (or *fragmentation*), modest allocations without thinking through the long-term poverty effects (or *tokenism*), and corruption. In short, mal-administration and mismanagement continues to persist in many of these programmes. This section summarizes some of the key features of the social protection programmes in the broader social protection context and practice in the country.

1.3.1 Benefits from Social Protection Schemes

The first thing to observe is that not only the overall allocations have increased for social protection over time with growth acceleration in Bangladesh, beneficiary coverage - as reported by the HIES data - has also increased. This is a broadly positive trend, and evidence also suggests targeting has also improved. While the overall coverage (defined as proportion of households participating in at least one safety net programme) has increased from 12.6% in 2005 to 20.9% in 2010, the matched share for the bottom 10% has increased from 23.1% to 37.1% during the same period (see Figure 3).

Second, a recent PPRC study indicates significant household income gains due to participation in the social protection programmes (PPRC 2012). The same study also reveals significant rise in financial savings, greater financial inclusion in terms of access to finance, enhanced access to land market via the tenancy and lease markets, faster accumulation of livestock assets, and higher sanitation coverage¹⁶. The observed quantitative change in income, savings and assets is also borne out by the qualitative perceptions of the beneficiaries themselves.

¹⁵ The Ministry of Finance website lists 89 programmes under the broad category of social protection. Excluding pension for the government employees, open market sales (OMS), and 4 microcredit programmes, the number of such programmes turn out to be 83, with allocations of about Taka 14, 342.50 crore (1 crore = 10 million) under the revised budget of 2010/11, amounting to 1.81% of GDP and 11.03% of total public expenditure. Even within these programmes not all would strictly qualify under the social protection schemes though.

¹⁶ This was based on a before-after counterfactual carried out over a period of 3 years through memory recall.

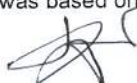
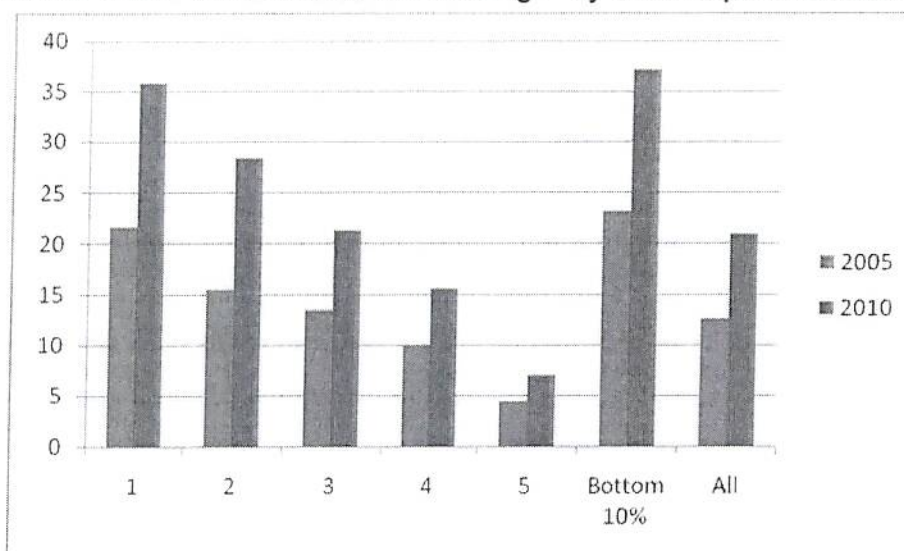


Figure 3: Trends in the “Social Protection Coverage” by Consumption Quintiles, 2005-2010



Note to Figure 3: Social Protection coverage is defined as the proportion of households participating in at least one safety net programme. Source: Zaman (2011).

1.3.2 Pitfalls and Challenges

However, the current pattern of allocations presents several challenges for social protection schemes. First, there is a tendency of distributing budgetary resources rather thinly across the sector. As many as 40 programmes have annual allocations below Taka 500 million. At the other end of spectrum, 28 programmes have allocations exceeding Taka 1000 million, 18 programmes have allocations exceeding Taka 2000 million, and only 9 programmes have allocations exceeding Taka 5000 million (as per the revised budget of 2010/11).¹⁷

Second, what is also striking from the emerging pattern of budgetary allocations is the marginal role that the health programmes play in the profile of social protection schemes.¹⁸ This is in sharp disregard to one of the main findings of the poverty dynamics literature in Bangladesh which suggests that health shocks alone constitute about 35% of downward slippage into poverty (see, Sen 2003; Rahman and Hossain 1995).

Third, among the government and NGO-run social protection programmes, the largest income impact over a three-year period has been registered by REOPA (an increase by 28.5%), TUP (an increase by 23.7%), CLP (an increase by 25.3%). This is compared to only a 13.4% increase in income for VGD, an 11.8% increase registered in case of old-age pension, 11.3% for secondary stipend scheme, 11% for widow allowance, and 10.4% in case of EGPP. One possibility is that REOPA, TUP and CLP employ higher transfers per beneficiary compared with the other programmes reporting rather modest income growth effects.

Fourth, even though all the 10 programmes included in the PPRC (2012) study have reported income increase per beneficiary, the achieved outcome seems to fall short of the required threshold level of investment needed to escape poverty. One way of judging this would be to compare the average monthly household income of the programme beneficiary as per the PPRC

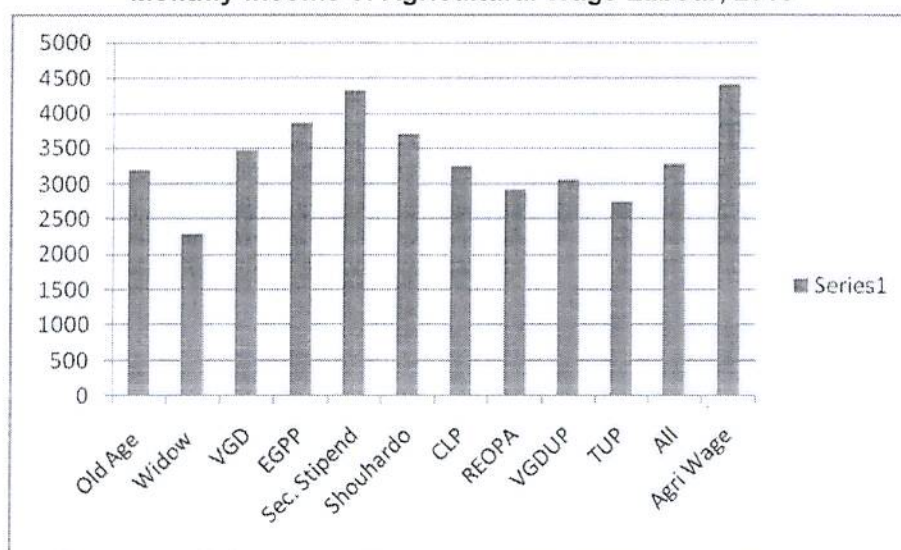
¹⁷ These top 9 programmes are as follows: Old Age Allowance (Taka 891 crore), VGF (Taka 1473 crore), FFW (Taka 1294 crore), TR (1039 crore), VGD (Taka 729 crore), Employment Generation Programme for the Ultra Poor (Taka 1000 crore), Fund for Climate Change (Taka 700 crore), Stipend for Primary Students (Taka 865 crore), and Stipend and Access Increase for Secondary and Higher Secondary Level Students (Taka 672 crore).

¹⁸ Thus, Maternal Health Voucher Schemes has an allocation of only Taka 66 crore and National Nutrition Programme has an allocation of only Taka 215 crore, while another Taka 210 crore has been allocated for Revitalization of Community Health Care Initiative. This pattern is followed by miniscule programmes such as Allowance for Urban Low-Income Lactating Mothers (Taka 28 crore), Micro-Nutrient Supplementation (Taka 22 crore), National Sanitation Project (Taka 20 crore), and Urban Public Environmental Health Development Program (Taka 15 crore), and Protection of Children at Risk (Taka 10 crore).

survey with the average agricultural wage income - based on the prevailing agricultural wage rate in 2010 - or unskilled male wage labourers in rural areas.¹⁹

The exercise is illuminating of the *embedded tokenism* in these programmes. The current monthly household income even after taking into account the otherwise beneficial programme effects is still way below the potential income of a male agricultural labourer household (considered to be worst poverty category) based on the average agricultural wage rate (see Figure 4). One way of explaining this divergence is to take note of the market segmentation by gender for the wage labour, as most of the beneficiaries in most programmes tend to be the female members whose shadow price of labour is considerably *below* that of the male agricultural labour. Nevertheless, this result shows that more needs to be done by way of injection of higher amount of transfers.²⁰

Figure 4: Monthly Household Income per Programme Beneficiary Compared with Average Monthly Income of Agricultural Wage Labour, 2010



Note to Figure 4: Programme beneficiary data are from PPRC (2012, Table 7.6, p. 82); the wage income estimate is by the authors.

1.3.4 International experience of Social Protection Strategy Development

Bangladesh has recently embarked on the development of a National Social Protection Strategy (NSPS), and this project will take the NSPS as the underpinning of many of its activities. Indeed, a key operational objective is to ensure the effective roll-out of the national strategy. This subsection reviews experiences from around the world and reports on the NSPS process.

Over the past decade, many governments across the developing world have formulated formal social protection policies and strategies. An early example was South Africa's development of a comprehensive social protection framework in 2001. Other countries in Africa including Ghana, Kenya, Malawi, Uganda, Zambia, and others, have initiated inter-ministerial processes to co-ordinate objectives and activities across diverse governmental organisations, and with civil society stakeholders. In a number of Asian countries, including Cambodia, India, Indonesia, Nepal, Pakistan, and others, planning commissions and related organisations have assumed

¹⁹ This is done for illustrative purposes. The average wage rate for unskilled male agricultural wage labour is about Taka 200 per day. We assume further that such agricultural laborers have access to such work for two-thirds of a year (a proposition consistent with the prevailing employment pattern as per the labor force survey). This gives us an average agricultural wage income per month (@ 22 working days norm per month) in the order of Taka 4400. This is, of course, a conservative estimate.

²⁰ The other possibility is that the income level reported by the PPRC (2012) survey is grossly underestimated. This is indicated by the very high amount of reported "financial savings" in the PPRC survey, which often constitutes—on the face value of the data presented—ranging from 38 to 168%. The average savings rate (for the 10 programmes included in the PPRC study) as proportion of current household income turns out to be 71%, which is an implausibly high figure (see, Table 7.7 and 7.8 of PPRC 2012 report, p. 82). This suggests that either the reported financial savings is grossly exaggerated or the income estimate is severely biased downward.

responsibility for leading the national policy processes, contributing to more comprehensive and integrated approaches to social protection.

The lessons of global experience have identified a number of principles for appropriate and effective social protection policy formulation and implementation:²¹

- Social protection policies and instruments must respond appropriately to vulnerabilities and requirements of the intended beneficiaries, consistent with the specific social and policy context of the country.
- Fiscal considerations require planning frameworks over the short, medium and long-term, with a particular focus on the developmental impacts and the implications for sustainability.
- Sustainability involves a multi-dimensional approach, extending beyond long-term affordability and including both a firm grounding in the State's capacity to deliver as well as the broad-based popular and political support for pro-poor and inclusive initiatives.
- Social protection requires broad-based support across government and civil society, with governmental stakeholders including both social and economic ministries.
- Increasingly governments build social protection frameworks in order to not only protect the poor and vulnerable from destitution, but also to strengthen capabilities and opportunities, avoiding dependency and stigma and strengthening the dynamic developmental impacts.
- Social protection policies and strategies require flexibility in order to ensure that interventions can respond flexibly to rapidly changing challenges, such as climate change, urbanization, and other social, economic, and physical forces.
- Appropriate design (particularly in terms of targeting mechanisms and other key design questions) and effective implementation (especially in terms of developmental delivery systems) critically support the success of social protection policies and instruments, contributing to pro-poor and inclusive development and economic growth.
- An evidence-based approach including regular monitoring and independent assessments can protect the ongoing success of social protection policies and strategies.
- National social protection policy processes are most successful when the lead Ministries and government institutions demonstrate credibility and a strong capacity to coordinate national processes and deliver effectively and sustainably. The most effective social protection frameworks are embedded within wider governmental processes and enshrined in legislation.
- Political and popular support is often strengthened by awareness-raising and capacity-building within key institutions, such as Ministries of Finance and Planning, as well in Parliament.
- Critical design questions, such as targeting and conditionalities, require evidence-based approaches.
- Social protection programmes should be as simple as necessary to achieve success.
- Modern developmental technologies offer enormous potential to minimise both public and private costs, improve dependable delivery and provide multiplier benefits through access to financial, communications and information services.

Over recent years an increasing number of countries have undertaken a process of building a national social protection strategy. The aim of the strategy is commonly to consolidate approaches

²¹ See Norton, Andy, Tim Conway, Mick Foster (2001). "Social protection concepts and approaches: implications for policy and practice in international development centre for aid and public expenditure", Overseas Development Institute Working Paper 143; Samson, Michael Ingrid van Niekerk, Kenneth Mac Quene (2010). Designing and Implementing Social Transfer Programmes, EPRI Press; OECD (2009). Social Protection and Pro-Poor Growth. OECD DAC Povnet.

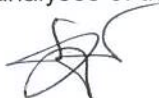
to social protection into a unified and comprehensive approach that serves a number of critical objectives, and ensures that different aspects of social protection policy fit together efficiently and effectively. Social protection strategies increase the likelihood of achieving policy objectives and lower the expected cost, relative to more fragmented approaches to implementation. In addition, comprehensive strategies can enlist broad stakeholder support, since many of the benefits result from efficient policies and joint working, and as such, a strategy communicates a commitment to coordination.

Globally, countries have adopted different processes for developing social protection strategies. Evidence from successful models around the world suggests a roadmap identifying the key milestones along the way as being vital. The most successful build on an evidence base of what works and can work for the country. This evidence base will include both global lessons of experience and evidence mobilised from the country's national programmes and social protection pilots. Countries like Indonesia, Nepal, and Pakistan as well as several countries in Africa, have built their national strategies on a foundation of domestic and global evidence. The ongoing policy process requires an appropriate and effective communications strategy, reaching out to key stakeholders. A wide range of communications media can support the building of the strategy, helping to build a consensus on the central elements of the approach. The cross-cutting nature of social protection requires the support of key stakeholders across ministries, development partners and civil society.

Work towards a national social protection strategy will require a number of steps. The first step is to clearly define the objectives and scope of the process. In most cases it is unproductive to undertake an open-ended process of building an undefined strategy. Serial ownership of the process sometimes further complicates the challenge. Lack of clear government ownership of the process can also create ambiguities. Successful global models document the importance of policy processes at three levels: political, governmental and technical. The political work involves legitimizing the technical and policy analysis and assuring the strategy's role in the policy process. The governmental level provides the main operational arm building the strategy. The technical level supports the government process of building the strategy and can provide technical assistance and research. The political level requires the championing of essential policy objectives, including building broad-based Ministerial support. The government level involves coordination across Ministries and departments, often including important roles for development partners. The technical level involves national and possibly international technical assistance and is largely responsible for supporting the government level. From international experience, those processes that have built capacity for national technical assistance have created the deepest impact on government policy processes. However, excess reliance on international technical assistance risks creating an orphaned strategy that lacks deep-rooted national ownership.

Supporting the building of a national social protection strategy involves a number of core activities:

- To clearly identify the problems of poverty, vulnerability and exclusion that the social protection strategy should address, based on consultation with key stakeholders and informed by an evidence base, and to clearly articulate the strategy's goal in terms of social protection. A poverty and/or vulnerability analysis has been the starting point in almost every country that has developed a formal social protection policy, strategy or framework.
- To compile and analyse an evidence base that includes a vulnerability and risk profile and that supports a rational prioritization of the country's critical social protection needs, based on quantitative evidence. Countries like Indonesia, Nepal, Pakistan and Viet Nam have invested substantial resources in national household living standards surveys in large part to support quantitative poverty analysis.
- The vulnerability and risk profile will identify the main causes of vulnerability and social risks, and quantify affected populations by age group, geographical area and other relevant criteria. The quantitative analysis has supported the identification of more effective social protection instruments in many countries. For example, Nepal lowered the eligibility age of its social pension and implemented a child benefit programme after in depth micro-simulation of policy options. Indonesia and Viet Nam have invested in quantitative analyses of the costs and impacts of alternative policy approaches.



- To assess the efficiency and coverage of existing social protection programmes and their appropriate long-term roles within a broader social protection strategy. This involves taking stock of existing interventions and identifying other instruments required for a comprehensive approach toward achieving desired social protection goals. Bangladesh shares with many other developing countries a range of existing social protection instruments, and evidence-based approaches can maximise their effectiveness within a larger social protection policy process.
- To broadly engage with the wider context for social protection. This involves defining what social protection can achieve, and how it must fit into a more comprehensive strategy to achieve broader national objectives. For example, the strategy should address the linkages between social protection and economic growth, livelihoods promotion and humanitarian approaches. Countries like Indonesia, Nepal and Pakistan rely heavily on development planning approaches to social protection in order to maximise intra-sectoral and inter-sectoral linkages and synergies.
- To identify appropriate instruments and coverage. The strategy will integrate a comprehensive set of instruments that over the medium term will constitute an appropriate and adequate social protection strategy for the country, effectively reducing poverty and vulnerability. Nepal first implemented a narrowly targeted social pension with very small benefit levels. Over time, as the programme demonstrated success, the country expanded coverage and substantially increased the benefit level. Indonesia began by implementing a relatively limited set of social protection instruments, and progressively expanded the scope of social protection in line with national policy objectives. Countries frequently start with limited interventions and expand as capacity, resources and political will permit.
- To include a strategy for monitoring and evaluation of the distribution, impacts and cost-effectiveness of interventions, supporting a determination of priorities and economic and social benefits. One of the most consistent lessons from global experience is the important role of monitoring and evaluation in building more effective systems, strengthening political will and contributing to the global evidence base.
- To lay the foundation for a multi-sector mechanism for ensuring the appropriate prioritisation of social protection objectives and the appropriate sequencing and implementation of initiatives, including the establishment of the NSPS Implementation Unit to spearhead implementation of the national strategy. The most effective social protection strategies do not compete with other social sectors, but rather build complementarities with both social and economic priorities. International experience demonstrates that social protection instruments strengthen health and educational outcomes, which in turn contribute to tackling poverty and vulnerability.
- To assess the resources available for social protection programmes both nationally and from development partners, and to assess how fiscal constraints influence social protection choices. Development partners in most countries view an appropriate and comprehensive social protection strategy as a signal of a country's ability to manage aid resources, and officials in Finance Ministries globally have communicated similar perspectives with respect to the resourcing of social sector Ministries.
- To initiate discussions with relevant stakeholders in Government, and particularly Ministries of Finance, with a view to integrate these stakeholders in the strategy development process. Increasingly, developing country governments recognise that social protection is more than a set of social policy instruments. Social protection is a cross-cutting sector that strengthens a range of social and economic policies.

Countries like Brazil, Indonesia, Mexico and South Africa have invested substantially in social protection policy development over the past ten years, and the impacts in terms of poverty reduction, social development and inclusive and pro-poor economic growth have been significant. More recently, a broader range of countries—including Pakistan, Nepal, Vietnam, Cambodia and many others in Africa have followed similar paths, and an emerging evidence base suggests that lower income countries can employ these instruments even more effectively than middle-income countries. Increasingly, lower income countries view social protection as an essential pillar in their



strategies for achieving middle-income status, by investing in human resources and enabling households to better manage social risks.

Somewhat informed by these themes aired at a major conference in Dhaka in October 2011, the Government of Bangladesh committed itself to the development of a National Social Protection Strategy (NSPS). This was followed up by a request to development partners (DPs) for assistance in developing an action plan and financial support. In response, a high level joint mission was undertaken in early 2012, reporting to both the Government and the DPs. During the course of 2012, the GoB institutional arrangements were finalized and the NSPS preparation process began under the coordination of the General Economics Division (GED) within the Ministry of Planning. The NSPS preparation follows four stages: set-up and capacity building through training and international experience sharing, drafting of the strategy along with background research to inform the formulation, a series of stakeholder consultations, and final adoption of the strategy. DPs, and UNDP specifically, have committed to support the process, via an Initiation Plan (IP) project which resources the programme set out in joint mission reports.

