



Event Report

A Two-day Workshop on
Workshop on National Social Insurance Scheme (NSIS) in Bangladesh: Capacity building and
stocktaking

Dated: 19-20 February 2025

Organized by

ILO in collaboration with the Cabinet Division, UNDP Social Security Policy Support Program (SSPS)
and its funding partner, the Australian Department of Foreign Affairs and Trade (DFAT)



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Executive Summary: Workshop on NSIS in Bangladesh

On 19-20 February 2025, a two-day workshop titled "*National Social Insurance Scheme (NSIS) of Bangladesh: Capacity Building and Stocktaking*" was held in Dhaka. Organized by the Cabinet Division with technical assistance from ILO-UNDP, SSPS Programme, and DFAT, the workshop convened 57 key stakeholders from government ministries, employers' organizations, trade unions, development partners, UN agencies, and research institutions.

Key Objectives:

- Enhance understanding of social insurance concepts and global best practices.
- Facilitate social dialogue among government, employers, workers, and development partners.
- Take stock of studies and actions taken on NSIS development.
- Identify priorities and next steps for NSIS implementation.

Key Findings:

- **Necessity of NSIS:** Social insurance is critical for building an inclusive and resilient society, particularly as Bangladesh moves towards middle-income status.
- **Progress & Challenges:** While Bangladesh has made strides in social protection (NSSS 2015-2025), implementation of contributory social insurance remains slow due to challenges in integrating informal sector workers, financial sustainability, inter-agency coordination, data infrastructure, and targeting inefficiencies.
- **Global Best Practices:** Experts shared international examples, emphasizing the need for a Bangladesh-specific adaptation.
- **Stakeholder Collaboration:** Strengthening partnerships between government, employers, and workers is essential.
- **Informal Sector Inclusion:** Extending coverage to informal workers emerged as a top priority.
- **Funding Challenges:** The current social welfare budget may not be sustainable in the long term.

Key Recommendations:

The workshop concluded with a strong commitment from stakeholders to accelerate NSIS implementation, ensuring a more inclusive and resilient social protection system for Bangladesh with following recommendations:

1. **Roadmap for Comprehensive NSIS:** Finalize and implement a detailed roadmap by 2025, incorporating global best practices.
2. **Strengthen Coordination:** Improve inter-ministerial coordination and stakeholder engagement for effective program execution.

3. **Integration of Informal Sector:** Develop strategies for formalizing informal work and expanding coverage.
4. **Ensure Public Financing Sustainability:** Explore funding mechanisms, including contributory schemes and government co-financing to strengthen public funding mechanism to build trust and long-term viability.
5. **Enhance Data Infrastructure:** Improve data collection and management systems for effective targeting and implementation monitoring.
6. **Address the Social Protection floors:** Ensure social protection floor including contributory nature of social insurance reaches every citizen.
7. **Learn from Best Practices:** Study and adapt social insurance systems from regional, international and neighbors such as India, Nepal, Thailand, Indonesia, and Vietnam.
8. **Inclusion in NSSF 2026 and beyond:** Incorporate clear social insurance policy directions for formal and informal sectors' inclusion and sustainability.

OVERVIEW OF THE WORKSHOP

The National Social Security Strategy (NSSS), introduced in 2015, recognized the vulnerabilities faced by the working-age population and recommended the establishment of a National Social Insurance Scheme (NSIS)¹, including an Unemployment Insurance (UI) scheme. The Ministry of Finance is responsible for designing and implementing the social insurance mechanism, while overall coordination, monitoring, and supervision of the NSSS are managed by the Cabinet Division, and the macro-level monitoring falls under the General Economics Division (GED). The NSSS coordination is managed by a high-level Central Management Committee (CMC) comprising Secretaries from relevant ministries, led by the Cabinet Secretary providing strategic oversight and policy guidance. The NSSS is structured around five thematic clusters, adopting a life-cycle approach and advocating a gradual shift from a targeted approach to universal coverage.

Social Insurance is a part of universal social protection. However, the progresses in establishing a comprehensive framework for social insurance in Bangladesh has been relatively slow. The Cabinet Division, in collaboration with the ILO, SSPS Programme, UNDP and DFAT, along with 57 key stakeholders from government ministries, employers' organizations, trade unions, development partners, UN agencies, and research institutions organized a two-day long workshop titled "*Workshop on National Social Insurance Scheme (NSIS) in Bangladesh: Capacity Building and Stocktaking.*" This event took place on February 19-20, 2025, at Hotel InterContinental, Dhaka, Bangladesh.

The NSSS outlines the National Social Insurance Scheme (NSIS) to introduce a contributory social security system in Bangladesh. The NSIS focuses on four key schemes: Unemployment Insurance, Employment Injury Insurance, Maternity Insurance, and Sickness Benefits. The UNDP, through its Social Security Policy Support (SSPS) Programme, has partnered with the ILO to support the Government of Bangladesh in developing a roadmap and implementation strategy for NSIS.

This workshop served as a platform to engage key stakeholders, raise awareness, foster social dialogue, and assess the progress of NSIS in Bangladesh. It aimed to facilitate further consultations on the development and execution of NSIS while enhancing understanding of technical concepts, international standards, and global best practices in social insurance. The event encouraged dialogue among government representatives, employers, workers, and other stakeholders to clarify their roles in advancing NSIS and promoting social insurance. Participants reached a consensus on activities related to capacity building, social dialogue, and strategies for expanding social insurance coverage in Bangladesh during the two-day workshop.

¹ The NSSS outlines the National Social Insurance Scheme (NSIS) to introduce a contributory social security system in Bangladesh. The NSIS focuses on four key schemes: Unemployment Insurance, Employment Injury Insurance, Maternity Insurance, and Sickness Benefits. The UNDP, through its Social Security Policy Support (SSPS) Programme, has partnered with the ILO to support the Government of Bangladesh in developing a roadmap and implementation strategy for NSIS.

OPENING CEREMONY, 19 FEBRUARY 2025

Ms. Murshida Sharmin, Joint Secretary, Civil Registration and Social Security Branch, Cabinet Division, welcomed everybody to the two-day workshop of capacity building and stocktaking on National Social Insurance Scheme in Bangladesh. Organized by Cabinet Division with technical support of UNDP, DFAT and ILO to discuss, deliberate and pave the way for Social Insurance in Bangladesh. Ms. Farjana gave an idea of the agenda of the workshop followed by several Presentations, Question - Answer sessions and discussion sessions.

