



NSSS GENDER POLICY (DRAFT)

Social Security Policy Support (SSPS) Programme



**The Cabinet Division
&
The General Economic Division (GED)**

Government of the People's Republic of Bangladesh



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Discussion Paper

Gender Diagnostics of Social Protection Issues

Author:

Ferdousi Sultana Begum
Gender and Social Development Specialist
Social Security Policy Support (SSPS) Programme
United Nations Development Programme in Bangladesh.

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1. Introduction

Social security (SS) is one of the key element to attain the national targets of poverty reduction and social development. It is also a key driver of reaching the Sustainable Development Goals (SDG). The SDG targets under Goal 1 for ending poverty; Goal 2 to end hunger and to achieve food security; goal 3 to ensure healthy lives and well-being; Goal 4 to achieve gender equality; Goal 8 to promote inclusive productive employment and decent work; Goal 11 to make cities and settlements inclusive, safe and resilient; and Goal 13 to combat climate change and its impacts, all require effective social security for all citizens. The Government of Bangladesh agreed to implement a nationally appropriate social security system that increases coverage among the poor and the vulnerable. The commitment brings significant prospect for women who form the majority of the poor, vulnerable, unreached and excluded groups from the existing developmental realm. The global pledge towards the SDGs has been followed by approval of the National Social Security Strategy (NSSS) by the Government of Bangladesh, which defines a set of minimum support for the population of different age and vulnerabilities to ensure that no one is left behind.

1.1 Background to the NSSS Gender Policy

In Bangladesh, women are hardworking, yet they are lagging behind men in almost all counts of socio-economic indicators owing to gender discriminatory norms and practices and also due to the limitations in reaching social security coverage and services for all. It is evidenced that well-designed social security systems can be instrumental for narrowing gender gaps in poverty, employment, human development, security and resilience from shocks. It is also clear that despite a well-designed social security strategy all women will not be able to reap the benefits of such system. Comprehensive and gender integrated state-based social security, complementary robust social services in health and education, conducive macro-economic policy with specific attention to reduce gender gap, promoting social empowerment are still requirements to prevent women from “falling through the net”. Addressing gender inequality and promoting women’s empowerment is also fundamental to reduce inequalities in status and position of women and men. The Government of Bangladesh, recognizing the importance of addressing gender issues in social security, embarked on a gender diagnostic of the NSSS, which recommended specific attention to gender equality promotion at different stages of women’s life cycle. This Policy is an outcome of the policy makers’ recognition of the need of a gender policy for social security that will guide the programme planners and designers in taking conscious measures in addressing gender aspects in design and delivery of social security services considering

2. Situational Analysis

Social security (SS) is one of the key element to attain the national targets of poverty reduction and social development. It is also a key driver of reaching the Sustainable Development Goals (SDG). The SDG targets under Goal 1 for ending poverty; Goal 2 to end hunger and to achieve food security; goal 3 to ensure healthy lives and well-being; Goal 4 to achieve gender equality; Goal 8 to promote inclusive productive employment and decent work; Goal 11 to make cities and settlements inclusive, safe and resilient; and Goal 13 to combat climate change and its impacts, all require effective social security for all citizens. The Government of Bangladesh agreed to implement a nationally appropriate social security system that increases coverage among the poor and the vulnerable. The commitment brings significant prospect for women who form the majority of the poor, vulnerable, unreached and excluded groups from the existing developmental realm. The global pledge towards the SDGs has been followed by approval of the National Social Security Strategy (NSSS) by the Government of Bangladesh, which defines a set of minimum support for the population of different age and vulnerabilities to ensure that no one is left behind.

2.1 National Context

The Government introduced social security schemes with its own fund and support from development partners since independence. Starting from support for crisis management, social security programmes gradually addressed risks across the lifecycle. Significant investment in serving women like Vulnerable Group Development (VGD), widow and old age allowances, maternity allowance, and stipend for girls' education have been introduced and their coverage increased. These include both social services and social transfers and gradually food transfers are being replaced by cash transfers. In addition, services like microfinance and social empowerment by non-government organizations (NGOs) complemented the Government's efforts. There has been a significant increase in schemes and government allocation for social security over the years. The programmes supported development of attainments in education, health and well-being, and disaster management, but still the coverage of programmes is limited. Therefore, the NSSS has been put in place. Despite increase in the coverage of social security programmes, the transformative potential of the social security programmes could not be realized in many cases, which limited the scope of the beneficiaries', especially women's, empowerment and sustainability of the benefits, hindering their graduation from extreme poverty.

2.1.1 Situation of Women and Need for Social Security

A large proportion of the population in Bangladesh live in rural areas and depend on agriculture for their livelihoods. Women participate in agricultural labour force, often as unpaid family labourers. They have limited access to and control over productive resources. Gender division of labour requires women to work for long hours in drudgery. Female-headed poor households are often deprived of the basic means of survival. Women have continued to play traditional roles at the household level. In addition, they have taken on additional responsibilities due to changes in livelihood requirements as a result of male migration, natural calamities, economic hardships and other factors.

Women's participation in development and economic activities has become visible and human development indicators have improved during the last 3 decades. Women's presence in the off-farm activities has increased. The changes in the labour market demands, technological advancement, and macro-economic scenario and demographic transition have posed new challenges for women in fitting themselves with the requirements of a transformed economy. Women are more likely to be disadvantaged as they often work in the informal sector or as frontline workers in the manufacturing or service sectors, having little or no social security coverage. During extreme weather events, women and girls are vulnerable to death, deprivation and harassment.

Women face different risks and vulnerabilities, some specific to their gender and some others aggravated by gender inequalities in norms and practices. Harmful and discriminatory practices like child marriage, abandonment, dowry, and gender based violence persist due to the deep-rooted traditional social norms favouring boys over girls. Deprivation of girls from childhood in terms of nutrition, immunization, health, education and skills poses long-lasting negative impacts on their access to labour market, decent job opportunities, health expenditure etc. in their adult life. Lack of attention to the needs of adult women like nutrition during pregnancy, child care at work place, and maternity care hinders women's growth as individuals and excludes them from participating in development, adversely affecting the individual, family and the country. High maternal mortality, socially accepted incidents of domestic violence, increasing sexual harassment and violence in public places, inability to claim resources and rights, restricted mobility and gender based risks of climate change events, low attainment of skills and education are factors that put women in the vicious circle of deprivation and lack of social security. These have also implications for feminisation of the workforce in the informal sector and in specific jobs like readymade garments. The discrimination in opportunities leads to women's exclusion from formal social security programmes, which again makes them more in need of social security.

