



JOURNEY TOWARDS AN EQUITABLE SOCIETY

Social Security Budget Report 2025-26



Finance Division, Ministry of Finance
Government of the People's Republic of Bangladesh

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Ministry of Finance
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'Journey Towards an Equitable Society: Social Security Budget Report 2025-26,' is prepared based on the latest data available in iBAS⁺⁺ and information provided by line ministries/divisions. Some information is provisional and subject to revision.

Journey Towards an Equitable Society

Social Security Budget Report 2025-26

Table of Contents

Content	Page
Preface	
Foreword	
List of Figures and Tables	
Acronyms	
Executive Summary	
Chapter 1 Evolution and Context of Social Security System in Bangladesh	1-18
Chapter 2 Mapping Social Security Programmes: Categorization and Budget	19-45
Chapter 3 Social Security Programmes for the Poor	47-80
Chapter 4 Digital Innovation in Social Security System of Bangladesh	81-95
Chapter 5 Conclusion and Way Forward	97-101
Appendix Social Security Programmes 2025-26	103-117

Preface

Bangladesh stands at a defining moment in its history-facing significant economic challenges yet uplifted by the collective aspirations and energy of its people, especially the youth. In this critical juncture, the Interim Government is steadfast in its commitment to building a future anchored in transparency, equity, and inclusive progress. It is with a sense of both urgency and optimism that I welcome the publication of the Social Security Budget Report 2025-26, titled “**Journey Towards an Equitable Society**”.

This report reflects our renewed vision for a just and resilient Bangladesh. It outlines our dedication to building an adaptive and accountable social protection system that not only supports the vulnerable in times of crisis but also enables them to break the vicious cycle of poverty and participate meaningfully in national development. Social Safety net programmes have long served as the foundation of our poverty reduction strategy, and their continued reform and expansion are central to ensuring that no one is left behind.

To meet these expectations, we are taking bold steps to address longstanding weaknesses in the system, including fragmentation, duplication, and leakage. Guided by the National Social Security Strategy, we are transitioning to a more coherent, lifecycle-based approach that ensures support from early childhood through old age, with special attention to women, persons with disabilities, and other marginalized groups. Our commitment to eradicating extreme poverty is being operationalized through the expansion of "graduation" programmes that combine cash assistance with skills development and livelihood support. By leveraging technology and improving delivery systems, we aim to enhance transparency, accuracy, and impact.

This report is not only a policy document-it is a blueprint for inclusive development and a symbol of national renewal. We will continue working closely with all stakeholders to translate these commitments into action. Through inclusive governance, enhanced accountability, and the power of our youth, we believe it is possible to build a stronger, and more equitable Bangladesh—one in which every citizen has both the security and the opportunity to thrive.

I extend my sincere appreciation to the concern officers of the Finance Division for their dedication in preparing this report. I trust that it will inspire renewed confidence among our people and our partners in the path we are forging together.



(Dr. Salehuddin Ahmed)

Adviser

Ministry of Finance

Foreword

It gives me immense pleasure to present the Social Security Budget Report for FY2025–26, titled **“Journey Towards an Equitable Society”**. The title captures the enduring aspiration of Bangladesh’s social protection system: to build a just and inclusive society where all citizens, especially the vulnerable, are supported through effective and sustainable programmes.

Bangladesh’s development journey began under the challenging conditions of a post-conflict economy and a disaster-prone geography. Over the past five decades, the country has made significant strides in improving key socioeconomic indicators. Much of this progress, particularly in education, health, and living standards, has been supported by an evolving social security system that aims to reduce poverty, address inequality, and ensure dignity for all.

Social protection in Bangladesh began in the 1970s and 1980s through relief and emergency assistance, especially in response to natural disasters. Since then, it has expanded significantly to include programmes such as the Old Age Allowance, Allowance for Widows, Mother and Child Benefit Programme, Vulnerable Women Benefit (VWB) Programme, Disability Allowances, and various educational stipends. These programmes have not only widened the coverage of support but also demonstrated the government’s enduring commitment to inclusive growth and human development.

Despite commendable progress in poverty reduction, about one-fifth of our population still lives below the poverty line. Many remain vulnerable due to systemic disadvantages and frequent exposure to economic or climate-related shocks. A resilient and well-targeted social security system remains crucial in shielding these individuals from falling deeper into poverty and enabling them to regain stability.

In 2015, the Government of Bangladesh adopted the National Social Security Strategy (NSSS) to establish a lifecycle-based approach in social protection. Aligned with this strategic vision, the Finance Division initiated the publication of the Social Security Budget Report from FY2024–25. This report represents our continued efforts to monitor programme outcomes, assess resource efficiency, and drive evidence-based reforms in the sector.

The FY2025–26 edition provides a list of 95 social security programmes to be implemented across the country. It offers valuable insights into programme design, coverage, and delivery mechanisms, while highlighting recent digital advancements in the execution of social security programmes, notably the establishment of the Dynamic Single Registry system for improving beneficiary targeting. Together, these initiatives mark important steps towards strengthening transparency, coordination, and impact.

I congratulate the officials of the Finance Division for publishing such a comprehensive report. I believe it will serve as a vital resource for policymakers, development partners, and practitioners committed to advancing social justice and human development in Bangladesh.



(Dr. Md. Khairuzzaman Mozumder)

Secretary

Finance Division, Ministry of Finance

List of Figures

Figure 1.1	: Social Sector Spending
Figure 1.2	: Poverty Head Count (PHC) in Bangladesh
Figure 1.3	: Poverty Gap Trend in Bangladesh
Figure 2.1	: Lifecycle Stages Identified by NSSS
Figure 2.2	: Social Security Budget over National Budget and GDP
Figure 2.3	: Budget Allocation Function (Category) Wise from FY 2023-24 to FY 2025-26
Figure 2.4	: Percentage of Allocation of Function (Category)
Figure 2.5	: Intervention Composition of Social Assistance
Figure 2.6	: Interventions of Labor Market Programme
Figure 2.7	: Allocation Trend of Beneficiary Lifecycle Stages
Figure 2.8	: Growing Social Protection Allocation on the Elderly Citizens
Figure 2.9	: Number of Beneficiaries of Key Programmes Over Time
Figure 2.10	: Coverage of Key Programmes
Figure 2.11	: Percentage of Households and Programme Beneficiary in Social Security Programme
Figure 2.12	: Percentage of Households Covered by SSPs across Consumption Decile (2022)
Figure 2.13	: Social Security Coverage in Urban (left-hand panel) and Rural (right-hand panel) Areas
Figure 2.14	: Social Security Budget Utilization
Figure 2.15	: Major Programmes Having Greater Utilization of Allocation
Figure 4.1	: Social Registries for Targeting Intended Beneficiaries
Figure 4.2	: Schematic Diagram of SPBMU
Figure 4.3	: G2P Payment Process
Figure 4.4	: Growth of G2P Beneficiary in Recent Time
Figure 4.5	: Integrated Grievance Redress of Central GRS and Single Registry System
Figure 4.6	: Monitoring and Evaluation Dashboard
Figure 4.7	: Single Registry Assisted Delivery System
Figure 4.8	: Dynamic Social Registries for Vertical and Horizontal Expansion
Figure 4.9	: System Architecture of DSR
Figure 4.10	: Formation of DSR Steering and Coordination Committees and Implementation Units
Figure 4.11	: Proposed Architecture of DSR

List of Tables

Table 1.1	: Priority Areas of Social Security
Table 2.1	: Description of 'Function (Category)' with 'Intervention'
Table 2.2	: Description of 'Lifecycle Stage'
Table 2.3	: Examples of Major Programmes with Lifecycle
Table 2.4	: Example of Interventions under Function (Category) of Social Security Programme
Table 2.5	: Function (Category) Wise Allocation of SSP FY 2025-26
Table 2.6	: Allocation on Beneficiary Lifecycle Risk for FY 2025-26
Table 4.1	: MISs Facilitating G2P Payment Processes

Acronyms

ADB	Asian Development Bank
ADP	Annual Development Programme
ASPIRE	The Atlas of Social Protection Indicators of Resilience and Equity
BACS	Budget and Accounting Classification System
BBS	Bangladesh Bureau of Statistics
COVID-19	Coronavirus Disease 2019
CSPB	Child-Sensitive Social Protection in Bangladesh
CTM	Cash Transfer Modernization Project
DSR	Dynamic Social Registry
DSS	Department of Social Services
ECNEC	Executive Committee of the National Economic Council
EGPP	Employment Generation Program for the Poorest
EGPP+	Employment Generation Programme for the Poorest “Plus”
FD	Finance Division
FFP	Food Friendly Programme
FFW	Food for Work
FY	Fiscal Year
G2P	Government-to-Person
GDP	Gross Domestic Product
GED	General Economics Division
GoB	Government of Bangladesh
GR	Gratuitous Relief
GRS	Grievance Redress System
HIES	Household Income and Expenditure Survey
HSP	Improving Access and Retention Through Harmonized Stipend Programme
iBAS ⁺⁺	Integrated Budget and Accounting System
ILO	International Labor Organization
IMF	International Monetary Fund
IRESPPW	Integrated Rural Employment Support Project for the Poor Women
L&JD	Law and Justice Division
LGD	Local Government Division
MCBP	Mother and Child Benefit Programme
MFS	Mobile Financial Services
MIS	Management Information system
MoCHTA	Ministry of Chittagong Hill Tracts Affairs

MoDMR	Ministry of Disaster Management and Relief
MoEF	Ministry of Environment, Forest and Climate change
MoF	Ministry of Finance
MoFd	Ministry of Food
MoHFW	Ministry of Health and Family Welfare
MoL	Ministry of Land
MoLE	Ministry of Labor and Employment
MoLWA	Ministry of Liberation War Affairs
MoPME	Ministry of Primary and Mass Education
MoSW	Ministry of Social Welfare
MoWCA	Ministry of Women and Children Affairs
MoYS	Ministry of Youth and Sports
MTBF	Medium-term Budgetary Framework
NGO	Non-Government Organization
NSSS	National Social Security Strategy
OAA	Old Age Allowance
OMS	Open Market Sale
PFM	Public Financial Management
PMT	Proxy-means Test
PWD	Persons with Disabilities
RDCD	Rural Development and Co-operative Division
RMC	Rural Mother Centre Programme: Revolving small loan
RSS	Rural Social Services
SHED	Secondary and Higher Education Division
SME	Small and Medium Enterprises
SPBMU	Social Protection Budget Management Unit
SSPS	Social Security Policy Support Programme
TR	Test Relief
TVET	Technical and Vocational Education and Training
UCD	Urban Community Development Programme: Revolving small loan
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Emergency Fund
VGd	Vulnerable Group Development
VGF	Vulnerable Group Feeding
VWB	Vulnerable Women Benefit
WA	Allowances for Widow and Husband Deserted Destitute Women

Executive Summary

Social security encompasses various facets of social welfare provision. Ensuring access to social security services is essential to deliver crucial assistance for millions of people facing poverty, vulnerability, and distress. A sound social security system safeguards individuals against shocks and fosters resilience and human capital to optimize future opportunities. Social security is essential for attaining various development objectives, such as poverty alleviation, education, health, nutrition, productivity, social inclusion, empowerment, equity, and state-building, among others. Like many other countries, Bangladesh has developed its social security system by combining social assistance, social insurance, care services, and labor market interventions. Following its independence in 1971, the country initiated Vulnerable Group Development (VGD) and Food for Work (FFW) to protect poor people from hunger, develop rural infrastructure, and create employment opportunities. Over time, the country has adopted various legal and policy measures to advance social protection for its people.

Article 15(d) of the Constitution of Bangladesh recognizes social security as part of the provision of basic necessities and guarantees government assistance in cases of illness, disability, unemployment and other vulnerabilities. Responding to this constitutional obligation, the government endeavors to mitigate chronic poverty and vulnerability through the implementation of several Social Security programmes. In 2015, the government of Bangladesh adopted a comprehensive National Social Security Strategy (NSSS) based on the political, social, and economic realities of the country. The vision of NSSS had three significant aspects. First, it sought to establish a social security system centered on “Lifecycle Risks,” which pertain to vulnerabilities encountered during various stages of life, from gestation to senescence. Secondly, it concentrated on enhancing the delivery system via a Government-to-Person (G2P) payment mechanism to eradicate leakages and promote financial inclusion. Finally, it underscored the necessity of establishing a monitoring and evaluation system.

Each year, the government allocates a significant amount of budget for implementing a wide-ranging social security programmes. In FY 2024-25, the Finance Division started to publish a social security budget report with a view to disseminating relevant information regarding current social security programmes and their allocations for ensuring transparency and accountability. The maiden report published last year included synchronization of budgetary heads with operational and economic codes of the Integrated Budget and Accounting System (iBAS⁺⁺) to help government agencies monitor the implementation of all programmes. This year, the report has undertaken novel approaches to offer vital perspectives on the current social security strategies of the government. In addition, this report identified programmes which are pro-poor in nature.

This report comprises five chapters. The introductory chapter starts with the context of the current social security system in Bangladesh and emphasizes its historical development. After explaining the basic characteristics of a social security system, the chapter goes on to illustrate the role of social security programmes in achieving sustainable development and poverty reduction along with the current context of poverty and social security budget allocation in Bangladesh. Finally, the chapter sheds light on the social security systems of several South Asian and Southeast Asian countries that are comparable to Bangladesh.

The second chapter delineates the novel categorization and analysis of the social security budget for FY 2025-26. It categorizes social security programmes into several 'Lifecycle categories' ranging from pregnancy and early childhood to old age, as well as 'Function categories' including social assistance, social insurance, and labor market program, in accordance with the NSSS. This holistic approach guarantees that diverse needs throughout different life stages are met, fostering a more inclusive and equitable social security system. The analysis of social security programmes and their budget allocations provides valuable insights into the country's journey towards an equitable society.

The Social Security Budget for FY 2025-26 underscores a few important developments. The interim government has undertaken measures to rationalize the number of programmes and allocation of resources. For this purpose, the government has revised several policies and manuals of social protection programmes for better targeting and implementation. In addition, the government has consolidated some programmes and increased the benefits to make programmes more effective. The total budget for social security programmes in FY 2025-26 is TK. 1,16,731 Crore, which is about 14.78 percent of the total budget and 1.87 percent of the country's Gross Domestic Product (GDP). The largest portion (about 41 percent) of the social security budget is allocated to social assistance, reflecting the government's focus on reducing inequalities and supporting vulnerable communities.

Notwithstanding the country's notable achievements in poverty alleviation, a substantial segment of the population continues to remain below the poverty line. Chapter three focuses on the pro-poor social security programmes. Recognizing the importance of social protection in poverty reduction and addressing shocks, the report has created a separate list of 39 pro-poor programmes. The list is based on some defined parameters, including targeting effectiveness, benefit adequacy, accessibility, affordability and cost-effectiveness, empowerment, participation, and sustainability. This categorization of pro-poor social security programmes will help the relevant government agencies to monitor, evaluate, and report about the impact of social security programmes on poverty reduction and economic inclusion.

Chapter four provides a concise summary of the operational innovations that have augmented the efficiency and effectiveness of the delivery system, with an expanded capacity for system-based monitoring and evaluation. Essential reforms encompass the implementation of the Government-to-Person (G2P) payment system for cash-based initiatives and the creation of a Single Registry for social security programmes to prevent inclusion errors, assess programme efficacy, and streamline grievance resolution. The government is also prioritizing the implementation of a Dynamic Social Registry (DSR) to enhance targeting through integration with other administrative systems. The chapter offers insights into the allocation and efficacy of social security expenditure across different segments, thereby furnishing policymakers, practitioners, stakeholders, and researchers with essential information for informed decision-making.

Finally, the concluding chapter summarizes the report and sheds light on the future directions of the country's social security system. After highlighting the importance of having a comprehensive social security system for Bangladesh, it underlines the key challenges, including climate change and resource constraints. The report concludes by reaffirming the government's commitment to implementing the National Social Security Strategy (NSSS) to build an equitable society.

Chapter 1:

Evolution and Context of Social Security System in Bangladesh



Chapter 1: Evolution and Context of Social Security System in Bangladesh

1.1 Historical Perspectives

- 1.1.1** Following the country's independence in 1971, Bangladesh integrated social security into the framework of independent Bangladesh, aiming to uplift the living standards of those impoverished by the Liberation War and natural calamities. Initially, Bangladesh's social security system emerged as a reactive framework, principally concentrating on acute necessities such as disaster relief, lean-season assistance to alleviate rural distress, and the restoration of livelihoods post-disaster. The journey of social security programmes started with a few important steps, including the introduction of emergency relief programmes. These programmes were instrumental in developing rural infrastructure and creating employment opportunities for the destitute. Additionally, assistance was extended to the families of martyrs of liberation war, wounded freedom fighters, and the other people affected by the Liberation War under social security measures. This commencement of social security programmes for the poor and vulnerable reflected the country's profound commitment to social protection and the betterment of disadvantaged communities.

Bangladesh has made significant strides in poverty alleviation and improvements in various socioeconomic indicators, particularly since the early 1990s, due to initiatives led by successive governments and non-government organizations (NGOs)¹. In the following two decades, the accumulation of programmes, each targeting distinct difficulties, has led to a disjointed system characterized by inefficiencies, resource limitations, and a deficiency in strategy coherence². In 2015, the National Social Security Strategy (NSSS) was adopted to rectify these deficiencies, indicating a transition to a systematic framework based on the lifecycle approach, designed to offer assistance at all life stages for individuals in need. In addition to serving as a mechanism for poverty alleviation, the system was designed to be instrumental in diminishing inequality and promoting social cohesion, especially in an environment marked by significant susceptibility to external shocks. Recent revisions and reviews of key programmes have consolidated the country's social security system.

- 1.1.2** The right to social security is recognized in numerous international and national human rights instruments. Article 22 of the Universal Declaration of Human Rights³ and Article 9 of the International Covenant on Economic, Social and Cultural Rights⁴ guarantee the right to social security for every human being. These instruments require the member states of the United Nations to recognize the right of social security and provide citizens of all ages with benefits,

¹ General Economics Division. (2025). *Re-strategising the Economy and Mobilizing Resources for Equitable and Sustainable Development* (p. 550) [A Task Force Report]. Government of Bangladesh.

² Ibid

³ Universal declaration of human rights 1948. United Nations, 46. https://www.un.org/en/udhrbook/pdf/udhr_booklet_en_web.pdf (Accessed on 3 April 2025)

⁴ International covenant on Economic, Social and Cultural Rights. (1966). General Assembly Resolution A, 2200. United Nations, 4. https://c-fam.org/wp-content/uploads/20080625_ICESCR.pdf (Accessed on 3 April 2025)

insurance and protection. Hence, social security is not only a fundamental human right but also crucial for guaranteeing a life in dignity. It is a potent tool to fight discrimination and an essential instrument for poverty reduction and promoting social inclusion. Social security aims to provide income security and support at every stage of life for everyone, with particular attention to the marginalized people. Bangladesh's National Social Security Strategy (NSSS) was likewise rooted in this universal rights-based framework and embraced a lifecycle approach to protect its citizens at every stage of life.

Article 22 (Universal Declaration of Human Rights, 1948)
Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.
Article 9 of International Covenant on Economic, Social and Cultural Rights, 1966
The States Parties to the present Covenant recognize the right of everyone to social security, including social insurance.

- 1.1.3** Recognizing its importance, Bangladesh has integrated social security provisions into the fundamental principles of state policies of the Constitution. Article 15(d) of the Constitution of the People's Republic of Bangladesh bestows the responsibility of securing citizens' basic necessities to the state through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people. This constitutional mandate has steered Bangladesh's social security agenda, aligning national policy with the country's international human rights obligations and guiding the formulation of subsequent social protection strategies.

Part II: Fundamental Principles of State Policy Provision of Basic Necessities
<p>15. It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens –</p> <ul style="list-style-type: none"> a) the provision of the basic necessities of life, including food, clothing, shelter, education and medical care; b) the right to work, that is the right to guaranteed employment at a reasonable wage having regard to the quantity and quality of work; c) the right to reasonable rest, recreation, and leisure; and d) the right to social security, that is to say, to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases.

1.1.4 The NSSS outlined a comprehensive reform strategy that includes both programmatic and institutional initiatives to be executed over a decade, culminating in two action plans segmented into two phases: Phase I (FY 2015-16 to FY 2020-21) and Phase II (FY 2020-21 to FY 2025-26). The NSSS aims to create an inclusive social security system that effectively tackles poverty and inequality amidst escalating economic and social disparities. During the first phase of implementation, some progress was made – for example, initial steps towards a digital beneficiary management system and improved programme coordination – but persistent targeting errors and inadequate benefit levels continued to hinder the system’s effectiveness. The implementation of NSSS has suffered several challenges, including programme fragmentation, limited progress in programme consolidation and harmonization, targeting errors, resource constraints, inadequate assistance, lack of a comprehensive and integrated database, lack of capacity of implementing ministries, and overdependence on development partners for implementation⁵.

1.1.5 Holding the spirit of the 2024 July Movement, the current Interim Government acknowledges the importance of addressing poverty and vulnerability with effective social protection measures. However, the development of a robust social protection system, which can facilitate Bangladesh’s transition from a low-income to middle-income country, is yet to be realized. Restructuring the social protection system is necessary to overcome its inefficiencies and refocus on its core purpose. It requires renewed focus on making concrete progress in long-identified reform measures, ensuring adequate resource allocation to enhance the system's impact, explicitly targeting poverty and vulnerability through sharpened and refocused interventions, and developing institutional capacity to ensure sustainability. The challenges involved in this restructuring include the need to make allocations inflation-adjusted, address low and eroding benefits, consolidate programmes, implement effective targeting, promote poverty-focused interventions, introduce insurance-based programmes, navigate budgetary constraints for expansion, reduce gaps in urban social protection and climate adaptation, strengthen institutional capacity, and enhance the integration of NGOs.

As the NSSS Action Plan ends in 2026, it is essential to commence preparations for the forthcoming decade of social protection reforms. This next generation of reforms beyond 2026 will aim to build on the NSSS’s achievements while addressing new challenges faced by a middle-income Bangladesh. This transition offers a pivotal opportunity to evaluate the successes and failures of the past decade and to formulate a strategic plan to tackle the changing socioeconomic issues confronting Bangladesh.

⁵ General Economics Division. (2025). *Re-strategising the Economy and Mobilizing Resources for Equitable and Sustainable Development*, 550 [A Task Force Report]. Government of Bangladesh.

1.2 Social Security System: Definition and Characteristics

- 1.2.1** The term 'Social Security' is typically linked to income maintenance and support programmes⁶. The phrases 'Social Safety Net', 'Social Protection' and 'Social Security' are often used interchangeably, though they are not the same in practice⁷. Social Safety Net⁸ programmes are meant to provide temporary protection and assistance to people who are unemployed or otherwise need economic assistance. Safety Net is not meant to offer long-term support. In Bangladesh's policy context, Social Security is an overarching term encompassing interventions that provide income maintenance, support, and services to reduce poverty and vulnerability. Prominent international development organizations (e.g., UNDP and ILO) view the terms Social Security and Social Protection as largely synonymous.
- 1.2.2** The definitions of social protection vary. According to the NSSS, a broad definition of social protection includes formal and informal interventions to reduce social and economic risks and promote equitable growth. The United Nations Research Institute for Social Development (UNRISD) defines social security as policies to reduce poverty and vulnerability by enhancing people's capacity to manage risks. Social protection has arisen as a policy framework utilized to combat poverty and vulnerability in emerging nations⁹. Common features of social protection programmes involve focusing on poverty, addressing vulnerability, and promoting social inclusion. Social Protection, as used by many international organizations (including the UN and World Bank), often carries a broad meaning similar to social security, covering a range of policies and programmes aimed at reducing poverty, managing risks, and improving social inclusion. The government considers programmes related to allowances, employment, food security, and human development as Social Security. In practice, Bangladesh's government considers a wide array of programmes under the social security umbrella – from cash allowances and food security programmes to educational stipends, livelihood development projects and social insurance schemes recognizing that all these contribute to reducing vulnerability and building human capital. Social Safety Net mostly aims to reduce the impact of shocks and coping with their aftermath, whereas Social Protection intervenes to mitigate the economic risks and vulnerabilities of the poor against shocks and loss of employment in both short and long term. Finally, Social Security encompassing Social Safety Nets and Social Protection, is delivered through social assistance and social insurance programmes. Social assistance programmes are publicly funded and target the vulnerable, Social Insurance programmes are contributory, covering various contingencies. Nonetheless, social protection systems vary by country, influenced by national vision and capacity.

⁶ Tang, K.L. and Midgley, J. (2008). *The origins and features of social security*. In *Social security, the economy and development* (pp. 17-50). London: Palgrave Macmillan UK.

⁷ World Bank. (2018). *The State of Social Safety Nets 2018*. World Bank Publications.

⁸ ILO. (2003). *Social Protection Matters*. International Labour Office, Geneva.

⁹ Barrientos, A. (2011). *Social protection and poverty*. International Journal of Social Welfare, 20(3).

- 1.2.3** A 'social security system' comprises a nation's array of social protection and social safety net programmes, accompanied by the administrative framework for their implementation, performance assessment, and iterative design and delivery adjustments¹⁰. It must provide three essential tasks for individuals and households: safeguarding a minimal quality of life; preventing deprivation by enhancing resilience to shocks; and fostering sustainable livelihood advancements. Such a system has three essential functions for individuals and households: protection - ensuring a minimum standard of living and preventing extreme deprivation; prevention – helping people avoid destitution by building resilience to shocks (e.g., natural disasters, economic downturns, or health emergencies); and promotion – enhancing opportunities for sustainable livelihoods and social mobility (e.g., through human development and employment support). Typically, this system comprises of contributory and non-contributory programmes along with public services and labor market interventions. By integrating these elements, the system seeks to provide support across the life cycle – ensuring that, at every stage of life (childhood, working age, old age), people have access to mechanisms that can secure their basic needs and rights.
- 1.2.4** The common objectives of social security systems may encompass immediate relief from deprivation, enhancement of the short-term productive capacity of the impoverished, improvement of nutrition and access to health and educational services, mitigation of vulnerability to shocks, risk sharing and consumption stabilization, protection against significant lifecycle risks, reduction of income inequality through redistribution, fortification of social cohesion, reinforcement of a rights-based 'social contract' between government and citizens, and enhancement of labor market participation¹¹. These objectives are multi-faceted and aim not only to provide relief but also to foster long-term socioeconomic development. Key goals commonly include immediate poverty relief and consumption smoothing; reduction of vulnerability and resilience-building; human capital development; protection against lifecycle risks; income redistribution and inequality reduction; social inclusion and cohesion; and promotion of productive participation. In summary, Bangladesh's social security system is not merely about handouts to the poor; it is a comprehensive approach to human development and economic resilience.

1.3 Overview of National Social Security Strategy

- 1.3.1** The government adopted the NSSS, as a transformative national policy initiative, to establish a comprehensive social protection framework. The NSSS, an integral to the Social Development Framework (SDF), stands as a transformative national policy that seeks to diminish poverty and inequality, expedite growth and employment, and safeguard the

¹⁰ White, P., Hodges, A., & Greenslade, M. (2015). *Measuring and maximising value for money in social protection systems* (p. 82). Department for International Development.

¹¹ Ibid

vulnerable populations. Although the NSSS's detailed programmes, resources, institutions, and legal frameworks are yet to be fully developed, the policy vividly underscores the interdependence between the country's social security system and economic progress. In the long run, the NSSS envisions building a cohesive social security system that integrates existing fragmented programmes, thereby promoting sustainable socioeconomic development.