Speech by Mr. Gunjan Dallakoti, Head of Programs, ILO-CO, Dhaka

- Mr. Dallakoti began his speech by expressing gratitude to all stakeholders and participants, including the Government of Bangladesh, UNDP, Australian AID, GIZ, and other partners. He acknowledged the timeliness of discussing social insurance, especially in the context of Bangladesh's current phase of rebuilding and institutional restructuring. He emphasized that the integration of social security systems, particularly Social Insurance, is crucial to achieving a more equitable and just society in Bangladesh's future.
- Despite Bangladesh's thriving economy, Mr. Dallakoti highlighted the existence of a dual economy, with increasing vulnerability and discrimination. He noted that social insurance systems could bridge this gap, lifting marginalized groups into the mainstream economy with dignity and support. Universal Social Protection (USP) and Social Insurance are vital tools in national development strategies, addressing poverty, inequality, and human development, while also facilitating access to decent work. He referenced the 2030 Agenda for Sustainable Development Goals (SDG), specifically Target 1.3 and Goal 1, which call for implementing national social protection systems with universal coverage, a commitment Bangladesh has actively agreed to.
- He also praised the Government of Bangladesh for its proactive steps in adopting the National Social Security Strategy (NSSS) 2015-2025, which lays the foundation for expanding the country's social protection system. The National Social Insurance Scheme (NSIS), a key component of the NSSS, supports programs such as unemployment insurance, maternity insurance, employment injury insurance, and sickness benefits. While Mr. Dallakoti expressed optimism about Bangladesh's progress, he stressed that more work is needed to ensure the system's tangible and sustainable implementation.
- He further underscored that the ILO would continue to provide its technical expertise and global experience, collaborating with UNDP in capacity building and policy advice for establishing a suitable social security system in Bangladesh. He emphasized that effective



social protection measures must be policy-relevant and aligned with both developmental and regulatory needs. The ILO remains committed to working with stakeholders to ensure the system's effectiveness, sustainability, and resilience.

- In his concluding remarks, Mr. Dallakoti called for active participation, dialogue, and cooperation from all stakeholders, stressing the importance of institutional commitment, financing strategies, and legislative reforms to ensure the success of social strategies and the NSIS in Bangladesh. He urged all parties to align their efforts in making the social protection system sustainable and resilient. He thanked everyone for their participation in the workshop and expressed hope that the collective efforts would contribute to securing social protection and the right to social security for all in Bangladesh.
- These policies help develop a skilled workforce and improve the employability of job seekers, acting as key enablers for strong, sustainable, and inclusive economic growth. They ensure that all individuals have access to decent work opportunities and necessary support. He ended his speech by expressing hope that everyone would remain committed and proactive in engaging with any future initiatives in the coming days. He ended his speech by expressing hope that everyone would remain committed and proactive in engaging with any future initiatives in the coming days.

Aminul Arifeen, Project Manager of the Social Security Policy Support (SSPS) Programme,

- Mr. Arifeen addressed the audience and participants emphasizing the importance of social insurance as a key component of any social security protection programme. He highlighted the Bangladesh government's commitment to establishing a comprehensive social security system as the country progresses towards middle-income status. The current pension scheme is to be noted here.
- UNDP has been actively involved in social protection initiatives since 2005-2006, collaborating with the Bangladeshi government and international partners like Australia. The development of the National Social Insurance Scheme (NSIS) roadmap marks a significant milestone, aiming for completion by 2025. Mr. Arifeen acknowledged media discussions and critiques, seeing them as opportunities to refine the programme. He urged all stakeholders to work efficiently towards a robust social insurance system, fulfilling both national and international commitments.
- He concluded by expressing gratitude to the Cabinet Division and all participants for their contributions to this crucial initiative.



Speech by Mr. Munir Hossain Khan, Director General of the Central Fund, Ministry of Labour and Employment (MoLE)

- Mr. Munir highlighted Bangladesh's economic progress, with per capita income reaching \$2,500 and a significant reduction in extreme poverty. However, he stressed that poverty remains a challenge, with the income gap widening since the 1990s worldwide. He warned that Bangladesh could face severe inequality if proactive measures are not taken.
- To address this, MoLE is working on unemployment protection programs like the 'Social Protection Program for Unemployment and Distressed Workers (SPPUDW) and the Employment Injury Scheme (EIS). Additionally, MoEL provides education, medical, and injury support, particularly for workers in the Ready-Made Garment (RMG) sector. He mentioned that the Global Welfare Foundation has a broader reach beyond the RMG sector, offering benefits such as education, medical, maternity, and injury assistance to all sector, all over the country. Therefore, Global Welfare Foundation approach could be a keynote eliminating poverty.
- Mr. Munir pointed out the lack of coordination between ministries, despite various worker welfare schemes. With nearly 100,000 crore takas allocated annually for social security under different ministries, he emphasized the need for efficient coordination to ensure that one crore families living in extreme poverty in this country might receive adequate benefits. He urged UNDP representative Mr. Dallakoti to help developing a strategy for better coordination.
- Lastly, he stressed the importance of unemployment insurance as a key tool in eliminating poverty, as joblessness severely impacts individuals' dignity and well-being. He expressed hope that the workshop would help formulate a clear strategy for better coordination and effective implementation of social security programs.



Mr. Md Mahmudul Hasan Khan, Secretary of Coordination & Reform, Cabinet Division

- Mr. Md Mahmudul Hossain Khan, Secretary Coordination and Reforms, Cabinet Division, delivered a speech as the Chief Guest. He began by expressing appreciation to UNDP, the Australian Government, and ILO for their technical and financial support for the workshop.
- He emphasized that social protection, particularly social insurance, is a fundamental pillar for an inclusive and resilient society, aligning with Sustainable Development Goal 1.3. He highlighted that Bangladesh's transition from a targeted to a universal approach under the National Social Security Strategy (NSSS) requires strengthened institutions, policy coverage, and strategic coordination, which is being overseen by the Cabinet Division.
- He stressed the importance of contributory social security schemes, such as unemployment insurance, employment injury schemes, maternity allowances, and sickness benefits. However, he acknowledged that progress in this area has been limited and called for stronger collaboration among stakeholders. He expressed hope that the workshop would provide valuable insights to develop an inclusive National Social Insurance Scheme (NSIS).
- International experts present at the workshop were recognized for their contributions in sharing best practices and experiences. Mr. Mahmudul emphasized the need for global perspectives in shaping the NSIS roadmap to align with international social protection frameworks.
- He also highlighted that the success of NSIS depends on partnerships between government agencies, workers, employers, organizations, and development partners. Challenges must be addressed collectively, ensuring efficiency, transparency, and sustainability in the administration of social insurance. In conclusion, he expressed optimism for a future where social security for all is ensured, leading to an improved standard of living.



