



## FROM STRATEGY TO IMPACT

# AN ASSESSMENT OF BANGLADESH'S SOCIAL SECURITY POLICY SUPPORT PROGRAMME AND ITS CONTRIBUTION TO GENDER-INCLUSIVE DEVELOPMENT

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# From Strategy to Impact: An Assessment of Bangladesh's Social Security Policy Support Programme and its Contribution to Gender-Inclusive Development

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## Abstract

This report provides a comprehensive assessment of the Social Security Policy Support (SSPS) Programme and its role in catalyzing the reform of Bangladesh's social protection landscape, with a specific and detailed focus on its contributions to gender equality and women's empowerment. The analysis reveals a central tension between the ambitious, well-designed strategic framework of the National Social Security Strategy (NSSS), which the SSPS Programme has been instrumental in developing, and the persistent, deep-seated implementation challenges that continue to limit its overall impact on social development.

The SSPS Programme has registered significant achievements in shaping the policy architecture of social protection in Bangladesh. It has been a key driver behind the formulation of the NSSS, which marks a fundamental ideological shift from a system of ad hoc, reactive safety nets to a comprehensive, lifecycle-based social security system grounded in constitutional rights. Apart from the development of NSSS, another achievement under the SSPS's purview has been the development of a comprehensive NSSS Gender diagnostic, strategy, and action plan, providing a robust framework for mainstreaming gender considerations. Furthermore, the programme has laid the groundwork for modernizing the delivery of social protection through the development of road maps for a Single Registry Management Information System (MIS), the expansion of Government-to-Person (G2P) digital payments, and the design of a results-based Monitoring and Evaluation (M&E) system. In recent developments, such as the World Bank's approval of the Strengthening Social Protection for Improved Resilience, Inclusion and Targeting (SSPIRIT) project in March 2025, signal a renewed push to establish a national Dynamic Social Registry to enhance targeting accuracy.<sup>1</sup>

These policy-level successes, however, are starkly contrasted by systemic weaknesses in implementation that dilute the efficacy of the national system. While the government has made progress in consolidating the social protection landscape, reducing the number of schemes from 140 to 95 for the 2025-26 fiscal year, fragmentation remains a concern.<sup>2</sup> More critically, the system is plagued by severe targeting inaccuracies. Evidence from 2025 indicates that a large majority of poor and vulnerable households remain excluded from any form of social protection, while a staggering proportion of benefits – over 60% – are captured by non-poor households.<sup>3</sup>

<sup>1</sup> Razzaque, M.A. (2023). Mid-term evaluation of the Social Security Policy Support (SSPS) Programme: July 2021 – June 2023. Dhaka, Bangladesh.

<sup>2</sup> World Bank. (2025, March 26). *Bangladesh: World Bank approves \$200 million to help modernize the social protection system*. Retrieved August 13, 2025, from <https://www.worldbank.org/en/news/press-release/2025/03/26/bangladesh-world-bank-approves-200-million-to-help-modernize-the-social-protection-system>

<sup>3</sup> Social Security Policy Support (SSPS) Programme. (2025, July). *About the report: Social protection in Bangladesh 4.0 (Zero Draft AAK)*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0\\_Zero-Draft-AAK.pdf](https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0_Zero-Draft-AAK.pdf)

Compounded by low benefit levels that are often eroded by inflation, the overall impact of the vast social security expenditure on national poverty reduction remains disappointingly minimal.

This report concludes with a set of forward-looking recommendations. It calls for the aggressive acceleration of reform programmes to resolve the targeting crisis, building on the recent consolidation of programmes to further enhance efficiency, and the institution of regular, inflation-indexed benefit adjustments. For the Government of Bangladesh and its development partners, the path forward requires a link to its focus from policy formulation to robust implementation, leveraging the lessons from successful models to realize the full, inclusive potential of the National Social Security Strategy.

## **Section 1: The Strategic Landscape of Social Protection in Bangladesh**

This section establishes the context for the Social Security Policy Support (SSPS) Programme, tracing the evolution of Bangladesh's social protection philosophy from a reactive, fragmented model to a proactive, strategic framework designed to address poverty and vulnerability as core components of the national development agenda.

### **1.1 The Genesis of Reform: From Ad Hoc Safety Nets to the National Social Security Strategy (NSSS)**

Historically, Bangladesh's approach to social protection was largely ad hoc, evolving as a series of reactive measures rather than a cohesive strategy.<sup>4</sup> The system was predominantly designed to address immediate needs, particularly in response to frequent natural disasters and the recurring lack of rural employment opportunities during agricultural lean seasons.<sup>5</sup> Over several decades, this led to an unplanned, incremental growth in the portfolio of programmes.<sup>6</sup>

This organic but uncoordinated expansion created significant systemic flaws. The landscape was characterized by fragmented implementation, leading to both duplication of efforts and significant under-coverage of the intended population.<sup>7</sup> Widespread issues included incorrect targeting of beneficiaries, leakages of funds, and a fundamental lack of inter-ministerial coordination to ensure efficiency and effectiveness.<sup>5</sup> Household survey data from the period revealed a stark reality: despite the large number of programmes, a substantial proportion of poor and vulnerable households had no access to any form of social protection support.<sup>8</sup>

The impetus for comprehensive reform emerged from the Government of Bangladesh's (GoB) recognition of these deep-seated limitations. Driven by the ambitious national goals articulated in "Vision 2040", which aimed to settle Bangladesh in a sustained Middle-Income

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<sup>4</sup> Razzaque, M. A., et al. (2025, March). *Strengthening social protection in Bangladesh: What reforms are most urgently needed?* International Growth Centre. Retrieved August 13, 2025, from [https://www.theigc.org/sites/default/files/2025-04/Razzaque-et-al-Policy-Brief-March-2025\\_Social-Protection-Reform.pdf](https://www.theigc.org/sites/default/files/2025-04/Razzaque-et-al-Policy-Brief-March-2025_Social-Protection-Reform.pdf)

<sup>5</sup> Social Security Policy Support (SSPS) Programme. (2025, July). *About the report: Social protection in Bangladesh 4.0 (Zero Draft AAK)*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0\\_Zero-Draft-AAK.pdf](https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0_Zero-Draft-AAK.pdf)

<sup>6</sup> Centre for Policy Dialogue. (2018, August). *Working paper 117: Towards a social protection strategy for Bangladesh*. Retrieved August 13, 2025, from <https://cpd.org.bd/wp-content/uploads/2018/08/Working-Paper-117-Towards-a-Social-Protection-Strategy-for-Bangladesh.pdf>

<sup>7</sup> Ibid

<sup>8</sup> Government of Bangladesh. (2015). *National Social Security Strategy (NSSS) of Bangladesh*. Retrieved August 13, 2025, from <https://faolex.fao.org/docs/pdf/bgd167449.pdf>

status, policymakers acknowledged that the existing safety net system was inadequate to ensure equitable growth.<sup>9</sup> This led to a momentous decision to formulate a comprehensive national strategy to coordinate and consolidate the existing programmes, seeking better efficiency and more tangible results.<sup>10</sup> This initiative represented a strategic pivot, broadening the scope of social security from a narrow, reactive safety net concept to a more proactive framework that included employment policies and social insurance, designed to address the emerging needs of a modernizing economy.<sup>11</sup>

## 1.2 Architectural Blueprint of the NSSS: A Lifecycle Approach to Social Security

The National Social Security Strategy (NSSS), formally approved by the Cabinet in June 2015, serves as the architectural blueprint for this new vision.<sup>12</sup> Its long-term vision is 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".<sup>13</sup> This vision is not merely aspirational but is explicitly rooted in the state's constitutional mandate under Article 15 to ensure the provision of basic necessities and the right to social security for its citizens.<sup>14</sup> This grounding represents a fundamental ideological transformation in the country's approach to social welfare. It reframes social protection not as a form of charity for the poor but as a rights-based entitlement and a core element of the state's social contract with its people, central to achieving national development goals.