- 1.3.2** The NSSS encompasses a wide array of services, including safety nets, social assistance, risk insurance, shock reaction, and employment-oriented initiatives. It suggests two typologies for policy implementation, embodying strategic lifecycle and functional approaches: a lifecycle approach to identify beneficiaries at various life phases and the categorization of programmes based on their functions, including assistance, pensions, employment, social services, and shock-responsive functions. Together, these lifecycle and functional approaches constitute core strategic concepts of the NSSS. The NSSS spans various economic and socio-political sectors, involves multiple agencies and aligns with different global and international policy priorities, including the Sustainable Development Goals (SDGs). The strategy aims to direct these diverse factors towards a clear goal to maximize benefits, contributing to Bangladesh's socioeconomic progress.
- 1.3.3** The government has formulated a couple of periodical action plans covering the periods 2016-21 and 2021-26 with a view to implementing the NSSS. These two sequential plans serve as Phase I (2016–2021) and Phase II (2021–2026) of the NSSS's implementation, providing a phased roadmap for translating the strategy into action. The ongoing plan (2021-26) emphasizes the creation of an inclusive, lifecycle-oriented social security system and the enhancement of programme coverage. It promotes human capital development and social empowerment to boost economic growth. Successful execution necessitates thorough cooperation among ministries and divisions, accompanied by comprehensive action plans that delineate organizational objectives, legal structures, aims, and obstacles. To support this process, new institutional arrangements and inter-ministerial coordination mechanisms have been established, along with robust monitoring and evaluation frameworks to track progress and ensure accountability.
- 1.3.4** The NSSS indicates that various lifecycle groups encounter distinct risks, necessitating targeted programmes for each age group. For instance, health-related shocks can manifest at any life stage; however, pregnancy and early childhood present risks, including delivery problems, hunger, and cognitive development challenges, which may have enduring consequences on a child's growth. Although certain programmes focus on targeted individuals, the advantages frequently extend to other household members, facilitating resource sharing, alleviating caregiving duties, enhancing household income, and diminishing the necessity for private transfers, thus demonstrating household-wide benefit impacts. The lifecycle stages delineated in the NSSS are pregnancy and early childhood, school age, young adulthood, working age population and old age.

1.4 Social Security Programmes in Achieving Sustainable Development

- 1.4.1** The sustainability of development initiatives has gained significance in the post-COVID-19 world. The Sustainable Development Goals (SDGs) are integrated to accelerate global progress balanced with social, economic and environmental sustainability. SDGs mainly aim to end extreme poverty and hunger, reduce inequality, achieve gender equality, educate all children, improve global health, and address issues related to the environment and climate change¹².
- 1.4.2** A well-established and comprehensive social security system can foster sustainable development in any country. The growing importance of social security systems is emphasized in the SDGs, particularly the objectives of eliminating poverty and hunger. The sub-goals include the establishment of universal social security systems and floors, as well as a substantial reduction in the effects of environmental, economic, and social shocks on impoverished populations. Social Security programmes are essential for alleviating poverty and safeguarding individuals against their onset, with research indicating that these programmes have averted 150 million people from descending into poverty.
- 1.4.3** Alongside Goal 1, social protection for the most disadvantaged and marginalized populations is deemed crucial for achieving several other goals and targets. The SDGs, influenced by the Social Protection Floor (SPF) initiative, prioritize social protection substantially. The Goals recognize that robust social protection systems are crucial for attaining various objectives and their corresponding targets. The targets emphasize social protection as integral to fostering sustainable development, bolstering resilience, and mitigating vulnerabilities. Hence, developing a comprehensive social security system is vital for any developing country that is aspiring to make fast progress in economic and social indicators.

1.5 Global Perspective on Social Sector Spending

- 1.5.1** Social sector spending includes monetary benefits, direct provision of products and services, and tax exemption aimed at achieving social development objectives. Allocation of resources in social security is significant as it helps reduce poverty and maintain economic stability. Evidence suggests that government spending on social security programmes has a significant positive impact on a country's economic growth¹³.

¹² Diouf, G. (2019). *Millennium development goals (MDGs) and sustainable development goals (SDGs) in social welfare*. *International Journal of Science and Society*, 1(4), pp.17-24.

¹³ Bellettini, G., & Ceroni, C. B. (2000). *Social security expenditure and economic growth: An empirical assessment*. *Research in Economics*, 54(3), 249–275.

1.5.2 Government expenditure on social security encompasses disbursements for services and transfers allocated to individuals and households, as well as expenditures on collectively delivered services. The types of transfers and services offered to individuals differ according to the social hazards encountered by them. Additionally, government expenditure on the management of relevant social protection programmes is incorporated within social protection spending. Major types of government initiatives are summarized in Table 1.1 below¹⁴:

Table 1.1: Priority Areas of Social Security

Sl. No	Types of Benefits	Areas
1	Cash Benefits	<ul style="list-style-type: none"> • Flat rate of earnings-related sick leave payments; • Disability pensions; • Old-age pensions paid to persons on reaching the standards of retirement age; • Full and partial unemployment benefits; • Cash payments to the destitute and vulnerable persons to help alleviate poverty or assist in difficult situations.
2	Benefits in Kind	<ul style="list-style-type: none"> • Assistance with daily tasks provided to people temporarily unable to work due to sickness or injury (home help, transport facilities etc.); • Shelter and board provided to preschool children during the day or part of the day; • Shelter and board provided to children and families on a permanent basis; • Vocational training provided to persons without a job; • Short-term and long-term shelter and board provided to destitute and vulnerable persons etc.
3	Both Cash and/or Kind Benefits	<ul style="list-style-type: none"> • Risks linked to old age; • Households with dependent children.
4	Others	<ul style="list-style-type: none"> • Administration, operation, or support of such social security schemes; • Formulation, administration, coordination, and monitoring of overall social security policies, plans, programmes, and budgets.

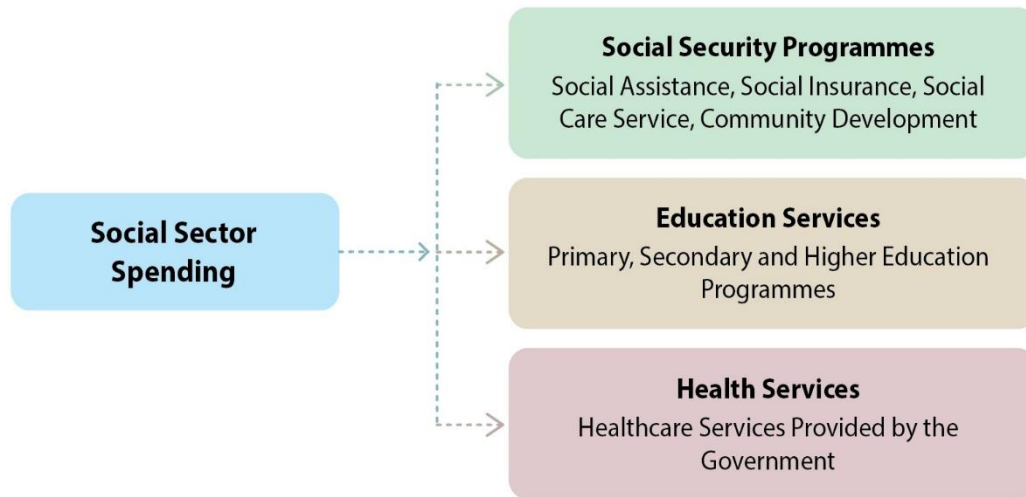
While the mix and emphasis of these categories can differ from country to country, virtually all social protection systems around the world encompass these core types of support as their pillars of assistance.

1.5.3 Social sector spending refers to government expenditures allocated on-budget for social security, education, and healthcare. Subsidies may incorporate a social-security component, as they represent a general transfer to households. Private expenditures on education and

¹⁴ International Monetary Fund. (2014). *Government finance statistics manual 2014*. International Monetary Fund. Washington D.C.

both domestic and international philanthropic contributions in these domains (including off-budget, foreign-aid-financed expenditures) may significantly influence social results¹⁵.

Figure 1.1: Social Sector Spending¹⁶



1.5.4 As indicated in Figure 1.1, social sector spending mainly embraces domains such as education, health, water and sanitation, nutrition, social security, food security, and rural development. Expenditure in these priority domains is essential for promoting inclusive growth, diminishing inequality, and protecting vulnerable populations during times of structural transformation and adjustment. It aids in stabilizing consumption across the lifetime and sustaining demand during economic disruptions and shocks. Moreover, social expenditure policies are essential for tackling structural issues associated with demographic transitions, gender disparity, technological advancement, and climate change.

1.5.5 The effectiveness of social sector spending in a developing nation largely depends on the nature and composition of its social security system. A system that acknowledges the varying risks at different periods of the lifecycle and aims to address them will likely offer a more effective support framework than one that fails to particularly cater to the demands associated with lifecycle-related risks (for details, see Chapter 2). The lifecycle-based social security system offers a holistic framework that acknowledges the varying risks and vulnerabilities individuals encounter at different life stages, allowing for tailored social security solutions at each phase of life. It is a fundamental social protection guarantee for citizens from birth to death. Moreover, there are other classifications comprising Pregnant and Early Childhood (Pregnancy and aged 0 to below 5 years), School-age children (aged 5 to 18 years), Working age (Aged above 18 to 60 years), Elderly

¹⁵ International Monetary Fund. (2019). *A Strategy for IMF Engagement on Social Spending*. International Monetary Fund. Washington D.C.

¹⁶ Ibid

(age above 60 years), Persons-with-Disability (physical and/or intellectual disabilities), Household - Poverty/Shock (household in chronic poverty/disaster related shock), Overall system (technical assistance to a central agency or to a sectoral ministry)¹⁷ and so forth.

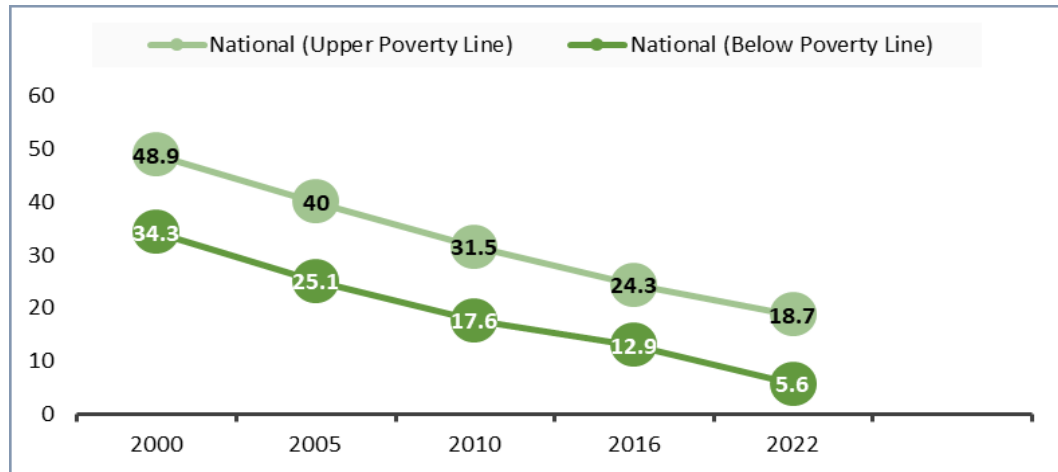
1.6 Role of Social Security Programmes in Poverty Reduction in Bangladesh

- 1.6.1** The contribution of social security programmes in poverty reduction in Bangladesh is noteworthy. Safety net programmes have been significant in alleviating poverty and vulnerability by catering to various demographic groups through diverse forms of assistance¹⁸. This encompasses the provision of financial security for the elderly, widows, and individuals with disabilities, the creation of temporary employment for working-aged men and women, and the support of healthy development for young mothers and children.
- 1.6.2** The Government of Bangladesh is greatly dedicated to mitigating poverty among impoverished individuals and marginalized communities. Its social security initiatives address multiple dimensions of poverty, providing financial security for elderly citizens and widows, disability support for persons with disabilities, temporary employment opportunities for the unemployed, and health and nutrition assistance for mothers and children. The government augments cash from the Operating and Development budget to execute its social security programmes annually. Each year, these safety net programmes collectively reach millions of poor and vulnerable citizens across the country, illustrating the extensive coverage of Bangladesh's social protection efforts. These programmes are efficiently disseminated throughout urban and rural regions across 64 districts. The government persists in sustaining and augmenting current programmes while launching new measures to improve the well-being of the impoverished and vulnerable. For example, the Old Age Allowance currently benefits approximately 6.1 million senior citizens, while food security schemes like the Vulnerable Group Development (VGD) and Vulnerable Group Feeding (VGF) programmes support destitute households. Other major initiatives include the Employment Generation Programme for the Poorest (EGPP), which provides short-term jobs during lean seasons, and various education stipends designed to keep children from low-income families in school.
- 1.6.3** The government's commitment to establish a wide-ranging social security system has been reflected in its annual budgeting. In the last decade and a half, Bangladesh has consistently spent around 2 percent of its GDP on social security programmes – roughly 12 percent to 20 percent of its total annual budget – reflecting the government's strong commitment to these poverty reduction efforts. Furthermore, the Poverty Head Count Rate from the Household Income and Expenditure Survey (HIES) 2022 is depicted in the subsequent diagrams.

¹⁷ World Bank. (2021). *Bangladesh Social Protection Public Spending Review*. World Bank Group.

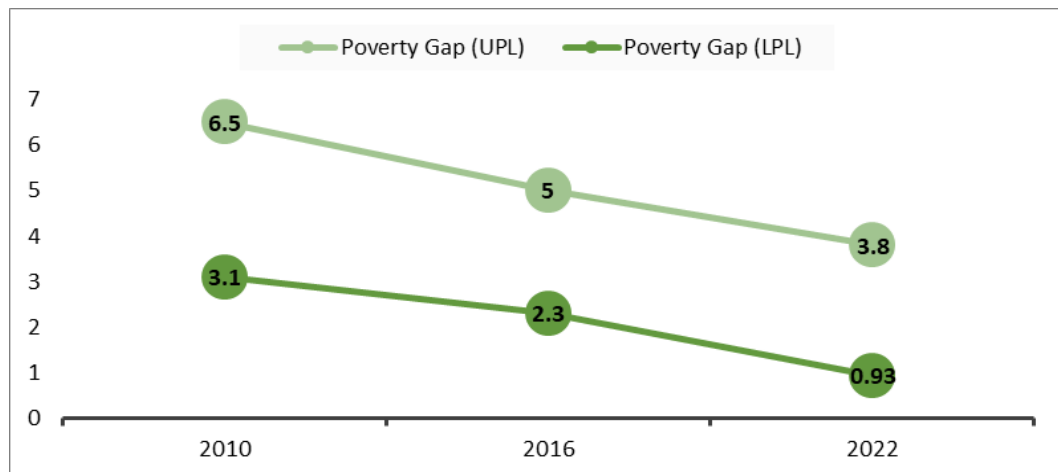
¹⁸ World Bank. (2019, April 29). *Social Safety Nets in Bangladesh Help Reduce Poverty and Improve Human Capital*. World Bank.

Figure 2.1.2: Poverty Head Count (PHC) in Bangladesh



Figures 1.2 and 1.3 illustrate a notable reduction in both overall and extreme poverty rates in Bangladesh from 2000 to 2022. The overall poverty rate decreased from 48.9 percent in 2000 to 18.7 percent in 2022 while extreme poverty declined from 34.3 percent to 5.6 percent. This significant decrease in poverty levels underscores the efficacy of Bangladesh's social security initiatives and other poverty alleviation measures. The government's persistent initiatives in executing many social security programmes, including food distribution, cash transfers, and employment generation schemes, have been instrumental in enhancing the living standards of underprivileged and vulnerable communities. Notably, Figure 1.3 shows that the poverty gap has steadily narrowed as well, indicating that even among those who remain poor, the average shortfall from the poverty line has diminished – a clear sign of improved living standards for the most disadvantaged.

Figure 2.1.3: Poverty Gap Trend in Bangladesh



1.6.4 According to the 2022 Population and Housing Census, more than 165 million people live in Bangladesh. The above statistics highlight that the absolute number of people living under the national poverty line in Bangladesh is still considerably high. Many of these poor people remain in continuous threat of climate-induced natural disasters. Many are also vulnerable to social, economic, and health-related shocks. Furthermore, poverty in urban slum settlements has been rising, as families in these areas often endure overcrowded, unsafe living conditions with limited access to basic services, leaving them particularly vulnerable to economic and health shocks. Hence, it is still imperative for the government to not only invest adequate resources with greater coverage in its social security endeavors but also emphasize improving the effectiveness and adaptability of the current and newly launched programmes that foster poverty reduction and economic inclusion. To maximize the impact of social security programmes on poverty reduction, Bangladesh must reform its key pro-poor programmes, rebalance geographic allocations to address emerging urban poverty, and use a social registry to improve targeting and transparency¹⁹. Considering these needs, the Finance Division has decided to separately categorize pro-poor social protection programmes, thereby enabling separate tracking of pro-poor spending, with a view to monitoring, evaluating, and reporting on allocations of resources against those programmes and their impact on poverty reduction. Chapter 3 of this report has more details.

1.7 Social Security Systems in South and Southeast Asia

1.7.1 Different countries adopt different approaches to building social security systems based on their macroeconomic conditions and societal needs, which evolve over time and with changes in income levels. Therefore, there is no universal policy for social protection applicable across all nations. Like in Bangladesh, social security systems in many developing nations have been going through transformations. This report briefly explains the social security systems of selected Asian nations, namely Vietnam, Indonesia, Philippines, India, and Pakistan. These cases have been chosen based on their geographic location and comparable economic progress.

1.7.2 In Vietnam, social protection, commonly referred to as 'social security' or 'social safety net,' is structured on three primary pillars: social insurance and social health insurance, social assistance, and labor market policies, as outlined in the Social Protection Strategy 2011-2020²⁰. The system serves three main functions: Prevention, Protection and Promotion²¹. These programmes address various social and economic risks, with labor

¹⁹ World Bank. (2021). *Bangladesh Social Protection Public Spending Review* (p. 144) [Review]. World Bank Group.

²⁰ Giang, L. (2010). *Social Protection in Vietnam – Current State and Challenges*. In M. Asher, S. Oum, & F. Parulian (Eds.), *Social Protection in East Asia: Current State and Challenges* (pp. 292–315). ERIA Research Project R.

²¹ World Bank. (2019). *A Vision for the 2030 Social Protection System in Vietnam* (p. 64). The World Bank.

market policies tackling unemployment, social and health insurance covering health-related risks, and social assistance aiding those facing socioeconomic challenges. Social insurance, first implemented in the 1960s and strengthened in 2007, functions on a pay-as-you-go system, serving 19 percent of the workforce by 2008. Social health insurance, established in 1992, encompasses formal employees and at-risk populations, achieving coverage for 47 percent of the populace by 2008. Vietnam's social assistance encompasses financial aid for regular relief, catastrophe relief, and veterans, offering significant help to at-risk communities. The National Programme on Employment (NPE) significantly contributes to poverty alleviation by facilitating job development, resulting in a 2 percent annual decrease in poverty levels. Vietnam's robust social protection system has markedly diminished poverty and enhanced living standards via cohesive economic growth and social protection initiatives.

1.7.3 In the Philippines, more than two-thirds (77 percent) of the financial support that elderly Filipinos received come from their children, wives, and other relatives²². Despite strong family values aiding in poverty management, the state remains the primary social assistance provider, although its support is insufficient to fully mitigate poverty risks. Social protection is divided into formal and informal sectors. The formal sector, covering 60 percent of the labor force, provides benefits like healthcare, pensions, maternity, and funeral assistance through programmes managed by the government²³. The informal sector, comprising 51 percent of the labor force predominantly in agriculture and services, has restricted access to social protection yet benefits from initiatives such as rice price subsidies, public workfare, health insurance for the impoverished, and the Comprehensive and Integrated Delivery of Social Services (CIDSS). These efforts seek to assist the impoverished in managing social and economic vulnerabilities, with the government prioritizing economic growth above extensive social safety nets.

1.7.4 Social protection in Indonesia, rooted in the principles of Pancasila, underscores solidarity and mutual assistance within familial relationships. The system is categorized into official and informal sectors. In the formal sector, social protection encompasses benefits for retirement, mortality, disability, workplace accidents, and occupational illnesses, with notable programmes such as JAMSOSTEK catering to private sector employees and offering healthcare benefits. Social assistance encompasses victims of natural catastrophes, insurgency, and social unrest, providing help to war invalids, orphans, the elderly, and other at-risk populations, while unemployment insurance is lacking. The

²² Felipe-Dimog, E. B., Realce Tumalak, M.-A. J., Garcia, A. P., Liang, F.-W., Silao, C. L. T., Hsu, M.-T., Saragih, I. D., & Sia-ed, A. B. (2024). *Caring Behavior of Filipinos toward their Elderly Family Members*. *Acta Medica Philippina*, 58(15), 6–10.

²³ Gonzalez, Eduardo T. and Manasan, Rosario G. (2002). *Social Protection in the Philippines*. In *Social Protection in Southeast and East Asia*, ed. Erfried Adam, Michael von Hauff and Marei John, 171-230. Bonn: Toennes Satz.

preservation of the informal sector, emphasized by the Presidential Decree Programme for Least Developed Villages, concentrates on revenue-generating activities in underdeveloped regions, with initiatives such as KUBE giving financial assistance and public works delivering income support and disaster relief.

- 1.7.5** The social security system in India has remarkably developed since the country's independence. A rudimentary social insurance programme was instituted in 1971, subsequently supplanted by the Employee Pension Scheme in 1995. The government initiated the National Social Assistance Programme (NSAP), a pro-poor effort providing social assistance programmes like subsidized rice, microcredit for rural employment, food-for-work, and housing for the impoverished. Social insurance in India encompasses formal sector employees and include schemes such as the Employees' Provident Fund, civil service schemes, public enterprise schemes, corporate superannuation plans, voluntary tax-advantaged schemes, social assistance schemes, and micro-pension schemes. Prominent initiatives encompass the Employees' Pension Scheme and the Employees' State Insurance Scheme. The NSAP encompasses the National Old-Age Pension Scheme, National Maternity Benefit Scheme, and National Family Benefit Scheme, offering financial assistance to the elderly, expectant mothers, and families of deceased primary earners. India operates two significant cash-for-work initiatives: the Jawahar Rojgar Yojana (JRY) and the National Rural Employment Guarantee Scheme (NREGS), designed to alleviate poverty and ensure guaranteed wage employment in rural regions.
- 1.7.6** Pakistan's social security system is significant as it is estimated that over fifty million people in the country are living below the poverty line, which accounts for one-third of the country's total population²⁴. Those who are employed in the formal sector are eligible for pensions through various programmes that are funded by contributions and taxes²⁵. Employees of the public sector are eligible to receive pensions from the government. Pakistan's initial venture into a structured social assistance programme commenced with the implementation of a Zakat levy established by the Zakat Ordinance, 1980. In 1991, the Bait-ul-Maal Act initiated social assistance for the 'destitute' by establishing Pakistan Bait-ul-Maal (PBM) as an autonomous entity to aid those in most need²⁶. Apart from these nationwide landmark social protection programmes, provincial governments have introduced various targeted and non-targeted social security programmes and schemes, including Rural Support Programme for Poverty Reduction, Provincial Employees Social Security Institutions, and Grant of State Land to Landless Peasants²⁷.

²⁴ Asghar, N., Amjad, M. A., & Rehman, H. U., (2022). *Historical Perspective of Poverty in Pakistan: Identifying Key Determinants / Strategies*. PERENNIAL JOURNAL OF HISTORY, 3(1), 99–114.

²⁵ ILO. (2019). *Mapping Social Protection Systems in Pakistan* (p. 98) [Mapping Report]. International Labour Organization.

²⁶ Ibid

²⁷ Sayeed, A. (2015). *Social Protection in Pakistan* (Working Paper 2; p. 30). Institute of Human Development.

- 1.7.7** The experiences of Vietnam, the Philippines, Indonesia, India, and Pakistan highlight diverse social security strategies shaped by each country's socioeconomic conditions and institutional capacity—from Vietnam's integrated socialist model to India's rights-based programmes and Pakistan's mix of religious and modern schemes. Cohesive policy frameworks and sustained government commitment, as seen in Vietnam and India, tend to deliver broader coverage and better poverty outcomes compared to more fragmented approaches. For Bangladesh, these cases underscore the need for a context-specific, inclusive, and evidence-driven strategy that addresses its large informal sector, disaster vulnerability, and fiscal constraints. Key lessons include adopting unified policy frameworks, ensuring coverage for informal workers, leveraging technology for better targeting, and institutionalizing social protection through legal mandates. Customizing these insights to Bangladesh's realities will strengthen the effectiveness and resilience of its social security system.

1.8 Purpose and Scope of the Report

- 1.8.1** This report presents a thorough analysis of Bangladesh's social security programmes and their respective allocations for the fiscal year 2025-26. The objective is to elucidate the advancement and proliferation of these programmes that underscores their congruence with national policies like the NSSS, and evaluate their effect on poverty alleviation and social inclusion. It also assesses their alignment with broader policy frameworks and their effectiveness in advancing key objectives in relation to country's social security. This analysis highlights the government's persistent dedication to improving social security coverage, especially for impoverished and marginalized groups, in accordance with constitutional mandates and the strategic development goals of the current government. The purpose is also to enhance transparency and informed decision-making by documenting how public resources are being allocated and utilized in the social protection sector. Policymakers, parliamentarians, and stakeholders will find in this report a factual basis for understanding the achievements and challenges of Bangladesh's social security expenditures. By clearly articulating what the social security portfolio comprises and how it is performing, the report facilitates a constructive dialogue on policy adjustments and resource needs for the future. Ultimately, the insights drawn here are meant to support evidence-based policy decisions that can strengthen the social safety net system, ensuring it is fiscally sustainable and effective in reaching those who need it most.
- 1.8.2** The report sets out by providing a historical review of social security in Bangladesh, a comprehensive categorization and analysis of the current SSP budget, and an assessment of recent institutional reforms intended to enhance programme efficiency and transparency. It encompasses both a look back at historical trends and a focus on the current fiscal year's programmes, organized into coherent chapters for clarity. The second chapter focuses more on NSSS and its strategies and approaches to creating a lifecycle-based social protection system. The following chapter reports about the existing pro-poor social protection programmes. The integration of the Government-to-Person (G2P) payment system, the establishment of a Single Registry for social security programmes, and the utilization of the

Integrated Budget and Accounting System (iBAS⁺⁺) are delineated in the fourth chapter. These reforms are intended to enhance programme efficiency, reduce leakages, and increase transparency. The report further analyzes operational and development budget allocations, examines the lifecycle approach to social security, and offers insights into the distribution and efficacy of social security expenditures across various segments. The overall structure is designed to logically flow from context to specifics: starting with why social security matters and how it has evolved, then detailing what is being done now and how it is being improved and finally assessing results and future implications. Overall, it seeks to inform policymakers, practitioners, stakeholders, and researchers, facilitating well-informed decisions that improve the efficacy and scope of social security systems in Bangladesh. By covering these aspects, the report seeks to be a valuable reference for all stakeholders – from government officials and development partners to researchers and the general public – thereby facilitating well-informed discussions and decisions to enhance the efficacy and scope of social security in Bangladesh.

1.9 Methodology

The preparation of this report is based on literature reviews and stakeholder consultations. It followed a methodology containing several steps spanning from January 2025 to May 2025. At first, reports, documents and scholarly pieces relevant to international and Bangladesh contexts were collected. Then, documents regarding the preparation of national budget of FY 2025-26, record notes of meetings and policy papers in relation to the social security programmes were collected from relevant line ministries and divisions. Subsequently, consultations were held involving national and international stakeholders. Suggestions and recommendations were collected from related actors and organizations. Following these consultations, 95 programmes were identified as social security programmes to be included in the budget of FY 2025-26. Suggestions from international development partners including European Union, World Bank and ADB were also considered. Finally, in-depth analysis (thematic and generic) of these programmes and collected data informed the preparation of this report.

1.10 Limitations

The readers must be aware of a few limitations of this report. First, this report is entirely focused on social security programmes that are funded by and through the government. Second, this report is prepared based on secondary documents collected from various ministries/divisions and departments. Thereby, some of the progress made in this period might not have been reflected.

All necessary measures have been taken to address unexpected reporting errors. The social security data is incorporated into the report promptly following the finalization of the National Budget 2025-26. However, the National Budget and this report have been prepared concurrently, hence raising the potential for unintentional errors within this document.