The joint mission report outlining the roadmap for development of the NSPS identified the Cabinet Division and GED as two crucial drivers of the process. The role of the Cabinet Division is vital as related to its official coordination mandate across ministries and the fact that it sits above line ministries with key administrative/political interface and as the Cabinet Division already houses the Central Monitoring Committee for Social Safety Nets across 22 ministries.

The GED of the Ministry of Planning is the current driver of strategy processes and the GoB poverty reduction focal point, it carries responsibilities for the development budget, has considerable experience in consultative processes from development of five-year plans and is best positioned to ensure synchronization between the NSPS and the five-year plan.

It is also envisaged that both the Cabinet Division and GED will play equally central roles in subsequent roll-out of the NSPS once it is adopted.

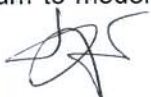
1.3.5 Concluding Remarks

Bangladesh has achieved considerable economic and social success over the past two decades. The level of per capita GDP has more than doubled between 1990 and 2011, poverty has declined at a rapid rate, substantial progress has been achieved in generating employment for the rural poor, a majority of the MDGs are on course to be achieved, women's participation in economic and social affairs has risen noticeably, and, with increasing growth dividends, there has been perceptible increase in the government's commitment to social protection programmes. These are not inconsequential achievements.

However, extreme poverty still dominates the profile of the poor and new challenges, such as urban poverty and highly localized deprivations have yet to be addressed. Equally, social protection programmes still do not pay adequate attention to preventing health shocks, and health insurance schemes are yet to receive policy attention and budgetary attention that they deserve. Official on-budget programmes, while benefiting the poorest, often suffer from tokenism offering *de minimis* transfers per beneficiary, and thus unable to break the vicious cycle of poverty.

A *business as usual* approach to social protection policy is not the answer to country's pressing developmental challenges. In a time of market uncertainties and on-going global turbulence, the need for decisive reform is pressing, and these pressures will intensify as Bangladesh progress towards middle income status. Basic structural factors - high population densities, ecological vulnerability exacerbated by climate change, and rapid urbanization and industrialization - make the case for better governance of system more compelling. Clearly, progress could have been faster and highly quality outcomes could have been achieved, had there been commensurate improvements in the system of economic, administrative, and political governance.

Fostering competitiveness by raising the relatively low skill level of the country's labour force is a neglected area of economic policy. Improving the skill level of the labour force can lead to a virtuous cycle of increased FDI inflows (where the country has lagged behind its South East Asian neighbours), facilitate faster technology transfer, diversify export base, and in general give momentum to modern sector growth. But, fostering skills is only one of the economic challenges



ahead. Social conditions for growth need to improve as well. Progress on curbing population growth needs to be faster, as indicated by the stalling contraceptive prevalence rate (CPR) in recent years. Creation of more and better jobs especially in non-agricultural sectors is important to sustain the momentum in poverty reduction. Growth dividends from educating an increasingly higher proportion of women need to be exploited in full by creating enabling conditions for higher female work force participation backed by adequate remuneration, improved work status, and greater *voice* in society in general. Food, health and nutritional security need to be placed at the top of the policy agenda.

To reinforce the capacity of the Government of Bangladesh to address the challenges of implementing a comprehensive social protection strategy, this document proposes a programme that will provide both policy and governance development support and systems strengthening. The next section articulates the strategy for this programme, and the subsequent five sections lay out the results and resources framework, the annual work plan, the management arrangements, the monitoring and evaluation framework and the legal context.

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II. STRATEGY

2.1 Introduction

Bangladesh's approach to social protection aims to maximise developmental impact, consistent with the core national objectives of achieving middle income country status on the basis of social inclusion (Sixth Five Year Plan, 2011). The defining feature of the country's most successful governmental and non-governmental initiatives is the linking of protection of the poor households with opportunities to progressively build sustainable livelihoods. The European Commission's reference document on social transfers highlights Bangladesh's exemplary performance in strengthening the promotional role of social protection²². Equally, however, at the systemic level, Bangladesh's performance has been disappointing and the gains of many excellent programmes are not reflected at the national outcomes. The country lacks an overall strategy and a unifying framework to facilitate the development of social protection policies and programmes, and to coordinate these to achieve maximum benefit.

The intervention will respond to the deficiencies in the existing social protection system (e.g. fragmentation, poor coverage, lack of poverty focus, limited innovation and weak strategic direction); and the need to reconfigure the system to address the challenges presented by Bangladesh's socio-economic transition. These challenges include pressures of accelerated economic growth, rapid urbanization, mass population movements and growing sources of inequality. UNDP believes that the NSPS provides an entry point for effecting changes in the wider social protection system via better governance and oversight of the system, and that hardwiring innovation in delivery (through piloting) is crucial for ensuring developmental impact.

The activities proposed within this Social Protection Policy Support (SPPS) Programme will directly address Outcome 2 of the United Nations Development Assistance Framework's (UNDAF): *Economic growth is achieved in an inclusive manner extending opportunities to the rural and urban poor, and protecting the vulnerable from shocks*. Activities specifically respond to Output 2.1.2: *Poor families are less vulnerable to external shocks through greater access to financial and insurance services, Social Safety Nets with clear graduation strategies*.

The intervention will work at the systemic level alongside a piloting delivery component – the *Strengthening Women's Ability for Productive New Opportunities* (SWAPNO) – which will offer a state-of-the-art delivery model. The two interventions will be linked through a programmatic framework to ensure cross-over benefits and economies of scope are fully realized.

Activities within the SPPS are grouped under three components: Governance of Social Protection; Stronger Social Protection systems; Testing and learning via a scalable pilot intervention. SPPS will support the Government of Bangladesh's strategic-level commitments aimed at tackling poverty, vulnerability and exclusion, and will be rooted in the National Social Protection Strategy (NSPS), which is expected to be adopted within the first few months of the programme.

SPPS will include further policy support, development of a social protection framework and the promotion of innovations and linkages. As such, this project will provide technical assistance, bring global expertise and meet major investment requirements to enable the Government of Bangladesh to roll out a fully functional system in line with the NSPS. However, it is worth highlighting, that many of the works described below can also be implemented without completion of the national strategy. In addition, SPPS activities will be fully harmonized with the support being provided by other development partners. Indeed, a core purpose of this component is to support coordination across the sector and complement delivery schemes and other developments.

The overall objective of the Social Protection Policy Support (SPPS) Programme is given as:

- *Ensuring the Government of Bangladesh develops a fully functional social protection system, which supports and facilitates best practice delivery models.*

²² Freeland, Nicholas and Cecile Cherrier (2011); *Social transfers in the fight against hunger: A resource for development practitioners*; EuropeAid Tools and Methods Series, Reference Document; Brussels: European Commission.



In line with this, the SPPS has two components, which aim to:

Ensure better governance of social protection by helping to build coordination, M&E and reporting functions while strengthening research and analysis capacities in order to build a more effective evidence base for effective policy development;

- Develop a modern social protection infrastructure capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers and promote linkages to ensure effective coordination.

In addition, the SPPS is closely linked to a third component scalable pilot intervention – SWAPNO, implemented through Local Government Division – to catalyse improvements in delivery capacity and innovation, enable testing and learning and inform social protection strategy and policy through field based evidence.

In turn, these will support Bangladesh's national policy objectives in three ways: (1) by tackling poverty, vulnerability and exclusion; (2) by enhancing access to key public services; and (3) by supporting an enabling environment for inclusive growth (via the promotion of access to productive work and the building of human capital). Evidence from Bangladesh, and from around the world, demonstrates that the most successful social protection programmes not only are effective and efficient mechanisms for reducing poverty, vulnerability and social exclusion but also facilitate opportunities to engage in more sustaining livelihoods. Successful programmes also require comprehensive and integrated social protection approaches which employ developmental delivery systems and link to complementary programmes that multiply pro-poor and inclusive growth impacts.


2.2 Component One: Ensure the better governance of social protection, by helping to build coordination, M&E and reporting functions

During the closing session of a Social Protection Conference held in 2011, the Government of Bangladesh committed itself to developing a National Social Protection Strategy (NSPS). The development process began in early 2012 with the work of a joint donor mission, which provided a blueprint of the management model and approach later adopted by the GoB. In Autumn 2012, it was announced the NSPS drafting would be overseen by a ten-member Inter-Ministerial Committee chaired by the Cabinet Secretary (supported by Cabinet Division) with the General Economics Division (Planning Commission) acting as the NSPS Implementation Unit. This was followed in 2013 with a formal action plan to develop the strategy, and the appointment of a lead institutional partner to undertake background research and drafting. The formal NSPS development process is made up of three consecutive phases; the first stage a series of research papers; the second stage development of a draft strategy including stakeholder consultations; the third stage finalization of the document and its adoption.

This first component seeks initially to complete the National Social Protection Strategy and its effective operationalization, and will then proceed by building permanent governance structures as well as policy and analysis capacities. Securing broad based support, especially in the light of a possible change of Government, must necessarily complement this component.

Policymakers across ministries and levels of government, require a reliable evidence base to better inform the design and implementation of more effective and comprehensive social protection interventions. This will also require strengthening the capacity of government agencies and research institutions to conduct and effectively utilize qualitative and quantitative research on social protection issues, and to translate this knowledge to the operational sphere. This will require interim mechanisms to generate high-quality research to meet the immediate needs, while, over the longer term, improving the capacity of government agencies and local research institutions. Decision makers are looking for *in-time* inputs and data so that they can better track changes in poverty and vulnerability and understand how various social protection instruments can address these challenges.

Initially this component will supply original qualitative and quantitative social protection research answering critical questions raised by government ministries and other stakeholders, sourced from external experts and consultants. Topics are likely to include the contribution of social protection



to growth and inclusion, issues pertaining to gender equity, forecasting the impact of policy choices on poverty and vulnerability, assessing cost-effectiveness and value-for-money, and other cross-cutting questions. Activities will necessarily draw on the NSPS and provide tailored policy advice to government counterparts through policy memos and briefs.

A major element would be building the capacity of official sector agencies and research facilities to carry-out quantitative and qualitative analysis. These efforts will be linked to the establishment of a social protection research centre within existing government system. Providing ministries and other government agencies with relevant research findings will also increase the demand for quality research, stimulating domestic market providers (by both CSO think tanks and commercial entities).

Wider capacity building activities will target identified government focal points, local think tanks and independent institutions and enhance their ability to design, undertake and disseminate original social protection research. This work stream will include a range of methods to improve capacity including: joint implementation of research projects; facilitating relevant seminars and workshops; setting up of an annual conference on social protection; and establishment of a standing panel of advisers (both national and international) based on a retainer fee system (developed from current proposals to support the development of the NSPS).

2.2.1 Institutionalization and Social Protection Coordination Structure

To implement the NSPS, the institutionalization and strengthening the governance of reforms based on the current Inter-ministerial Committee led by the Cabinet Secretary is a useful mechanism. Social Protection coordination has to be transformed from an ad hoc working arrangement to a coordination structure charged with development and oversight of the system. Two agencies are important in this regard. One is the Cabinet Division and the other one the General Economics Division (GED) of the Planning Commission.

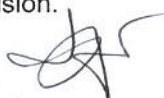
The Cabinet Division provides high-level lead on sector coordination, including broader coordination of ministries on matters related to social protection. The Division is the convener of a 30-member Central Monitoring Committee for Social Safety Nets. This very broad-based committee has been made more functional by the formation of an inter-ministerial 10-member core committee to oversee the formulation of the NSPS. This core committee provides a good vehicle for taking the NSPS further into implementation.

It is vital that coordination and governance of social protection – and especially coordination and collaboration between implementing line Ministries – continues to be led at this level. A Social Protection Specialist will support the Cabinet Division to strengthen its ability to coordinate Ministries. The TA will include support and advice to the wider Social Protection Inter-Ministerial Committee and its core Committee, while also building the capacity of Cabinet Division to understand and coordinate social protection, including through the existing local-to-central reporting system and its resultant database.

The programme will also seek to strengthen the existing Local Consultative sub-group on Social Protection, which is part of the Extreme Poverty Local Consultative Group (LCG).

The Planning Commission is responsible for making strategic level policy, such as the Five Year Plans. A core group of GED will work with the support of technical assistance staff. The programme will focus on strengthening the core capacity of GED, through establishing a NSPS implementation unit. A Senior Social Protection Specialist, along with a number of long and short term specialists, will be placed within GED to provide strategic advice on social protection policy, including engaging in liaison with Ministry of Finance and Line Ministries concerned.

UNDP will be mainly responsible for: (i) overseeing activity plans and proposals for specific activities that will support the implementation and roll-out of the NSPS in collaboration with the General Economics Division and Cabinet Division; (ii) ensuring that activity plans and specific activities are implemented to a high standard; (iii) undertaking effective administration and financial management of programme resources; and (iv) monitoring the TA. An NSPS Implementation Unit will be established in the form of a Secretariat to be located at GED with a supporting wing at Cabinet Division.



Within **Component 1**, the output is framed as:

An evidential base and mechanisms for policy analysis and better management of the social protection system are built; and analytical and policy key capacities within decision making and administrative institutions are developed.

Specific activities would include:

Institutionalization of current arrangements for development of the NSPS into a permanent Government establishment supporting social protection policy, planning and coordination (in hand with Cabinet Division and GED).

- i. Supporting analysis and research in wider policy circles (via GED).
- ii. Production and maintenance of a standing database of programmes and repository of other analytical inputs (via Cabinet Division and GED). These will be housed within a GoB institution and designed to enable continuous up-dating beyond the completion of the programme. This database, repository of existing Union-Upazila-District-Centre reporting, will be complementary to other Government databases. It will also be made compatible with other databases and be accessible to stakeholders concerned.
- iii. Workshops on issues like micro-insurance, electronic payments and monitoring mechanisms; National and international conferences on NSPS implementation strategy, progress and monitoring mechanism; Campaign programmes and engaging with national level think tanks (via GED).
- iv. Establishment of **international linkages** for learning and lesson sharing via twinning arrangements (via GED):
 - Field visits and regional and international study tours to promote experience and lesson sharing;
 - Two formal twinning arrangements.
- v. Building **policy level linkages with the national planning machinery** (via GED):
 - Resource on-going capacity within GoB, building on the NSPS to maintain linkages to the national planning process. This will specifically, during the first two years, assist the drafting of the social protection section of 7th 5-year plan;
 - Design and roll out a national M&E system, linking to the existing Union-Upazila-District-Centre reporting structure and its repository database, as well as into SFYP M&E goals. The system would be housed within the Planning Ministry (potentially attached to BBS). This facility would also advise on standard setting and communicate standards on income and consumption poverty, basic nutritional requirements and other MDG-based standards.
- vi. Building **linkages with allied sectors**, specifically (via Cabinet Division and GED):
 - Maintenance of the NSPS inter-ministerial core committee to provide a policy forum to address cross-cutting issues – specifically on education, health, nutrition and gender;
 - Undertake policy evaluation on programme design features and their coherence with other sector strategies.
- vii. Building local **linkages between localities and different delivery programmes** (via GED and Cabinet Division):
 - Establish a professional association of social protection practitioners, incorporating government and non-government members;
 - Develop a scheme for local and programme based M&E and Quality Assurance (QA) functions to link into the national M&E framework and its repository database led by the Cabinet Division from local up to central level;
 - Enabling the national provision of policy and practice notes and presentations on social protection programme implementation issues;

- Establish a knowledge network based on UNDP's Solution Exchange model for local deliverers (UPs) to share knowledge and access national TA and advice.

2.2.2 Policy Research, Knowledge Management and Communication, Capacity Building

2.2.2.1 Policy Research Unit

Provision would be made for an established policy research unit/centre on Social Protection within existing government system, to support the evidence base. Where in the government system the unit will be housed will be decided in dialogue with the government, academia and development partners. This centre could build a strategic partnership with an international research institute with relevant experience in policy advisory support, research and capacity building in the area of social protection. The centre would play a key role for capacity building of the current core group. This may also be linked to a standing panel of external experts, who might be consulted as needed.

Support activities would include:

- i. Setting up a policy research centre to enable innovations in social protection programming and systems; this would (via GED):
 - Provide evidence on cross-cutting issues to a NSPS national technical group or any other policy forum;
 - Facilitate innovations in social protection programming and systems funded through a piloting and testing facility under Component 3.
- ii. Research and evidence-building supporting policy analysis (via GED):
 - Synthesis of key lessons of experience to support more effective policy analysis and publication of in-time briefings;
 - Building a micro-simulation model for ex ante policy analysis and research to inform policy makers on the design and feasibility of social protection initiatives;
 - Provision of in-depth results assessments (research reports) for ex post policy analyses, including those assessments that will be recommended by the NSPS – notably to ensure that result evidence from different programmes is robust;
 - Offering guidance on programme and systems design (also see Component 2 below) drawing from best practices internationally.

2.2.2.2 Knowledge Management and Communication

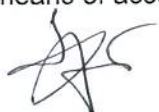
A significant amount of knowledge will be generated by the SPPS and also by other government and development partners in social protection programmes. General Economics Division, and the Cabinet Division inter-ministerial core group, will also be responsible for managing knowledge and information on social protection across government.

The NSPS implementation unit will place significant emphasis on communication, to ensure that research and policy is disseminated. This will aim to build understanding among citizens of the Government's policy and practice on social protection.

The NSPS implementation unit will develop a cross-governmental Communications strategy. This will include building a website on social protection in Bangladesh. The NSPS Implementation Unit will publish a regular newsletter as well as occasional papers, with a particular focus on disseminating research and policy analysis generated by the SPPS.

A key partner for the NSPS implementation unit will be the media. A Communications Officer will ensure that a media strategy is developed and implemented. This will include engaging actively in the development of radio and television programmes, the use of new media, and regular press releases.

The NSPS implementation unit will through use of various communications channels facilitate that citizens are fully aware of government social protection programmes, including their entitlements and means of accessing benefits and grievance processes.



2.2.2.3 Capacity Building Training

Tailored policy institutional capacity building will be provided (via GED):

- Developing user-friendly manuals and other capacity building tools;
- Including social protection issues in national civil service training linked to the Bangladesh Public Administration Training Centre (BPATC) – development of relevant modules and training-of-trainers support;
- Comprehensive and bespoke training of government officials (at all levels; Union-Upazila-District-Centre) on how to interpret and analyse poverty data to inform planning and policy making;
- Standardized training and coaching activities that will enable policymakers and research institutions to make use of mainstream statistical packages (e.g. STATA, SPSS, E-views) and training on mixed (q squared) poverty research methods;
- Facilitating policy notes based on empirical evidence, to inform public dialogue and decision-making.

2.2.3 Innovations and Research Challenge Fund

Provision would be made for an Innovations and Research Challenge Fund to support the evidence base and promote innovations within the system, focussing on key areas of concern (via GED) in the form of a fund that will enable the piloting of new technologies and approaches within individual delivery programmes and within the system. The fund will be allocated competitively according to agreed criteria.

The Challenge Fund will provide funding to government, civil society and research organisations through a competitive process. Topics might cover a broad spectrum, but the focus would be on researching key policy issues and presenting innovative forms of delivery. The fund will be partially earmarked for the key area of adaptive social protection – climate change adaptation and disaster risk reduction research with a focus on those most vulnerable tested within the pilot delivery component – but in the main open for competition to support ground-breaking action research.

Proposals must be consistent with the purpose and goal of the SPPS. Proposals can support CSOs – with partners such as local government – to generate evidence on government social protection schemes and policy through research, enabling organisations to undertake advocacy, build the capacity of organisations to engage in policy dialogue with government, and monitor the delivery of social protection programmes, potentially enabling citizens to access schemes to which they are entitled.

The selection of proposals will be the responsibility of a Selection Committee, which will comprise the following:

- A government representative from the SPPS Project Board, to be selected by the government Ministries on the Board;
- A representative of GED;
- Two social experts to be nominated by GED/Cabinet Division;
- A representative of the development partners on the SPPS Project Board, to be selected by them;
- An ex officio member from the Technical Assistance Group – the senior advisor responsible for social protection, as Secretary of the Selection Committee.