2.2 Poverty, Gender and Social Security Nexus

Social security is a key driver of reducing poverty and risks. As women and girls represent half of the population, closing gender gaps in all developmental indicators is essential for poverty reduction, economic growth and social development. Women must not only benefit from social security or developmental efforts but become capable as contributors to poverty reduction. It entails changing social norms and practices towards gender equality and women's human rights. On the other hand, women need human development support to perform as equal human beings. Social security programmes can well facilitate the process. Although social security is not necessarily meant to empower women, it provides a great opportunity to do so by facilitating women's access to resources, developing their productive ability and empowering them for decision-making. Social security programmes, if gender responsive, can provide support throughout one's lifecycle as an individual and facilitate women's social and economic empowerment. Social security programmes in Bangladesh targeting women or girls reduce their vulnerability, improve livelihood and some facilitate their empowerment, such as participation in decision making, building self-confidence, creating voice and agency, and joining the labour market. Therefore, research suggests that the social

2.3 National Response to Gender and Social Security

Grounded on learnings from past experience, the Government of Bangladesh stands committed to social security for poverty reduction and reducing vulnerability. Similarly, the Government is committed to meet the challenges of a middle income country and also to addressing gender-based disadvantages and facilitating women's empowerment. The commitments have been echoed in the Government's key policies and strategies for development. The Vision 2021 and the Perspective Plan of Bangladesh (2010-2021) envisaged the country free from poverty based on equitable growth, secured health and education and capacity to meet the challenges of climate change. The NSSS, the National Women's Development Policy (NWDP), 2011 and the Seventh Five Year Plan (SFYP), 2016-2020 have integrated strategies and measures for social development, social security and promoting gender equality.

2.3.1 The National Social Security Strategy (NSSS) of Bangladesh

The NSSS aims to, "Build an inclusive Social Security System for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth." The objective of the NSSS is to reform the national social security system by ensuring more efficient and effective use of resources, strengthened delivery systems and progress towards a more inclusive form of social security that effectively tackles lifecycle risks, prioritizing the poorest and most vulnerable members of society.

The Strategy integrates a social development framework (SDF) that encompasses the Government's strategies for poverty reduction through human development opportunities, financial inclusion, women's empowerment, social inclusion, environmental protection and climate change management, disaster management, infrastructure development, and the security of persons with special needs, elderly and widows.

The NSSS commits to adopting a life-cycle based social security system. It intends to cover all children including girls under childhood support and explicitly intends to extend support for vulnerable women of working age. Programmes for the elderly, health support for all and support for persons with disabilities and other vulnerable groups are prioritized. The NSSS broadens the scope from the narrow safety net concept to include employment policies, social insurance and other human development measures to address the emerging needs of a middle income Bangladesh in 2021 and ahead. It also aims to reduce income inequality and contribute to higher growth by strengthening human development and also includes a proposal for a consolidated Vulnerable Women's Benefit (VWB) programme.

2.3.2 National Women Development Policy, 2011

The objectives of the Policy include among others establishment of equal rights of men and women; ensuring security and safety of women; women's socio-economic, political, administrative and legal empowerment; developing women as educated and skilled human resources; freeing women from poverty; taking steps to ensure sound health and nutrition of the women; prioritizing women in provision of proper shelter and housing; rehabilitation of women affected by natural calamities and conflicts; extending overall assistance to ensure rights of the disabled women and women of the smaller ethnic groups; arranging safety of the widowed, aged, abandoned, single and childless women; and providing necessary support services for the development of women.

The Policy commits to include the hardcore poor women inside the social safety net, transfer programmes for the widowed, elderly, pregnant, distressed and disabled women and continuing food security for the vulnerable. Mobilizing poor women to increase their skills, creating opportunities for productive activities, extension services, providing workplace child care, health care, recreation, extension services, preparation and overcoming climate change and disasters, ensuring equal wages for the same job and to remove wage discrimination of women in agriculture. It also aims at ensuring nutrition and health through the life cycle of women and addressing the problems of urban and working women. Hence, the policy guides the development planners and practitioners to address the challenges of women and girls and promote gender equality.

2.3.3 National Development Framework: The Seventh Five-Year Plan (SFYP)

The Government of Bangladesh is currently implementing the Seventh Five Year Plan that aims at inclusive and sustainable growth and empowerment of the citizens. The SFYP includes enhanced coverage and efficiency of targeting and delivery of social security for prevention of poverty and inequality, broader human development, employment and growth. Social security programmes for children, working age and elderly and disadvantaged groups including women have been incorporated. It also incorporates social inclusion of women and vulnerable people of different social groups and support for reduction of their poverty, improved food security, creation of employment and support for human resource development. The SFYP incorporates advancement and rights for all children irrespective of gender and socio-economic background. Empowerment and protection of children with access to education, food and nutrition, birth registration, protection from violence, child marriage and child labour call for sectoral as well as social security programmes with gender focus. Social security programmes for ethnic minority communities are also planned as they too face vulnerabilities and risks.

The Gender Strategy of the Seventh Five Year Plan provides a framework for women's empowerment encompassing improvement of human capabilities, increase in economic benefits, enhancing women's voice and agency and creation of an enabling environment for women. The action areas include access to human development opportunities, access to and control over productive resources, increase protection and resilience from shocks, changing of discriminatory social norms, increase in participation and decision making. Freedom from violence, decent work, financial inclusion, social security addressing gender inequality and gender dimension of poverty and shocks are incorporated as areas for attention. Design and delivery of social security programmes considering these aspects will very well contribute towards achieving the aims of the SFYP and thereby, also attaining the SDG targets.

3. Challenges to Gender Equality and Social Security

Addressing gender equality and promotion of empowerment is not an easy task and several areas of challenge may emerge in doing so. These may be related to coverage of services for children and women at different stages of lifecycle, some may be due to gender based norms and practices and others related to design and operation of the social security programmes, or due to resource constraints.

