

# Relief Supports in Pandemic Times: Raising the Delivery Effectiveness

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# Acknowledgement

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Rahman, M., Khan, T. I., Kamal, M., Alam, M., Sabbih, M. A., & Hossain, M. S. (2021). *Relief Supports in Pandemic Times: Raising the Delivery Effectiveness*. Dhaka: Centre for Policy Dialogue (CPD) and Oxfam in Bangladesh.



# Structure of Presentation

- **Context**
- **Analytical Framework & Methodology**
- **Key Findings from the Survey**
- **Overall Performance Under the Five Pillars**
- **Twelve Takeaways from Experiences During COVID Times**

# Context

- COVID-19 pandemic will, no doubt, leave far-reaching footprints on the development journey of Bangladesh
- The pandemic has exacerbated pre-existing vulnerabilities, added new dimensions to old challenges, gave rise to new ones, and disrupted the progress being made towards attaining the SDGs in Bangladesh
- In view of this, the Government of Bangladesh (GoB) had launched several support measures in collaboration with the local authorities (LAs), targeted at the poor and the vulnerable sections of the population including **cash support of BDT 2,500 each to 5 million households, food (rice) distribution and cash support under Gratuitous Relief (GR)**

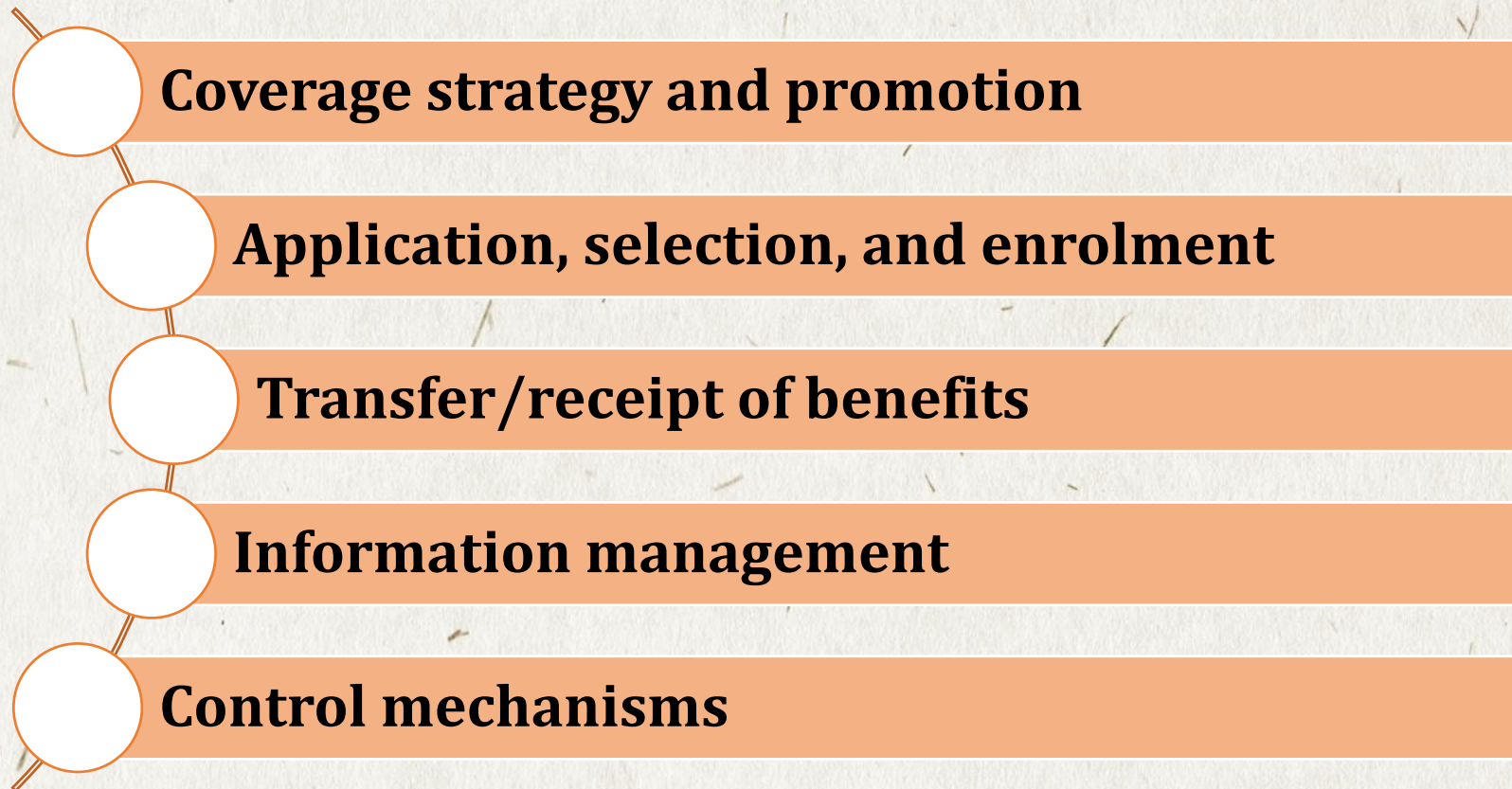


## Context *(contd...)*

- Effectiveness of service delivery during times of urgency and emergency lies at the heart of attaining the expected outcome
- There are also important insights to be drawn from the experience for raising the quality of service delivery
  - This is particularly pertinent in view of a possible 'new wave' of COVID-19
- This presentation captures key insights of an assessment as regards effectiveness of service delivery at the local level
- The assessment covered the aforesaid three social safety net programmes (SSNPs) implemented during the first year of the pandemic. The objectives are to identify gaps, draw lessons and offer concrete suggestions for future improvement

# Analytical Framework & Methodology

- The assessment of the three SSNPs has made use of a five pillars framework:





# Analytical Framework & Methodology *(contd...)*

- The five pillars include 14 indicators

Pillars	Performance indicators
