

# Social Protection in Bangladesh



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South Asian Network on Economic Modeling (SANEM)

Presented at  
**2<sup>nd</sup> SANEM Annual Economists' Conference**  
on  
**"Managing Growth for Social Inclusion"**  
Dhaka, Bangladesh  
February 18, 2017

# Presentation Outline

- **Definition and Understanding**
- **Different forms of vulnerability**
- **Review of current SP system**
- **NSSS and the current system**
- **Issues relating to targeting**
- **Impacts of NSSS proposal**
- **Financial implication of NSSS**

# What is Social Protection?

- Several definition of Social Protection
- Reviewed definition of UNDP; ILO; DFID; ADB; OECD.
- A sub-set of public actions carried out by the state or privately that address risk, vulnerability and chronic poverty.
- A common objective is to reduce poverty and vulnerability.
- It cuts across all sectors.
- Important for breaking the intergenerational cycle of poverty.
- Unlocking human potential with provision of education, skill development.

# What is Social Protection?

• **The Asian Development Bank (ADB 2009) defines** “social protection [as] [...] policies and programs designed to reduce poverty and vulnerability by promoting efficient labor markets, diminishing people's exposure to risks, enhancing their capacity to protect themselves against hazards and interruption/loss of income.” ADB names **five main areas** in social protection: **labor market, social insurance, social assistance, micro- and area-based schemes and child protection.**

• **The U.K. Department for International Development (UK DFID 2005, p.6) defines** social protection broadly as “[...] a sub-set of public actions carried out by the state or privately that address risk, vulnerability and chronic poverty.” For operational reasons, UK DFID (2005) sub-divides social protection into **three key components: social insurance, social assistance and setting and enforcing minimum standards.**

# What is Social Protection?

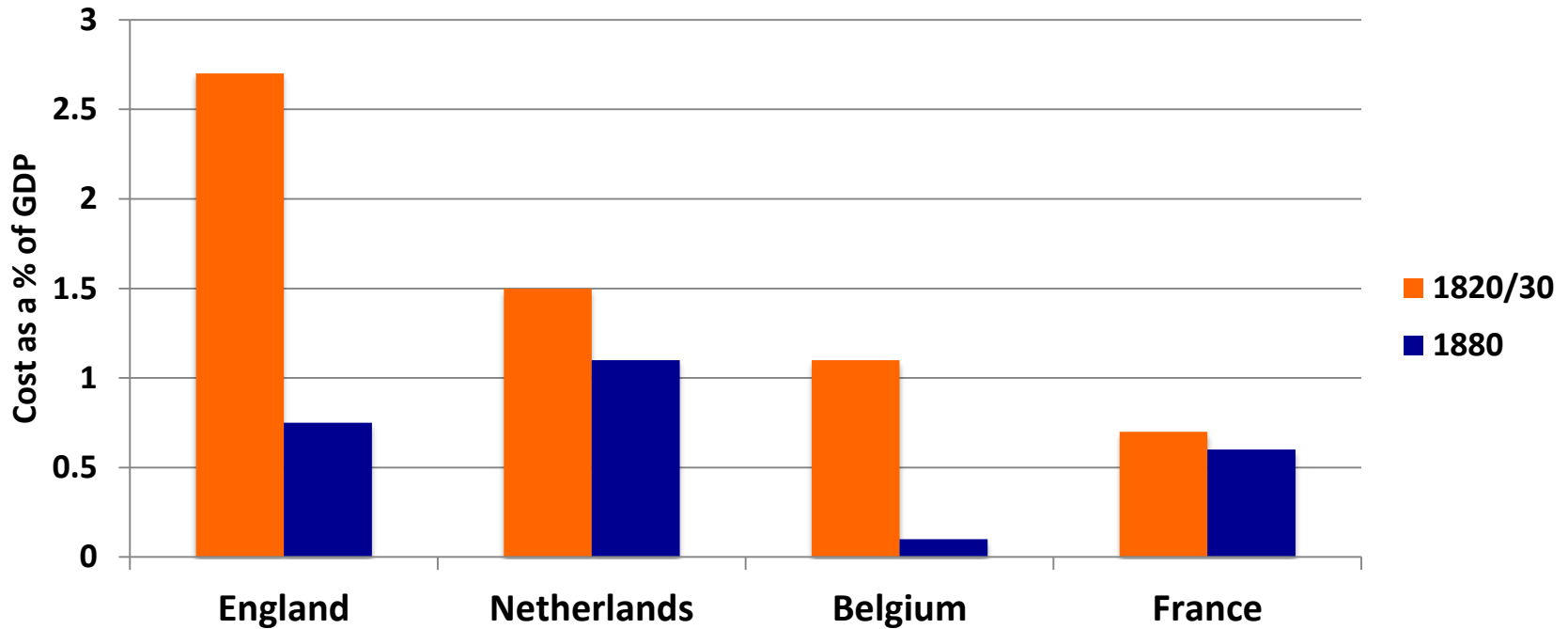
•**The International Labour Organization** (García and Gruat 2003, pp.13-14) defines “social protection [...] as the set of public measures that a society provides for its members to protect them against economic and social distress that would be caused by the absence or a substantial reduction of income from work as a result of various contingencies (**sickness, maternity, employment injury, unemployment, invalidity, old age, and death of the breadwinner**); the provision of health care; and, the provision of benefits for families with children. This concept of social protection is also reflected in the various ILO standards.”

•**The Organisation for Economic Co-operation and Development (OECD 2009c)** writes that “social protection and empowerment provide security and unlock human potential and thereby encourage poor people to take advantage of opportunities, which in turn promotes more sustainable pro-poor growth strategies. Social protection cuts across all sectors, and is considered important for **breaking the intergenerational cycle of poverty, and for achieving a social contract on nation-building** and accelerating progress towards the MDGs.” The OECD (ibid.) also states that “social protection measures [as] [...] investments in people of all ages [that] [...] have a clear gender dimension.

# What is Social Protection?

•A report by the United Nations (UN ECOSOC 2000, p.4) provides the following definition of social protection: “There are substantial differences among societies in terms of how they approach and define social protection. Differing traditions, cultures and organisational and political structures affect definitions of social protection, as well as the choice about how members of society should receive that protection. In the context of this report social protection is broadly understood as a set of public and private policies and programmes undertaken by societies in response to **various contingencies to offset the absence or substantial reduction of income from work; to provide assistance for families with children as well as provide people with health care and housing.** This definition is not exhaustive; it basically serves as a starting point of the analysis in this report as well as a means to facilitate this analysis.”

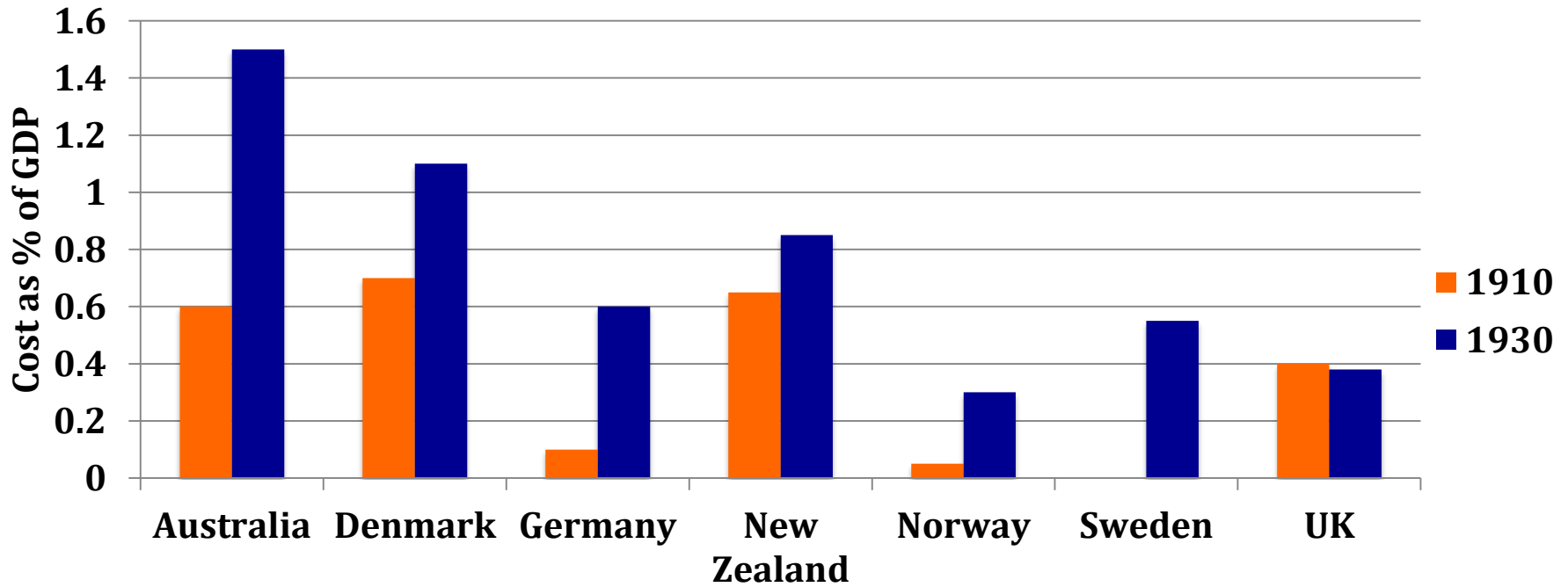
# Poor relief programmes in 19<sup>th</sup> Century Europe



- During the 18<sup>th</sup> and 19<sup>th</sup> centuries, a number of European countries established formal social transfer schemes to tackle the rising poverty engendered by industrialisation and rural-urban migration.
- Known as “poor relief,”. In the early 19<sup>th</sup> Century, poor relief budgets in some countries were relatively large, costing over 1% of GDP in Belgium and the Netherlands while reaching a very significant 2.5% of GDP in England.

# Inclusive Life Cycle SP in 20<sup>th</sup> Century

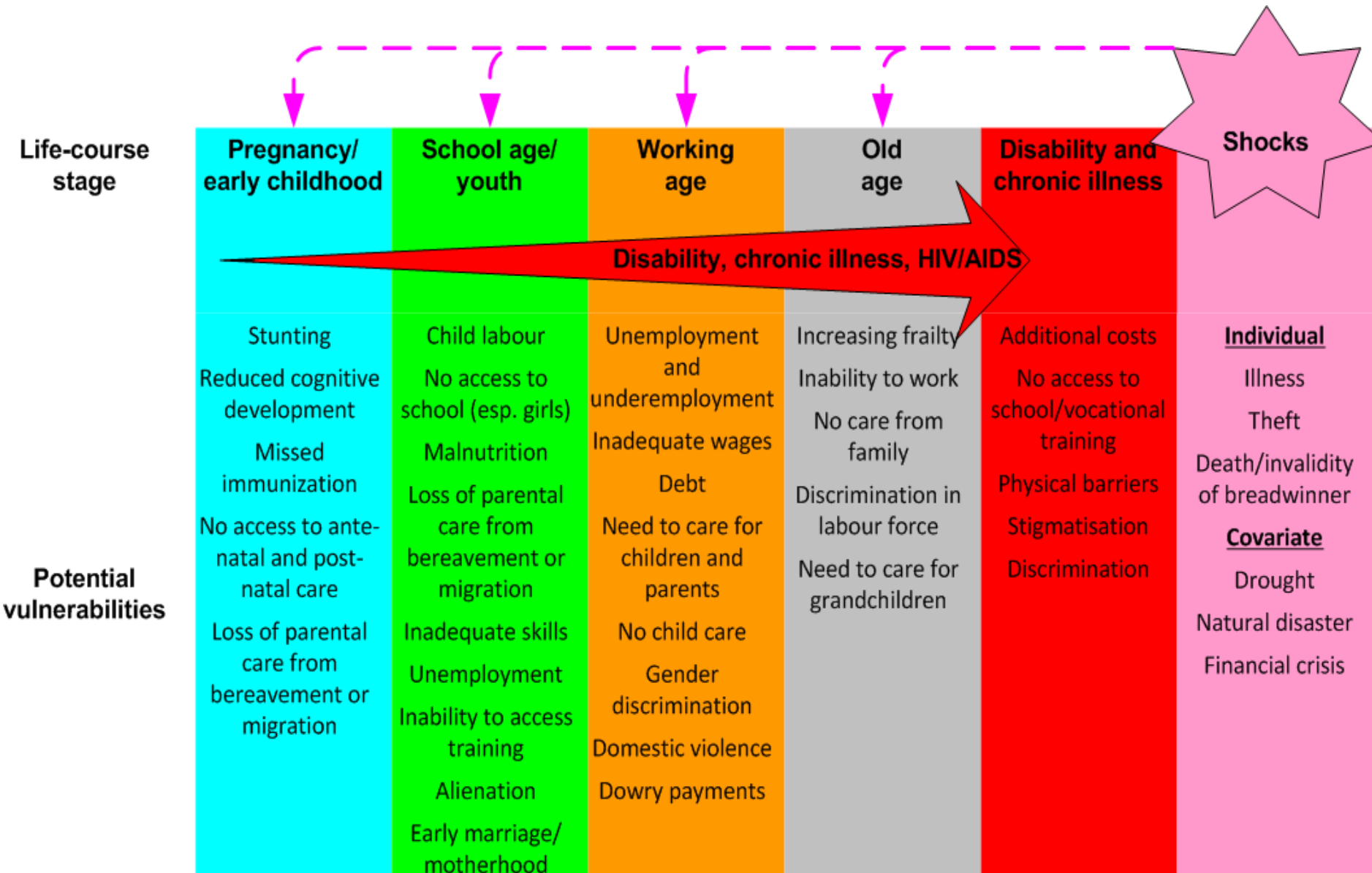
Investment in old age pensions in 1910 and 1930



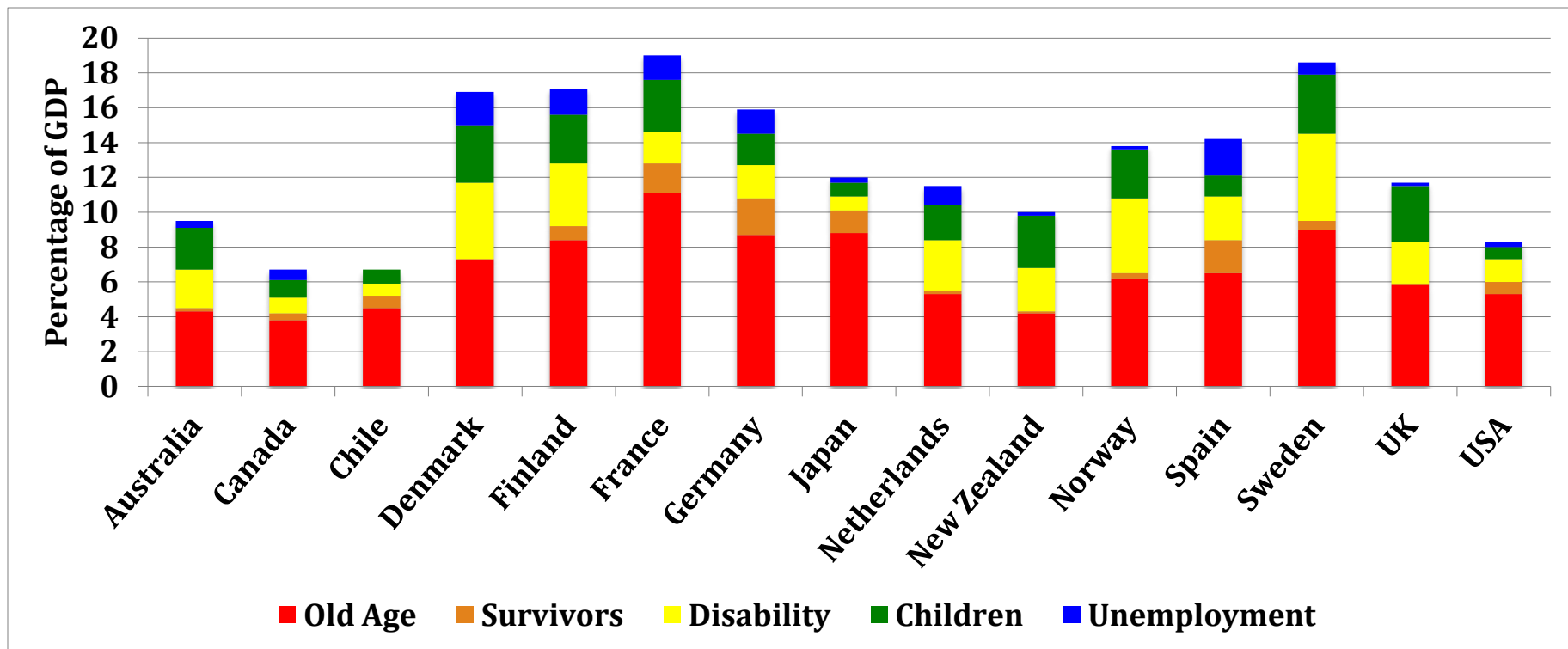
- In developed countries, 19th Century Poor Relief was gradually replaced by an Inclusive Lifecycle Approach that established schemes directed at different stages of the lifecycle.
- The initial lifecycle risk prioritised was ageing (Pension), given the growing elderly population & breaking down of traditional care systems.