Technical Assistance will provide administrative and secretarial support to the Selection Committee and undertake quality assurance of the activities and outputs of each Challenge Fund project. A designated officer will ensure that monitoring and evaluation mechanisms are in place in all projects.

Specific responsibilities of Technical Assistance with regard to the Challenge Fund will be to:

- Ensure a high quality selection process for the Challenge Fund;



- Providing technical and financial assessments on Challenge Fund proposals to the Selection Committee;
- Contract all those selected by the Challenge Fund to implement projects;
- Effectively monitor progress with each Challenge Fund project, to ensure they are implemented to a high quality and in a timely manner;
- Ensure good financial management by each institution selected to implement a Challenge Fund project;
- Transmit funds to each Challenge Fund project in a timely manner;
- Ensure effective planning and reporting by each project;
- Ensure effective monitoring and evaluation of each project;
- Ensure that monitoring and evaluation mechanisms are in place in all projects;
- Facilitate lesson-learning and sharing across projects, through quarterly meetings of all partners and projects.

2.2.4 Parliamentary and Civil Society Engagement

The programme would seek to secure ownership and broad based support. This work stream would be initiated in the first year with a high quality political economy analysis of the NSPS and the wider social protection arena, recommending quick wins for gaining cross party buy-in. This will be followed up by developing political support for social protection reform through a work stream engaging with the parliament, and developing parliament capacity to engage with a range of stakeholders: civil society, private sector, NGOs, think tanks, etc. This would also be complemented by initiating take-up campaigns and advocacy efforts via existing poverty reduction and social protection programmes and projects.

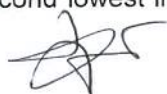
Effective policy development by government will require active and knowledgeable engagement by the civil society and research institutes, both to provide innovative approaches and effective challenge function. Civil society and research institutes can also be effective in monitoring the implementation of social protection schemes – in support of local government – promoting solutions based on evidence.

- i. Engagement with relevant Parliament sub-committees, as well forming a group with special focus on social protection, with members of both the governing party and opposition;
- ii. Arrangement of workshops on an agenda of Social Protection and its implementation strategy and specific issues like Government-to-Person (G2P) payment platforms, etc;
- iii. Engagement through study tours to visit best practice Social Protection Programmes for learning in different parts of the world;
- iv. Advocacy materials and tools would be developed and published for dissemination in Parliament;
- v. Planned national level campaign on Social Protection programmes and providing communication for development.

2.2.5 Micro-insurance

Building on UNDP prior work with the Institute of Microfinance and PKSF, efforts would on the one hand strive to secure an improved regulatory basis for delivery of micro-insurance services, and on the other hand engage insurance providers in undertaking pilot activities through SWAPNO, possibly also including other projects such as UPPR (Urban Partnership for Poverty Reduction) and CDMP (Comprehensive Disaster Management Programme). The piloting would include selection and design of insurance products, devising the delivery partnerships and mechanisms, training of selected micro-insurance providers/intermediaries and awareness campaigns on the benefits of insurance risk pooling for the intended clients.

Insurance aims to offer basic self-coverage for key contingencies, and is an obvious adjunct to mainstream social protection. However, insurance penetration in Bangladesh is extremely shallow, the second lowest in South Asia. This is not merely a result of insufficient supply, but equally lack



of informed demand due to inadequate knowledge, unaffordability, supply of unsuitable products and lack of trust. Problems of moral hazard and adverse selection also need to be tackled. Some essential elements have to be put in place for insurance to be an effective risk reduction instrument for the poor:

- a) Insurance has to be affordable, with the premium amount being reasonably linked to sum assured, based on actuarial data. This has up till now not been the case for micro-insurance in Bangladesh. However, PKSf has recently through actuary expertise been able to determine premium rates based on reality. This is a major breakthrough for sustainable micro-insurance delivery.
- b) The insurers have to be trusted. One bad experience with an insurer in a small well knit community can have long term adverse effects on client faith in insurance services. The poor have a higher degree of trust in NGO or MFI staff with whom they are already acquainted than in agents of commercial insurers.
- c) The claim settlement system has to be simple and expedient. For a poor-friendly product, the system should be less paper-oriented and executed expeditiously in a matter of days rather than weeks. Commercial insurers generally take the opposite view, with cumbersome and often delayed claim settlement.

Partnering with PKSf through their recently enhanced capacity to deliver realistic micro-insurance products and its Partner Organisations as intermediaries at the outset seems to be a viable option. However, there is a caveat: PKSf Partner Organisations can as per present provisions of the Microcredit Regulatory Authority provide insurance only in combination with micro-credit. For substantial penetration of insurance for the poor to occur, micro-insurance needs to be delinked from credits as a microfinance product in its own right. This will be the object of parallel advocacy work to reform the current regulatory framework to a more enabling environment for pro-poor services.

Specific activities to be included in piloted micro-insurance include:

- Training of intermediaries on approaches, roles and responsibilities;
- Awareness raising of intended clients in understanding the insurance concept;
- Creation of a knowledge base for dissemination and planning expansion of schemes.

2.3 Component Two: Strengthen delivery systems for regular GoB social transfers

Following from the Component 1 focus on better governance and management, Component 2 deals with necessary systems strengthening activities required to provide a reformed social protection system. This support will include both soft inputs – delivery coordination and training to local delivery agencies (notably Local Government Institutions - LGIs); and hard inputs – systems inputs such as IT infrastructure, compliance and M&E.

The second component focuses on the development of a modern social protection system, able to deliver strategic objectives. The component has three activity streams: (1) the overhaul of current payment delivery mechanisms, (2) the harnessing of poverty database information for downstream policy planning, and (3) the means of monitoring performance, both in terms of compliance and M&E, with linkages to the management information and payment systems. There are also fiduciary and public expenditure management dimensions.

2.3.1 Creating platforms for direct benefit transfers

This work stream seeks to develop the payments infrastructure within Union Parishads (UPs) to move to electronic Government-to-Person (G2P) delivery to individual accounts. This would utilize platforms provided by UNDP's Access to Information Project (A2I) and a system of agent banking linked to the Central Bank's financial inclusion initiative to be promoted by A2I. This would require hard inputs – central IT works, local equipment and, crucially, matched with softer inputs – a programme of training and awareness building within UPs. The intervention will be carried out on a pilot basis (within the SWAPNO pilot intervention) with later replication by GoB. The aim is to

demonstrate and establish model platform(s) for direct benefit transfer of mainstream government social safety nets.

In establishing platforms for direct G2P cash transfers, two things need to be kept in mind:

- New technologies have opened up endless opportunities for innovation, connectivity, efficiency and outreach and made old solutions obsolete. However, introducing new technologies means more than investing in hard and software; it is even more about training operators how to manage new technology platforms.
- Payment platforms are not only about technology, but about serving the greater purpose of financial inclusion, which requires de-learning of old practices, awareness raising and change of mindsets. Public banks and post offices, having a track record of not being particularly service oriented or open to modern technology, are likely to need extensive process engineering to service "last mile" users.

At the most basic level, a country must have communications infrastructure in poor and rural areas to enable customers and cash point agents to communicate with the provider's transaction authorization system through a mobile phone or other digital interface. Fortunately, mobile penetration in Bangladesh has increased exponentially over the last decade and the networks are projected to continue growing in coming years. As per HIES data, 63.7% of all households in Bangladesh had a mobile phone in 2010 – in stark contrast to only 9.5 % with an active bank account. By July 2013, six mobile operators had a total of 107 million subscribers.

Once the connectivity layer is in place, providers can undertake the considerable task of extending cash point retail networks into poor and rural communities and connecting customers to a digital payment grid. Payments such as government social transfers are actually effective gateway products to fuel this.

It is important to consider designing payment arrangements that can be integrated with other payment channels – which would be the path most likely to reduce cost and improve efficiency. The issue of reduced transaction costs needs reflection on the cost of the recipient in terms of both direct monetary cost (charges) and convenience to get the transaction done (travel time, waiting in line, opening hours). Improved efficiency includes all this, plus considerations of reduced administrative cost for the government to execute payment, reduced corruption and other leakage.

It is important to define the ambition level for G2P transfers; whether to serve only as an instrument for the limited purpose of more cost-effective direct benefit transfers or whether such transfers can also be conducive to mainstream financial inclusion of social protection beneficiaries. In a final analysis, direct benefit transfers are not only about Government-to-Person (G2P) transfers, but equally about creating platforms for Person-to-Person (P2P) transfers.

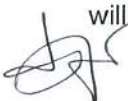
Three approaches of an inclusive banking model which can be considered for G2P are currently in use in Bangladesh:

1) Public-Private: This model of banking is running in partnership with banks, agents and mobile phone operators. Money transfer of e-payment system can be done through certain empowered private and public banks. It can also be done through local government. Bangladesh Bank has given authority to 30 banks, both public and private, to carry out mobile banking.

A variant of this model is being promoted through the UNDP assisted Access to Information (A2I) project. A cash point agent per Union will be trained and equipped with IT equipment, including a biometric device for fingerprint, vein or iris scanning. These cash points can be schools, NGOs, clubs, MFIs, the A2I Union Information and Service Centre, etc. The agents can be licensed from any bank authorized to carry out e-banking.

A2I sets out some principles in the selection of cash point agents:

- i. Attitude and culture: The agent should have the mentality of inclusive banking and be willing to include the extreme poor.



- ii. The agent must provide easy access to services (in terms of both location and acceptance in the local community).
- iii. The agent has to use a technology neutral transaction solution connected to financial institution through any Internet system.
- iv. The agent will not charge any unnecessary cost.
- v. The agent must have sufficient resources for the role as cash point.
- vi. Ideally, the cash point business should not be the main source of income of the agent.

2) Public: The necessity of the post office in earlier function is of out date. There are around 8,500 post offices in Bangladesh, of which 2,000 are complete offices and 6,500 secondary postal agents. The number of post office points is adequate in terms of accessibility. World Bank is giving preference to using postal office as a platform of e-payments, in for instance EGPP and a CCT programme implemented through LGD. The LGD project has introduced biometric information for payment of safety net allowances. Postmen are going to a cash point with a vendor machine to reach the beneficiaries.

3) Private: Mobile banking has been developed under a system, known as bKash. It has been expanded throughout Bangladesh, with 70,000 agents serving 6.8 million customers. They charge 1.8% of the transaction for withdrawals and a flat rate of Tk. 5 for transfers to another bKash account. However, the system is not yet compatible with other financial institutions, which makes transfers to banks and post offices impossible at this stage of technology development.

Chars Livelihoods Project is partnering with bKash for G2P payments. For such payments on a wider scale, bKash would be ready to waive the Tk. 5 transfer cost from the Government to individual bKash accounts and only charge for withdrawals.

The SWAPNO intervention will include piloting platforms of G2P electronic benefit transfers in two districts. This may include a mix of the three inclusive banking models outlined above – the A2I promoted model of cash point agents, the LGD model of post office cash point vendor machines and the bKash m-banking model – assessing viability, accessibility, functionality, cost effectiveness, user friendliness, benefits, challenges and sustainability of each respective model.

2.3.2 Harnessing management information systems for social protection programme planning

The Bangladesh Bureau of Statistics (BBS) is investing substantially in a new management information system to register all households for social protection programme administration. The database will include information on approximately 33.4 million households and will support targeting processes for social protection and other government programmes across a range of government ministries. The database will include indicators on a number of measures of vulnerability and deprivation, enabling the government to identify which households are most vulnerable across a range of dimensions of deprivation (for example, human capital, access to employment and livelihoods, household conditions, infrastructure, etc.).

The proposed work stream will support BBS to harness this information for downstream policy applications. For example, the database can match households with specific types of deprivations to the government programmes that will most appropriately and effectively address their vulnerabilities. The ability to aggregate the vulnerability indicators creates a capacity to match communities or districts as government scales up developmental programmes. For example, some areas may require a greater emphasis on infrastructure development while others may benefit more from livelihoods programmes. BBS's initiative creates a potential wealth of development-oriented data at household level. This work stream aims to turn this data into valuable information that strengthens the planning of social protection programmes and the required complementary developmental interventions.



2.3.3 Field M&E, Coordination and Local Compliance

The second area of activity under Component 2 will be wholly soft-inputs – field M&E, coordination and local compliance. This will be achieved by building in data collection to the UP payment system – allowing for assistance and real time monitoring at pilot locations. Compliance would also be supported through technical assistance to UPs, Upazilas and Districts, providing capacity building and facilitating linkages between centre and localities within existing reporting structures and through networks (e.g. communities of practice).

The linkages among payments, management information and monitoring systems can substantially reduce fiduciary risk, improve targeting performance and ensure rights-based delivery of people's entitlements. While electronic payments mechanisms go a long way in reducing opportunities for leakage and corruption, in part by reducing opportunities for discretionary handling of participants' benefits, risks remain that beneficiaries are unable to access their benefits or that their rights are compromised in other ways. A single registry management information system provides a vehicle for managing and monitoring all payment processes.

For example, civil society monitoring mechanisms can receive support from government through a centralised management information system – that can identify samples which monitoring processes can validate. The same system can channel the voice of the monitors to fiduciary risk analysts, who can identify patterns of problems and escalate monitoring activities appropriately. This work stream will build the linkages among the payments, management information and monitoring systems, piloting support to civil society initiatives that provide rights-protection mechanisms and strengthen social accountability.

In addition, civil society can support a grievance redress mechanism that aims to minimise exclusion error and protect the rights of programme participants. Social protection programmes around the world face challenges effectively implementing an appeals mechanism, because the required skills for grievances differ substantially from those required for programme administration, and because a grievance mechanism implemented as part of overall programme delivery suffers from biases – since programme administrators are often reluctant to fault their own systems. Effective grievance mechanisms should operate independently of the programme administration, which the required resources and authority to generate broad awareness of participants' rights and to effectively arbitrate disputes. Civil society is often well-placed to deliver rights-protection mechanisms, given their historical role in amplifying the voice of the poor and strengthening social accountability. An alliance between national policy stakeholders and grassroots civil society organisations can deliver effective grievance mechanisms and reduce exclusion errors and other fiduciary risks.

Activities will include the development of MIS and other supporting systems, like:

- Secure user interfaces such as smartcards and/or mobile phones and their roll-out, initially within pilot areas and then nationally;
- Sourcing of all supporting software (links to M&E, QA systems);
- Appraise the use of the platform in holding data from related sectors;
- Exploit the database platform and IT support to deliver allied sectoral services – notably in health;
- Provision of appropriate training at all levels to enable usage and maintenance of the system;
- Support BBS to develop downstream planning and programme coordination linkages;
- Promote linkages among payments, management information and monitoring systems both at pilot level and with existing civil society interventions;
- Facilitate coordination meetings led by Deputy Commissioners, to ensure the envisaged MIS linkage from local to central level;
- Support civil society to implement grievance systems and other rights-protection mechanisms, particularly linked to BBS's management information system.



2.4 Component Three: Catalyse improvements in delivery capacity and innovation, enable testing and learning and inform social protection strategy and policy through field based evidence

UNDP has long championed innovations in social protection delivery, most notably with the Rural Employment Opportunities for Public Assets (REOPA) project. Local Government Division has together with UNDP developed a proposal for a next generation project called Women's Ability for Productive New Opportunities (SWAPNO), which builds on the experience and lessons learned from REOPA.

SWAPNO provides opportunities for downstream application of a host of innovative delivery approaches at local level, which are also scalable and replicable throughout Bangladesh. A separate Project Document for a 5-year SWAPNO project has been prepared, of which it is proposed that a 2-year pilot in two districts is implemented as a third component, offering a means of promoting and testing innovations of the other two components.

The aims would be both to test innovative approaches but also act as a catalyst for delivery improvements elsewhere in the system. Piloting would be carried out in two poverty and disaster challenged districts (reflecting the need to operationalize climate adaptive social protection measures). This would include a single round of cash transfer plus training support delivered to some 4,500 households (19,000 beneficiaries) over an 18-month period, followed by initial 'graduation' assistance. The key GoB partner would be the Local Government Division (LGD) and the participant LGIs.

Drawing on the experiences of REOPA and other innovative public works programmes aiming at permanently lifting extreme poor people out of poverty, SWAPNO will be a works-based 'graduation' programme with cash transfers to women representing ultra poor and vulnerable households. They will be engaged mainly in maintaining or rehabilitating important community assets but also in community service public works.

Women will within the employment tenure receive life skills and livelihoods skills training to ensure that the project serves purposes of both protection and promotion, making use of the transformative potential of social protection in reversing social exclusion and economic marginalization. Beneficiaries' graduation from the project to gainful future employment with diversified climate change resilient livelihoods options is a cornerstone of the project's graduation strategy. Women will be intensively counselled and supported to invest their cash transfer savings and expand the household asset base.

The project will also contribute to developing capacity of local government in managing social safety net projects and enhance good governance through pro-poor service delivery in support of livelihoods.

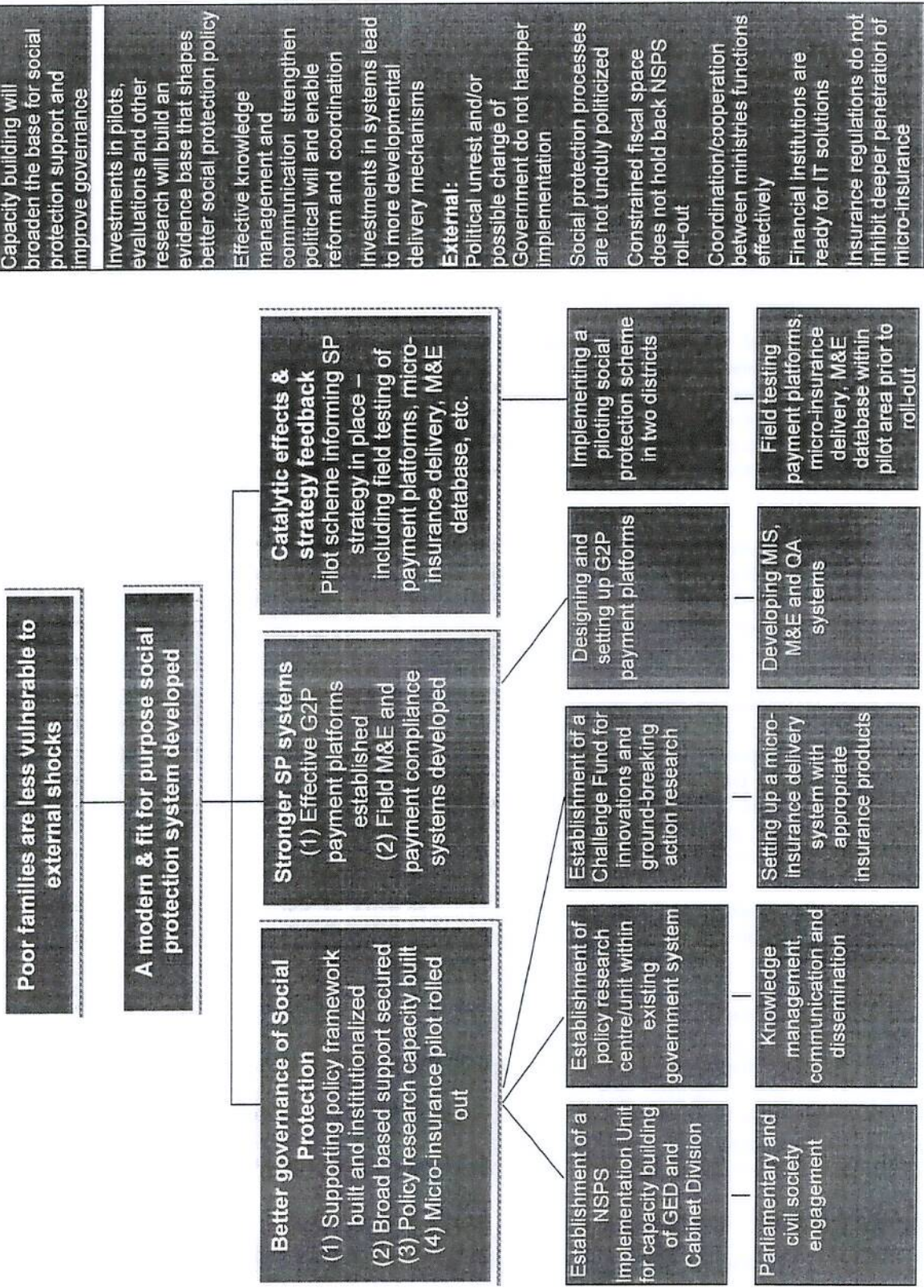
The pilot's activities would encompass new IT based channels of social cash transfers, PPP arrangements (e.g. apprenticeship training), an M&E database, micro-insurance delivery and climate adaptive measures. Downstream application would also embrace means to enhance local government accountability and transparency. SWAPNO offers a nationally-owned model intervention aimed at guiding and influencing GoB schemes and it is worth noting LGD has committed to resourcing 25% of the costs. Catalytic benefits would be sought through promotion, advocacy, research briefs and cross fertilization with other programmes.