Chapter 2:

Mapping Social Security Programmes: Categorization and Budget



Chapter 2: Mapping Social Security Programmes: Categorization and Budget

2.1 Background

- 2.1.1** In Bangladesh, the Social Security system is a vital tool for poverty alleviation and protecting vulnerable households from economic shocks, health crises, and lifecycle risks. The country faces unique challenges, including high population density, frequent natural disasters, such as floods and cyclones, and a large informal workforce with limited social protection coverage. The government's approach combines social safety nets, disaster resilience programmes, and lifecycle-based support to ensure economic stability for marginalized groups.
- 2.1.2** The Social Security framework in Bangladesh is strategically designed to address both sudden crises and long-term vulnerabilities across different life stages. The system provides immediate relief through disaster response programmes and healthcare support while also offering targeted assistance such as maternal and child welfare schemes, education stipends, and old-age pensions to combat lifecycle-specific risks. By systematically organizing these interventions, Bangladesh fosters a more structured and inclusive social protection that not only alleviates poverty but also enhances the population's ability to withstand economic fluctuations and environmental shocks. This dual approach ensures comprehensive protection for vulnerable groups while promoting sustainable socioeconomic resilience. Notably, the NSSS emphasizes a lifecycle-based approach to social security, prioritizing targeted support for each stage of life - from early childhood nutrition to old-age income security - in order to maximize impact and coverage.
- 2.1.3** The NSSS places strong emphasis on a lifecycle-based categorization of social security programmes to enhance efficiency, coordination, and impact. By systematically classifying interventions according to distinct lifecycle stages such as childhood (education stipends, nutrition support), working age (employment generation, skills training), and old age (pensions, allowances), the strategy ensures targeted and well-managed assistance. This structured approach minimizes overlaps, improves resource allocation, and strengthens institutional coordination among implementing agencies. In addition, the NSSS integrates shock-responsive measures within this lifecycle framework, creating a cohesive and adaptive social security system that addresses both immediate vulnerabilities and long-term risks while promoting inclusive growth.

2.2 Categorization of Social Security Programmes

- 2.2.1** To enhance the effectiveness, transparency, and strategic alignment of Bangladesh's social protection framework, the Finance Division has introduced Function and Lifecycle-based Social Security Allocation. This categorization conforms to the NSSS, global best practices, and policy typologies, enabling policymakers to systematically analyze

allocations and expenditures across programme priorities. Table 2.1 and Table 2.2 illustrate the Government's categorization policy for social security programmes, defining programmes by Function (Category) and Lifecycle Stage.

Table 2. 1: Description of 'Function (Category)' with 'Intervention'

Function (Category)		
Function	Intervention	Description
Social Insurance	No Specific Intervention	Contributory/earnings related pensions and savings programmes.
Social Assistance	Cash	Poverty targeted cash transfers
	Cash (with shock-responsive window)	Poverty targeted cash transfers with shock-responsive window.
	Public workfare (cash)	Poverty targeted conditional cash transfers through public workfare.
	Cash (one-off)	Poverty targeted one-off cash transfers for specific shocks faced by households.
	Food	Poverty targeted food distribution.
	Public workfare (food)	Poverty targeted conditional food distribution through public workfare.
	Stipend	Scholarships benefits/educational fee waivers.
	Kind and/or food	In-kind emergency support.
Labor Market Programme	Vocational skills development	Training (vocational, life skills, cash for training), internship.
	Economic inclusion	Income generating activity training, in-kind support, market linkage.
	Entrepreneurship support	Cash and in-kind grant, loans, training.
Social Care Service	No Specific Intervention	Day care services for vulnerable children, orphans; foster care; care for the disabled; support services for vulnerable groups.
Community Development	No Specific Intervention	Infrastructure development restoration and human development at the community level.
General Subsidies	No Specific Intervention	Food subsidies, Fuel subsidies, Electricity subsidies
Technical Assistance	No Specific Intervention	Strengthening of policy and systems for improved administration of social protection
Others	No Specific Intervention	Not reflecting any specific function of social protection

Table 2. 2: Description of 'Lifecycle Stage'

Lifecycle stage	Description
Pregnancy & Early Childhood	Pregnancy and aged 0 to below 5 years.
School-aged Children	Aged 5 to 18 years.
Working Age	Aged above 18 years to 60 years.
Elderly	Aged above 60 years.
Persons-With-Disability	Physical and/or intellectual disabilities.
Household (Poverty)	Household in chronic poverty.
Household (Shock)	Household in disaster-related shock.
Overall system	Technical assistance to a central agency or to a sectoral ministry.
Unclassified	Does not fall under any lifecycle stages or there could be multiple lifecycle stages.

- 2.2.2** The Function (Category) classifies the social protection programmes based on their primary operational mechanism and policy objective, derived from international social protection typologies and NSSS. It organizes interventions into eight distinct functions to align with global standards while addressing local needs. This structured approach ensures clarity in programme design, simplifies budgetary tracking, and enhances coordination across ministries by grouping similar interventions under standardized definitions.
- 2.2.3** The Lifecycle categorization organizes social protection programmes by age and vulnerability- supporting pregnant women, school-aged children, working-age adults, and the elderly people. Separate categories address persons-with-disabilities, chronically poor households, and disaster-affected families. A dedicated system-strengthening category improves institutional capacity, while unclassified captures multi-group interventions. This framework ensures targeted, lifecycle specific support while covering special risks and systemic needs.
- 2.2.4** Lifecycle-based categorization framework is firmly grounded in the NSSS, which serves as a foundational blueprint. Drawing direct inspiration from the NSSS's core pillars of lifecycle coverage, shock responsiveness, and poverty reduction, this categorization policy complies with global standards such as the ILO's Social Protection Floor Guarantees and the UN's rights-based approaches. In practice, it creates a synergistic implementation where international best practices reinforce national priorities. The resulting system exemplifies how the NSSS vision absorbs multilateral expertise while retaining local relevance across all protection categories – from maternal health to old-age support, as well as responses to economic and idiosyncratic shocks.

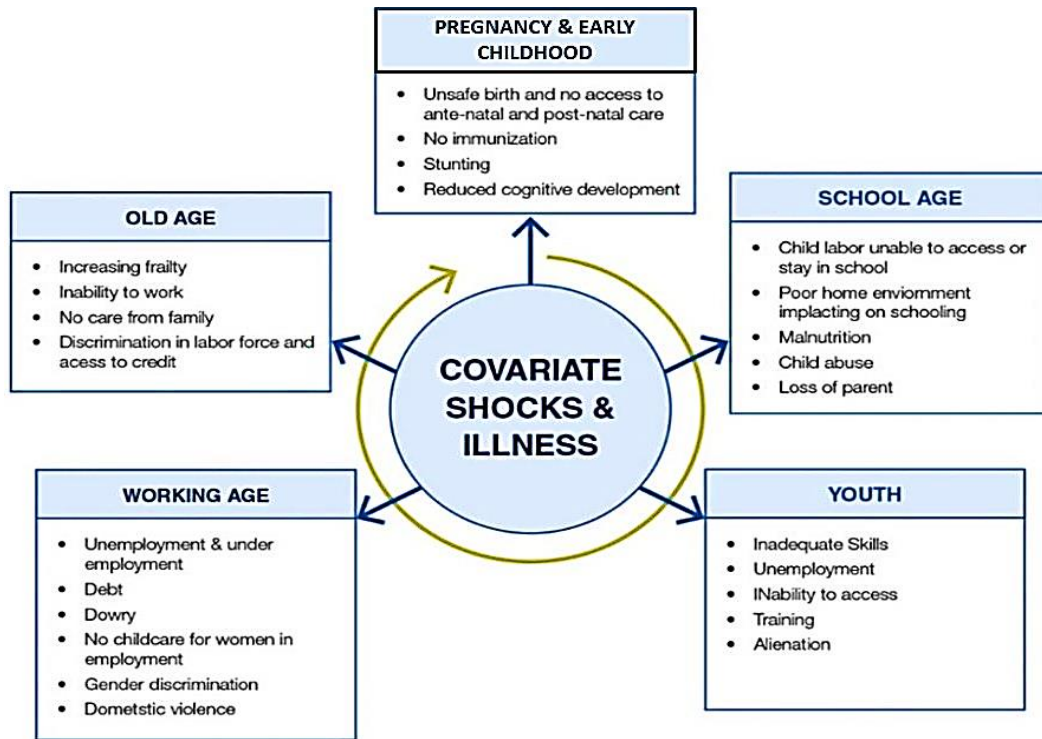
2.3 Categorization of Programmes by Lifecycle

- 2.3.1** Social Security systems are increasingly adopting globally the lifecycle approach to address the evolving vulnerabilities individuals face from birth to old age, while simultaneously mitigating shock-related risks. This system recognizes that poverty is not static but a dynamic condition influenced by age-specific challenges: for example, maternal malnutrition and stunting in early childhood, educational discontinuities for school-age children, unemployment or underemployment during working age and income insecurity in old age. The lifecycle model synergizes with traditional safety nets by incorporating shock-responsive elements such as adaptive cash transfers during floods and categorical targeting (e.g. dedicated allowances for specific vulnerable groups), creating a multidimensional protection system. Such systems operationalize the human capital development theory through age-sensitive interventions (for instance, conditional school stipends help break intergenerational poverty) while also fulfilling social risk management objectives by means of buffers against covariate shocks.
- 2.3.2** Advanced implementations, as seen in NSSS, demonstrate how lifecycle stratification enhances both allocative efficiency (providing the right support at the right life stage) and fiscal sustainability (more predictable expenditures over the life course). However, practical gaps persist in transitional coverage and in addressing intersectional vulnerabilities. The lifecycle stages identified in the NSSS are depicted in Figure 2.1. The NSSS's design combines the Capabilities Approach²⁸ with practical targeting mechanisms, using age as an objective eligibility filter supplemented by poverty data and enabled by a unified beneficiary registry that can automatically adjust support as individual progress through life stages. This model integrates both contributory schemes (social insurance) and non-contributory schemes (social assistance), and simultaneously addresses chronic poverty through human capital investments.
- 2.3.3** The NSSS Lifecycle approach (illustrated in Figure 2.1) aims to reduce administrative hassles and exclusion errors compared to traditional poverty-targeted programmes, while its monitoring framework tracks outcomes specific to each developmental. The innovation lies in its dual focus on lifecycle vulnerabilities and covariate risks, implemented through Bangladesh's unique institutional architecture that coordinates multiple ministries while allowing localized adaptation, making it a globally informed but locally grounded model of social security. This comprehensive framework ensures continuity of support across different life stages while maintaining flexibility to address sudden shocks through adaptive programming. By integrating vertical coordination among ministries with horizontal implementation at local levels, the NSSS creates a

²⁸ Sen, A. (2000). *A decade of human development*. Journal of human development, 1(1), 17-23.

dynamic system capable of responding to both chronic vulnerabilities and emergent crises. The success of the model lies in its ability to balance standardized national policies with context-specific solutions, making it particularly relevant for Bangladesh's diverse socioeconomic landscape.

Figure 2.1: Lifecycle Stages Identified by NSSS



Source: National Social Security Strategy, 2015

2.3.4 In Bangladesh's lifecycle categorization, the Pregnancy and Early Childhood stage includes programmes like the Mother and Child Benefit Programme; the school-Aged Children stage includes education stipends such as the Primary Education Stipend and Secondary Education Stipend programmes. For the Working Age group, there are public works and training programmes such as the Employment Generation Programme for the Poorest (EGPP) and the Vulnerable Women Benefit (VWB) programme. For the Old Age stage, the Old Age Allowance provides cash transfers to seniors. It is noted that some programmes (for example, the Education Stipend for Physically Challenged Students) do not neatly fit into the five core NSSS lifecycle stages, which has necessitated the introduction of additional categories in the national framework such as Food Friendly Programme (FFP), Test Relief (TR), Open Market Sales (OMS) etc. This adaptive refinement underscores the commitment to inclusivity – ensuring that no vulnerable group is left out of the social protection system – in line with NSSS directives.

Table 2. 3: Examples of Major Programmes with Lifecycle (As per Budget FY 2025-26)

Lifecycle Stage	Programme Example	Implementing Ministry/Division
Pregnancy and Early Childhood	Mother and Child Benefit Programme (MCBP)	Ministry of Women and Children Affairs
	Maternal and Neonatal Child Health (MNCH) and Health System Improvement Project	Health Services Division
School-aged Children	Stipend for Primary School Students	Ministry of Primary and Mass Education
	Grants to Non-Government Orphanages	Ministry of Social welfare
Working Age	Vulnerable Women Benefit (VWB) Programme	Ministry of Women and Children Affairs
	Employment Generation Programme for the Poorest (EGPP)	Ministry of Disaster Management and Relief
Elderly	Old Age Allowance	Ministry of Social Welfare
Persons with Disability	Disability Allowance and Education Stipend Programme	Ministry of Social Welfare
Household -Poverty	Vulnerable Group Feeding (VGF)	Ministry of Disaster Management and Relief
	Open Market Sales (OMS) and Food Friendly Programme	Ministry of Food
Household-Shock	Relief Operation-General	Ministry of Disaster Management and Relief
	Assistance for Agriculture Rehabilitation	Ministry of Agriculture
Overall System	Cash Transfer Modernization	Ministry of Social Welfare

2.4 Categorization of Social Security Programmes by Function

2.4.1 In addition to the focus on Lifecycle risks, the NSSS highlighted the need to focus on some Functions or roles played by programmes, such as providing the poorest with “ladders” and providing support shocks or crises. The NSSS envisioned to establish Thematic Clusters as a streamlined coordination mechanism among ministries implementing social security programmes namely, Social Allowances, Food Security and Disaster Assistance, Social Insurance, Labor and Livelihood Interventions, and Human Development and Social Empowerment - each have designated lead ministries overseeing related programmes while collaborating with relevant implementing ministries.

- 2.4.2** This cluster-based approach enhances inter-ministerial coordination, reduces programme duplication, and improves service delivery efficiency across Bangladesh's comprehensive social protection system. In line with the foundational principles of the NSSS, the Government has introduced a functional classification system within social security budgeting. This innovative framework systematically categorizes interventions based on their core operational mechanisms and policy objectives, as outlined below.
- 2.4.3 Social Insurance:** Social insurance programmes require a contribution or are related to employment such as insurance against old age (pension), disability, or death, as well as sickness cash benefits and health insurance. In 2023, Government rolled out Universal Pension Scheme (UPS). While certain piloting on social insurance is ongoing, the National Social Insurance Scheme (NSIS), as envisaged in the NSSS is yet to be fully rolled out.
- 2.4.4 Social Assistance:** These programmes are purely tax-funded without any contributions. These provide support to the poor and vulnerable and may require participation in activities on a Conditional or Unconditional basis (e.g. public works, attending school, or participating in information sessions). To comply with NSSS policies, they can be further distinguished between those transferring cash (regular cash allowances, public works, one-off transfers), food (food distribution or food-for-work), stipends, or a mix of benefits (often emergency support).
- 2.4.5 Labor market Programme:** Labor market interventions focus on promoting earnings and productivity. These may be distinguished between technical/vocational skills development programmes which serve young people (typically with certain prior education), economic inclusion or graduation programmes providing more comprehensive packages to the poor and vulnerable, and programmes that support entrepreneurs.
- 2.4.6 Social care services:** These include a broad range of services – from care for vulnerable children, the elderly or physically challenged to various support services for vulnerable groups such as school for physically challenged children, training and rehabilitation center for children etc.
- 2.4.7 Community development:** It includes community-level programmes focused on infrastructure development and restoration including investments in water, sanitation, emergency shelter, marketplace, rural roads, and culverts.
- 2.4.8 General subsidies:** Social security typically considers mostly targeted food and energy subsidies. These include Open Market Sales (OMS) and Food Friendly Programme (FFP) through which government makes arrangement to sell necessary food below the market price.

2.4.9 Technical assistance: This category includes programmes which focus on systems for the delivery of social security (policy, planning, budgeting, digitization, targeting, enrolment, payments, etc.). Strong systems are critical for efficiency and transparency, but also to support rapid scale-up during emergencies, such as the COVID-19 pandemic.

2.5 Categorization of Social Security Programmes by Intervention

2.5.1 'Intervention' in social security can be termed as the medium through which Lifecycle risk can be addressed by the Government (For example: Cash, Food etc.). In the Function 'Social Assistance', programme Intervention may include Cash, Food, Stipends, Kind and/or food. 'Labor Market Programme' consists of Technical/Vocational Skills Development, Entrepreneurship Support and 'Economic Inclusion'. 'Social Insurance', 'Social Care Service', 'Community Development', 'General Subsidies', 'Technical Assistance' Functions have no specific Intervention as they provide mostly care services, trainings, concessions on commodity price etc. Table-2.4 illustrates with examples the Interventions under each Functions.

Table 2.4: Example of Interventions under Function (Category) of Social Security Programme

No	Name of the Function	Type of Intervention	Programmes under the Function	Entitlement of Benefits
1	Social Insurance	No Specific Intervention	Pension for Retired Government Employees and their Families	Targeting: Retired government employees Benefits: Cash Transferred to pensioner's bank account each month based on his last basic pay.
2	Social Assistance	Cash	Old Age Allowance	Targeting: Men (65 years) and women (62 years) after fulfilling certain conditions on income. Benefits: Monthly Cash Benefit TK. 500
		Food	Vulnerable Group Feeding (VGF)	Targeting: Poor and extreme poor Benefits: 10-30kg of rice per month/household
		Stipends	Stipend for Primary School Students	Targeting: Children at primary schools. Benefits: a) Pre-Primary Stage: TK. 75 b) Class-1 to Class-5: TK. 150 per student in a family c) Class-6 to Class-8: TK. 200 per student in a family
		kind and/or food	Relief Operation-General	Targeting: Households in shock Benefits: Relief in form of one-off cash or food

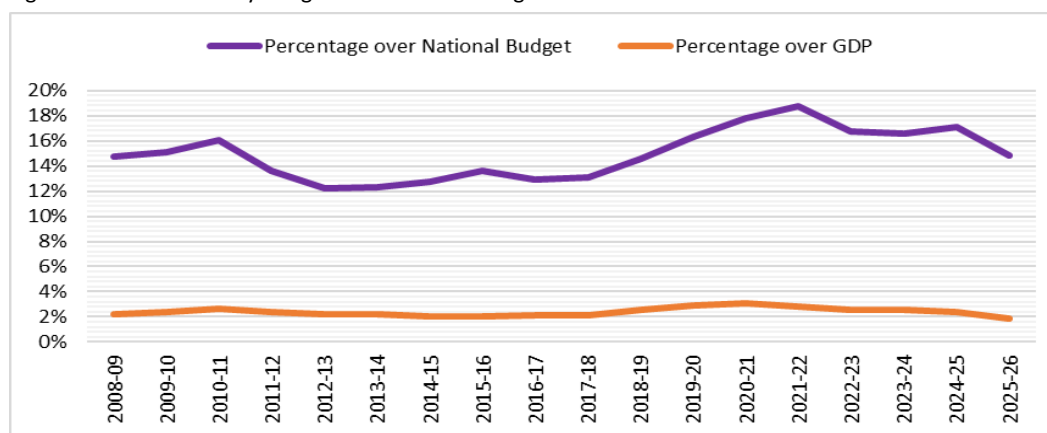
No	Name of the Function	Type of Intervention	Programmes under the Function	Entitlement of Benefits
3	Labor Market Programmes	Technical/vocational Skills Development	Providing Driving Training for Employment at Home and Abroad	Targeting: Working age people Benefits: Training
		Economic Inclusion	Rehabilitation and Alternative Livelihood Programme for the Persons Engaged in Begging	Targeting: Individuals involved in begging Benefits: Training and rehabilitation.
		Entrepreneurship Support	Employment Generation Through Freelancing Training for Educated Job-seeking Youth in 48 Districts of the Country	Targeting: Educated, job-seeking youth, including both males and females. Benefits: Training to foster entrepreneurship.
4	Social care services	No Specific Intervention	Service and Support Centre for Persons with Disabilities	Targeting: Persons with Disabilities. Benefits: Individual or group training programmes and support services.
5	Community Development	No Specific Intervention	Underprivileged People's Livelihood Development Programme	Targeting: Under privileged people of char and haor areas Benefits: Food safety, employment, education and better health services.
6	General subsidies	No Specific Intervention	Open Market Sales (OMS)	Targeting: Poorest part of the population Benefits: Food at a reduced price.
7	Technical Assistance	No Specific Intervention	Cash Transfer Modernization	Targeting: Improving efficiency of cash transfer to vulnerable people Benefits: Easy access to the social security benefits.

2.6 Social Security Budget Allocation for FY 2025-26

2.6.1 Trends of Social Security Budget Allocation

The Government of Bangladesh considers social security as an important development agenda from human rights aspects and as a tool for poverty eradication. The Government allocated a budget of TK. 35,975 Crore for social security programmes in FY 2015-16. There is a significant increase (3.27 times) in the budget of FY 2025-26 to TK. 1,16,731 Crore which is 14.78 percent of National Budget. Social Security Programmes in the budget has been gradually increasing over the years as can be seen in Figure 2.2. The increase of social security budget reflects the government's commitment to reducing poverty and vulnerability in Bangladesh. In the FY 2025-26 total allocation of Social Security Programmes registers around 1.87 percent of GDP.

Figure 2.2: Social Security Budget over National Budget and GDP



Source: Finance Division, MoF

2.6.2 Selection of Social Security Programmes

2.6.2.1 The Government is proactively addressing the important distinction between core social security programmes and development projects within the social security budget to ensure optimal resource allocation. While some development initiatives currently fall under the social safety net umbrella, the Government is implementing clearer categorization frameworks to differentiate between immediate social assistance and longer-term developmental interventions. This strategic refinement allows for more precise budgeting, monitoring and evaluation of both types of initiatives. The integration of these development projects into the social sector reflects a comprehensive approach to poverty alleviation, combining immediate relief with sustainable livelihood creation. This strategic refinement responds to policy recommendations to streamline the social protection system and focus on core anti-poverty objectives, moving away from the previously fragmented framework towards a more consolidated and impactful set of programmes.

2.6.2.2 Before FY 2024-25, Social Security Programmes were published in a structure where multiple Operational Codes were shown under one programme without mapping in Integrated Budget and Accounting System (iBAS⁺⁺), and hence iBAS⁺⁺ was unable to generate expenditure tracking report on social sector. This year, similar type of programmes consolidated in one Operational Code and specific Economic code indicating safety net elements have been mapped in iBAS⁺⁺. Moreover, programmes have been selected meticulously and through participatory engagement of stakeholders from different levels to assess whether a programme really contains significant social safety net element. As a result, the number of programmes has been reduced from 140 in 2024-25 to 95 in 2025-26. For example, Programme for Improvement of the Livelihood of Hijra, Bede and Disadvantaged Community and Tea laborers had 4 (four) separate Operational

Codes. In FY 2025-26, those Operational Codes have been consolidated into one. This consolidation of programmes is in line with the NSSS's call to concentrate resources on a smaller number of priority schemes addressing lifecycle risk, and it directly addresses identified inefficiencies by eliminating redundancies and overlaps in the portfolio. It reflects the Government's commitment to a more streamlined, easier-to-manage social protection system that can deliver benefits more effectively to those in need.

2.6.2.3 In order to get a clear picture of all social security activities across different ministries, the Finance Division also undertook a comprehensive data-gathering exercise. Each Ministry/Division was asked to provide a list of the programmes they implement that fall under social security. They were instructed to classify each programme using the seven functional categories and nine lifecycle categories described above, and to specify the types of interventions (such as cash, kind, food, etc.) each programme delivers. This exercise in standardized classification at the ministry level has improved the consistency of reporting and ensured that the FY 2025-26 social protection budget is categorized in a policy-aligned manner.

2.6.3 Allocation and Analysis on Function (Category)

2.6.3.1 The social security programme budget for FY 2025-26 is shown by functional category in Table 2.5 below, which provides a breakdown of allocations by function. This functional perspective highlights how resources are distributed across different types of interventions.

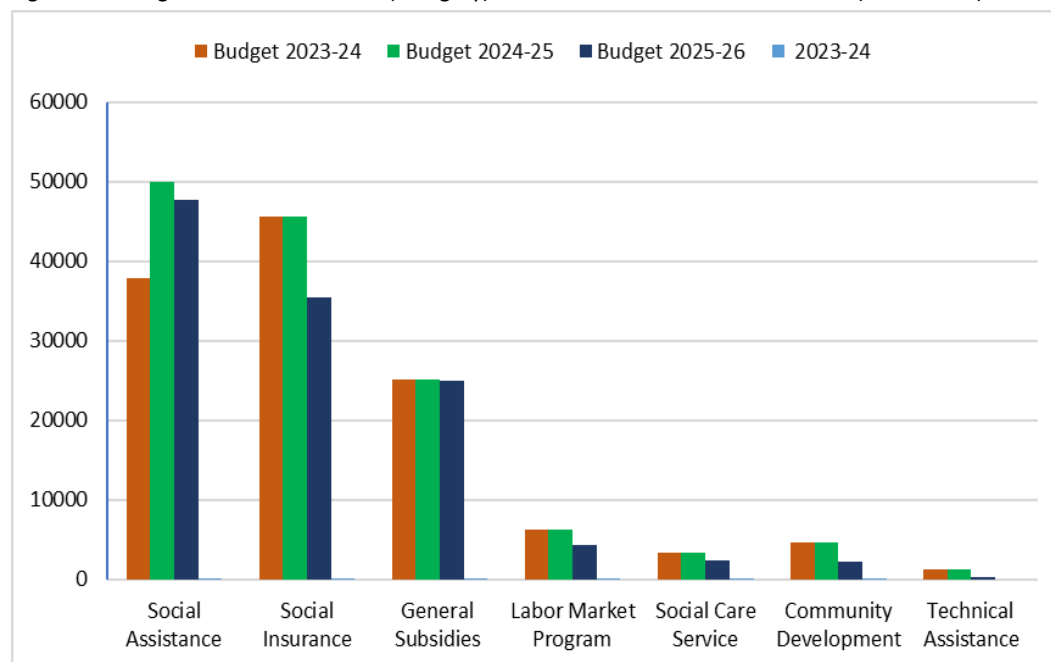
Table 2.5: Function (Category) Wise Allocation of SSP FY 2025-26 (TK. in Crore)

Function (Category)	No. of Programme	Budget (2025-26)
Social Assistance	36	47597
Social Insurance	2	35434
General Subsidies	3	24965
Labor Market Programme	19	4171
Social Care Service	15	2327
Community Development	17	2013
Technical Assistance	3	223
Total:	95	116731

2.6.3.2 The concept of these functional categories has been discussed earlier. Mapping the FY 2025-26 budget into this framework shows that Social Assistance carries by far the largest allocation - about 40.78 percent of the total social security budget, spread across 36 programmes - followed by Social Insurance and General Subsidies, with the Labor Market Programme and other functions comprising smaller shares. This marks a notable shift in

emphasis towards Social Assistance compared to recent years. Figure 2.3 illustrates a comparative position of the functional allocations for the last three fiscal years, while Figure 2.4 shows the percentage share of each functional category.

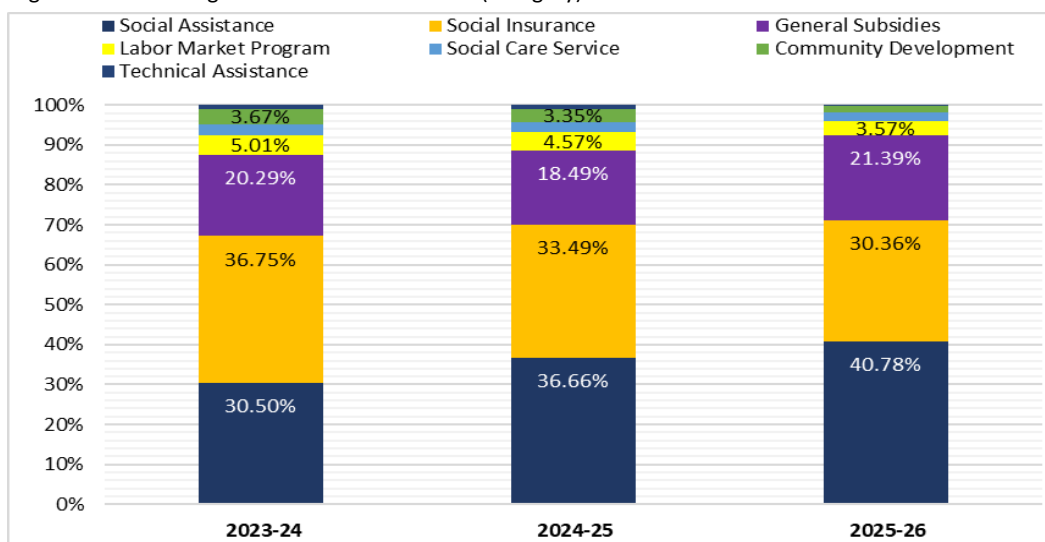
Figure 2.3: Budget Allocation Function (Category) Wise from FY 2023-24 to FY 2025-26 (TK. in Crore)



Source: Finance Division, MoF

Figure 2.4 depicts the Government's strong commitment to strengthening social protection by significantly increasing allocations for social assistance programmes, which have grown from 30.50 percent in FY 2023-24 to 40.78 percent in FY 2025-26, ensuring greater support for vulnerable populations through direct cash transfers, elderly and disability allowances, and food security initiatives. While adjustments have been made in social insurance and labor market programmes to optimize efficiency, the government continues to prioritize essential general subsidies, maintaining stability in key sectors such as agriculture and energy to safeguard economic resilience. Investments in community development, social care services, and technical assistance have been strategically streamlined to enhance effectiveness, ensuring that resources are allocated where they are most impactful. This balanced approach reflects the government's dedication to both immediate welfare needs and long-term sustainable development, fostering inclusive growth and social stability for all citizens. Moreover, the increasing share of Social Assistance aligns with NSSS directives to prioritize tax-financed support for the poor and vulnerable across the lifecycle and corresponds to a gradual reorientation away from untargeted subsidies towards more direct, targeted transfers.