The core innovation of the NSSS is its strategic shift to a lifecycle-based model of social protection.<sup>15</sup> This framework is designed to systematically address the distinct risks and vulnerabilities individuals encounter at different stages of life, including pregnancy and early childhood, school age, working age (with a special focus on vulnerable women and persons with disabilities), and old age.<sup>16</sup> The objective of this model is to consolidate the myriad of existing, often overlapping, programmes into more coherent thematic clusters, thereby improving systemic coherence and policy visibility.<sup>17</sup>

Recognizing the complexity of overhauling such a vast system, the NSSS outlined a decade-long reform timeline. The implementation was structured into two distinct five-year phases: Phase I, covering the period from 2016 to 2021, and Phase II, covering the period from 2021 to

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<sup>9</sup> Centre for Policy Dialogue. (2018, August). *Working paper 117: Towards a social protection strategy for Bangladesh*. Retrieved August 13, 2025, from <https://cpd.org.bd/wp-content/uploads/2018/08/Working-Paper-117-Towards-a-Social-Protection-Strategy-for-Bangladesh.pdf>

<sup>10</sup> Government of Bangladesh. (n.d.). *National Social Security Strategy*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/national-social-security-strategy-nsss/>

<sup>11</sup> Centre for Policy Dialogue. (2018, August). *Working paper 117: Towards a social protection strategy for Bangladesh*. Retrieved August 13, 2025, from <https://cpd.org.bd/wp-content/uploads/2018/08/Working-Paper-117-Towards-a-Social-Protection-Strategy-for-Bangladesh.pdf>

<sup>12</sup> Ibid

<sup>13</sup> General Economics Division. (2023, January). *Action plan for implementation of National Social Security Strategy (NSSS) of Bangladesh*. GED Knowledge Portal. Retrieved August 13, 2025, from [https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade\\_221014\\_110939.pdf](https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade_221014_110939.pdf)

<sup>14</sup> United Nations Development Programme. (n.d.). *Social Protection Policy Support*. Retrieved August 13, 2025, from <https://www.undp.org/bangladesh/projects/social-protection-policy-support>

<sup>15</sup> United Nations Development Programme. (n.d.). *Social Protection Policy Support*. Retrieved August 13, 2025, from <https://www.undp.org/bangladesh/projects/social-protection-policy-support>

<sup>16</sup> Social Security Policy Support (SSPS) Programme. (n.d.). *About SSPS Programme*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/about-ssps/>

<sup>17</sup> Centre for Policy Dialogue. (2018, August). *Working paper 117: Towards a social protection strategy for Bangladesh*. Retrieved August 13, 2025, from <https://cpd.org.bd/wp-content/uploads/2018/08/Working-Paper-117-Towards-a-Social-Protection-Strategy-for-Bangladesh.pdf>

2026.<sup>18</sup> This phased approach was intended to allow for incremental but systematic improvements in programme design and delivery, building on achievements and adapting to emerging challenges over time.<sup>19</sup>

### 1.3 The Role of the SSPS Programme as a Catalyst for Policy and Systemic Reform

The Social Security Policy Support (SSPS) Programme was established as the primary institutional mechanism to support and catalyse the implementation of the NSSS reforms. Operational since July 2014 and currently planned to continue until June 2026, the SSPS Programme provides critical technical assistance and policy support directly to the Government of Bangladesh.<sup>20</sup>

The overarching goal of the SSPS Programme is to assist the Government of Bangladesh in developing a fully functional and inclusive social protection system that supports best-practice delivery models.<sup>21</sup> Its mandate is to support the necessary policy, strategy, and systems development to reconfigure the current social security apparatus. This will ensure that the country's economic growth is achieved in a more inclusive manner, with opportunities reaching the rural and urban poor and vulnerable groups protected against shocks.<sup>22</sup>

Crucially, the SSPS Programme is a joint initiative of the Cabinet Division and the General Economics Division (GED) of the Planning Commission.<sup>16</sup> This institutional anchoring places the programme at the very heart of the GoB's central administrative and national planning structures. This strategic positioning is designed to empower the SSPS Programme to act as an effective driver of reform, facilitating the high-level coordination and consensus-building necessary to steer the complex, multi-ministerial NSSS implementation process.<sup>23</sup>

## Section 2: Programme Architecture and Implementation Dynamics

This section deconstructs the SSPS Programme, examining its governance structure, the key modernization tools it champions for systemic reform, and the critical role of its international partners in providing financial and technical support. A central theme that emerges is the significant progress made in developing the 'software' of reform—the strategies, plans, and system designs—while the 'hardware' of institutional capacity and cross-governmental implementation remains a formidable challenge.

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<sup>18</sup> United Nations Development Programme. (n.d.). *Social Protection Policy Support*. Retrieved August 13, 2025, from <https://www.undp.org/bangladesh/projects/social-protection-policy-support>

<sup>19</sup> Centre for Policy Dialogue. (2018, August). *Working paper 117: Towards a social protection strategy for Bangladesh*. Retrieved August 13, 2025, from <https://cpd.org.bd/wp-content/uploads/2018/08/Working-Paper-117-Towards-a-Social-Protection-Strategy-for-Bangladesh.pdf>

<sup>20</sup> United Nations. (2019, October). *Bangladesh: Action plan for the implementation of National Social Security Strategy 2016–2021*. Retrieved August 13, 2025, from [https://www.un.org/development/desa/disabilities/wp-content/uploads/sites/15/2019/10/Bangladesh\\_Action-Plan-for-the-Implementation-of-National-Social-Security-Strategy-2016-2021.pdf](https://www.un.org/development/desa/disabilities/wp-content/uploads/sites/15/2019/10/Bangladesh_Action-Plan-for-the-Implementation-of-National-Social-Security-Strategy-2016-2021.pdf)

<sup>21</sup> Government of Bangladesh. (n.d.). *National Social Security Strategy*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/national-social-security-strategy-nsss/>

<sup>22</sup> General Economics Division. (2023, January). *Action plan for implementation of National Social Security Strategy (NSSS) of Bangladesh*. GED Knowledge Portal. Retrieved August 13, 2025, from [https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade\\_221014\\_110939.pdf](https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade_221014_110939.pdf)

<sup>23</sup> Social Security Policy Support (SSPS) Programme. (n.d.). *An initiative of the Cabinet Division and the General Economics Division (GED), Bangladesh Planning Commission, Government of Bangladesh*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/>

## 2.1 Governance and Institutional Arrangements: Coordinating 39 Ministries for a Unified Vision

The governance structure for implementing the NSSS is inherently complex, reflecting the fragmented nature of the system it seeks to reform. The SSPS Programme provides direct technical support to the Cabinet Division and the GED, the two government bodies tasked with the monumental challenge of coordinating the NSSS Action Plans across 39 different ministries and divisions.<sup>24</sup> This intricate web of inter-ministerial collaboration is both a cornerstone of the reform process and a primary source of its implementation challenges.

The SSPS Programme has been instrumental in navigating this complexity by providing the technical backbone for the formulation of the NSSS Action Plans for both Phase I (2016-2021) and Phase II (2021-2026).<sup>25</sup> Its contributions have included conducting essential background research, compiling the comprehensive action plan documents, and facilitating a series of workshops and consultative dialogues with ministry focal points and other stakeholders to build the necessary consensus for the reforms.<sup>26</sup>

To ensure high-level government ownership and oversight, the reform process is guided by robust institutional mechanisms. A Central Management Committee (CMC) for National Social Safety Net Programmes, a high-level policy and decision-making body composed of 40 Secretaries and chaired by the Cabinet Secretary is responsible for providing overall policy guidance and ensuring coordination between all involved institutions.<sup>18</sup> This structure demonstrates a strong commitment from the highest levels of government but also underscores the difficulty of translating high-level directives into harmonized action across dozens of independent ministries. The SSPS Programme has successfully delivered the high-quality blueprints for reform, but the gap between these plans and their full operationalization points to significant underlying challenges in the machinery of government itself.

## 2.2 Pillars of Modernization: Assessing the Rollout of the Single Registry MIS, G2P Payments, and M&E Systems

The SSPS Programme's core reform strategy is built on four pillars of modernization aimed at creating a robust, transparent, and efficient social protection infrastructure. These key results are the establishment of a Single Registry Management Information System (MIS), the implementation of a Grievance Redress System (GRS), the expansion of the Government-to-Person (G2P) payment system, and the creation of a results-based Monitoring and Evaluation (M&E) system.<sup>27</sup>

A central objective is the establishment of a **Single Registry MIS**, a unified national database of social security beneficiaries. Such a system is critical for eliminating duplication, reducing

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<sup>24</sup> United Nations Development Programme. (n.d.). *Social Protection Policy Support*. Retrieved August 13, 2025, from <https://www.undp.org/bangladesh/projects/social-protection-policy-support>

<sup>25</sup> United Nations. (2019, October). *Bangladesh: Action plan for the implementation of National Social Security Strategy 2016–2021*. Retrieved August 13, 2025, from [https://www.un.org/development/desa/disabilities/wp-content/uploads/sites/15/2019/10/Bangladesh\\_Action-Plan-for-the-Implementation-of-National-Social-Security-Strategy-2016-2021.pdf](https://www.un.org/development/desa/disabilities/wp-content/uploads/sites/15/2019/10/Bangladesh_Action-Plan-for-the-Implementation-of-National-Social-Security-Strategy-2016-2021.pdf)

<sup>26</sup> United Nations Development Programme. (n.d.). *Social Protection Policy Support*. Retrieved August 13, 2025, from <https://www.undp.org/bangladesh/projects/social-protection-policy-support>

<sup>27</sup> Government of Bangladesh. (n.d.). *National Social Security Strategy*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/national-social-security-strategy-nsss/>

inclusion and exclusion errors, and enabling more accurate, evidence-based targeting of the poor and vulnerable. While the SSPS Programme has supported the development of a detailed implementation roadmap, the full-scale implementation has been progressing, and e-payment is made through the Finance Ministry's online financial software system to the social protection beneficiaries' accounts using shared beneficiary social registers implemented by different ministries, and graduation and exclusion from the registries are slow.<sup>28</sup> This pillar received a significant boost in March 2025 with the World Bank's approval of the \$200 million SSPIRIT project. The project will support the design and rollout of a national Dynamic Social Registry to ensure evidence-based, accurate, and transparent targeting.<sup>29</sup>