2.5 Theory of change

The strategy operates under a theory of change shown in the chart overleaf.



THEORY OF CHANGE



Assumptions:

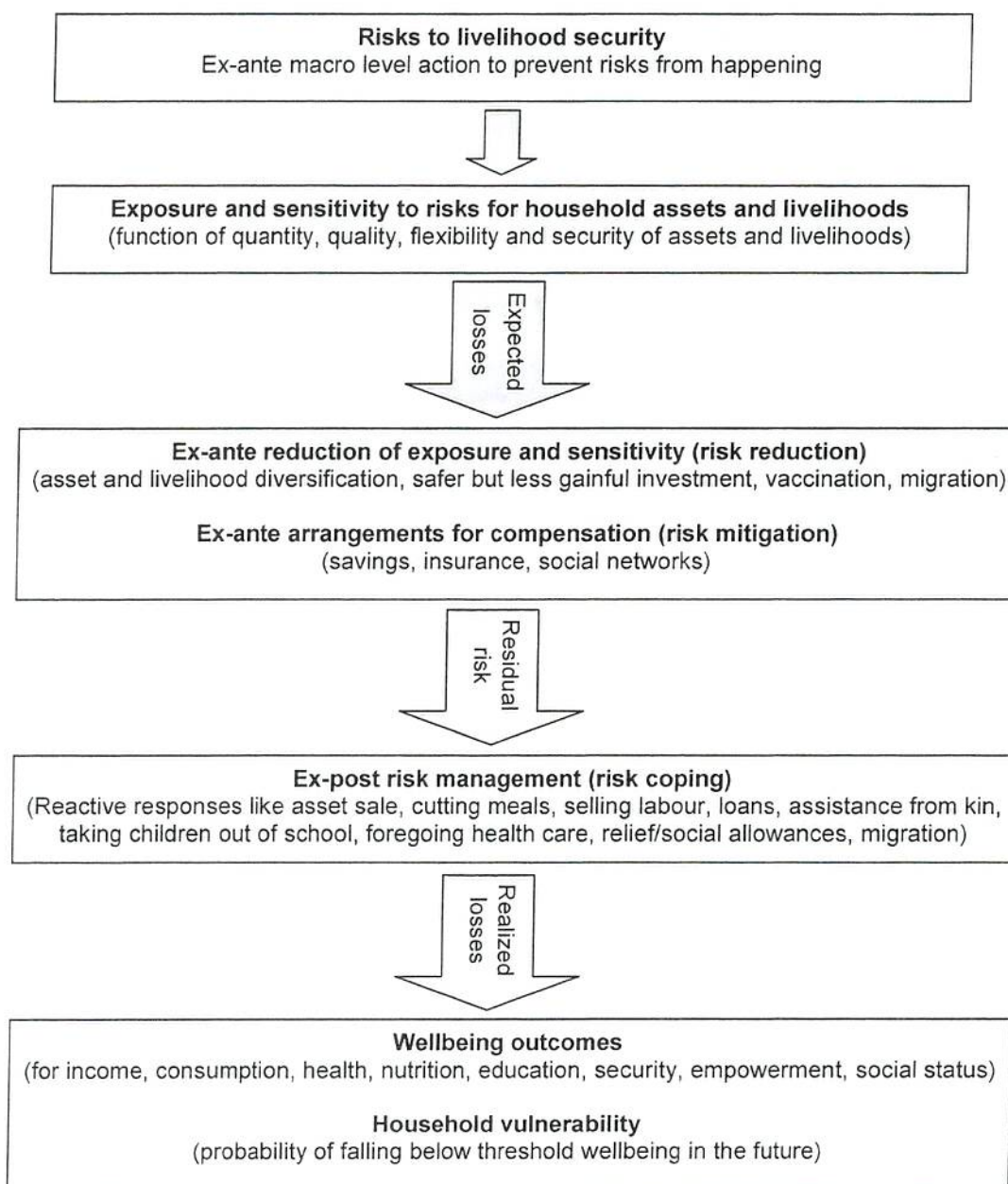
Causal:
Capacity building will broaden the base for social protection support and improve governance
Investments in pilots, evaluations and other research will build an evidence base that shapes better social protection policy
Effective knowledge management and communication strengthen political will and enable reform and coordination
Investments in systems lead to more developmental delivery mechanisms

External:
Political unrest and/or possible change of Government do not hamper implementation
Social protection processes are not unduly politicized
Constrained fiscal space does not hold back NSPS roll-out
Coordination/cooperation between ministries functions effectively
Financial institutions are ready for IT solutions
Insurance regulations do not inhibit deeper penetration of micro-insurance

Transitioning from vulnerability to ability

The policy- and system-related activities will reduce vulnerability to shocks by building an enabling environment for more developmental social protection. Poor people's choice of livelihood strategies, their willingness to take risks, the asset accumulation and other outcomes they can achieve through a combination of own agency and social transfers are heavily influenced by powerful external factors which constitute their vulnerability context. In determining benefit packages of programmes including a developmental trajectory, it is important to have a profound understanding of the vulnerability situation to address. Vulnerability is both a symptom of poverty and a cause of poverty – vulnerability and poverty reinforce each other. Poor households are more exposed to all kinds of risks than non-poor households but they have less ability to manage these risks. Two of the most important risk mitigation tools are seriously deficient in case of the poor; they have less opportunity to save for their own protection and they have very limited access to formal insurance.

Figure 5: Risk-Vulnerability Chain



Vulnerability is also closely linked to ownership of assets; the more assets households have, the less vulnerable they are. The main concern of the extreme poor is to protect consumption without having any reserves in store to fall back on. This can be called their survival strategy, which includes both reactive strategies to cope with hardships when they occur and proactive strategies to mitigate risks. The ability of households to manage risks and cope with hazards without undermining the livelihoods households rely on for their wellbeing is called resilience. Poor households have to negotiate an environment of multiple risks with a number of counter-measures as illustrated in Figure 5 below. Marginalized and vulnerable people are forced to be industrious to make ends meet and they are more expert than most in pursuing livelihood activities in a risky environment, but the odds are stacked against them.

Given the complexity of vulnerabilities, it is necessary to unpack or disaggregate them. While social protection interventions are often triggered by natural disasters or market fluctuations like global economic recessions causing massive unemployment locally, it is important to realize that vulnerabilities are endemic to the situation of poor and disadvantaged groups and not the result of any single dramatic event, not even in disaster-prone Bangladesh. Vulnerabilities are caused by socially constructed systems with embedded structural inequalities that result in market exclusion and inability to take advantage of opportunities for some groups, discrimination and rigid social norms that result in social marginalization or exclusion with limited access to social networks, exposure to hazards caused by natural calamities or degrading environment conditions, poor health or disabilities, old age, lack of access to rights, etc. Threats can take the form of sudden shocks, long-term trends, seasonal cycles or obstacles ingrained in structures. Vulnerabilities are also influenced by location, like areas prone to natural disasters.

Women's vulnerability to risks is different from men's, largely because women also have a reproductive role, in addition to household chores and productive responsibilities. Their curtailed freedom and mobility inhibits human development and makes women easy victims of hazards. Women's lower status in households and communities and their exclusion from independent ownership of assets reinforce their vulnerability. However, women are also experienced risk managers through the family care activities traditionally assigned to them.



III. RESULTS AND RESOURCES FRAMEWORK

Intended Outcome as stated in the Country Programme Results and Resource Framework:

Outcome 2.1: Economic growth is achieved in a more inclusive manner, with economic opportunities reaching the rural and urban poor and the protection of vulnerable groups against shocks

Outcome indicators as stated in the Country Programme Results and Resources Framework, including baseline and targets:

- Percentage of women's participation in labour force; percentage of poorest quintile in national consumption; rate of extreme poverty headcount in urban areas (CBN)
- Number of households benefiting from United Nations social safety net programmes (Baseline 2010: 24,000; Target 2016: >100,000)
- Female-headed households as percentage of United Nations social safety net programme beneficiaries (Baseline 2010: n/a; Target 2016: >50%)
- Number of households with increased incomes in project-based areas (Baseline 2011: n/a; Target 2016: 50,000)

Applicable Key Result Area (from 2008-11 Strategic Plan): Poverty reduction and Millennium Development Goals achievement

Partnership Strategy

Project title and ID (ATLAS Award ID):

INTENDED OUTPUTS	OUTPUT TARGETS FOR (YEARS)	INDICATIVE ACTIVITIES	RESPONSIBLE PARTIES	INPUTS
<p>Output 1</p> <p>Better governance of social protection by strengthened coordination, M&E and reporting functions and stronger research and analysis capacities building a more effective evidence base for policy development</p> <p><i>Baseline:</i> Ad hoc studies are available, no dedicated institutions in place</p> <p><i>Indicators:</i></p> <p>1.1 Permanent Institutional arrangement for supporting social protection policy and delivery analysis established</p> <p>1.2 # of meetings of inter-</p>	<p>Targets (year 1)</p> <ul style="list-style-type: none"> - Plan for permanent NSPS institutional arrangements is approved by GoB - Inter-ministerial core committee on social protection is operational - Linkages maintained to national planning processes - Prototype programme and analytical data repository designed and approved - Prototype micro-simulation model designed - National impact assessment strategy for ex post policy analyses designed and approved by GoB - Proposal presented for first of two formal twinning arrangements - Two regional/international study visits held - Professional association of social protection practitioners established - Political economy study undertaken - Policy research unit within existing government 	<ul style="list-style-type: none"> - Develop plan for permanent GoB institutional arrangement for supporting social protection policy and delivery analysis - Engagement with core Ministries and implement plan - Develop common Indicators for data collection from different ministries - Hand over institutional arrangement for supporting social protection policy and delivery analysis to the Government - Bring the NSPS inter-ministerial core committee to a policy forum to address cross-cutting issues – specifically on education, health, nutrition and climate change - Resource on-going capacity within GoB, building on the NSPS to maintain linkages to the national planning process, including drafting of the social protection section of 7th 5-year plan - Facilitate inter-ministerial core committee 	<p>Government of Bangladesh; UNDP; research institutions (both national and international); Bangladesh Public Administration Training Centre; NILG; PKSF; CSOs; Parliament</p>	<p>Institutionalization of social protection governance: USD 1,000,000</p> <p>Policy research unit within existing government system, expert panel, knowledge dissemination: USD 1,000,000</p> <p>Parliamentary / civil society engagement: USD 350,000</p> <p>Challenge fund; micro-insurance: USD 1,000,000</p> <p>Provision of core TA: USD 1,864,000</p>

INTENDED OUTPUTS	OUTPUT TARGETS FOR (YEARS)	INDICATIVE ACTIVITIES	RESPONSIBLE PARTIES	INPUTS
<p>ministerial committee on social protection</p> <p>1.3 Standing database / repository of programmes and analytical inputs established and maintained</p> <p>1.4 Micro-simulation model for ex ante policy analysis and research developed</p> <p>1.5 Reviews and analyses of impact assessments (including lessons learnt briefs) for ex post policy analyses</p> <p>1.6 Network of social protection policy practitioners set up</p> <p>1.7 # of twinning arrangements set up</p> <p>1.8 Policy research unit within existing government system set up</p> <p>1.9 # of nationally authored research reports</p> <p>1.10 # of policy briefs</p> <p>1.11 # of newsletters issued</p> <p>1.12 # of manuals and other capacity building tools</p> <p>1.13 # of government officials trained</p> <p>1.14 # of training events for policymakers and research institutions</p> <p>1.15 # of conferences, workshops and seminars held</p>	<p>system established</p> <ul style="list-style-type: none"> - Social protection research needs identified - Quarterly newsletter produced and disseminated - Government website on social protection produced - Training manual and other capacity building tools for government officials developed - Training plan for the life cycle of the project developed - One conference held, along with experience sharing workshops on specific issues - Design of pilot delivery of micro-insurance, training of intermediaries; awareness raising of clients - Innovations Challenge Fund designed, criteria and rules of business approved by GoB and call for proposals of piloting activities published - M&E and QA scheme for local delivery established - Parliament and civil society are engaged with the Social Protection strategy and its implementation <p>Targets (year 2)</p> <ul style="list-style-type: none"> - Permanent institutional arrangement operational and supporting core ministries - Linkages maintained to national planning processes, including social protection section of good quality in 7th 5-year plan - Quarterly inter-ministerial core committee meetings held on social protection - Programme database operational for core programmes - Micro-simulation model assessing core SP programmes - Micro-simulation model applied for prospective social protection programmes - First phase key lessons published - National impact assessment strategy operational, 	<p>meetings on social protection</p> <ul style="list-style-type: none"> - Design prototype of standing database of programmes and repository of other analytical inputs - Bring core programmes into the database - Bring all government SP programmes into the database - Expand database to include non-governmental SP programmes - Build a micro-simulation prototype for ex ante policy analysis and research to inform policy makers on the design of social protection initiatives - Apply micro-simulation model to core SP programmes - Apply micro-simulation model to all SP government programmes - Actively employ micro-simulation model for prospective social protection programmes - Design national impact assessment strategy for ex post policy analysis - Offer guidance on programme and systems design drawing from best practices internationally - Synthesis of key lessons learned to support more effective policy analysis - Publication of key lessons briefings - Commission core impact assessments - Compile reports from core impact assessments and ensure transfer of key lessons learnt into government records - Establish a professional association of social protection practitioners, incorporating government and non-government members - Develop twinning arrangements and knowledge sharing 		<p>Office, travel and vehicle costs: USD 274,000</p> <p>MIS & evaluations: USD 150,000</p> <p>General Management Services: USD 313,672</p>

INTENDED OUTPUTS	OUTPUT TARGETS FOR (YEARS)	INDICATIVE ACTIVITIES	RESPONSIBLE PARTIES	INPUTS
<p>1.16 # of micro-insurance pilot clients</p> <p>1.17 Innovations and Research Challenge Fund set up and operational</p> <p>1.18 # of pilot schemes implemented under Innovations and Research Challenge Fund</p> <p>1.19 Established scheme for local and programme based M&E and QA functions</p> <p>1.20 # of parliamentary engagements (workshops, breakfast meetings, study tours etc.) strengthening social protection policy engagement</p> <p>1.21 # of civil society engagements (workshops, breakfast meetings, study tours etc.) strengthening social protection policy engagement</p> <p>1.22 Expressed satisfaction by policy-makers and other stakeholders with the quality of evidence informing policy formulation</p> <p>1.23 Demonstrated improvements in policy development and implementation (specific indicators to be defined when designing evaluation methodology)</p>	<p>and core impact assessments commissioned</p> <ul style="list-style-type: none"> - Two regional study visits held - Proposals are presented for second (of 2) twinning arrangements - Knowledge network based on UNDP's Solution Exchange model established - Two major nationally authored research reports and policy guidance notes are commissioned - Quarterly newsletter produced and disseminated - Website maintained and updated - Social protection training materials for incorporation in training curriculum of Bangladesh Public Administration Training Centre developed - Training of trainers for Bangladesh Public Administration Training Centre conducted - 2 training events for policymakers and other government officials - One conference held, along with experience sharing workshops on specific issues - Micro-insurance pilot project(s) delivered - Challenge Fund operational; awards made to a minimum of 30% of its value, of which one award on the key issue of climate vulnerability and adaptive social protection - M&E reporting structures established - First annual M&E report, and local ones where operational, prepared and published - Parliament and civil society are engaged with the Social Protection strategy and its implementation <p>Targets (year 3)</p> <ul style="list-style-type: none"> - Permanent institutional arrangement operational and supporting all ministries - Linkages maintained to national planning processes - Quarterly Inter-ministerial core committee 	<ul style="list-style-type: none"> - Conduct regional/international study tours to promote experience sharing - Establish a knowledge network based on UNDP's Solution Exchange model for local deliverers (UPs) to share knowledge and access national TA and advice - Commission political economy study to map the interest and influence structure of social protection in Bangladesh - Set up research centre to provide evidence on cross-cutting issues and facilitate innovations - Consultations through research centre with policy makers and academia respectively to map social protection research needs - Facilitate nationally authored research reports and policy notes, based on empirical evidence, to inform public dialogue and decision-making - Core research group provides evidence on cross-cutting issues to a NSPS national technical group or any other policy forum - Facilitate national policy dialogue on the basis of reports from policy research unit within existing government system - Translate key findings into social protection policy - Disseminate findings from policy research centre dialogue into social protection framework to civil society, academia, delivery agents and other stakeholders - Develop newsletter including information on social protection programmes and activities - Develop website and share social 		

INTENDED OUTPUTS	OUTPUT TARGETS FOR (YEARS)	INDICATIVE ACTIVITIES	RESPONSIBLE PARTIES	INPUTS
<p>1.24 Contributory impacts of improved policies and programmes on key outcome indicators (to be defined when designing methodology)</p>	<p>meetings held on social protection</p> <ul style="list-style-type: none"> - Programme and analytical database/ repository operational for all government SP programmes - Micro-simulation model assessing all government SP programmes - Second phase key lessons published - Second wave of impact assessments commissioned - Two major nationally authored research reports and policy guidance notes are commissioned - Activities and delivery mechanisms of stakeholders are informed by research centre findings - Quarterly newsletter produced and disseminated - Website maintained and updated - 2 training events for policymakers and other government officials - One conference held, along with experience sharing workshops on specific issues - Results of pilot delivery project(s) of micro-insurance are available to all stakeholders - Challenge Fund operational; awards made to a minimum of 30% of its value - Second annual M&E report, and local ones where operational, prepared and published - Parliament and civil society are engaged with the Social Protection strategy and its implementation <p>Targets (year 4)</p> <ul style="list-style-type: none"> - Permanent institutional arrangement fully operational and independent of Project (and any other external) support - Linkages maintained to national planning processes - Quarterly Inter-ministerial core committee meetings held on social protection - Programme and analytical database/ repository 	<p>protection related information through platform</p> <ul style="list-style-type: none"> - Develop user-friendly training manual and other capacity building tools for government officials - Develop training plan for the life cycle of the project - Include social development issues in civil service training linked to the Bangladesh Public Administration Training Centre – development of relevant modules and training-of-trainers support - Provide training and coaching activities that will enable policymakers and research institutions to make use of mainstream statistical packages - Training sessions for government officials on how to interpret and analyse poverty data to inform planning and policy making - Arrange conferences, workshops and seminars - Selection and design of micro-insurance products - Devise micro-insurance delivery partnerships and mechanisms - Training of micro-insurance intermediaries on approaches, roles and responsibilities - Awareness raising of intended clients in understanding the insurance concept - Implement pilot delivery of micro-insurance - Conclude and evaluate pilot delivery of micro-insurance; compile lessons learnt and disseminate to all stakeholders - Scale up micro-insurance delivery - Establish an Innovations and Research Challenge Fund to enable the piloting of 		