Challenges of resources and coverage: Universal basic essential health may be constrained by coverage gap or availability of accessible and affordable quality care for girls and women of all-age. Low coverage of social security programmes compared to eligible child and adult population, problem in identification of target beneficiaries and in the process of transfers may hinder reaching all the eligible members. Inability of the programmes due to resource constraints may not be delivered to vulnerable women and girls of remote locations or marginalized groups. Rapid increase in urban population is creating additional demand for social security services, which may not be possible to provide in the short run.

Norms and gender based challenges in accessing social security: The expected behaviour and roles of both women and girls may hinder social security and women's empowerment. Household responsibilities, child bearing, care work, lack of mobility, low participation in decision making may hinder women to participate in social security programmes. Taking girls out of school due to poverty, child marriage, pregnancy or for performing domestic chores and care may contribute to women's low educational attainment, skills and empowerment. The expectation or conditions of social security programmes may put women in additional work burden, create time constraints and also make them vulnerable to domestic violence. Female headed households may face constraints of low access due to not having sufficient hands to manage the household responsibilities and benefit from social security programmes. Seclusion restricts women's access to services, weakens their self-confidence and makes them vulnerable and prevent women and girls from pursuing higher education or accessing the labour market. This eventually makes them seek social security support when men are unable to or do not support. Widowhood, abandonment or old age may place pressure on women as support and care providers and also can increase women's requirement of support. The high incidences of domestic and external violence may create additional demand for social security support. Low awareness amongst women about the programmes may also lead to non-participation.

Challenges in design and operation of programmes for empowerment: The expected result of gender equality and empowerment may be hindered by the design and the delivery process of social security programmes. If the programme designs do not envisage gender equality or empowerment as objective, do not consider graduation planning and do not harness the transformative potentials, the results may not sustain. Insufficient linkage of cash transfer programmes to productive inclusion, lack of attention to control over resources, insufficient linkage for social empowerment may also limit the prospective results. Taking an instrumentalist approach to address women's need

as mother or wife instead of addressing their personal growth as an individual will limit their self-confidence and potential. Lack of complementary support activities to provide poor people with a means to lift themselves out of extreme poverty, lack of monitoring for empowering results may also become a challenge. Not addressing gender perspectives in disaster response may aggravate women's risks and vulnerabilities. Inadequate attention to the required conditions for receiving social security support may increase women's time burden. Also, low capacity amongst planners and implementers may also be a challenge in promoting gender equality through social security. Low attention towards urban poverty and low value of transfers can also become barriers to the achievement of the expected results.

4. Policy Goal, Objectives, Principles and Priorities

The Policy is based on the provisions of the Constitution of Bangladesh on equality of women and minority groups, the Vision 2021, the National Women's Development Policy, the National Social Security Strategy, the Seventh Five Year Plan, the SDGs and other relevant commitments of the Government of Bangladesh. The social security programmes will be a combination of protective, preventive, promotive and transformative, with ultimate goal of utilizing the transformative potential for empowerment of the poor beneficiaries, especially women and girls. It will include strengthening the demand side, grievance redressal and feed-back mechanisms by strengthening of participation and advocacy by civil society and private sector. It will progressively expand coverage of services and benefits in realizing universal social security for Bangladeshi women and men throughout the life-cycle and ensure meeting basic needs, promoting human development opportunities and social empowerment. The implementation of this policy requires participation of different stakeholders at multiple level for planning, implementation, coordination, and oversight.

4.1 Policy Goal and Objectives

This section lays down the Goal and objectives of the Policy.

4.1.1 Goal

The Goal of the Policy is reduction of poverty through a process of transformative and gender responsive social security system that facilitates women's empowerment and helps them coming out of extreme poverty.

4.1.2 Policy Objectives

The objectives of the Policy are:

- To enable the social security programmes of Bangladesh in enhancing their effectiveness in promoting gender equality and women's empowerment.
- To reduce gender gaps by integrating a gender lens to design, implementation and monitoring of all social security programmes.
- To encourage policy makers, programme designers, implementers and evaluators to apply a gender lens to design and deliver social security.
- To ensure addressing the gender based needs of women of different groups as individuals and members of the society throughout their lifecycle.

4.2 Guiding Principles

The Policy respects the principles of universal human rights; and the prohibition of discrimination and prejudice on grounds of sex, race, cast, religion and place of birth. It is also consistent with the concepts of gender equality. The following principles have been set for addressing gender equality in designing and delivery of social security programmes.

4.2.1 Promoting Gender Equality: Mainstreaming Gender in Social Security Programming

The social security programmes will mainstream gender perspectives and attend to the critical elements that are expected to promote and pursue gender equality. Attention will be given to ensuring equal benefits to women and men (including for those who are disabled and are members of minority and vulnerable communities), considering their needs through delivering social security. This will require a gender responsive strategy for delivery of social security and social transfers. The design and delivery will consider women's household responsibilities and vulnerabilities and ensure that women's work burden and time poverty is not aggravated and that required gender based support like child/elderly care etc. is ensured. Transfers will also consider women's accessibility to receive them. Safety and security of women and girls will be ensured. Gender-sensitive instruments shall be applied for implementation and monitoring of social security programmes.

4.2.2 Empowerment of Women and Girls: Rights-based Approach and Transformative Social Security

Rights based approach will be used for the delivery of social security aiming at women's empowerment, upholding their rights and harnessing the transformative potentials within various phases of women's life-cycle. Women will be treated as individuals with their rights, not just addressing their practical needs as mothers, wives or household care givers. Elements for upholding their rights, facilitating access to justice, developing women's voice and agency, developing women's leadership and participation in decision making will be integrated in the programme design and delivery. Social security programmes will support establishing women's control over productive resources and their own lives. The programmes will not only address women's easy to recognize practical needs, but also at the more demanding and forward-looking strategic gender needs for tackling gender discrimination and facilitating empowerment.

4.2.3 Ensuring Participation and Social Security Decision Making

The social security programmes will ensure women's and girls' participation in identification of practical and strategic needs and the ways to address them. Regular engagement with poor households will facilitate participatory needs identification, provision of information, motivational support, behaviour change communication to take advantage of available opportunities and services and also about the approach of social security delivery. The social security programmes will also support building the demand side and facilitate creating opportunity for organizing and capacitating beneficiary women and girls in participation in social security related and community decision making.