Mohammad Khaled Hasan, Additional Secretary, Coordination Wing, Cabinet Division

- As the chair, Mr. Hasan opened his speech with a metaphor, stating that a country's tallest and most beautiful building belonging to its social insurance authority symbolizes a strong social insurance program. While Bangladesh may not yet have such a structure, he emphasized that the country is laying a deep and solid foundation for social insurance with the support of development partners like ILO and UNDP.
- He highlighted that the purpose of the workshop is to assess the progress of this "construction"—ensuring that the foundation is strong enough to support a well-designed Social Insurance System. He stressed the importance of identifying gaps through reviews and evaluations to enhance implementation efficiency.
- Expressing his gratitude to the participants, he acknowledged their valuable contributions to shaping a robust social insurance system. He emphasized that their input would help ILO develop a well-structured National Social Insurance Scheme (NSIS) roadmap for Bangladesh.



First Learning Session

Presented by

MR. Mohammad . KHALED HASAN

Additional Secretary, Coordination Wing, , Cabinet Division

‘Significance of social insurance in the context of rising Bangladesh’

Social Insurance is a government responsibility, covering Basic Income Security and Basic Essential Services. Mr. Hasan explained the key elements necessary for an effective social insurance system and highlighted the differences between Social Alliance and Social Insurance. The major differences between two are in Social Alliance, funding comes entirely from the government. But in Social Insurance, the primary source of funding is contributions from beneficiaries (employees and employers), with possible government co-funding. Without these features, a system cannot be classified as social insurance but rather another form of benefit program.

Essential Features of Social Insurance:

- ✓ Strong legislation – Legal backing is required.
- ✓ Dedicated authority – A governing body must manage and regulate the system.
- ✓ Beneficiary contributions – Employees and employers should contribute, with possible government co-funding.
- ✓ Insurance fund management – Funds must go into a trust/reserve fund with a clear mandate on spending.
- ✓ Defined benefits – Benefit sizes must be predetermined, not left to the authority's discretion.
- ✓ Talking about Social Insurance Framework, Bangladesh, as a signatory country of the United Nations, is committed to guaranteeing basic income security. To achieve this, a three-tier system is necessary:
 - Basic floor – Essential allowances for children, the elderly, etc.
 - Social insurance – Includes structured social security programs.
 - Optional supplementary insurance – Additional, voluntary schemes.
- ✓ A country must establish the basic floor first before moving to social insurance. Poorer nations may struggle to advance beyond this stage, while Bangladesh has been identified as suitable for the second floor, without abandoning the first. The objective is to protect vulnerable groups and ensure sustainability. For these two well-known models were discussed: Beveridge Model (used in Bangladesh’s National Social Security Strategy - NSSS). Bismarck Model (government-regulated contributions between employers and employees).

Bangladesh currently follows a mixed approach, incorporating private pension schemes alongside government-managed programs. The government plans to introduce both private pensions and a National Social Insurance scheme, covering:

- Unemployment benefits

- Maternity benefits
- Accident coverage
- Sickness benefits (on a limited scale as a starting point).
- Challenges & Opportunities Comparing Bangladesh to Early Social Security Models: Germany and the UK introduced social security with about 50%–60% of workers in the formal sector during the Second Industrial Revolution. In contrast, Bangladesh currently has only 15% of workers in the formal sector, amid the Fourth Industrial Revolution. Urban informal sector workers, though not officially recognized as part of the formal sector, should be included under social protection programs.
- Talking about budget Allocation & Feasibility, currently, 18% of the national budget is allocated for social protection. With growing demands in health, agriculture, infrastructure, and ICT, this budget may need to be doubled in the future, which is not financially sustainable.
- Addressing the Informal Sector, he said that the major challenge, as seen in Indonesia, is integrating informal workers into the system. Noted that Indonesia has successfully formalized informal workers (e.g., ride-sharing drivers and other informal sectors). To achieve this, we have to ensure workers have appointment letters. We must maintain payroll records for informal workers. Launching multiple pilot programs and introducing supportive legislation is needed.
- Bangladesh is in a better starting position than Indonesia was when it began its reforms. Other countries with fewer resources have already succeeded—so why not Bangladesh! The upcoming National Social Security Strategy (NSSS) is about to get Revised along with presenting a roadmap. The NSSS is based on the Beveridge model, but its guidelines need further refinement. The 2026 NSSS revision must specify clear policy directions to improve formal sector inclusion and sustainability of social insurance.

Q&A SESSION

- To what degree social insurance is necessary for Bangladesh?
- Which model is suitable for Bangladesh, Bismarck or Beveridge?
- What is the significance of social insurance particularly in the context of fourth industrial revolution?

Mr. ROFIQUL ISLAM, BGMEA
Employer group representative on group-wise Question-Answer session

The three-tier social security framework includes child and maternity benefits on the first floor, universal health coverage on the second, and old age pension, disability benefits, and unemployment allowance on the third. However, Bangladesh has not been able to progress efficiently in the first floor.

Although maternity benefits are mentioned in the labor law, the extent to which workers in the formal sector—only 15% of the total workforce—actually receive these benefits remains uncertain. Moreover, child benefits have yet to be introduced. Universal health coverage has not been implemented except in a few sectors, and while life insurance is included in legal provisions, it is rarely enforced. Old age pension, disability benefits, and unemployment allowances are practically nonexistent. Although there are some training initiatives under the Ministry of Social Welfare, their implementation remains unclear. Unemployment allowance is still far from being considered.

Given this scenario, it is essential to begin addressing social security from the ground up. Several major challenges exist, such as the discrepancy between the number of BGMEA-listed factories, approximately 7,000, and the actual number of operational factories, which stands at around 2,000. This raises concerns about how much factory owners can afford to contribute to such initiatives. Bangladesh must focus on laying a strong foundation for social security before advancing further. Financial and structural challenges must be tackled to ensure a sustainable and effective system.

Mr. Khaled commented that even though the stockperson didn't seem optimistic about introducing social insurance in Bangladesh and wants to stick to first floor, he opted that still our first floor is already robustly strong.