INTENDED OUTPUTS	OUTPUT TARGETS FOR (YEARS)	INDICATIVE ACTIVITIES	RESPONSIBLE PARTIES	INPUTS
	<p>operational for all government and non-governmental SP programmes</p> <ul style="list-style-type: none"> - Third phase key lessons published - Reports from core impact assessments completed and integrated into Government lessons learnt - Two major nationally authored research reports and policy guidance notes are commissioned - Activities and delivery mechanisms of stakeholders are informed by research centre findings - Key research findings are translated into government policy - Quarterly newsletter produced and disseminated - Website maintained and updated - 2 training events for policymakers and other government officials - One conference held, along with experience sharing workshops on specific issues - Delivery of micro-insurance scaled-up - Challenge Fund operational; awards made to a minimum of 30% of its value - Third annual M&E report, and local ones where operational, prepared and published - Parliament and civil society are engaged with the Social Protection strategy and its implementation 	<p>new technologies and approaches within individual delivery programmes and within the system</p> <ul style="list-style-type: none"> - Develop fund criteria and rules of business, advertise for applications - Transmit funds to approved Challenge Fund projects and monitor progress - Develop a scheme for local and programme based M&E and Quality Assurance (QA) functions to link into the national M&E framework - Design a national M&E system, linking into SFYP M&E goals, housed within the Planning Ministry (potentially attached to BBS) - Set up M&E reporting structures - Roll out the national M&E system - Provide annual M&E reports - Share NSPS with parliamentarians and civil society - Policy dialogue with parliamentarians and engagement with relevant Parliament sub-committees - Develop and publish advocacy materials and tools for dissemination in Parliament and civil society - Form a Parliament group with special focus on social protection with members of Government and opposition - Conduct two study tours to visit best practice Social Protection Programmes for learning in different parts of the world - Conduct national level campaign on Social Protection programmes 		

INTENDED OUTPUTS	OUTPUT TARGETS FOR (YEARS)	INDICATIVE ACTIVITIES	RESPONSIBLE PARTIES	INPUTS
<p>Output 2 Modern social protection infrastructure developed and capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers, while promoting linkages to ensure effective coordination</p> <p><i>Baseline:</i> No tailored infrastructure in place, rudimentary data recording systems</p> <p><i>Indicators:</i></p> <p>2.1 Developed IT payment platforms for progressive roll-out and adoption of the selected IT approach and delivery plan</p> <p>2.2 Specification of an m-banking solution</p> <p>2.3 User interfaces (smartcards and/or mobile phones) and their roll-out secured, within pilot areas and then rolled out</p> <p>2.4 # of people trained in usage and maintenance of the IT payment system</p> <p>2.5 # of arrangements with payment agent institutions to facilitate the operation of the payments system</p> <p>2.6 # of local payment agents selected</p>	<p>Targets (year 1)</p> <ul style="list-style-type: none"> - Plan drafted for inclusive banking platform to employ in G2P electronic cash transfers - Inclusive banking platform(s) for G2P electronic cash transfers designed/selected - Design of an m-banking solution - Arrangements with banking institutions (including m-banking & post offices) concluded (for pilot in two districts) - Local payment agents selected and trained on usage and maintenance of the system (for pilot in two districts) - Awareness raising of clients on payment platforms and financial inclusion in two pilot districts - Procurement of hard and software for payment platforms and M&E interface - M&E/MIS plan prepared and published - M&E/MIS system designed <p>Targets (year 2)</p> <ul style="list-style-type: none"> - Platforms of G2P electronic benefit transfers rolled out in two districts for piloting under Component 3 - Implementation of m-banking solution with user interface in two pilot districts - Union Parishads trained on payment platforms in two pilot districts - Union Parishads trained on M&E interface with payment platforms in two pilot districts - BBS supported to develop downstream planning and programme coordination linkages and exploiting the database platform for delivery of allied sectoral services - Civil society supported to implement grievance systems and other rights-protection mechanisms <p>Targets (year 3)</p> <ul style="list-style-type: none"> - Pilot platforms of G2P electronic benefit transfers 	<ul style="list-style-type: none"> - Select/design inclusive banking platform(s) to employ in G2P electronic cash transfers - Procure and provide hard & soft inputs including central IT works and local equipment - Concluding arrangements with banking institutions (including m-banking & post offices) to facilitate the operation of the payments system - Selection and training of local payment agents including via the A2I Project - Commence pilot platforms of G2P electronic benefit transfers in two districts - Undertake training and awareness building within Union Parishads - Undertake awareness raising of clients on payment platforms and financial inclusion - Gather evidence from pilot platforms through surveys of beneficiaries, MIS data and other tools - Conceptualization and specification of an m-banking solution based on agency banking arrangements - Secure user interfaces such as smartcards and/or mobile phones and their roll-out, initially within pilot areas - Continuously monitor and evaluate pilot payment platforms - Undertake cost-effectiveness appraisal of piloted payment platforms to inform scaling up across core social protection programmes nationally - Full M&E/MIS systems specification and planning - Sourcing of supporting software (links to M&E, QA systems) - Building of M&E, payment and 	<p>Government of Bangladesh; UNDP; Banking sector (including m-banking & post offices); Specific involvement of the GoB/ UNDP Access to Information (A2I) Project; Local Government Institutions; NILG; BBS</p>	<p>Payment platforms (IT procurement & training): USD 600,000 LGI capacity strengthening: USD 200,000 M&E, MIS/supporting compliance systems: USD 300,000</p>

INTENDED OUTPUTS	OUTPUT TARGETS FOR (YEARS)	INDICATIVE ACTIVITIES	RESPONSIBLE PARTIES	INPUTS
<p>2.7 Cost-effective delivery systems measured by unit costs of key delivery elements</p> <p>2.8 MIS and M&E system in place</p> <p>2.9 # of people trained on M&E interface with payment platforms</p> <p>2.10 # of downstream applications of BBS's new social protection MIS for policy and programme planning purposes</p> <p>2.11 # of civil society partnerships with linked delivery systems for monitoring rights protection</p> <p>2.12 Quality of service delivery including adherence to service standards, timeliness, reliability, and low private costs for participants</p>	<p>expanded to core social protection programmes in two districts</p> <ul style="list-style-type: none"> - Interface with M&E platforms expanded in parallel - Expansion of electronic payment platforms initiated in tandem with scaling up of the SWAPNO project - Lessons learnt report on pilot platforms, including cost-effectiveness appraisal, compiled and disseminated to all relevant stakeholders - Continued support of BBS for downstream applications of social protection MIS - Civil society supported to implement grievance systems and other rights-protection mechanisms <p>Targets (year 4)</p> <ul style="list-style-type: none"> - G2P electronic payment platforms rolled out and mainstreamed nationally - Assessment of downstream applications of social protection MIS to inform policy brief (under Component 1) - Civil society supported to implement grievance systems and other rights-protection mechanisms 	<p>management systems to deliver data for wider M&E of IT systems</p> <ul style="list-style-type: none"> - Provision of appropriate training at all levels to enable usage and maintenance of the system - Promote linkages among payments, management information and monitoring systems both at pilot level and with existing civil society interventions - Exploit the database platform and IT support to deliver allied sectoral services <ul style="list-style-type: none"> - notably in health - Support BBS to develop downstream planning and programme coordination linkages - Support civil society to implement grievance systems and other rights-protection mechanisms, particularly linked to BBS's management information system 		



IV. ANNUAL WORK PLAN

Year: 2014

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description Amount	
Output 1 <i>Better governance of social protection by strengthened coordination, M&E and reporting functions and stronger research and analysis capacities building a more effective evidence base for policy development</i> <i>Baseline: Ad hoc studies are available, no dedicated institutions in place</i> <i>Indicators:</i> Permanent Institutional arrangement for supporting social protection policy and delivery analysis established # of meetings of inter-ministerial committee on social protection Standing database / repository of programmes and analytical inputs established and maintained Micro-simulation model for ex ante policy analysis and research developed Network of social protection policy practitioners set up # of twinning arrangements set up Policy research unit within existing government system set up # of newsletters issued # of manuals and other capacity building tools # of conferences, workshops, seminars held Innovations and Research Challenge Fund set up and operational Established scheme for local and programme	Establishment of permanent GoB institutional arrangements (including dedicated strategic unit) for supporting social protection policy and governance Develop plan for permanent GoB institutional arrangement for supporting social protection policy and delivery analysis Engagement with core Ministries and implement plan Develop common indicators for data collection from ministries Bring the NSPS inter-ministerial core committee to a policy forum to address cross-cutting issues – specifically on education, health, nutrition and climate change Resource on-going capacity within GoB, building on the NSPS to maintain linkages to the national planning process, including drafting of the social protection section of 7th 5-year plan Facilitate inter-ministerial core committee meetings on social protection Offer guidance on programme and systems design drawing from best practices internationally Establish a professional association of social protection practitioners, incorporating government and non-government members	X	X	X	X	GoB, with UNDP	UNDP	HR Contractual services Office, travel and vehicle costs NA NA NA NA NA NA NA NA NA NA NA NA NA	366,000 100,000 196,000

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET	
		Q1	Q2	Q3	Q4		Funding Source	Budget Description Amount
based M&E and QA functions # of parliamentary engagements strengthening social protection policy engagement # of civil society engagements strengthening social protection policy engagement	Develop twinning arrangements and knowledge sharing Conduct regional/international study tours to promote experience sharing			X	X	GoB, with UNDP	NA	
<i>Targets:</i> - Plan for permanent NSPS institutional arrangements is approved by GoB - Inter-ministerial core committee on social protection is operational - Linkages maintained to national planning processes	Commission political economy study to map the interest and influence structure of social protection in Bangladesh Set up research unit to provide evidence on cross-cutting issues and facilitate innovations Consultations through research centre with policy makers and academia respectively to map social protection research needs	X				UNDP through research institution	Contractual services	50,000
- Prototype programme and analytical data repository designed and approved - Prototype micro-simulation model designed - National impact assessment strategy for ex post policy analyses designed and approved by GoB	Design prototype of standing database of programmes and repository of other analytical inputs Build a micro-simulation prototype for ex ante policy analysis and research to inform policy makers on the design of social protection initiatives		X			UNDP through research institution	Contractual services	200,000
- Proposal presented for first of two formal twinning arrangements - Two regional/international study visits held - Professional association of social protection practitioners established - Political economy study undertaken	Design national impact assessment strategy for ex post policy analysis Develop newsletter including information on social protection programmes and activities Develop website and share social protection related information through platform			X	X	UNDP through research institution	Contractual services	
- Policy research unit within existing government system established - Social protection research needs identified - Quarterly newsletter produced and disseminated - Government website on social protection produced	Develop user-friendly training manual and other capacity building tools for government officials Develop training plan for the life cycle of the project	X	X	X	X	GoB, with UNDP	Publications	5,000
- Training manual and other capacity building tools for government officials developed			X	X	X	GoB, with UNDP	Contractual services	10,000
		X				GoB, with UNDP	Contractual services	50,000

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
<ul style="list-style-type: none"> - Training plan for the life cycle of the project developed - One conference held, along with experience sharing workshops on specific issues - Design of pilot delivery of micro-insurance, training of intermediaries; awareness raising of clients - Innovations Challenge Fund designed, criteria and rules of business approved by GoB and call for proposals of piloting activities published - M&E and QA scheme for local delivery established - Parliament and civil society are engaged with the Social Protection strategy and its implementation <p><i>Related UNDAF outcome:</i></p> <p>Outcome 2.1: Economic growth is achieved in an inclusive manner, extending opportunities to the rural & urban poor & protecting the vulnerable from shocks</p>	Arrange conferences, workshops and seminars	X	X	X	X	GoB, with UNDP	UNDP	Workshops and Conferences	60,000
	Selection and design of micro-insurance products			X	X	UNDP	UNDP	NA	
	Devise micro-insurance delivery partnerships and mechanisms			X	X	UNDP	UNDP	NA	
	Training of micro-insurance intermediaries on approaches, roles and responsibilities				X	UNDP, with Consultant	UNDP	Contractual services; Training	50,000
	Awareness raising of intended clients in understanding the insurance concept				X	UNDP, with Consultant	UNDP	Contractual services; Training	50,000
	Establish a Challenge Fund to enable the piloting of new technologies and approaches within individual delivery programmes and within the system			X	X	GoB, with UNDP	UNDP	NA	
	Develop fund criteria and rules of business, advertise for applications			X	X	GoB, with UNDP	UNDP	NA	
	Develop a scheme for local and programme based M&E and Quality Assurance (QA) functions to link into the national M&E framework		X	X	X	GoB, with UNDP	UNDP	NA	
	Design a national M&E system, linking into SFYP M&E goals, housed within the Planning Ministry (potentially attached to BBS)		X	X	X	GoB, with UNDP	UNDP	NA	
	Share NSPS with parliamentarians and civil society		X	X		GoB, with UNDP	UNDP	Workshops and Conferences	75,000
	Policy dialogue with parliamentarians and engagement with relevant Parliament sub-committees		X	X	X	GoB, with UNDP	UNDP	Workshops and Conferences	
	SPPS baseline survey and MIS		X	X	X	UNDP	UNDP	Contractual services	30,000
	General Management Services (GMS) 8%		X	X	X	UNDP	UNDP	Facilities & Administration	78,945

EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET	
		Q1	Q2	Q3	Q4		Funding Source	Budget Description Amount
Output 2 <i>Modern social protection infrastructure developed and capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers, while promoting linkages to ensure effective coordination</i>	Select/design inclusive banking platform(s) to employ in G2P electronic cash transfers	X	X	X	X	GoB, with UNDP	UNDP	NA
	Procure and provide hard & soft inputs including central IT works and local equipment				X	GoB, with UNDP	UNDP	Procurement of hardware/software 250,000
	Concluding arrangements with banking institutions (including m-banking & post offices) to facilitate the operation of the payments system				X	GoB/UNDP with consultants & A2I	UNDP	NA
	Selection and training of local payment agents including via the A2I Project				X	GoB/UNDP with consultants & A2I	UNDP	Training 30,000
	Undertake awareness raising of clients on payment platforms and financial inclusion				X	GoB/UNDP with consultants & A2I	UNDP	Training 50,000
	Conceptualization and specification of an m-banking solution based on agency banking arrangements		X	X	X	GoB/UNDP with consultants & A2I	UNDP	Contractual services 50,000
	Full M&E/MIS systems specification and planning	X	X	X	X	GoB, with UNDP	UNDP	Contractual services 50,000

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET	
		Q1	Q2	Q3	Q4		Funding Source	Amount
<p>employ in G2P electronic cash transfers</p> <ul style="list-style-type: none"> - Inclusive banking platform(s) for G2P electronic cash transfers designed/selected - Design of an m-banking solution - Arrangements with banking institutions (including m-banking & post offices) concluded (for pilot in two districts) - Local payment agents selected and trained on usage and maintenance of the system (for pilot in two districts) - Awareness raising of clients on payment platforms and financial inclusion in two pilot districts - Procurement of hard and software for payment platforms and M&E interface - M&E/MIS plan prepared and published - M&E/MIS system designed <p><i>Related UNDAF outcome: 2.1 above</i></p>								
TOTAL								1,825,945

Year: 2015

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET	
		Q1	Q2	Q3	Q4		Funding Source	Amount
Output 1 <i>Better governance of social protection by strengthened coordination, M&E and reporting functions and stronger research and analysis capacities building a more effective evidence base for policy development</i> Baseline: See year 2014 Indicators: Permanent institutional arrangement for supporting social protection policy and governance established # of meetings of inter-ministerial committee on social protection Standing database / repository of programmes and analytical inputs maintained Micro-simulation model for ex ante policy analysis and research developed Reviews and analyses of impact assessments (including lessons learnt briefs) for ex post policy analyses # of twinning arrangements set up # of nationally authored research reports # of policy briefs # of newsletters issued # of government officials trained # of training events for policymakers and research institutions # of conferences, workshops and seminars held # of micro-insurance pilot clients	Assistance of institutional arrangements for supporting social protection policy and governance Resource on-going capacity within GoB, building on the NSPS to maintain linkages to the national planning process, including the draft social protection section of 7th 5-year plan Facilitate inter-ministerial core committee meetings on social protection Bring core programmes into the standing database Facilitate nationally authored research reports and policy notes, based on empirical evidence, to inform public dialogue and decision-making Core research group provides evidence on cross-cutting issues to a NSPS national technical group or any other policy forum Facilitate national policy dialogue on the basis of reports from policy research unit within existing government system Apply micro-simulation model to core SP programmes Employ micro-simulation model for prospective social protection programmes	X	X	X	X	UNDP	UNDP	366,000 100,000 26,000
		X	X	X	X	GoB, with UNDP	UNDP	NA
		X	X	X	X	GoB	UNDP	NA
		X	X	X	X	GoB, with UNDP	UNDP	NA
		X	X	X	X	UNDP through research institution	UNDP	Contractual services 280,000
		X	X	X	X	UNDP through research institution	UNDP	Contractual services
		X	X	X	X	UNDP through research institution	UNDP	Contractual services
		X	X	X	X	UNDP through research institution	UNDP	Contractual services
		X	X	X	X	UNDP through research institution	UNDP	Contractual services

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET			
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount	
<p># of pilot schemes implemented under Innovations and Research Challenge Fund</p> <p># of parliamentary engagements strengthening social protection policy engagement</p> <p># of civil society engagements strengthening social protection policy engagement</p> <p><i>Targets:</i></p> <ul style="list-style-type: none"> - Permanent institutional arrangement operational and supporting core ministries - Linkages maintained to national planning processes, including social protection section of good quality in 7th 5-year plan - Quarterly Inter-ministerial core committee meetings held on social protection - Programme database operational for core programmes - Micro-simulation model assessing core SP programmes - Micro-simulation model applied for prospective social protection programmes - First phase key lessons published - National impact assessment strategy operational, and core impact assessments commissioned - Two regional study visits held - Proposals are presented for second (of 2) twinning arrangements - Knowledge network based on UNDP's Solution Exchange model established - Two major nationally authored research reports and policy guidance notes are commissioned - Quarterly newsletter produced and 	Commission core impact assessments			X	X	UNDP through research institution	UNDP	Contractual services		
	Publication of first key lessons briefings				X	X	GoB, with UNDP	UNDP	Publications	10,000
	Synthesis of key lessons learned to support more effective policy analysis					X	GoB, with UNDP	UNDP	NA	
	Conduct regional/international study tours to promote experience sharing			X	X	X	GoB, with UNDP	UNDP	Workshops and Conferences	50,000
	Develop twinning arrangements and knowledge sharing			X	X	X	GoB, with UNDP	UNDP	NA	
	Establish a knowledge network based on UNDP's Solution Exchange model for local deliverers (UPs) to share knowledge and access national TA and advice	X	X	X	X	X	UNDP	UNDP	NA	
	Develop newsletter including information on social protection programmes and activities	X	X	X	X	X	GoB, with UNDP	UNDP	Publications	5,000
	Maintain website and share social protection related information	X	X	X	X	X	GoB, with UNDP	UNDP	NA	
	Include social development issues in civil service training linked to the Bangladesh Public Administration Training Centre – development of relevant modules and training-of-trainers support	X	X	X	X	X	UNDP through research institution	UNDP	Contractual services, Training	200,000
	Provide training and coaching activities that will enable policymakers and research institutions to make use of mainstream statistical packages	X	X	X	X	X	UNDP through research institution	UNDP	Contractual services, Training	
	Training sessions for government officials on how to interpret and analyse poverty data to inform planning and policy making	X					UNDP through research institution	UNDP	Contractual services, Training	

EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES <i>List activity results and associated actions</i>		TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
			Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
<p>disseminated</p> <ul style="list-style-type: none"> - Website maintained and updated - Social protection training materials for incorporation in training curriculum of Bangladesh Public Administration Training Centre developed - Training of trainers for Bangladesh Public Administration Training Centre conducted - 2 training events for policymakers and other government officials - One conference held, along with experience sharing workshops on specific issues - One conference held, along with experience sharing workshops on specific issues - Micro-insurance pilot project(s) delivered - Innovations Challenge Fund operational; awards made to a minimum of 30% of its value, of which one award on the key issue of climate vulnerability and adaptive social protection - M&E reporting structures established - First annual M&E report, and local ones where operational, prepared and published - Parliament and civil society are engaged with the Social Protection strategy and its implementation <p><i>Related UNDAF outcome:</i></p> <p>Outcome 2.1: Economic growth is achieved in an inclusive manner, extending opportunities to the rural & urban poor & protecting the vulnerable from shocks</p>	<p>Arrange conferences, workshops and seminars</p> <p>Implement pilot delivery of micro-insurance</p> <p>Transmit funds to approved Challenge Fund projects and monitor progress</p> <p>Set up M&E reporting structures</p> <p>Provide annual M&E report</p> <p>Policy dialogue with parliamentarians and engagement with relevant Parliament sub-committees</p> <p>Develop and publish advocacy materials and tools for dissemination in Parliament and civil society</p> <p>SPPS MIS & evaluation</p> <p>General Management Services (GMS) 8%</p>	X	X	X	X	GoB, with UNDP	UNDP	Workshops and Conferences	50,000	
	X	X	X	X	UNDP (SWAPNO)	UNDP	NA			
	X	X	X	X	GoB, with UNDP	UNDP	Grants		300,000	
	X				GoB, with UNDP	UNDP	NA			
				X	GoB, with UNDP	UNDP	Publications		5,000	
	X	X	X	X	GoB, with UNDP	UNDP	Workshops and Conferences		75,000	
	X	X			GoB, with UNDP	UNDP	Publications			
	X	X	X	X	UNDP	UNDP	Contractual services		20,000	
	X	X	X	X	UNDP	UNDP	Facilities & Administration		84,585	

