**敲响全民社会保障的警钟**

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正文：

法赫米达·卡顿（Fahmida Khatun）博士是孟加拉国政策研究中心执行主任，赛义德·优素福·萨达特（Syed Yusuf Saadat）是中心的高级研究员。

孟加拉国政策研究中心执行主任Fahmida Khatun和高级研究员Syed Yusuf Saadat在《敲响全民社会保障的警钟》一文中表示，新冠大流行直接暴露了一个问题，世界上大多数人都容易受到健康和经济冲击的影响。许多国家的弱势群体本就没有社会保护，在疫情影响下情况更加艰难。国际劳工组织(ILO) 2012年《社会保障最低标准建议》(No. 202)指出，社会保障是一项人权，社会保障是发展的必要条件，是减少社会排斥的工具，是对工人赋权的投资，是能逐步推动就业正规化的机制。该建议呼吁各国建立和维持社会保障最低标准，并逐步过渡到更高的社会保障水平。

尽管国际劳工组织表示，2017年全球55%的人口，即约40亿人，没有获得任何形式的社会保障。更糟糕的是，世界上欠发达地区的社会保障覆盖率较低。2017年，亚太地区高达61%的人口和非洲82%的人口没有获得任何社会保障。尽管如此，我们正处于扩大全民社会保障的历史关头。

人们普遍认为，在有大量弱势人口的发展中国家提供不缴费的全民社会保障是非常昂贵的。然而，研究表明，在101个发展中国家样本中，提供全民社会保障最低标准的平均成本仅为国内生产总值的1.6%。对34个中低收入国家和23个低收入国家样本的成本估计表明，全民社会保障最低成本仅占这57个国家综合国内生产总值的2.1%，或仅占世界国内生产总值的0.23%。与全民最低社会保障福利相比，这是一笔相当微薄的费用。这一数额将直接帮助占世界人口9.5%的人，包括1.03亿严重残疾人士、1.53亿老年人和3.64亿儿童。

使用ILO社会保障最低成本的计算标准，我们估计向所有5岁以下儿童提供相当于国家贫困线25%现金福利的成本仅为GDP的1.04%。另一方面，按照购买力平价(PPP)计算，孟加拉国所有5岁以下儿童每天可获得1美元，这将花费该国GDP的1.24%。而现实是，2017年，全世界只有35%的儿童、28%的亚洲儿童和29.4%的孟加拉国儿童获得了社会保障福利。

2017年，全球只有27.8%的残疾人得到了福利保障，孟加拉国只有18.5%的残疾人得到了福利保障。我们估计，在孟加拉国，向所有严重残疾人士提供相当于国家贫困线100%现金福利的成本仅占国内生产总值的0.93%。或者，按照每天的购买力平价计算，向孟加拉国所有严重残疾人士提供2美元的费用相当于国内生产总值的0.55%。

2017年，全球41%的新生儿母亲获得了产妇津贴，而在孟加拉国，2017年新生儿母亲获得产妇津贴的比例仅为20.9%。分娩前后四个月内为所有母亲提供相当于国家贫困线100%产妇福利的成本仅为国内生产总值的0.30%。我们还发现，按购买力平价计算，为孟加拉国所有母亲在分娩前后4个月期间提供相当于每天1美元的产妇现金津贴只会花费GDP的0.09%。

虽然老年人的养老金是世界上最普遍的社会保障形式，但全世界32%的老年人和孟加拉国66%的老年人仍然没有享受任何社会保障福利。以孟加拉国为例，向所有65岁及以上的老年人提供相当于国家贫困线100%现金福利的费用将占国内生产总值的2.18%。另一方面，按照购买力平价，向孟加拉国所有65岁及以上的老人提供每天2美元的服务将花费国内生产总值的1.30%。

孟加拉国在社会保障融资方面面临巨大的财政挑战。实现全民保障的目标将取决于如何筹资和执行社会保障方案。虽然孟加拉国国家社会安全战略的设计是要逐渐鼓励社会保险和缴款筹资的增长，但后者需要一段很长的时间。

鉴于目前经济、弱势群体和某些区域的极端贫困和脆弱性，社会保障方案的预算负担依然很重。需要扩大财政空间，以建立执行国家社会保障战略所需的能力和机构。同样，需要为国家社会保障战略和社会保障体系建设制定的法定条款，也将包括财政条款。例如，应努力扩大非正规部门和非正规企业的社会保险范围。

孟加拉国目前的财政空间受到收入与国内生产总值比率的限制，这一比率不仅低于许多亚洲国家，而且也低于许多撒哈拉以南国家。除了增加税收和非税收收入，财政空间的扩大还取决于重新确定优先事项和更好地理顺公共支出。更重要的是，只有当经济，特别是私营部门的就业稳定增长时，社会保障网开支的压力才会减少。

建立社会保障制度取决于雇主与雇员缴款如何补充社会援助转移，最终加强全民社会保障体系并使之制度化。以受益者为导向，即引入正确的受益人群，一直是孟加拉国社会保障网的一大弱点。全民社会保障简单地将所有相关的个人纳入社会保障的保护范围，解决了受益人锁定的问题。

新冠大流行清楚地表明，孟加拉国是时候从随意制定的社会保障方案向全民社会保障最低标准过渡了。

原文链接：

<https://cpd.org.bd/a-wake-up-call-for-universal-social-protection/>

A wake-up call for universal social protection

The coronavirus pandemic has bluntly exposed how a large number of people across the world are susceptible to health and economic shocks. It is also clear how vulnerable groups in many countries still remain precariously unprotected without any form of social protection. The International Labour Organization’s (ILO) Social Protection Floors Recommendation, 2012 (No. 202) asserts that social protection is a human right. It mentions that social protection is a necessity for development, a tool for reducing social exclusion, an investment in workers’ empowerment and a mechanism that is conducive towards gradual formalisation of employment. The recommendation calls upon countries to establish and maintain social protection floors, and progressively make the transition to higher levels of social security.