<b>I: Coverage strategy and promotion</b>	1. Consistency between coverage strategy and number and type of beneficiaries (rural/urban, male/female, etc.)
	2. Adequacy of activities and mechanisms for information dissemination (awareness campaigns, mass media, community meetings, etc.)
<b>II: Application, selection, and enrolment</b>	1. Adequacy of targeting
	2. Effectiveness of beneficiary selection or targeting
	3. Degree of transparency of eligibility criteria (e.g. Percentage of the target population who correctly identify the eligibility criteria for receiving relief supports)
<b>III: Transfer/ receipt of benefits</b>	1. Proportion of total transfers that are lost due to error or leakages
	2. Average transaction cost for receiving the benefits
	3. Average time taken to receive the benefits
	4. Adequacy of benefits
<b>IV: Information management</b>	1. Extent of use of MIS for transferring benefits and/updating changes in beneficiary information (e.g. household composition (newborns or deaths) or address changes)
	2. Percentage of beneficiaries using the designated hotline numbers
<b>V: Control mechanisms</b>	1. Degree of systematic use of control mechanisms (household information verification, database cross-checks, telephone hotlines, etc.)
	2. Adequacy of monitoring and supervision (local dealers, payment agencies)
	3. Percentage of complaints that are resolved

# Analytical Framework & Methodology *(contd...)*

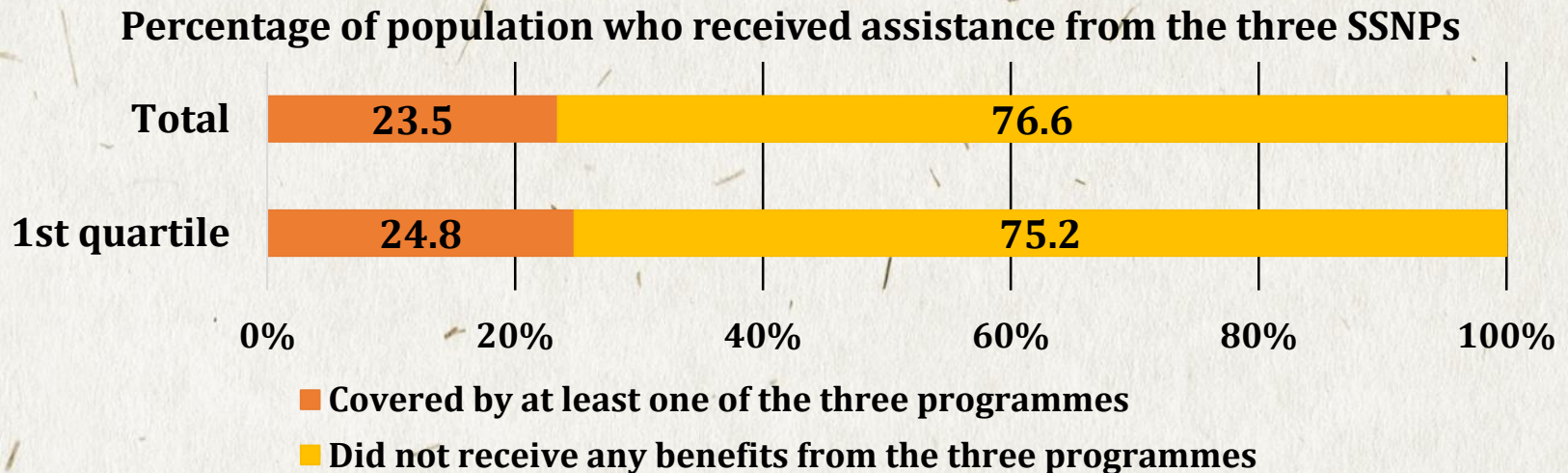
- The study deployed an **integrated research approach** which involved **both quantitative** and **qualitative** tools and techniques to obtain necessary information and evidence
- A nationally representative survey was conducted to elicit necessary information
  - A total of **2600 households** were selected for the survey
- Data was collected with the objective to measure providers' performance based on recipients' experience with service delivery
- To supplement survey information and generate additional insights:
  - **24 FGDs** were conducted where participants included both beneficiaries (male and female) and eligible non-beneficiaries of the COVID-targeted support programmes
  - A total of **53 KIIs** were conducted with relevant stakeholders
- The fieldwork for the survey was conducted between late January and early February 2021