# Life cycle approach to SP



# Structure of SP Schemes in Developed Countries



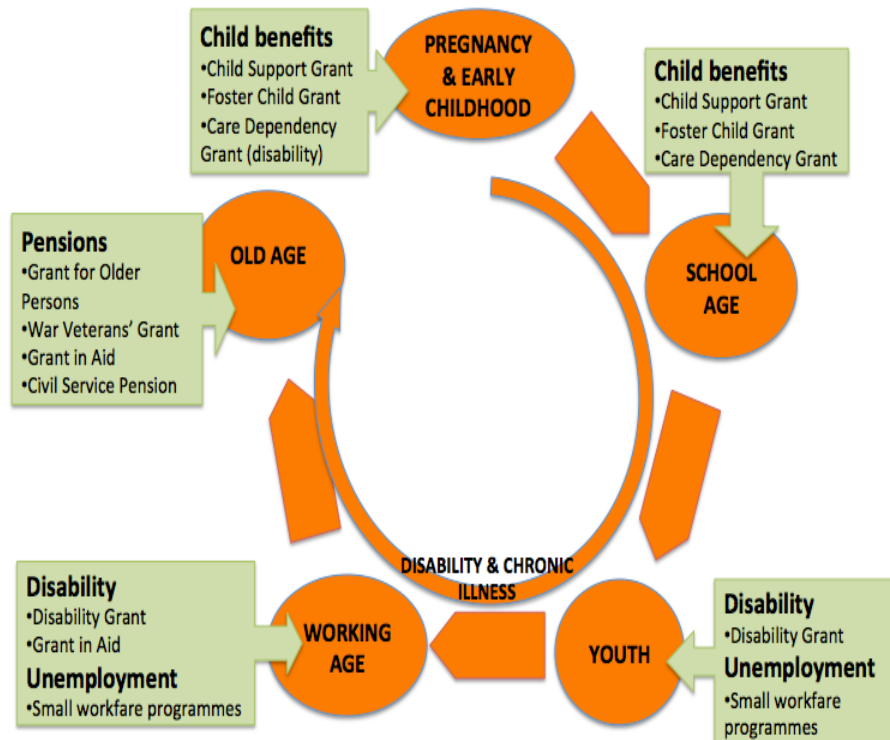
- Over time, developed countries gradually invested in a wider range of lifecycle schemes addressing other risks such as disability, unemployment and widowhood.
- Almost all social protection spending in developed countries is directed to the main lifecycle contingencies of old age, disability, widowhood, childhood and unemployment.

# Increasing numbers of developing countries moving towards an inclusive lifecycle approach

## South Africa

Cost = 3% of GDP

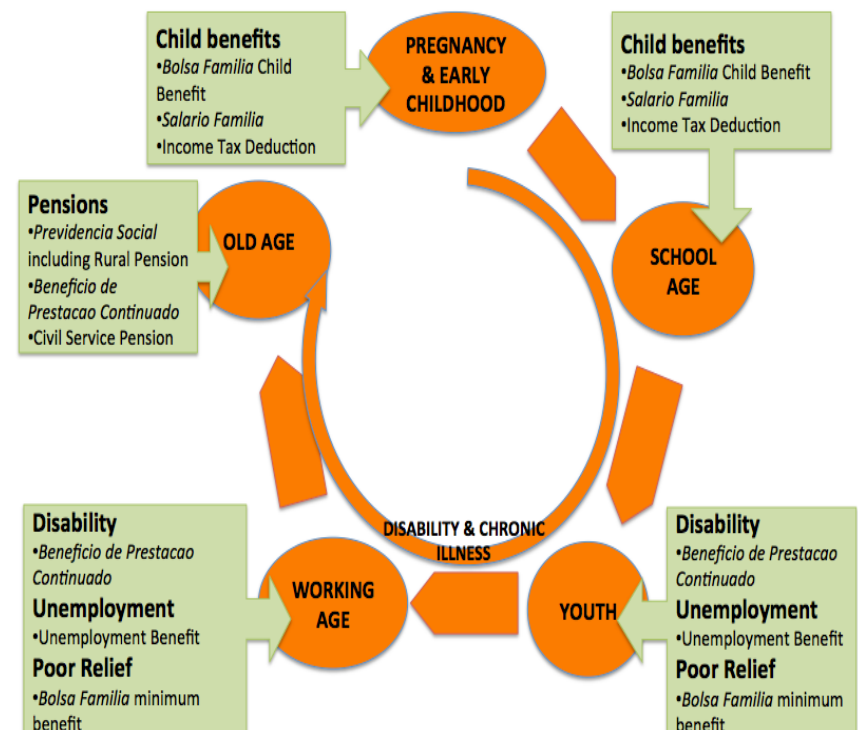
58% of children receive child grants



## Brazil

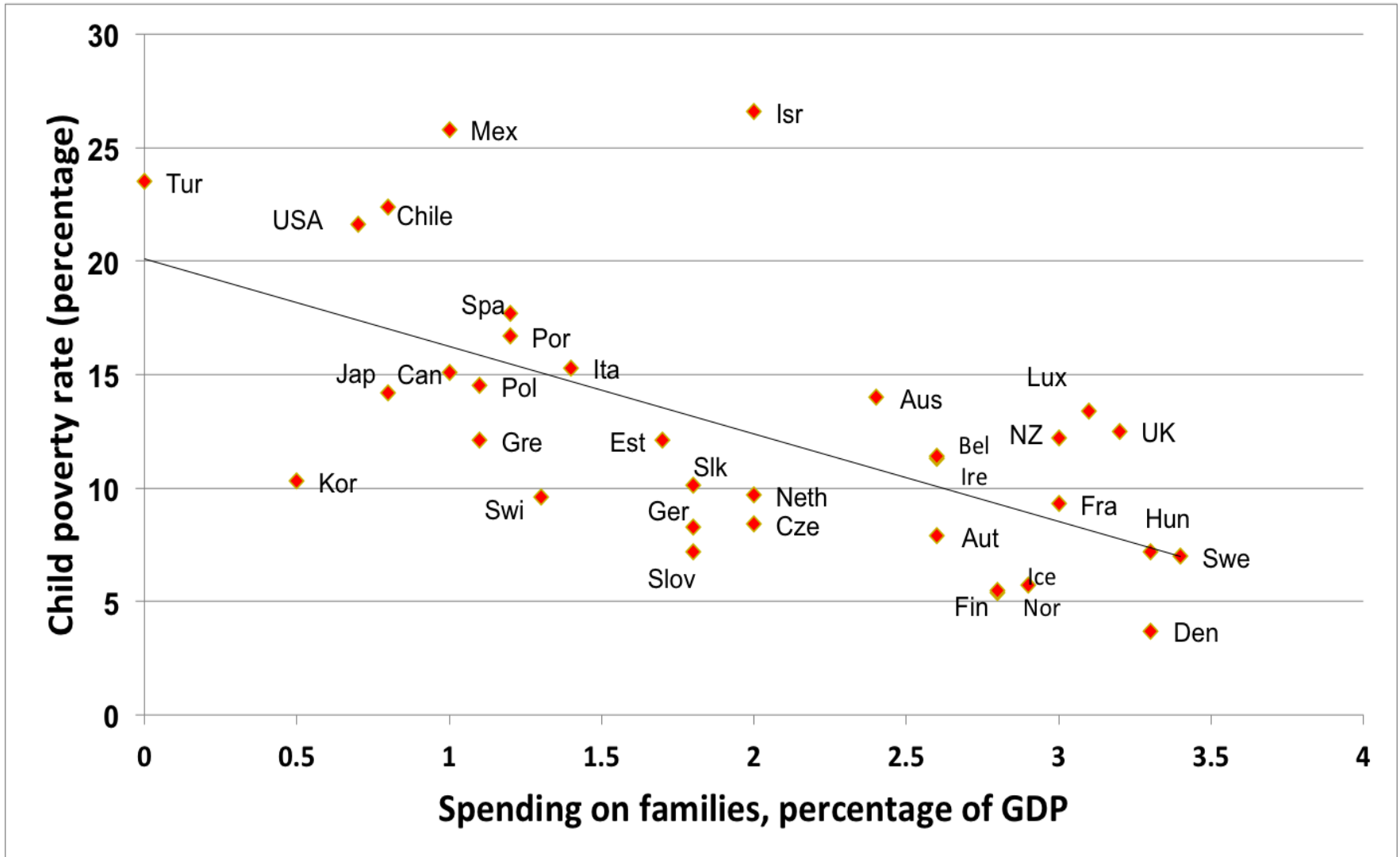
Cost = 5% of GDP

63% of children receive child grants



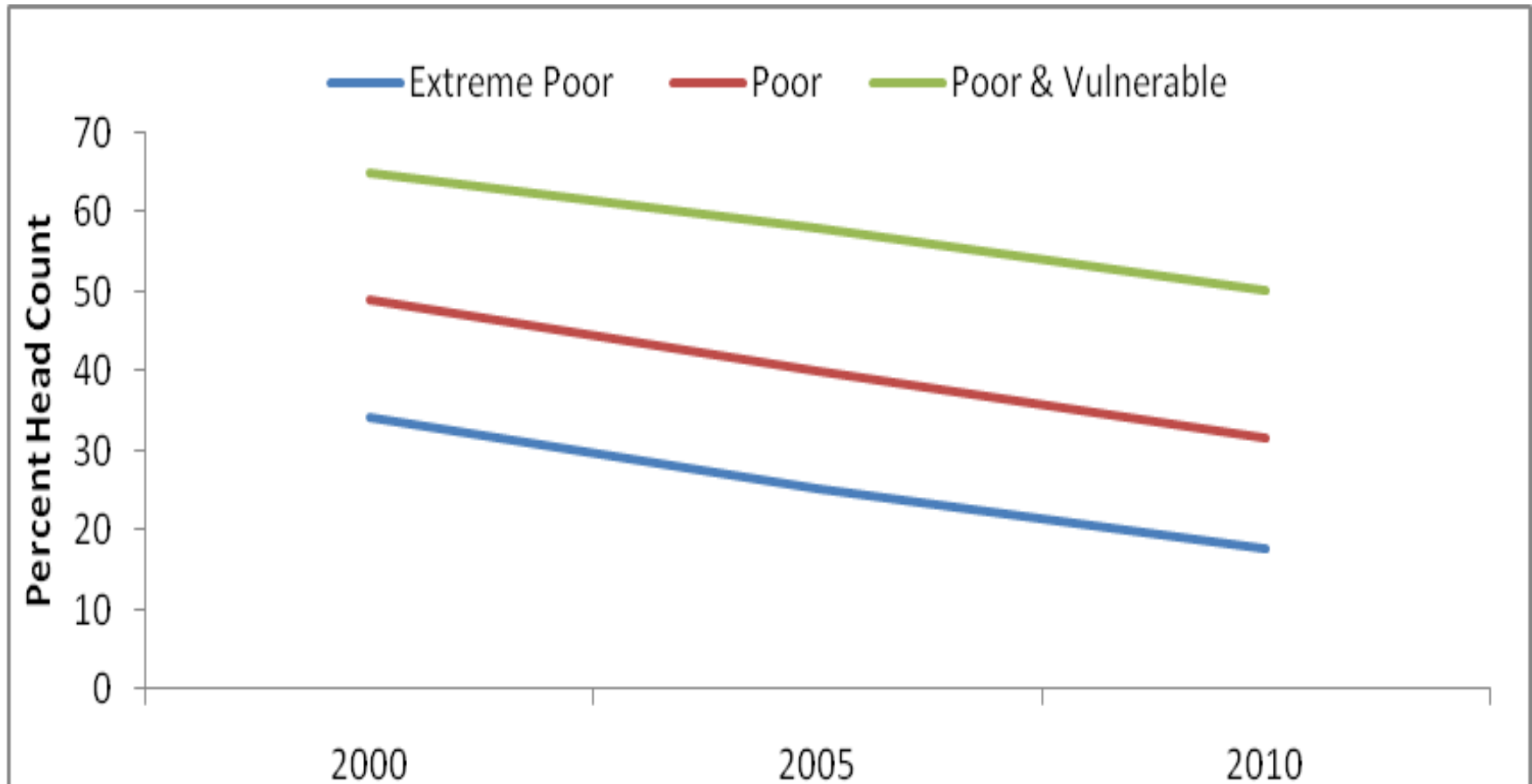
Brazil includes costs of civil service pension at 2% of GDP

# Correlation in developed countries between higher spending on children and lower child poverty



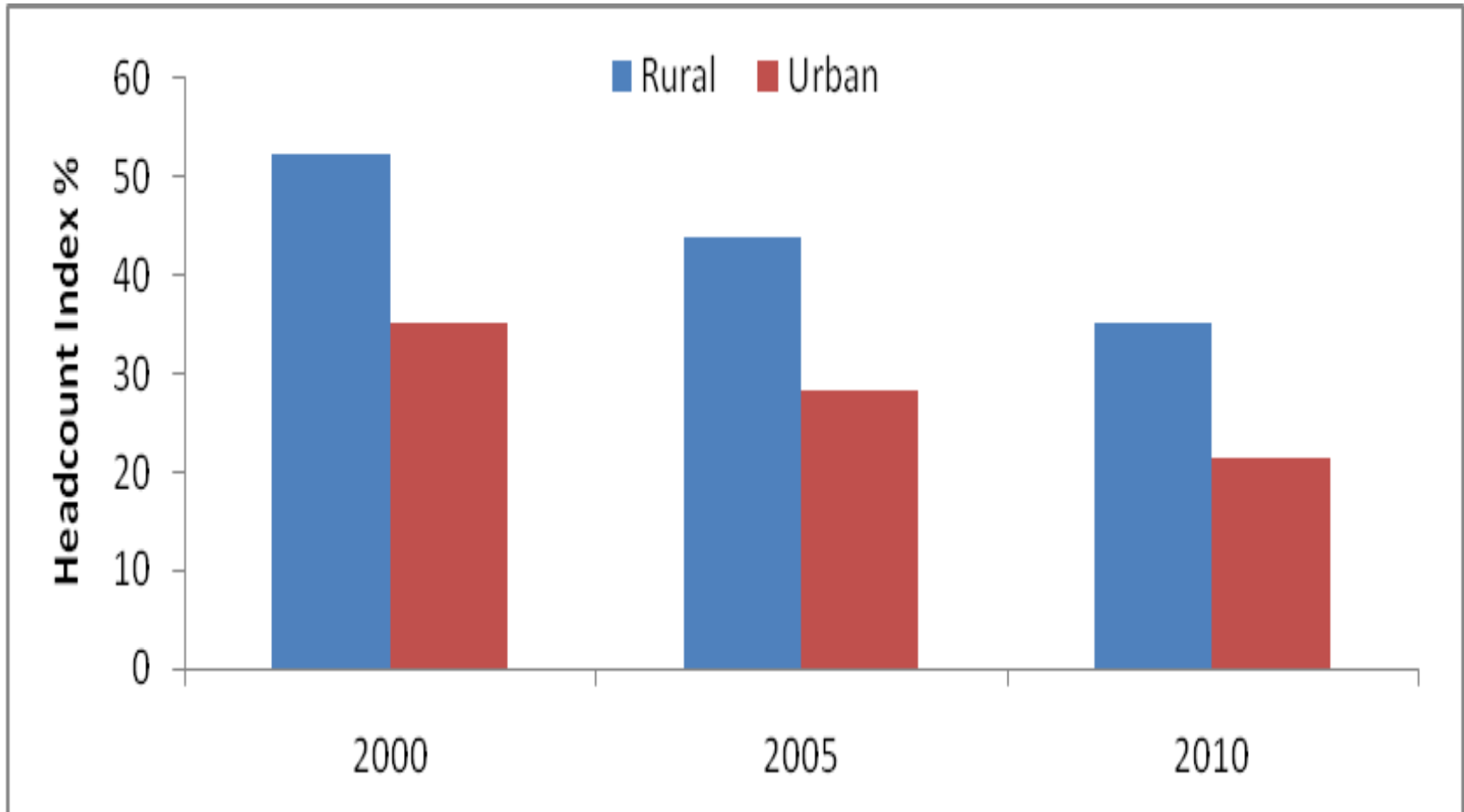
# **Poverty and Social Protection in Bangladesh**