4.2.4 Promoting Complementarity and Partnership for Gender Focused Social Security

This Policy emphasizes integration and complementarity to ensure coherent social security delivery for gender equality. The social security programmes will consider the roles of different sectoral actors and foster complementarity and partnerships with different private and public initiatives to leverage the best outcome for the beneficiary women and girls. The programmes will enhance synergies and mutual support to serve women and girls and avoid delivery of services that are ensured through sectoral development programmes. Synchronization of interventions will be promoted for social security programmes that address gender equality and women's lifecycle needs at the community and household levels .

4.2.5 Capacity and Capability Building for Gender Responsive Social Security

Capacity building in this case will be an ongoing process to address the challenges of the beneficiary women and all stakeholders of social security. Capacity building at individual, institutional and societal levels will be incorporated. At the individual level, capacity will include support for women and girls for enhancement of their knowledge, life and vocational skills, competencies to cope with the challenges of life, harnessing benefits from development and taking control of resources and lives. Support to build capacity to cope with and recover from crises and shocks, including those induced by climate change, and natural calamities will be emphasised. At the institutional level, capacity will be enhanced for delivering and managing gender responsive social security programmes and ensuring their results. Attention will be given to strengthening gender analytical capacity for social security programming and monitoring among the staff of different ministries, including Planning Commission, Ministry of Finance, the Implementation, Monitoring and Evaluation Division (IMED) and Bangladesh Bureau of Statistics (BBS). At the societal level, capacity building will involve capacity of partners, service providers, local government and communities for enhancing responsiveness supporting women's empowerment at the private and public spheres.

4.2.6 Investment in Monitoring, Upscaling and Sustaining Results

Attention towards sustainability of gains made will be ensured through investment in monitoring of gender equality results and upscaling of positive results in social security programmes. The principle will be building in monitoring mechanisms in all social security projects/programmes and monitoring their results related to women's empowerment by IMED, ministries and through civic efforts. Monitoring will include development of a credible sex-disaggregated database, defining empowerment indicators and capturing results through MIS, transparent procedures of beneficiary selection, targeting, participation and grievance mechanism and validation from multiple-sources. Good practice mechanisms will be upscaled and efforts will include building in follow-up mechanism to sustain results.

4.2.7 Resource Mobilization

Social security programmes will ensure financing of the components and activities to promote gender equality and empowerment. Financing for gender focused social security programmes under the NSSS is critical to achieve the goal of this Policy. Aside from allocation of resources from the Government's own sources, cost sharing arrangement with development partners or private sector will be ensured.

4.3 Policy Priorities

This section outlines a set of policy imperatives. In consistency with the thematic clusters of the NSSS, that is Social Assistance; Food Security and Disaster Assistance; Social Insurance; Labour Market/Livelihood Interventions; Human Development and Social Empowerment, the following areas will be prioritized for addressing women's needs and promoting gender equality through social security programming. It will ensure that the most vulnerable women are provided with food and income security and opportunities to engage in the labour market.

4.3.1 Food Security and Nutrition

Food being the first right of human beings, social security programmes will address food security at the household level for all ages of women and children to prevent hunger, malnutrition and morbidity. Food insecurity owing to crop loss, natural calamities, other shocks and unemployment will be addressed. The various food security programmes will include food transfer against work, for development (like. VGD); disaster relief or through ensuring food at a low cost like Open Market Sales or Food Cards.

4.3.2 Human Development Support for Women and Girls

As Bangladesh is moving towards a middle income economy, inclusive human development is an essential means, where each individual becomes a resource and contributor to growth. Social security programmes will endeavour fulfilling the rights to health, education, skills and other such opportunities for girls and women, reducing their poverty and inequality. The Government will continue with the human development and enterprise support provided to empower poor and vulnerable women. Girl children will be assured immunization, nutrition, health care, education, and capacity development. Access and completion of education and affordable health care for women of all ages will be prioritized.

4.3.3 Access to Livelihood Activities, Income and Transfer

Social security programmes will facilitate women's access to livelihood opportunities, income generation, income security, productive skills through mobilization, facilitating cash/asset transfer and providing training, extension or other services. Livelihood opportunities will be created through self-employment, entrepreneurship, skill enhancement and access to productive resources. The transfer programmes will consider gender specific constraints of transferring benefits such as time, mobility, restrictions, and security of women and girls. Priority will be given to women from the poorest households, remote locations and minority groups to engage in culturally appropriate and non-traditional sustainable livelihoods and increase their chances of moving out of social assistance, if any. Emphasis will be on programme designs with planning for graduation out of extreme poverty and sustainable benefits.

4.3.4 Promoting Active Labour Market Participation

Women's active participation in the labour market will be pursued. Most vulnerable women will be provided greater opportunities to engage in the labour market through labour-intensive public work schemes. Social security will seek to ensure provisions of workfare programmes, internship, job placement, equal wage, paid leave, skills enhancement, pensions and paid maternity leave. Women and girls will be supported to enhance their endowments/skills as per the needs of the labour market. Decent work for working women will be promoted and will consider

specific needs of women like, child care, recreation, water and sanitation, maternity, safe working conditions, respect for social and family values, health care and insurance for unemployment and sickness. Labour market participation of young people, women and vulnerable groups will be fostered through collaboration with the private sector and civil society.

4.3.5 Productive Financial Inclusion

Financial inclusion of women and girls is a priority and the Government will establish a comprehensive transfer mechanism (G2P) and launch schemes that women can access easily. Financial services will be delivered (micro-credit, bank finance, saving services, education loan) at affordable costs to women and girls, particularly from the disadvantaged and low-income groups. This will also involve specific provisions for women, dissemination of information and simplification of procedures for institutional financing.

4.3.6 Facilitating Social Empowerment

Social empowerment of women will be supported through social security. Women's confidence, knowledge, learning, creativity and change management capacity will be enhanced through formal and informal learning and practical activities. Changing of social norms and practices and ensuring women's social empowerment will be facilitated through supporting women's unity for voice, agency and access to justice. Engagement with boys and men to change the gender roles and norms including addressing gender-based violence will be ensured. Group formation, networking, information about service provisions and linkages with service providers will be prioritized to enable women to demand accountability of the duty bearers. Women's leadership will be facilitated through provisions, information and practice. Collaboration with the private sector and women rights organizations will be sought, where necessary.

4.3.7 Reaching Urban Women

Women and girls of urban areas face challenges different from those faced by rural women and girls. To address the needs of the urban women and girls, interventions will promote their security and protection, labour market support, housing, health, water, sanitation, nutrition, etc. Child care, transportation, street lighting, curbing violence against urban women, access to justice and labour rights are areas that will be given special attention. The social insurance programmes will be expanded to urban women.