Despite ILO’s recommendation, 55 percent of the global population, or around four billion people worldwide, did not have access to any form of social protection in 2017. To make things worse, social protection coverage is lower in less developed regions of the world. As many as 61 percent people in the Asia and Pacific region and 82 percent people in Africa did not have access to any social protection in 2017. Nonetheless, it appears that we are at the right juncture in history to expand the global reach of universal social protection, since many developing countries are as rich today as some developed countries were when they first introduced their social protection systems.

It is commonly thought that providing non-contributory universal social protection floors in developing countries with large numbers of vulnerable people is very expensive. However, it has been shown that for a sample of 101 developing countries, the average cost of providing universal social protection floor is only 1.6 percent of Gross Domestic Product (GDP). Cost estimates for a smaller sample of 34 lower middle-income countries and 23 low-income countries show that universal social protection floors would cost only 2.1 percent of the combined GDP of those 57 countries, or only 0.23 percent of world GDP. This is a rather meagre cost, compared to the benefits of universal social protection floors. This amount would directly help 9.5 percent of the world’s population, including 103 million severely disabled people, 153 million elderly and 364 million children.

Using ILO’s Social Protection Floors Cost Calculator, we estimate that the cost of providing cash benefits equal to 25 percent of the national poverty line to all children less than five-years-old would be only 1.04 percent of GDP. On the other hand, providing USD 1 per day at purchasing power parity (PPP) to all children less than five-years-old in Bangladesh would cost 1.24 percent of GDP. Ironically, only 35 percent of children worldwide, 28 percent of children in Asia, and 29.4 percent of children in Bangladesh were covered by social protection benefits in 2017.

In case of people with disabilities, only 27.8 percent worldwide and 18.5 percent in Bangladesh, were protected with benefits in 2017. Our estimates show that the cost of providing cash benefits equal to 100 percent of the national poverty line to all persons with severe disabilities would be only 0.93 percent of GDP in Bangladesh. Alternatively, the cost of providing USD 2 at PPP per day to all persons with severe disabilities in Bangladesh would be equivalent to 0.55 percent of GDP.

Worldwide 41 percent of women with newborns received maternity benefits in 2017, while in Bangladesh the share of women with newborns receiving maternity benefits was only 20.9 percent in 2017. The cost of providing universal maternity benefits equivalent to 100 percent of the national poverty line to all mothers during four months around childbirth, in Bangladesh, would be only 0.30 percent of GDP. We also find that providing maternity cash benefits equal to USD 1 per day at PPP to all mothers in Bangladesh during four months around childbirth would cost only 0.09 percent of GDP.

Although pensions for the elderly are the most commonly provided form of social protection in the world, 32 percent of the elderly population worldwide, and 66 percent of the elderly population in Bangladesh, are still not covered with any social protection benefits. In the case of Bangladesh, the cost of providing cash benefits equal to 100 percent of the national poverty line to all persons aged 65 years and above would be 2.18 percent of GDP. On the other hand, providing USD 2 per day at PPP to all persons aged 65 years and above in Bangladesh would cost 1.30 percent of GDP.

Using the same method, we also find that the cost of providing unemployment support in Bangladesh, such as the 100-day Employment Generation Programme, equal to 100 percent of the national poverty line for 100 days per year for one person at working age per vulnerable household would be 2.14 percent of GDP. And, providing USD 2 per day at PPP for 100 days per year for one person at working age per vulnerable household would cost 1.27 percent of GDP.

The fiscal challenge in Bangladesh vis-à-vis social security financing is enormous. The vision of reaching universal targets, would depend crucially on how the many elements of social safety net programmes are financed and implemented. Although the design of the National Social Security Strategy of Bangladesh is to gradually encourage growth of social insurance and contributory financing, the latter would need a prolonged period of many measures before one can start envisaging a reduction in transfers and social safety net programme interventions.

Nevertheless, the budgetary burden to finance the social safety net programmes will continue to be large, given the current levels of extreme poverty and vulnerability in the economy, especially of underprivileged groups and regions. Fiscal space will also need to expand to build the capacity and institutions needed towards implementation of the National Social Security Strategy. Equally, statutory provisions that are likely to come with National Social Security Strategy and the building of social floor, will require financial provisions. For instance, attempts should be made to widen social insurance coverage in the informal sector, and informal enterprises.

Fiscal space in Bangladesh is currently restricted by the very low revenue-GDP ratio, which is low not only compared to many of the Asian countries, but also compared to many sub-Saharan countries. Apart from additional tax and non-tax revenues, expansion of fiscal space is also dependent on reprioritisation and better rationalisation of public expenditures. More significantly, pressure on social safety net expenditures will diminish only when there is a steady job growth in the economy, especially in the private sector.

Building a social protection floor will critically depend on how a rising employer-employee contribution will supplement social assistance transfers, and eventually reinforce and institutionalise a public social insurance system. This would be central to the realisation of target 1.3 of Sustainable Development Goals and of the National Social Security Strategy by 2030.

Beneficiary targeting, that is, bringing in the right group of people, has been a major weakness of social safety net programmes in Bangladesh. Universal social protection resolves the problem of beneficiary targeting by simply including all relevant individuals under the aegis of social protection.

The corona pandemic clearly suggests that it is time for Bangladesh to make the transition away from random discretionary safety net programmes and towards universal social protection floors.