Mr. SADEKUR RAHMAN
Government group representative on group-wise Question-Answer session

To build trust among informal sector workers, the government must play a role in contributing to social security schemes. Without government intervention, informal workers may be reluctant to rely solely on company-led social schemes and contribute. Capacity building is essential in this regard, making the Beveridge model a suitable approach for Bangladesh.

In response to this comment, the session moderator pointed out that no country follows a single model exactly as it is. Instead, adjustments are made based on specific needs, leading to a mixed model that best represents their unique requirements.

Development Partner's Group Representative

The approach depends on the level of social assistance available in a country, the extent of government funding allocated to these schemes, and the actual need for insurance-based programs. It is crucial to assess how much is being spent on assistance versus how much is required for sustainable social insurance. Everyone in the group agreed that a mixed model would be the most suitable approach for Bangladesh.



Remark from MR. SAIDUL ISLAM, Additional Secretary General of the Bangladesh Employers' Federation (BEF)



He emphasized the need for studies to explore different social insurance models and determine which one would be most suitable for Bangladesh. He stressed the importance of customizing and adjusting existing models to align with the country's specific needs and goals.

In response, Mr. Hasan stated that Bangladesh is working towards developing its own unique model, referred to as the "Bangladesh Model." He mentioned that two research studies have already been conducted, along with real-time surveys, to address key aspects such as contribution rates and the authority responsible for implementation. Thanking everybody for active participation Mr. Khaled ends his presentation.

Joining to this question-answer session, Ms. Mariko from ILO expressed her view as followed:

- Ms. Mariko responding to discussed questions, said that various benchmark models should be presented that could serve as references for Bangladesh while emphasizing the importance of adapting them to the country's unique economic and social conditions.
- For instance, Malaysia's model is based on a provident fund, while India has the most advanced social security system in South Asia. Nepal could be a good reference point due to its similarities in size and structure. Thailand and Vietnam also have social protection models worth studying.
- While Scandinavian countries have strong social security models, Bangladesh cannot adopt them directly due to vast economic and social differences. Each country has a different system, and it is crucial to carefully assess which aspects of these models can be realistically implemented in Bangladesh.

- When defining a "good" social security model, it should focus on two key aspects: financial sustainability and providing good benefits. Bangladesh must determine what is "good" in its specific context and tailor its system accordingly. Ms. Mariko highlighted the importance of the people of Bangladesh answering this question themselves. She emphasized that the participants of the workshop would provide insights over the next two days, suggesting that local perspectives are crucial in understanding the relevance of social insurance.
- Some countries have started using AI and data to enhance social security, though this is still in the early stages. However, AI requires proper data infrastructure, which Bangladesh currently lacks. Without a structured mechanism for collecting and maintaining data over several years, technology-driven solutions cannot be effectively implemented. To leverage AI, Bangladesh needs to first establish a proper data collection system that can feed into these advanced technologies.
- Ms. Mariko suggested that Bangladesh should not strictly follow the Beveridge or Bismarck models but adapt elements that align with its social, economic, and demographic realities. While examples from other countries can be helpful, the model must be tailored to Bangladesh's specific needs. A "good" model should be financially sustainable and provide good benefits, defined according to Bangladesh's priorities rather than simply copying another system.
- Ms. Mariko mentioned several countries that Bangladesh could look to for reference Benchmarking. Nepal is a good model by size. India for its socio-economic relevance in South Asia. Indonesia and Vietnam also offer potential benchmarks. However, she pointed out that Scandinavian models might not be directly applicable to Bangladesh due to significant economic and social differences.
- She mentioned that some countries have started to incorporate AI and data into their social insurance systems, although this is still in its early stage. To effectively use AI, proper data infrastructure is essential. Unfortunately, Bangladesh currently lacks the mechanisms to collect and manage data efficiently. The success of AI in social insurance requires years of reliable data to build a robust mechanism, which is something Bangladesh must focus on developing.

Second Learning Session
Presentation by
MS. OUCHI MARIKO
Sr. Specialist Social Security, DWT/Co-New Delhi
The Global and National Context of Social Protection

- Ms. Mariko highlighted that according to the global report, 52% of the world's population is covered by at least one social security scheme, while in the Asia Pacific region, the coverage is 53.6%. Coverage is measured by the inclusion of at least one social security scheme or branch.
- Bangladesh is approaching its population peak, after which the population will gradually decline. Waiting until the population reaches its peak to initiate social protection measures will likely result in failure. Timely action is crucial. The golden rule for designing a social security system is to implement it when the population is growing alongside economic development, as Bangladesh is currently experiencing.
- Economic growth and population growth are intertwined, and this period (when the population is growing) is ideal for setting up social protection systems. Once the population begins to decline, the contributions from the working population (through taxes or GDP growth) will also decrease, making it harder to sustain social protection measures.
- Currently, Bangladesh operates without a contributory social protection scheme and relies on taxes and revenues, which have limits and cannot grow drastically. There is a need to introduce a contributory system that involves both employees and employers contributing, with possible co-financing by the government. Some countries already use a co-financed approach, and Bangladesh could benefit from such a model.
- Labor migration plays a critical role in Bangladesh's social protection strategy, as many workers migrate abroad for employment. The social protection system must consider the contributions and needs of migrant workers.
- A priority should be extending social protection coverage to a wider population. This includes ensuring that people from both formal and informal sectors are included in the system.
- There is a need to formalize enterprises. Even in the formal sector, many workers lack formal contracts, and this needs to be addressed. Education plays a significant role in transitioning workers from the informal sector to the formal sector. Higher education levels lead to lower levels of informality in the workforce.
- Old age coverage is relatively high compared to other areas of social protection, but there are gaps that need attention. There is no unemployment scheme and the working injury scheme is limited. The gradual improvement of coverage in these areas is essential for the system's growth.
- A crucial aspect of achieving universal social protection is adequate budget allocation for social insurance systems. There is also a need for the revision of the existing system and budget allocation if required to introduce new schemes. The diversification of the social insurance system is necessary to create a more comprehensive and sustainable model.

- Ms. Mariko concluded by emphasizing the need for diversification in social insurance systems and the importance of addressing budget allocation. She stressed that universal social protection is attainable if these critical aspects are properly planned and implemented.

Presentation by
DR. ABU EUSUF , PROFESSOR
Department of Development Studies, University of Dhaka

Dr. Abu Eusuf, discussed the current state of social protection in Bangladesh. He highlighted that while Bangladesh has made significant progress in poverty reduction, rising inequality remains a concern, which contradicts the goal of universal coverage.