# Key Findings from the Survey

## Coverage and allocation

- The majority of poor households were not covered by the three COVID-specific relief programmes implemented by the government in the backdrop of the pandemic
- Nationally, only about a fourth of the poorest quartile group had received support from at least one of the three programmes



Source: Calculated from household survey data

# Key Findings from the Survey *(contd...)*

## *Coverage and allocation*

- Coverage of the poor people was inadequate in the rural areas
  - Only about 19.6% of the rural population belonging to the poorest quartile group had received support from at least one of the three SSNPs
  - The corresponding figure for urban areas was higher, about 43.3%
- An inadequate amount of government relief allocation has resulted in low coverage
  - At least 50% shortage in food relief compared to the demand
  - As a consequence, it was not possible to provide relief to all eligible persons according to their needs or at the same time



# Key Findings from the Survey *(contd...)*

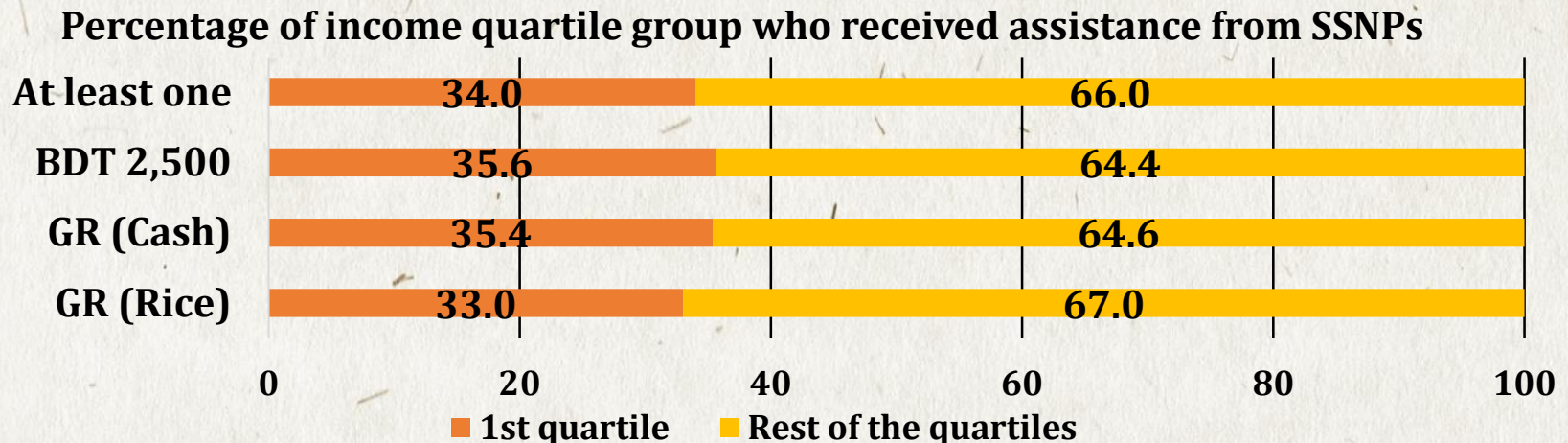
## *Spatial dimensions*

- Qualitative survey findings indicate that allocation of GR (rice) and GR (cash) has been made based on population size rather than the poverty rate scenario in the particular locality
- Estimates based on Ministry of Disaster Management and Relief, Bangladesh Bureau of Statistics, and Household Income Expenditure Survey 2016 data reveal that GR (rice) allocation had a strong correlation (0.84) with population size than correlation (only 0.14) with total number of extreme poor. Similarly, GR (cash) allocation had a strong correlation (0.85) with population size compared to the correlation (only 0.17) with total number of extreme poor