4.3.8 Expanding Coverage of Social Insurance System

The social transfer, particularly those providing protection against the risks of old age, disability, unemployment and maternity, will be expanded for all eligible women and girls of specific groups in rural and urban areas. Old age pension, allowances vulnerability and disability, insurance against shock and illness will be prioritized for women. Coverage will be expanded to women/girls of the socially excluded groups of urban areas. Initiating a social insurance system that enables people to invest in their own social security, providing protection against the risks of old age, disability, unemployment and maternity will be considered.

4.3.9 Emergency preparedness, resilience from shocks

Preparedness for emergencies, especially those related to natural calamities, will be emphasized for the people

including women and girls of climate hotspots of Bangladesh. The support will be beyond immediate relief and will cover preparedness, resilient livelihood opportunities, risk management, rehabilitation, and anticipatory intervention. Participation of women and girls in disaster management related platforms for decision making will be ensured. Social assistance and provision of critical maternity, health and psycho-social support for female victims of disaster will be built in as required.

4.4 Policy Commitments and Actions

The policy commits to provide social security for all including women and girls at all stages their of life and support them in case of other vulnerabilities like disability, disaster, motherhood and facilitate their empowerment by taking efforts for changing traditional social norms of women's subordination. It seeks to respect human rights of girls and women, provide their access to all human development services; eliminate discrimination and prejudices on grounds of sex, place, ethnicity, religion or physical ability. The programmes will include support that will have short, medium and long-term effects. Starting with provision of basic services, they will include reduction of gap in coverage, enhancing welfare and empowerment, establishing preventive and promotive measures, strengthening the demand side, and transformative measures and ultimately facilitating universal and transformative social security for all throughout the life-cycle.

4.4.1 Policy Commitment 1: Childhood Support

Objective: To provide all children, boys and girls from all backgrounds the opportunity to grow as a complete human being with education, health, skills, knowledge and preparation for adulthood. The following specific social security services for children will be provided.

- a. Ensure birth registration of all children including girls.
- b. Ensure immunization against diseases for all children including girls and full coverage under vitamin supplement and nutrition programmes for children.
- c. Initiate/expand school health programmes in all schools.
- d. Continue school stipend for all primary and secondary school going children and adolescents belonging to the poor and vulnerable households.
- e. Continue specific schemes for girls' stipend to ensure girls' retention, completion and transition to the next levels with special attention to the girls and schools in remote and difficult communities.
- f. Expand services and awareness for prevention of child marriage and child pregnancy of girls
- g. Introduce/continue meals programme for children of schools in poor communities.
- h. Expand the coverage of shelter and support for abandoned children and orphans with education and health facilities.
- i. Strengthen outreach and expand supply side interventions relating to immunization, childcare health and nutrition, water supply and sanitation and nutrition.

- k. Address specific needs of girls and boys especially relating to school environment, like personal care, safety, water supply, etc.
- l. Promote and enforce the availability of female teachers in schools and communities through sectoral programmes, particularly in conservative rural communities.
- m. Provide standard sanitary facilities for girls in schools/colleges and sensitize them on personal/ menstrual hygiene.
- n. Strengthen education and training programmes to motivate the adolescents and youth to complete education.
- o. Review and enforce re-entry policies for victims of child marriage or early pregnancy to enable them to continue their education after break.
- p. Ensure hostel, shelter and counselling for children victims of violence, domestic or social conflicts or natural disasters.
- q. Provide appropriate education to girls and boys on sexuality and reproductive health and rights to prepare them for their adulthood and to prevent teenage pregnancies.
- r. Develop and implement specific programmes for adolescent girls who are outside school before or after completion of school final (skills, microfinance, saving) to prepare them for accessing the labour market.
- s. Expand opportunities for technical and vocational education for girls in all districts in non-traditional trades. This may include internship, attachment, etc.
- t. Ensure inclusive and accessible education for children (boys and girls) with disability and from marginalized communities.

4.4.2 Policy Commitment 2: Support for Working Age

Objective: Enable all working age women accessing the labour market with opportunity for decent work, income and a congenial work environment. The Government will take the following initiatives:

- a. Create opportunities for economic participation, income earning and productive employment through self-employment and creation of employment opportunities.
- b. Provide women with opportunities for skills acquisition and enhancement that support decent employment for all, particularly women.
- c. Strengthen labour intensive public work programmes employing women with planning for empowerment and graduation.
- d. Convert food-based employment and transfer programmes into cash-based for women's empowerment.
- e. Ensure coverage of formal sector employees under unemployment, sickness, maternity and accidental insurance.
- f. Extend and expand housing, shelter, hostel, dormitory facilities for women in cities and towns.
- g. Equip women with entrepreneurial skills and financial management to establish control over income and resources.

- h. Ensure financial inclusion of women through expanded coverage of micro-finance for self-employment and specific easy package for institutional loans for business start-up and entrepreneurship.
- i. Extend and increase income transfers for unemployed vulnerable women (widows, divorced, destitute, single mothers, and unemployed single women) and facilitate their participation in the labour market.
- J. Expand extension services to women for agricultural and skill services, savings generation, income generation, and market awareness.
- K. Ensure implementation of the provisions under the labour market policies for greater inclusion, visibility and equal voice of both women and men in employment and the labour market in general.
- L. Improve employment conditions for all, particularly women, by ensuring equal wage for similar work, water and sanitation facilities, maternity and health benefits, and protection from sexual harassment and violence.
- m. Explore possibilities of ensuring minimum wage standard for informal sector work.
- n. Develop a low-cost care economy for an affordable and quality child and elderly care. Community based care or mobile care support will be explored to effectively increase labour force participation and hours worked by women.
- o. Establish mechanism to strengthen legal support and grievance redressal for all employment related to harassment and complaints, especially those affecting women.

4.4.3 Policy Commitment 3: Child Bearing and Maternity

Objective: To support women in an important phase of life for delivering and developing a healthy next generation. The following support will be provided.