The programme also actively facilitates the expansion of the **G2P payment system**, promoting the shift from manual cash distribution to digital payments directly into beneficiaries' bank or mobile money accounts.<sup>30</sup> This transition is vital for ensuring the timely and transparent delivery of benefits, significantly reducing opportunities for leakage and corruption, and enhancing financial inclusion, particularly for women.<sup>31</sup>

To improve accountability and performance management, the SSPS Programme is supporting the creation of a web-based **M&E dashboard**. This tool is designed to improve the real-time monitoring of NSSS reforms and programme performance, with a specific requirement to provide gender and sex-disaggregated data to better track outcomes for women and girls.<sup>32</sup> Finally, the implementation of a standardized **Grievance Redress System (GRS)** aims to provide citizens with a formal channel to report issues and seek recourse, strengthening transparency and citizen engagement.<sup>33</sup>

SSPS Programme at a Glance (2014-2026)	
<b>Programme ID</b>	00090394
<b>Time Frame</b>	July 2014 – June 2026 (Extended from original completion dates)
<b>Overall Budget</b>	USD 13.18 Million
<b>Implementing Partners (GoB)</b>	Cabinet Division & General Economic Division (GED), Planning Commission

<sup>28</sup> General Economics Division. (2023, January). *Action plan for implementation of National Social Security Strategy (NSSS) of Bangladesh*. GED Knowledge Portal. Retrieved August 13, 2025, from [https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade\\_221014\\_110939.pdf](https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade_221014_110939.pdf)

<sup>29</sup> Razzaque, M. A. (2023). *Mid-term evaluation of Social Security Policy Support (SSPS) Programme: July 2021 – June 2023*. Economist & Chairman, RAPID.

<sup>30</sup> Government of Bangladesh. (n.d.). *National Social Security Strategy*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/national-social-security-strategy-nsss/>

<sup>31</sup> Ibid

<sup>32</sup> General Economics Division. (2023, January). *Action plan for implementation of National Social Security Strategy (NSSS) of Bangladesh*. GED Knowledge Portal. Retrieved August 13, 2025, from [https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade\\_221014\\_110939.pdf](https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade_221014_110939.pdf)

<sup>33</sup> Government of Bangladesh. (n.d.). *National Social Security Strategy*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/national-social-security-strategy-nsss/>

<b>Development Partners</b>	DFAT (Australian Government), UNDP, DFID/FCDO (UK Government)
<b>Overarching Goal</b>	To support the GoB in reforming the social security system based on the NSSS, ensuring inclusive economic growth and a fully functional social protection system
<b>Key Result Areas</b>	<p>Systems Strengthening: Single Registry MIS, Pilots G2P Payments, Grievance Redress System (GRS), SDG 16 accountable local committees (Union Parishads) to address the inclusion and exclusion errors of social protection beneficiary selection.</p> <p>Better Governance: Inter-ministerial Coordination, NSSS Action Plans, Research, M&amp;E, Shock-responsive adaptive social protection, Capacity Building on interoperability of social protection programme beneficiaries by different ministries. 8</p> <p>Gender: Strategy, Plan for mainstreaming in national strategy and plans, M&amp;E, gender-responsive advice, and accountability tools based on the good practice note of the SWAPNO Project of the Local Government Division, UNDP, Sida.</p>
<b>Addressed SDGs</b>	SDG 1 (No Poverty), SDG 5 (Gender Equality), SDG 8 (Decent Work), SDG 10 (Reduced Inequalities), SDG 16 (Peace, Justice, and Strong Institutions)

### Section 3: An Assessment of Programme Efficacy and Systemic Challenges

This section provides a critical evaluation of the effectiveness of the reforms catalysed by the NSSS and supported by the SSPS Programme. It contrasts the strategic goals of consolidation, effective targeting, and adequate support with the persistent systemic weaknesses that continue to hamper the social protection system's overall impact on poverty and vulnerability in Bangladesh.

### 3.1 The Gap Between Ambition and Reality: Persistent Programme Fragmentation

A core strategic priority of the NSSS was to address Bangladesh's extreme fragmentation of its social protection system. The strategy explicitly called for consolidating and harmonizing the vast portfolio of schemes to enhance efficiency, reduce administrative overhead, and create a more coherent and impactful system.<sup>34</sup> The vision was to move away from a landscape where resources were spread thinly across a multitude of small, often overlapping programmes. While the government has made notable progress in the budget for fiscal year 2025-26 by consolidating the number of schemes from 140 to 95, the overall landscape remains crowded.<sup>35</sup> This consolidation is a positive step, but the system is still described by analysts as being "troubled with persistent challenges, including a fragmented structure with thinly spread resources".<sup>36</sup> Evidence suggests that the increase in the number of programmes in prior years was sometimes driven more by the administrative requirements of financial budget management rather than a strategic expansion of coverage or support, further entrenching the problem of fragmentation.<sup>37</sup>

### 3.2 Strengthening Gender-Responsive Social Protection through Field Engagement (May 2025)

On 24–25 May 2025, joint field workshops in Chapai Nawabganj and Rajshahi emphasized gender inclusion within the National Social Security Strategy (NSSS) by directly engaging Upazila Women Affairs Officers and highlighting challenges faced by women beneficiaries. Discussions addressed limited access to allowances for elderly, widowed, and destitute women, delays in the

Mother and Child Benefit Programme, and capacity gaps in Women's Affairs Offices. These insights informed strategies for more equitable, gender-responsive service delivery,



<sup>34</sup> Social Security Policy Support (SSPS) Programme. (2025, July). *About the report: Social protection in Bangladesh 4.0 (Zero Draft AAK)*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0\\_Zero-Draft-AAK.pdf](https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0_Zero-Draft-AAK.pdf)

<sup>35</sup> World Bank. (2025, March 26). *Bangladesh: World Bank approves \$200 million to help modernize the social protection system*. Retrieved August 13, 2025, from <https://www.worldbank.org/en/news/press-release/2025/03/26/bangladesh-world-bank-approves-200-million-to-help-modernize-the-social-protection-system>

<sup>36</sup> Social Security Policy Support (SSPS) Programme. (2025, July). *About the report: Social protection in Bangladesh 4.0 (Zero Draft AAK)*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0\\_Zero-Draft-AAK.pdf](https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0_Zero-Draft-AAK.pdf)

<sup>37</sup> Social Security Policy Support (SSPS) Programme. (2025, July). *About the report: Social protection in Bangladesh 4.0 (Zero Draft AAK)*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0\\_Zero-Draft-AAK.pdf](https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0_Zero-Draft-AAK.pdf)

ensuring women’s needs are central to local-level social protection planning and implementation.

### 3.3 The Targeting Dilemma: Analyzing Inclusion and Exclusion Errors

The effectiveness of any targeted social protection system hinges on its ability to accurately identify and reach its intended beneficiaries. In Bangladesh, this remains a critical and systemic weakness, characterized by a dual failure of massive exclusion and inclusion errors.

First, the system fails to reach a large majority of the people it is designed to help. This is known as an **exclusion error**. Data from before and during the NSSS implementation period consistently show that a significant proportion of poor and vulnerable households do not have access to any social protection programme at all. One study indicated that as many as 64% of poor households and 69% of vulnerable households were excluded from any form of support.<sup>38</sup> This means that the primary safety net has vast holes, leaving millions of the most deserving citizens without assistance.

Second, and compounding the problem, is the issue of **inclusion error**, where a substantial portion of benefits is captured by households that are not poor or vulnerable. The scale of this misallocation is alarming. A 2025 analysis found that among all households receiving at least one social protection benefit, a staggering 62.8% were classified as neither poor nor vulnerable. In contrast, only 6.6% of recipient households were in the extremely poor category.<sup>39</sup> This catastrophic failure in targeting means that limited public resources are systematically diverted from those who need them most. These errors are driven by a combination of factors, including limited fiscal space that prevents universal coverage, inadequate allocation to individual programmes, irregularities and potential malpractices in local-level beneficiary selection, and the inherent difficulty of accurately verifying household income and vulnerability status.<sup>40</sup> This has led to a paradox where the system incurs the high administrative costs of a targeted approach without achieving its primary benefit of efficiently channeling resources to the poor.