# Key Findings from the Survey (contd...)

## Targeting and selection process

- Quartile distribution data indicates presence of 'inclusion error'
- Among the beneficiaries, only about one-third of households belonging to the lowest income quartile have received at least one of the three relief packages; about two-thirds belonged to the rest



Source: Calculated from household survey data

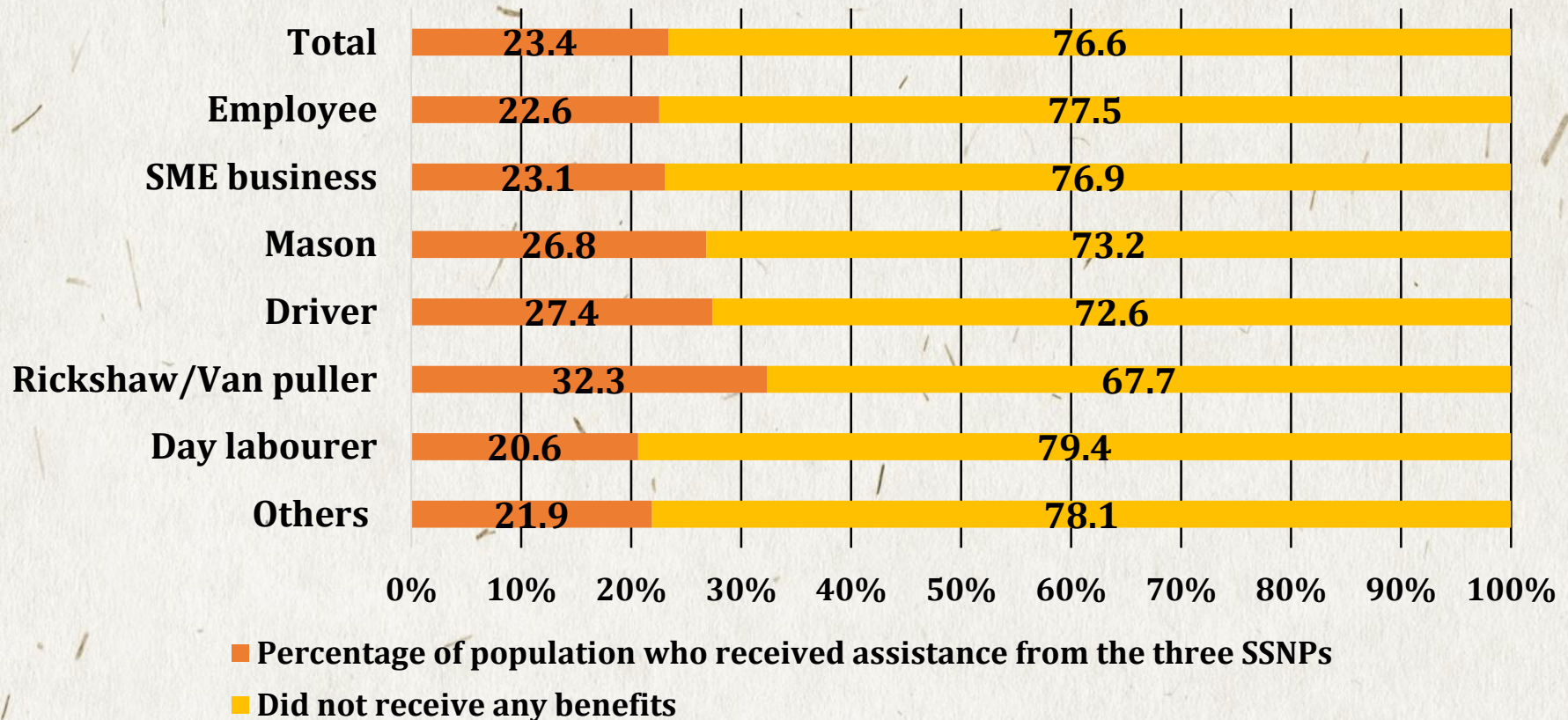


# Key Findings from the Survey (contd...)

## Targeting and selection process

- A large number of workers in informal sector remained outside the three relief programmes

Categories of beneficiaries of the three relief packages (in %)