- a. Ensure immunization and nutritional support for all pregnant women and create household and community awareness on this.
- b. Continue and expand the maternity health voucher scheme for the poorest women
- c. Scale up midwifery services and reinforcement of partnerships to expand access to reproductive health.
- d. Explore provision of maternity insurance/ care at no or a low premium for women in collaboration with employers.
- e. Implement actions to reduce maternal mortality, continuing beyond reproductive health issues and ensure care against incidence of HIV/AIDS and other infections affecting women and girls.
- f. Strengthen watching of the private sector employers to prevent job loss on the ground of maternity.

4.4.4 Policy Commitment 4: Old Age and Elderly Care

Objective: Ensure care, livelihood and health care for the elderly women

- a. Expand coverage and increase transfer size for old age pension and give special attention to elderly women of vulnerable communities and hard to reach locations.
- b. Continue with the contributory pensions for the public sector employees.

- c. Undertake programmes to work with private sector employers to create low or non contributory old-age pension system on a pilot basis.
- d. Explore possibilities of providing senior citizen's health care at a subsidized rate in all hospitals, and with low-cost transportation.
- e. Review options to facilitate the development of a low cost /subsidized private voluntary pension system open to all citizens irrespective of occupation and terms of employment (formal or informal).

4.4.5 Policy Commitment 5: Affordable Healthcare

Objectives: To ensure affordable and accessible primary and lifecycle based care for all vulnerable women and address gender specific health risks and risks due to violence, calamities and accidents.

- a. Expand and enforce the implementation of existing health and nutrition programmes to benefit all, particularly disadvantaged women, men, girls and boys.
- b. Expand coverage of other sectoral programmes targeted at women and girls (e.g. water, sanitation, food, agriculture, etc.)
- c. Create and expand emergency health care facilities for victims of violence in all public hospitals and community clinics.
- d. Ensure essential health services at the local level. Define essential services involving participation of women's organizations, based on a thorough analysis of gendered patterns of morbidity and mortality.
- e. Meet the demand of family planning services in the remote areas.
- f. Strengthen affordable life-long health care for all, emphasizing women's specific vulnerabilities like breast cancer.
- g. Expand the services of the existing women and child friendly hospitals.
- h. Ensure comprehensive sexual and reproductive health services for adolescent girls.
- i. Expand low cost health insurance schemes to excluded groups such as informal workers and poor households.
- j. Strengthen awareness programmes on the importance of health care and nutrition for women/girls.

4.4.6 Policy Commitment 6: Household Care and Changing Social Norms

Objective: To influence changing the social norm of women's subordination and the role of women and men.

- a. Ensure women's representation in livelihood, social security and other poverty reduction sectoral leadership positions to reduce women's under-representation in leadership positions.
- b. Expand mass awareness and campaign programmes against women's subordination, child marriage and gender-based violence by using media to motivate treating women as equal citizens.
- c. Strengthen programmes addressing gender based violence, establish shelters, legal support, rehabilitation and reintegration services for victims / survivors of domestic / gender-based violence, abuses of women's right, and trafficking of women and children.

- d. Expand programmes that foster participation of women/girls in non-traditional activities and promote their productive and leadership roles and with men taking responsibilities for household chores and care.
- e. Facilitate gender friendly transportation and mobility of women/girls.
- f. Develop legal education programmes to promote awareness and access to justice for women/girls including legal aid and services.
- g. Strengthen programmes that advocate for women's property, marriage registration, labour rights and enforcement of laws related to women's rights.
- h. Promote programmes that facilitate forming social-accountability networks to ensure social security of women and girls.

4.4.7 Policy Commitment 7: Support for Women with Disability and Social Excluded Groups

Objective: To ensure that persons with disability and socially excluded groups are assured their basic rights and receive opportunities for development and leadership.

- a. Expand social assistance programmes for disabled children, adults of working age and older persons to gradually ensure coverage of all eligible girl/boys and men/women. The process of transfer will also consider their accessibility issues.
- b. Create opportunities for participation of disabled persons and socially excluded groups in education, skills and decision making, in consultation with specific associations.
- c. Strengthen advocacy, awareness and campaigns to ensure the rights of disabled women and women from vulnerable communities.
- d. Promote life and disability insurance to protect persons after disability, or in the old age of such persons.
- e. Provide support to families of diseased disable persons and persons of socially excluded groups.
- f. Create opportunity for technical and vocational training for women/girls with disability in all districts.
- g. Ensure child support focused social transfer for children with severe disability
- h. Expand coverage of Disabled Service and Assistance Centres in all districts to support medical treatment of physically and mentally challenged persons with specific facilities for women and girls.
- i. Arrange hostels with facilities for working women and students with disability in all districts.
- j. Train parents of mentally or physically challenged children and teachers of schools on sign language, behaviour modification, and communication.
- k. Arrange assistive devices for persons with disability from poor background.

4.4.8 Policy Commitment 8: Resilience from Climatic Shocks and Vulnerabilities

Objective: To protect women and girls from adverse effects of the climate change.

- a. Support gender responsive community based programmes for disaster preparedness, disaster management and community-based climate change adaptation that benefit women and girls.
- b. Design and deliver disaster preparedness and early warning activities designed to reach men and women – especially women from marginal or vulnerable groups – engage them in early warning, preparation, emergency support and rehabilitation and ensure their access to information, education and learning opportunities.
- c. Strengthen women's and girls' capacity and participation in disaster preparedness and response, including women-specific pre-disaster planning, disaster response, and recovery programming interventions addressing sources of vulnerability and needs of women and girls (food, income, information, training, protection of asset, education, security, nutrition, and maternal health).
- d. Include women at all levels of decision making in disaster risk and climate change management and in different committees.
- e. Engage vulnerable population including women in climate adaptive agriculture, infrastructure and reforestation programmes to reduce their vulnerability to disaster and loss of livelihood.
- f. Ensure return of children, especially girls, to school as soon as possible after climatic disasters to prevent possible drop-out, child marriage and harassment.
- g. Ensure adaptive livelihood training and training on production and marketing of goods in climatic shock-prone areas.
- h. Build women's economic resilience, facilitate the participation and preparedness of women and children in livelihood resilience (e.g. access to and control over assets).
- i. Ensure access to clean water and hygienic and safe toilets during disasters – in shelters, home and community.
- J. Ensure protection of women/girls from violence and harassment during and after calamities and provide necessary psychosocial support.
- k. Implement emergency response actions ensuring participation of women, girls, boys, people with disability and other vulnerable groups.
- l. Enhance the opportunities for self-protection of women and children (build safe houses, use safe sites).
- m. Ensure that shelters and infrastructure include specific facilities for women, girls, elderly and pregnant women.
- n. Strengthen disaster management programmes incorporating minimum well-being (nutritional status, physical and mental health, morale).
- o. Design and deliver post-disaster assistance and recovery activities to equally reach women and address their specific needs.