Analysis of Targeting Effectiveness Across Key Programmes					
Programme Category	Stated Target Group	Estimated Inclusion Error (% of non-poor beneficiaries)	Estimated Exclusion Error (% of poor households not covered)	Source/Notes	

<sup>38</sup> Government of Bangladesh. (2015). *National Social Security Strategy (NSSS) of Bangladesh*. Retrieved August 13, 2025, from <https://faolex.fao.org/docs/pdf/bgd167449.pdf>

<sup>39</sup> Social Security Policy Support (SSPS) Programme. (2025, July). *About the report: Social protection in Bangladesh 4.0 (Zero Draft AAK)*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0\\_Zero-Draft-AAK.pdf](https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0_Zero-Draft-AAK.pdf)

<sup>40</sup> Ibid

Allowance Programmes (OAA, AWDDW, etc.)	Poor elderly, widows, persons with disabilities	51% (Rural) / 49% (Urban)	Approx. 64-69% of all poor households receive no benefits from any programme.	Inclusion error data from MICS 2019. <sup>41</sup> Exclusion error is a system-wide estimate. <sup>42</sup>
Food Support Programmes (VGF, etc.)	Food-insecure households	54% (Rural) / 45% (Urban)	Approx. 64-69% of all poor households receive no benefits from any programme.	Inclusion error data from MICS 2019. <sup>43</sup> Exclusion error is a system-wide estimate. <sup>44</sup>
Maternity Allowances (Pre-MCBP)	Poor pregnant and lactating mothers	62% (Rural) / 66% (Urban)	Approx. 64-69% of all poor households receive no benefits from any programme.	Inclusion error data from MICS 2019. <sup>45</sup> Exclusion error is a system-wide estimate. <sup>46</sup>
<b>System-Wide Average</b>	Poor and vulnerable households	62.8% of all recipient households are neither poor nor vulnerable.		Overall inclusion error from a 2025 analysis. <sup>47</sup>

### 3.4 Benefit Adequacy and Fiscal Realities: Are Transfers Sufficient?

Beyond the issues of fragmentation and targeting, the effectiveness of Bangladesh's social protection system is further undermined by the low value of the benefits provided. The monthly transfers are often too small to provide genuine income security or lift households

<sup>41</sup> Rahman, M., et al. (2023). *Policy brief: Towards universal social protection in Bangladesh: Issues and priorities*. ResearchGate. Retrieved August 13, 2025, from [https://www.researchgate.net/publication/369899155\\_Policy\\_Brief\\_Towards\\_Universal\\_Social\\_Protection\\_in\\_Bangladesh\\_Issues\\_and\\_Priorities\\_Prepared\\_for](https://www.researchgate.net/publication/369899155_Policy_Brief_Towards_Universal_Social_Protection_in_Bangladesh_Issues_and_Priorities_Prepared_for)

<sup>42</sup> Government of Bangladesh. (2015). *National Social Security Strategy (NSSS) of Bangladesh*. Retrieved August 13, 2025, from <https://faolex.fao.org/docs/pdf/bgd167449.pdf>

<sup>43</sup> Rahman, M., et al. (2023). *Policy brief: Towards universal social protection in Bangladesh: Issues and priorities*. ResearchGate. Retrieved August 13, 2025, from [https://www.researchgate.net/publication/369899155\\_Policy\\_Brief\\_Towards\\_Universal\\_Social\\_Protection\\_in\\_Bangladesh\\_Issues\\_and\\_Priorities\\_Prepared\\_for](https://www.researchgate.net/publication/369899155_Policy_Brief_Towards_Universal_Social_Protection_in_Bangladesh_Issues_and_Priorities_Prepared_for)

<sup>44</sup> Government of Bangladesh. (2015). *National Social Security Strategy (NSSS) of Bangladesh*. Retrieved August 13, 2025, from <https://faolex.fao.org/docs/pdf/bgd167449.pdf>

<sup>45</sup> Rahman, M., et al. (2023). *Policy brief: Towards universal social protection in Bangladesh: Issues and priorities*. ResearchGate. Retrieved August 13, 2025, from [https://www.researchgate.net/publication/369899155\\_Policy\\_Brief\\_Towards\\_Universal\\_Social\\_Protection\\_in\\_Bangladesh\\_Issues\\_and\\_Priorities\\_Prepared\\_for](https://www.researchgate.net/publication/369899155_Policy_Brief_Towards_Universal_Social_Protection_in_Bangladesh_Issues_and_Priorities_Prepared_for)

<sup>46</sup> Government of Bangladesh. (2015). *National Social Security Strategy (NSSS) of Bangladesh*. Retrieved August 13, 2025, from <https://faolex.fao.org/docs/pdf/bgd167449.pdf>

<sup>47</sup> Social Security Policy Support (SSPS) Programme. (2025, July). *About the report: Social protection in Bangladesh 4.0 (Zero Draft AAK)*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0\\_Zero-Draft-AAK.pdf](https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0_Zero-Draft-AAK.pdf)

out of poverty.<sup>48</sup> For core schemes such as the Old Age Allowance, Disability Allowance, and Widow Allowance, the monthly transfers amount to just 3.7% to 6% of the country's per capita income, a level insufficient to meet basic needs.<sup>49</sup>

This problem of low adequacy is exacerbated by the fact that benefit levels are often stagnant and not regularly adjusted for inflation. This leads to a steady erosion of the transfers' real purchasing power over time, diminishing their value and impact on recipients.<sup>50</sup> While there have been some recent increases, they have been modest. For the 2025-26 fiscal year, the Old Age Allowance was increased from BDT 600 to BDT 650 per month.<sup>51</sup> Consequently, the overall effect of these massive social security transfers on the national poverty rate is remarkably small. One economic analysis estimated that in the absence of all social security programme transfers, the headcount poverty rate in Bangladesh would be just 0.6 percentage points higher than the reported rate of 24.3%.<sup>52</sup> This finding suggests that despite significant budgetary allocation, the combination of poor targeting and low benefit adequacy severely mutes the system's poverty-reduction potential.

### 3.5 Unpacking the Numbers: Scrutinizing Social Protection Expenditure

Bangladesh appears to dedicate a significant portion of its national resources to social protection. For the 2025-26 fiscal year, the government allocated BDT 1.17 trillion for social security programmes, representing 14.78% of the total budget and 1.87% of GDP.<sup>53</sup> However, a deeper analysis of these figures reveals a more complex and less encouraging reality.

These headline figures are likely overstated because the GoB's definition of social protection is exceptionally broad. It includes major expenditure items that are not typically classified as poverty-focused social protection in international practice, such as the pension scheme for retired government employees and their families, agricultural subsidies, and interest assistance on savings certificates.<sup>54</sup> These items constitute a substantial portion of the reported budget; for instance, the government pension scheme alone accounts for a quarter of all spending classified under social security.<sup>55</sup>

When a more conventional, pro-poor definition is applied, the expenditure figures are significantly lower. The International Labour Organization (ILO), using its standardized methodology, estimates that Bangladesh spends just 0.9% of its GDP on social protection.<sup>56</sup>

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<sup>48</sup> The Financial Express. (2025). *Social security programmes get bigger allocations in national budget for FY26*. Retrieved August 13, 2025, from <https://thefinancialexpress.com.bd/economy/bangladesh/social-security-programmes-get-bigger-allocations-in-national-budget-for-fy26>

<sup>49</sup> Ibid

<sup>50</sup> Centre for Policy Dialogue. (2018, August). *Working paper 117: Towards a social protection strategy for Bangladesh*. Retrieved August 13, 2025, from <https://cpd.org.bd/wp-content/uploads/2018/08/Working-Paper-117-Towards-a-Social-Protection-Strategy-for-Bangladesh.pdf>

<sup>51</sup> World Bank. (2025, March 26). *Bangladesh: World Bank approves \$200 million to help modernize the social protection system*. Retrieved August 13, 2025, from <https://www.worldbank.org/en/news/press-release/2025/03/26/bangladesh-world-bank-approves-200-million-to-help-modernize-the-social-protection-system>

<sup>52</sup> The Financial Express. (2025). *Social security programmes get bigger allocations in national budget for FY26*. Retrieved August 13, 2025, from <https://thefinancialexpress.com.bd/economy/bangladesh/social-security-programmes-get-bigger-allocations-in-national-budget-for-fy26>

<sup>53</sup> World Bank. (2025, March 26). *Bangladesh: World Bank approves \$200 million to help modernize the social protection system*. Retrieved August 13, 2025, from <https://www.worldbank.org/en/news/press-release/2025/03/26/bangladesh-world-bank-approves-200-million-to-help-modernize-the-social-protection-system>

<sup>54</sup> Social Security Policy Support (SSPS) Programme. (2025, July). *About the report: Social protection in Bangladesh 4.0 (Zero Draft AAK)*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0\\_Zero-Draft-AAK.pdf](https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0_Zero-Draft-AAK.pdf)

<sup>55</sup> Rahman, M., et al. (2023). *Policy brief: Towards universal social protection in Bangladesh: Issues and priorities*. ResearchGate. Retrieved August 13, 2025, from [https://www.researchgate.net/publication/369899155\\_Policy\\_Brief\\_Towards\\_Universal\\_Social\\_Protection\\_in\\_Bangladesh\\_Issues\\_and\\_Priorities\\_Prepared\\_for](https://www.researchgate.net/publication/369899155_Policy_Brief_Towards_Universal_Social_Protection_in_Bangladesh_Issues_and_Priorities_Prepared_for)

<sup>56</sup> Social Security Policy Support (SSPS) Programme. (2025, July). *About the report: Social protection in Bangladesh 4.0 (Zero Draft AAK)*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0\\_Zero-Draft-AAK.pdf](https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0_Zero-Draft-AAK.pdf)

This figure is markedly below the South Asia regional average of 3.8% and places Bangladesh's investment in its social safety net in a much less favorable light.<sup>57</sup> This discrepancy between reported and actual pro-poor spending creates an "illusion of scale," where the system appears larger and better-funded than it is in reality. This illusion masks the fact that the actual resources dedicated to core programmes for the poor and vulnerable are spread thinly across a fragmented landscape, which directly contributes to the problems of low coverage and inadequate benefits.