- He pointed out that not all individuals with taxable income are identified under the taxation system, indicating the need for reforms. Ensuring a stable fiscal space is essential, as much of the development budget currently relies on government borrowing, foreign aid, or loans. Improving living standards should also be a priority.
- Women’s participation in economic development has been a success, and some regions, such as the northern parts of the country, have shown progress. However, addressing inequality remains a challenge. Bangladesh must look beyond economic growth and consider digital advancements, tax exemptions, and exceptional scenarios to enhance social protection.
- To improve efficiency, marginalized programs should be consolidated, and inclusion-exclusion errors must be addressed to prevent ineligible individuals from benefiting from social insurance programs. Issues such as selection errors, leakages, and improper targeting must be resolved to ensure programs reach the most vulnerable. Although both urban and rural poor are discussed, social protection programs tend to focus primarily on rural areas, while circumstantial poverty must also be considered.
- Key challenges include fiscal constraints, climate adaptation in social insurance, and the overlapping roles of NGOs. A comprehensive assessment is needed to evaluate the progress and shortcomings of social protection programs. Strengthening institutional guidance and consolidating programs from a life-cycle perspective, as highlighted in the NSSS, can be effective.
- Dr. Eusuf emphasized the importance of specific and dynamic data for such initiatives. Introducing community-based targeting mechanisms and addressing data gaps through systematic reviews and data development are crucial steps. He concluded by stressing that social protection requires a whole-of-society approach, as no single entity can achieve success alone. Expressing his gratitude, he ended his speech.

Q&A SESSION

Questions from participants:

Mr. Monjur Rashid, UNDP

- Q1. How government policy can play significant role in inclusive growth, especially inclusive perspective (regarding targeting)
- Q2. What would be the recommendation for the next NSSS, specially from Ms. Mariko's view?

Mr. Asif Kashem, Australian High Commission Social Protection Focal Person

- Q1. Which could be the examples of other countries or region that successfully have achieved the formalization of informal workers?
- Q2. In Thailand they expanded tax to reach out every body, at the same time those who are unable to pay off, they are targeting them for social protection, can this be incorporated in Bangladesh?
- As urban population is already 40%, overburdening the cities, how to solve the problem of sources, means to target the source of vulnerability and problems and target people according to their vulnerable sources making sure they don't come to cities?

The moderator shared his thoughts on these questions. In Bangladesh, Dhaka and Chittagong have the highest concentration of resources and opportunities, leading to regional disparities in development. To ensure balanced growth, we need to develop healthcare facilities like CMH or Dhaka Medical in other cities, improving access to quality medical services across the country.

Understanding why people migrate to specific urban centers is crucial. If inclusive growth had been effectively implemented, such high population pressure in a few cities would not have occurred. Decentralizing employment, education, and healthcare services can significantly reduce urban congestion and promote equitable development. Social protection should not only focus on poverty reduction but also provide adequate support to vulnerable populations, ensuring they receive the necessary assistance to improve their living standards.

Ms. Mariko discussing the answered expressed as following:

- Ms. Mariko addressed the first question on inclusive growth, focusing on SDG 1.3. She explained that, in principle, the methodology primarily considers cash benefits, while income benefits are not included in the measurement. For example, in India, school lunch programs are provided for children, but these are not counted separately to avoid double counting, as child benefits are already in place.

- Each social protection program has its pros and cons, and different approaches exist. Learning from other countries—how their institutions operate and the frameworks they use can help in designing better policies.
- Regarding targeting urban populations, she noted that inclusive growth and targeted interventions can coexist, but targeting also presents challenges, such as inclusion and exclusion errors. From a social protection perspective, urban diversified workers are the easiest group to cover, while agricultural workers are the hardest to track due to the nature of their employment. As a result, there is a global trend where urban populations receive more coverage than rural ones.
- On the issue of informality, she highlighted that formalizing informal worker is a global trend, but progress has been slow. In South Asia, India plays a significant role in influencing the statistics, yet even with its large workforce, the overall reduction in informality has been less than 10% over the past 20 years. However, certain worker groups have seen successful formalization, and their cases should be studied.
- She emphasized that employment relationships remain unclear and undefined in many cases, making formalization efforts more complex. Latin America, particularly Guatemala and other countries, can serve as a useful benchmark for Bangladesh. The extension of social protection for domestic workers in those regions has shown some success, offering lessons for Bangladesh in formalizing specific worker groups. If Bangladesh seeks a regional benchmark, Latin America or Southeast Asia would be more relevant.



Mr. Dallakoti, Head of Programmes, ILO-CO, Dhaka

- Mr. Dallakoti highlighted that many countries have attempted formalizing the informal sector under different names.
- In Southeast Asia, global value chain participation has been a key driver of formalization, with Malaysia, Vietnam, Indonesia, and Thailand making significant progress. Latin America, on the other hand, has seen strong organic growth in this area.
- Key factors influencing success include productivity, labor compliance, law enforcement, business inspections, and ease of doing business. India's simplification of business procedures serves as a notable example.

**The role of the ILO in social insurance and social protection provision and
different contours of Social Insurance Schemes
online presentation by Mr. Simon Brimblecombe, Chief Technical Adviser, ILO**

Questions from participants:

Mr. Kamrul Hossain (World Food Program):

Q1. WFP's Cost-Benefit Analysis shows that investing \$1 before a disaster saves \$12 in relief operations. Given Bangladesh's weak tax system and lack of a single registry, can a study assess the feasibility of such investments? Should the government or donors contribute, and what would be the return on investment if \$1 is invested?

- Ms. Mariko said that a social protection system is not only about contribution or allocation, but it also needed to increase the amount, possibly done tax revenue. So various tax system also needs to be improved. Issues like policy issue or labor market, aged worker etc. can affect it in the long run. Also, there are other socio-economic factors linked to social protection. There are several key elements, it requires lot of intensive work, coordination with other entities and different legislations. You have to take this as a box, containing different scheme ideas, focusing on data collection (for that data template must be in place), and other tasks for every step should be in the box. Trust must be built among people. Distrust of the system may happen if the system financially crash, means the system has to be sustainable. To establish a social insurance system, it's crucial to evaluate the benefits, financial scope, and sustainability as benchmarks. For Bangladesh, gathering social protection data over several years before moving forward is essential. Experts suggest that when a low-income country begins generating income and its population is growing, it's the right time to introduce social security insurance. Another key consideration is whether the system should be taxation-based or contributory-based.