# Key Findings from the Survey *(contd...)*

## *Targeting and selection process*

- Many of the 'new poor' were excluded from the three relief packages. These people did not previously belong to the 'poor' category but lost income, jobs, and livelihood opportunities during the pandemic. Among the respondents whose income has reduced because of the pandemic, 77.3% did not receive GR (rice), GR (cash) or BDT 2,500 cash support
- There was hardly any scope for self-selection for the three relief support programmes. The share of beneficiaries who had applied on their own and got selected was significantly low, accounting for only 1.4% for GR (rice), 1.5% for GR (cash) and 7.6% for the cash support programme
- At least 44% of beneficiaries of the three SSNPs complained about lack of transparency in the selection process
- A high level of 'influence of acquaintance with local government representatives' was mentioned in connection with the selection process during the FGDs

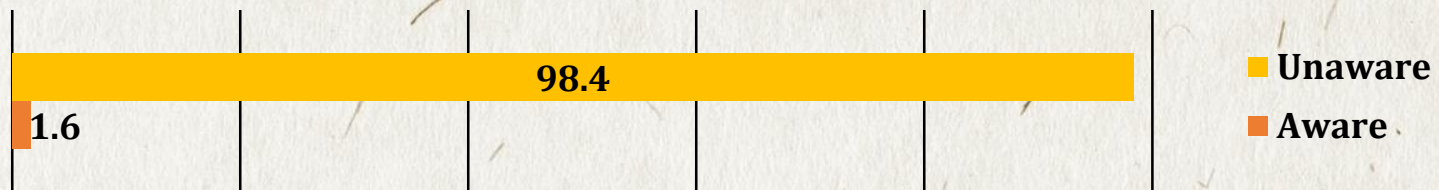


# Key Findings from the Survey (contd...)

## Information dissemination

- Dissemination of information as regards hotline numbers was highly inadequate
- Only 1.6% of beneficiaries were aware of the hotline numbers associated with the relief programmes

Percentage of beneficiaries having knowledge about 'hotline' numbers



Source: Calculated from household survey data

- Limited awareness raising activities, was a key reason here
  - Pre-existing weaknesses, such as digital illiteracy, lack of access to internet usage/mobile usage and low mobile network coverage, were also responsible for low awareness and low use of hotline numbers. This was more true for people in remote areas

# Key Findings from the Survey *(contd...)*

## *Degree of transparency*

- There was a lack of transparency as regards eligibility for particular SSNPs
  - Limited knowledge about the appropriate criteria on the part of delivery agents and public disclosure of lists of beneficiaries were in part responsible for this
- 59.3% beneficiaries of GR (rice), 57.7% beneficiaries of GR (cash) and 48.9% beneficiaries of cash support programme were not aware of the eligibility criteria for inclusion

### **Beneficiaries' awareness about of eligibility criteria (in %)**



Source: Calculated from household survey data



# Key Findings from the Survey *(contd...)*

## *Degree of transparency*

- List of beneficiaries was not publicly available in most places, particularly in rural areas. Survey findings reveal that only 7.7% of GR (rice), 7.2% of GR (cash), and 3.2% of BDT 2,500 beneficiaries had reported that the beneficiary list was publicly available
- In many cases, service providers were not clear as regards the selection criteria
  - For example, during the distribution of GR (rice and cash), in some areas, it was mentioned that if a household had a recipient from other SSNPs, it would not be included in the list of beneficiaries. However, relevant guidelines do not mention this precondition
- Lack of clarity among the service providers on how to execute the BDT 2,500 cash transfer programme has constrained delivery of the programme



# Key Findings from the Survey *(contd...)*

## *Transaction costs related to receiving benefits*

- Over 90% of the GR (rice) and GR (cash) beneficiaries had to bear the costs involved in travelling to reach distant relief centres for collecting provisions
  - Surprisingly, 17% of the cash support beneficiaries had mentioned that they had to incur transportation cost even though the cash transfer was provided through mobile banking
- It was encouraging to find that very few beneficiaries of GR (rice) and GR (cash) had to spend additional/extra money for collecting the benefits (1.8% and 1.1%, respectively). However, the share of BDT 2,500 cash support beneficiaries who spent additional/extra money was significantly higher (45.8%)



# Key Findings from the Survey *(contd...)*

## *Timing of delivering benefits/transfers*

- Half of GR (rice), GR (cash) and BDT 2,500 cash support beneficiaries received benefits within five days, seven days and 30 days of selection, respectively
- Majority of the beneficiaries (81.2%) did not face any delay in receiving cash transfer under GR (cash) and cash support programmes
- However, among the people who faced delay (7.0%), the majority (18.5%) had faced difficulties in opening a bank account
- About 15.1% of beneficiaries faced a delay in receiving cash due to technical error in mobile financial services
- Apart from this, the lack of NID number/mobile number or wrong NID number/mobile number had constrained the verification process and caused a delay in receiving cash