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
		<p>Output 2 <i>Modern social protection infrastructure developed and capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers, while promoting linkages to ensure effective coordination</i></p> <p><i>Baseline: See year 2014</i></p> <p><i>Indicators:</i></p> <p>Developed IT payment platforms for progressive roll-out and adoption of the selected IT approach and delivery plan</p> <p>User interfaces (smartcards and/or mobile phones) and their roll-out secured, within pilot areas and then rolled out</p> <p># of people trained in usage and maintenance of the IT payment system</p> <p>MIS and M&E system in place</p> <p># of people trained on M&E interface with payment platforms</p> <p># of downstream applications of BBS's new social protection MIS for policy and programme planning purposes</p> <p># of civil society partnerships with linked delivery systems for monitoring rights protection</p> <p><i>Targets:</i></p> <p>- Platforms of G2P electronic benefit transfers rolled out in two districts for piloting under Component 3</p> <p>- Implementation of m-banking solution with</p>	<p>Commence pilot platforms of G2P electronic benefit transfers in two districts</p> <p>Undertake training and awareness building within Union Parishads</p> <p>Secure user interfaces such as smartcards and/or mobile phones and their roll-out, initially within pilot areas</p> <p>Continuously monitor and evaluate pilot payment platforms</p> <p>Building of M&E, payment and management systems to deliver data for wider M&E of IT systems</p> <p>Sourcing of supporting software (links to M&E, QA systems)</p> <p>Provision of appropriate training at all levels to enable usage and maintenance of the system</p> <p>Promote linkages among payments, management information and monitoring systems both at pilot level and with existing civil society interventions</p> <p>Support BBS to develop downstream planning and programme coordination linkages</p> <p>Support civil society to implement grievance systems and other rights-protection mechanisms, particularly linked to BBS's management information system</p>	X	X		X	X	GoB, with UNDP & A2I
		X	X	X	X	GoB, with UNDP & A2I	UNDP	Training	50,000
		X	X	X	X	GoB, with UNDP & A2I	UNDP	Procurement	50,000
		X	X	X	X	GoB, with UNDP	UNDP	NA	
		X	X	X	X	GoB, with UNDP & Consultant	UNDP	Contractual services	50,000
		X				GoB, with UNDP	UNDP	Procurement	150,000
		X	X	X	X	GoB, with UNDP & Consultant	UNDP	Training	50,000
		X	X			GoB, with UNDP	UNDP	NA	
			X	X	X	GoB, with UNDP & Consultant	UNDP	Contractual services	30,000
		X	X	X	X	GoB, with UNDP	UNDP	NA	

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET	
		Q1	Q2	Q3	Q4		Funding Source	Budget Description Amount
<ul style="list-style-type: none"> - user interface in two pilot districts - Union Parishads trained on payment platforms in two pilot districts - Union Parishads trained on M&E interface with payment platforms in two pilot districts - BBS supported to develop downstream planning and programme coordination linkages and exploiting the database platform for delivery of allied sectoral services - Civil society supported to implement grievance systems and other rights-protection mechanisms <p><i>Related UNDAF outcome: 2.1 above</i></p>								
TOTAL								1,951,585

Year: 2016

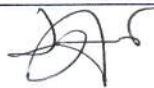
EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET			
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount	
<p>Output 1 <i>Better governance of social protection by strengthened coordination, M&E and reporting functions and stronger research and analysis capacities building a more effective evidence base for policy development</i> Baseline: See year 2014 Indicators: Permanent institutional arrangement for supporting social protection policy and governance established # of meetings of inter-ministerial committee on social protection Standing database / repository of programmes and analytical inputs maintained Micro-simulation model for ex ante policy analysis and research developed Reviews and analyses of impact assessments (including lessons learnt briefs) for ex post policy analyses # of nationally authored research reports # of policy briefs # of newsletters issued # of government officials trained # of training events for policymakers and research institutions # of conferences, workshops and seminars held # of micro-insurance pilot clients # of pilot schemes implemented under</p>	Assistance of institutional arrangements for supporting social protection policy and governance	X	X	X	X	UNDP	UNDP	HR	366,000	
	Resource on-going capacity within GoB, building on the NSPS to maintain linkages to the national planning process	X	X	X	X	GoB, with UNDP	UNDP	NA	Contractual services	100,000
	Facilitate inter-ministerial core committee meetings on social protection	X	X	X	X	GoB	UNDP	NA	Office, travel and vehicle costs	26,000
	Bring all government SP programmes into the standing database	X	X	X	X	GoB, with UNDP	UNDP	NA		
	Apply micro-simulation model to all SP government programmes	X	X	X	X	UNDP through research institution	UNDP	UNDP		300,000
	Commission core impact assessments	X	X	X	X	UNDP through research institution	UNDP			
	Facilitate nationally authored research reports and policy notes, based on empirical evidence, to inform public dialogue and decision-making	X	X	X	X	UNDP through research institution	UNDP			
	Core research group provides evidence on cross-cutting issues to a NSPS national technical group or any other policy forum	X	X	X	X	UNDP through research institution	UNDP		Contractual services	
	Facilitate national policy dialogue on the basis of reports from policy research unit within existing government system	X	X	X	X	UNDP through research institution	UNDP			

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>		TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
			Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
Innovations Challenge Fund # of parliamentary engagements strengthening social protection policy engagement # of civil society engagements strengthening social protection policy engagement <i>Targets:</i> - Permanent institutional arrangement operational and supporting all ministries - Linkages maintained to national planning processes - Quarterly Inter-ministerial core committee meetings held on social protection - Programme and analytical database/repository operational for all government SP programmes - Micro-simulation model assessing all government SP programmes - Second phase key lessons published - Second wave of impact assessments commissioned - Two major nationally authored research reports and policy guidance notes are commissioned - Activities and delivery mechanisms of stakeholders are informed by research centre findings - Quarterly newsletter produced and disseminated - Website maintained and updated - 2 training events for policymakers and other government officials - One conference held, along with experience	Disseminate findings from policy research unit within existing government system dialogue into social protection framework to civil society, academia, delivery agents and other stakeholders Publication of second key lessons briefings Develop newsletter including information on social protection programmes and activities Maintain website and share social protection related information Continued support of national civil service training linked to the Bangladesh Public Administration Training Centre Provide training and coaching activities that will enable policymakers and research institutions to make use of mainstream statistical packages Training sessions for government officials on how to interpret and analyse poverty data to inform planning and policy making Arrange conferences, workshops and seminars Conclude and evaluate pilot delivery of micro-insurance; compile lessons learnt and disseminate to all stakeholders Transmit funds to approved Challenge Fund projects and monitor progress Provide annual M&E report	X	X	X	X	GoB, with UNDP	Workshops and Conferences	20,000		
			X			GoB, with UNDP	Publications	10,000		
		X	X	X	X	GoB, with UNDP	Publications	5,000		
		X	X	X	X	GoB, with UNDP	NA			
		X	X	X	X	UNDP through research institution	Contractual services, Training	200,000		
		X	X	X	X	UNDP through research institution	Contractual services, Training			
		X				UNDP through research institution	Contractual services, Training			
		X	X	X	X	GoB, with UNDP	Workshops and Conferences	50,000		
		X	X	X	X	UNDP	Workshops and Conferences	10,000		
		X	X	X	X	GoB, with UNDP	Grants	300,000		
					X	GoB, with UNDP	Publications	5,000		

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Amount	
sharing workshops on specific issues - Results of pilot delivery project(s) of micro-insurance are available to all stakeholders - Innovations and Research Challenge Fund operational; awards made to a minimum of 30% of its value - Second annual M&E report, and local ones where operational, prepared and published - Parliament and civil society are engaged with the Social Protection strategy and its implementation Related UNDAF outcome: Outcome 2.1: Economic growth is achieved in an inclusive manner, extending opportunities to the rural & urban poor & protecting the vulnerable from shocks	Policy dialogue with parliamentarians and engagement with relevant Parliament sub-committees	X	X	X	X	GoB, with UNDP	UNDP	75,000	
	Form a Parliament group with special focus on social protection with members of Government and opposition	X	X	X	X	GoB, with UNDP	UNDP	Workshops and Conferences	
	Conduct two study tours to visit best practice Social Protection Programmes for learning in different parts of the world			X	X	GoB, with UNDP	UNDP		
	SPPS MIS & Mid-term Evaluation	X	X	X	X	UNDP	UNDP	Contractual services	40,000
	General Management Services (GMS) 8%	X	X	X	X	UNDP	UNDP	Facilities & Administration	79,557

EXPECTED OUTPUTS And baseline, associated indicators and annual targets	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
<p>Output 2</p> <p><i>Modern social protection infrastructure developed and capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers, while promoting linkages to ensure effective coordination</i></p> <p><i>Baseline: See year 2014</i></p> <p><i>Indicators:</i></p> <p>Developed IT payment platforms for progressive roll-out and adoption of the selected IT approach and delivery plan</p> <p># of people trained in usage and maintenance of the IT payment system</p> <p>MIS and M&E system in place</p> <p># of people trained on M&E interface with payment platforms</p> <p># of downstream applications of BBS's new social protection MIS for policy and programme planning purposes</p> <p># of civil society partnerships with linked delivery systems for monitoring rights protection</p> <p>Cost-effective delivery systems measured by unit costs of key delivery elements</p> <p><i>Targets:</i></p> <ul style="list-style-type: none"> - Pilot platforms of G2P electronic benefit transfers expanded to core social protection programmes in two districts - Interface with M&E platforms expanded in parallel - Expansion of electronic payment platforms initiated in tandem with scaling up of the SWAPNO project 	<p>Expand pilot platforms of G2P electronic benefit transfers to core social protection programmes in two districts</p> <p>Continuously monitor and evaluate pilot payment platforms</p> <p>Initiate expansion of electronic payment platforms in tandem with scaling up of the SWAPNO project</p> <p>Undertake cost-effectiveness appraisal of piloted payment platforms to inform scaling up across core social protection programmes nationally</p> <p>Building of M&E, payment and management systems to deliver data for wider M&E of IT systems</p> <p>Promote linkages among payments, management information and monitoring systems both at pilot level and with existing civil society interventions</p> <p>Provision of appropriate training at all levels to enable usage and maintenance of the system</p> <p>Support BBS to develop downstream planning and programme coordination linkages</p> <p>Exploit the database platform and IT support to deliver allied sectoral services – notably in health</p> <p>Support civil society to implement grievance systems and other rights-protection mechanisms, particularly linked to BBS's management information system</p>	X	X	X	X	GoB, with UNDP & A2I	UNDP	Contractual services	50,000
		X	X	X	X	GoB, with UNDP	UNDP	NA	
		X	X	X	X	GoB, with UNDP & A2I	UNDP	Contractual services	70,000
		X	X			GoB, with UNDP & Consultant	UNDP	Contractual services	50,000
		X	X	X	X	GoB, with UNDP	UNDP	NA	
		X	X	X	X	GoB, with UNDP	UNDP	NA	
		X	X	X	X	GoB, with UNDP & Consultant	UNDP	Training	50,000
		X	X	X	X	GoB, with UNDP	UNDP	NA	
		X	X	X	X	GoB, with UNDP	UNDP	NA	
		X	X	X	X	GoB, with UNDP	UNDP	NA	

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET	
		Q1	Q2	Q3	Q4		Funding Source	Amount
<ul style="list-style-type: none"> - Lessons learnt report on pilot platforms, including cost-effectiveness appraisal, compiled and disseminated to all relevant stakeholders - Continued support of BBS for downstream applications of social protection MIS - Civil society supported to implement grievance systems and other rights-protection mechanisms <p><i>Related UNDAF outcome: 2.1 above</i></p>								
TOTAL								1,806,557



Year: 2017

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET	
		Q1	Q2	Q3	Q4		Funding Source	Budget Description Amount
Output 1 <i>Better governance of social protection by strengthened coordination, M&E and reporting functions and stronger research and analysis capacities building a more effective evidence base for policy development</i> <i>Baseline: See year 2014</i> <i>Indicators:</i> Permanent institutional arrangement for supporting social protection policy and governance established # of meetings of inter-ministerial committee on social protection Standing database / repository of programmes and analytical inputs maintained Reviews and analyses of impact assessments (including lessons learnt briefs) for ex post policy analyses # of nationally authored research reports # of policy briefs # of newsletters issued # of government officials trained # of training events for policymakers and research institutions # of conferences, workshops and seminars held # of micro-insurance pilot clients # of pilot schemes implemented under Innovations and Research Challenge Fund # of parliamentary engagements	Assistance of institutional arrangements for supporting social protection policy and governance Resource on-going capacity within GoB, building on the NSPS to maintain linkages to the national planning process Facilitate inter-ministerial core committee meetings on social protection Hand over institutional arrangement for supporting social protection policy and delivery analysis to the Government Expand database to include non-governmental SP programmes Facilitate nationally authored research reports and policy notes, based on empirical evidence, to inform public dialogue and decision-making Core research group provides evidence on cross-cutting issues to a NSPS national technical group or any other policy forum Facilitate national policy dialogue on the basis of reports from policy research unit within existing government system Translate key findings into social protection policy	X	X	X	X	UNDP	HR Contractual services Office, travel and vehicle costs	366,000 100,000 26,000
		X	X	X	X	UNDP	NA	
		X	X	X	X	GoB, with UNDP	NA	
		X	X	X	X	GoB	NA	
		X	X	X	X	GoB, with UNDP	NA	
		X	X	X	X	GoB, with UNDP	NA	
		X	X	X	X	UNDP through research institution	Contractual services	200,000
		X	X	X	X	UNDP through research institution	Contractual services	
		X	X	X	X	UNDP through research institution	Contractual services	
		X	X	X	X	UNDP through research institution	Contractual services	

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
		strengthening social protection policy engagement # of civil society engagements strengthening social protection policy engagement Expressed satisfaction by policy-makers and other stakeholders with the quality of evidence informing policy formulation Demonstrated improvements in policy development and implementation Contributory impacts of improved policies and programmes on key outcome indicators <i>Targets:</i> - Permanent institutional arrangement fully operational and independent of Project (and any other external) support - Linkages maintained to national planning processes - Quarterly inter-ministerial core committee meetings held on social protection - Programme and analytical database/repository operational for all government and non-governmental SP programmes - Third phase key lessons published - Reports from core impact assessments completed and integrated into Government lessons learnt - Two major nationally authored research reports and policy guidance notes are commissioned - Activities and delivery mechanisms of stakeholders are informed by research centre findings - Key research findings are translated into government policy	Disseminate findings from policy research unit dialogue into social protection framework to civil society, academia, delivery agents and other stakeholders Commission core impact assessments Compile reports from core impact assessments and ensure transfer of key lessons learnt into government records Publication of third key lessons briefings Synthesis of key lessons learned to support more effective policy analysis Develop newsletter including information on social protection programmes and activities Maintain website and share social protection related information Continued support of national civil service training linked to the Bangladesh Public Administration Training Centre Provide training and coaching activities that will enable policymakers and research institutions to make use of mainstream statistical packages Training sessions for government officials on how to interpret and analyse poverty data to inform planning and policy making Arrange conferences, workshops and seminars (including regional conference)	X	X		X	X	UNDP through research institution
		X				UNDP through research institution	Contractual services		
			X	X	X	UNDP through research institution	Contractual services		
				X	X	GoB, with UNDP	Publications	10,000	
		X	X	X	X	GoB, with UNDP	Publications	10,000	
		X	X	X	X	GoB, with UNDP	Publications	5,000	
		X	X	X	X	GoB, with UNDP	NA		
		X	X	X	X	UNDP through research institution	Contractual services, Training	100,000	
		X	X	X	X	UNDP through research institution	Contractual services, Training		
		X				UNDP through research institution	Contractual services, Training		
		X	X	X	X	GoB, with UNDP	Workshops and Conferences	70,000	

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET	
		Q1	Q2	Q3	Q4		Funding Source	Budget Description Amount
<ul style="list-style-type: none"> - Quarterly newsletter produced and disseminated - Website maintained and updated - 2 training events for policymakers and other government officials - One conference held, along with experience sharing workshops on specific issues - Delivery of micro-insurance scaled-up - Innovations and Research Challenge Fund operational; awards made to a minimum of 30% of its value - Third annual M&E report, and local ones where operational, prepared and published - Parliament and civil society are engaged with the Social Protection strategy and its implementation <p><i>Related UNDAF outcome:</i> Outcome 2.1: Economic growth is achieved in an inclusive manner, extending opportunities to the rural & urban poor & protecting the vulnerable from shocks</p>	Scale up micro-insurance delivery	X	X	X	X	GoB, with UNDP	UNDP	100,000
	Transmit funds to approved Challenge Fund projects and monitor progress	X	X	X	X	GoB, with UNDP	UNDP	200,000
	Provide annual M&E report				X	GoB, with UNDP	UNDP	5,000
	Policy dialogue with parliamentarians and engagement with relevant Parliament sub-committees	X	X	X	X	GoB, with UNDP	UNDP	75,000
	Conduct national level campaign on Social Protection programmes	X	X			GoB, with UNDP	UNDP	
	SPPS MIS & project-end evaluation	X	X	X	X	UNDP	UNDP	60,000
	General Management Services (GMS) 8%	X	X	X	X	UNDP	UNDP	70,585

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET		
		Q1	Q2	Q3	Q4		Funding Source	Budget Description	Amount
<p>Output 2</p> <p><i>Modern social protection infrastructure developed and capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers, while promoting linkages to ensure effective coordination</i></p> <p><i>Baseline: See year 2014</i></p> <p><i>Indicators:</i></p> <p>Developed IT payment platforms for progressive roll-out and adoption of the selected IT approach and delivery plan</p> <p># of people trained in usage and maintenance of the IT payment system</p> <p>MIS and M&E system in place</p> <p># of people trained on M&E interface with payment platforms</p> <p># of downstream applications of BBS's new social protection MIS for policy and programme planning purposes</p> <p># of civil society partnerships with linked delivery systems for monitoring rights protection</p> <p>Quality of service delivery including adherence to service standards, timeliness, reliability, and low private costs for participants</p>	Roll out and mainstream G2P electronic payment platforms nationally	X	X	X	X	GoB with UNDP	UNDP	NA	
	Provision of appropriate training at all levels to enable usage and maintenance of the system	X	X	X	X	GoB, with UNDP & Consultant	UNDP	Training	50,000
	Continued support of BBS for downstream applications of social protection MIS	X	X	X	X	GoB with UNDP	UNDP	NA	
	Assess downstream applications of social protection MIS to inform policy brief (under Component 1)		X			UNDP through research institution	UNDP	Contractual services	20,000
	Support civil society to implement grievance systems and other rights-protection mechanisms, particularly linked to BBS's management information system		X	X		GoB with UNDP	UNDP	NA	

EXPECTED OUTPUTS <i>And baseline, associated indicators and annual targets</i>	PLANNED ACTIVITIES <i>List activity results and associated actions</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET	
		Q1	Q2	Q3	Q4		Funding Source	Budget Description
Targets: - G2P electronic payment platforms rolled out and mainstreamed nationally - Assessment of downstream applications of social protection MIS to inform policy brief (under Component 1) - Civil society supported to implement grievance systems and other rights-protection mechanisms <i>Related UNDAF outcome: 2.1 above</i>								
TOTAL								1,467,585

Summary Budget for SPPS Programme (in USD)