Fifth learning Session

Presentation by

MR. SAAD GILANI, CTA, EIS, ILO-CO DHAKA

Current status of prioritized social insurance schemes in Bangladesh Employment Injury Scheme (EIS) and Sickness insurance


Mr. Saad began his presentation by encouraging participants to engage and ask questions. He emphasized that the two-day workshop was focused on building capacity to develop a roadmap for NSIS and urged participants to raise concerns about the current situation of Bangladesh, ground rules, principles, and procedures. NSIS talks about four schemes and this session will emphasize on these.

- Employment injury protects workers against death or disability at their workplace or outside workplaces. It is the responsibility of the employer and state to provide them with benefits. The standard of this benefit follows ILO Employment injury benefit convention 121 conveys details about benefits. One-time compensation, income replacement during contingencies. Rehabilitation and return to work.
- No payment during contingencies at present situation, only one-time grant and no pension, no income replaces, no rehabilitation system, no system to get back to work and no coverage for occupation diseases.
- To eliminate these gaps, a 5-year pilot program has been taken only for RMG sector. All 4 million workers working in RMG sector is under coverage, out of this 4 million, 3 million workers are covered by BGMEA and BKMEA membered factories.
- All of this coverage is coming from international brands, 60 brands have joined so far. They are giving 0.019% Of their sourcing amount from Bangladesh to ILO. the program is running for last 2.5 years and the numbers of incidents are only 60 including disability and death and accident, that shows how safe the RMG sector is at this point comparing to many other countries like Cambodia.
- Moving from pilot to National Employment Injury Program, it will be contributed by national employers, if possible, there may government contribution included.
- After RMG this will be implemented in leather sector, frozen food sector and some sector is already identified.
- Hopefully within next two years everything will be in discussion and get sorted as per ILO standard and first ever proper social insurance program in Bangladesh will implemented.

Q&A SESSION

Mr. Mehedi, World Food Program

Q. Are all of these 4 million workers being under any database? Is there proper awareness in place?

- Mr., Saad Gillani, the moderator answered positively that both the BGMEA and BKMEA has got extensive database system in run. Both BGMEA and BKMEA verifies each data and put it in their database which then goes to Ministry of Labor. Mr., Saad added that there are some limitations regarding disseminating or raising awareness at large since other sectors might raise question about the implementation, also questions may arise on government's intension. ILO is working with EPZ authority to develop their database system at first and then implement the program in EPZ from 2026.
 - Solidarity based contribution system is the one ILO prefers the best, whereas only employers' liability brings huge cost and reputation damage to the employer, which is less preferable, though it is running in many countries.
 - Ms. Mariko added that the pilot program is important in a sense that the employers started contributing, this culture was not present in Bangladesh. She brings in Rana Plaza incident showing what happens if the company loses its full capacity, expressing why social based insurance is necessary. Risk pulling mechanism works for the workers even though the company goes bankrupt. Employers' liability system is based on the belief that all employers are good, follows all compliances to provide benefits to works.
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- Right now, Bangladesh is not obliged but the government has given commitment that it will meet the ILO standard and started reporting to the system.
 - Under the ILO convention any country can select at least three branches to start with and then need to align with the legislation. Rectification of any convention is a good thing that depicts government's will to except and implement any international standard, securing the workplace safe and standardized for their workers.
 - BLWF has made it compulsory to establish enterprise clinic for any factories working with more than 300 workers, and a proper hospital for factories with over 3000 workers. Also, workers are given from central fund and Bangladesh Welfare fund one-time cash.
 - Bangladesh is not fully aligned with sickness convention; no studies have been done till date and no initiative has been taken so far.

Presentation by
MS. FARJANA REZA, NATIONAL PROGRAM OFFICER, SOCIAL PROTECTION, ILO
Unemployment insurance

- Unemployment affects workers who lose their jobs for various reasons, as well as those who struggle to find work after completing their education.
- I can recall a personal memory of my childhood, when my father was unemployed for six months due to internal migration. I still remember how difficult that period was for him and our family. During the COVID-19 pandemic in 2020, the International Labor Organization (ILO) introduced unemployment insurance to support those who lost their jobs. Social protection is crucial because families often depend on a single earner. Losing a job can lead to financial instability, a lower standard of living, and mental stress.
- Unemployment insurance consists of active and passive labor market policies. Active labor market programs help unemployed individuals return to work through skill development, vocational training, and entrepreneurship initiatives. Passive labor market policies provide temporary financial support, also known as employment insurance, to sustain individuals while they seek new opportunities. Both approaches ensure financial security while preparing workers for evolving job markets, including the impact of AI.
- Unemployment protection is a priority under the National Social Security Strategy (NSSS) and the National Social Insurance Scheme (NSIS) due to the country's large workforce. If implemented according to ILO Convention C168, it can provide income security for workers and their families.
- Since 2021, the Ministry of Employment and Labor (MoEL) has worked with employers, employees, the Cabinet Division, and UN agencies on the 2021-2026 action plan for unemployment insurance. A pilot program was planned for 2025, but challenges like COVID-19 and political instability caused delays. In 2022, the ILO conducted a feasibility assessment with MoEL, producing policy papers and legal analyses. By December, a roadmap for implementation was finalized.
- As the NSIS roadmap evolves, new schemes may emerge. A solidarity fund requires collaboration between the government, workers, and employers. We have big ambitions for social protection. With a structured roadmap and collective effort, we can build a secure future for all workers.

Presentation by
TANJILUT TASNUBA, SPO, ILO-CO DHAKA
Maternity insurance

- A woman plays dual roles in both productivity and reproduction. Her employment and income should be secure in this regard, and her return to work after maternity leave should be smooth. There should be no wage discrimination. From this perspective, maternity insurance is crucial for women. When discussing workplace equality, maternity insurance should be at the center of the conversation. International labor standards emphasize the importance of maternity benefits. Convention 102 includes sections that specifically address maternity benefits.
- Universal protection highlights the need for maternity insurance. Additionally, other recommendations, such as the Workers with Family Responsibilities Convention (C156) and Recommendation (R165), outline guidelines on childcare, elderly care, domestic tasks, leave policies, parental leave, and emergency family leave. These recommendations provide a framework for maternity insurance.
- In Bangladesh, there is no formal maternity insurance. However, some cash and maternity benefits are provided to a limited extent, funded by employers. While maternity issues are mentioned in our laws and practices, they are addressed only in a minimal capacity, leaving significant gaps. There are also non-contributory benefits fully funded by the government, such as the Allowance for Working Lactating Mothers Program, the Maternity Allowance Program for Poor Mothers (MOWCA), and the Mother and Child Benefit Program, supported by UNICEF, ILO, and other organizations.
- One major challenge is that all these programs are non-contributory and entirely employer-funded. The existing law provides maternity leave for eight weeks before childbirth and eight weeks after, but there is no flexibility for leave extensions based on individual needs or circumstances such as miscarriage.
- Additionally, 85% of women in Bangladesh work in the informal sector, making it difficult to bring them under maternity coverage. A study has been conducted to assess the gaps between international standards and our current policies.