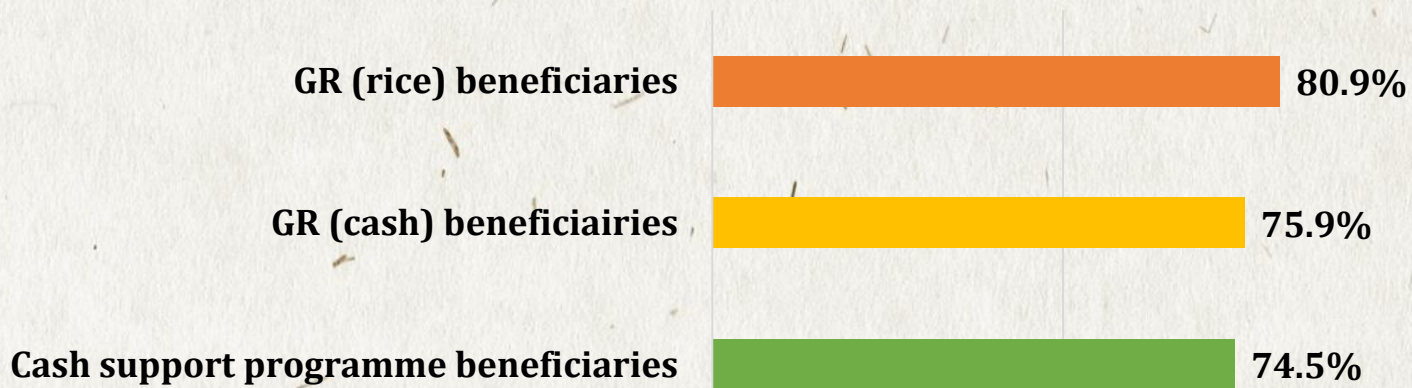


# Key Findings from the Survey *(contd...)*

## *Information dissemination, monitoring, and supervision by local authorities*

- Local government representatives led the information dissemination process. A large number of beneficiaries were informed about the three relief packages by the Chairman/secretary/member of the UP Committee/guard

**Percentage of beneficiaries who were informed about the three SSNPs by Chairman/secretary/ member of the UP Committee/guard**



Source: Calculated from household survey data

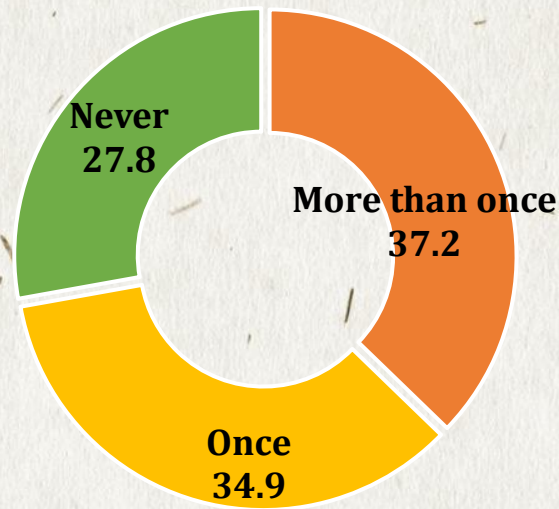


# Key Findings from the Survey *(contd...)*

## *Information dissemination, monitoring, and supervision by local authorities*

- A large part of the beneficiaries' information/ NID/ telephone numbers was verified by government officials in the course of the support provisioning period

Verification/Crosscheck of household information (in %)



Source: Calculated from household survey data

# Key Findings from the Survey *(contd...)*

## *Information dissemination, monitoring, and supervision by local authorities*

- This was done by verifying Voter ID card/NID, by visiting recipient houses to check eligibility of the enlisted beneficiaries, or by crosschecking beneficiaries' list by Tag officers and NGO workers
- A large share of the beneficiaries (75.9%) reported the presence of UP Chairman/members during the support distribution process
  - This needs to be appreciated
- About 23.5% of beneficiaries reported that tag officer was present during the distribution process
- However, 10.4% of beneficiaries were not aware of the presence of any government officials at the time of the relief distribution

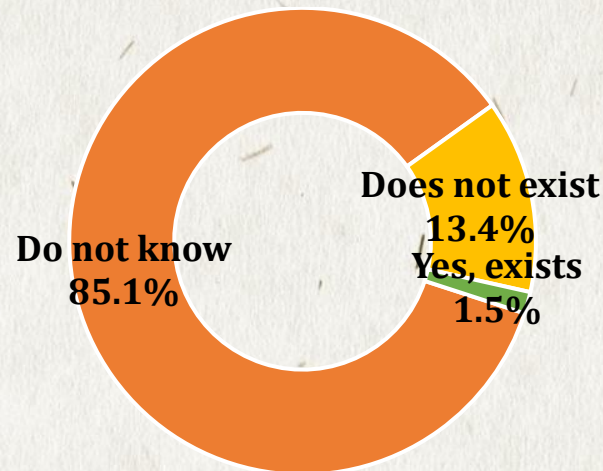


# Key Findings from the Survey *(contd...)*

## *Grievance redress system*

- There was no functional 'grievance redress' system in place for relief related complaints. Majority of the beneficiaries (85.1%) were not aware of any grievance redress system in connection with the three assistance programmes
  - Some even (13.4%) insisted that no such system was available!