## **Section 4: The Gender Nexus: Evaluating Contributions to Women's Empowerment**

This section provides a detailed analysis of the SSPS Programme's contributions to gender equality and women's empowerment. It examines the journey from high-level policy formulation to the on-the-ground impact of specific interventions, highlighting both significant achievements and persistent structural barriers. The analysis reveals a stark contrast between the transformative potential demonstrated by targeted, multi-dimensional projects and the limited impact of the broader, conventional social assistance schemes.

### **4.1 Policy to Practice: The NSSS Gender Strategy and Action Plan**

A cornerstone of the SSPS Programme's contribution to gender-inclusive social development has been its support for the creation of a dedicated policy and strategic framework for gender within the NSSS. Based on in-depth gender diagnostics that recognized the distinct risks and vulnerabilities women face due to discriminatory social norms and structural inequalities, the SSPS supported the development of the NSSS Gender Policy, which was approved in 2018.<sup>58</sup>

This policy was subsequently operationalized through a comprehensive Gender Strategy and Action Plan, designed to mainstream gender considerations across the entire social protection programme cycle, from design and implementation to monitoring and evaluation.<sup>59</sup> The strategy explicitly commits to addressing the multifaceted challenges women face at the individual, household, societal, and national levels. It aligns with broader national commitments, including the National Women's Development Policy 2011, and international frameworks, most notably Sustainable Development Goal 5 (Achieve gender equality and empower all women and girls).<sup>60</sup>

Crucially, these strategic commitments have been integrated into the national implementation framework. The NSSS Action Plan Phase II (2021-2026) contains a specific section dedicated to gender-responsive social security and gender-focused actions, with nearly all of the 39 implementing ministries and divisions incorporating actions for gender inclusiveness into their plans.<sup>61</sup> This represents a significant achievement in institutionalizing gender at the highest levels of policy and planning. However, a concerning trend emerged in the budget for fiscal year 2025-26, which saw a reduction in allocations for promoting gender equality and

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<sup>57</sup> Social Security Policy Support (SSPS) Programme. (2025, July). *About the report: Social protection in Bangladesh 4.0 (Zero Draft AAK)*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0\\_Zero-Draft-AAK.pdf](https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0_Zero-Draft-AAK.pdf)

<sup>58</sup> International Labour Organization. (n.d.). *Bangladesh – ILO Social Protection Platform*. Retrieved August 13, 2025, from <https://www.social-protection.org/gini/gess/ShowCountryProfile.action?iso=BD>

<sup>59</sup> International Labour Organization. (n.d.). *Bangladesh – ILO Social Protection Platform*. Retrieved August 13, 2025, from <https://www.social-protection.org/gini/gess/ShowCountryProfile.action?iso=BD>

<sup>60</sup> Ibid

<sup>61</sup> United Nations Development Programme. (n.d.). *Social Protection Policy Support*. Retrieved August 13, 2025, from <https://www.undp.org/bangladesh/projects/social-protection-policy-support>

women's development.<sup>62</sup>

## 4.2 Towards a Sustainable and Inclusive Maternity Insurance Scheme in Bangladesh

The two-day national workshop on Developing a Roadmap for a Maternity Insurance Scheme (14–15 July 2025) served as a pivotal policy platform to reframe Bangladesh's maternity protection system from an employer-only obligation to a shared responsibility model involving employers, employees, and the government.

Currently, placing the entire cost burden on employers, particularly in the labour-intensive sector, has contributed to hiring reluctance, substitution of formal entitlements with informal arrangements, low compliance rates, and heightened vulnerability for women during and after pregnancy. Workshop discussions underscored that maternity protection is not merely a labour market intervention but a strategic social investment, aligned with the National Social Security Strategy (NSSS), that is critical for human development and equitable economic growth.

Participants agreed on the need for a contributory model supported by robust governance, legal frameworks, and coordination across sectors. A phased roadmap was outlined for actions prior to establishing a Social Insurance Fund, including:

- **Inclusive stakeholder consultations** to build national ownership
- **Registry and data systems** for informed planning and monitoring
- **Actuarial assessments** to guide design and costing
- **Pilot implementation** to identify and address operational gaps
- **Development of a legal and regulatory framework** to ensure enforceability
- **Awareness and communication campaigns** for public engagement
- **Capacity building** across relevant institutions
- **Formation of a governing body** for fund management
- **Assessment of health service readiness** to ensure delivery capacity

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<sup>62</sup> Social Security Policy Support (SSPS) Programme. (2020, August). *Evaluation of SSPS Programme (Evaluation period 2018–2019)*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/2020/08/evaluation-of-ssps-programme-evaluation-period-2018-2019/>

The workshop concluded with a shared vision for an inclusive and sustainable maternity insurance scheme that protects women's rights, strengthens families, supports early childhood development, and advances national development goals.

### 4.3 Contribution to the Women's Affairs Reform Commission Report

Following a strategic consultation with a Commission member, the SSPS Programme's Gender Diagnostics and Strategy were recognized as key inputs. The final report, released on 19 April 2025, integrated several of these recommendations.

Chapter 14 clearly reflects the SSPS Programme's contributions, particularly in areas such as universal social insurance, employment injury protection, and lifecycle-based social pensions. It affirms SSPS's growing role in shaping inclusive and gender-responsive social protection policy in Bangladesh.

### 4.4 Targeted Interventions for Vulnerable Women: An Analysis of Key Schemes

The social protection system in Bangladesh includes a significant number of programmes, approximately two dozen out of over 95, that have a primary focus on women and girls.<sup>63</sup> Among the most prominent are the Allowance for the Widow, Destitute and Deserted Women (AWDDW), the Mother and Child Benefit Programme (MCBP), and the Vulnerable Women's Benefit (VWB) programme.<sup>64</sup>

The SSPS Programme has played a role in the evolution and consolidation of these schemes in line with the NSSS's lifecycle approach. For instance, the MCBP was created by merging the formerly separate Maternity Allowance and Lactating Mother Allowance programmes to create a more streamlined benefit for poor mothers.<sup>65</sup> Similarly, the long-standing Vulnerable Group Development (VGD) programme was reformed and renamed as the Vulnerable Women's Benefit (VWB) programme to reflect a greater emphasis on sustainable livelihoods.<sup>66</sup>

While these programmes provide a vital lifeline and income support to millions of vulnerable women, their overall effectiveness is constrained by the same systemic issues that plague the broader social protection system. The benefit amounts are often insufficient to cover basic needs or healthcare costs, with one study finding that a majority of beneficiaries still report poor physical and mental health despite spending the allowance on treatment.<sup>67</sup> Furthermore, these programmes are subject to the same severe targeting errors discussed previously, meaning many deserving women are excluded while a significant portion of benefits may not

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<sup>63</sup> International Labour Organization. (n.d.). *Bangladesh – ILO Social Protection Platform*. Retrieved August 13, 2025, from <https://www.social-protection.org/gini/gess/ShowCountryProfile.action?iso=BD>

<sup>64</sup> Development Pathways. (2015). *National Social Security Strategy (NSSS) of Bangladesh*. Retrieved August 13, 2025, from <http://www.developmentpathways.co.uk/wp-content/uploads/2015/05/Final-Draft-of-National-Social-Security-Strategy-NSSS.pdf>

<sup>65</sup> International Labour Organization. (n.d.). *Bangladesh – ILO Social Protection Platform*. Retrieved August 13, 2025, from <https://www.social-protection.org/gini/gess/ShowCountryProfile.action?iso=BD>

<sup>66</sup> Development Pathways. (2015). *National Social Security Strategy (NSSS) of Bangladesh*. Retrieved August 13, 2025, from <http://www.developmentpathways.co.uk/wp-content/uploads/2015/05/Final-Draft-of-National-Social-Security-Strategy-NSSS.pdf>