# Poverty and vulnerability in Bangladesh



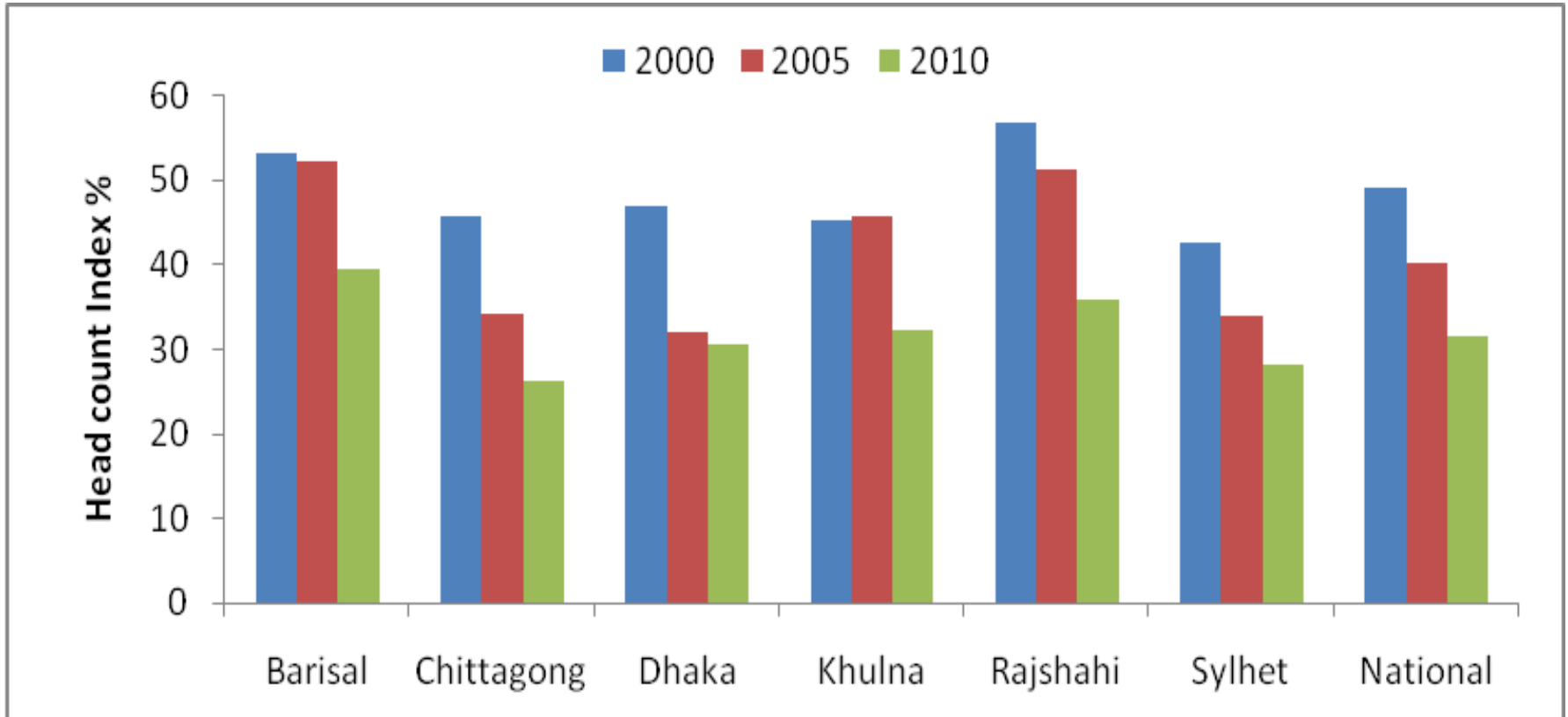
- Poverty incidence declined from 48.9 % in 2000 to 40 % in 2005 and 31.5 % in 2010.
- More than 60% population vulnerable (= UPL x 1.25%)

# Rural poverty is still high



- Poverty fallen substantially in both urban and rural areas
- Poverty rate remains much higher in the rural areas.

# Poverty reduction uneven across divisions

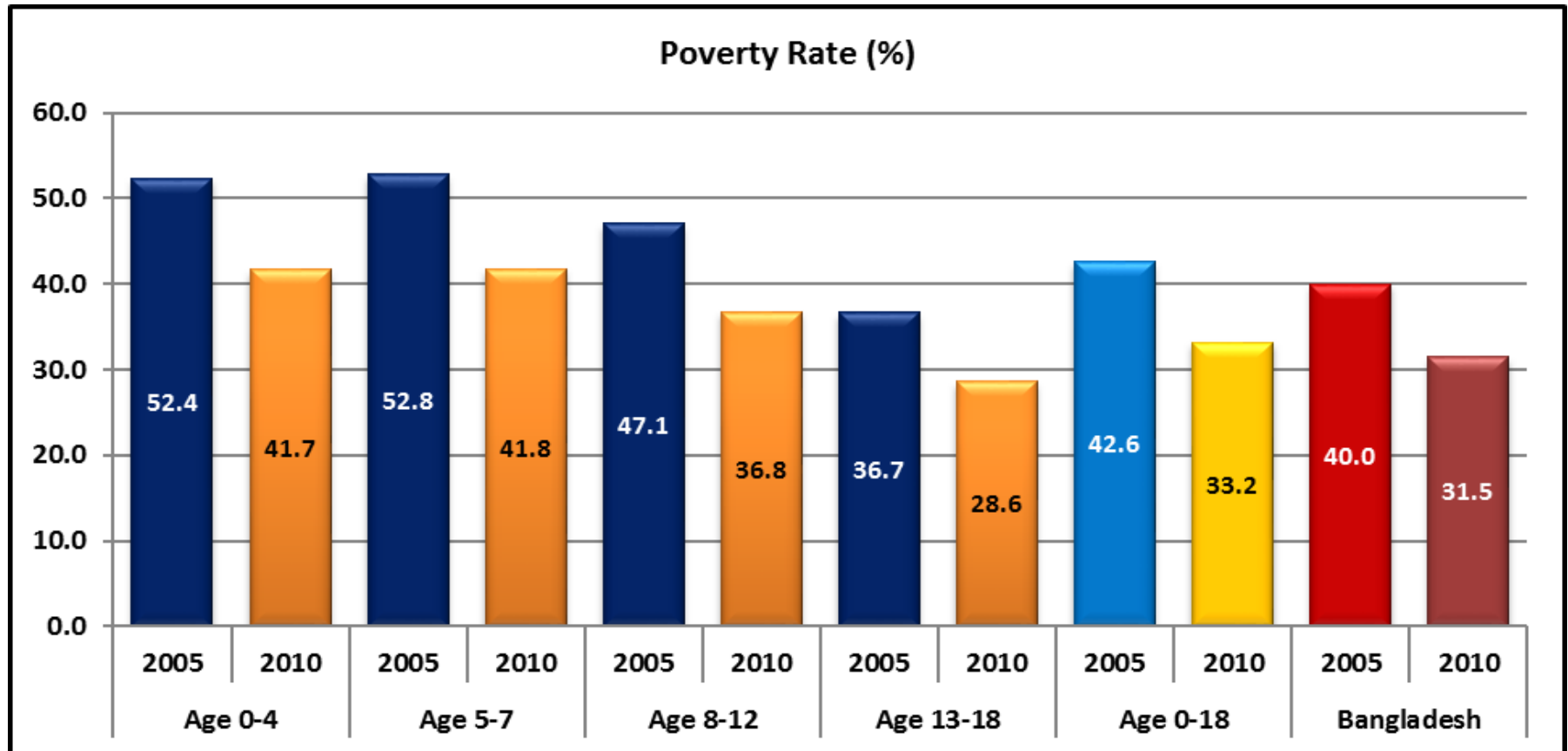


- Gaps in poverty rates across divisions substantial.
- Rajshahi Division has the highest rate of poverty (39.4 %), higher than the national average (31.5 %).
- Chittagong Division has lowest poverty incidence (26.2 %).



# **Poverty by Life Cycle Approach**

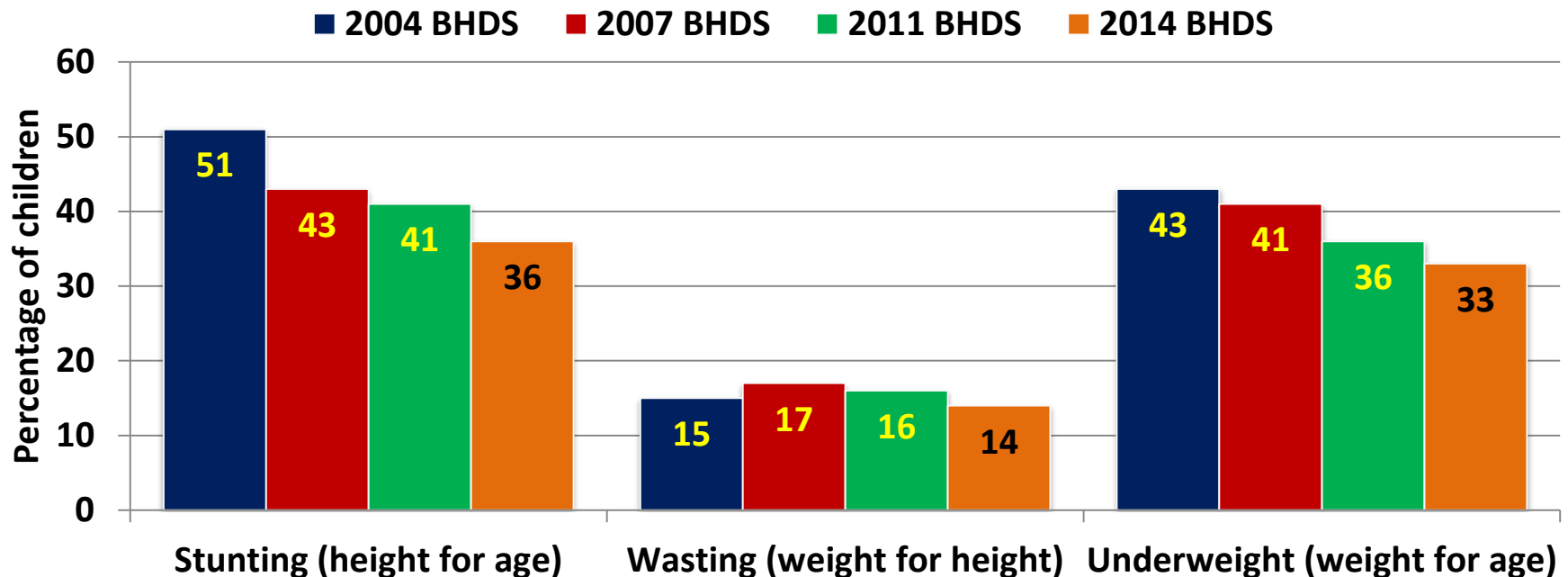
# Child poverty and vulnerabilities in Bangladesh



- Poverty rates are higher among household with children
- Despite improvement between 2005 and 2010, poverty rates of HHS with children higher than the national poverty rates

# The risks faced by children begin in the womb

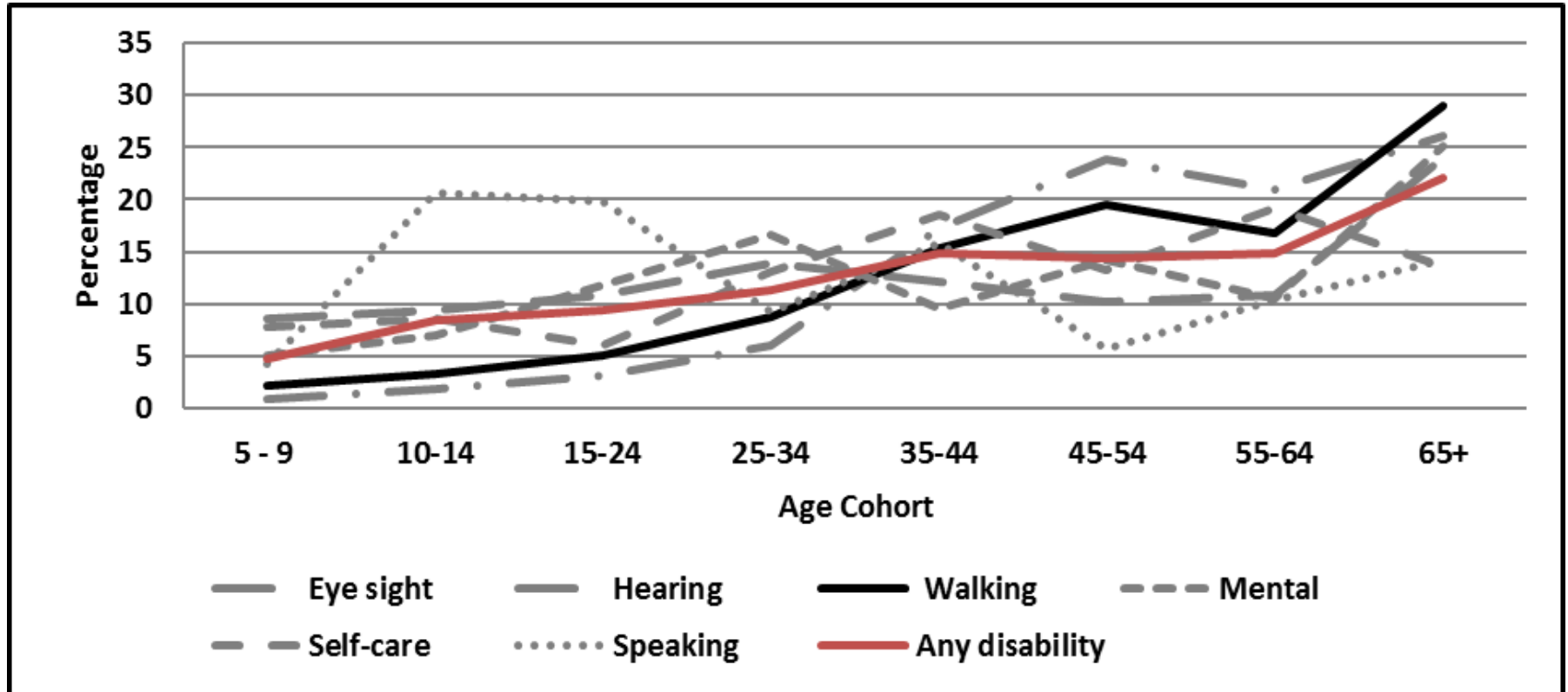
- 40 % of rural families unable to afford minimum-cost nutritious diet (Sabina, 2012)
- 26 % of women have at least 4 antenatal visits; 32 % give birth with the assistance of someone with medical training (NIPORT, 2013)
- 26 % of children born with weight less than 2500 Kilograms
- A high proportion of children suffer from undernutrition.



# School age and young children

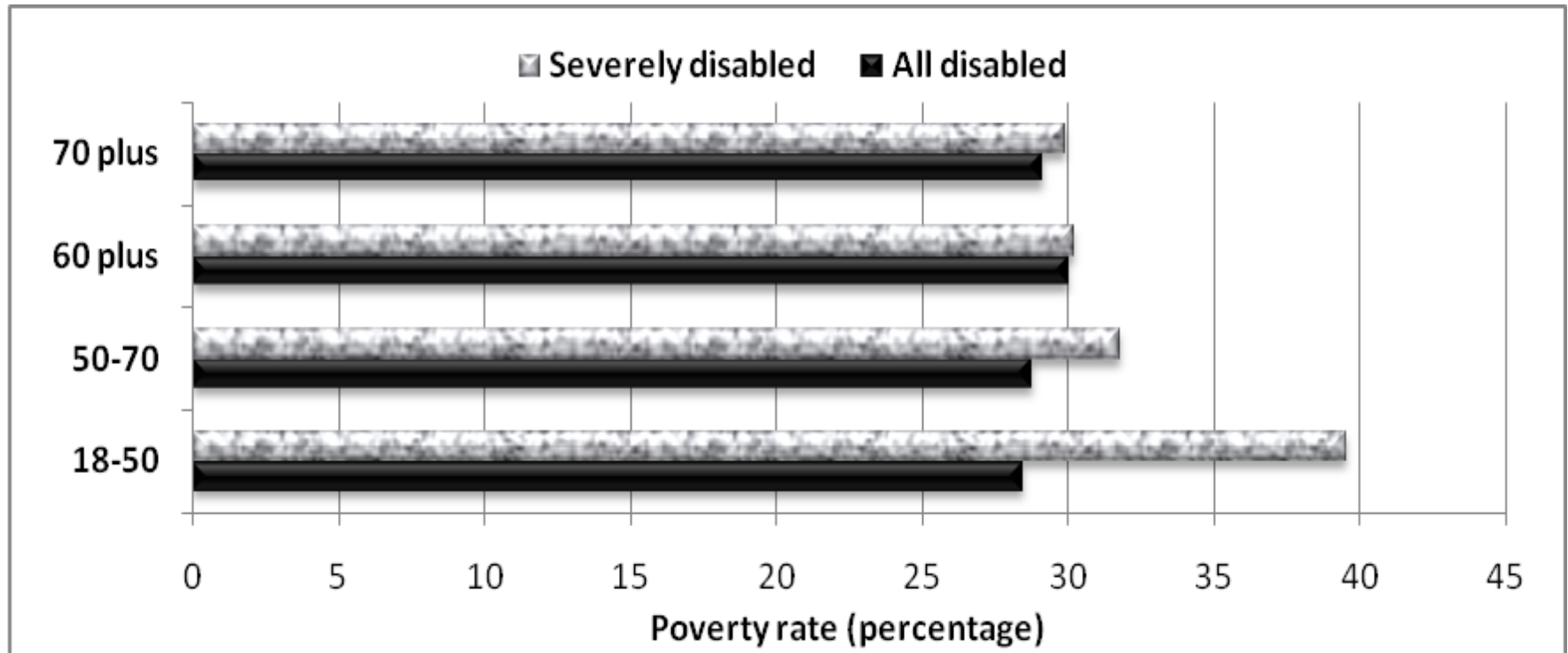
- Proportion of out-of-school children aged 6-10 years quite high in Bangladesh (i.e. 23%).
  - *One important factor – poverty*
- Around 17.5 % of children aged 5-17 years are child labourers, with 24 % boys and 10 % girls.
- The main challenge faced by young people is a lack of skills. (*lack of vocational training and completing secondary education*)
- Bangladesh has one of the highest percentages of child marriages (66% married before the age of 18).
- A large number of children living and working on the streets (*estimated 2 million ?*)

