Summary report of orientation on social protection

Social Protection Civil Society Network (SPCSN) organized a series of virtual orientations on social protection starting from 5th June 2020 to 29 August 2020 and it is still on-going. An objective to provide basic conceptual clarity on social protection, it brought more than 400 attendees from CSOs of Nepal.

In the opening remarks, Mr. Tilottam Paudel, Chairperson of SPCSN shared the key highlights to ensure a basic knowledge of social protection. It is also a proven instrument that improves or protects human capital, ranging from labor market inventions and better managing the income risk that leaves people vulnerable, he concluded.


Mr. Dhakal mentioned the key features of the fundamentals of social protection in Nepal’s context. He gave an insightful approach consisting of the international context and Nepal’s best practices to implement the social protection policies. Similarly, he elaborated on the drafting of the National Social Protection Framework that consists of Social assistance, care services, social insurance, and labor market policies which is also important in binding fragmented social protection programs in Nepal. Emphasizing the safety nets, social security, and social protection he mentioned the transfers that are made to vulnerable people affected by livelihood shocks. He showcased the structural adjustment in the 1980s especially in Latina America and Africa, financial crises particularly during the 1990s in Southeast Asia and global food crises in 1984, 1992, 2002, and 2008 and how social protection played a vital role in securing the people.
In the end, he presented the social protection instruments in Nepal i.e. Cash transfers, social insurance, food-based transfers, social welfare or care services, and employment and livelihoods. A total of 55 participants attended the event with their meaningful participation.

2. **Social Protection in Nepal-Design, Effectiveness, and Impact by Mr. Basant Raj Gautam, Former Director-General, Department of Civil Registration- June 19, 2020**

Mr. Gautam expressed social security as any government system that provides monetary assistance to people with inadequate or no income is known as social security. Whereas social protection is the set of policies and programs designed to reduce poverty and vulnerability to protect against hazards and loss of income.

Furthermore, he provided the historical evidence of social protection in Nepal convening national and international treaties and best practices among them. Even after the promulgation of the Constitution of Nepal has secured the fundamental right to social protection. He also stressed the broadly 16 programs are enabling and 76 schemes are operational in 11 federal ministries. A large number of programs or schemes are under the health and education sectors. However, they are fragmented and need unity so that the integrated program approaches can be developed. After the power devolution, role clarity of all three tiers of government is equally important to legislature binding hence, it should be another priority, he added. Still the programs lag the contributory social security to accommodating non-formal sectors, and bylaws of government’s notifications on standards/income ceiling, etc. For the policy coordination and harmonization remain as the established challenges. He is hopeful in the draft of the National Social Protection Framework that may address these fundamental issues and bring a coordinated action in the country.

3. **Social Protection Floors by Nita Neupane, Senior Officer, ILO on 19 June 2020**

Ms. Neupane presented the common social protection programs that are prevailing in Nepal i.e. labor market interventions, social insurance, social assistance, social services, health, water, and sanitation.
In labor market programs consisted the activities to stimulate employment and productivity such as employment services, job training, and direct employment generation (Prime Minister Employment Program).

Furthermore, she explained that social assistance interventions that include welfare and social services to highly vulnerable groups such as the physically or mentally disabled, orphans, cash or in-kind transfers and family allowances and lastly temporary subsidies that includes child, housing or support of lower prices of staple food in times of crisis.

The vertical approaches on social protection include the contribution-based social protection programs where private or public contribution is required. Similarly, horizontal social protection involves free services i.e. cash transfers, basic health services, etc.

Lastly, she concluded with the recognition of the government in implementing social protection programs but she added the implementation process is still challenging as many issues converge the aspects and more budget is required.