<sup>67</sup> The Daily Star. (2025). *Bangladesh budget 2025–26: Fix social protection flaws instead of expanding outlay*. Retrieved August 13, 2025, from <https://www.thedailystar.net/business/bangladesh-budget-2025-26/news/fix-social-protection-flaws-instead-expanding-outlay-3891721>

reach the intended recipients.<sup>68</sup>

Key Gender-Focused Social Protection Schemes under NSSS				
Scheme Name	Target Beneficiaries	Number of Beneficiaries (Approx.)	Monthly Benefit (BDT)	Key Features & SSPS-Supported Reforms
Allowance for the Widow, Destitute and Deserted Women (AWDDW)	Poor widows, deserted, and destitute women	2.58 million (FY24)	550	Long-standing cash transfer programme providing basic income security. <sup>69</sup>
Mother and Child Benefit Programme (MCBP)	Poor pregnant women and mothers of children under 5	~1.5 million (FY24)	800	The conditional cash transfer is aimed at improving maternal and child nutrition. Formed by merging Maternity and Lactating Mother allowances, a key NSSS consolidation reform. <sup>70</sup>
Vulnerable Women's Benefit (VWB)	Vulnerable rural women	~1.04 million (FY23)	30kg rice/month (in-kind) + training	Formerly VGD. Renamed to reflect a greater focus on livelihood training and empowerment alongside food security. <sup>71</sup>

<sup>68</sup> Rahman, M., et al. (2023). *Policy brief: Towards universal social protection in Bangladesh: Issues and priorities*. ResearchGate. Retrieved August 13, 2025, from [https://www.researchgate.net/publication/369899155\\_Policy\\_Brief\\_Towards\\_Universal\\_Social\\_Protection\\_in\\_Bangladesh\\_Issues\\_and\\_Priorities\\_Prepared\\_for](https://www.researchgate.net/publication/369899155_Policy_Brief_Towards_Universal_Social_Protection_in_Bangladesh_Issues_and_Priorities_Prepared_for)

<sup>69</sup> Akhter, S., et al. (2025). *Social safety net programs in Bangladesh: An impact study on education, health and decision-making process of women beneficiaries*. South Asian Journal of Social Sciences and Humanities, ACS Publisher. Retrieved August 13, 2025, from <https://journals.acspublisher.com/index.php/sajssh/article/view/22195>

<sup>70</sup> Development Pathways. (2015). *National Social Security Strategy (NSSS) of Bangladesh*. Retrieved August 13, 2025, from [http://www.developmentpathways.co.uk/wp-content/uploads/2015/05/Final-Draft-of-National-Social-Security-Strategy\\_NSSS.pdf](http://www.developmentpathways.co.uk/wp-content/uploads/2015/05/Final-Draft-of-National-Social-Security-Strategy_NSSS.pdf)

<sup>71</sup> Development Pathways. (2015). *National Social Security Strategy (NSSS) of Bangladesh*. Retrieved August 13, 2025, from [http://www.developmentpathways.co.uk/wp-content/uploads/2015/05/Final-Draft-of-National-Social-Security-Strategy\\_NSSS.pdf](http://www.developmentpathways.co.uk/wp-content/uploads/2015/05/Final-Draft-of-National-Social-Security-Strategy_NSSS.pdf)

## **4.5 A Deep Dive into the SWAPNO Model: Lessons in Fostering Economic Empowerment and Agency**

### **Gender Empowerment through Social Protection: Evidence from SWAPNO Field Visit**

#### **Toward the Gender Good Practice Note: What Works for Gender Mainstreaming**

As part of its contribution to gender-transformative social protection, the SSPS Programme is synthesizing evidence from field engagements, DFAT's gender strategy, and UNDP's Gender Equality Strategy (2022–2025)<sup>72</sup> to develop a "Gender Equality Outcomes: Good Practice Note." This work draws heavily from field consultations conducted in Rangpur (Pirganj and Pirgacha Unions) under the SWAPNO Project, using a robust analytical lens grounded in:

#### **Findings from SWAPNO Field Consultations**

##### **1. Education as an Entry Point for Intergenerational Change**

The majority of women now send their children to school, regardless of their own education levels. Life-skills training emphasized education as a key to breaking the cycle of poverty. Notably, many mothers are now prioritizing their daughters' education, signaling a positive shift in traditional gender norms.

##### **2. Transformation in Gender Roles and Self-Perception**

Women formerly marginalized now confidently identify as "SWAPNO Beneficiaries" – a title that connotes dignity, recognition, and self-worth. Beneficiaries expressed aspirations for active community roles and greater household decision-making.

##### **3. Nutrition-Informed Livelihood Strategies**

Many rely on small-scale livestock for income but are retaining eggs/milk for family nutrition—a direct result of project-led health and nutrition training. Reflects behavioral change from income-maximization to family well-being.

##### **4. Spillover Effects: Systemic Impact Beyond Direct Beneficiaries**

Children of SWAPNO participants are now enrolling in LGED-supported skills training

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<sup>72</sup> United Nations Development Programme. (2022). UNDP Gender Equality Strategy 2022–2025. United Nations Development Programme

programs. Demonstrates how integrated social protection can enable broader systemic development, expanding freedom and opportunities for the next generation.

## 5. Formation of a Sustainable Women's Network

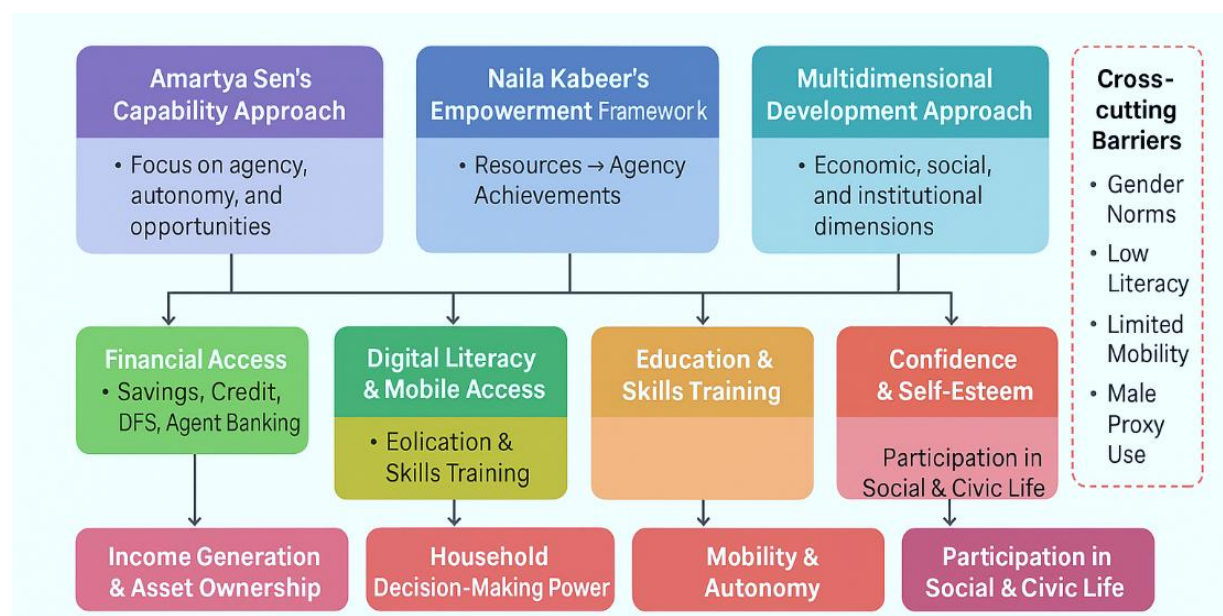
Participants have developed entrepreneurial skills that can scale with minimal external input. Peer support and unity within the group have created a resilient platform for mutual empowerment, enabling women to emerge as agents of lasting community change.

Next Steps: The Gender Good Practice Note (2025)

SSPS is preparing a Good Practice Note synthesizing lessons learned from the SWAPNO Project, to be disseminated nationally by December 2025. This note will:

- Draw on literature review, MIS data, and qualitative field evidence
- Highlight successful interventions for gender mainstreaming in social protection
- Inform future DFAT and UNDP programme design

The forthcoming note will serve as a tool for policymakers and development partners to design inclusive, scalable, and transformative interventions that embed gender equality at the core of social protection systems.



## 4.6 Persistent Barriers: Critiquing the Challenges to Effective Gender Mainstreaming

Despite significant progress in developing a gender-responsive policy framework, the effective mainstreaming of gender equality across the social protection system faces

formidable barriers. The most significant of these is the persistence of deeply entrenched patriarchal social norms that devalue women's rights, capabilities, and agency.<sup>73</sup> Recent data reveal a startling reality: over 99% of people in Bangladesh, including a majority of women themselves, hold at least one discriminatory bias against women.<sup>74</sup> These norms manifest in harmful practices such as child marriage, gender-based violence, and a severely unequal distribution of unpaid care and domestic work, all of which create specific vulnerabilities that social protection programmes must contend with and actively seek to dismantle.<sup>75</sup>

Beyond societal norms, the NSSS gender strategy itself has significant implementation gaps. A 2022 report noted that progress on NSSS implementation has been slow due to weak institutional capacity and a lack of awareness among stakeholders.<sup>76</sup> This is compounded by the absence of a robust, system-wide mechanism for collecting reliable gender-disaggregated data, which makes it challenging to monitor gender-specific outcomes, identify gaps, and hold institutions accountable.<sup>77</sup>

Furthermore, there is a recognized lack of targeted capacity building and gender sensitization, particularly at the local government level, where many programmes are implemented.<sup>78</sup> Without this, there is a risk that even well-designed policies will be poorly implemented. Finally, there is a danger that some programmes, even when they target women as beneficiaries, may be designed in ways that inadvertently reinforce traditional gender roles – for example, by focusing exclusively on their roles as mothers and carers – rather than being truly transformative and promoting their empowerment as individuals and economic agents.<sup>79</sup>

## Section 5: Broader Social Development Impacts

This section broadens the analysis to assess the contribution of the NSSS and the SSPS-supported reforms to key areas of social development beyond direct poverty alleviation, including human capital formation in health and education, and building resilience to economic and climate-related shocks.