### **Beneficiaries' knowledge about the existence of 'Grievance Redress System' (GRS) (in %)**



Source: Calculated from household survey data

# Key Findings from the Survey *(contd...)*

## *Grievance redress system*

- The very few beneficiaries who had indeed submitted complaints pertaining to the three assistance programmes did so by using the 'hotline' numbers. All such complainants asserted that their problems were not resolved by the service providers
- In most of the cases, beneficiaries were not aware as to whom to complain, or how to register a complaint. Qualitative survey findings indicate that problems were not resolved, in most cases, for those who submitted a complaint. Misbehaviour and nepotism on the part of political leaders were experienced during lodging of complaints



# Key Findings from the Survey *(contd...)*

## *Availability and access to up-to-date database*

- Lack of an up-to-date database had severely constrained quality of delivery of SSNPs. Absence of a central database for distributing relief packages was affirmed by government officials as well
- Qualitative survey findings indicate that relief was distributed according to the list that was manually constructed by government officials
- Lack of central database, disaggregated spatially, was also mentioned by many beneficiaries

# Overall Performance Under the Five Pillars

## Assessment of performance of the five pillars: A Dashboard

Pillars	Performance indicators
<b>I: Coverage strategy and promotion</b>	1. Consistency between coverage strategy and number and type of beneficiaries (rural/urban, male/female, etc.)
	2. Adequacy of activities and mechanisms for information dissemination (awareness campaigns, mass media, community meetings, etc.)
<b>II: Application, selection, and enrolment</b>	1. Adequacy of targeting
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<b>IV: Information management</b>	1. Extent of use of MIS for transferring benefits and/updating changes in beneficiary information (e.g. household composition (newborns or deaths) or address changes)
	2. Percentage of beneficiaries using the designated hotline numbers
<b>V: Control mechanisms</b>	1. Degree of systematic use of control mechanisms (household information verification, database cross-checks, telephone hotlines, etc.)
	2. Adequacy of monitoring and supervision (local dealers, payment agencies)

Very satisfactory

Satisfactory

Neutral

Unsatisfactory

Very unsatisfactory



# Twelve Takeaways from Experiences

## 1. Allocation matters

- Higher allocation in terms of both coverage and the amount of support provided to the affected population is necessary condition in any emergency situation
- During the pandemic, service providers had to select eligible beneficiaries under difficult circumstances and subject to allocation of limited resources
- Indeed, fiscal constraints should not be any reason for inadequate relief when emergency support for the poor and 'new poor' are involved at times of unprecedented disasters such as the pandemic
- Capacity to assess the needs of the marginalised and the newly marginalised, and providing support in an expeditious manner, means the difference between some comfort and extreme deprivations during an emergency situation



# Twelve Takeaways from Experiences *(contd...)*

## 2. *Spatial dimensions matter*

- Relief benefits tended to be allocated mostly based on population size, without taking cognisance of factors specific to the area concerned
- Other contingencies such as flood and cyclone and the topography of disaster-prone areas (such as char, haor and coastal areas) accentuated the sufferings caused by the pandemic
- Every disaster has local dimensions. These local specificities either mitigates or accentuates the adverse impacts of the disasters
- Spatial features of impacts ought to inform interventions, both in terms of quantity and type



# Twelve Takeaways from Experiences *(contd...)*

## 3. *Consideration of new dimensions of vulnerability matters*

- Targeting has been mostly conducted based on income level, at a time when nature of destitution has been changing at a fast pace
  - This led to exclusion of a large number of unemployed people and 'new poor' from the relief packages
- Limited scope for self-selection, familiarity with local government representatives, and non-transparent selection process have further aggravated the targeting error and led to both errors of 'exclusion' and 'inclusion', leaving behind a large group of eligible beneficiaries, both old and mostly new
- Higher unemployment, income erosion, switching to new jobs with lower pay and new dimensions of vulnerability such as emergence of 'new poor' during COVID type emergencies, should guide both targeting and allocation
- Furthermore, there should be scope for self-selection at a time when disaster scenario changes on a daily basis