Description	Year				Total
	2014	2015	2016	2017	
Component 1 (Governance)					
1.1. Human Resources	466,000	466,000	466,000	466,000	1,864,000
1.2. Office, travel and vehicle costs	196,000	26,000	26,000	26,000	274,000
1.3. Building international linkages: regional/international study tours to promote experience sharing	75,000	50,000			125,000
1.4. Conferences, workshops, seminars and meetings	60,000	50,000	50,000	70,000	230,000
1.5. Research unit within govt. structure: research reports and policy notes to inform public dialogue and decision-making	200,000	300,000	300,000	200,000	1,000,000
1.6. Social protection capacity strengthening initiatives for Govt. officials at central, regional and local level	100,000	200,000	200,000	50,000	550,000
1.7. Challenge Fund, including Adaptive Social Protection & cost of Micro-Insurance Pilot	100,000	300,000	300,000	300,000	1,000,000
1.8. Newsletter and Publication of key lessons & M&E Reports	30,000	20,000	20,000	25,000	95,000
1.9. Policy dialogue with parliamentarians and relevant parliamentary sub-committees	75,000	75,000	75,000	75,000	300,000
1.10 Political economy study to map interest and influence structure	50,000	-	-	-	50,000
1.11. Project M&E and MIS	30,000	20,000	40,000	60,000	150,000
GMS (8% of donor funded direct costs)	78,945	84,585	79,557	70,585	313,672
Sub-Total	1,460,945	1,591,585	1,556,557	1,342,585	5,951,672
Component 2 (System Strengthening)					
Payment platforms, IT, training, awareness	380,000	50,000	170,000	-	600,000
LGI capacity strengthening	-	100,000	50,000	50,000	200,000
M&E / compliance system	50,000	230,000	-	20,000	300,000
Sub-Total	430,000	380,000	220,000	70,000	1,100,000
Total Budget	1,890,945	1,971,585	1,776,557	1,412,585	7,051,672
Funding by DFID					4,234,528
Funding by UNDP					1,500,000
Unfunded budget					1,317,144

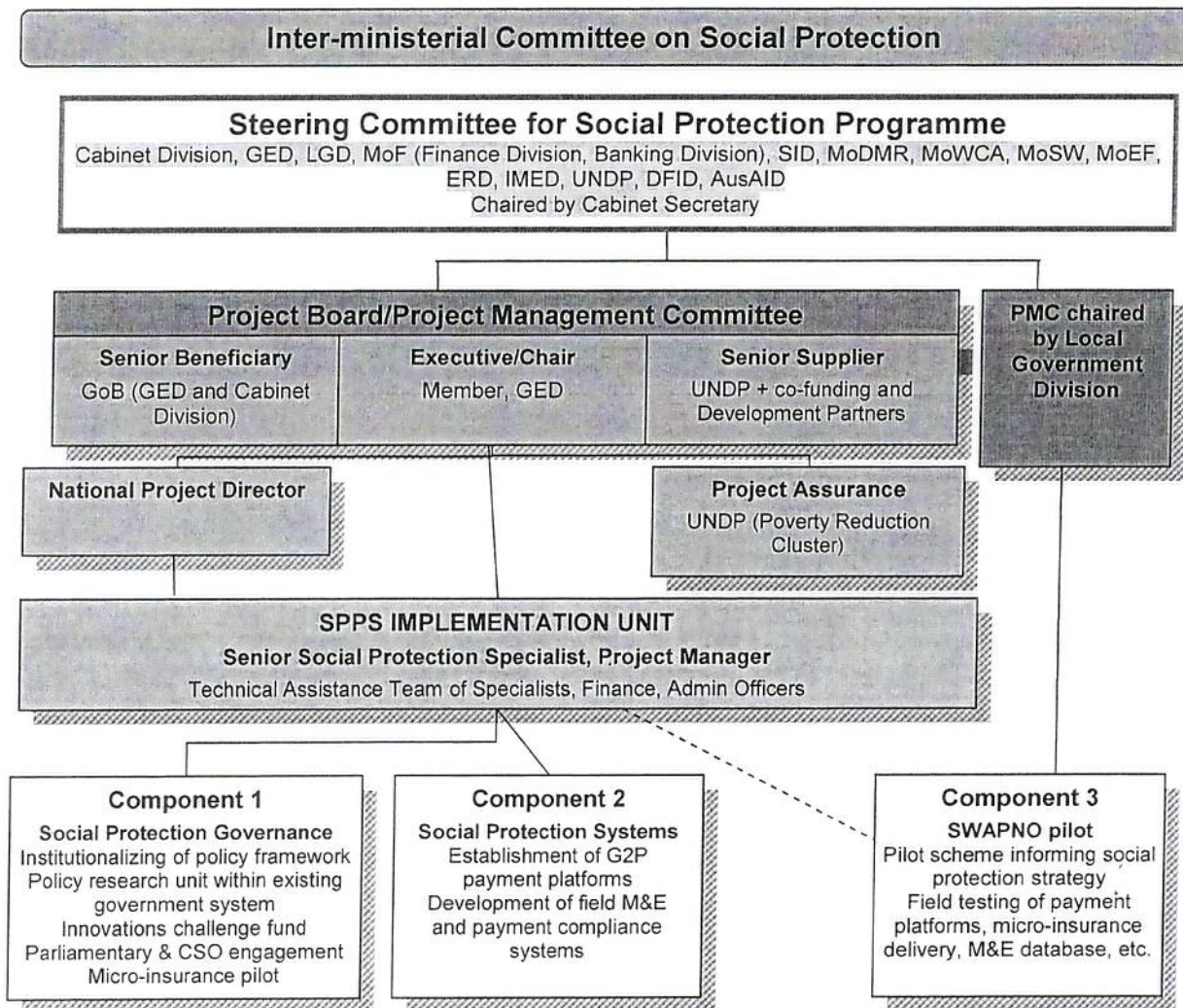
V. MANAGEMENT ARRANGEMENTS

Oversight of the project will be provided by a Project Board/Project Management Committee (PMC), which is the group responsible for consensus management decisions for the project when guidance is required, including approval of project plans and revisions. Project Board/PMC oversight should ensure accountability, transparency, effective project management and best value for money. Annual reviews, work plans and budgets will be prepared and presented by the Project Management to the Executive and other members of the Project Board/PMC for review and approval. Quarterly reports will be prepared by the Project Manager, under the guidance of the National Project Director, and submitted to UNDP, who will share narrative and financial reports with co-funding development partners. The PMC will have annual meetings, chaired by Member GED, and bi-monthly meetings chaired by the National Project Director.

There will be a single Project Steering Committee (PSC) for the UNDP larger Social Protection Programme of which the Social Protection Policy Support Programme will be a part (along with the SWAPNO delivery project). The PSC, chaired by Cabinet Secretary, will be responsible for policy guidance and co-ordination between all institutions and groups involved in the Social Protection Programme. Under the Government reporting system established, the Steering Committee will in turn report to the Cabinet Division Inter-ministerial Committee on Social Protection. This PSC will also be connected with the DFID funded Social Protection Programme.

The composition of the Project Board/PMC and the overall project structure are given in Figure 6.

Figure 6: Programme Management and Implementation Structure



5.1 Key Project Staff of the SPPS implementation unit

1) National Project Director

A National Project Director (NPD) will be recruited from amongst GED officials. S/he will be responsible for giving guidance and directions to the Senior Social Protection Specialist, who will be his/her counterpart, and to two national social protection specialists on the overall management of project activities, ensuring that they are consistent with the signed Project Document and approved Annual Work Plans. The National Project Director will lead a GED SPPS implementation unit through planning, implementing and managing the delivery of activities approved in project documents and annual work plans. The National Project Director will guide and oversee core activities related to the Innovations Challenge Fund, micro-insurance, establishment of a policy research unit within existing government system and establishment of G2P payment platforms. The National Project Director will also facilitate anchoring coordinating within Government, managing local and international think tanks and universities, overall knowledge management with policy implications within the Government system to smooth the process of policy response and facilitate cooperation required with other Ministries and Government Departments for effective governance and system implementation of social protection strategy.

2) Senior Social Protection Specialist (International)

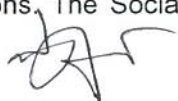
A Senior Social Protection Specialist will be responsible for guiding the overall management of project activities, linking relationship with national and international think tanks and universities, share international best practices and advice on M&E, training and communication, together with the NPD ensure that they are consistent with the signed Project Document and approved Annual Work Plans. The Senior Social Projection Specialist Manager is a specialist in social protection and poverty reduction and will lead the Technical Assistance team of the GED SPPS implementation unit ensuring that it is effectively deployed to provide required capacity development services. S/he will together with the NPD be responsible for planning, implementing and managing the delivery of activities approved in project documents and annual work plans. The Senior Social Protection Specialist will advise core activities related to the Innovations and Research Challenge Fund, micro-insurance, establishment of a policy research unit within existing government system and establishment of G2P payment platforms. The Senior Social Protection Specialist will also facilitate anchoring project experience with policy implications within General Economics Division in the Planning Commission and Cabinet Division to smooth the process of policy response and facilitate cooperation required with other Ministries and Government Departments for effective social protection strategy.

3) National Project Manager

The Project Manager will be responsible for ensuring that the project is managed in an effective and accountable manner, complying with UNDP guidelines and reporting requirements. S/he will establish guidelines and procedures for finance, human resources management, procurement and logistical services, ensure full compliance with UNDP NEX guidelines and advise project management on rules and regulations. S/he would advise procurement plans, financial management and preparation of project progress reports and advise the day-to-day operational management of the project. The Project Manager will facilitate budgeting and expenditure tracking, regularly review financial reports and records and monitor status of obligations. S/he will supervise recruitment of UNDP staff, payroll and performance evaluation, manage the procurement process and oversee management of project assets, facilities and logistical services. S/he will be responsible for transmission of funds to each approved Challenge Fund project in a timely manner. The Project Manager will develop the Internal Control Framework of the project and be responsible for its implementation.

4) Social Protection Specialist (General Economics Division)

The National Social Protection Specialist (GED) will be responsible for supporting analysis and research within wider policy circles, national and international think-tanks, universities and training institutes. S/he will support the project's activities and coordinate different ministries and think-tank organizations. The Social Protection Specialist has knowledge on social protection and poverty



reduction, and ensures to provide required capacity development services to GED. Her/his particular key role will be implementation of governance and system of social protection strategy. The Specialist will lead core activities related to the Innovations and Research Challenge Fund, micro-insurance and establishment of G2P payment platforms. The Specialist will be responsible for knowledge management and ensure a feedback loop of project experience and actively engage in feeding information to UNDP and Government on project lessons with implications for social protection strategy and policy.

5) National Social Protection Specialist (Cabinet Division)

The National Social Protection Specialist (Cabinet Division) has knowledge on social protection and poverty reduction to ensure required capacity development services to the Cabinet Division. A particular key role will be implementation of governance of the social protection strategy. The Specialist is responsible for establishing permanent institutional arrangement for supporting social protection policy, planning and coordination within the government. S/he will support the project's activities through assistance of the Cabinet Division in coordination and cooperation of different ministries/departments, including inter-sectoral coordination. S/he will lead parliamentary and civil society engagement and oversee civil servants training on social protection. The National Social Protection Specialist will ensure a feedback loop of project experience and actively engage in feeding information to UNDP and Government on project lessons with implications for social protection strategy and policy.

6) Research Officer

The Research Officer will provide assistance to policy research under the Challenge Fund, including technical assessments of proposals and monitoring of activities, and the establishment of knowledge networks with think tanks, academic institutions and social protection practitioners. S/he will collect secondary data, review relevant literature and research reports, upload research reports in an e-library, draft policy & research briefs, concept papers and consultancy ToR, organize and participate in meetings, workshops, seminars and conferences.

7) M&E Officer

The M&E Officer will assist the design and roll-out of a national M&E system, including its piloting, and assist to develop a scheme for localized and programme based M&E and compliance of field M&E. S/he will maintain liaison with BBS on the national database. The M&E Officer will provide assistance to scheduled Mid-Term Evaluation and End-of-project Evaluation. S/he will be responsible for collecting information required for reporting on SPPS progress and feeding such data into quarterly and annual progress reports and assist in the report writing. The M&E Officer will maintain contact with the SWAPNO project to track progress of field piloting of key SPPS interventions.

8) Communication Officer

The Communication Officer will provide services to ensure that a media strategy is developed and implemented. This will include publishing a regular newsletter, maintaining a project website, engaging actively in the development of radio and television programmes, the use of new media, and regular press releases. S/he will help the SPPS implementation unit in developing its own documentaries to build understanding on social protection, which can be disseminated through national television channels. S/he will help to develop other advocacy materials for the project.

9) Training Officer

The Training Officer will assist the capacity development of participating Bangladesh Public Administration Training Centre (BPATC) and Local Government Institutions etc. by assisting curriculum development, selection of trainers, training of trainers, monitoring of training and training impact assessments. The Training Specialist will oversee the performance of trainers involved. S/he will undertake initial training needs assessments and identify existing capacity gaps in the performance of government officials, Local Government Institutions and devise need based training as required.



10) Finance and Administration Officer

The Finance and Administrative Officer will provide services on finance, human resources management, procurement and logistics, etc. S/he will facilitate budgeting and expenditure tracking, prepare financial reports, assist recruitment and payment of UNDP staff and manage the procurement done through UNDP.

5.2 Partnerships

Social protection strategies, policies and programmes build on partnerships that cut across government institutions, international organisations, development partners, civil society, think tanks and academia, Parliament and political parties, social partners (labour and business) and other key stakeholders. Few areas of policy require richer partnerships – both inter-ministerial and between government and other stakeholders.

Partnerships linking key government stakeholders ensure the cooperation and coordination required for effective social protection. At the highest level, a partnership between political champions and the national planning bureaucracy creates the synergy that enables effective policy reform. Political champions create the required policy space, opening the door for government officials to plan and deliver the institutional mechanisms of more effective social protection. The teaming of champions also facilitates partnerships across line ministries responsible for specific programmes, including the sharing of integrated delivery mechanisms that improves efficiency and developmental impact.

International organisations are globally the most important key partners with government. Various United Nations and Bretton Woods institutions play important roles in many countries providing technical support to government and bridging international lessons of experience. Development partners likewise play a critical role, helping consolidate the global evidence base for social protection and providing catalytic finance, particularly for developmental systems and other investments that generate long-term returns

The policy research component of this project also offers an opportunity to build a partnership linking GED, the Cabinet Division, UNDP, a national research organisation and an international social protection policy research institution. The knowledge deliverables identified in this project document require action-oriented policy research meeting the demands of government for credible and relevant evidence. A partnership between a national and an international research institution will link the global lessons of experience with the vital national social and policy context, ensuring that appropriate evidence informs the social protection design and implementation process.

Partnership will also include linkages with other UNDP supported projects for synergy benefits, including the Union Parishad Governance Project and the Upazila Governance Project (as related to LGI capacity development) and the Access to Information (A2I) Project and its Union Information & Service Centres (as related to payment platforms and M&E/MIS).

5.3 Audit

The project will be subjected to audit of the Foreign Aided Project Audit Directorate under the office of the Comptroller and Auditor General of Bangladesh (annually) and through UNDP audit of projects under NEX implementation modality. Co-funding Development Partners' audit requirements will be adhered to.



VI. MONITORING FRAMEWORK AND EVALUATION

In accordance with the programming policies and procedures outlined in the UNDP User Guide, the project will be monitored through the following:

Within the annual cycle

- On a quarterly basis, a quality assessment shall record progress towards the completion of key results, based on quality criteria and methods captured in the Quality Management table below.
- An Issue Log shall be activated in Atlas and updated by the Project Manager to facilitate tracking and resolution of potential problems or requests for change.
- Based on the initial risk analysis submitted (see annex 1), a risk log shall be activated in Atlas and regularly updated by reviewing the external environment that may affect the project implementation.
- Based on the above information recorded in Atlas, a Project Progress Reports (PPR) shall be submitted by the Project Manager to the Project Board through Project Assurance, using the standard report format available in the Executive Snapshot.
- A project Lesson-learned log shall be activated and regularly updated to ensure on-going learning and adaptation within the organization, and to facilitate the preparation of the Lessons-learned Report at the end of the project.
- A Monitoring Schedule Plan shall be activated in Atlas and updated to track key management actions/events.

Annually

- **Annual Review Report.** An Annual Review Report shall be prepared by the Project Manager and shared with the Project Board and the Outcome Board. As minimum requirement, the Annual Review Report shall consist of the Atlas standard format for the QPR covering the whole year with updated information for each above element of the QPR as well as a summary of results achieved against pre-defined annual targets at the output level.
- **Annual Project Review.** Based on the above report, an annual project review shall be conducted during the fourth quarter of the year or soon after, to assess the performance of the project and appraise the Annual Work Plan (AWP) for the following year. In the last year, this review will be a final assessment. This review is driven by the Project Board and may involve other stakeholders as required. It shall focus on the extent to which progress is being made towards outputs, and that these remain aligned to appropriate outcomes.

The project will be subjected to a Mid-Term Evaluation at the beginning of Year 3 and an End-of-project Evaluation at the end of Year 4.

The project will set up an M&E system enabling analysis of progress and impact (see Annex 2 for a detailed M&E Plan). The UNDP Poverty Reduction Cluster will be responsible for quality assurance. Quality criteria to ascertain project management achieving expected activity results are specified in the following matrix.