5. Institutional and Implementation Framework

The primary responsibility of implementing this Policy rests with the Government. This responsibility will be discharged through building a well collaborated institutional system and partnership amongst the central government, local government, civil society organizations and the private sector.

5.1 Institutions and their Roles in Implementation, Cluster etc.

National Level oversight and support:

At the national level, the responsibility for policy coordination rests with the Central Management Committee (CMC) on Social Security Programmes led by the Cabinet Division, as per the NSSS. The General Economics Division of the Planning Commission will provide overall technical and operational guidance on operating standards, collect, collate and disseminate pertinent information and identify social security priorities and trends, applying a gender lens. Bangladesh Bureau of Statistics will support collection and presentation of gender focused progress reporting.

Implementation

National Level: The various Ministries, Departments and Agencies will interpret the policy provisions within the sectoral context and mandate of the Ministry for design and delivery of social security programmes and ensure monitoring and achieving results. The social security focal points of different Ministries and clusters will ensure and oversee that the policy principles are followed to promote gender equality and that the programmes contribute towards fulfilment of the policy commitments. The Action Plans of the Ministries will integrate gender perspectives and aim at realizing the strategic gender interests by utilizing the transformative potentials of the programmes. All result monitoring and reporting of programmes will ensure use of sex disaggregated data and gender analysis.

Local Level: At the local level, partnership with district level administration, Zilla Parishad, Municipality, Local Government, office of the concerned ministry will be co-ordinated to achieve the results based on identified indicators.

Partnership: Co-operation with the CSOs will be sought for implementation and monitoring of delivery, capacity building at the grassroots level. The women organizations and NGOs will be involved in awareness raising, training, legal aid, and community mobilization.

Private sector's contribution will be coordinated and monitored through the Corporate Social Responsibility (CSR) mechanism and its guidelines. A review of the guideline will be initiated to ensure that gender equality and women's empowerment is fostered through the CSR.

5.2 Establishing Guidelines for Programme Design, Review and Monitoring with Gender Focused Indicators

Guidelines will be developed for design, review and monitoring of social security programmes and disseminated to all ministries and agencies making its use mandatory in programme/project design, approval and monitoring. A set of gender focused minimum indicators will be identified and integrated in the guidelines so that approval and result assessment processes are uniform for all programmes. The indicators will include indicators for measuring results of both practical needs and strategic gender interests. The Ministry of Planning and Ministry of Finance will work together to identify the indicators (like gender budget indicators), and the Ministry of Women and Children Affairs will provide support for integrating gender perspectives.

5.3 Change Management

The policy anticipates a wide range of changes required for successful implementation. For social security programmes to be empowering, they need to stimulate behaviour change at different levels, not only for the beneficiaries. Policy-makers, service providers and partners should recognize the importance of transformative social security to achieve national growth and the SDGs. The envisaged changes to be managed will include change in mind-set for integration of vulnerable women, strengthening of the key social security programmes with empowerment and graduation agenda, promoting collaborative and complementary efforts amongst programmes and service providers to consider gender focused social security as efforts for achieving the SDGs. Strengthening of behaviour change communication with various sections of the population, participation and uptake of social security opportunities and demanding accountability of the duty bearers. The Policy also envisages flexibility in addressing new and emerging types of social security needs as they arise.

5.4 Resource Mobilization

To fulfil the commitments of promoting gender equality under this policy, a robust, integrated and coherent social security system is required. Therefore, aside from the specific social security programmes, complementarity with sectoral programmes will be sought. Also, partnership and linkage with civil society and private sectors will be facilitated. Social assistance or workfare programmes will be linked with productive, social and financial inclusion programmes. Adequate funding will be secured with support from development partners to sustain gender integrated social security delivery consistent with socio-economic development. Effective, transparent and accountable processes will be used for resource transfer (electronic government-to-person payments) directly to women, girls and other beneficiaries. In kind transfers will gradually be converted to cash that will introduce women with financial management, market, banking system and cash transaction.

6. Policy Monitoring and Evaluation

Ensuring women's benefit from programmes not only requires gender-responsive design features but also effective monitoring mechanisms. Participatory monitoring can improve programme performance and gender-responsiveness. Social audits led by civil society organizations have been successful in other countries on occupational health and safety raising women's participation rates, wages and representation in supervisory roles.

6.1 Monitoring of Policy Implementation: Role of CMC and Stakeholders

The CMC chaired by the Minister for Finance and represented by all Ministries will monitor the implementation of the Policy including progress in grievance redressal, if any.

All Ministries implementing social security programmes including the cluster coordinating ministries according to the NSSS will be responsible to assess the gender equality results and report on performance to the CMC.

Implementation, Monitoring and Evaluation Division with (IMED) will integrate gender perspectives and use indicators in monitoring of social security programmes.

Monitoring of field level targeting, beneficiary identification, and delivery of services will be monitored in partnership with civil society organizations coordinated at the Upazila and District Coordination Committees.

6.2 Review of Policy Implementation

The implementation of the Policy will be reviewed and reported every 2 years after its approval and a report to be prepared all ministries coordinated by will be submitted to the Cabinet.

A review of the relevance of the Policy will be undertaken to assess that the Policy is consistent with the contemporary social security needs and necessary updating will be undertaken, if so required.

Abbreviations

BBS	Bangladesh Bureau of Statistics
CMC	Central Management Committee
G2P	Government to Person
IMED	Implementation, Monitoring and Evaluation Division
MIC	Middle Income Country
MDG	Millennium Development Goals
NSSS	National Social Security Strategy
NWDP	National Women's Development Policy
NGO	Non-government Organizations
SFYP	Seventh Five Year Plan
SDF	Social Development Framework (SDF)
SDG	Sustainable Development Goals
VGd	Vulnerable Group Development
VWB	Vulnerable Women's Benefit

Glossary of Terms

Affirmative Action: A set of procedures designed to eliminate discrimination against members of a disadvantaged group within a society, mainly by enhancing their priorities, visibility and interests towards a holistic development of the community and society.