# Disability increase with ageing



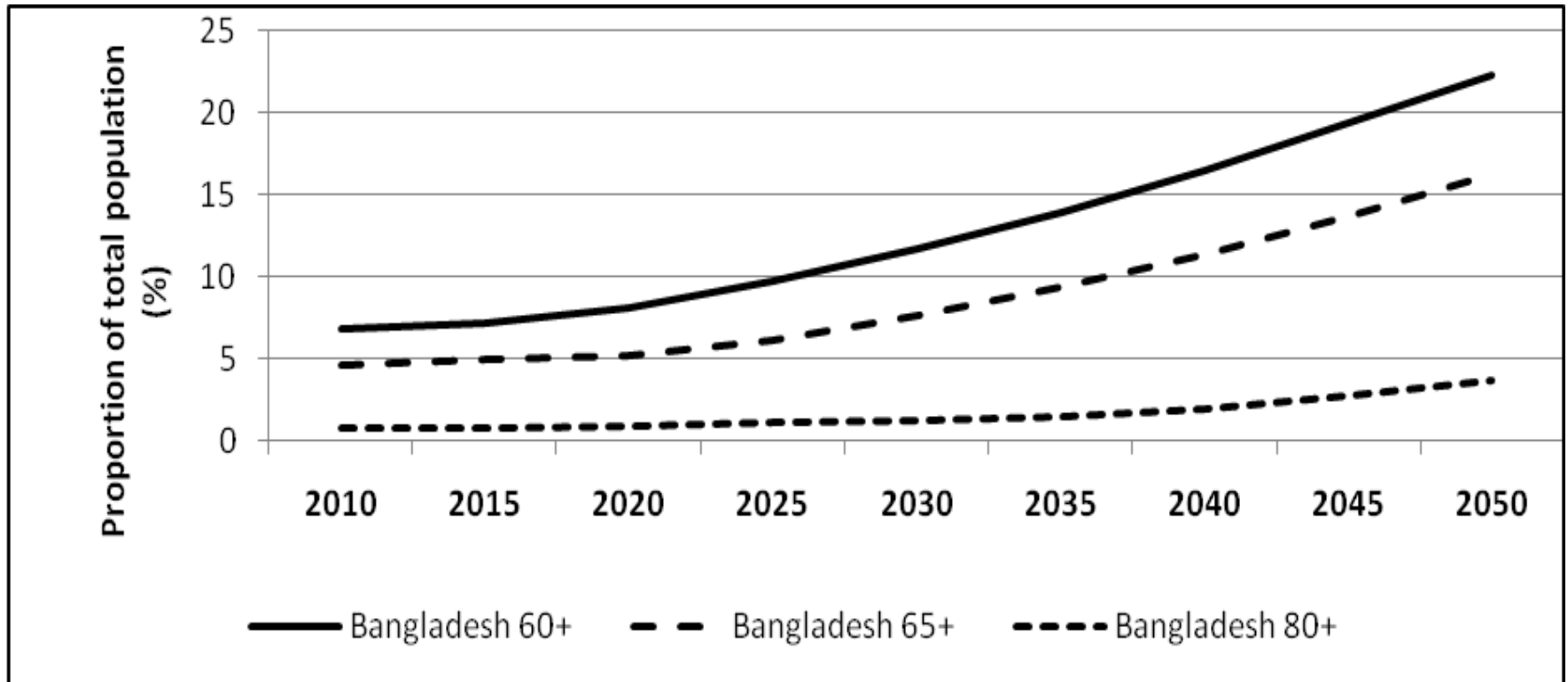
- Around 8.9% of the population – 8% of males and 9.3% of females – has some form of disability.
- Severely disabled comprise 1.5 %.
- A significant proportion of households – 31% – have a disabled member, while 6.3% have someone with a severe disability.

# Higher poverty among disabled persons



- The poverty rate of HHs with *disabled* members is similar to the national poverty rate (31.5%); the poverty rate of HHs with a ***severely disabled* member is higher – at 34.7%**.
- Poverty rates vary between different age groups from among the severely disabled with highest in age group (18-50).

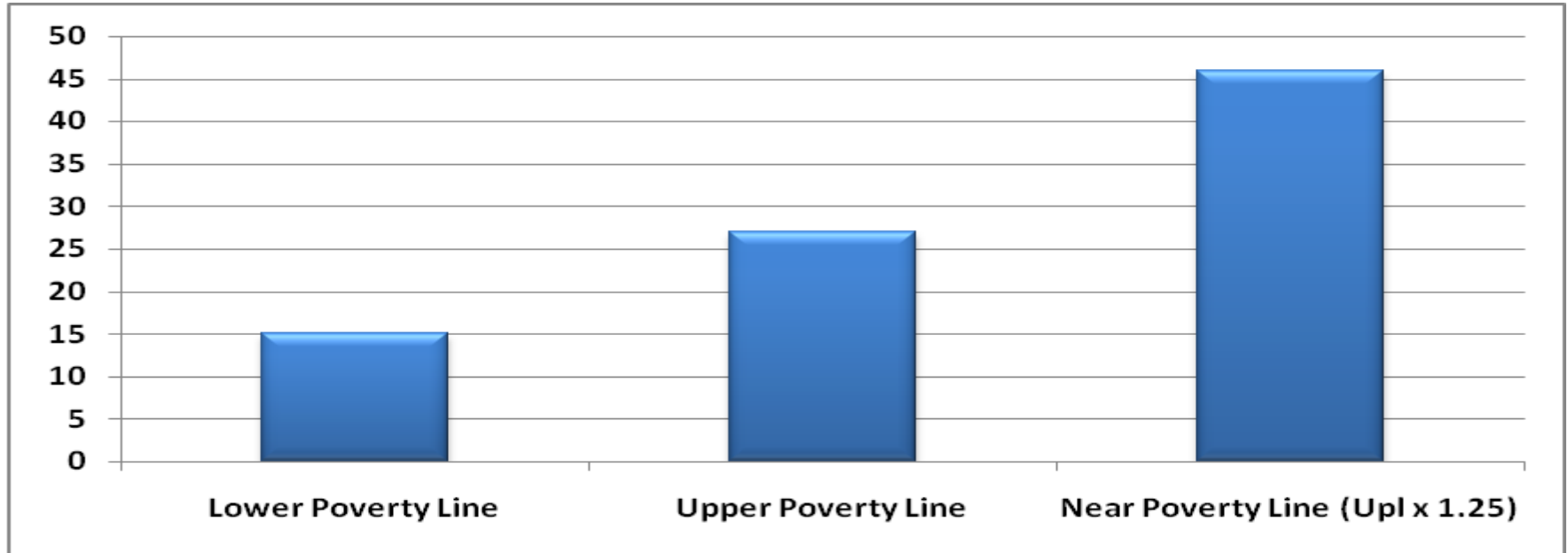
# Bangladesh is ageing rapidly



Source: Population Division, Department of Economic and Social Affairs of the United Nations Secretariat, World Population Prospects: The 2012 Revision

- Bangladesh is ageing rapidly.
- Around 7% of the population is over 60 years; reaching almost 12% by 2030 and 23% by 2050.

# Older population vulnerable to poverty

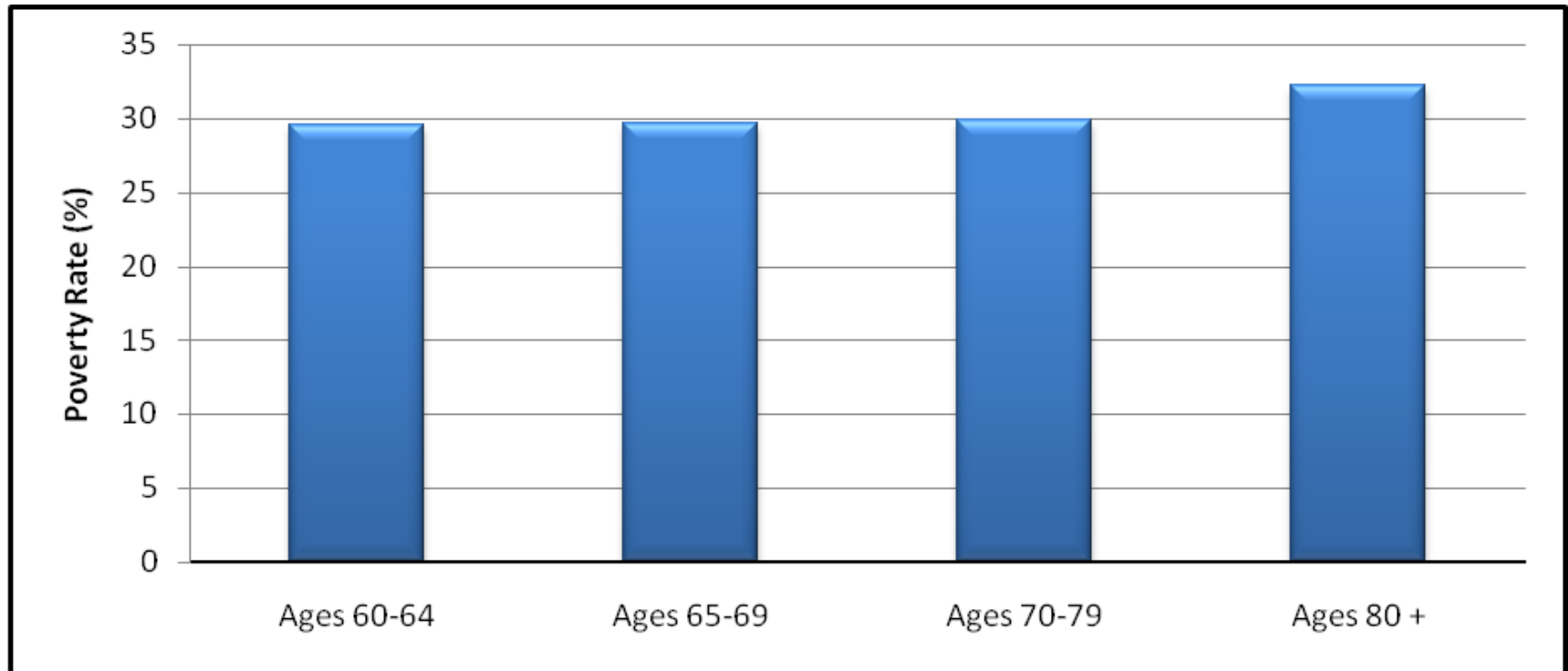


Source: HIES 2010

- In 2010, 28.2 % of people aged over 60 are found below the poverty line.
- When the vulnerable population is considered ( UPL x 1.25)-substantial increase in the proportion of older people considered poor and vulnerable.
- Implies many older people are bunched close to the poverty line.



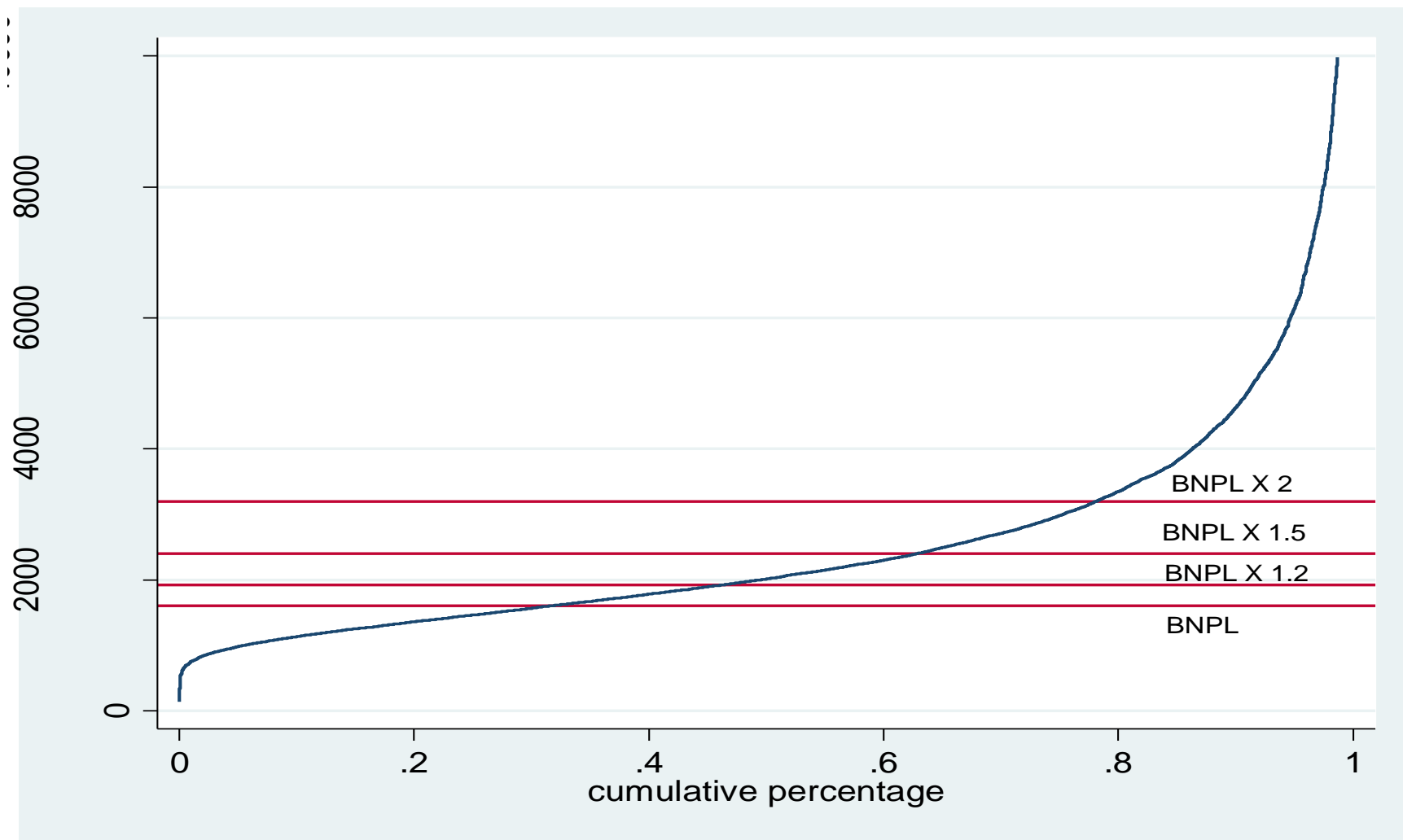
# Poverty increases with age



Source: HIES 2010

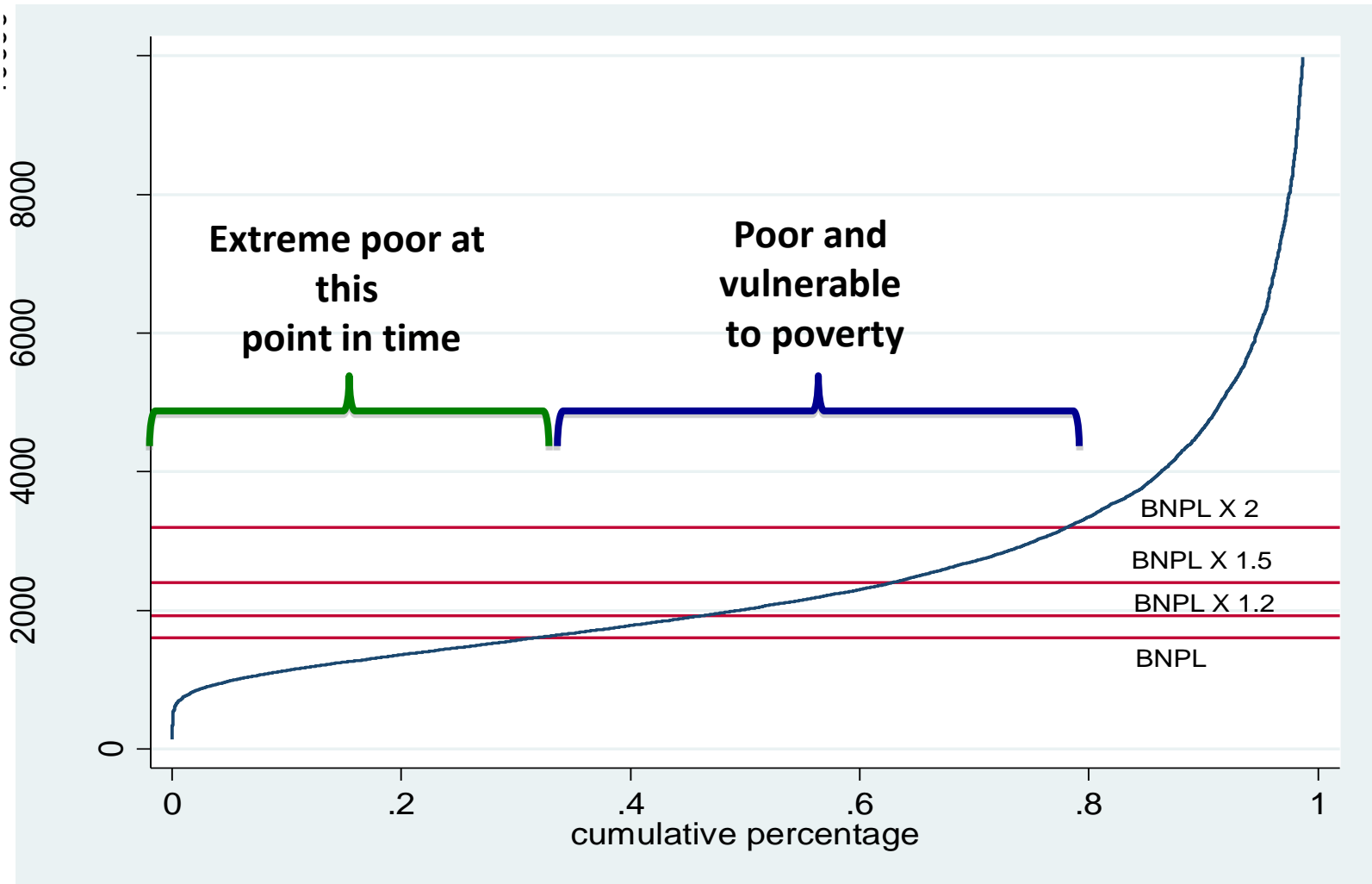
- Poverty rates increase with ageing.
- In the absence of an effective old age pension system – many older people in Bangladesh continue to work, but often with insecure and vulnerable livelihoods.