### 5.1 Contribution to Poverty and Inequality Reduction

The overarching goal of the NSSS, and by extension the SSPS Programme, is to create an inclusive system that effectively tackles and prevents poverty and inequality.<sup>80</sup> There is

<sup>73</sup> Social Security Policy Support (SSPS) Programme. (2024, May). *Mid-term evaluation of SSPS Programme: July 2021 – June 2023*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2024/05/UNDP\\_MTE\\_SSPS-Programme\\_Evaluation-July-20210-June-2023.pdf](https://socialprotection.gov.bd/wp-content/uploads/2024/05/UNDP_MTE_SSPS-Programme_Evaluation-July-20210-June-2023.pdf)

<sup>74</sup> The Financial Express. (n.d.). *Gender justice and social inclusion in Bangladesh*. Retrieved August 13, 2025, from <https://thefinancialexpress.com.bd/views/gender-justice-and-social-inclusion-in-bangladesh>

<sup>75</sup> United Nations Development Programme. (n.d.). *Over 99 percent of Bangladeshis hold at least one bias against women*. Retrieved August 13, 2025, from <https://www.undp.org/bangladesh/blog/over-99-percent-bangladeshis-hold-least-one-bias-against-women>

<sup>76</sup> Social Security Policy Support (SSPS) Programme. (2017, October). *NSSS gender policy*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/wp-content/uploads/2017/10/NSSS-Gender-Policy.pdf>

<sup>77</sup> International Labour Organization. (n.d.). *Bangladesh – ILO Social Protection Platform*. Retrieved August 13, 2025, from <https://www.social-protection.org/gini/gess/ShowCountryProfile.action?iso=BD>

<sup>78</sup> International Labour Organization. (n.d.). *Bangladesh – ILO Social Protection Platform*. Retrieved August 13, 2025, from <https://www.social-protection.org/gini/gess/ShowCountryProfile.action?iso=BD>

<sup>79</sup> Social Security Policy Support (SSPS) Programme. (2024, May). *Mid-term evaluation of SSPS Programme: July 2021 – June 2023*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2024/05/UNDP\\_MTE\\_SSPS-Programme\\_Evaluation-July-20210-June-2023.pdf](https://socialprotection.gov.bd/wp-content/uploads/2024/05/UNDP_MTE_SSPS-Programme_Evaluation-July-20210-June-2023.pdf)

<sup>80</sup> General Economics Division. (2023, January). *Action plan for implementation of National Social Security Strategy (NSSS) of Bangladesh*. GED Knowledge Portal. Retrieved August 13, 2025, from [https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade\\_221014\\_110939.pdf](https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade_221014_110939.pdf)

evidence that social protection programmes in Bangladesh have indeed contributed to poverty reduction, particularly in rural areas, and the NSSS framework is credited with helping to reduce inequality.<sup>81</sup> The provision of regular cash and in-kind transfers helps to stabilize incomes, smooth consumption, and prevent households from falling deeper into poverty due to shocks.<sup>82</sup>

However, the potential of the system to make a significant dent in national poverty rates is severely muted by the systemic flaws detailed in Section 3. While poverty rates fell between 2016 and 2022, the Gini coefficient for inequality saw a marginal increase.<sup>83</sup> The combination of massive targeting errors, which exclude a majority of the poor while including a majority of the non-poor, and low benefit levels that are insufficient to lift people above the poverty line, means that the macro-level impact is limited.<sup>84</sup> The SSPS Programme's ultimate contribution to poverty reduction is therefore contingent on the successful implementation of the fundamental systemic reforms it was designed to support, particularly in targeting and benefit adequacy. Without fixing the core delivery system, the country will fail to realize the full return on its substantial social protection investments.

## 5.2 Linkages to Human Capital: Outcomes in Health, Nutrition, and Education

Social protection programmes are recognized not just as tools for income support, but as powerful instruments for building long-term human capital. The NSSS framework explicitly acknowledges the critical links between poverty, health, nutrition, and education across the lifecycle.<sup>85</sup>

In **health and nutrition**, the NSSS identifies improved health and nutrition indicators, such as reduced stunting, improved dietary diversity, and lower maternal and infant mortality, as key measures of the system's success.<sup>86</sup> Programmes like the Mother and Child Benefit Programme are designed with nutrition-sensitive objectives to tackle the intergenerational cycle of malnutrition.<sup>87</sup> While evidence shows that beneficiaries often spend their allowances on healthcare, studies also indicate that many still report poor health outcomes, suggesting that the benefit amounts may be inadequate to cover the full cost of necessary care and nutritious food.<sup>88</sup> Bangladesh's health system continues to face challenges, with high out-of-pocket expenditures and significant inequities in access to quality care, which social transfers

<sup>81</sup> UN Women. (n.d.). *Bangladesh – UN Women data hub*. Retrieved August 13, 2025, from

[https://data.unwomen.org/sites/default/files/documents/Women%20Count/Women\\_Count\\_Brief\\_Bangladesh.pdf](https://data.unwomen.org/sites/default/files/documents/Women%20Count/Women_Count_Brief_Bangladesh.pdf)

<sup>82</sup> Rahman, M., et al. (2023). *The effectiveness of social protection programs in alleviating poverty in Bangladesh: A systematic review*. ResearchGate. Retrieved August 13, 2025, from

[https://www.researchgate.net/publication/370516554\\_The\\_Effectiveness\\_of\\_Social\\_Protection\\_Programs\\_in\\_Alleviating\\_Poverty\\_in\\_Bangladesh\\_A\\_Systematic\\_Review/download](https://www.researchgate.net/publication/370516554_The_Effectiveness_of_Social_Protection_Programs_in_Alleviating_Poverty_in_Bangladesh_A_Systematic_Review/download)

<sup>83</sup> Foresight4Food. (2025, February). *The role of social protection programs in shaping the future of the Bangladesh food system*. Retrieved August 13, 2025, from

[https://foresight4food.net/wp-content/uploads/2025/02/Final-Background-brief\\_SAU\\_Bangladesh.pdf](https://foresight4food.net/wp-content/uploads/2025/02/Final-Background-brief_SAU_Bangladesh.pdf)

<sup>84</sup> The Financial Express. (2025). *Social security programmes get bigger allocations in national budget for FY26*. Retrieved August 13, 2025, from

<https://thefinancialexpress.com.bd/economy/bangladesh/social-security-programmes-get-bigger-allocations-in-national-budget-for-fy26>

<sup>85</sup> Social Security Policy Support (SSPS) Programme. (n.d.). *About SSPS Programme*. Retrieved August 13, 2025, from

<https://socialprotection.gov.bd/about-ssps/>

<sup>86</sup> Social Security Policy Support (SSPS) Programme. (n.d.). *About NSSS*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/about-nsss/>

<sup>87</sup> Hossain, M., et al. (2014). *Targeting social policy and poverty reduction: The case of social safety nets in Bangladesh*. ResearchGate. Retrieved August 13, 2025, from

[https://www.researchgate.net/publication/262773986\\_Targeting\\_Social\\_Policy\\_and\\_Poverty\\_Reduction\\_The\\_Case\\_of\\_Social\\_Safety\\_Nets\\_in\\_Bangladesh](https://www.researchgate.net/publication/262773986_Targeting_Social_Policy_and_Poverty_Reduction_The_Case_of_Social_Safety_Nets_in_Bangladesh)

<sup>88</sup> The Daily Star. (2025). *Bangladesh budget 2025–26: Fix social protection flaws instead of expanding outlay*. Retrieved August 13, 2025, from

<https://www.thedailystar.net/business/bangladesh-budget-2025-26/news/fix-social-protection-flaws-instead-expanding-outlay-3891721>

alone cannot fully overcome.<sup>89</sup>

In **education**, social protection schemes have demonstrated a clear positive impact. Conditional cash transfer programmes, such as the Primary Education Stipend Project (PESP), have been effective in increasing school attendance rates and stemming dropout rates, particularly for children from poor households.<sup>90</sup> The broader social safety net system has been credited with helping to close the gender gap in secondary school enrolment, a significant achievement.<sup>91</sup> Recognizing this potential, the NSSS aims to strengthen and expand school stipend schemes by improving their targeting to reach the 50 percent poorest children and increasing the transfer value to a more meaningful level.<sup>92</sup>