Care Work encompasses care provided to dependent children, the elderly, the sick and the disabled requiring care at home or in care institutions. Sharing of care work and provision of care services are essentially related to the achievement of equality between women and men. The lack of affordable, accessible and high-quality care services and the fact that care work is not equally shared between women and men have a direct negative impact on women's ability to participate in all aspects of social, economic, cultural and political life.

Development: a process by which the members of society increase their personal and institutional capacities to mobilize and manage resources to produce sustainable improvements in their quality of life. Development process and its results are determined by the vision of society, the availability of resources, and the available approaches, strategies and methods. To foster gender equality development, efforts need to address gender based constraints and foster equality.

Empowerment refers to the process and outcome of actions taken by men and women towards taking control of their lives (setting their own agenda, gaining skills, increasing self-confidence, solving problems, and developing self-reliance). Empowerment of women is an essential process in the transformation of gender relations including division of labour. The process addresses the structural, systemic and underlying causes of subordination and discrimination through increased women's capability to make strategic life choices.

Engendering refers to the process of integrating gender considerations and concerns into words, actions and assessments.

Equality of opportunity refers to human rights and aims towards the achievement of equality of opportunity, in access to and share of employment opportunities, services and resources as well as in equality of treatment by employers and service providers.

Gender refers to socially constructed roles and relationships, personality traits, attitudes, behaviours, values, relative power and influence that society ascribes to women and men on a differential basis. Whereas biological sex is determined by genetic and anatomical characteristics, gender is an acquired identity that is learned, changes over time, and varies widely within and across cultures. Gender is relational and refers not simply to women or men but to the relationship between them.

Gender Analysis is a systematic way of looking at the different impacts of development, policies, programmes and legislation on women and men that entails, first and foremost, collecting sex-disaggregated data and gender-sensitive information about the population concerned. Gender analysis also examines the multiple ways in which

women and men, as social actors, engage in strategies to transform existing roles, relationships, and processes in their own interest and in the interest of others.

Gender Awareness refers to a state of knowledge of the differences in roles and relations of women and men and how this results in differences in power relations, status, privileges and needs.

Gender Discrimination means providing differential treatment to individuals on the ground of their sex.

Gender Division of Labour is an overall social pattern where women are allocated a set of gender roles and men given another set. This division is given on the basis of sex and not by acquired skills.

Gender Equality entails the concept that all human beings, both men and women, are free to develop their personal abilities and make choices without the limitations set by stereotypes, rigid gender roles, or prejudices. Gender equality means that the different behaviours, aspirations and needs of women and men are considered, valued and favoured equally. It does not mean that women and men have to become the same, but that their rights, responsibilities and opportunities will not depend on whether they are born male or female.

Gender Equity means fairness of treatment for women and men, according to their respective needs. This may include equal treatment or treatment that is different but considered equivalent in terms of rights, benefits, obligations and opportunities. In the development context, a gender equity goal often requires built-in measures to compensate for the historical and social disadvantages of women.

Gender Gap means a difference in any aspect of socio economic status of women and men, it is not just a male/female gap. It is a gap that arises from the different social roles ascribed by society to women and men.

Gender Mainstreaming refers to a goal oriented process that recognizes that most institutions consciously and unconsciously serve the interests of men and encourages institutions to adopt a gender perspective in transforming themselves. It promotes the full participation of women in decision-making, moving women from the margins to the centre of development and seeks to ensure equal implications for women and men of any planned action, legislation, policies or programmes, in any area and at all levels.

Gender Perspective refers to an approach in which the ultimate goal is to create equity and equality between women and men.

Gender Policy refers to guiding principles to a course of action arrived at by decisionmakers to address a particular issue or issues. An organization's policy that integrates gender in the mainstream of its activities. The policy also designates institutional arrangements, responsibilities, management functions and tools/guidelines for mainstreaming.

Gender Relation refers to the relations between men and women acquired in the process of socialization, in terms of power sharing, decision-making, access to resources, privileges, rights, benefits, division of labour, their roles at the household and the community levels in relative terms. The use of gender relations as analytic category shifts the focus from viewing women in isolation from men.

Gender Responsive refers to a planning process in which programmes and policy actions are developed to deal with and counteract problems which arise out of socially constructed differences between women and men.

Gender Sensitive refers to the state of knowledge of the socially constructed differences between women and men, including differences in their needs, as well as to the use of such knowledge to identify and understand the problems arising from such differences and to act purposefully to address them. It also refers to a mind-set where people recognize or are aware of gender based discrimination which hinders enjoyment of human rights. It is an understanding and routine consideration of the socio economy cultural factors underlying discrimination based on sex whether against women or men

Gender Stereotyping refers to constant portrayal in the media, the press or in education of women and men occupying certain roles according to the socially constructed gender division of labour and expectation in behaviour. It also means confusing what is believed to be natural with what is expected of individuals of their gender roles

Practical Gender Needs are identified by women within their socially defined roles, as a response to an immediate perceived necessity. They usually relate to inadequacies in living conditions such as water provision, health care and employment, and they do not challenge gender divisions of labour and women's subordinate position in society.

Sex-disaggregated data means all data should be separated by sex in order for gender analysis or to allow differential impacts on men and women to be measured.

Social Security involves support to people who are in need of support, to provide them with a guaranteed minimum income, a comprehensive safety net for those who suffer shocks and crises that may push them into poverty, build an inclusive system for all that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth.

Strategic Gender Interests are identified by women as a result of their subordinate social status, and tend to challenge gender divisions of labour power and control, and traditionally defined norms and roles. SGIs vary according to particular contexts and may include such issues as legal rights, domestic violence, equal wages, and women's control over their bodies.

Voice and Agency encompasses women's role as decision makers in public and private spheres including politics and promotion of their leadership. Changed attitudes on women's and girls' rights, women's enhanced knowledge of their rights and increasing their bargaining power, the understanding and support for enforcing women's rights among men and boys are also included.



About the Social Security Policy Support Programme

The Social Security Policy Support (SSPS) Programme is working with the government to re-configure the current social security system so that 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. Support is provided primarily in two areas: governance of social protection and strengthening of systems.

It shall be a fundamental responsibility of the State to secure to its citizens – “The right to social security, that is to say, to public assistance in cases of undeserved, want arising from unemployment, illness, or suffered by widows or orphans or in old age, or in other such cases.” **Bangladesh Constitution, Article 15 (d)**



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