Figure 2.4: Percentage of Allocation of Function (Category)



Source: Finance Division, MoF

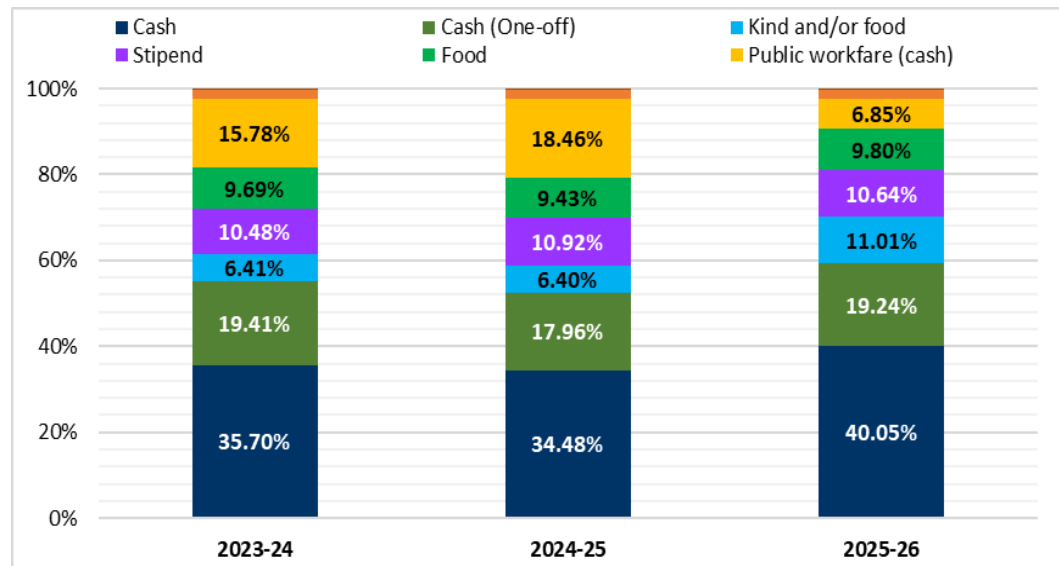
2.6.4 Interventions of Social Assistance Programmes

2.6.4.1 Within social security programmes, social assistance is the largest functional category. Figure 2.5 provides a breakdown of the major types of interventions under Social Assistance in FY 2025-26. The figure illustrates how the Government has made significant strides in modernizing social assistance through digital cash transfers. In FY 2025-26, direct Government-to-Person (G2P) payments account for 40.05 percent of all social protection interventions, up from 35.70 percent in FY 2023-24. It is to be noted that out of 30 cash-based programmes 29 of them are under G2P coverage. This strategic shift towards digitized cash delivery (leveraging Mobile Financial Services, Electronic Fund Transfer, and the National Payment Switch Bangladesh) has been instrumental in enhancing efficiency, transparency, and financial inclusion. By ensuring faster and more secure delivery of benefits to millions of beneficiaries, the move to G2P has significantly reduced leakage and administrative costs. This transformation echoes the NSSS's call for stronger delivery systems and improved targeting to minimize leakages and is being bolstered by ongoing digital initiatives like the new Dynamic Social Registry under the Social Protection Digital Transformation project.

2.6.4.2 The expansion of one-off cash grants and stipends further demonstrates Bangladesh's commitment to responsive and adaptive social protection. These cash-based programmes empower recipients with flexibility and dignity, allowing them to prioritize their most urgent needs – whether healthcare, education, or nutrition. While food assistance remains a vital component of social protection (increasing to 11.01 percent of Social Assistance in FY 2025-26), the gradual transition towards cash transfers aligns with

global best practices and the NSSS policy direction. The NSSS advocates for moving from costly in-kind subsidies to more efficient cash-based support where feasible, to improve choice and reduce waste. As shown in Figure 2.5, the reduced reliance on public workfare programmes (down to 6.85 percent of Social Assistance, in the form of cash-for-work in FY 2025-26) reflects a focus on direct income support rather than conditional labor, thereby ensuring broader coverage for the most vulnerable, including women, the elderly, and persons with disabilities.

Figure 2. 5: Intervention Composition of Social Assistance



Source: Finance Division, MoF

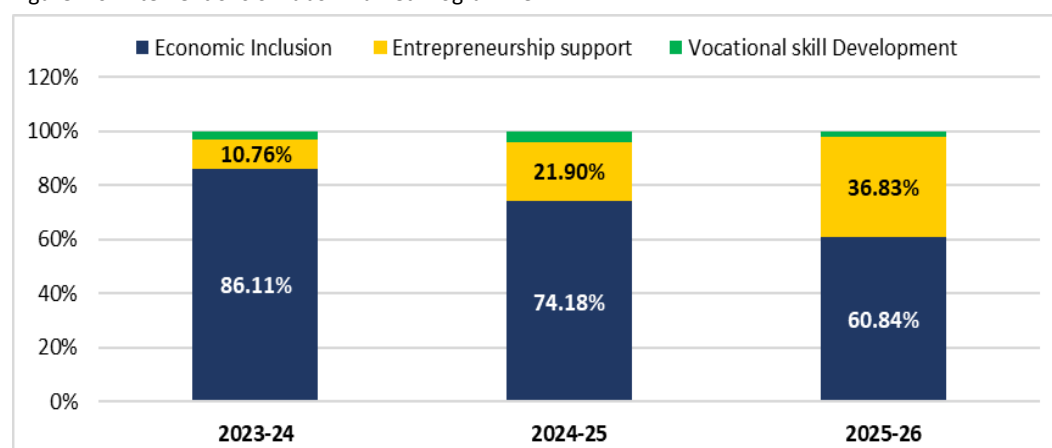
This shift is also consistent with NSSS strategies to provide targeted universal support to those in need without onerous conditionality. A strong digital infrastructure, partnerships with financial institutions, and innovative fintech solutions are positioning Bangladesh as a leader in inclusive, technology-driven social protection. The continued growth of cash-based assistance underscores the Government's dedication to poverty reduction, women's economic empowerment, and sustainable development.

2.6.4.3 Interventions of Labor Market Programmes

The Labor Market Programmes constitute a smaller share of the social security portfolio. However, these interventions have been through significant strategic shifts recently. The Government of Bangladesh has adopted a data-driven labor market strategy to enhance employment outcomes for vulnerable groups. This is evidenced by a major reallocation within labor programmes: the budget share for entrepreneurship support interventions increased from 10.76 percent in FY 2023-24 to 36.83 percent in FY 2025-26 (as shown in Figure 2.6). This sharp rise illustrates a policy shift towards promoting self-employment

and small businesses as a means of sustainable livelihood for the unemployed youth and marginalized population. Flagship initiatives – such as the Promoting Gender-Responsive Enterprise Development and TVET Systems (ProGRESS) project and the Economic Acceleration and Resilience for NEET (EARN) project have underpinned this shift, delivering measurable results in empowering entrepreneurs (particularly women and young adults). As a result, economic inclusion programmes (which provide assets, training, and credit to the extreme poor) now account for about 60.84 percent of labor market programme expenditures in FY 2025-26, through projects like the Integrated Rural Employment. The strategic shift towards entrepreneurship development is creating tangible opportunities. In FY 2024-25, for example, 21.90 percent of labor programme resources were dedicated to entrepreneurship initiatives such as the Fund for Women Entrepreneurs and the Rural Mother Centre Programme, reflecting a concerted effort to boost women’s economic participation and rural job creation. This approach has been carefully targeted to vulnerable groups, ensuring that women, youth, and other marginalized populations receive support through tailored interventions. At the same time, traditional vocational training programmes have maintained a focused presence (peaking at about 3.92 percent of labor programme spending in FY 2024-25) with projects like the Transforming Backward Youth into Skilled Industrial Workers Project, and have been complemented by scaling up innovative solutions such as a nationwide Freelancing Training Programme (covering all 64 districts) and an expanded Driving Training Programme for overseas employment. The Vulnerable Women Benefit (VWB) Programme and Rehabilitation Programme for persons engaged in begging demonstrate our commitment to inclusive growth, with these targeted social protection initiatives working in tandem with our broader labor market strategy to reduce unemployment and underemployment across all demographics.

Figure 2.6: Interventions of Labor Market Programme



Source: Finance Division, MoF

2.6.5 Allocation and Analysis on Lifecycle

2.6.5.1 In addition to functional categories, it is illuminating to examine the social protection budget by lifecycle risk category. Table 2.6 below summarizes the FY 2025-26 allocations across the key beneficiary groups (lifecycle stages), indicating how resources are distributed to address risks at each stage of life.

Table 2. 6: Allocation on Beneficiary Lifecycle Risk for FY 2025-26 (TK. In Crore)

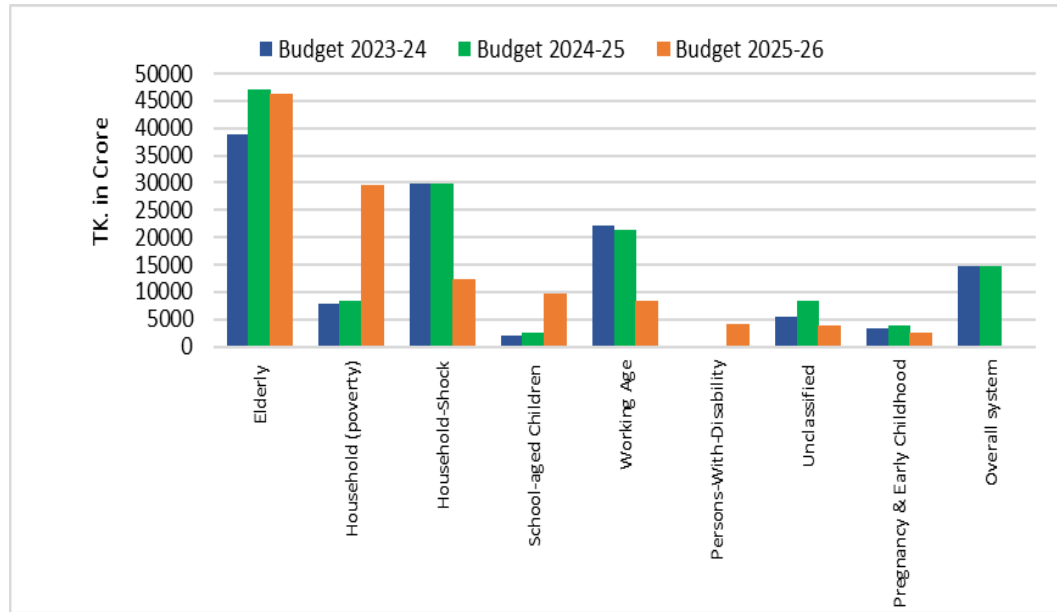
Lifecycle Stages	No. of Programmes	Budget
Elderly	7	46173
Household (poverty)	19	29319
Household-Shock	14	12458
School-aged Children	9	9790
Working Age	23	8400
Persons-With-Disability	10	4077
Unclassified	8	3916
Pregnancy & Early Childhood	4	2467
Overall system	1	131
Total:	95	116731

2.6.5.2 The Government of Bangladesh has effectively implemented a lifecycle-based social protection strategy that allocates resources in accordance with citizens' evolving needs, while also honoring national priorities (such as supporting vulnerable freedom fighters and elderly populations). The data in Table 2.6 (illustrated in Figure 2.7) reveal a strong commitment to elderly care, with about 39.56 percent of the FY 2025-26 social protection budget dedicated to programmes for senior citizens. Key initiatives in this category include the Old Age Allowance and provisions under the newly formed National Pension Authority, reflecting the nation's respect and support for its senior citizens (including beneficiaries such as freedom fighters). Household-level poverty alleviation programmes addressing those in chronic poverty receive roughly 25.12 percent of the budget in FY 2025-26, demonstrating intensified efforts towards food security and basic needs through interventions like the Vulnerable Group Feeding (VGF) programme and various climate-resilience and disaster relief projects for at-risk community. These allocations show a responsive governance approach that balances immediate needs with long-term development goals across demographics.

2.6.5.3 Allocation on School-aged children is about 8.37 percent, mainly through education support programmes (e.g. free textbook distribution and stipend programmes), underscoring Government's education-first strategy to break the cycle of poverty. The allocation for Working Age people is comparatively smaller (around 3.5 percent), which

reflects a reorientation towards more efficient, technology-driven support (such as the nationwide freelancing training mentioned earlier) and a rationalization of traditional workfare schemes.

Figure 2.7: Allocation Trend of Beneficiary Lifecycle Stages

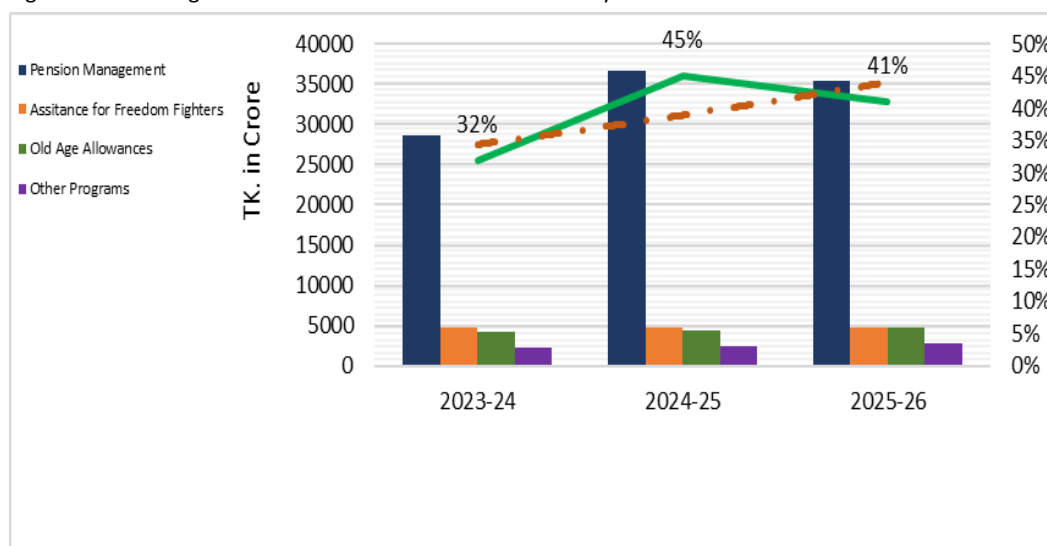


Source: Finance Division, MoF

In other words, rather than simply funding large public works for the working-age poor, the focus is shifting to targeted skills development and employment facilitation for this group. These evidence-based budgeting decisions showcase the Government's commitment to building an inclusive social security system that is tailored to the country's demographic realities while maintaining fiscal responsibility. Each lifecycle category's share has been determined by careful analysis of need and impact, consistent with the NSSS principles of allocating resources to where lifecycle risks are most acute.

2.6.5.4 As Bangladesh's population structure gradually shifts towards an aging society, the long-term sustainability of social protection hinges on addressing the needs of the elderly in a fiscally responsible manner. The FY 2025-26 budget demonstrates significant commitment to elderly welfare programmes – approximately 41 percent of the total social protection budget is devoted to supporting senior citizens (see Figure 2.8). This includes critical initiatives such as modernizing the pension system, expanding old age allowances, and providing assistance to elderly freedom fighters. These efforts are in line with the NSSS recommendation to establish contributory social insurance schemes for old age and other risks, ensuring that Bangladesh proactively prepares for an aging population.

Figure 2.8: Growing Social Protection Allocation on the Elderly Citizens



Source: Finance Division, MoF

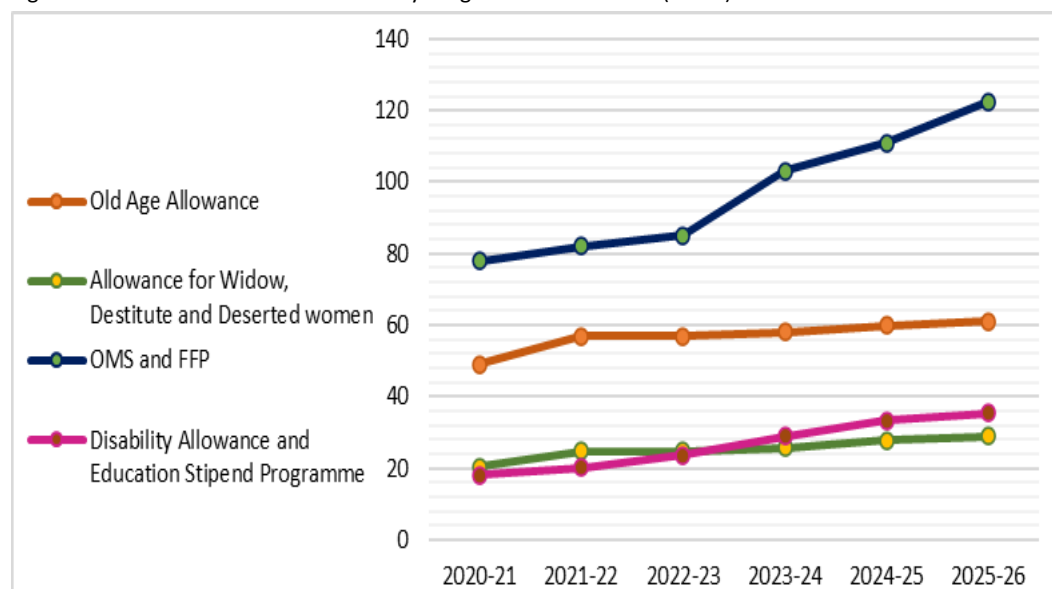
The approach reflects careful consideration of demographic trends and social protection priorities, aiming to balance the scaling up of support for the growing elderly population with continued investments in programmes for working-age groups and youth development. By planning ahead for rising elderly needs (through measures like the National Pension Scheme and senior citizen welfare funds), the Government is working to maintain the intergenerational balance of the social security system. Resources are being allocated in a way that upholds social solidarity – honouring the contributions of today’s elderly - while also preserving fiscal space to invest in the next generation’s productivity. This prudent balancing action will help ensure the social security system remains robust and sustainable as Bangladesh moves towards an upper middle-income status.

2.7 Beneficiary Selection and Service Delivery

2.7.1 Programme-specific trends illustrated in Figure-2.9 reveals a distinct expansion pattern: The Old Age Allowance grew steadily by 24.5 percent (4.9 to 6.1 million beneficiaries), suggesting gradual inclusion of newly eligible elderly, while the Widow Allowance's sharper 41.5 percent increase (2.05 to 2.9 million) indicates accelerated efforts to address women's vulnerability. Most significantly, the Disability Allowance nearly doubled (1.8 to 3.53 million), reflecting strong policy prioritization, whereas OMS/FFP's 57 percent surge (7.8 to 12.25 million) responds directly to food inflation. These variations demonstrate targeted resource allocation but also highlight emerging challenges: slowing growth rates in mature programmes (OAA's annual additions declining) suggest approaching

saturation, while others' rapid expansion strains fiscal space. The data underscores the need for differentiated strategies - stabilizing mature programmes while maintaining growth momentum for high-priority initiatives, all while improving targeting precision to optimize limited resources.

Figure 2.9: Number of Beneficiaries of Key Programmes Over Time (in Lac)

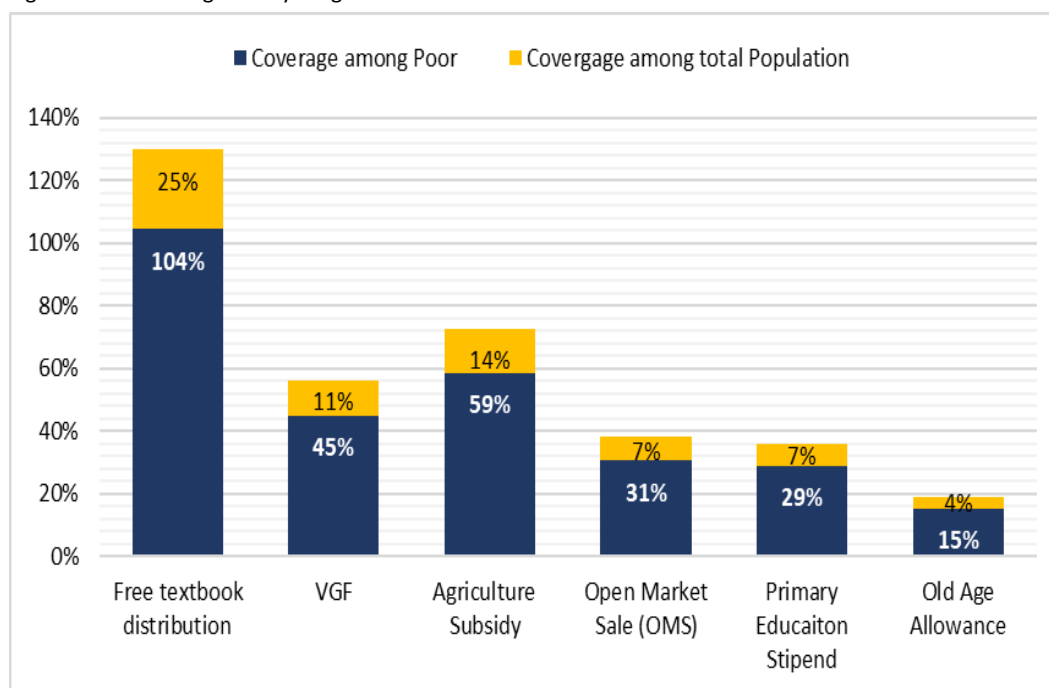


Source: Finance Division, MoF

So, it is evident that expansion of programme coverage has been a priority over the past few years with regular increases in the number of beneficiaries for key programmes. The approach reflects careful consideration of demographic trends and social protection priorities, aiming to balance the scaling up of support for the growing elderly population with continued investments in programmes for working-age groups and youth development. By planning ahead for rising elderly needs (through measures like the Pension Schemes and senior citizen welfare funds), the Government is working to maintain the intergenerational balance of the social security system. Resources are being allocated in a way that upholds social solidarity - honouring the contributions of today's elderly while also preserving fiscal space to invest in the next generation's productivity.

- 2.7.2** The overall impact of social security programmes depends on coverage, but also on the programmes' ability to reach the right households or individuals and the programmes' adequacy in terms of benefits and design. Programme coverage data confirm the importance of a few large programmes, including allowances or cash-based programmes (Old Age Allowance) as well as food-based programmes (VGF, OMS, FFP), programmes providing in-kind support (free textbook distribution) and stipends.

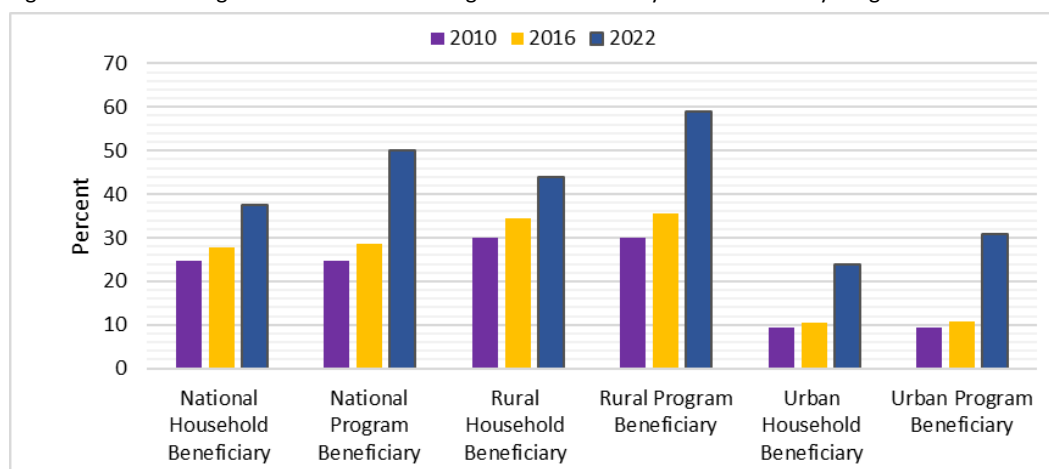
Figure 2.10: Coverage of Key Programmes



Source: Finance Division, MoF and Bangladesh Bureau of Statistics (BBS)

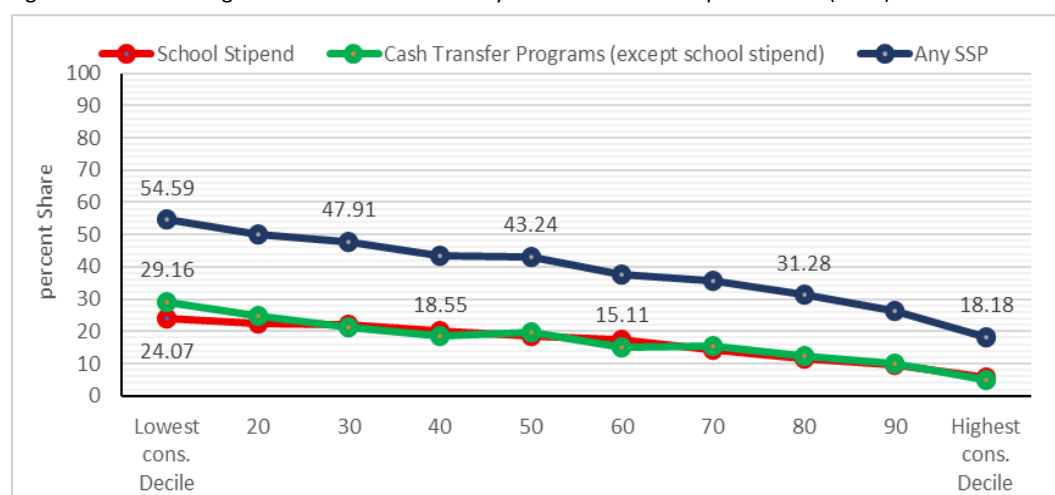
- 2.7.3** The scenario derived from Figure-2.10 reveals that, while initiatives like free textbooks and agricultural subsidies demonstrate strong pro-poor targeting, other critical programmes like old age allowances and food assistance fall short in covering vulnerable populations. The data reveals a clear pattern: education and farm support programmes are relatively well-targeted, but essential safety nets for the elderly and food-insecure need significant improvement in coverage. This gap between intended and actual reach underscores the need for better targeting mechanisms to ensure resources reach those most in need, particularly for direct assistance programmes that form the core of social protection for the poorest.
- 2.7.4** In addition, HIES statistics in Figure-2.11 illustrates that, 37.6 percent of the households have received benefits during the last twelve months from social security programmes. Conversely, 27.8 percent of households in 2016 and 24.6 percent of households in 2010 receive benefits from SSP. In rural areas, 44.0 percent of households received benefits from SSP as against 34.5 percent and 30.1 percent of households in 2016 and 2010 respectively. In urban areas, it was 23.9 percent in 2022 compared to 10.6 percent in 2016 and 9.4 percent in 2010. The percentage of programme beneficiaries increased enormously in 2022 compared to 2016 and 2010. In 2016, the percentage of programme beneficiary households was 28.7 percent which increased to 50.0 percent in 2022.