6.1 Quality Management for Project Activity Results

(To be reviewed and finalized during inception phase)

OUTPUT 1: Better governance of social protection by strengthened coordination, M&E and reporting functions and stronger research and analysis capacities building a more effective evidence base for policy development		
Activity Result 1 (Atlas Activity ID)	Better governance of social protection	Start Date: 1 Jan. 2014 End Date: 31 Dec. 2017
Purpose	To ensure better governance of social protection by strengthened coordination, M&E and reporting functions and stronger research and analysis capacities building a more effective evidence base for policy development	
Description	<ul style="list-style-type: none"> - Develop plan for permanent GoB institutional arrangement for supporting social protection policy and delivery analysis - Engagement with core Ministries and implement plan - Develop common Indicators for data collection from different ministries - Hand over institutional arrangement for supporting social protection policy and delivery analysis to the Government - Bring the NSPS inter-ministerial core committee to a policy forum to address cross-cutting issues – specifically on education, health, nutrition and climate change - Resource on-going capacity within GoB, building on the NSPS to maintain linkages to the national planning process, including drafting of the social protection section of 7th 5-year plan - Facilitate inter-ministerial core committee meetings on social protection - Design prototype of standing database of programmes and repository of other analytical inputs - Bring core programmes into the database - Bring all government SP programmes into the database - Expand database to include non-governmental SP programmes - Build a micro-simulation prototype for ex ante policy analysis and research to serve the design of social protection initiatives - Apply micro-simulation model to core SP programmes - Apply micro-simulation model to all SP government programmes - Actively employ micro-simulation model for prospective social protection programmes - Design national impact assessment strategy for ex post policy analysis - Offer guidance on programme and systems design drawing from best practices internationally - Synthesis of key lessons learned to support more effective policy analysis - Publication of key lessons briefings - Commission core impact assessments - Compile reports from core impact assessments and ensure transfer of key lessons learnt into government records - Establish a professional association of social protection practitioners, incorporating government and non-government members - Develop twinning arrangements and knowledge sharing - Conduct regional/international study tours to promote experience sharing - Establish a knowledge network based on UNDP's Solution Exchange model for local deliverers (UPs) to share knowledge and access national TA and advice - Commission political economy study to map the interest and influence structure of social protection in Bangladesh - Set up research centre within the Government system, to provide evidence on cross-cutting issues and facilitate innovations - Consultations through research centre with policy makers and academia respectively to map social protection research needs - Facilitate nationally authored research reports and policy notes, based on empirical evidence, to inform public dialogue and decision-making - Core research group provides evidence on cross-cutting issues to a NSPS national technical group or any other policy forum - Facilitate national policy dialogue on the basis of reports from policy research unit within existing government system - Translate key findings into social protection policy - Disseminate findings from policy research unit dialogue into social protection 	

- framework to civil society, academia, delivery agents and other stakeholders
- Develop newsletter including information on social protection programmes and activities
- Develop website and share social protection related information through platform
- Develop user-friendly training manual and other capacity building tools for government officials
- Develop training plan for the life cycle of the project
- Include social development issues in civil service training linked to the Bangladesh Public Administration Training Centre – development of relevant modules and training-of-trainers support
- Provide training and coaching activities that will enable policymakers and research institutions to make use of mainstream statistical packages
- Training sessions for government officials on how to interpret and analyse poverty data to inform planning and policy making
- Arrange conferences, workshops and seminars
- Selection and design of micro-insurance products
- Devise micro-insurance delivery partnerships and mechanisms
- Training of micro-insurance intermediaries on approaches, roles and responsibilities
- Awareness raising of intended clients in understanding the insurance concept
- Implement pilot delivery of micro-insurance
- Conclude and evaluate pilot delivery of micro-insurance; compile lessons learnt and disseminate to all stakeholders
- Scale up micro-insurance delivery
- Establish an Innovations and Research Challenge Fund to enable the piloting of new technologies and approaches within individual delivery programmes and within the system
- Develop fund criteria and rules of business, advertise for applications
- Transmit funds to approved Challenge Fund projects and monitor progress
- Develop a scheme for local and programme based M&E and Quality Assurance (QA) functions to link into the national M&E framework
- Design a national M&E system, linking into SFYP M&E goals, housed within the Planning Ministry (potentially attached to BBS)
- Set up M&E reporting structures
- Roll out the national M&E system
- Provide annual M&E reports
- Share NSPS with parliamentarians and civil society
- Policy dialogue with parliamentarians and engagement with relevant Parliament sub-committees
- Develop and publish advocacy materials and tools for dissemination in Parliament and civil society
- Form a Parliament group with special focus on social protection with members of Government and opposition
- Conduct two study tours to visit best practice Social Protection Programmes for learning in different parts of the world
- Conduct national level campaign on Social Protection programmes

Quality Criteria	Quality Method	Date of Assessment
<ul style="list-style-type: none"> ▪ Expressed satisfaction by policy-makers and other stakeholders with the quality of evidence informing policy formulation ▪ Demonstrated improvements in policy development and implementation ▪ Contributory impacts of improved policies and programmes on key outcome indicators 	<ul style="list-style-type: none"> ▪ Key stakeholder consultations ▪ Qualitative evaluations of policy formulation ▪ Quantitative impact assessments 	<ul style="list-style-type: none"> Baseline, mid-term and at end of project Baseline, mid-term and at end of project Baseline, mid-term, at end of project and longer-term follow-ups



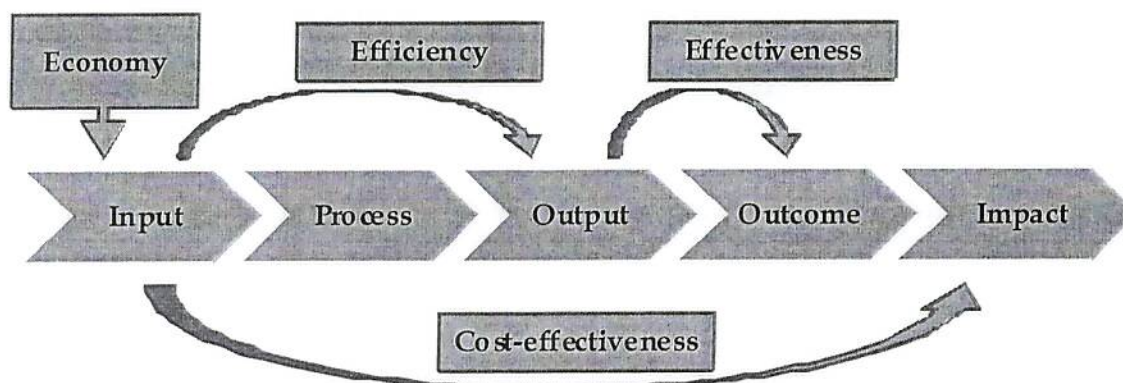
OUTPUT 2: Modern social protection infrastructure developed and capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers, while promoting linkages to ensure effective coordination

Activity Result 2 (Atlas Activity ID)	Stronger social protection systems	Start Date: 1 Jan. 2014 End Date: 31 Dec. 2017
Purpose	To develop a modern social protection infrastructure capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers, while promoting linkages to ensure effective coordination	
Description	<ul style="list-style-type: none"> - Select/design inclusive banking platform(s) to employ in G2P electronic cash transfers - Procure and provide hard & soft inputs including central IT works and local equipment - Concluding arrangements with banking institutions (including m-banking & post offices) to facilitate the operation of the payments system - Selection and training of local payment agents including via the A2I Project - Commence pilot platforms of G2P electronic benefit transfers in two districts - Undertake training and awareness building within Union Parishads - Undertake awareness raising of clients on payment platforms and financial inclusion - Gather evidence from pilot platforms through surveys of beneficiaries, MIS data and other tools - Conceptualization and specification of an m-banking solution based on agency banking arrangements - Secure user interfaces such as smartcards and/or mobile phones and their roll-out, initially within pilot areas - Continuously monitor and evaluate pilot payment platforms - Undertake cost-effectiveness appraisal of piloted payment platforms to inform scaling up across core social protection programmes nationally - Full M&E/MIS systems specification and planning - Sourcing of supporting software (links to M&E, QA systems) - Building of M&E, payment and management systems to deliver data for wider M&E of IT systems - Provision of appropriate training at all levels to enable usage and maintenance of the system - Promote linkages among payments, management information and monitoring systems both at pilot level and with existing civil society interventions - Exploit the database platform and IT support to deliver allied sectoral services – notably in health - Support BBS to develop downstream planning and programme coordination linkages - Support civil society to implement grievance systems and other rights-protection mechanisms, particularly linked to BBS's management information system 	
Quality Criteria	Quality Method	Date of Assessment
<ul style="list-style-type: none"> ▪ Cost-effective delivery systems measured by unit costs of key delivery elements ▪ Quality of service delivery including adherence to service standards, timeliness, reliability, and low private costs for participants. 	<ul style="list-style-type: none"> ▪ Cost-effectiveness study ▪ Household surveys of participants and the broader populations 	<p>Baseline, mid-term and at end of project</p> <p>Baseline, mid-term and at end of project</p>

6.2 Value for Money Discussion

The improvement of social protection policy formulation, design, implementation, monitoring and evaluation offers a cost-effective developmental approach to tackling severe and chronic poverty, as conceptualised by DFID's value-for-money framework. The key linkages among economy, efficiency and effectiveness that create cost-effectiveness and value-for money are illustrated in Figure 7 below. The following discussion documents how strengthened social protection policy processes provide excellent value-for-money at each link in the chain.

Figure 7: Economy, Efficiency and Effectiveness in a value-for-money approach



Source: DFID 2011, "DFID's Approach to Value for Money (VfM)"

The main impact of a social protection strategy in generating cost-effectiveness and value-for-money emanates from the promotion of efficiency and effectiveness. Integrated and comprehensive policy frameworks are more likely to achieve complex policy objectives, but they can also minimise the required fiscal costs. Social protection strategies harmonise government processes, helping to reduce duplication and inefficiency. National strategies can build cross-cutting delivery systems for programme registration, targeting, management information and delivery. These systems not only reduce input costs (economy) but also enable more effective coordination, improving efficiency and strengthening positive outcomes (effectiveness).

Children who receive proper nutrition as infants and young children are more likely to succeed in school, reducing the burden on educational resources from inefficient grade repetitions. Well-nourished children are more likely to grow into adults who can contribute productively to economic activity. They are less likely to grow old with chronic illnesses, avoiding a burden for the State's public health care system. Social protection yields developmental impacts that represent substantial value-for-money over a long-term horizon.

The Social Protection Policy Support Programme aims at improved effectiveness of social protection policy, innovative approaches based on best international practices, better coordination and integration, with all of these expected to result in strengthened national capacity to develop and implement an effective social protection system, which, in turn, will generate more sustainable impacts. Apart from enhanced impact, value-for-money will also be provided by building accountable and transparent delivery systems. Indeed, a key issue is the value that accrues to individual SP programmes from systems improvements and policy reforms. Direct gains will also be derived from better accounting and management systems, including quality assurance and audit schemes, roll-out of MIS and M&E systems.

VII. LEGAL CONTEXT

This document together with the CPAP signed by the Government and UNDP which is incorporated by reference constitute together a Project Document as referred to in the SBAA [or other appropriate governing agreement] and all CPAP provisions apply to this document.

Consistent with the Article III of the Standard Basic Assistance Agreement, the responsibility for the safety and security of the implementing partner and its personnel and property, and of UNDP's property in the implementing partner's custody, rests with the implementing partner.

The implementing partner shall:

- a) put in place an appropriate security plan and maintain the security plan, taking into account the security situation in the country where the project is being carried;
- b) assume all risks and liabilities related to the implementing partner's security, and the full implementation of the security plan.

UNDP reserves the right to verify whether such a plan is in place, and to suggest modifications to the plan when necessary. Failure to maintain and implement an appropriate security plan as required hereunder shall be deemed a breach of this agreement.

The implementing partner agrees to undertake all reasonable efforts to ensure that none of the UNDP funds received pursuant to the Project Document are used to provide support to individuals or entities associated with terrorism and that the recipients of any amounts provided by UNDP hereunder do not appear on the list maintained by the Security Council Committee established pursuant to resolution 1267 (1999). The list can be accessed via <http://www.un.org/Docs/sc/committees/1267/1267ListEng.htm>. This provision must be included in all sub-contracts or sub-agreements entered into under this Project Document".



ANNEXES

Risk Analysis, Annex 1

M&E Plan, Annex 2

Concept Paper on Vulnerability, Annex 3

Concept Paper on Electronic Payment and Mobile Financial Services, Annex 4

Concept Paper on Micro-insurance, Annex 5

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Annex 1: Risk Log

(To be reviewed and finalized during the inception phase)

Project Title: Social Protection Policy Support Programme		Award ID:	Date:
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#	Description	Date Identified	Type	Impact & Probability	Countermeasures /Management response	Owner	Submitted, updated by	Last Update	Status
1	Political instability/unrest	Oct. 2013	Political	Programme implementation may be temporarily stalled. Probability = 2 Impact = 2	The programme will develop a contingency plan to deal with such situations, with cautious observation of the political situation and ensuring approval of key programme activities before major political events.	UNDP	Project formulation team		
2	Change of Government	Oct. 2013	Political	General elections resulting in a new Government that does not honour social protection commitments of incumbent Government may result in aborted or reformulated programme Probability = 1 Impact = 5	Raising awareness with non-partisan training and information events that cut across political parties can generate broad-based political support; rigorous impact assessments can mobilise credible evidence that sustains political and popular support for social protection.	UNDP	Project formulation team		
3	Constrained fiscal space	Oct. 2013	Financial	Constrained economy may result in contraction of Social Protection allocation in public expenditure, which in turn may delay mainstreaming of innovative best practice delivery models and roll-out beyond piloting Probability = 3 Impact = 4	Strengthening political will through awareness-raising, capacity building and evidence generation can elevate the fiscal priority of social protection and improve the resilience of its financing. A focus on developmental dimensions of social protection broadens the political and economic constituency and can protect the sustainability of financing, both by strengthening its political constituency as well as contributing to the economic growth that expands fiscal space.	UNDP	Project formulation team		
4	Economic crisis creates concerns by government about increased fiscal risk	Oct. 2013	Financial	Economic shocks reduce growth and create greater fiscal constraints Probability = 2 Impact = 2	Highlight evidence globally on social protection's effective role as fiscal stimulus in responding to economic crises.	UNDP	Project formulation team		
5	Coordination and cooperation between ministries do not function effectively	Oct. 2013	Organizational	The goal of "a fully functional social protection system" cannot be achieved unless ministries coordinate and cooperate Probability = 2 Impact = 4	Cabinet Division will give policy guidelines and resolve stalemates. Cross-ministerial trainings and study tours can build inter-ministerial co-operation by strengthening awareness of complementarities and synergies and contributing to team-building that breaks down ministerial barriers.	UNDP	Project formulation team		

#	Description	Date Identified	Type	Impact & Probability	Countermeasures / Management response	Owner	Submitted, updated by	Last Update	Status
6	Politicisation of social protection processes	Oct. 2013	Political	Objectives of social protection policies and the key elements of implementation are unduly influenced by narrow political objectives, such as in politically directed targeting processes. Probability = 2 Impact = 3	Social protection design should incorporate clear and transparent mechanisms and follow global good practices for developmental social protection. Awareness-raising and training should build and understanding among policy-makers of the important developmental impacts. A focus on evidence-based design and implementation protocols should reduce the room for narrow political considerations to drive key processes.	UNDP	Project formulation team		
7	Delay in deputing government staff	Oct. 2013	Operational	Delays in setting up Government units will hamper programme implementation Probability = 2 Impact = 2	Operational plans and commitments should remain flexible in order to adapt optimally to inevitable delays. Meetings and the broader strategy for awareness-building can strengthen government commitment to timely implementation.	UNDP	Project formulation team		
8	Frequent transfer of GoB staff deputed to Government units	Oct. 2013	Organizational	Implementation will be retarded if trained staff are transferred from the units set up Probability = 1 Impact = 2	Agreement may be reached to retain key staff in their positions for at least three years.	UNDP	Project formulation team		
9	Banking institutions are not ready for IT solutions	Oct. 2013	Organizational	Setting up payment systems based on IT support may be delayed if commercial banks are slow to accept technological innovations Probability = 2 Impact = 2	The programme will piggy-back on existing work within A21 and its banking arrangements operating via Union Information Centres to smooth the transition.	UNDP	Project formulation team		
10	Insurance regulations inhibit deeper penetration of micro-insurance	Oct. 2013	Regulatory	Current regulation does not allow NGOs/MFIs to deliver micro-insurance outside of simultaneous micro-credit, which could make even piloting a challenge Probability = 2 Impact = 2	The programme includes the activity to facilitate the delivery of micro-insurance by drafting and advocating for promoting legislative and regulatory changes.	UNDP	Project formulation team		
11	Idiosyncratic risk associated with specific interventions	Oct. 2013	Operational	Risks will vary with specific instruments and interventions Probability = 2 Impact = 2	Each specific intervention supported under the larger policy programme will develop an appropriate risk assessment	UNDP and implementing institution	Project formulation team		

Annex 2: M&E Plan for Social Protection Policy Support Programme with Key Performance Indicators

Outcome/Output	Key Performance Indicators	M&E Event with Data Collection Methods	Time or Schedule and Frequency	Responsibilities	Means of Verification: Data source and type
Output 1 Better governance of social protection by strengthened coordination, M&E and reporting functions and stronger research and analysis capacities building a more effective evidence base for policy development	Permanent institutional arrangement for supporting social protection policy and delivery analysis established	MIS	Captured as occurred	UNDP Poverty Reduction Cluster	Cluster records
	# of meetings of inter-ministerial committee on social protection	MIS	Captured as occurred	UNDP Cluster	Cluster records
	Standing database/repository of programmes and analytical inputs established and maintained	MIS	Annually	UNDP Cluster	Cluster records
	Micro-simulation model for ex ante policy analysis and research developed	MIS	Captured as occurred	UNDP Cluster	Cluster records
	Reviews and analyses of impact assessments (including lessons learnt briefs) for ex post policy analyses	MIS	Captured as occurred	UNDP Cluster	Cluster records GoB records
	Network of social protection policy practitioners set up	MIS	Captured as occurred	UNDP Cluster	Cluster records GoB records
	Twinning arrangements set up	MIS	Years 1 & 2	UNDP Cluster	Cluster records GoB records
	Policy research unit within existing government system set up	MIS	Captured as occurred	UNDP Cluster	Cluster records
	# of nationally authored research reports	MIS	Annually	UNDP Cluster	Cluster records GoB records
	# of policy briefs	MIS	Annually	UNDP Cluster	Cluster records GoB records
	# of newsletters issued	MIS	Annually	UNDP Cluster	Cluster records GoB records
	# of manuals and other capacity building tools	MIS	Annually	UNDP Cluster	Cluster records GoB records
	# of government officials trained	MIS	Annually	UNDP Cluster	Training records
	# of training events for policymakers and research institutions	MIS	Annually	UNDP Cluster	Training records
	# of conferences, workshops and seminars (and similar events) held	MIS	Annually	UNDP Cluster	Lists of participants
# of micro-insurance pilot clients	MIS	Annually	UNDP Cluster	Cluster records; data from administrative	

Outcome/Output	Key Performance Indicators	M&E Event with Data Collection Methods	Time or Schedule and Frequency	Responsibilities	Means of Verification: Data source and type
	Innovations and Research Challenge Fund (to meet pilot activities and pump-prime key innovations) set up and operational	MIS	Captured as occurred	UNDP Cluster	systems Cluster records
	# of pilot schemes implemented under the Innovations and Research Challenge Fund	MIS	Annually (except Year 1)	UNDP Cluster	GoB records
	Established scheme for local and programme based M&E and Quality Assurance functions	MIS	Captured as occurred	UNDP Cluster	Cluster records
	# of M&E reports	MIS	Annually	UNDP Cluster	Cluster records
	# of Parliamentary engagements (workshops, breakfast meetings, study tours, etc.) strengthening social protection policy engagement	MIS	Annually	UNDP Cluster	Cluster records
	# of civil society engagements (workshops, breakfast meetings, study tours, etc.) strengthening social protection policy engagement	MIS	Annually	UNDP Cluster	Cluster records
	Expressed satisfaction by policy-makers and other stakeholders with the quality of evidence informing policy formulation	Key stakeholder consultations	Baseline, mid-term and at end of project	UNDP Cluster with external consultant	Data from interviews and recorded discussions
	Demonstrated improvements in policy development and implementation (specific indicators to be defined when designing evaluation methodology)	Qualitative evaluations of policy formulation	Baseline, mid-term and at end of project	Commissioned external consultant	Data from interviews and recorded discussions
	Contributory impacts of improved policies and programmes on key outcome indicators (to be defined when designing methodology)	Quantitative impact assessments	Baseline, mid-term, at end of project and longer-term follow-ups	Commissioned external consultant	To be defined when designing methodology
	Developed IT payment platforms for progressive roll-out and adoption of the selected IT approach and delivery plan	MIS	Captured as occurred	UNDP Cluster	Cluster records
	Specification of an m-banking solution	MIS	Captured as occurred	UNDP Cluster	Cluster records
	User interfaces (smartcards and/or mobile phones) and their roll-out secured, within pilot areas and then rolled out	MIS	Annually (except Year 1)	UNDP Cluster	Cluster records GoB records
	Output 2 Modern social protection infrastructure developed and capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers, while promoting	# of people trained in usage and maintenance of	MIS	Annually	UNDP Cluster

Outcome/Output	Key Performance Indicators	M&E Event with Data Collection Methods	Time or Schedule and Frequency	Responsibilities	Means of Verification: Data source and type
linkages to ensure effective coordination	the IT payment system				(lists of participants)
	# of arrangements with payment agent institutions to facilitate the operation of the payments system	MIS	Annually (except Year 1)	UNDP Cluster	Cluster records GoB records
	# of local payment agents selected	MIS	Annually (except Year 1)	UNDP Cluster	Cluster records GoB records
	Cost-effective delivery systems measured by unit costs of key delivery elements	Cost-effectiveness study	Baseline, mid-term and at end of project	Commissioned external consultant	Project records on coverage and costs
	MIS and M&E system in place	MIS	Annually	UNDP Cluster	Cluster records GoB records
	# of people trained on M&E interface with payment platforms	MIS	Annually	UNDP Cluster	Training records (lists of participants)
	# of downstream applications of BBS's new social protection MIS for policy and programme planning purposes	MIS	Captured as occurred	UNDP Cluster	Cluster records, GoB records
	# of civil society partnerships with linked delivery systems for monitoring rights protection	MIS	Captured as occurred	UNDP Cluster	Cluster records, GoB records
	Quality of service delivery including adherence to service standards, timeliness, reliability, and low private costs for participants (specific indicators to be defined when designing survey methodology)	Household surveys of participants and the broader populations	Baseline, mid-term and at end of project	Commissioned external consultant	Survey data from household interviews
	Risks	No specific risks associated with progress/process monitoring through MIS. Measuring satisfaction levels is always a challenge, especially as change often implies initial resistance preceding acceptance (non-linear results).			
Resources	USD 150,000				