# Distribution of Consumption and Poverty Rates



Source: HIES 2010

# So, who should be reached by social security schemes?

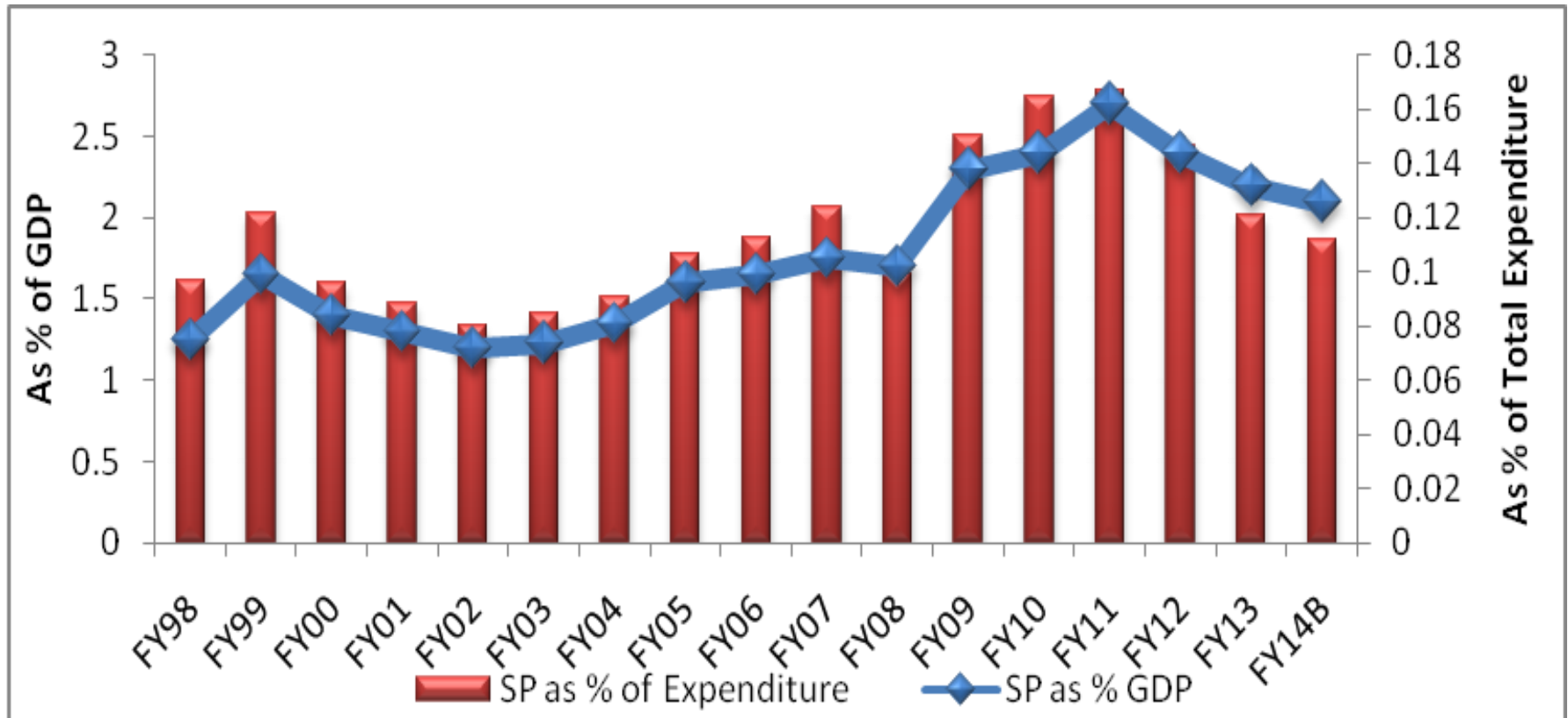


# **Main features of the current SP system**

# Evolution of Bangladesh SP

Time Period	Innovations	Contextually Relevant Factors
Mid to late 1970s	<b>VGf</b> <b>Scaled-up FFW</b> <b>Micro-credit</b>	Innovations a response to the food shortage of 1974
Mid 1980s	<b>VGf transformed to VGD (later to IGVD)</b> to re-orient focus from relief to relief + development	There were concerns that feeding alone was not enough to reduce chronic hunger and criticism from civil society that poor were being made dependent spurred new initiatives to add training for income-generating activities and bring NGO collaboration
Late 1980s	<b>RMP: Workfare innovations</b> - adding promotional goals to protection goals - extending workfare projects beyond earth-work e.g. social forestry, road maintenance	Innovations a response to the devastation of consecutive floods of 1987 and 1988 which saw new policy emphasis on all-weather infrastructure in place of seasonal earthen infrastructure
Early 1990s	<b>CCTs</b> Food-for Education Program	Introduction of Food For Education and Female School Stipend Programme was driven by two contextual factors: i) a political factor contingent upon the return of parliamentary democracy in 1991 that saw elected leaders seeking new sources of political support; ii) an instrumental search for new use for food aid on the phasing out of Palli Rationing programme;
Late 1990s	<b>VGf Card</b> <b>Old Age Allowance</b> <b>Widow Allowance</b>	VGf card was an innovation occasioned by the devastating flood of 1998 when rapid deployment of a food security program was urgently necessary. The two allowance programs were innovations driven by competitive populist politics
Early 2000s	<b>Graduation goals</b> A series of successor programs to RMP and VGD with more explicit combination of protection and promotional goals	A discourse shift from protection goals to protection + promotion goals
Mid 2000s	<b>Geographic Targeting</b> Monga, chars	Greater recognition of poverty pockets
Late 2000s	<b>Employment Guarantee</b>	The food price hike of 2007-08 spurred a new initiative that saw a major innovation in terms on introduction of employment guarantee (bulk employment during slack seasons) in workfare program

# Social protection expenditure



Source: Ministry of Finance

- SP expenditure is relatively high in Bangladesh compared to her level of development (2.3% of GDP).
- Large number programmes (95) administered by 23 ministries/agencies.

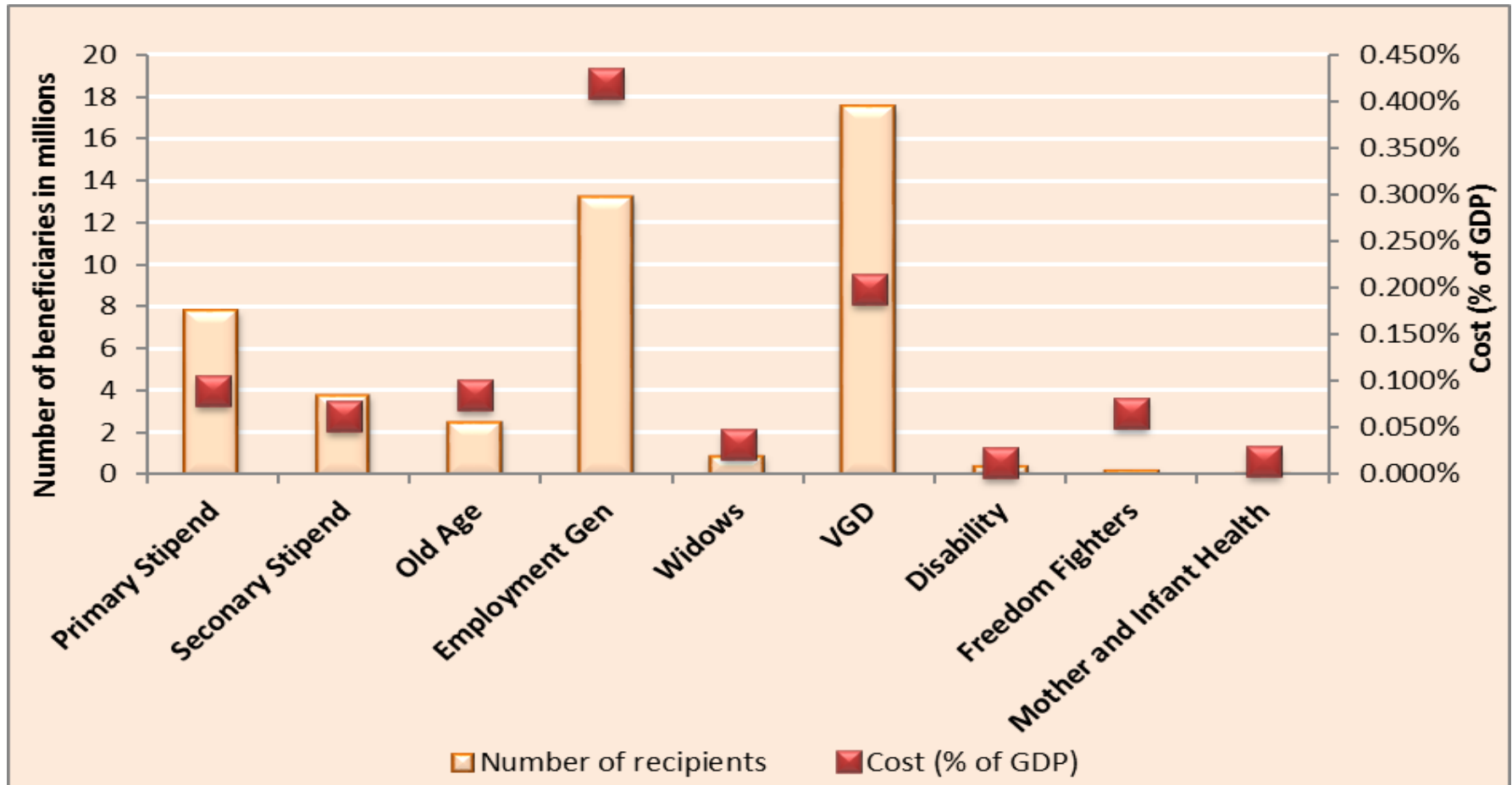
# Main features of current SP system

	As % of total SP Budget	As % of total GDP	As % of total Beneficiary
<b>Total Social Protection</b>	100%	2.23%	100%
<b>Total under Family Welfare</b>	55%	1.23%	30%
1) Assistance	22%	0.48%	6%
<b>2) Child Development</b>	<b>8%</b>	<b>0.18%</b>	16%
3) Health	5%	0.11%	4%
4) Education	0.4%	0.01%	1%
5) Old-Age Assistance	28%	0.62%	4%
- Government Pension	24%	0.53%	1%
Open Market Sales (OMS)	8%	0.17%	
<b>Total under Income generation/Employment Generation</b>	19%	0.42%	28%
<b>Total under Miscellaneous Programs</b>	4%	0.08%	13%
<b>Total under Disaster Management</b>	13%	0.29%	1%
<b>Total</b>	-	100%	

- No major schemes directly addressing the needs of pregnant women and young children.
- No comprehensive programmes for disabled.
- Biased towards rural location; urban children ignored.
- Low/inadequate transfer amounts for stipend programmes.

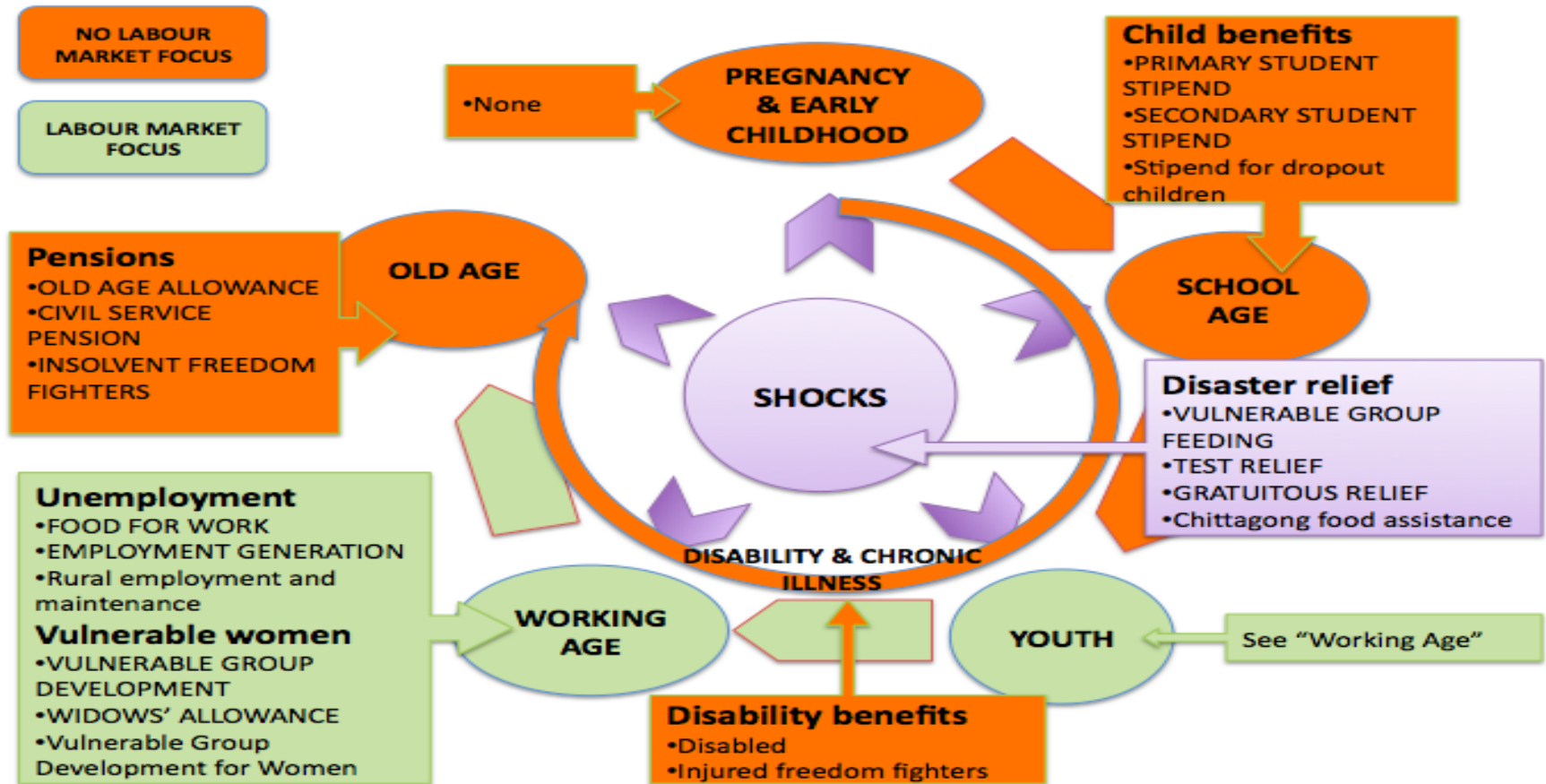
# Main features of current SP system

- Some programmes attract higher than benefits per capita than others. Example- EGPP; Freedom fighters.





# Salient Features of the Current System



Although not by design, the major SP schemes in Bangladesh have evolved over time to address lifecycle risks. Above figure maps the major schemes in Bangladesh across the lifecycle, with the large schemes in capitals; it also includes the main short-term disaster relief programmes and the civil service pension.