Figure 2.11: Percentage of Households and Programme Beneficiary in Social Security Programme



Source: HIES, BBS

Figure 2.12: Percentage of Households Covered by SSPs across Consumption Decile (2022)



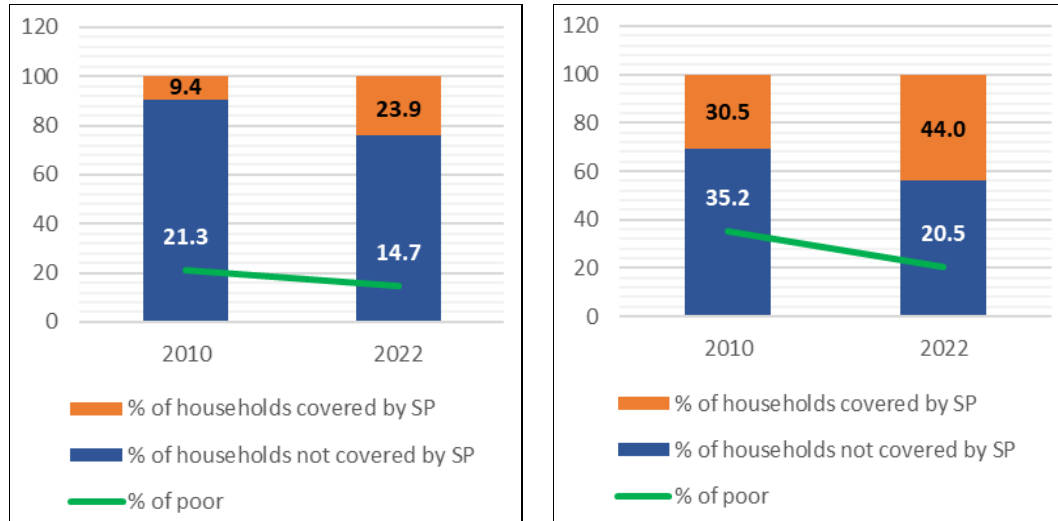
Source: White Paper on State of Bangladesh Economy, 2024

2.7.5 More importantly, mistargeting and inequitable access to social protection programmes further limit their efficacy. Evidence suggests that social transfers are not adequately targeted to the poorest segments of the population. Figure-2.12 illustrates that, half of all poor households received social assistance in 2022, an increase from 23.7 percent coverage rate in 2010²⁹. The significant increase in beneficiary households in 2022 corresponds to rising social assistance spending, particularly on cash transfer and food programmes, in response to the COVID-19 pandemic. However, still about 22 percent of social benefits goes to the top 20 percent of households, indicating inclusion errors and

²⁹ ASPIRE, 2023

leakages. Geographic targeting has been employed to some extent, prioritizing coastal districts vulnerable to climate shocks, but these efforts are insufficient to address the broader disparities in access.

Figure 2.13: Social Security Coverage in Urban (left-hand panel) and Rural (right-hand panel) Areas



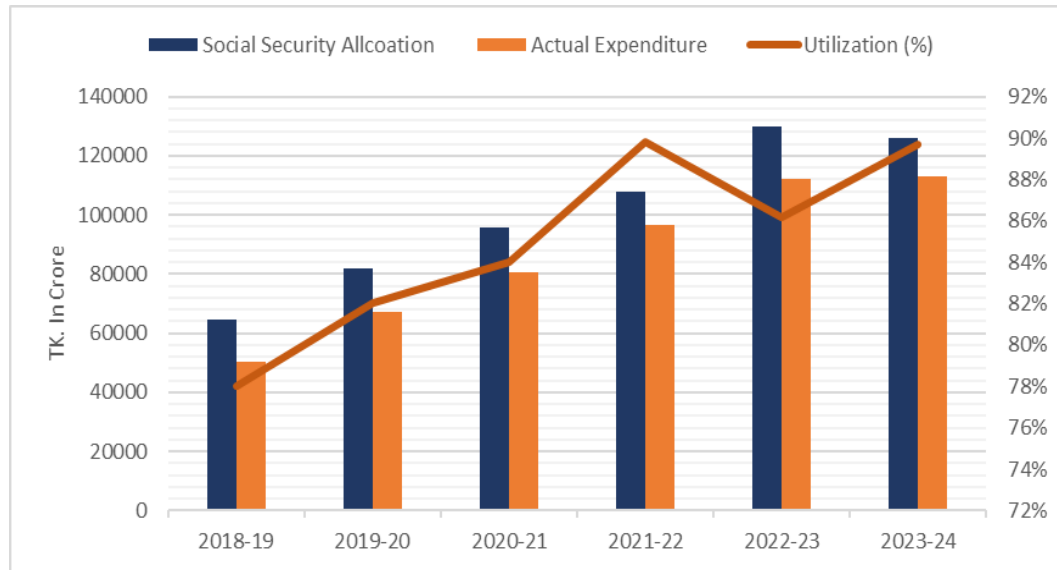
Source: White Paper on State of Bangladesh Economy, 2024

2.7.6 Urban-rural disparities in social security coverage add another layer of complexity. Urban areas, despite their growing prevalence of poverty, receive less attention compared to rural regions. As mentioned earlier, the poverty rate in urban areas stood at around 14.7 percent in 2022, versus 20.5 percent in rural areas (most of recent gains in poverty took place in rural areas). Coverage reflects past focus on rural areas, with 44 percent of rural households benefitting from at least one programme, versus 23.9 percent of urban households as illustrated in Figure-2.13. This imbalance highlights the need for a more equitable approach to programme design and implementation that accounts for the unique challenges faced by poor urban communities.

2.8 Budget Utilization and Monitoring

2.8.1 Budget utilization rate for social protection has been improving in recent years, but remains on average 85 percent of the original allocation as depicted in Figure 2.14. There is some heterogeneity among programmes: larger programmes tend to have higher utilization rates, due to their regularity (unlike disaster-response programmes for instance, which by nature are variable).

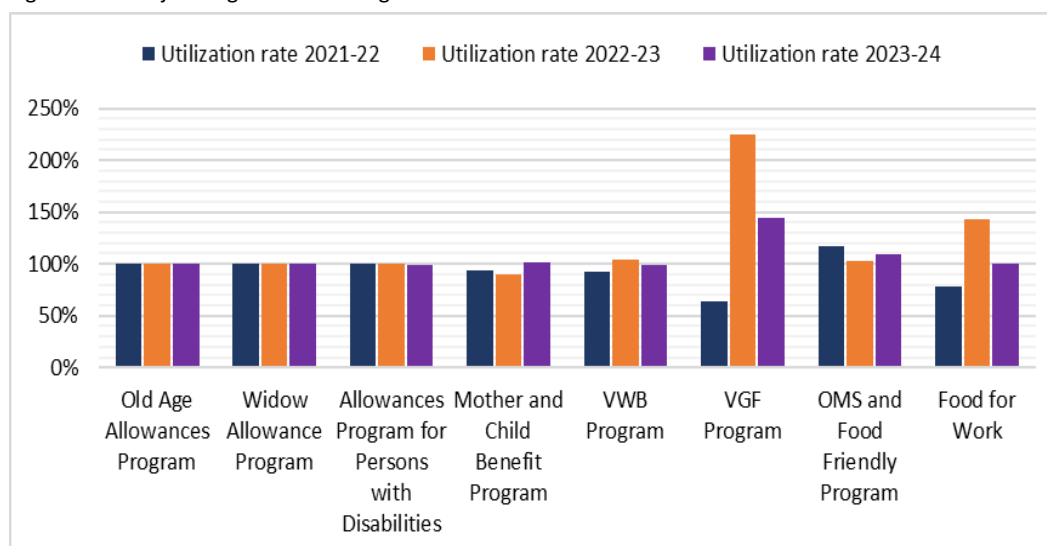
Figure 2.14: Social Security Budget Utilization



Source: Finance Division, MoF

- 2.8.2** The Government of Bangladesh has established an exemplary social protection system that delivers critical support to vulnerable populations with outstanding efficiency and reliability. The flagship cash transfer programmes including Old Age Allowance, Widow Allowance, and Disability Allowance have demonstrated consistent excellence, maintaining utilization rates above 99 percent for three consecutive fiscal years which is shown in Figure-2.15. The perfect 100 percent utilization rate achieved by the Widow Allowance Programme in FY 2021-22 reflects the precision of beneficiary targeting mechanisms and payment systems.
- 2.8.3** The expansion of Vulnerable Group Feeding (VGF) utilization with supplementary allocation in FY 2023-24 illustrates the programmes' necessity to scale during periods of economic pressure due to COVID-19. Open Market Sales (OMS) operations have consistently exceeded targets with over 100 percent utilization, showcasing operational readiness to address food price volatility. Continuous improvements in programme implementation, evidenced by the Mother and Child Benefit Programmes' rise to almost 100 percent utilization, reflect ongoing enhancements to service delivery mechanisms. These achievements collectively represent a comprehensive social security framework that balances predictable support with responsive interventions tailored to development context of Bangladesh.

Figure 2.15: Major Programmes Having Greater Utilization of Allocation



Source: Finance Division, MoF

2.8.4 From effective monitoring purview, the Government has strengthened its monitoring of social security budget implementation through the Integrated Budget and Accounting System (iBAS⁺⁺) and the Single Registry, ensuring greater transparency and efficiency in social protection delivery. iBAS⁺⁺ enables real-time tracking of fund utilization across all programmes, allowing for prompt identification and resolution of disbursement bottlenecks, while the Single Registry's unified targeting mechanism prevents duplication and improves beneficiary selection accuracy. This digital integration has significantly enhanced the government's ability to monitor programme performance, optimize resource allocation, and generate timely reports for evidence-based policymaking, ultimately leading to more effective and accountable social protection services for vulnerable populations. The system's dashboard analytics provide actionable insights into budget execution rates, beneficiary coverage, and geographical distribution of benefits, enabling data-driven decisions to maximize the impact of social protection.

2.8.5 Government of Bangladesh's strategic allocation and efficient implementation of the social security budget demonstrate a comprehensive commitment to reducing poverty and vulnerability across all life stages. By prioritizing evidence-based interventions and leveraging digital monitoring systems and the Single Registry, the social protection framework has achieved remarkable efficiency in service delivery while ensuring fiscal sustainability. The balanced distribution of resources between immediate safety nets and long-term human capital investments reflects a forward-looking approach to social development. With consistently high utilization rates across core programmes and adaptive responsiveness in food security initiatives, Bangladesh's social security system

serves as a model for achieving both inclusive growth and economic resilience. These efforts collectively contribute to the nation's progress towards achieving the SDGs while safeguarding the most vulnerable populations against economic shocks and social risks.

- 2.8.6** The Government is implementing an inclusive social security strategy that addresses critical national priorities, including climate resilience for vulnerable communities, gender-responsive poverty alleviation, and balanced investments in both immediate safety nets and long-term human capital development. Through the FY 2025-26 budget, the government aims to strengthen climate-adaptive social programmes, particularly for coastal populations, while expanding targeted support for women and establishing robust shock-responsive mechanisms to mitigate economic and climate-related risks. This integrated approach combines proven interventions like VGF/VWB with innovative human capital investments, while maintaining fiscal sustainability through improved targeting and efficient resource management, ensuring an adaptive social security system.

Chapter 3:

Social Security Programmes for the Poor



Chapter 3: Social Security Programmes for the Poor

3.1 Background

Bangladesh's National Social Security Strategy (NSSS) of 2015 articulated a vision of an equitable, inclusive society achieved through poverty reduction and social inclusion initiatives. Over the decades, an array of social security programmes has contributed to lowering poverty from 31.5 percent in 2010 to about 18.7 percent by 2022, while extreme poverty dropping from 17.6 percent to 5.6 percent in the same period³⁰. Despite this progress, nearly one-fifth of Bangladesh's population still lives below the national upper poverty line and challenges persist. In the past safety nets evolved in a fragmented way with inefficiencies, small benefit sizes, and pervasive targeting errors that had had limited impact. Many programmes lacked clear focus on the poorest, diluting the overall effectiveness in tackling poverty. Recognizing the need to refocus on the poorest and most vulnerable, the government resolved to identify a subset of social security programmes that are explicitly pro-poor. A 2019 World Bank report had urged directing more resources to impoverished regions and sharpening eligibility criteria to better target the poorest. In response, a dedicated list of pro-poor social security programmes has been highlighted to guide policy and to ensure that no one is "left behind." Identifying these programmes involves assessing whether their design and implementation prioritize the poorest and most vulnerable segments of the society.

3.2 Poverty Criteria

Defining poverty precisely is essential for targeting social support. The Bangladesh Bureau of Statistics (BBS) uses national Upper and Lower Poverty Lines based on the Cost of Basic Needs method. The upper poverty line combines the cost of a normative food basket with an allowance for essential non-food items (in 2022 this equated to a minimum of about TK. 195,892 per household per year). The lower poverty line applies a smaller non-food allowance, representing an austere threshold (approximately TK. 140,836 per household yearly in 2022) (see Box 3.1). International comparisons often use the \$2.15 per person per day (2022 PPP) benchmark for extreme poverty, alongside higher thresholds (\$3.65 and \$6.85) for lower-middle and upper-middle income countries³¹. Poverty is also understood in multidimensional terms: the Multidimensional Poverty Index (MPI) considers deprivations in health (nutrition, child mortality), education (schooling years and attendance), and standard of living (access to electricity, safe water, sanitation, housing, and assets). Beyond static poverty, Bangladesh recognizes vulnerability categories – the chronically poor who consistently cannot meet basic needs, versus the transient poor who slip into poverty due to shocks like natural disasters or economic downturns. These definitions inform who should be targeted by pro-poor programmes.

³⁰ General Economics Division. (2025). *Re-strategising the Economy and Mobilizing Resources for Equitable and Sustainable Development* (p. 550) [A Task Force Report]. Government of Bangladesh.

³¹ Bangladesh Bureau of Statistics. (2022). *Household Income and Expenditure Survey*. Dhaka

Box 3.1: Poverty Criteria

A. National Poverty Line

Bangladesh Bureau of Statistics (BBS) constructs the national poverty lines (upper and lower) based on consumption expenditures by following Cost of Basic Needs (CBN) method.

- **Upper Poverty Line: Cost of Food basket + Upper Non-Food Allowance**

[Food Poverty Line: Cost of normative food basket.

Upper Non-food Allowance: The average non-food expenditure of the households whose per capita food expenditures are close to the food poverty line.

In 2022 the minimum required for per household per year was TK. 1,95,892]

- **Lower Poverty Line: Cost of Food basket + Lower Non-Food Allowance**

[Food Poverty Line: Cost of normative food basket.

Lower Non-food Allowance: The average non-food expenditure of the households whose per capita food expenditures are close to the food poverty line.

In 2022 the minimum required for per household per year was TK. 1,40, 836]

B. International Poverty Line:

Used by the World Bank for cross-country comparison:

- \$2.15/day (2022 PPP) – Extreme poverty threshold.
- \$3.65/day and \$6.85/day (for lower- and upper-middle income countries) – Additional thresholds to assess broader poverty levels.

C. Multidimensional Poverty Index (MPI):

Developed by UNDP and OPHI, it considers deprivations across multiple indicators:

- Health: Nutrition and child mortality
- Education: Years of schooling and school attendance
- Standard of living: Access to electricity, drinking water, sanitation, flooring, cooking fuel, and assets

D. Vulnerability Criteria:

In rural areas, people may also be classified as:

- Chronically poor: Consistently unable to meet basic needs
- Transient poor: Move in and out of poverty due to seasonal or economic shocks

3.3 Objective and Approach

Establishing a separate category of pro-poor social security programmes serves several objectives. First, it enables government agencies to more closely monitor progress and outcomes in poverty reduction and vulnerability mitigation among the poorest. By isolating these programmes, officials can track whether resources are reaching those who need it most and evaluate impact more effectively. Second, it provides a basis for setting short- and long-term goals to reduce extreme poverty, vulnerability, marginalization, and inequality. The list acts as a strategic tool for planning interventions and allocating resources where they will have the greatest pro-poor effect. Third, this categorization

supports transparency and accountability through regular reporting on the allocation, efficiency, and effectiveness of pro-poor programmes year over year. In essence, highlighting pro-poor programmes helps refocus the social security system on its fundamental mission of poverty alleviation and ensures that policy attention remains focused on the poorest citizens. To identify which programmes qualify as “pro-poor,” a systematic approach was applied.

A. Assessing programme objectives: The primary objective of each social protection programme was examined to determine if it provides direct support (financial or in-kind) to disadvantaged individuals, households, or groups with the aim of maximizing poverty reduction or lowering barriers to basic services (such as waiving education costs). Programmes squarely focused on improving income, food security, health, or opportunities for the poor were flagged as pro-poor in intent.

B. Evaluating targeting mechanisms: The existence of clear targeting criteria or methods was checked for each programme. This included means-testing or proxy means tests based on income/assets, categorical targeting (e.g. by age, gender, disability), geographic targeting to poor areas, community-based selection, etc. Programmes that use well-defined eligibility criteria aiming to include a high share of people from the bottom income quintiles – including vulnerable groups like informal workers, rural landless, women heads-of-household, the elderly poor, people with disabilities, and marginalized communities – were considered effectively targeted to the poor. Conversely, broad programmes without such targeting (e.g. general subsidies or infrastructure projects) were not considered pro-poor.

C. Ensuring direct benefits to individuals: The selection focused on programmes that transfer resources or services directly to identified poor beneficiaries, as opposed to those with diffuse benefits. Large-scale development schemes (e.g. public infrastructure works) or one-off grants that are not explicitly aimed at poor populations were excluded. The emphasis was on interventions where benefits accrue at the individual or household level for poor citizens.

This approach was aligned with the NSSS’s shift towards a lifecycle-based, targeted social protection system. It also reflects a policy move towards consolidating and prioritizing core programmes that address poverty more directly, rather than maintaining a fragmented portfolio. Notably, the Finance Division has introduced a new categorization of the Social Security programmes based on Function and Lifecycle stage, which helps illuminate how much is spent on poverty-targeted assistance. This dual categorization framework groups programmes into categories like Social Assistance (poverty-targeted cash or food transfers, workfare and so forth), Social Insurance, Labor Market Programmes, Social Care Services, Subsidies, etc., as well as lifecycle stages (children,

working-age, elderly, disabled, vulnerable households). Such reforms in classification improve the strategic alignment of spending – for instance, in FY 2025-26 about 40.7 percent of the total social security budget is devoted to Social Assistance programmes (the category most focused on the poor). This structured view reinforces the government’s commitment to channel resources to priorities poverty reduction.

3.4 Inclusion Criteria

After identifying programmes through the above approach, each was further evaluated against a set of inclusion criteria to ensure they truly serve the poor. The following criteria were applied:

3.4.1 Targeting Effectiveness

Targeting effectiveness measures how well a programme directs benefits to the intended poor population. A pro-poor programme should use clearly defined eligibility rules or selection methods that prioritize the poor. This includes having explicit income or asset thresholds, or categorical criteria (such as disability status, old age with poverty, etc.) to identify eligible beneficiaries. It also entails strategies to achieve a high “coverage rate” of the poorest – ideally a large share of the programme beneficiaries should come from the lowest income quintiles or most deprived groups. For example, programmes were favored if they demonstrably include marginalized demographics like informal sector workers, rural landless families, women in poverty, elderly without support, people with disabilities, and other vulnerable communities. High targeting effectiveness means minimizing leakage to the non-poor and maximizing inclusion of those in need. In practice, targeting in Bangladesh’s safety nets has room for improvement – as of 2022, only about 44 percent of social protection benefits reached the bottom 40 percent of households (down from 51 percent in 2016), underscoring the importance of better targeting³². To enhance this, the government is pursuing data-driven tools like a Dynamic Social Registry (DSR). A DSR will continuously update household data and allow on-demand inclusion of newly vulnerable families, improving precision in identifying the most disadvantaged. Such innovations are expected to make targeting more responsive and fairer, ensuring pro-poor programmes reach those they are meant to serve.

3.4.2 Benefit Adequacy

Benefit adequacy refers to whether the support provided by the programme is sufficient in amount and frequency to meaningfully help poor households. Many social benefits in Bangladesh have historically been quite small – often only a few hundred taka per month – which limits their impact on lifting households out of poverty. A programme qualifies as pro-poor only if its transfer amount (or value of in-kind support) is non-trivial relative to

³² Bangladesh Bureau of Statistics. (2022). *Household Income and Expenditure Survey*. Dhaka

poor households' needs, and if disbursements are made regularly and reliably. The government has been increasing benefit sizes over time; for instance, the monthly Mother and Child Benefit Programme (MCBP) allowance was raised from TK. 800 to TK. 850 in FY 2025-26. While still modest, such increases improve the adequacy of support to poor mothers and children. Likewise, authorities are working to ensure payments are delivered more frequently and on schedule so that beneficiaries are not left waiting beyond a reasonable period. Some schemes like MCBP pay monthly, whereas others (e.g. Old Age Allowance) historically paid quarterly; however, the introduction of digital Government-to-Person (G2P) payments has significantly improved timeliness and consistency of transfers. Under the G2P system, benefits are deposited directly into beneficiaries' bank or mobile money accounts, which helps maintain a predictable flow of support. In summary, to be included in the pro-poor list, a programme needs to demonstrate adequate benefit levels (given budget constraints) and a dependable frequency of delivery that together make a tangible difference for poor recipients.

3.4.3 Accessibility

Accessibility of a social security programme means that eligible poor populations can actually access the benefits with relative ease. For the poorest and most marginalized groups, there are two critical aspects of accessibility. Geographical coverage is one: programmes should reach poor communities in remote, isolated, or underserved areas (such as char, haor, and other hard-to-reach regions) and not just easily accessible urban or rural centers. If a safety net is only present in certain districts or requires travel to Upazila headquarters, the poorest in far-flung areas may be left out. The pro-poor identification therefore favored programmes with nationwide or broad regional coverage, or those specially targeted to neglected areas. Administrative accessibility is the second aspect: enrollment procedures, paperwork requirements, and service delivery must not pose high barriers to entry for the poor. Programmes that keep application processes simple, require minimal documentation, or proactively reach out to enroll vulnerable individuals (for example through community officials or mobile clinics) scored higher on this criterion. Some initiatives have started using mobile technology – for instance, mobile-based enrollment campaigns or information services – to include populations in remote areas. Overall, a pro-poor programme must be easy to access for the poor both physically and administratively, ensuring that women, elderly or disabled individuals, and those in isolated communities can reap the benefits fully.

3.4.4 Affordability and Cost-Effectiveness

From the beneficiary's perspective, truly pro-poor programmes must be free or very low cost to participate in – the poor should not have to pay fees or incur significant expenses to claim and receive the support. In Bangladesh, most safety net programmes meet this

standard, as cash allowances or food assistance are provided at no cost to eligible individuals. The cost-effectiveness element refers to how efficiently the programme uses resources to achieve its outcomes for the poor. This includes minimizing overhead and leakages, so that the bulk of the budget benefits the target group. Here, digital innovation has played a key role. The government's G2P payment platform has greatly improved cost-effectiveness by cutting out middlemen and reducing leakages from corruption or fraud. The G2P system (operated via the Finance Division's Single Registry System for Social Protection currently delivers payments to over 35 million beneficiaries' accounts directly, with each individual verified through their national ID (NID) and registered cellphone number to prevent duplicate or false claims. This automation means funds reach the poor more securely and nearly at zero transaction cost to them – no travel, no brokers, and timely deposits. Additionally, programmes were viewed in terms of the efficiency of resource use: interventions like public works that provide income to the poor while building useful infrastructure, or cash transfers that leverage existing delivery systems, are examples of cost-effective models. In summary, pro-poor programmes are those that maximize the poverty impact per taka spent, ensuring affordability for beneficiaries and prudent management of public funds.

3.4.5 Sustainability

Sustainability is crucial for programmes meant to support poor and vulnerable groups over time. Poor households often need assistance continuously or recurrently – not just one-off relief – to avoid sliding back into poverty. Therefore, a pro-poor social security programme should have secure and sustained funding sources and an institutional mandate that guarantees its continuation. In Bangladesh, safety net programmes are tax-financial. To be sustainable, these programmes should be backed by a strong legal/policy framework and political commitment so that they are not easily discontinued or underfunded. The inclusion criteria looked at whether the programme had a stable allocation in the national budget and if it fell under a well-established policy (for example, the Old Age Allowance is grounded in the government's commitment to elderly welfare). Another aspect is institutional support: programmes implemented through permanent government structures (ministries, departments down to local authorities) tend to be more sustainable than ad-hoc or pilot project. Pro-poor programmes also need to be shock-responsive – able to continue and even scale up support during crises like natural disasters or economic downturns. For instance, during the COVID-19 pandemic and frequent floods, having core programmes in place allowed the government to expand coverage or top-up benefits to assist affected poor households. During the COVID-19 pandemic, the government delivered several stimulus packages for poor people, including TK. 3,000 crores for a refinancing scheme for professional farmers and small traders, TK.

2,500 crores for free food distribution, and TK. 3200 crores for employment creation programmes. Sustainable programmes are those that the poorest can count on in the long run, underpinned by consistent funding and governance commitment.

3.4.6 Empowerment and Participation

Beyond material assistance, pro-poor social security initiatives are evaluated on how they promote empowerment of the poor and encourage their participation in the programme and in society. Empowerment refers to enabling beneficiaries to improve their own livelihoods and social standing – for example, programmes that provide skills training, education, or start-up capital can help poor individuals eventually graduate out of poverty. Even simple cash allowances, by reducing economic stress, can empower recipients (especially women, when payments are made to female beneficiaries) to make decisions that benefit their families. All pro-poor programmes should strive to enhance beneficiaries' capacity for economic and human development (better nutrition, health, education, income-generating ability) rather than creating dependency. Participation implies involving communities and beneficiaries in the design, implementation, or feedback processes of the programme. This could mean local committees helping to identify eligible individuals, grievance redress mechanisms that allow beneficiaries to voice concerns, or community monitoring to improve transparency. Programmes that actively engage poor communities in their operation not only tailor services better to local needs but also foster a sense of ownership and social inclusion. Overall, the pro-poor list favors programmes that empower the poor – economically and socially – and facilitate their active participation, thereby upholding dignity and accountability.

3.5 List of Pro-poor Social Security Programmes

- 3.5.1** Applying the above criteria, the government has identified 39 programs (FY 2025-26) as pro-poor social security programmes – i.e., those that specifically target poverty reduction among disadvantaged groups. These programmes span a range of ministries and intervention types, but all are designed to channel resources to poor individuals or households. Key examples include the major cash transfer allowances for vulnerable populations: the Old Age Allowance (providing a stipend to 6.1 million indigent senior citizens), the Allowance for Widow and Deserted Women (covering 2.9 million vulnerable women), and the Disability Allowance along with a companion education stipend (reaching over 3.5 million persons with disabilities). These flagship programmes, implemented by the Ministry of Social Welfare, have large beneficiary bases and substantial allocations (e.g. Old Age Allowance budget is TK. 4,791 Crore in FY 2025-26) to support some of the poorest and most at-risk groups in society. Another crucial category is food security and price relief programmes. For instance, the Vulnerable Group Feeding (VGF) programme distributes food to destitute families and can scale up after

disasters, covering as many as 17.6 million people at times of need. The Open Market Sale (OMS) and Food Friendly Programme (FFP) operated by the Food Ministry sell staple foods (rice, etc.) at subsidized prices to low-income households, which is a direct safety net against hunger and high market prices. In FY 2025-26 the FFP is allocated about TK. 4,532 Crore – one of the largest social assistance budgets – reflecting its importance for poor households' food access.

3.5.2 The pro-poor list also includes public works and livelihood programmes that provide employment to the poor segment of the society. The Employment Generation Programme for the Poorest (EGPP), for example, offers short-term jobs to rural poor during the lean season, helping them cope with income vulnerability. There are also specialized funds and schemes for disaster relief and rehabilitation targeted at impoverished communities (such as relief grants for poor households affected by floods, river erosion, or other shocks). Education-focused interventions like the Secondary Education Stipend Programme (SESIP/Harmonized Stipend) provide stipends to over 6.8 million financially needy students to improve school enrollment and prevent dropouts. Similarly, stipends under the Madrasa and Technical Education Division support poor students in those streams. Programmes addressing women's empowerment and children's welfare also feature on the list – for instance, the Mother and Child Benefit Programme (MCBP) and the Vulnerable Women's Benefit (VWB) programme both offer conditioned support to improve nutrition, health, and livelihoods for impoverished mothers and rural women. Niche initiatives such as the Rehabilitation of Beggars programme or the Fund for destitute women and children target groups often excluded and help them find alternative livelihoods or receive urgent support. Even legal aid for the poor is included: the National Legal Aid Services Organization provides free legal assistance to those who are too poor to afford justice, recognizing that access to justice is part of social protection.