### 5.3 Building Resilience: Shock-Responsiveness and Climate Adaptation

Given Bangladesh's high vulnerability to climate change and other shocks, building the resilience of its population is a critical development priority. The SSPS Programme has a specific focus on developing a national framework for shock-responsive, or adaptive, social protection (ASP).<sup>93</sup> The goal of ASP is to enable the social protection system to scale up and respond quickly and effectively in the event of a major shock, such as a flood or an economic crisis. This would provide timely support to affected households and prevent them from resorting to negative coping strategies like selling off productive assets.<sup>94</sup>

A key dimension of this work is to ensure that the ASP framework is gender responsive. Research supported by the SSPS has analyzed the scope for Gender-Responsive Adaptive Social Protection, explicitly acknowledging that women and girls are often disproportionately impacted by disasters due to their social roles, limited mobility, and lower access to resources.<sup>95</sup> The NSSS itself aims to ensure that the social security system can support an effective disaster response system.<sup>96</sup> This strategic priority is being reinforced by international partners; recent support from the Asian Development Bank (ADB) in June 2024, which is aligned with the NSSS action plan, explicitly integrates climate-adaptive measures into social protection. This includes developing mechanisms to identify populations most at risk from climate-induced disasters to better determine the appropriate type and level of assistance required.<sup>97</sup>

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<sup>89</sup> Bangladesh National Nutrition Council. (2021, November). *Review of social safety net programs and policies in Bangladesh with aim to enhance nutrition and gender sensitivity*. Retrieved August 13, 2025, from [https://bnnc.portal.gov.bd/sites/default/files/files/bnnc.portal.gov.bd/page/1f1d0f32\\_ab6f\\_49f3\\_8b9c\\_b52ccfed63c4/2021-11-01-15-54-64a67b5c922eeb20fb9bbfa7ba6ba70d.pdf](https://bnnc.portal.gov.bd/sites/default/files/files/bnnc.portal.gov.bd/page/1f1d0f32_ab6f_49f3_8b9c_b52ccfed63c4/2021-11-01-15-54-64a67b5c922eeb20fb9bbfa7ba6ba70d.pdf)

<sup>90</sup> Rahman, M., et al. (2020). *Universal health coverage in Bangladesh: Activities, challenges, and suggestions*. Retrieved August 13, 2025, from <https://pmc.ncbi.nlm.nih.gov/articles/PMC7691757/>

<sup>91</sup> Ahmed, S., et al. (2021). *New evidence on outcomes of primary education stipend programme in Bangladesh*. ResearchGate. Retrieved August 13, 2025, from [https://www.researchgate.net/publication/350580370\\_New\\_Evidence\\_on\\_Outcomes\\_of\\_Primary\\_Education\\_Stipend\\_Programme\\_in\\_Bangladesh](https://www.researchgate.net/publication/350580370_New_Evidence_on_Outcomes_of_Primary_Education_Stipend_Programme_in_Bangladesh)

<sup>92</sup> Rahman, M., et al. (2025). *Social safety net programmes in Bangladesh: A review*. IDEAS/RePEc. Retrieved August 13, 2025, from <https://ideas.repec.org/a/ris/badest/0517.html>

<sup>93</sup> General Economics Division. (2023, January). *Action plan for implementation of National Social Security Strategy (NSSS) of Bangladesh*. GED Knowledge Portal. Retrieved August 13, 2025, from [https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade\\_221014\\_110939.pdf](https://gedkp.gov.bd/wp-content/uploads/2023/01/Action-Plan-For-Implementation-of-NSSS-of-Banglade_221014_110939.pdf)

<sup>94</sup> Development Pathways. (n.d.). *Closing the life cycle gaps: The case for universal social protection in Bangladesh*. Retrieved August 13, 2025, from <https://www.developmentpathways.co.uk/blog/closing-the-life-cycle-gaps-the-case-for-universal-social-protection-in-bangladesh/>

<sup>95</sup> Social Security Policy Support (SSPS) Programme. (n.d.). *Strengthening the school stipend schemes*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/consolidation-of-priority-schemes/consolidating-a-lifecycle-system-of-social-protection/social-protection-support-for-children/strengthening-the-school-stipend-schemes/>

<sup>96</sup> Centre for Policy Dialogue. (2018, August). *Working paper 117: Towards a social protection strategy for Bangladesh*. Retrieved August 13, 2025, from <https://cpd.org.bd/wp-content/uploads/2018/08/Working-Paper-117-Towards-a-Social-Protection-Strategy-for-Bangladesh.pdf>

<sup>97</sup> Social Security Policy Support (SSPS) Programme. (2020, December). *Scope of gender-responsive adaptive social protection in Bangladesh*. Retrieved

## Section 6: Strategic Synthesis and Forward-Looking Recommendations

This concluding section synthesizes the report's key findings on the successes, shortcomings, and transformative potential within Bangladesh's social protection system. It provides a set of actionable, evidence-based recommendations for the Government of Bangladesh and its development partners, aimed at closing the gap between strategic ambition and implementation reality to build a more effective, inclusive, and gender-transformative social security system.

### 6.1 Synthesizing Key Findings: Successes, Shortcomings, and Unintended Consequences

The SSPS Programme has been a vital catalyst in advancing Bangladesh's social protection reform agenda. Its primary success lies in the co-creation of a coherent and modern strategic framework, the NSSS, which has fundamentally shifted the national discourse from ad hoc relief to a rights-based, lifecycle approach to social security. A signal achievement within this framework is the development of a comprehensive, gender-responsive policy architecture. The programme has also successfully laid the technical groundwork for modernizing delivery systems through G2P payments and the design of a Single Registry MIS.

These successes, however, are overshadowed by critical and persistent shortcomings in implementation. While progress was made in the FY 2025-26 budget by reducing the number of schemes to 95, the system remains fragmented.<sup>98</sup> The most severe failure lies in targeting, where catastrophic inclusion and exclusion errors result in the misallocation of the majority of resources to the non-poor while leaving most of the poor uncovered.<sup>99</sup> This is compounded by low benefit adequacy, which erodes the potential impact of the transfers that do reach their targets. A significant gap persists between the gender-sensitive policies on paper and their harmonized implementation on the ground, hampered by a lack of capacity, reliable gender-disaggregated data, and a recent decline in budget allocations for women's development.<sup>100</sup> The unintended consequence of this flawed system is not just inefficiency, but a potential erosion of public trust and the creation of social friction, as the targeting process may be perceived as arbitrary or unfair.

## Conclusion

The assessment of the Social Security Policy Support (SSPS) Programme reveals a dual narrative within Bangladesh's evolving social protection landscape. On one side, the programme has been central to significant policy advancements, most notably the

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August 13, 2025, from <https://socialprotection.gov.bd/wp-content/uploads/2020/12/Scope-of-Gender-responsive-Adaptive-Social-Protection-in-Bangladesh.pdf>

<sup>98</sup> World Bank. (2025, March 26). *Bangladesh: World Bank approves \$200 million to help modernize the social protection system*.

Retrieved August 13, 2025, from <https://www.worldbank.org/en/news/press-release/2025/03/26/bangladesh-world-bank-approves-200-million-to-help-modernize-the-social-protection-system>

<sup>99</sup> Social Security Policy Support (SSPS) Programme. (2025, July). *About the report: Social protection in Bangladesh 4.0 (Zero Draft AAK)*. Retrieved August 13, 2025, from [https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0\\_Zero-Draft-AAK.pdf](https://socialprotection.gov.bd/wp-content/uploads/2025/07/Social-Protection-in-Bangladesh-4.0_Zero-Draft-AAK.pdf)

<sup>100</sup> Social Security Policy Support (SSPS) Programme. (2020, August). *Evaluation of SSPS Programme (Evaluation period 2018–2019)*. Retrieved August 13, 2025, from <https://socialprotection.gov.bd/2020/08/evaluation-of-ssps-programme-evaluation-period-2018-2019/>

formulation of the National Social Security Strategy (NSSS), the integration of gender-sensitive diagnostics and action plans, and the introduction of digital systems for payments, registries, and monitoring. These achievements demonstrate a clear ideological and structural shift from fragmented, reactive schemes toward a comprehensive, rights-based approach.

On the other side, persistent weaknesses in implementation continue to undermine the system's intended impact. Targeting inaccuracies exclude a large proportion of poor and vulnerable households, while allowing benefits to be disproportionately captured by non-poor groups. Low and inflation-eroded benefit levels, combined with enduring fragmentation, further dilute the effectiveness of substantial public investments in social security. As a result, the transformative potential of the NSSS remains only partially realized.

To bridge this gap, future reforms must decisively prioritize operational effectiveness over policy design. Strengthened targeting systems, the institutionalization of inflation-indexed benefit adjustments, and continued programme consolidation are essential steps. Equally important is the translation of gender commitments from strategy into practice, ensuring that women and marginalized groups are not only recognized in policy frameworks but also protected in lived reality. Only through such reforms can Bangladesh's social protection system fulfill its promise as a cornerstone of inclusive development, resilience, and empowerment.