# Twelve Takeaways from Experiences *(contd...)*

## *4. Access to information matters*

- Major improvements are necessary in case of promoting the 'hotline' numbers
- Government and service delivery agents will be able to reach out to more people if some of the pre-existing weaknesses are addressed which include digital illiteracy, lack of access to internet usage/mobile usage, and limitation of mobile network, particularly for people in remote areas
- A massive awareness campaign about the hotlines should be launched at the earliest



# Twelve Takeaways from Experiences *(contd...)*

## 5. *Transparency matters*

- Lack of adequate knowledge about eligibility criteria was pervasive
- Making the beneficiary list public, both locally and nationally, and ensuring transparency as regards eligibility criteria, with the help of digital platforms, must be the norm
- Service providers must be provided with clear guidelines on account of implementing particular relief programmes and the concerned selection criteria
  - This is a necessary factor for delivering any relief programme effectively
- Digital platforms can be useful in this regard where provisions should be posted for all to access and use



# Twelve Takeaways from Experiences *(contd...)*

## *6. Costs involved in accessing services matter*

- Transportation costs and additional costs associated with receiving benefits should be taken care of so that it does not create an additional burden for low-income marginalised groups at a time when they are deprived of cash income
- This is important also because during a pandemic-type crisis, any financial burden involved in accessing public services may mean accessing with difficulty and not accessing at all
- The slogan should be: “Take services to the doorsteps of needy people; needy people do not have to come to us”



# Twelve Takeaways from Experiences *(contd...)*

## 7. *Timing matters*

- Adequate preparations should be there to avoid delays in delivering transfers/benefits
- The lessons from delivery of agriculture inputs and implementation of cash transfer (Tk. 2,500) should be a pointer and a lesson to this end
- Timely delivery of cash transfer is also important for triggering a response in the economy in the form of rise in aggregate demand and the consequent supply-side response and income augmenting employment creation

# Twelve Takeaways from Experiences *(contd...)*

## 8. *Innovation matters*

- Many government officials and local government representatives have put in admirable efforts to raise the efficacy of services delivered
- These are related to disseminating information, verifying beneficiaries' information, and monitoring and supervision of the distribution process
- Such innovative practices should be encouraged and incentivised, and these should be scaled up through cross-learning exercises involving delivery agencies



# Twelve Takeaways from Experiences *(contd...)*

## 9. *Redress of grievance matters*

- There is a lack of a functional grievance redress mechanism for relief related complaints and also follow-up mechanisms
- There should be a transparent and accountable grievance redress system with designated and mandated responsibilities vested with individual officials
- There should be a repository of concerned documents to access and verify the actions taken



# Twelve Takeaways from Experiences *(contd...)*

## *10. Whole of society approach matters*

- Bangladesh has a long tradition of active involvement of non-state actors – NGOs, CSOs, CBOs – in times of natural disasters
- It is government's responsibility to pursue a whole of society approach in dealing with the pandemic and in delivery of relief support programmes
- Such collaboration could cover a range of activities at the local level ranging from beneficiary selection, information dissemination database creation, verification of beneficiaries and delivering of services at the doorsteps of specially the marginalised people
- Policymakers need to appreciate that taking advantages of non-state actors could only be to the benefit of the government



# Twelve Takeaways from Experiences *(contd...)*

## 11. Zero tolerance matters

- At the outset of the launching of COVID-related relief programmes the Hon'ble Prime Minister had sent out a cautionary note about pursuing a zero tolerance policy as regards corruption and malpractices in the delivery of relief
- The general experience from the field level investigation was that in case of GR rice and GR cash allegations of corruption was very few
- However, in case of cash support programme there were many complaints
  - Indeed, these had led to the discontinuation of the cash support programme at one stage which had proved to be most effective during pandemic times, in Bangladesh and across countries
- The government may need to initiate more programmes of similar nature in future
- In this backdrop, it will be important to pursue the zero tolerance policy in all earnest and with the backing of necessary enforcement



# Twelve Takeaways from Experiences *(contd...)*

## ***12. Reliable data matters***

- The absence of an up-to-date database proved to be the government's Achilles heels during the pandemic
- Despite the best of efforts, ensuring proper targeting in the absence of a reliable database of eligible beneficiaries, reflecting real-time situation on the ground proved to be extremely difficult
- In its absence, in many instances, the old and outdated database had to be made use of by the concerned officials
- The development of reliable database, maintained centrally but with local disaggregation, being updated on a regular basis, should be given the highest priority by policymakers



# Thank You



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