3.5.3 These 39 pro-poor programmes collectively account for a significant share of Bangladesh's social protection resources aimed at the poor. In total, they represent roughly Tk 37,076 Crore of allocation in FY 2025-26 - nearly one-third of the entire social security budget - directed towards interventions with explicit poverty-reduction objectives. By separately tracking this subset, the government can ensure that budgetary resources for social protection are increasingly concentrated on programmes that directly benefit the poorest and most vulnerable. The pro-poor programmes reach tens of millions of disadvantaged Bangladeshis, from children to the elderly, in both rural and urban areas. Moreover, efforts are underway to strengthen these programmes through innovation and reform. The adoption of a centralized digital payment system (G2P) has improved delivery by reducing leakages and ensuring each beneficiary is authenticated

via their National ID. Looking ahead, the planned Dynamic Social Registry (DSR) will integrate data across ministries to enable rapid identification of needy households (for example, during floods or economic shocks) and prevent duplication. Coupled with ongoing policy reforms (NSSS updates beyond 2026) and increased emphasis on lifecycle-based support and shock-responsive safety nets, these innovations will further enhance the effectiveness of pro-poor programmes. In summary, Bangladesh's social safety net for the poor is evolving - focusing on the right programmes, expanding coverage where gaps remain, raising benefit levels gradually, and leveraging technology for better targeting and delivery - all with the ultimate aim of lifting its poorest citizens out of poverty and adversity.

- 3.5.4** The list of pro-poor programmes is divided into two parts. In the first part (**PART-A**), Table 3.1 provides a list of 39 pro-poor programmes briefly, whereas the second part (**PART B**) presents 20 selected programmes which are significant from a social security perspective and continue to make great contributions in improving poor people's livelihoods and life standards.

Part A

Table 3.1: List of Pro-poor Programmes

Sl. No	Name of the Programme	Ministry/ Division	Beneficiaries 2025-26 (In Lac)	Budget 2025-26 (Taka in Crore)	Objectives / Comment
1	Old Age Allowance	MoSW	61.00	4791.31	To enhance the financial security and social status of the elderly poor
2	Allowance for Widow and Deserted Women	MoSW	29.00	2277.83	To improve the financial security of the widow and destitute women, women's empowerment etc.
3	Disability Allowance and Education Stipend Programme	MoSW	35.31	3845.04	To increase financial security for persons with disability and enhance their access to education
4	Underprivileged People's Livelihood Development Programme	MoSW	2.69	223.05	To improve the living standard of the unprivileged communities - transgender, Bede, tea labors etc.
5	Financial support Programme for Cancer, kidney, Liver Cirrhosis, Paralyzed by Stroke, Born Heart Patients and Thalassemia	MoSW	0.60	300.00	To enhance access for vulnerable and poor people to expensive and specialized healthcare services
6	Rural Social Service (RSS) Programme: Revolving small loan	MoSW	0.11	30.00	To accelerate income generation of the landless and poor individuals through the provision of microcredit and training
7	Urban Community Development (UCD) Programme: Revolving small loan	MoSW	0.06	14.40	
8	Rural Mother Centre (RMC) Programme: Revolving small loan	MoSW	0.10	25.00	
9	Trust for the Protection of the Persons With Neuro-Developmental Disabilities	MoSW	3.15	39.51	To elevate the living standard of persons with neurodevelopmental disability to a high level
10	Physically Challenged Welfare Trust	MoSW	0.09	22.00	To improve the living standard of the physically disabled people and promote their empowerment
11	Combined Training and Rehabilitation Centre for Children	MoSW	0.04	36.60	Centres provide food and shelter, support and training to targeted poor children
12	Service and Support Centre for Persons with Disabilities	MoSW	14.00	83.44	To deliver essential support to the persons (poor) with disabilities

Sl. No	Name of the Programme	Ministry/ Division	Beneficiaries 2025-26 (In Lac)	Budget 2025-26 (Taka in Crore)	Objectives / Comment
13	Rehabilitation and Alternative Livelihood Programme for the Persons Engaged in Begging	MoSW	0.40	12.00	To facilitate beggars with alternative employment and poverty reduction
14	Food Support to Residents in Government Orphanages and Other Institutions	MoSW	0.18	108.73	Both programmes target individual poor children, supporting them with food (nutrition) aids
15	Grants to Non-Government Orphanages	MoSW	1.11	280.00	
16	Mother and Child Benefit Programme (MCBP)	MoWCA	17.71	1849.24	A means-tested programme to provide nutritional support to mothers and newly born babies
17	Vulnerable Women Benefit (VWB) Programme	MoWCA	10.40	2334.13	To ensure food security and improve the socioeconomic status of the destitute rural women in Bangladesh
18	Distressed Women and Children Welfare Fund	MoWCA	0.17	5.00	To provide financial support to poor women and children
19	Improving Access and Retention Through Harmonized Stipend Program	SHED	68.75	2732.45	A means-tested, pro-poor stipend programme to increase access to education and to reduce dropout in secondary education
20	Stipend under Technical and Madrasa Education Division	TMED	21.32	657.12	The program targets low-income, poor children, providing stipends to students in recognition of their merit results
21	VGF programme	MoDMR	176.00	1224.70	To ensure food security for poor and destitute people
22	Relief Operation-General	MoDMR	18.00	2333.84	To provide relief support to the household-in-need facing shocks
23	Food for Work (FFW)	MoDMR	9.80	928.41	An individual targeted scheme aimed at generating seasonal food-based employment for the rural poor
24	Development of Rural Infrastructure (Earth work)	MoDMR	16.00	1510.00	To provide short-term employment to rural poor and to build and maintain rural roads
25	Employment Generation Program for the Poorest (EGPP)	MoDMR	4.00	1650.63	To provide short-term employment to enable poor households to cope with the vulnerability
26	Employment Generation Programme for the Poorest Plus (EGPP+)	MoDMR	1.60	100.00	To provide seasonal employment to the poorest

Sl. No	Name of the Programme	Ministry/ Division	Beneficiaries 2025-26 (In Lac)	Budget 2025-26 (Taka in Crore)	Objectives / Comment
27	Relief Activities	MoDMR	5.00	85.00	To provide timely support and relief to the disaster affected households
28	Relief Operation-Rehabilitation	MoDMR	10.32	70.00	To facilitate the rehabilitation and recovery of households affected by disasters
29	Relief Operation-Rehabilitation (House Grant)	MoDMR	0.47	28.00	
30	Valuation of Food under Food for Works	MoL	-	116.64	To generate seasonal food-based employment for the rural poor
31	Open Market Sale (OMS)	MoFd	122.52	3433.08	To ease food price inflation and address the nutritional needs of the disadvantaged populations
32	Food Friendly Programmes (FFP)	MoFd	53.00	4531.90	To ensure food availability and accessibility for disadvantaged populations
33	Fund for Rehabilitant People Affected by River Erosion	FD	-	100.00	To enhance resilience to flood and riverbank erosion victims who are poor
34	Special Grant for the Development of Char, Haor and Backward Areas	FD	-	50.00	To improve the living standards of the residents of char, haor and backward areas
35	Fund for Disaster Affected Marginal Farmer and Poultry Farm Owner	FD	-	50.00	To improve the living standards of the marginalized populations
36	Assistance for Agriculture Rehabilitation	MoA	77.68	700.00	To facilitate the rehabilitation of poor farmers affected by disasters
37	Rehabilitation Programme of Chattogram Hill Tracks Districts (Social Security Part)	MoCHT	5.82	435.11	To improve access to main roads and enhance irrigation facility in CHT regions
38	Safety Net Program for Export Oriented Industry's Distressed Workers	MoLE	0.33	30.32	To provide financial support to the unemployed workers
39	National Legal Aid Services Organization	L&JD	2.00	31.72	To provide legal aid to insolvent litigants who are unable to access justice

Part B

1. Old Age Allowance



Overview

Since its inception in 1998, the Old Age Allowance has been one of the key pro-poor social protection programmes in Bangladesh. The primary aim of this Unconditional Cash Transfer programme is to bolster the livelihoods of elderly individuals (men and women) and elevate their socioeconomic standing within the family and community. The allowance is perceived as a measure to alleviate the hardships of the elderly, hence reducing their perceived burden on their families. The allowance positively influences societal perceptions of the dignity of elderly people in the country. Presently, all old age beneficiaries receive allowances via the G2P (Government to Person) system. This programme is implemented in accordance with the Manual for Old Age Allowances 2013.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Social Assistance
Function Intervention	Cash
Lifecycle Stage	Elderly
Beneficiary Gender	All
Year of Inception	1997-98
Eligibility Criteria	<ul style="list-style-type: none"> • Minimum age for men is 65 years • Minimum age for women is 62 years • Yearly income is to be below TK 10,000 • Landless and vulnerable elderly people are given priority
Benefit	TK. 650 Monthly (Cash)
Payment Cycle	Quarterly
Targeted Number of Beneficiaries (2025-26)	61 Lac
Budget (2025-26)	TK. 4791.31 Crore

Key Updates

- In FY 2025-26, the number of beneficiaries has increased from 60.01 Lac to 61 Lac.
- The monthly allowance per individual has been raised from TK. 600 to TK. 650 in FY 2025-26.
- The charge for G2P payment transfer is paid by the government.
- The budget allocation for the programme in FY 2025-26 is TK. 4791.31 Crore.

2. Allowance for the Widow and Husband Deserted Destitute Women



Overview

The Allowance for the Widow and Husband Deserted Destitute Women is a vital social security programme to protect destitute and vulnerable women across the country. It is one of the largest social safety programmes that is currently operated under the Ministry of Social Welfare. The Ministry formulated the Implementation Manual for Allowances to the Husband Deserted Destitute women and the Widow in 2013. This unconditional cash transfer programme was initiated in 1998 with rural coverage. However, it has now being implemented nationwide. The initiative seeks to mitigate social and economic risks and vulnerabilities faced by the impoverished, widow (i.e., a woman whose husband has been died) and husband deserted (i.e., a woman whose husband has left her) thereby augmenting their ability to safeguard themselves against hazards and income loss. The beneficiaries currently receive the allowances via mobile financial services under the G2P (Government to Person) system.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Social Assistance
Function Intervention	Cash
Lifecycle Stage	Unclassified
Beneficiary Gender	Female
Year of Inception	1997-98
Eligibility Criteria	<ul style="list-style-type: none"> Helpless, husband deserted and distressed female with annual income below TK. 12,000 Priority is given to the wealth less/homeless/ landless
Benefit	TK. 650 Monthly
Payment Cycle	Quarterly
Targeted Number of Beneficiaries (2025-26)	29 Lac
Budget (2025-26)	TK. 2277.83 Crore

Key Updates

- In FY 2025-26, the number of beneficiaries has increased from 27.75 Lac to 29 Lac.
- The monthly allowance per individual has been raised from TK. 550 to TK. 650 in FY 2025-26.
- The charge for G2P payment transfer is paid by the government.
- The Manual for Allowance for the Widow and Husband Deserted Destitute Women has been revised for better targeting and implementation.
- The budget allocation for the programme in FY 2025-26 is TK. 2277.83 Crore.

3. Mother and Child Benefit Programme



Overview

The Mother and Child Benefit Programme (MCBP) is Bangladesh's flagship social protection investment for disadvantaged mothers and children. The MCBP was initiated in July 2019, merging the rural Maternity Allowance (MA) Programme with the urban Lactating Mother Allowance (LMA) Programme. The intended recipients of these programmes were impoverished pregnant women chosen according to established criteria. Women are registered upon confirmation of pregnancy and get a monthly monetary disbursement. This cash assistance programme aims to diminish mother and infant mortality rates, augment breastfeeding rates, and boost the utilization of delivery and prenatal care services by establishing enhanced connections between services and Behavior Change Communication (BCC) sessions. The MCBP seeks to reach 75 lac 0-4-year-olds nationwide by 2030 to ensure safe births and reduce stunting and wasting.

Programme Features

Ministry	Ministry of Women and Children Affairs
Department/Agency	Department of Women Affairs
Function (Category)	Social Assistance
Function Intervention	Cash
Lifecycle Stage	Pregnancy and Early Childhood
Beneficiary Gender	Female
Year of Inception	2022-23
Eligibility Criteria	<ul style="list-style-type: none"> First or second pregnancy, Age between 20-35 years Priority is given to marginalized women
Benefit	TK. 850 Monthly
Payment Cycle	Quarterly
Targeted Number of Beneficiaries (2025-26)	17.71 Lac
Budget (2025-26)	TK. 1849.24 Crore

Key Updates

- In FY 2025-26, the number of beneficiaries has increased from 16.55 Lac (FY 2024-25) to 17.71 Lac.
- The monthly allowance per individual has been raised from TK. 800 to TK. 850 in FY 2025-26.
- The charge for G2P payment transfer is paid by the government.
- The Manual for Mother and Child Benefit Programme has been revised for better targeting and implementation.
- The budget allocation for MCBP in FY 2025-26 is TK. 1849.24 Crore.

4. Vulnerable Women Benefit

Overview



Destitute women face various socioeconomic challenges in Bangladesh. The objective of the Vulnerable Women Benefit (VWB) programme is to make sustainable improvements to the socioeconomic conditions of vulnerable women, enabling them to attain a recognized and valued social status. The programme seeks to assist ultra-poor women by providing complementary inputs that may enhance their nutritional status and improve their livelihoods and self-sufficiency. The VWB initiative seeks to empower 3.2 million women in both rural and urban settings to initiate micro-enterprises using a graduation strategy by 2030. The Programme is currently executed in accordance with the implementation instructions for the Vulnerable Group Development Programme, 2011.

Programme Features

Ministry	Ministry of Women and Children Affairs
Department/Agency	Department Women Affairs
Function (Category)	Labor Market Programme
Function Intervention	Economic Inclusion
Lifecycle Stage	Working Age
Beneficiary Gender	Female
Year of Inception	2010-11
Eligibility Criteria	<ul style="list-style-type: none"> • Destitute and vulnerable women who are physically and mentally fit • Age between 20-50 years • Female daily laborers with poor shelter • Women who represent their households • Priority is given to the landless, destitute or widow
Benefit	30 KG rice per month
Distribution Cycle	Monthly
Targeted Number of Beneficiaries (2025-26)	10.40 Lac
Budget (2025-26)	TK. 2334.13 Crore

Key Updates

- The budget allocation for this Programme in FY 2025-26 is TK. 2334.13Crore.

5. Disability Allowances and Education Stipend Programme



Overview

According to the 2021 National Survey on Persons with Disabilities, 2.80 percent of the population in Bangladesh has at least one government-defined disability, with a prevalence of 3.29 percent among males and 2.34 percent among females, as well as 2.92 percent in rural areas and 2.45 percent in urban areas. The government has taken various measures to raise the social status of people with disability and to ensure their equal rights. In 2025, the Government merged two social assistance programmes (i.e., Disability Allowance and Stipends for Students with Disability) to launch a new programme called the Disability Allowances and Education Stipend Programme. This social security programme aims to ensure protection, welfare and the development of people with disabilities. This social assistance programme intends to provide individuals and students with disabilities with socioeconomic, educational and accessibility support with a view to empowering them socially. This programme is currently executed in accordance with the Integrated Manual for the Implementation of Disability Allowances and Education Stipend Programme, 2025.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Social Assistance
Function Intervention	Cash
Lifecycle Stage	Persons with Disability
Beneficiary Gender	All
Year of Inception	2005-06
Eligibility Criteria	<ul style="list-style-type: none"> For allowance, the beneficiary must be included in the Disability Information System (DIS) under the Department of Social Services. For a stipend, the beneficiary must obtain certification of enrollment from the head of an educational institution.
Benefit	Allowance: TK. 900 Monthly; Stipends: TK. 900 (Primary), TK. 950 (Secondary), TK. 1050 (Higher Secondary), and TK. 1300 (Higher Level)
Payment Cycle	Monthly
Targeted Number of Beneficiaries (2025-26)	35.31 Lac
Budget (2025-26)	TK. 3845.04 Crore

Key Updates

- The Implementation of Disability Allowances and Education Stipend Programme has been formulated in 2025. Previously, these two programmes were executed separately.
- The charge for G2P payment transfer is paid by the government.
- The budget allocation for this Programme in FY 2025-26 is TK. 3845.04 Crore.

6. Underprivileged People's Livelihood Development Programme



Overview

The Underprivileged People's Livelihood Development Programme is a flagship social security intervention adopted by the current government of Bangladesh in 2025. The aim of this integrated and newly designed programme is to ensure social protection, welfare and development of underprivileged communities across the country. The mission is to reduce poverty and empower underprivileged communities with socioeconomic progress. The nationwide programme also seeks to provide support for educational and training purposes. The programme has adopted three categories of interventions to realize this mission: special grants, educational stipends, training and cash or in-kind support in the post-training phase. The implementation is carried out using the Management Information System developed by the Department of Social Services. The programme is implemented following an Integrated Guideline for the Implementation of Underprivileged People's Livelihood Development Programme, 2025.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Community Development
Function Intervention	Economic Inclusion
Lifecycle Stage	Unclassified
Beneficiary Gender	All
Year of Inception	2025
Eligibility Criteria	<ul style="list-style-type: none"> Individual member of Underprivileged communities Underprivileged students enrolled in schools
Benefit	TK. 650-1200; In-kind support
Payment Cycle	Quarterly
Targeted Number of Beneficiaries (2025-26)	2.69 Lac
Budget (2025-26)	TK. 223.05 Crore

Key Updates

- An Integrated Guideline for the Implementation of Underprivileged People's Livelihood Development Programme has been prepared and circulated in 2025.
- The charge for G2P payment transfer is paid by the government.
- The budget allocation for this Programme in FY 2025-26 is TK. 223.05 Crore.

7. Financial Assistance Programme for Cancer, Kidney, Liver Cirrhosis, Stroke Paralyzed, Congenital Heart and Thalassemia Patients



Overview

This Programme provides one-time financial assistance to the poor patients suffering from cancer, kidney, liver cirrhosis, stroke paralyzed, congenital heart and thalassemia. The treatment of these diseases is costly and every year, many patients die due to a lack of timely treatment. Families afflicted by such diseases frequently experience financial deterioration due to the expenses associated with therapy and treatment. The objectives of this programme are providing medical assistance to poor patients suffering from these six conditions, assisting the families of the affected patients, and helping them return to healthy and normal lives. The effectiveness of this nationwide programme has been well-established. The programme is currently run under the implementation policy of the Financial Assistance Programme for Cancer, Kidney, Liver Cirrhosis, Stroke Paralyzed, Congenital Heart and Thalassemia Patients, revised in 2019.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Social Assistance
Function Intervention	Cash (one-off)
Lifecycle Stage	Household (Poverty)
Beneficiary Gender	All
Year of Inception	2013-14
Eligibility Criteria	<ul style="list-style-type: none"> Patients with cancer, kidney and liver cirrhosis, paralyzed stroke, congenital heart diseases and thalassemia must be certified by a registered physician Priority is given to the most destitute and landless person
Benefit	Up to TK. 50,000
Payment Cycle	One time
Targeted Number of Beneficiaries (2025-26)	60 Thousand
Budget (2025-26)	TK. 300 Crore

Key Updates

- The implementation policy of the Financial Assistance Programme for Cancer, Kidney, Liver Cirrhosis, Stroke Paralyzed, Congenital Heart and Thalassemia Patients has been revised for better targeting and implementation.
- The budget allocation for the programme in FY 2025-26 is TK. 300 Crore.

8. Capitation Grant Distribution for Disadvantaged Children and Orphans

Overview



The capitation grant distribution is one of the oldest social security programmes in Bangladesh. This programme mainly targets disadvantaged children (as defined by the Children Act, 2013) and orphans (i.e., children whose parents, both or anyone, have died; children living with one parent due to divorce). The aim of this program is to enhance the financial capacity of organizations registered under the Department of Social Welfare that provide disadvantaged children and orphans with shelter, protection, care, education, and training with a view to reintegrating them into society. This Programme is currently being executed under the Implementation Manual for Capitation Grant Distribution, 2024.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Social Care Service
Function Intervention	No Specific Intervention
Lifecycle Stage	School-aged Children
Beneficiary Gender	All
Year of Inception	1961
Eligibility Criteria	<ul style="list-style-type: none"> Registration with the Department of Social Services Age of the children between 6-18 years The organization must admit the concerned children to schools
Benefit	TK. 2000 per individual (food – TK. 1600, dress – TK. 200 and medical/others – TK. 200)
Payment Cycle	Half yearly
Targeted Number of Beneficiaries (2025-26)	1.11 Lac
Budget (2025-26)	TK. 280 Crore

Key Updates

- The Implementation Manual for Capitation Grant Distribution has been revised in 2024 for better targeting and implementation.
- The budget allocation for this Programme in FY 2025-26 is TK. 280 Crore.

9. Employment Generation Programme for the Poorest

Overview



The Employment Generation Programme for the Poorest (EGPP) is a nationwide social assistance initiative to offer temporary employment to the extremely impoverished working age during lean periods and to improve rural infrastructure to bolster the catastrophe resilience of at-risk households. The Programme offers temporary employment to workers for two cycles, each consisting of 40 days of work. The initial cycle extends from October to December, while the subsequent cycle is from March to April. The beneficiaries are required to labor 7 hours a day and receive TK. 400 (Four hundred) per day. They must obtain Job Cards and deposit TK. 25 daily into their respective bank accounts to promote savings, which can be withdrawn after July 1st of the subsequent fiscal year. The Programme is currently executed in accordance with the instructions for implementing The Employment Generation Programme for the Poorest, 2020.

Programme Features

Ministry	Ministry of Disaster Management and Relief
Department/Agency	Department of Disaster Management
Function (Category)	Social Assistance
Function Intervention	Public Workfare
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	2008
Eligibility Criteria	<ul style="list-style-type: none"> • Employable individuals with poor socioeconomic status • Priority is given to the landless and low-income individuals having no significant livestock resources
Benefit	Daily wage of TK. 400 (2 cycles, 40 days each)
Payment Cycle	Weekly
Targeted Number of Beneficiaries (2025-26)	4 Lac
Budget (2025-26)	TK. 1650.63 Crore

Key Updates

- The implementation instructions for the Employment Generation Programme have been revised.
- The charge for G2P payment transfer is paid by the government.
- The budget allocation for this Programme in FY 2025-26 is TK. 1650.63 Crore.

10. Employment Generation Programme for the Poorest “Plus”



Overview

The Employment Generation Programme for the Poorest “Plus” (EGPP⁺) is a special edition of EGPP that provides various support programmes for the poorest in Cox’s Bazar district during and after a wide range of disasters. The natural disasters include cyclones, floods, storms, droughts, tornadoes, flash floods, and so forth, while the man-made disasters include internal displacement, financial crises, shocks, pandemics, and so forth. Institutional mechanism of EGPP⁺ spans from national to Union Ward level. The EGPP⁺ programme supports the poor families with physically able and challenged members by providing them with food and employment opportunities during the period of a disaster. This programme is currently executed in accordance with the Employment Generation Programme for the Poorest “Plus,” 2021. The beneficiaries are selected through funded small-scale projects.

Programme Features

Ministry	Ministry of Disaster Management and Relief
Department/Agency	Department of Disaster Management
Function (Category)	Social Assistance
Function Intervention	Public Workfare (Cash)
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	2021
Eligibility Criteria	<ul style="list-style-type: none"> • Employable individuals with poor socioeconomic status • Priority is given to low-income families with able and physically challenged members • Age limit : 18-65 years • Annual income : below TK. 48,000
Benefit	Daily wage of TK. 400
Payment Cycle	Weekly
Targeted Number of Beneficiaries (2025-26)	1.6 Lac
Budget (2025-26)	TK. 100 Crore

Key Updates

- The charge for G2P payment transfer is paid by the government.
- The budget allocation for this Programme in FY 2025-26 is TK. 100 Crore.

11. Funds for the Oppressed, Afflicted Women and Children



Overview

This Programme aims to support the oppressed, afflicted women and children across the country. Financial assistance is provided to women and children who have been victims of abuse, neglect, or other forms of mistreatment. Assistance is disbursed in accordance with the 'Oppressed, Destitute Women and Children Welfare Fund Management Policy' based on application of the victimized women and children. The fund may be utilized to address various expenditures, encompassing housing, sustenance, healthcare, education, and other essential needs. The grant amount may fluctuate based on the individual's particular requirements and circumstances.

Programme Features

Ministry	Ministry of Women and Children Affairs
Department/Agency	Executive Council for the Fund formed in Ministry
Function (Category)	Social Assistance
Function Intervention	Cash (one-off)
Lifecycle Stage	Household (Poverty)
Beneficiary Gender	All
Year of Inception	2004
Eligibility Criteria	<ul style="list-style-type: none"> Any oppressed woman or child can apply for the grant Applicants must provide genuine information
Benefit	Up to TK. 25,000 per individual
Payment Cycle	One Time
Targeted Number of Beneficiaries (2025-26)	17 Thousand
Budget (2025-26)	TK. 5 Crore

Key Updates

- The guidelines for application and receiving Funds for the Oppressed, Afflicted Women and Children fund have been revised.
- The budget allocation for this Programme in FY 2025-26 is TK. 5 Crore.

12. Improving Access and Retention through Harmonized Stipend Programme



Overview

Insolvency and the negligence of poor guardians are the primary factors contributing to the low enrollment of boys and girls at the secondary level. Considering this fact, the government implemented a stipend program for both boys and girls from impoverished homes to enhance access and decrease dropout rates in secondary education. Students in grades 6 to 12 from both ordinary and madrasah education are eligible for the HSP. There were four projects to provide various forms of stipends to students in these grades. These projects feature differing stipend amounts and bonus structure as well as distinct selection criteria. At present, children in grades 6 to 12 from impoverished families get a monthly stipend through the G2P system. Additionally, tuition and examination fees for grades 10 and 12 are paid directly to the respective educational institutions. This programme is currently administered in accordance with the Manual for Harmonized Stipend Programme 2020.

Programme Features

Ministry/Division	Secondary and Higher Education Division
Department/Agency	Prime Minister's Education Assistance Trust
Function (Category)	Social Assistance
Function Intervention	Stipend
Lifecycle Stage	School-aged Children
Beneficiary Gender	All
Year of Inception	2018-19
Eligibility Criteria	Students from low-income families attending government secondary and higher secondary educational institution
Benefit	BD. 200 - 400 Monthly
Payment Cycle	Half Yearly
Targeted Number of Beneficiaries (2025-26)	68.75 Lac
Budget (2025-26)	TK. 2732.45 Crore

Key Updates

- The implementation Manual for the Harmonized Stipend Programme has been revised.
- The charge for G2P payment transfer is paid by the government.
- The budget allocation for this Programme in FY 2025-26 is TK. 2732.45 Crore.

13. Vulnerable Group Feeding Programme

Overview



Vulnerable Group Feeding (VGF) is one of the oldest social security programmes in Bangladesh. In collaboration with the World Food Programme (WFP), the Ministry of Disaster Management and Relief and the Ministry of Fisheries and Livestock have been implementing this programme over five decades. VGF provides food assistance to impoverished households impacted by natural catastrophes. The main objectives of the program are to ensure food security for destitute and marginalized people and contribute to poverty reduction by offering temporary support during times of crisis.

Programme Features

Ministry	Ministry of Disaster Management and Relief Ministry of Fisheries and Livestock
Department/Agency	Department of Disaster Management Department of Fisheries
Function (Category)	Social Assistance
Function Intervention	Food
Lifecycle Stage	Family (Poverty)
Beneficiary Gender	All
Year of Inception	1974
Eligibility Criteria	Poor and extreme poor
Benefit	10-30 KG rice per month/household
Payment Cycle	Not fixed
Targeted Number of Beneficiaries (2025-26)	1.91 Crore
Budget (2025-26)	TK. 1807.89 Crore

Key Updates

- The implementation instructions for the Vulnerable Group Feeding have been revised for better targeting and implementation.
- The budget allocation for this Programme in FY 2025-26 is TK. 1807.89 Crore.