4. Mr. Bishnu Lamichhane, Director of Social Protection Section, Department of National ID and Civil Registration, Social Transfer in Nepal: Act, Regulation, Guidelines/Procedures and Practice, 3 July 2020

Mr. Lamichhane explained the best practices of civil registration and social transfers that are prevailing in Nepal. The specific life-cycle vulnerable groups are addressed in social protection programs. The Department is now facing challenges while integrating information as there are 6,000+ populations left behind from the social protection programs and some have already died. Similarly, the handwritten registration is still on so the Department is implementing the digital platform with the banking system. In 6 local municipalities, the e-banking system is not reachable. The challenges are realized while transferring cash as senior citizens are not familiar with the banking system. The Department also has a unitary system (MIS) to eradicate errors of duplication and or double social protection for the population which is realized as an achievement. The fourth installment of cash transfers is not distributed as it is under the discussion in the Federal Cabinet and after the decision, it will be disbursed accordingly. He also addressed that the Social Protection Act, 2075 has missed incorporating allowances for single women and the Partial Disability population.
Children with disability allowance have been implemented in Karnali regions and the IEC materials are developed and disseminated in various parts of the country. The Local Coordination Act, 2075 has a provision to select Registrar from the secretary of VDCs and the Registrar is mandated to look after all the vital registrations in their constituencies.

5. Ms. Bishwa Ratna Pun, Project Manager, Save the Children, 10 July 2020, Child-Sensitive Social Protection

In the opening session, Ms. Pun expressed the child poverty extracting the references from UNICEF, Wikipedia that applies to children for poor families or orphans being raised with limited or in some cases absent, state resources.

There are 3 stages of child poverty hand level, mind level, and heart level explained by UNICEF. In hand-level poverty, the child realizes no food, no warm clothes, no shelter, or engaging in hazardous labor. Whereas mind level lays the school dropout, absenteeism, and lack of support for study at home. A child also realizes no warm touch from parents, no empathy, no communication, no participation in a home is a measure not only for children’s suffering but also of their disempowerment is called heart level.

Historical evidence also suggests poverty alleviation interventions and even social protection programs have focused on the household level and assumed this could automatically result in positive impacts for children. Some interventions can have neutral or unintended negative impacts on children. She further added the child-sensitive social as an instrument to break intergenerational poverty traps. It is a future investment in children for the better future of the country.

During the disaster, pandemics have more adverse impacts on the lives of children rather than adults hence, the CSSP is important to implement. Some major stats also suggest implementing the CSSP that prevails the government or private investment in the early stages of children and later on will bring drawbacks for the country. Hence, the bilateral, multilateral, INGOs, and NGOs have released the joint statement to implement CSSP so that it considers the huge difference in children.

She majorly discussed the principles of CSSP, the situation of child poverty, and deprivation in Nepal, SP as a right of children.

Ms. Pandey provided the concept of adaptive social protection and the context of Nepal by addressing the roles of CSOs in implementing adaptive SP. Adaptive social protection is understood to build the resilience of poor and vulnerable households to prepare for (before), cope with (during), and adapt to (after) the shock people face. There is a convergence of three areas that are social protection, humanitarian assistance, and disaster risk management.

In Nepal, social protection programs that involve cash transfers, public works, scholarships, school meals, health subsidies. All these include contributory social insurance, social assistance, and labor market programs. She also added the challenges of current adaptive social protection where coverage of the poor and vulnerable groups is yet to be operational, Prime Minister Employment program should support the working poor, and the scalable programs are yet to be designed.

She said the establishment of an adaptive information system is to identify households vulnerable to shocks, build adaptive programs that promote resilience, and that are scalable for response and recovery, promote resilience and scalable response and recovery programs, develop adaptive financing mechanism to ensure a timely response, establish robust institutional links between disaster risk management and social protection. Similarly, she added the role of CSOs in gathering information or data at the local level to populate the social registry, support to increase the existing programs ensuring that the most vulnerable and excluded covered, help coordinate response and policy engagement for the favorable policy environment and dialogues. Around 58 participants were present to give their insightful remarks on adaptive social protection.