# Main features of the current System..

## Performance of SN Transfer

	2005	2010
Coverage of the poor (%)	20.9	34.4
Leakage (%)	44.3	59.8
Targeting efficiency (%)	52.6	35.3
Generosity (for all recipient) (%)	13.2	8.8
Generosity for poor (%)	22.2	10.6

Source: HIES 2005 and 2010

- Coverage of poor has improved over time: in 2010 a third of the poor participated in at least one social assistance program compared with 21% in 2005. But, the coverage remains low.
- High leakages (non-poor beneficiaries) due to poor design and implementation and have increased over time.
- Very low targeting efficiency and further declining
- Average transfer adequacy (i.e. generosity) on average is also low and has worsened over the years

# Main features of the current System

Coverage of SNs by Per Capita Expenditure Quintile (%)		
Quintile	2010	2005
1	39	24
2	32	16
3	25	14
4	20	8
5	10	4
<b>Total</b>	<b>24.6</b>	<b>12.6</b>
Source: HIES 2010		

- Two fifths of beneficiaries coming from the poorest twenty percent of the population
- Large inclusion errors, with coverage in the richest two quintiles more than doubling during the period 2005-10
- Between 2005-2010 proportion of beneficiaries-into top 40% of income increased by 150% but for poorest quintile it is 63%.

# Review: main features of current SP system

Negligible impacts; large SP programmes (2.3% of GDP).

Simulations	Poverty rate (HCI)	Poverty Gap
<b>Against Upper Poverty Line</b>		
HIES 2010 Outcome	31.5	6.5
Outcome without SSP	33	7.4
Outcome with SSP benefits concentrated on the extreme poor	32	5.8
Outcome with SSP benefits targeted to the poor	29	6
<b>Against Lower Poverty Line</b>		
HIES 2010 Outcome	17.6	3.1
Outcome without SSP	19.1	4.1
Outcome with SSP benefits concentrated on the extreme poor	13.5	2.2

**Targeting (selection/identification) Issue**

# Arguments favouring universal coverage

- In line with the theory – and practice – of political economy theory, if the more affluent receive a social protection benefit, they are more likely to support the programme and, importantly, are more willing to be taxed. This will benefit those living in poverty since they will receive a higher quality programme, including a higher transfer.
- Given that the better-off pay the highest taxes and are the main financiers of a social protection system, it could be argued that it is only fair that they should also benefit.
- In fact, many universal schemes are entitlements – often backed up by Constitutional dispositions (such as the right to Social Security in the Bangladesh Constitution) – meaning that all citizens, including the better-off, have a right to access the benefit.
- By enabling everyone of an eligible category – such as everyone over or under a certain age – to access a scheme, administration processes can be significantly simplified, which is important in countries with weak administrative systems.

# Arguments favouring universal coverage..

- In reality, when transfer levels are low – as with many universal pensions – the rich do not bother to apply and, effectively, self-target themselves out of a scheme. This happens with the Nepal Senior Citizens' Allowance: many more affluent people in Kathmandu do not apply for the scheme since they do not need the US\$5.00 per month that it offers.
- When effective tax regimes are in place, it is possible to provide social protection benefits to the better-off and claw a proportion back through the tax system. So, while New Zealand's tax-financed pension is universal, older people continue to pay income tax in old age. As a result, the equivalent of around 0.7% of GDP is clawed back from the pension scheme through taxation. It needs to be recognised that, in developing countries, indirect taxes claw back a proportion of entitlements from everyone, with higher sums – in absolute (though not relative) terms – being paid by the rich.

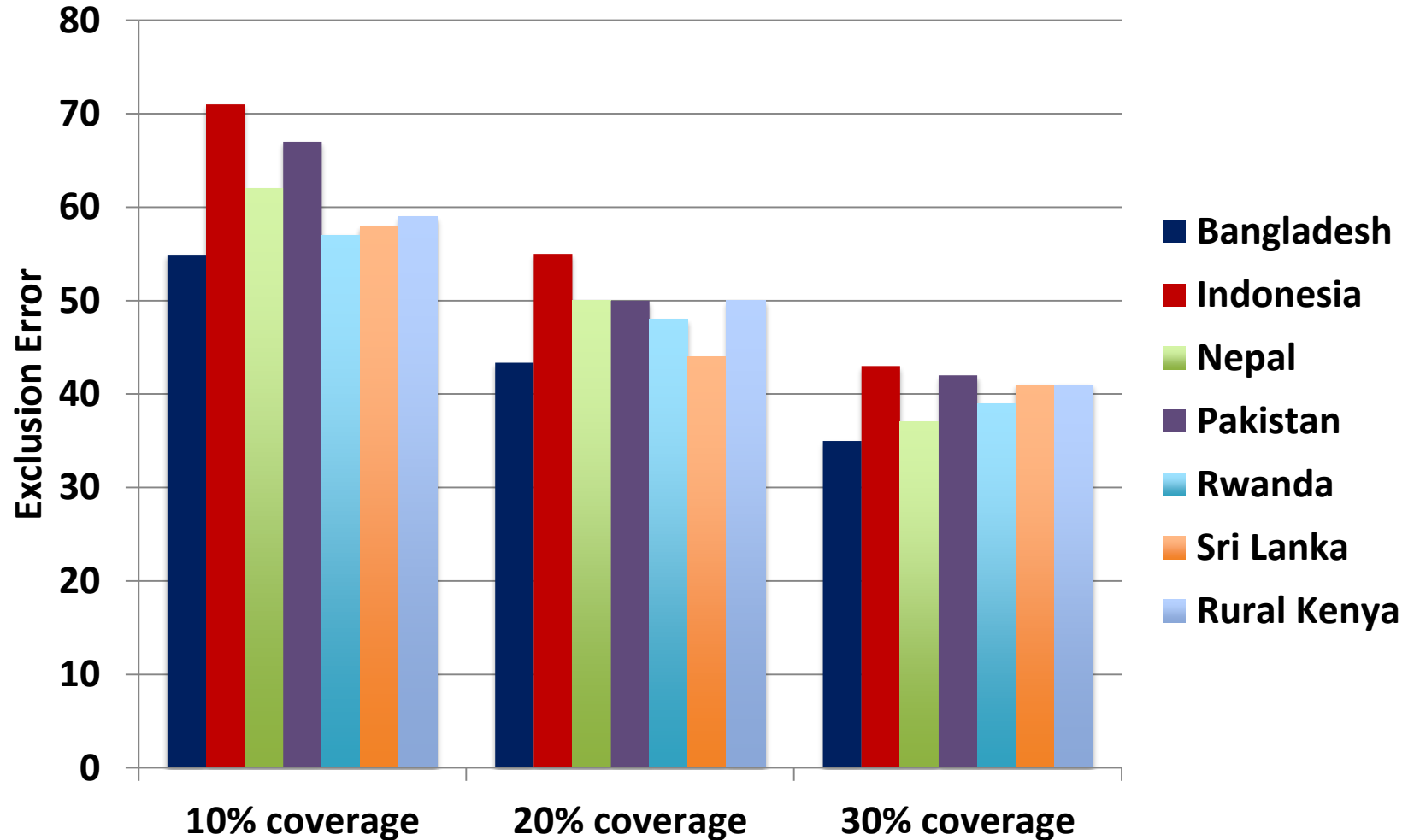
# Proxy Means Test: A Tool for better Targeting!

- The purpose of developing a proxy means test model (PMTM) involves finding a *weighted* combination of “proxy” variables or indicators that *together* identify or predict whether a household is poor or not.
- The PMT methodology is based on the concept that household income bears some correlation to their assets, which can include housing, household items, productive assets and personal characteristics (such as age or education).
- Although multiple correlations are derived using the household survey, R-squared values are relatively low (usually between 0.4 and 0.6). The weak correlation is the main cause of inaccuracy and arbitrariness of selection leads to exclusion errors.



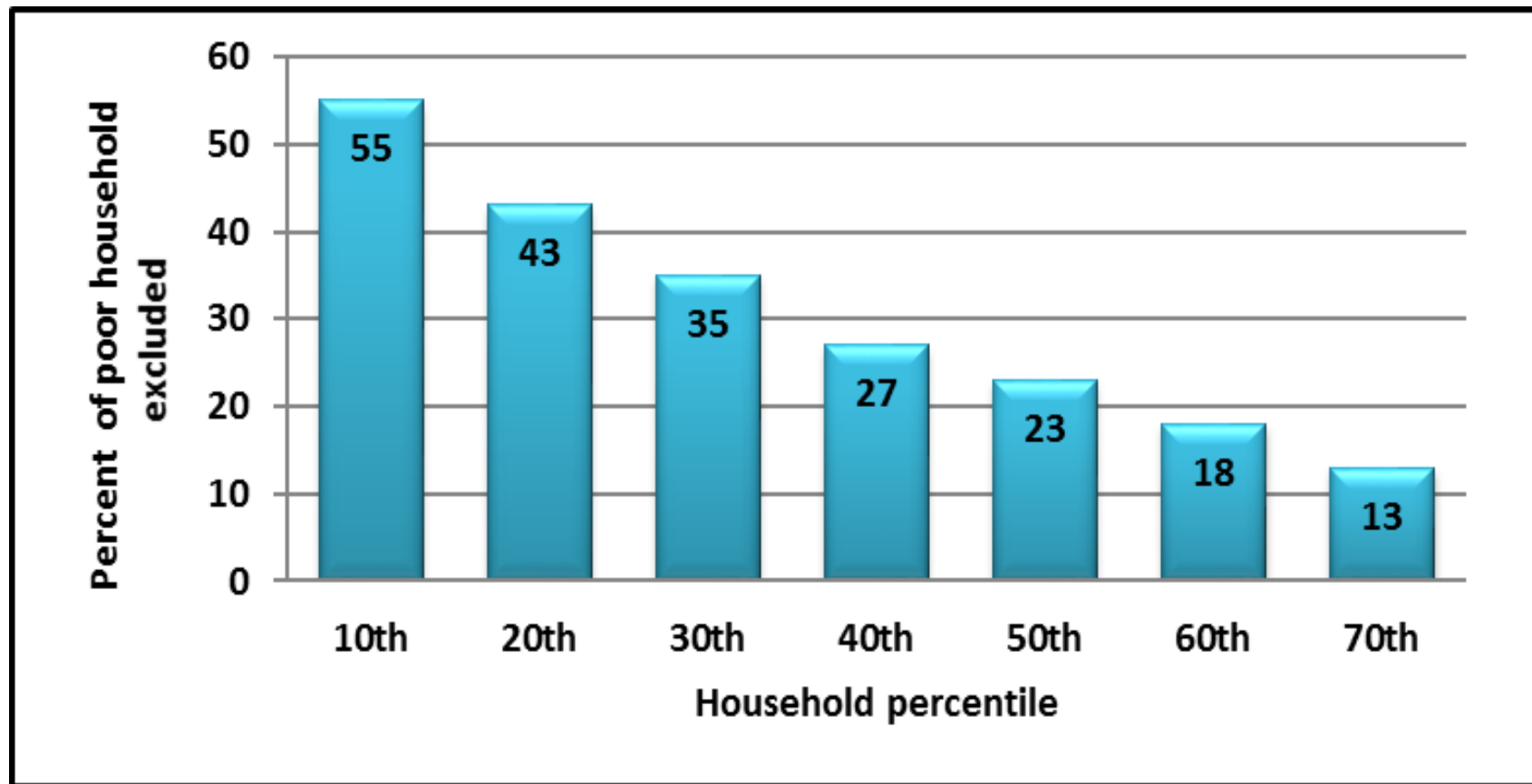
# Proxy Means Test: A Tool for better Targeting!

## *Theoretical Exclusion and Inclusion Errors for PMT*



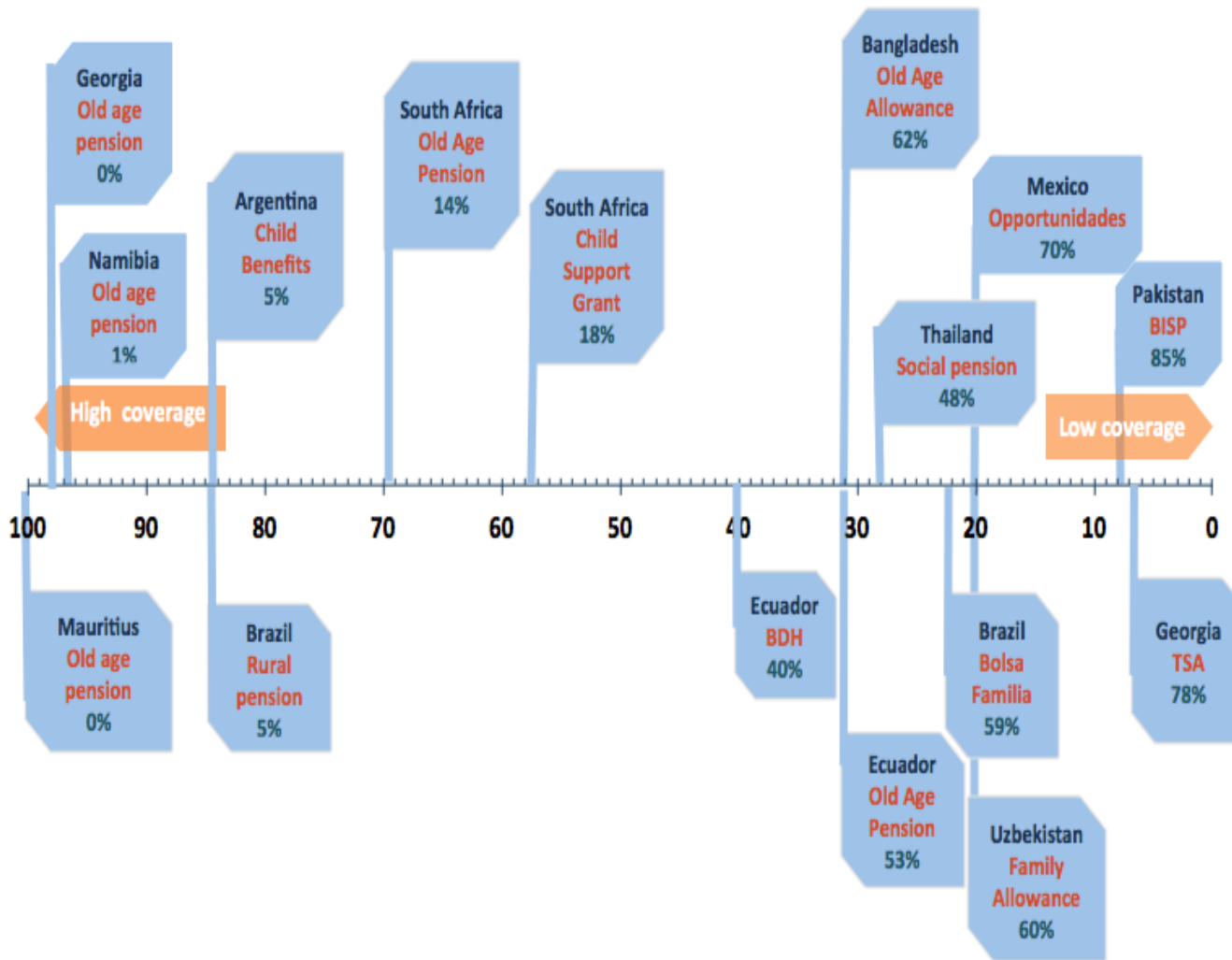
# Proxy Means Test: A Tool for better Targeting!

## *Theoretical Exclusion and Inclusion Errors for Bangladesh Proxy Means Test*



*Source: Bangladesh PMT model based on HIES, 2010*

# Is the challenge targeting or coverage?



**Higher coverage leads to better inclusion of the Poor.**

So, by “better targeting” do we mean prioritising the Inclusion of the poor or reduce the exclusion of the non-poor?

# **National Social Security Strategy (NSSS)**

# **National Social Security Strategy (NSSS)**

- SP sector has problems or concerns
- GoB has embarked upon the formulation of a comprehensive National Social Security Strategy (NSSS).
- The Cabinet meeting held on 10th September 2012 entrusted (GED) to prepare the NSSS under the guidance of a Central Monitoring Committee (CMC) for SP Programmes Chaired by the Cabinet Secretary.
- The CMC provided the terms of reference and overall guidance to the formulation of the NSSS.
- NSSS has been approved in June 2015 and launched in November 2005.