14. Open Market Sale Programme



Overview

The Open Market Sale (OMS) policy is essential for stabilizing food prices, guaranteeing affordability for low-income populations and alleviating economic disruptions. It protects at-risk groups, bolsters comprehensive social security and strengthens urban resilience to food insecurity and economic instability. The OMS functions as a policy mechanism to mitigate seasonal price surges of food grains (mainly rice and wheat), offering an efficient means for market price stabilization and guaranteeing affordable access to food for low-income individuals. OMS was established in September 1978 as a universal price intervention mechanism advocated by the World Bank in 1977. The current seasonal Open Market Sale, a subsidized initiative serves as a proactive strategy to mitigate the economic strain for vulnerable populations during times of market instability. This programme is executed in accordance with the Guidelines of Open Market Sale, 2024.

Programme Features

Ministry	Ministry of Food
Department/Agency	Department of Food
Function (Category)	General Subsidies
Function Intervention	No Specific Intervention
Lifecycle Stage	Household (Poverty)
Beneficiary Gender	All
Year of Inception	2008
Eligibility Criteria	Any citizen of Bangladesh, especially from low-income and destitute communities
Benefit	10-30 Kg rice per month/household
Payment Cycle	Not fixed
Targeted Number of Beneficiaries (2025-26)	122.52 Lac
Budget (2025-26)	TK. 3433.08 Crore

Key Updates

- The implementation guidelines for the OMS Program have been revised for better targeting and implementation.
- The budget allocation for this Programme in FY 2025-26 has increased significantly from TK. 2004.22 Crore (FY 2024-25) to TK. 3433.08 Crore.

15. Food Friendly Programme

Overview



The government introduced the Food Friendly Program (FFP) in 2006, a pro-poor initiative that supplies food grain at a very low price to 55 lac poorest families living in the rural areas. Under this programme the enlisted beneficiaries are eligible to receive 30 KG of rice per month for six months. The rice is provided at a nominal cost of TK. 15 per KG and distributed through a network of dealers operating in union-level administrative areas. This programme significantly contributes towards achieving the first two Sustainable Development Goals, namely No Poverty and Zero Hunger. This program is currently executed in accordance with the guidelines for the Implementation of Food friendly Program, 2024.

Programme Features

Ministry	Ministry of Food
Department/Agency	Department of Food
Function (Category)	General Subsidies
Function Intervention	No Specific Intervention
Lifecycle Stage	Household (Poverty)
Beneficiary Gender	All
Year of Inception	2006
Eligibility Criteria	Extremely poor people in the rural areas Priority to be given to the families in distress
Benefit	30 KG rice per family/household
Payment Cycle	Not fixed
Targeted Number of Beneficiaries (2025-26)	55 Lac Households
Budget (2025-26)	TK. 4531.90 Crore

Key Updates

- The implementation guidelines for the Food Friendly Program have been revised for better targeting and implementation.
- The budget allocation for this Programme in FY 2025-26 has increased significantly from TK. 3257.98 Crore (FY 2024-25) to TK. 4531.90 Crore.

16. Food for Work

Overview



Numerous agricultural laborers encounter significant difficulties in sustaining their income during seasonal downturns. Furthermore, agriculture alone does not generate adequate revenue, and rural communities have restricted opportunities for alternative work. The government has initiated the Food for Work Program to provide seasonal employment, enhance rural infrastructure, stabilize food supply, and reduce rural poverty. The aim is to mitigate the susceptibility of rural communities to natural disasters by enhancing their general quality of life and reconstructing infrastructure in regions impacted by disasters. For this purpose, beneficiaries receive cash and food grains in the form of General Relief (GR), Test Relief (TR) and Food for Work. This program is currently executed in accordance with the instructions for implementing the Food for Work Programme, 2021 by the Ministry of Disaster Management of Relief and the Ministry of Land. The Ministry of Land implements this program through the earth work component of the Climate Victims Rehabilitation Project.

Programme Features

Ministry	Ministry of Disaster Management and Relief Ministry of Land
Department/Agency	Department of Disaster Management Climate Victims Rehabilitation Project of Ministry of Land
Function (Category)	Social Assistance
Function Intervention	Public Workfare (Food)
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	1974
Eligibility Criteria	Those who became landless due to river erosion and natural disasters Casual laborers by occupation and own less than 0.5 acre of land
Benefit	8 KG of rice or cash equivalent per day
Payment Cycle	Monthly
Targeted Number of Beneficiaries (2025-26)	9.8 Lac
Budget (2025-26)	TK. 1045.05 Crore

Key Updates

- The implementation instructions for the Food for Work Programme (GR/TR/Earth Work) have been revised for better targeting and implementation.
- The budget allocation for this Programme in FY 2025-26 is TK. 1045.05 Crore.

17. Programme on Rehabilitation and Alternative Employment for the People Engaged in Begging

Overview



Extremely poor people in Bangladesh often adopt begging a way of earning and living. Many of these destitute people were victims of disasters, river erosion, disability, organized crime and so forth. Beggars of various ages are seen begging in main roads, footpaths, traffic signals, supermarkets, parks, government offices and in the premises of various religious institutions. The

Government believes that begging cannot be a profession of dignity for any citizen. Through the Programme on Rehabilitation and Alternative Employment for the People Engaged in Begging, the Government aims to eliminate begging from the country and rehabilitate them into society by involving them into alternative professions. The programme is currently executed in accordance with the Guideline of Programme on Rehabilitation and Alternative Employment for the People Engaged in Begging, prepared and circulated in 2018.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Labor Market Program
Function Intervention	Economic Inclusion
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	2018
Eligibility Criteria	<ul style="list-style-type: none"> Beggars Working-age homeless people living in the streets
Benefit	One-off grants, training and/or working capital etc.
Payment Cycle	One-off
Targeted Number of Beneficiaries (2025-26)	40 Thousand
Budget (2025-26)	TK. 12 Crore

Key Updates

- The budget allocation for the programme in FY 2025-26 is TK. 12 Crore.

18. Rural Social Service Programme



Overview

The Rural Social Service (RSS) is a social protection programme contributing significantly to the reduction of poverty in the rural areas. The programme aims to support the poorest and marginalized in the rural area and improve their socioeconomic status. It also seeks to create awareness about various development programmes among people living in rural areas and develop a savings tendency by generating funds for the participants. This social service programme offers revolving microcredits free of interests and mortgage to the people living under poverty line, including landless farmers, unemployed youth, vulnerable women, elderly and persons with disabilities. Since its inception in 1974, the programme has gone through various reforms and evolved accordingly. Currently, the programme is executed in accordance with the Implementation Manual of the Rural Social Service Programme, 2010.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Labor Market Programme
Function Intervention	Entrepreneurship Support
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	1974
Eligibility Criteria	Low-income individuals/families living in rural areas Includes mainly landless farmers, unemployed youth, vulnerable women, elderly and persons with disabilities
Credit Benefit	TK. 5000 to 50,000 Per Family
Payment Cycle	Not Applicable
Targeted Number of Beneficiaries (2025-26)	11 Thousand
Budget (2025-26)	TK. 30.00 Crore

Key Updates

- The budget allocation for the programme in FY 2025-26 is TK. 30.00 Crore.

19. Urban Community Development Programme

Overview



Poverty reduction and social development in urban areas require special attention. The Urban Community Development (UCD) Programme aims to reduce poverty among urban low-income communities and to foster a caring and inclusive society. This programme operates in collaboration with non-government volunteer organizations to encourage private, non-government and community-led initiatives that support diverse aspects of urban socioeconomic development. The programme is guided by four strategic objectives - coordination, creating social awareness, providing skill development training and offering interest-free small loans. Field offices of the Department of Social Services facilitate the implementation of this program in the urban areas in accordance with the implementation instructions of the Urban Community Development Programme.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Labor Market Programme
Function Intervention	Entrepreneurship Support
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	1996
Eligibility Criteria	<ul style="list-style-type: none"> Low-income individuals living in urban areas
Credit Benefit	<ul style="list-style-type: none"> Skill Development Training TK. 10,000 to 100,000 per individual
Payment Cycle	Not Applicable
Targeted Number of Beneficiaries (2025-26)	6 Thousand
Budget (2025-26)	TK. 14.40 Crore

Key Updates

- The budget allocation for the programme in FY 2025-26 is TK. 14.40 Crore.

20. Rural Mother Centre Programme

Overview



Promoting women's empowerment, economic inclusion, and social development is an important part of the social security system in Bangladesh. The Rural Mother Center (RMC), since its inception in 1975, has been offering critically important services for poor and disadvantaged women. This service is available through Rural Mother Care Centers across all districts and upazilas.

The main activities of these RMCs are creating awareness among women regarding the benefits of a small family, adult education, health and nutrition, and maternal and childcare. Additionally, the programme provides women with microcredit to support socioeconomic progress, savings, and profitable business ventures. The objectives of this program are to include women in development activities, alleviate poverty, assist in adopting suitable family planning practices, enhance awareness and skills, and build financial capital for women-led organizations.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Labor Market Programme
Function Intervention	Entrepreneurship Support
Lifecycle Stage	Working Age
Beneficiary Gender	Female
Year of Inception	1975
Eligibility Criteria	Low-income women in the rural areas Women capable of childbirth
Credit Benefit	TK. 10,000 to 50,000 per individual
Payment Cycle	In 20 installments with 5 percent service charge
Targeted Number of Beneficiaries (2025-26)	10 Thousand
Budget (2025-26)	TK. 25 Crore

Key Updates

- The budget allocation for the programme in FY 2025-26 is TK. 25 Crore.

Chapter 4:

Digital Innovation in Social Security System of Bangladesh

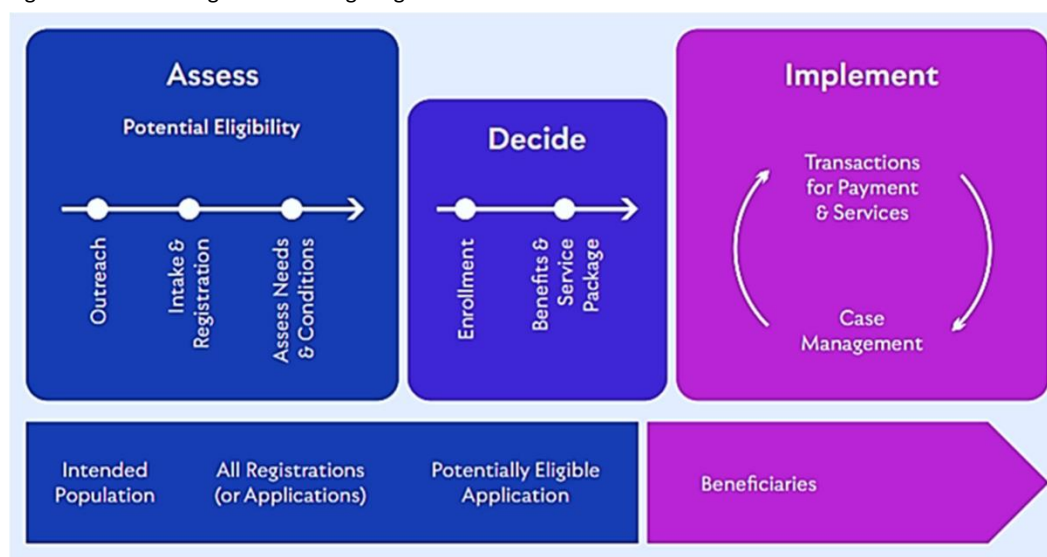


Chapter 4: Digital Innovation in Social Security System of Bangladesh

4.1 Conceptual Framework of Single Registry

- 4.1.1** The government is committed to providing a broad range of social benefits and services to address the diverse needs of its citizens. It delivers various types of assistance—both financial and in-kind—through conditional and unconditional programmes targeting low-income and vulnerable groups such as women, children, the elderly, and persons with disabilities. In addition, programmes such as unemployment benefits, social care services, and in-work incentives contribute to sustaining household livelihoods.
- 4.1.2** In recent years, a growing number of developing countries have adopted social registry systems to strengthen governance mechanisms, prevent double-dipping, and reduce inclusion and exclusion errors. A social registry can support a wide range of social protection programmes with varying coverage—from universal schemes (available to all citizens) to geographically targeted programmes (limited to specific regions), and categorical programmes (focused on specific demographics such as age, disability, or gender). To ensure the success of these government initiatives, an efficient delivery chain must be established—beginning with the identification of eligible beneficiaries through outreach, intake, and registration, followed by a comprehensive assessment of their needs and conditions.
- 4.1.3** The implementation of social security programmes typically follows a standard sequence of steps, beginning with the identification of potential beneficiaries, evaluating their eligibility, and ultimately enrolling them in appropriate schemes. However, when multiple programmes operate independently, this process can become inefficient. Duplication in beneficiary selection leads to the misuse of government resources and creates issues such as double-dipping, while some eligible individuals may be excluded altogether. This fragmentation not only strains public budgets but also weakens the overall effectiveness of social security efforts, resulting in support gaps despite increased spending.
- 4.1.4** A key aspect of effective social protection is ensuring equitable access, which involves managing intake, registration, and the determination of potential eligibility in ways that promote inclusion (in terms of coverage and equity), efficiency (for both beneficiaries and service providers), accuracy, and transparency. Social registries are specifically designed to fulfill this role. A social registry is an information system (as illustrated in Figure 4.1) that supports the processes of outreach, registration, and the assessment of needs and conditions to determine the potential eligibility of individuals or households for one or more social protection programmes. While there are numerous technical considerations in the design and implementation of social registries, their policy function is straightforward: to serve as a gateway for the potential inclusion of targeted populations into social protection systems.

Figure 4. 1: Social Registries for Targeting Intended Beneficiaries



Source: Social Registries for Social Assistance, World Bank (2019)

4.1.5 Although different countries may use terms such as “Social Registry,” “Single Registry,” or “National Registry,” their core function remains the same: to serve as a unified, well-structured database that centralizes essential information on current and potential social programme beneficiaries. By offering a single access point, these systems streamline the process for citizens to connect with key social protection initiatives, reduce duplication, and enhance efficiency across programmes.

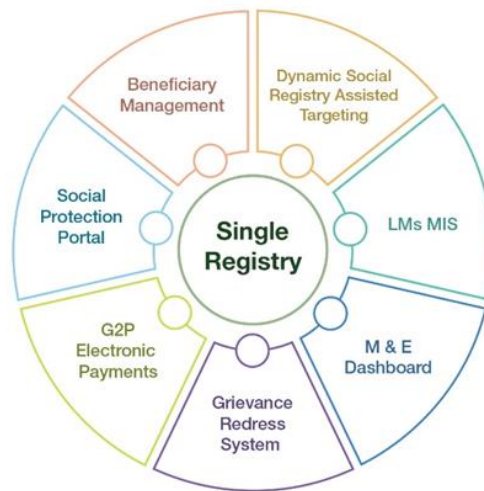
4.1.6 In essence, a social registry serves as a platform for outreach and the registration of individuals who may be eligible for social protection. It facilitates the inclusion of populations at risk of poverty by acting as the initial entry point for individuals to register for social support. At the operational level, social registry functions as an information system interface that captures and stores socioeconomic data of registrants. These data can be organized, for example, by ranking households from richest to poorest—to support targeting processes. However, the social registry itself does not determine or select the final beneficiaries for social protection programmes.

4.2 Single Registry System in Bangladesh

4.2.1 Bangladesh launched a life cycle based social protection system following the adoption of the NSSS offering support to citizens in addressing the risks encountered at different stages of life, including pregnancy, early childhood, school age, working age and old age. The government has extended the coverage of social security significantly in recent years. However, a key challenge still remains in targeting of beneficiaries i.e. selecting the eligible people to receive the social benefits.

4.2.2 The National Social Security Strategy (NSSS) includes a commitment to establish a national Single Registry³³. It states, "*The government will establish a national Single Registry that is based on building scheme-specific MISs that communicate with each other. The Single Registry would be based on a national identity system of all Bangladeshi citizens.*" In line with the NSSS strategy, the Finance Division developed a central database called the 'Social Protection Budget Management Unit (SPBMU) MIS' during 2014 to 2021 as a central MIS for payment processing that stores payment data related to social security programmes. Single registries generally support the initial identification and registration, and needs assessment phases of social protection implementation and delivery, M&E Dashboard, Grievance Redress System (GRS) etc. as illustrated in Figure 4.2.

Figure 4.2: Schematic Diagram of Single Registry

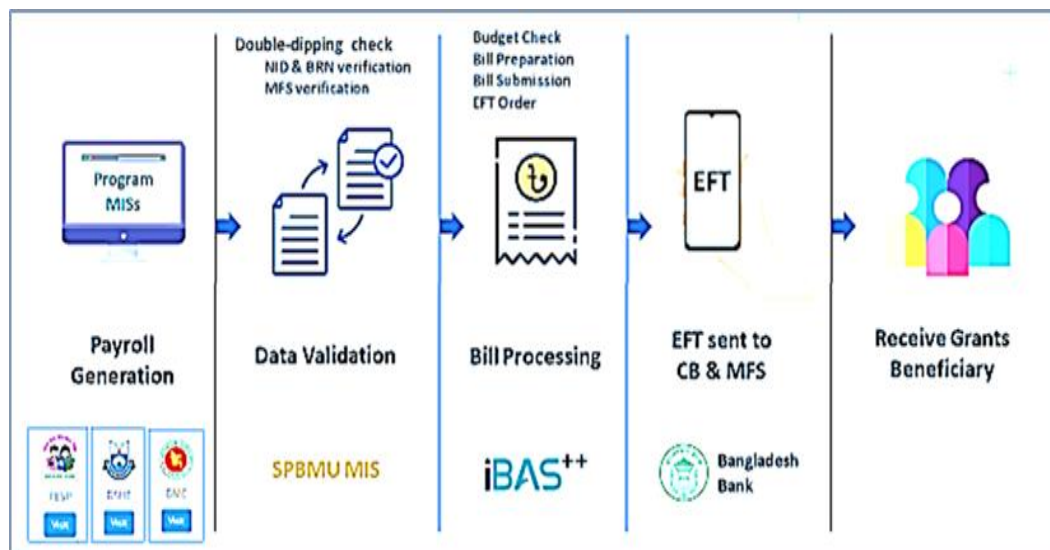


4.2.3 The Finance Division has recently upgraded the existing central system for G2P (Government-to-Person) payment processing, the SPBMU MIS, as a Single Registry for social protection. Along with the storing of the payment-related data, the system is now capable of containing all relevant information on existing beneficiaries as well as potential beneficiaries. Other standard features, such as double-dipping check, grievance redress, monitoring and evaluation dashboard etc., have also been incorporated into the single registry system. Additionally, a public web portal has been developed to act as a single point of entry to any of the social security MIS and to make available key statistics on social security initiatives of the government as well as other organizations. The interlinkages of the various systems – Programme MISs for beneficiary data, NID (National Identity Number) and BRN (Birth Registration Number) databases for identity verification have been integrated in the Single Registry System (SPBMU MIS) in Bangladesh.

³³ General Economics Division. (2015). *National Social Security Strategy*. Government of Bangladesh

4.2.4 The G2P payment process, as shown in Figure 4.3, begins with payroll generation in the programme MISs. The payroll data received from the programme MIS is validated in the SPBMU MIS and then sent to iBAS++ for budget checking and bill preparation. After the bill is approved, an EFT order is sent from iBAS++ to the Bangladesh Bank. The electronic money ultimately lands on the beneficiaries' bank or Mobile Financial Services (MFSs) accounts.

Figure 4. 3: G2P Payment Process



As of now, 25 cash-based social security programmes from several line ministries are connected with the SPBMU MIS through nine MISs. The following social security MISs shown in Table 4.1 connected to Single Registry facilitating G2P payment processes are in operation:

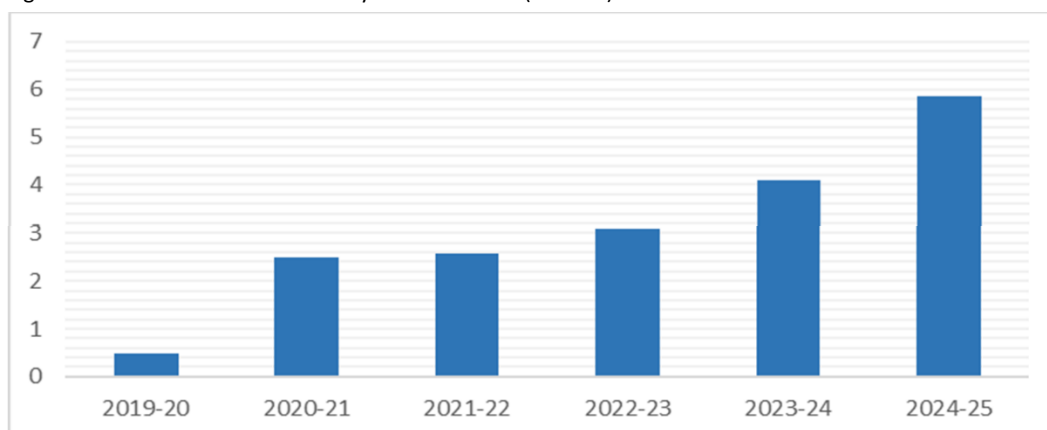
Table 4. 1: MISs Facilitating G2P Payment Processes

Sl	MIS	User Ministry	Developed and Maintained by
1	Harmonized Stipend Programme (HSP)	Secondary and Higher Secondary Education Division	Finance Division
2	Directorate of Secondary and Higher Education (DSHE)	Secondary and Higher Secondary Education Division	Finance Division
3	Directorate of Madrasah Education (DME)	Technical and Madrasah Education Division	Finance Division
4	Directorate Technical Education (DTE)	Technical and Madrasah Education Division	Finance Division
5	Primary Education Stipend Programme (PESP)	Primary and Mass Education Ministry	Finance Division
6	Department of Labor (DOL)	Ministry of Labor and Employment	Finance Division
7	Directorate of Social Service (DSS)	Ministry of Social Welfare	Ministry of Social Welfare

SI	MIS	User Ministry	Developed and Maintained by
8	Ministry of Liberations war Affairs (MoLWA)	Ministry of Liberation War Affairs	Ministry of Liberation War Affairs
9	Department of Women Affairs (DWA)	Ministry of Women and Children Affairs	Developed by Finance Division and handed over to Ministry of Women and Children Affairs

- 4.2.5** The G2P payment journey for social security programmes started in FY 2017-18. Finance Division has designed, developed, piloted and rolled out ‘MIS Integrated G2P Payment System,’ which transfers digital cash to the beneficiaries directly through banking or MFS Accounts. From the trend depicted in Figure 4.4, it is evident that, number of beneficiaries under G2P payment is rising due to availability of digital cash transfer through electronic banking and MFS. Even during the COVID-19 pandemic, the government disbursed social benefit to more than 3 Crore beneficiaries using G2P.

Figure 4.4: Growth of G2P Beneficiary in Recent Time (in Crore)



Source: Finance Division, MoF

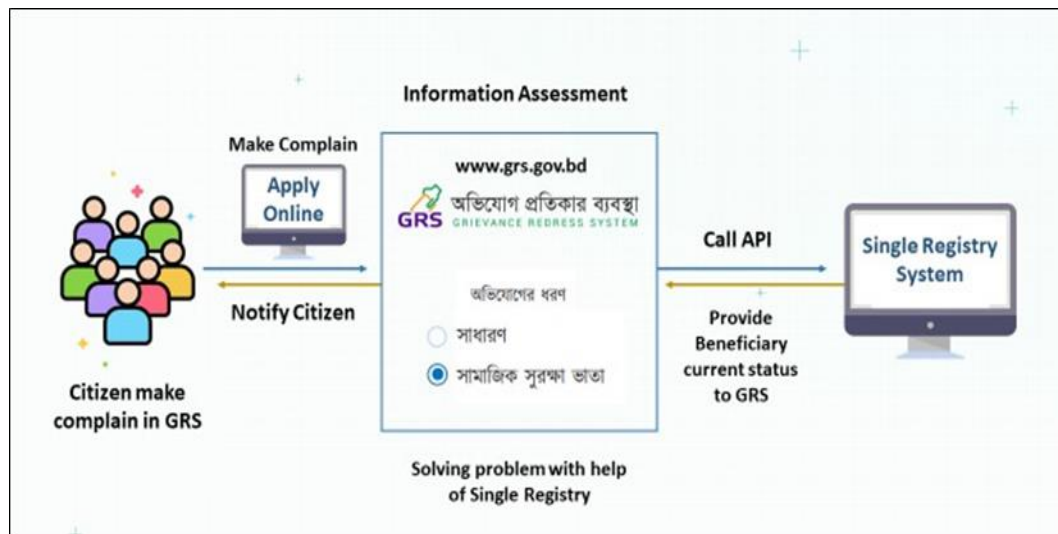
Besides, more cash transfer programmes are embracing G2P payment mode due to cost-effectiveness, speed and efficiency. The coverage of G2P has increased about 35 percent in FY 2024-25 from FY 2022-23.

4.3 Current Status of Single Registry System

- 4.3.1** The Finance Division has long been pursuing the establishment of the Single Registry System in consultations with various stakeholders and development partners. A Social security Portal named *Suhrid* (সুহৃদ) linked with programme MISs has been developed to provide single point of entry and key statistics for the citizens and policymakers. The central database is connected with the portal has standard features of Single Registry like Beneficiary Management, G2P Electronic Payment processing, Grievance Redress System, Monitoring & Evaluation Dashboard, and Single Registry Assisted Targeting.

- 4.3.2** Beneficiary Management is mostly executed through programme MIS. Basic data of beneficiaries, along with socioeconomic conditions, is captured in the line ministry MIS. Validation with the national identity system and generation of payroll can be performed by the programme MIS. Moreover, the newly developed Single registry can store beneficiaries' information of both cash and non-cash, as well as potential beneficiaries. The Application Programming Interface (API) shared with the stakeholders for double-dipping checking has been developed in the Single Registry and exposed for use by the programme MISs. Interoperability with MFSs and Bangladesh Telecommunication Regulatory Commission (for NID and cellphone number verification) has been implemented. Verification of mobile numbers against NID and MFS accounts is also possible using the API.
- 4.3.3** The Single Registry can process the payment requests and provide information on bounced-back transactions, as well as check the status of crediting beneficiary accounts. An API has also been developed to integrate the central GRS with the Single Registry, which will provide real-time data for every step of payment, from payroll generation to 'cash in' to the beneficiary MFS account.

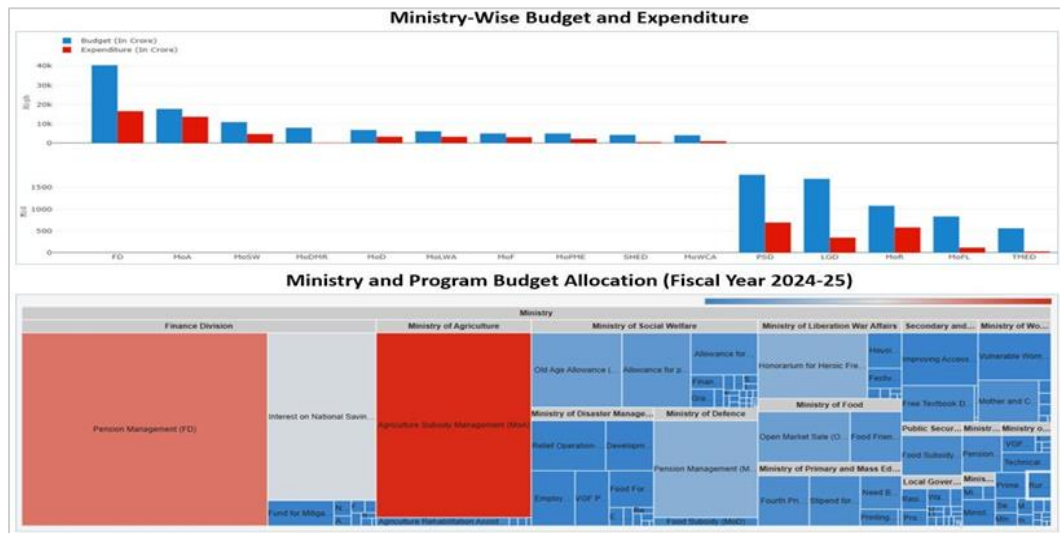
Figure 4. 5: Integrated Grievance Redress of Central GRS and Single Registry System



Source: SPBMU MIS

- 4.3.4** A graphical dashboard has been developed and incorporated as shown in Figure 4.6 in the Single Registry system for real-time visualization of ministry, division, department, or programme performance against budget, expenditure, and targeted beneficiaries. It can also generate analytical reports on the lifecycle and thematic cluster of the programmes, as well as the gender and geographical distribution of the number of beneficiaries and expenditure.