Q&A SESSION

Q: What needs to be done to establish maternity insurance in Bangladesh, and how much progress has been made so far?

Q: How can parties negotiate effectively and reach a consensus on contribution responsibilities?

Ms. Mariko outlined five key steps for establishing an insurance system. First, a scheme must be designed by gathering and analyzing long-term data. A tripartite dialogue among employees, employers, and the government is crucial to agree on roles and financial contributions. Once designed, legislation must be developed, and a Social Security Institution established for management. She emphasized that even in a pilot project, contributors must be clearly identified, ensuring funding responsibility is defined at all stages.

Ms. Mariko explained that many countries began with employer liability before shifting to social security. In Bangladesh, integrating existing programs can gradually reduce employer liability, expanding social security coverage. To ensure a smooth transition, the government must build public trust by delivering timely benefits, encouraging broader participation.

Mr. Hasan emphasized the need to introduce at least one pilot program before full implementation.

Suggestions from Participants

A participant raised concerns about aligning funding sources, including the Central Fund, Workers' Welfare Foundation, and MOWCA, through advocacy. Another highlighted that while employers are required to provide childcare facilities, breastfeeding corners, and daycare centers, MOWCA's daycare initiatives could be integrated to reduce employer costs and optimize resources.

The moderator agreed, noting that the ILO has initiated a small childcare project and is in discussions with MOWCA and other stakeholders to ensure efficient service distribution. While the process will take time, progress is already underway.

Concerns About Expanding Social Protection

Is it possible to extend social insurance to the informal sector?

Can informal sector workers receive employment injury insurance?

- The audience responded negatively, stating that maternity insurance should first be introduced in the formal sector. Another participant highlighted that the government has committed to introducing social protection nationwide. Currently, the Employment Injury Scheme (EIS) in the RMG sector is in the pilot phase, but there are 56 formal working sectors in the country. They questioned whether it would be financially viable to expand this to all sectors and what strategy should be used.

- Ms. Mariko explained that maternity insurance is one of the four key branches of social security protection. Convention 102 refers to maternity benefits, whereas Convention 183 defines maternity protection, which extends beyond financial benefits to include breastfeeding support, health protection, and other rights. Convention 183 is promoted for ratification worldwide, including in Bangladesh. If Bangladesh proceeds with ratification, it must commit to a comprehensive social insurance system that includes these additional protections.
- Challenges are very hard to overcome in extending Insurance to the informal sector. Many countries, including those working with ILO, have attempted to apply unemployment insurance to the informal sector but ultimately provided social assistance instead. The main challenge is that informal workers lack a defined employment relationship with an employer, making it difficult to implement traditional insurance schemes.
- Indonesia addressed this issue by formalizing informal workers—providing them with appointment letters that specify salaries. This approach could be an effective way to register informal workers under a formal structure.
- Employment injury insurance is different from other forms of social protection. Employers are 100% liable for workplace safety. The main challenge lies in verifying workplace accidents, regardless of whether the worker is in the formal or informal sector.

Day 2 (20 February 2025)

Q/A and group exercise session

The last day of the workshop began with a Q&A session led by Ms. Ouchi Mariko, Sr. Specialist, Social Security, DWT/CO-New Delhi

This interactive session aimed to generate insights and recommendations for a feasible social insurance framework in Bangladesh. She recapped the key points from Day 1, explaining the concept of social insurance and how it differs from social protection. Social protection is a broader system that supports individuals and families in times of need, covering various life risks, while social insurance is a subset of it. Although maternity is not generally considered a life risk, it can be classified as one if it leads to income loss, similar to unemployment or workplace injury.

The main objectives of the session were to deepen participants' understanding of these concepts and to discuss the necessity of introducing social protection in Bangladesh. Different international social insurance schemes and their aspects were analyzed to identify an effective approach for implementation. Ms. Mariko emphasized the importance of collaboration between employees, workers, the government, and social partners in designing and implementing social insurance schemes. Their input is crucial for creating a well-structured and sustainable system.

To encourage discussion, Ms. Mariko posed three key questions to the participants, expecting responses from four different groups:

1. What are the benefits, opportunities, and challenges of introducing social insurance in Bangladesh?
2. What actions and steps should be taken for implementation?
3. Which social insurance scheme should be prioritized in Bangladesh, and why? What challenges might arise?

Employer Group

Representing the employer group, one of the participants highlighted the challenges of introducing social insurance in Bangladesh due to its large informal sector. He suggested that an employment injury scheme would be the most suitable to introduce first. Key obstacles include limited finance, lack of coordination among stakeholders, and weak political will. Priority actions should be based on necessity and feasibility, including:

- Raising awareness among stakeholders
- Policy development and alignment with existing policies
- Capacity building and stakeholder collaboration
- Sustainable scheme design with financial support
- Implementing a pilot program with proper monitoring



Government Group

Mahfuzur Rahman, DIG, MoLE

Representing the governmental institutions emphasized the need to first decide the necessity to introduce a social protection scheme, as Bangladesh currently lacks such support for workers. Efforts have been ongoing since 2015 under NSSS, with some legal provisions and a pilot program for employment injury in place.

Key challenges include lack of awareness and motivation, a large informal sector (85%), worker distrust in universal social security, and the absence of a database. Only 15% of the workforce is covered under labor law, leaving most unprotected. Priorities should include building a strong database, defining frameworks, raising awareness, and ensuring legal recognition.



Workers group

Representatives of workers group Mr. Mehedi highlighted the need to include all workers, formal and informal, under the Social Insurance Scheme. A major challenge is the lack of a proper financial mechanism, leading to misallocation of government funds, sometimes influenced by politics.