# NSSS proposal

Consolidated Life Cycle based Core SSPs	Mapping into Current SSPs
<p>1. Children's Programme age &lt;1-4)</p> <ul style="list-style-type: none"> <li>--Child Benefit (Tk. 800/1600 per month; max. 2 persons)</li> <li>--Strengthen immunization, child healthcare, nutrition, water and sanitation and outreach programmes</li> </ul>	<ul style="list-style-type: none"> <li>--Maternal, child and reproductive health</li> <li>--Community healthcare initiative</li> </ul>
<p>2. Programme for School Age Children</p> <ul style="list-style-type: none"> <li>--primary and secondary school stipend (Tk. 300/600 per month; age 5-18)</li> <li>--Primary school feeding</li> <li>--Orphans Programme</li> <li>--Child Maintenance Payment for Abandoned Children</li> </ul>	<ul style="list-style-type: none"> <li>--Primary school stipend</li> <li>--Secondary school stipend</li> <li>-- Primary school feeding</li> <li>--Orphans programme</li> </ul>
<p>3a. Programmes for Working Age (19-59)</p> <ul style="list-style-type: none"> <li>--Strengthen education and training</li> <li>--Develop legislation for unemployment, accident, sickness and maternity insurance</li> <li>--Consolidate workfare programmes</li> </ul>	<ul style="list-style-type: none"> <li>--Economic empowerment of the poor</li> <li>--Food assistance for Chittagong Hill Tracts</li> <li>--Employment generation programme for the ultra poor</li> <li>--Food for work</li> <li>--Social development foundation</li> <li>--Rural employment and road maintenance programme</li> <li>--One household one farm</li> <li>--Ashrayan project 2</li> </ul>
<p>3b. Programmes for Women (Age 19-59)</p> <ul style="list-style-type: none"> <li>--Consolidate into one VWB programme on a cash basis (Tk. 800/1600 per month).</li> <li>-- Provision of Childcare across all formal employment</li> <li>-- Maternal Health Voucher Schemes (MHVS)</li> <li>-- Maternity insurance for new mothers in employment</li> </ul>	<ul style="list-style-type: none"> <li>--Vulnerable Group Development</li> <li>--Allowances for widow, deserted and destitute women</li> <li>--Maternal Health Voucher Schemes (MHVS)</li> </ul>

# NSSS proposal

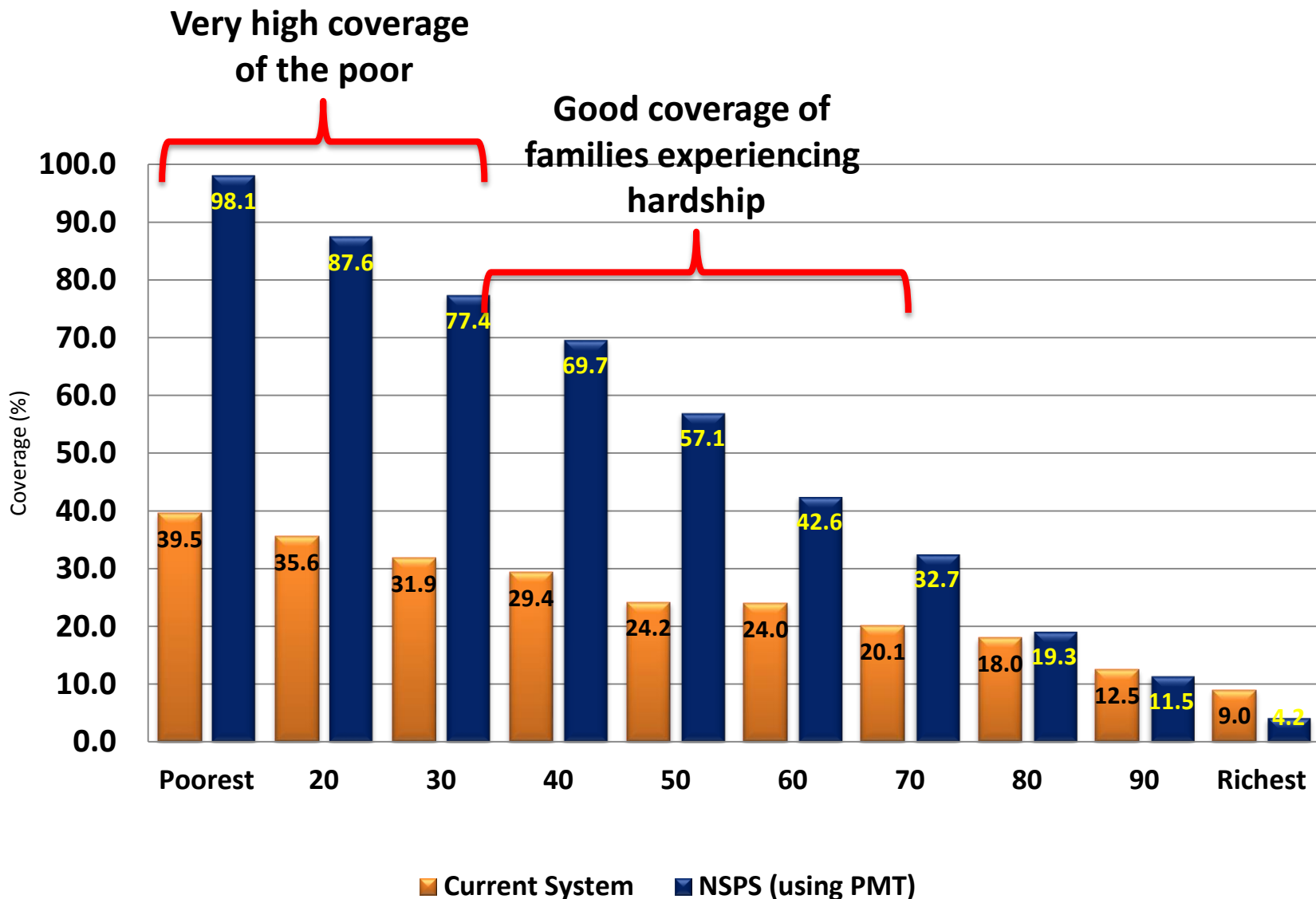
Consolidated Life Cycle based Core SSPs	Mapping into Current SSPs
<p>4. Comprehensive Pension System for the Elderly</p> <ul style="list-style-type: none"> <li>--Citizen's Pension (Tk. 800/ 1600 per month; age 60 plus)</li> <li>--Government Service Pension (unchanged)</li> <li>--Introduce Legislation for National Social Insurance Scheme (contributory/privately funded).</li> <li>-- Explore Option for Private Voluntary Pensions</li> <li>--Freedom Fighters Programme</li> </ul>	<ul style="list-style-type: none"> <li>--Old age allowance</li> <li>--Construction of residence for landless and poor freedom fighters</li> <li>-- Honorarium for insolvent freedom fighters</li> <li>--Government Service Pension</li> </ul>
<p>5. Programmes for People with Disabilities</p> <ul style="list-style-type: none"> <li>--Child Disability Benefit ( taka 800/1600 per month; age &lt;1-18)</li> <li>--Disability Benefit (taka 800/1600 month; age 19-59)</li> </ul>	<ul style="list-style-type: none"> <li>--Allowance for financially insolvent people with disabilities</li> </ul>
Consolidate Risk Mitigation SSPs	
<p>6. Strengthen Programmes for Managing Covariate Risks</p> <ul style="list-style-type: none"> <li>-- Strengthen OMS to serve food security needs.</li> <li>-- Align Disaster Management with Social Security</li> </ul>	<ul style="list-style-type: none"> <li>--Vulnerable Group Feeding</li> <li>--Test Relief Food</li> <li>--Gratuitous Relief</li> <li>--Open Market Sales (OMS)</li> </ul>

# Favourable impacts of NSSS proposal

<b>Simulation Type</b>	<b>Head Count Poverty (%)</b>	<b>Depth of Poverty (%)</b>
No Social Security Programmes	33.0	7.4
Using 2010 SSPs reported in HIES	31.5	6.5
Using NSSS life-cycle programmes	28.3	4.8

Improvement over the current system in terms of head count poverty reduction.

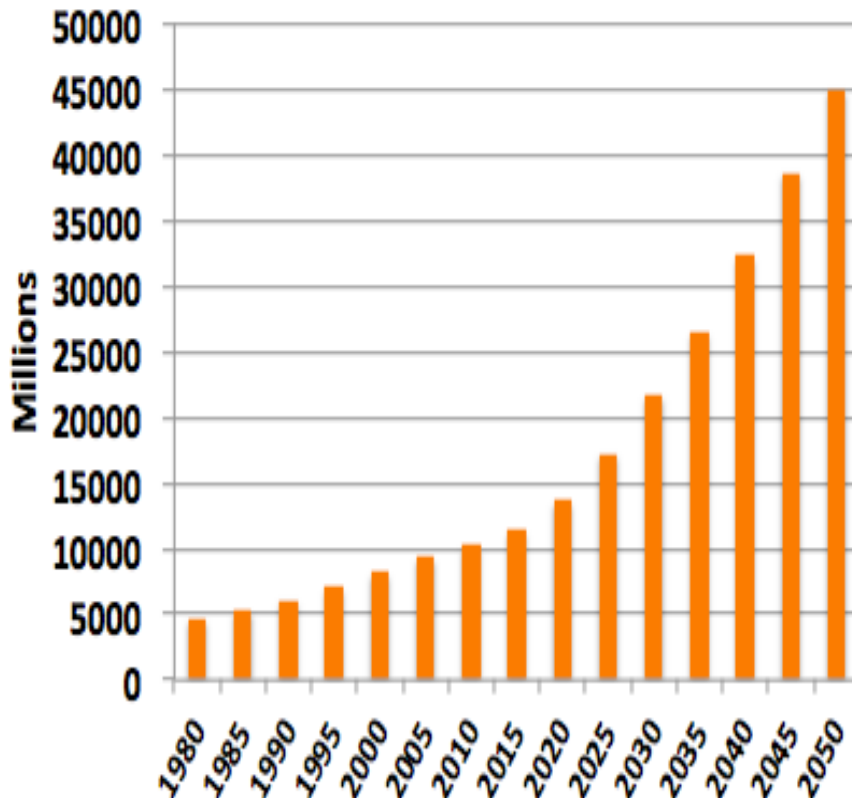




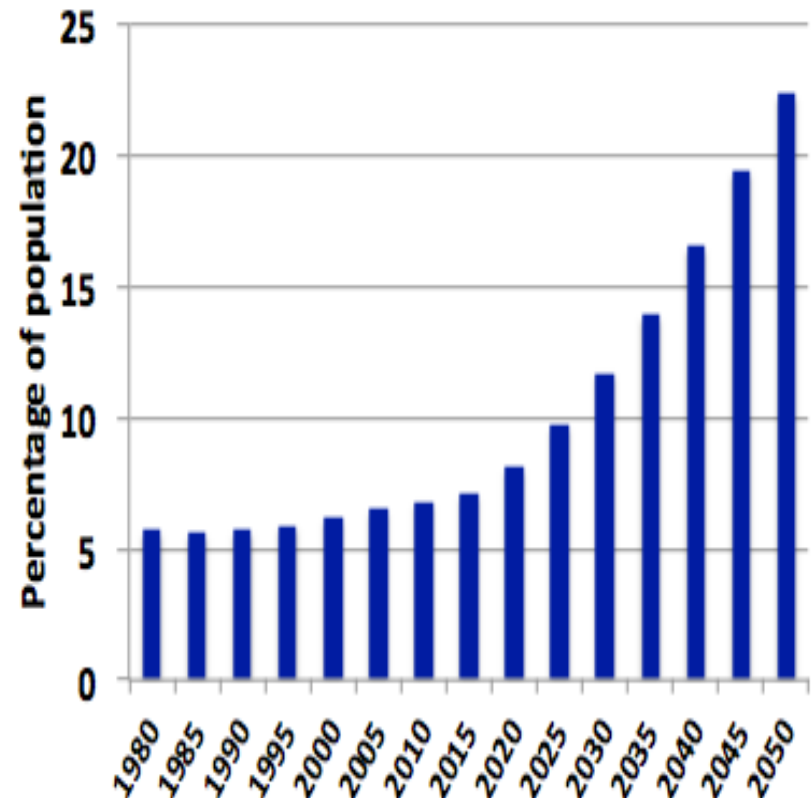
Pro-poor distribution most likely the outcome of the NSSS