Mr. Hemanta Dangal, Senior Program Coordinator, Save the Children- Basics of Non-Contributory Social Protection Program Design- 7 August 2020

Mr. Dangal shared the common interventions and approaches of non-contributory social protection program design that covers cash transfers, conditional cash transfers, public work programs, in-kind transfers, general subsidies, and fee waivers. As a specific feature the appropriate, adequate, equitable, cost-effective, incentive-compatible, dynamic, and sustainable to ensure the continuation of program cycles are realized. Besides, he gave examples of why these programs are effective to reduce poverty and inequality, to support
household investment in their future, household management risks. All these risks are minimized by offsetting harmful coping strategies and at best by providing an insurance function that improves livelihood options.

Social protection programs include the cash transfer with need-based assistance, family allowance programs, non-contributory pensions, food stamps, vouchers and coupons, and emergency cash transfers that are generally practiced in Nepal. However, there are still no dedicated programs during the emergency, disaster, or pandemic hence, the current policy or acts need refinements. The top-down program-level controls are seen in financial or administrative audits, spot checks or random monitoring with database cross-checks, and public disclosure of information are operational for transparency and social accountability. From the bottom-up approach the social audit, citizen oversight committees, and beneficiary survey, and focus group discussion are functioning in grievance handling mechanisms for the proper actions.

The principle and functional approaches redirect the management information system (MIS) whereas Save the Children is technically and financially supporting DoNIDCR for smooth functioning. The monitoring evaluation with exchanging key program information and institutional aspects also indicate government monitoring strategies. He concluded with the roles of CSOs to bring these cross-checking and verification modalities in ensuring the best practices for a better understanding of social protection. 69 participants attended the meeting with their meaningful participation.

8. **Dr. Radhika Thapaliya, Executive Director, Health Insurance Board, Health Insurance, 14 August 2020** Dr. Thapaliya provided the background information related to health insurance that included the incurring catastrophic health spending increased by 3.6% a year between 2000 and 2015. Universal Health Coverage for everyone receiving the basic healthcare service is required without undergoing financial hardship. To provide access to health service, financial hardship, and reduce out-of-pocket expenses that aim to extend health insurance to all districts by 2022 and all populations by 2030 in line with Sustainable Development Goals (SDGs). Similarly, she gave the policy tools that are binding for health insurance i.e. Constitution of Nepal, 2015, Social Security Act,
Explaining about the features of health insurance program in Nepal, she mentioned about the financing contribution of a household that last for Rs. 3,500 per annum, subsidy support for ultra-poor, senior citizen, People Living with HIV, MDR-TB, Leprosy, complete disability and female community health volunteers for 50%. The government plan is to levy a contribution amount of 1% from employers +1% from employees is seen around 10-15% in the country from the formal sector. Whereas provisions for enrollment from foreign employment need to submit proof of enrollment in health insurance. The benefit packages are up to NRs. 100,000 for a 5-member family that is an enrollment assistant at the community. Further, this information system is managed with the insurance management information system (IMIS) for claim and verification. 90 attendees were present at the meeting.

9. **Mr. Dinesh Kumar Koirala, Deputy Director, Social Security Board, Contributory Social Security Program, 28 August 2020**

Mr. Koirala explained the principle of social security with international treaties and commits that ensure access to healthcare and to guarantee income security. Social security guarantees health and safety during active work life and ensures income regularity during retirement. Hence, it is important in many aspects, he added.

There are 3 approaches to social security that are fundamentally binding the social assistance, insurance mechanisms, and labor market programs. Such schemes provide cash, in-kind support, disaster relief, pension, and unemployment benefits. Here, he suggested the roles of non-government organizations in social security i.e. income support, skill development, awareness-raising, livelihood, health care, and employment support where NGOs can facilitate enabling in societies. According to the Labor Act, 2016 it explains the provisions that cover provident fund, gratuity, health insurance, accidental insurance, employer’s liability, and others that should be combined in contribution-based social protection programs, he explained. There are some issues on SSF that include tax rebate limit, hospital empanelment and automation of claim payment, formulation of a committee that clarify the scope of SSF, provident fund.
and Citizen Investment Fund, he concluded. The meeting was first hand live on Facebook and covered 201 attendees.

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