Government funds are often misallocated, with no system to ensure that the support reaches the vulnerable. They stressed the importance of establishing a universal legal framework for all including informal to uphold workers' rights with dignity. Since workers contribute to their families, society, and the nation, they deserve proper protection. Legal enforcement must cover all sectors, addressing trust issues and the diverse nature of informal employment. Political consensus is also necessary.

Awareness of existing insurance options is low, requiring better dissemination. Sickness should be a priority, as poor health directly affects a worker's ability to perform their job. He also mentioned about the seasonal workers.

Development Partners Group

A representative from the development partner shared their perspective, emphasizing that with Bangladesh's growing economy and a large young workforce, now is the ideal time to introduce social protection, including health insurance, as it is more cost-effective for younger populations.



The chosen model should align with the country's needs. Given Bangladesh's low tax rate (under 10%), the Bismarck approach could be a feasible option. International acceptance of the model is also a factor to consider. However, weak institutional functionality poses a challenge, requiring strong political commitment and a legal framework for an effective social security system. Public trust in the system is crucial.



While prioritizing schemes may have limitations, a pilot program targeting a specific group should serve as a starting point. Maternity and sickness schemes are considered lower priorities for now, as they may be difficult and less relevant to implement at this stage in Bangladesh.

Hearing from the groups, Ms. Mariko shared her views, emphasizing the importance of aligning any proposed scheme with International Labor Standards, which had not been discussed in a practical context.

She highlighted Convention 102 and Recommendation 202, stressing that any introduced scheme should meet these standards to ensure adequate benefits.

CLOSING SESSION

The two-day workshop ended with remarks by respective guests and representatives

Aminul Arifeen, Programme Manager of the Social Security Policy Support (SPSP) Programme, UNDP

Mr Aminul expressed gratitude for the joint partnership between the ILO and the Cabinet Division, which facilitated discussions on the much-anticipated NSIS roadmap to strengthen Bangladesh's social protection system. He thanked all stakeholders for their contributions and hoped to present the roadmap by the end of the year. He also extended special appreciation to Mr. Hasan (Additional Secretary, MoLE), ILO Director Mr. Tuomo, and Mr. Rattan for their support.



Mr. Razequzzaman Ratan, National Coordination Committee for Workers' Education (NCCWE)

Mr. Ratan, representing NCCWE, emphasized that social security should be viewed as a fundamental social responsibility. He highlighted the importance of addressing the needs of the workforce, noting that only 15% of workers belong to the formal sector. If this small fraction faces disruptions, the entire economy could be destabilized, as seen during recent political turmoil. He also pointed out that Bangladesh's 73 million workers are not just earning for their families but are shaping the nation's future. Therefore, issues such as education, safety, and elderly welfare must be addressed to build a stronger economy and society.



He stressed the need for strong social security measures, including protections for unemployment, employment injuries, and maternity benefits, to ensure a stable and humane society. Learning from global best practices, he suggested that while Bangladesh may not yet compare to countries like Japan, it can take inspiration from Malaysia and Indonesia.



Mr. Saidul Islam, Additional Secretary General of the Bangladesh Employers' Federation (BEF)

The speaker emphasized that although delayed, it is now crucial for Bangladesh to focus on social security. With institutions increasingly discussing the introduction, tailoring, and customization of social security schemes, there is strong optimism for successfully implementing these measures in the country.

Mr. Humayan Kabir, Additional Secretary, MoLE,

Mr. Humayan emphasized that workers drive the economy, making their rights and safety non-negotiable. Due to various limitations, social security was not a major focus until 2015, but with the adoption of NSIS, there is now strong political commitment, constitutional backing, and an established NSSS to support its implementation.

He highlighted the challenge posed by Bangladesh's large population, noting that 82% of the workforce belongs to the informal sector. While contributory social protection is difficult without employer contributions, identifying a leading institutional authority is crucial. Discussions on Universal Social Protection include whether the government should contribute.

He stressed that if only the 18% of formal sector workers are covered, the informal sector will be left behind, making government intervention essential. Employers should support workplace safety and employment injury schemes. Under the Cabinet Division, a structured work plan will be introduced, ensuring that both workers and employers play their roles. He expressed gratitude to the Cabinet Division for facilitating these efforts.



**Mr. Mohammad Khaled Hasan
Additional Secretary, Coordination Wing, Cabinet Division**



The two-day workshop provided an opportunity for international experts to share their experiences and insights on social protection and security in Bangladesh. It helped us learning the global practices, norms. While Bangladesh currently lacks a social insurance institution, the government is committed to establishing one. An Advisory Committee, led by the Secretary of Coordination and Reform, has been formed to address this multisectoral issue.

The Cabinet Division is coordinating efforts among workers, employers, financial institutions, and development partners to build a strong social security system, starting with the formal sector, which includes 25-30 million people. Addressing this group first is expected to pave the way for broader coverage.

Bangladesh lagged behind in social security compared to similar economies because it prioritized active labor market interventions while neglecting the passive labor market. Now, with new ideas and implementations, the country is shifting focus. The speaker expressed hope that organizations like the ILO and UNDP would recognize Bangladesh's potential and provide necessary support.

SPEECH OF THE CHIEF GUEST (Closing day)

Mr. Tuomo Poutiainen, Country Director, ILO country office for Bangladesh

Mr. Tuomo began by thanking Mr. Hasan, his colleagues, and representatives from the ILO and UNDP. He emphasized that economic development, job creation, and social protection have always been UN system priorities in Bangladesh. A comprehensive universal social protection system, including social assistance and social insurance, is crucial, and now is the right time to focus on social insurance in the country.

Typically, social insurance starts in the formal sector and gradually extends to the informal sector as a country develops. He expressed hope that the discussions and lessons from the workshop would be integrated into national planning, which is currently being updated and prioritized for efficient implementation. Bangladesh is committed to building a sustainable universal system to support labor, employment, and social protection, while also addressing climate change challenges that impact jobs and security.

He highlighted the role of the International Social Security Association (ISSA) in guiding countries on social security governance and fund management, which could be beneficial for Bangladesh.

Social insurance involves collecting, managing, and redistributing funds efficiently, and minimizing costs is crucial. The Interim Government has also taken social system development seriously.

He acknowledged Ms. Mariko and ILO colleagues for their contributions, reaffirming ILO and UNDP's commitment to supporting Bangladesh in institutionalizing a credible social protection system. He concluded by expressing optimism that the workshop had laid the groundwork for future progress and that more stakeholders would join this initiative over time. Thanking everyone for the opportunity to chair the closing session, he ended his speech.



The End