# Demographic challenge: Growth in elderly population

## Number of people 60+ years

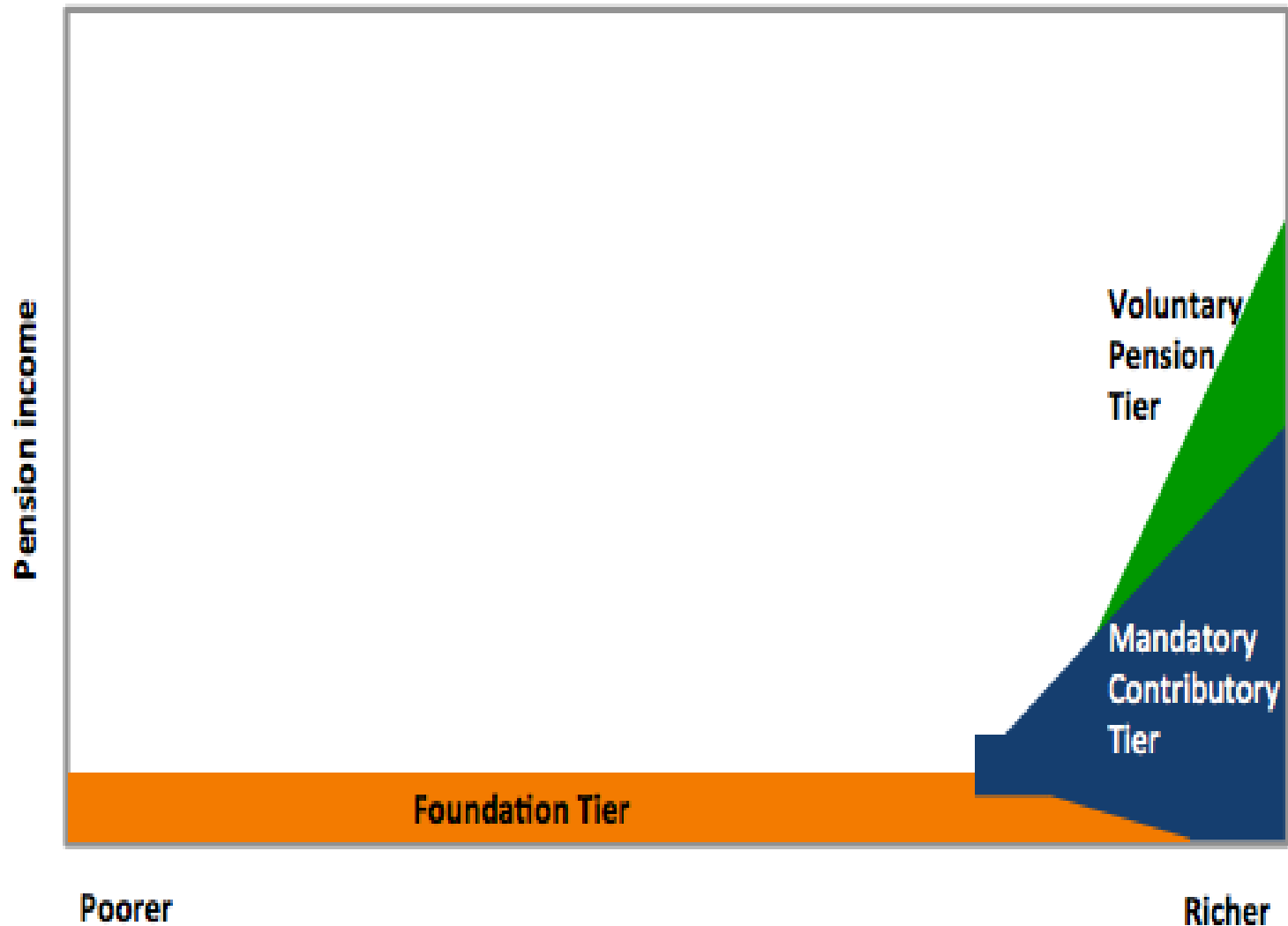


## 60+ years as proportion of total population

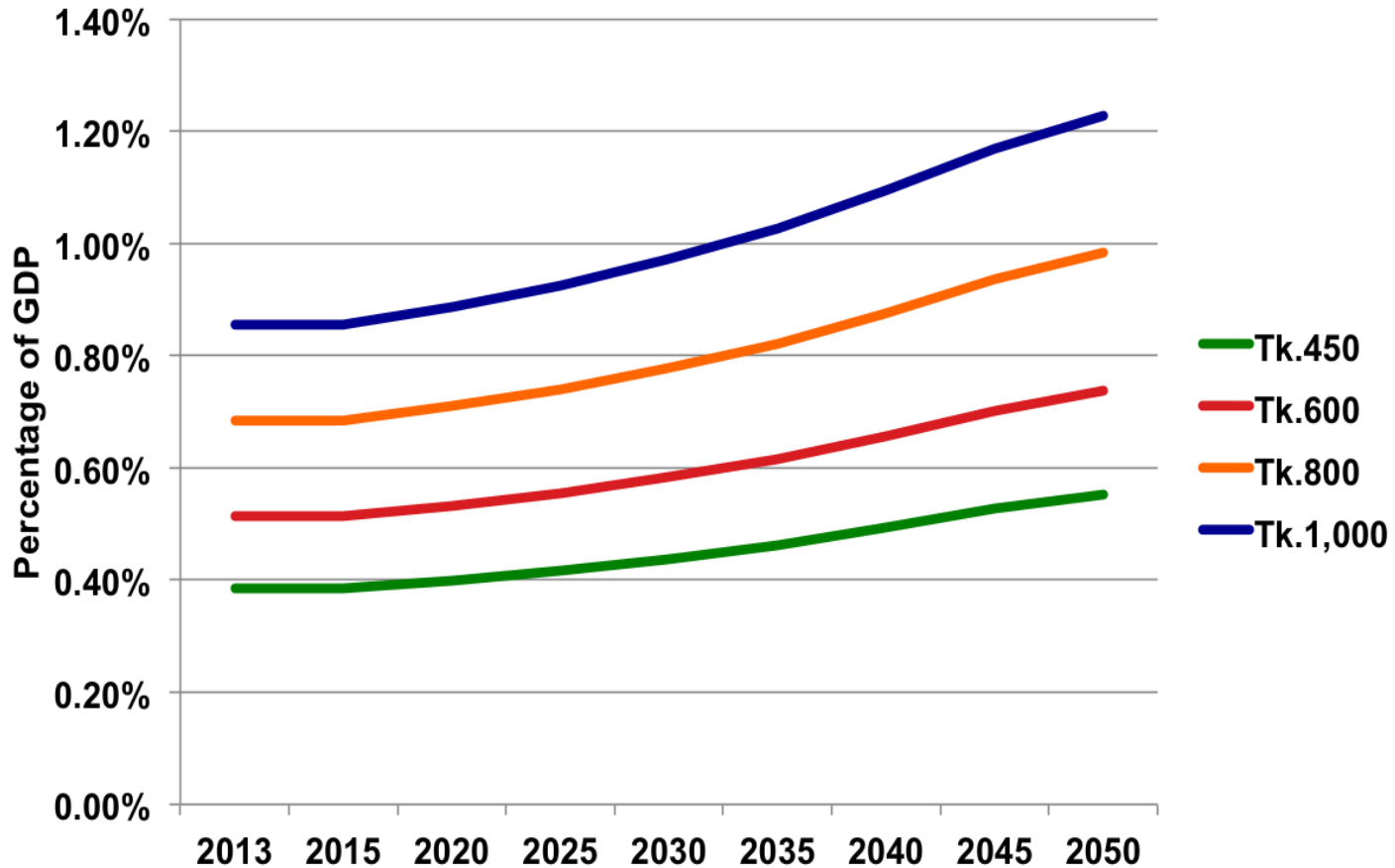


# Flagship scheme for the NSPS?

A pension system for Bangladesh, providing universal coverage

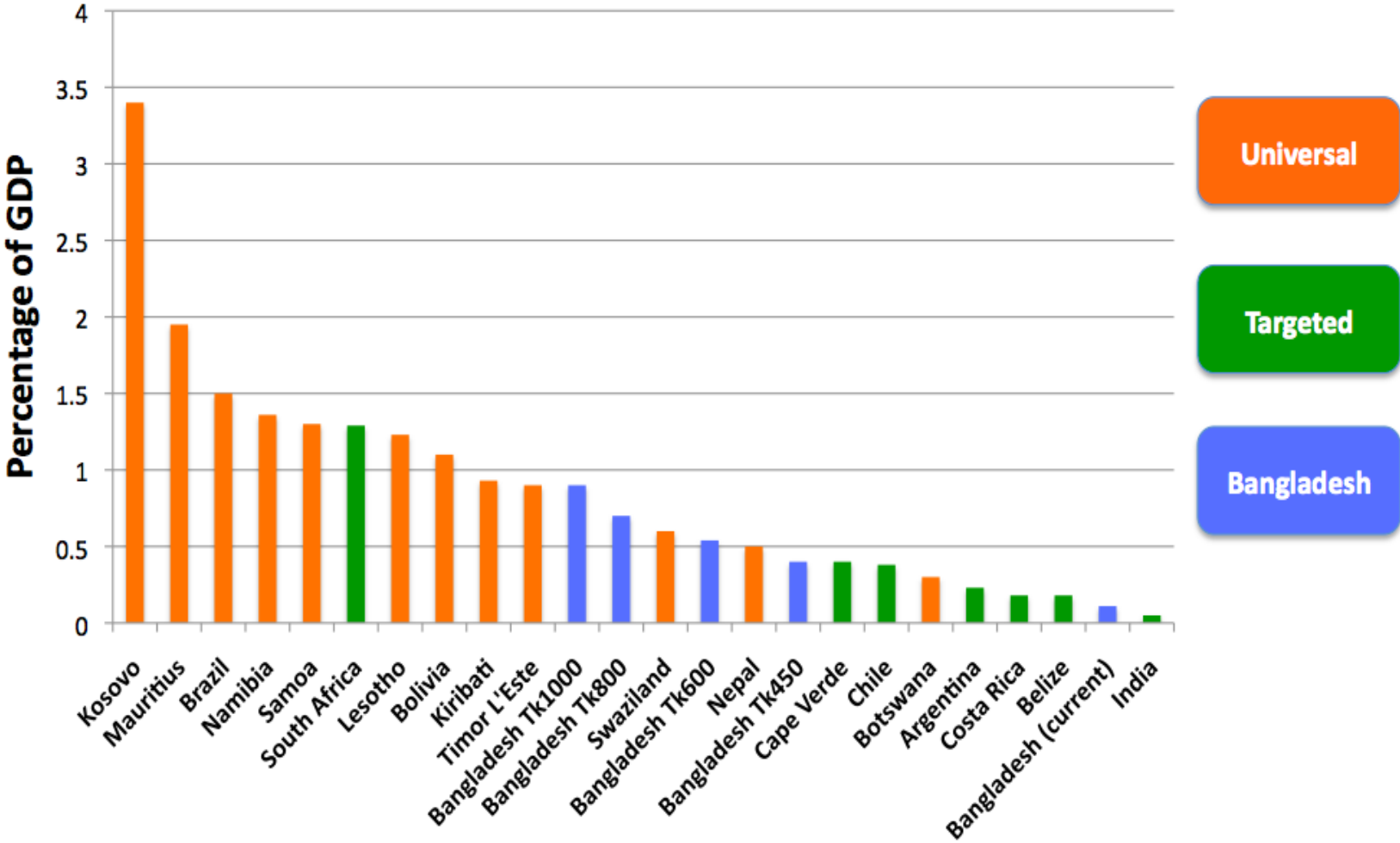


# Costs of a tax-financed pension up to 2050: For all over-65s



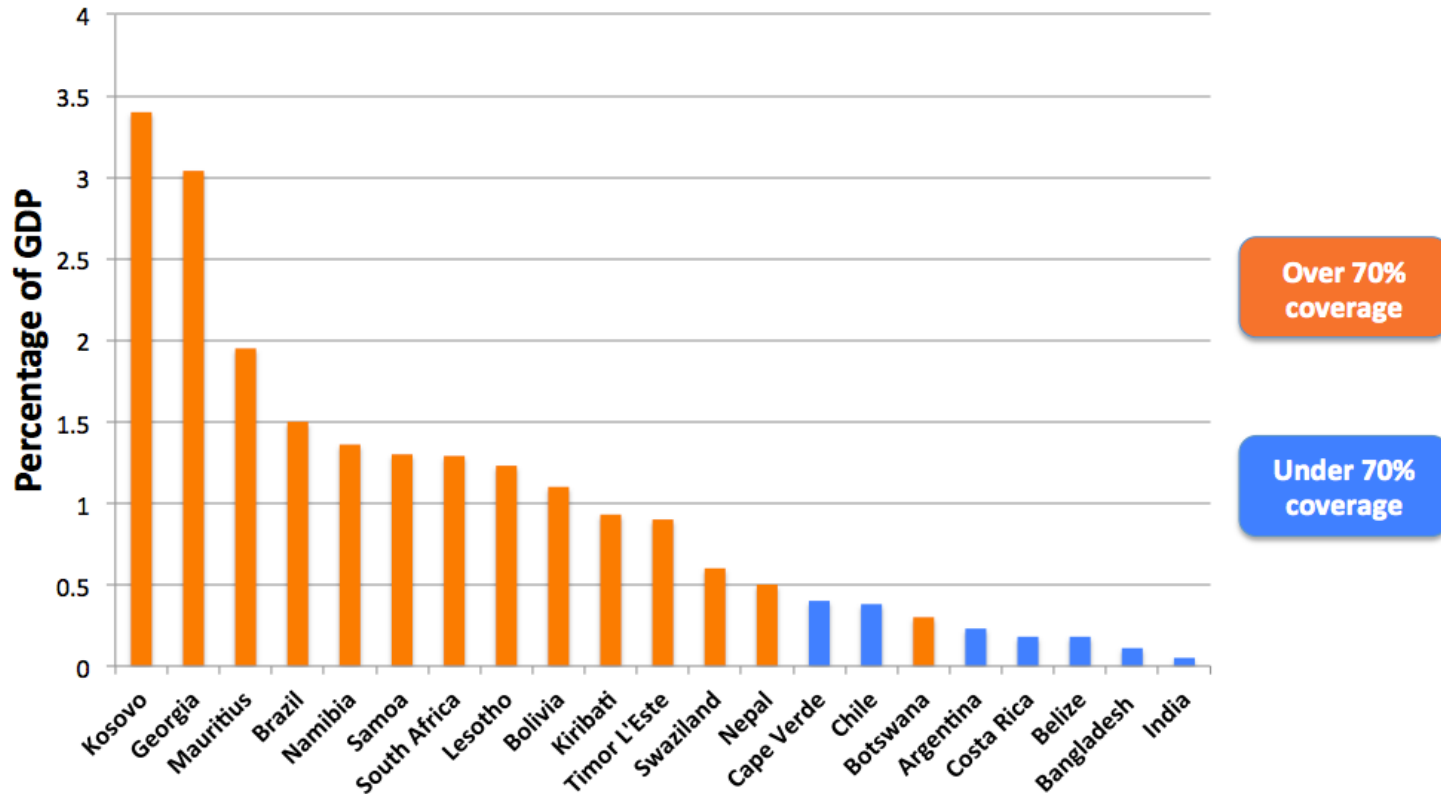
Assumes GDP per capita growth rate of only 2.4% per year

# Cost comparison to other developing countries



# Affordability is dependent on the political economy of targeting design

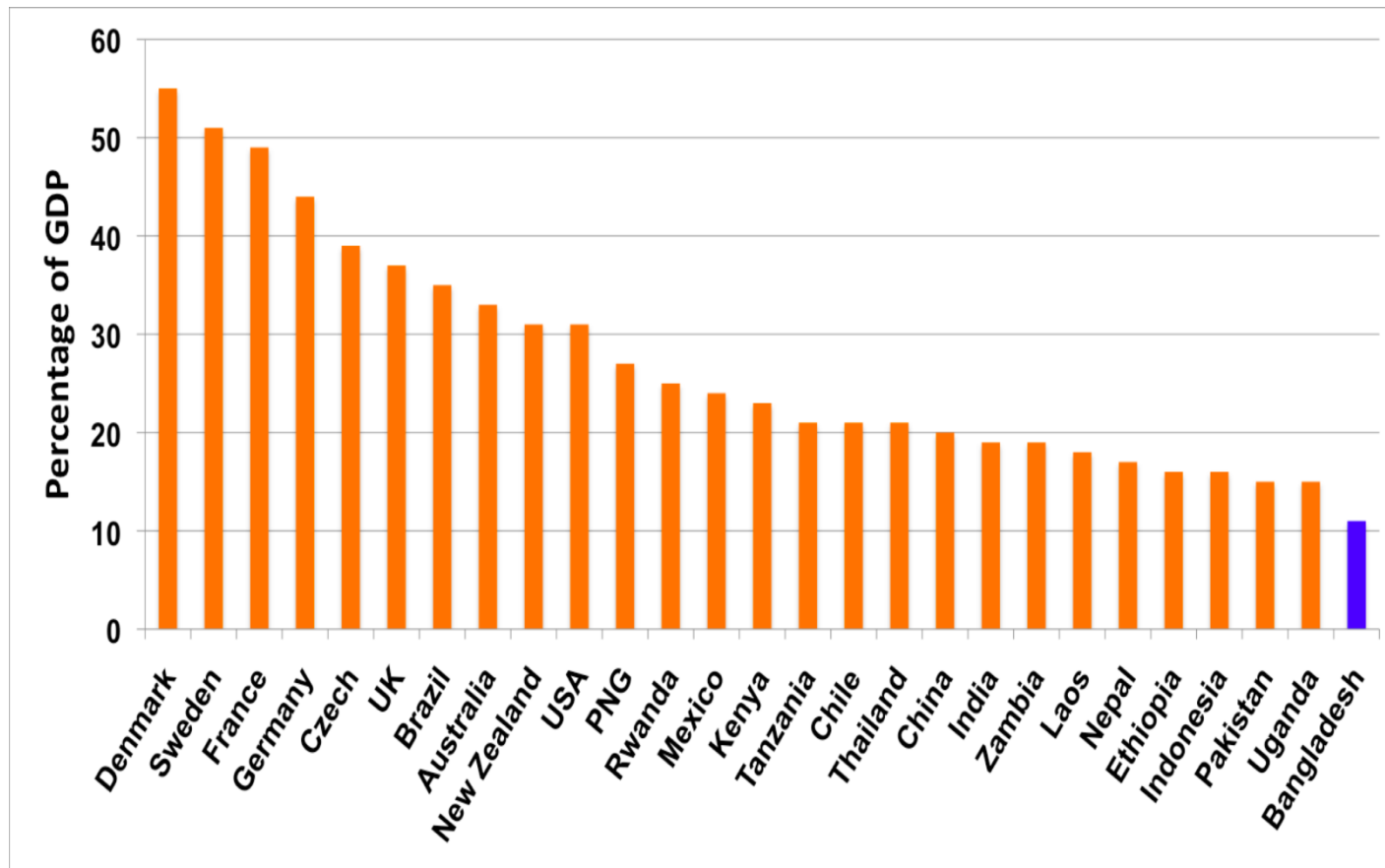
Costs of pension schemes in developing countries:



Inclusive schemes build alliances between extreme poor and those in middle deciles: become politically popular and, as a result, governments invest in them

# In the end, it's all about taxation!

Government revenue as a percentage of GDP:



Will a strengthened social contract lead to higher taxation?

# Financing



# Financing the NSPS

- Presently, the level of public spending on all SP programs amounts to about 2.2 % of GDP.
- 6FYP target 3 % of GDP by the end of the Plan in FY15.
- Costing of Proposed Programmes:
  - Tax Financed Programmes In FY 15-16, total 5 lifecycle based programmes will cost 1.57% of GDP. LC+ Covariate Risk Mitigation + Special & Small programmes will 2.6% of GDP

# Projection: Fiscal Space and SP Budget

	Projection				
As % of GDP	2014	2017	2021	2026	2030
Revenue in current prices	14.00	15.13	16.63	18.50	20.00
Total Expenditure at current prices: (a)	18.50	19.63	21.13	23.00	24.50
Total Expenditure at constant prices: (b)	18.50	15.62	12.35	9.08	7.03
SP Budget as of Total Real Expenditure	2.15	1.82	1.44	1.06	0.82
Total Fiscal Space (a-b)	0.00	4.00	8.77	13.92	17.47
Total Fiscal Space for SP	0.00	1.00	2.02	2.37	2.62
SP Budget with fiscal space	2.15	2.82	3.45	3.42	3.44

- GDP Growth 6-7% and Inflation 5-6%.
- Tax/GDP ratio increase by **0.5 percentage** point per year over the medium term.
- **Fiscal Space** is defined to be the increase in resources available within the budget constraint or total expenditure limit after meeting the present level of total expenditure in real terms (a – b).
- In the initial years 25% of total fiscal space will be allocated for SP, dropping down to 15% in later years.
- Budget for SP is projected to increase from 2.2 % of GDP in FY14 to about 3.5% in 2021.

# Financing the NSPS

- Financing requirement and availability
- **Base Case:** Small gap in the first three years - 0.4% of GDP (TK. 60 billion, in FY16 and declines 0.2% of GDP (Tk. 37 billion, in FY16-17). Financing gap turns into a surplus in FY18-19)

Core Life Cycle Programmes	FY15-16 Cost (taka billion)	Cost with full implementation (FY17-18) (Taka billion)	Beneficiaries in FY17-18 (millions)
1. Pension for the Elderly			
--Citizen's Pension	31	63	5.5
--Government Pension	76	85	0.6
2. Programmes for the Disabled	6	11	1.0
3. Child Benefit	43	81	7.5
4. Programme for School Age Children	38	70	17.9
5. Programmes for Women			
- Vulnerable women's benefit	18	35	3.2
Total	212.0	345.0	35.7
Nominal GDP	15177	18955	
Total as Percent of GDP	1.4	1.8	

# Financing in a middle income country

Instruments of support and financing mechanism will broaden from beyond safety net schemes to social insurance and labor legislation. Examples are shown below. Implementation will be gradual and benefits will be phased in based on financial capacities.