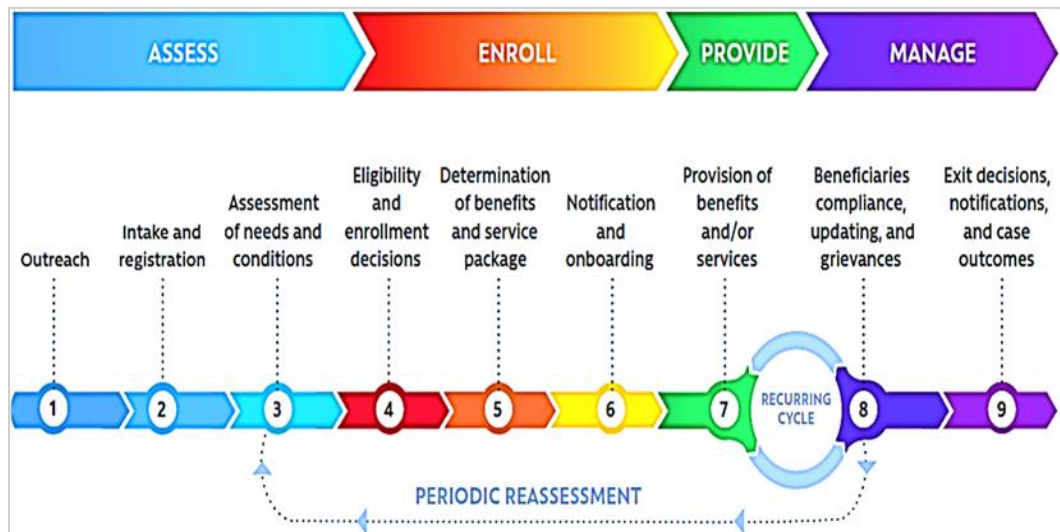
Figure 4. 6: Monitoring and Evaluation Dashboard



Source: SPBMU MIS

- 4.3.5** The Government aims to improve targeting with the help of integration of different government databases (shown in Figure 4.7), such as those for the government employees and pensioners, TIN, MPO teachers, saving certificates, land, electricity, farmers etc., to assess the socioeconomic condition of the beneficiaries which will be helpful to local community committees for further scrutiny and necessary action. The double-dipping check facility of the Single Registry System will also reduce the inclusion errors.

Figure 4. 7: Single Registry Assisted Delivery System



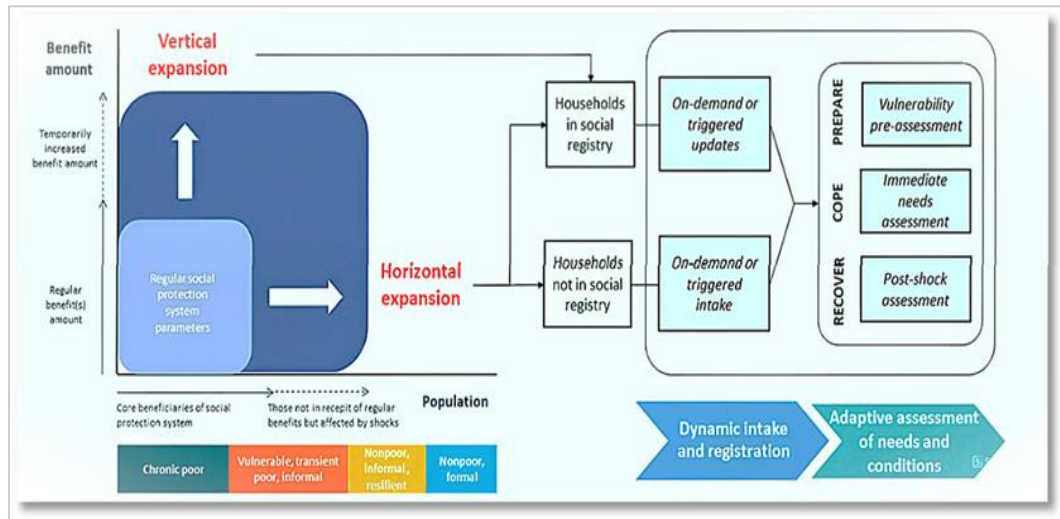
Source: The World Bank

4.4 Dynamic Social Registry for Better Beneficiary Targeting

4.4.1 Until 2018, on-demand or dynamic approaches to intake, registration, and regular data updating in social protection systems received relatively little attention. However, recent evidence from various countries shows a clear shift, as many programmes now integrate on-demand registration and frequent data updates from the outset. This trend reflects a growing recognition that flexible and adaptive systems significantly enhance the efficiency, accuracy, and responsiveness of social protection initiatives, particularly in addressing the evolving needs of vulnerable populations.

4.4.2 A Dynamic Social Registry (DSR), as illustrated in Figure 4.8, is an adaptive, real-time information management system designed to identify and assess potential beneficiaries for social protection programmes. Unlike traditional static registries that rely on infrequent data updates, the DSR continuously collects, verifies, and updates information to ensure accuracy and responsiveness to changing socioeconomic conditions. It often employs an on-demand registration approach, allowing individuals to apply for or update their information as needed, while automated checks and periodic reassessments help maintain data reliability.

Figure 4. 8: Dynamic Social Registries for Vertical and Horizontal Expansion



Source: The World Bank

4.4.3 A DSR typically features a centralized portal through which households can apply and become eligible for various social security schemes. Real-time updates are facilitated through ongoing engagement with households, whether via digital platforms or in-person contact. The system supports targeting by drawing on multiple data sources, including administrative records through interoperability and field visits. It enables the evaluation of household needs and conditions based on a set of specific criteria for each programme.

Additionally, the DSR can share data on potentially eligible households with adaptive social protection programmes, allowing these programmes to deliver both regular and shock-responsive interventions more effectively.

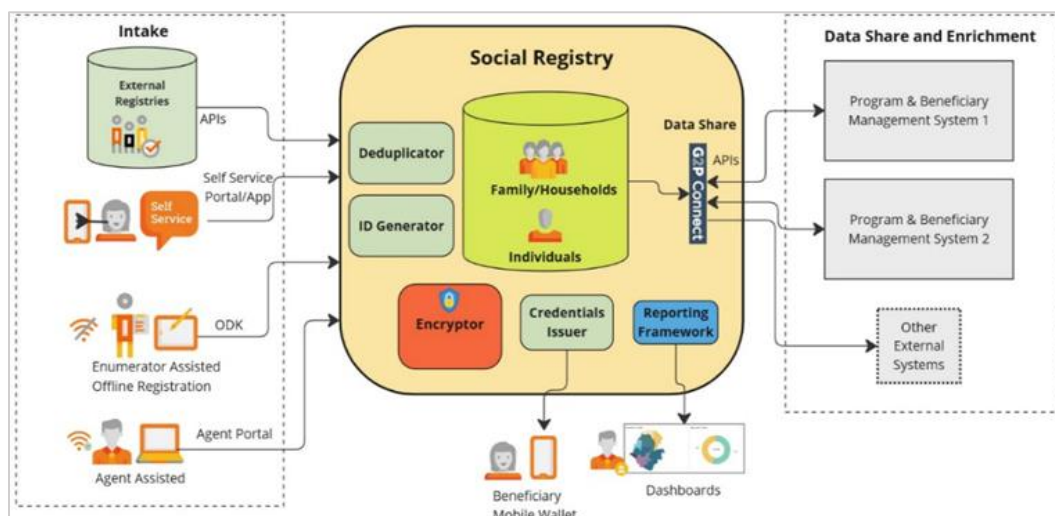
4.4.4 A key feature of a Dynamic Social Registry (DSR) is its capacity to continuously monitor and record changes in household conditions—such as income variations, food insecurity, or climate-related shocks—in order to maintain accurate and current data. This dynamic updating process poses an ongoing challenge for all social registries, whether they operate in real time or follow a scheduled update cycle. Once data is collected and cleaned, it undergoes analysis to assess the well-being of registered households, with disaggregation by key factors such as gender, age, and disability. Using this analysis and the eligibility criteria set by individual social protection programmes, the system identifies eligible individuals, families, and households. This process supports evidence-based decision-making, ensuring that assistance is effectively targeted to those most in need.

4.4.5 DSR plays a vital role in identifying and assisting vulnerable populations during natural or man-made shocks by enabling a more responsive and adaptive social protection system. In times of crisis, the DSR's value extends beyond its routine functions, facilitating the rapid scale-up of support. This expansion can take place vertically—by increasing the amount or frequency of assistance for those already registered—or horizontally—by incorporating previously unregistered households impacted by the shock. On-demand reporting mechanisms allow households to update their welfare status in real time, ensuring that the registry maintains accurate and relevant data for timely interventions. Furthermore, on-demand intake processes and targeted registration campaigns conducted during or after a crisis help identify newly vulnerable households for potential support. These dynamic features significantly strengthen the government's capacity to respond promptly and effectively to evolving needs.

4.5 Targeting Through Dynamic Social Registries

4.5.1 DSRs significantly improve the precision and equity of social protection programmes by leveraging real-time, multidimensional data to identify and prioritize beneficiaries. In contrast to traditional static systems, DSRs continuously update household information, allowing for more accurate and responsive targeting, as illustrated in Figure 4.9. With advanced analytics, DSRs assess vulnerabilities based on various criteria, including poverty levels, gender, disability status, and geographic risk factors. This approach ensures that support is directed toward the most disadvantaged and vulnerable populations, thereby enhancing the overall effectiveness and fairness of social protection efforts.

Figure 4. 9: System Architecture of DSR



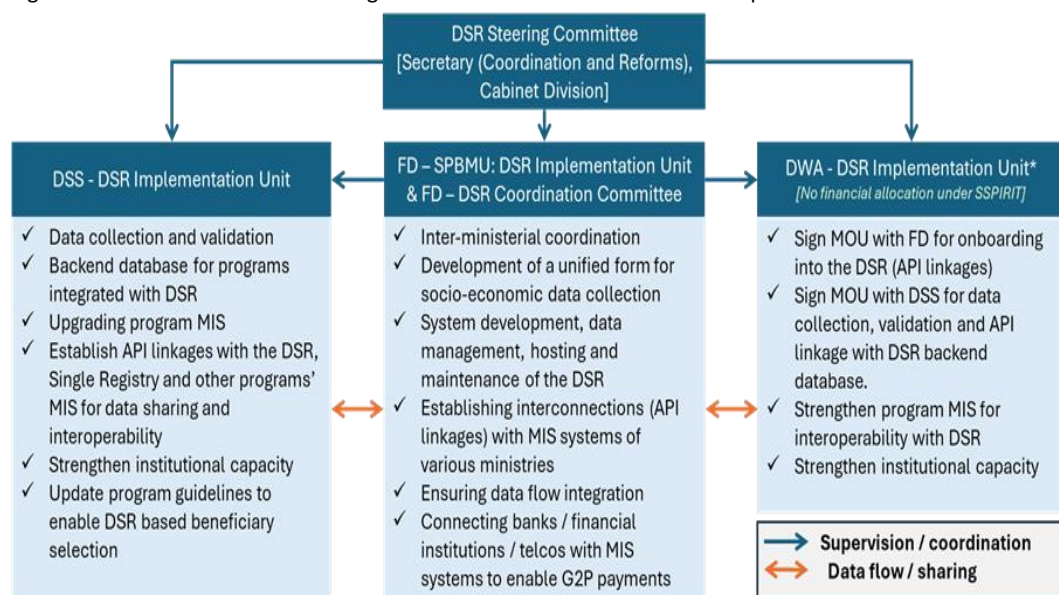
Source: The World Bank

- 4.5.2** The dynamic nature of Dynamic Social Registries (DSRs) enables adaptive targeting, whereby eligibility for social protection is regularly reassessed to reflect changing household circumstances. For instance, a household affected by sudden climate-related shocks can be swiftly identified and prioritized for assistance. By integrating data from multiple sources—such as birth registries, national identification systems (NID), tax identification numbers (TIN), and mobile surveys—DSRs enhance the accuracy of beneficiary identification and significantly reduce both inclusion and exclusion errors.
- 4.5.3** This integrated and responsive approach strengthens the effectiveness and integrity of social protection programmes by enhancing their efficiency, transparency, and overall responsiveness. The dynamic nature of Dynamic Social Registries (DSRs) ensures that support is delivered to those who need it most, at the right time, by relying on up-to-date and verified information. By using a data-driven methodology, DSRs not only improve targeting accuracy but also promote transparency and accountability. This, in turn, helps build public trust in welfare programmes by demonstrating that resources are allocated based on current and verified needs, rather than outdated or incomplete data.
- 4.6 Challenges in Establishing DSR and Strategic Pathway of Implementation**
- 4.6.1** The implementation of DSR in Bangladesh is likely to face several systemic challenges that require careful planning and strategic intervention. One of the primary obstacles arises from the fragmented nature of social protection data, which is currently distributed across multiple ministries and agencies, each operating its own Management Information System (MIS). The lack of interoperability among these systems leads to inefficiencies, duplication of records, and difficulties in consolidating accurate beneficiary information.

- 4.6.2** Additionally, the inadequate digital infrastructure—particularly in rural and remote areas—poses a significant barrier. Poor internet connectivity, limited access to smart devices, and low levels of digital literacy among marginalized communities hinder the effective rollout of a real-time, technology-driven registry. This digital divide threatens to exclude the very populations the DSR is designed to support. Furthermore, institutional barriers—including the need to foster a culture of digital transformation, manage implementation costs, and establish robust data protection frameworks—must be addressed. Overcoming these collective challenges will require a strategic and coordinated approach to unlock the full potential of a unified social protection management system.
- 4.6.3** To overcome the identified challenges, a phased and systematic approach will be adopted for the development and implementation of the Dynamic Social Registry (DSR). The initial phase will focus on integrating key social protection programs into a unified registry, while ensuring interoperability with the National ID and Birth Registration Systems to enhance data accuracy and reduce duplication. To promote inclusive registration, especially in underserved and remote areas, mobile-based enrollment solutions will be deployed. Data security will be reinforced through the enactment of comprehensive privacy legislation, and transparent grievance redress mechanisms will be established to address public concerns and foster trust. Furthermore, capacity development initiatives for government officials and local representatives will be undertaken to ensure effective adoption and implementation. Collectively, these efforts will lay the groundwork for an efficient, transparent, and inclusive DSR, thereby enabling equitable access to social protection for all eligible citizens.
- 4.6.4** The Government has initiated a series of measures to operationalize the Dynamic Social Registry (DSR) in the coming years, aiming to enhance the overall targeting efficiency of social security beneficiaries. In accordance with the decisions of the Central Management Committee (CMC)—the inter-ministerial body responsible for coordinating and overseeing the implementation of the National Social Security Strategy (NSSS)—the Cabinet Division has issued an official circular for the establishment of the DSR. The core objective of this initiative is to improve the precision of beneficiary selection and reduce both inclusion and exclusion errors. As an initial step, the DSR will be piloted in eight upazilas and will cover four flagship social protection programmes. These include three key programmes under the Ministry of Social Welfare: the Old Age Allowance, the Allowance for Widows and Husband-Deserted Women, and the Allowance for Persons with Disabilities. In addition, the pilot will incorporate the Mother and Child Benefit Programme (MCBP) under the Ministry of Women and Children Affairs.

4.6.5 The government has also already established institutional arrangements to coordinate and guide the development and implementation of DSR. As shown in Figure 4.10, a Steering Committee, headed by the Secretary (Coordination & Reforms), Cabinet Division has been formed to facilitate the nationwide implementation of the DSR. Dedicated implementation units will be set up within the Finance Division, the Ministry of Social Welfare and the Ministry of Women and Children Affairs. Besides, a Coordination Committee will be established within SPBMU in the Finance Division to ensure effective oversight and inter-ministerial coordination.

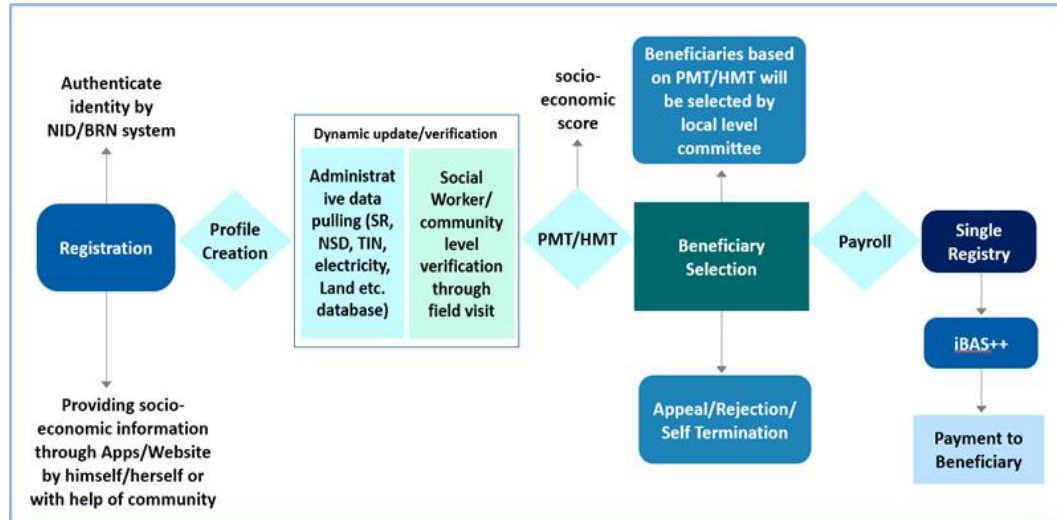
Figure 4.10 Formation of DSR Steering and Coordination Committees and Implementation Units



4.6.6 A World Bank-financed project titled "Strengthening Social Protection for Improved Resilience, Inclusion, and Targeting (SSPIRIT)" has been launched to support the implementation of DSR in the FD and the MoSW. The SSPIRIT project aims to facilitate key activities such as data collection, field-level validation, and verification of information that requires on-the-ground checks. Additionally, the project seeks to expand the coverage of cash transfer programmes and motivate potential beneficiaries—including the elderly and persons with disabilities (PWDs)—to enroll in the DSR.

4.6.7 Currently, the Government has taken initiative to implement Dynamic Social registry to improve targeting by an innovative architecture described in Figure 4.11 which is aligned with best practice of other countries and proven model by different development partners.

Figure 4.11: Proposed Architecture of DSR



In the DSR potential beneficiaries who want to get benefit from different social protection programmes will apply through designated Website/App by self or with the help of others. The registration form will be filled up by self-declaration. A profile of individual benefit seeker will be created and that information will be verified through different databases and field verification. On the basis of socioeconomic ranking and other criteria beneficiaries will be selected.

- 4.6.8** The Finance Division has initiated a project titled "Social Protection Digital Transformation and Coordination" to develop the DSR system. This project will be instrumental in designing and developing a unified data collection form, building and maintaining the DSR system and managing data hosting. The system will facilitate the registration and verification of self-declared information through API-based integration with various government and external databases.

Chapter 5:

Conclusion and Way Forward



Chapter 5: Conclusion and Way Forward

- 5.1** Social Security System in Bangladesh has evolved over time since the country's independence. This evolution is deeply rooted in the country's historical context, unique geographic and climatic position, and a continuous quest of the government for progress in people's life standards, poverty reduction and economic inclusion. The transformative changes that occurred in the landscape of social security programmes in Bangladesh were backed up with legal, policy and institutional frameworks. While the Constitution of Bangladesh provides the foundation for ensuring basic needs of all citizens through social spending and services, various laws, policies, programmes and projects have furnished outcomes towards achieving an equitable and just society through the reduction of poverty, vulnerability and shocks. The National Social Security Strategy (NSSS) in 2015 has put forward a lifecycle-based approach to realize that vision of an equitable and discrimination free society by providing social protection to everyone. The current social security policies and programmes are also informed by the 2030 UN Global Development Agenda (i.e., the Sustainable Development Goals) and the Government's Re-strategizing the Economy and Mobilizing Resources for Equitable and Sustainable Development document.
- 5.2** The objectives of this report were to analyze Bangladesh's social security system, map the current programmes, highlight the key strategies and focuses, identify the core and important pro-poor programmes, highlight the key reforms and updates at policy and programme levels, and explain how the newly developed dynamic single-registry system delivers on improving implementation (i.e., ensuring transparency in targeting and beneficiary selection, avoiding duplicity, and tracking the progress).
- 5.3** In acknowledgment of the varied needs of its population, Bangladesh is advancing towards a Lifecycle-based social security system, as demonstrated in the FY 2025-26 government budget, which for the first time delineates benefits according to distinct life stages as specified in the NSSS. This strategy encompasses targeted initiatives, like the Mother and Child Benefit Programme for early infancy and the Old Age Allowance for seniors, as well as specialized assistance and stipends for those with physical disabilities. The system guarantees equitable access to benefits for all people, regardless of religion, race, or region, and incorporates relief and price stability programmes to support families during economic or natural catastrophes. The budget categorizes social security into social insurance, labor market interventions, and assistance programmes, thereby strengthening resilience and promoting employment.
- 5.4** The identification and categorization of pro-poor programmes offer new insights and values for policymakers, academics and practitioners. After reviewing several reports published by credible institutions, the identification of pro-poor social security

programmes was completed. The report adopted an approach to define and select those 39 programmes. The main characteristics of these pro-poor programmes are: (i) they primarily target the poor and marginalized; (ii) the benefits are adequate and accessible to people living in the remotest areas; (iii) they are cost-effective and sustainable. The information provided in this category will help relevant agencies to monitor, evaluate and analyze the impact of these programmes on poverty reduction.

- 5.5** The NSSS emphasizes the imperative for strong development and meticulous execution of changes to improve the efficacy and efficiency of the social security system. A primary recommendation is the implementation of a coordinated strategy to oversee diverse social security programmes and the enhancement of information management systems via a consolidated register. These measures are crucial for advancing financial inclusion and guaranteeing prompt and precise benefit allocation. The Government aims to boost the collaborative initiatives among governmental bodies, private sectors, civil society, and diverse stakeholders to guarantee inclusive participation.
- 5.6** The Finance Division plans to consolidate efforts from GOs, NGOs, corporate sectors, development partners, and autonomous entities in the Single Registry System. This registry aims to optimize the allocation of humanitarian assistance and facilitate authentic government-to-individual payments. In this regard, the Government has operationalized a Single Registry System (developed from the SPBMU MIS) to centralize beneficiary data and streamline Government-to-Person (G2P) transfers across ministries. This integrated platform ensures real-time tracking, eliminates duplicate records, and enhances targeting precision - thereby strengthening fiscal accountability and transparency across all cash-based social security programmes. The government also plans to enhance targeting by incorporating dynamic field-level verification and integrating various administrative systems to improve supervision and efficiency.
- 5.7** Looking ahead, the Government is prioritizing the implementation of a Dynamic Social Registry (DSR) as the next generation of social protection delivery. Unlike conventional static systems, the DSR enables real-time data updates and on-demand beneficiary registration by integrating data via API-based interoperability with various national databases (such as NID, Taxpayer Identification Number (TIN), and Mobile Financial Services (MFS) platforms). This approach strengthens the system's capacity to provide both vertical expansion (increased support to current beneficiaries) and horizontal expansion (rapid inclusion of newly vulnerable groups), making social protection more inclusive and shock-responsive to events driven by economic shock or climate-related disasters.

- 5.8** The Finance Division aims to optimize the system's operational capacity by promoting the development of robust Management Information Systems for all social security programmes, upgrading security measures, and improving coordination with stakeholders to enhance beneficiary identification and database integration. Moreover, it is imperative to integrate overlapping programmes and fortify system administration to accurately collect family data and minimize duplication benefits, thereby improving the effectiveness of the social security system. At the policy level, this digital transition is supported by robust legal and governance frameworks to ensure data protection and user privacy, alongside efforts to promote digital inclusion in underserved rural and remote areas. Furthermore, the Government is committed to enhancing capacity development for frontline officials and increasing citizen engagement through participatory service delivery mechanisms. These initiatives include mobile-friendly registration platforms, grievance redress systems, and interactive public dashboards. Collectively, these actions are aligned with the SDGs – particularly Goals 1, 10, and 16 – and reflect Bangladesh's long-term vision of a transparent, adaptive, and resilient social protection ecosystem, tailored to the country's socioeconomic and demographic realities. This dynamic approach will enhance efficiency, transparency, and the overall responsiveness of social protection programmes, ensuring support reaches to those who need it most, when they need it.
- 5.9** The NSSS finance model is a strategically designed approach that offers a sustainable framework for social security, advocating for a cooperative cost-sharing alliance between the government and the private sector. This model asserts that public expenditure will be predominantly financed by the government, supplemented by private contributions through social insurance and employment-related restrictions. It is structured to guarantee the affordability of the public element while conforming to current budgetary limitations and is consistent with strategic initiatives to gradually enhance social security expenditures. Implementing the NSSS proposals signifies a progressive move for the administration, likely to enhance economic inclusiveness and stability substantially. This adoption will establish the foundation for a well-organized and adaptive social security system, signifying a crucial step towards creating an equitable society.
- 5.10** A comprehensive social security system is capable to address a wide range of challenges. Given Bangladesh's climate vulnerability, the government must prioritize the distribution of social security benefits towards adaptive social protection programmes that foster environmental sustainability and bolster economic resilience. Integrating climate risk management into social security planning enables the government to mitigate climate-related economic disruptions, decrease future climate-induced migration, and secure the system's long-term sustainability. The journey towards an equitable and just society is the country's ultimate destination.

Appendix



APPENDIX

Social Security Programmes 2025-26

Sl. No	Name of the Programme	BACS Code ³⁴		Function (Category)	Function Intervention	Lifecycle Stage	(In Lac)			(Taka in Crore)		
		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
1. Ministry of Social welfare												
1	Old Age Allowance	120001801		Social Assistance	Cash	Elderly	60.01	60.01	61.00	4350.97	4350.97	4791.31
2	Allowance for Widow and Deserted Women	120001803		Social Assistance	Cash	Unclassified	27.75	27.75	29.00	1844.32	1844.32	2277.83
3	Disability Allowance and Education Stipend Programme	120001814		Social Assistance	Cash	Persons-With-Disability	33.34	33.34	35.31	3435.48	3435.48	3845.04
4	Underprivileged People's Livelihood Development Programme	120005806		Community Development	Economic Inclusion	Unclassified	1.75	1.75	2.69	126.48	126.48	223.05
5	Financial support Programme for Cancer, kidney, Liver Cirrhosis, Paralyzed by Stroke, Born Heart Patients and Thalassemia	120008000		Social Assistance	Cash (One-off)	Household (poverty)	0.60	0.60	0.60	300.00	300.00	300.00
6	Rural Social Service (RSS) Programme: Revolving small loan	120013101		Labor Market Programme	Entrepreneursh ip support	Working Age	0.11	0.11	0.11	30.00	30.00	30.00
7	Urban Community Development (UCD) Programme: Revolving small loan	120013201		Labor Market Programme	Entrepreneursh ip support	Working Age	0.06	0.06	0.06	15.00	15.00	14.40

³⁴ Operation Code denotes the program code in iBAS++ and Economic Code is stated when specific expenditure considered as Social Protection.

Sl. No	Name of the Programme	BACS Code ³⁴		Function (Category)	Function Intervention	Lifecycle Stage	(In Lac)			(Taka in Crore)		
		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
8	Rural Mother Centre (RMC) Programme: Revolving small loan	120013301		Labor Market Programme	Entrepreneurship support	Working Age	0.10	0.10	0.10	25.00	25.00	25.00
9	Trust for the Protection of the Persons with Neuro-Developmental Disabilities	132004500		Social Care Service	No Specific Intervention	Persons-With-Disability	3.15	3.15	3.15	39.60	39.60	39.51
10	Physically Challenged Welfare Trust	131007700		Social Care Service	No Specific Intervention	Persons-With-Disability	0.09	0.09	0.09	22.00	22.00	22.00
11	Combined Training and Rehabilitation Centre for Children	135009200		Social Care Service	No Specific Intervention	School-aged Children	0.03	0.03	0.04	31.26	31.26	36.60
12	Service and Support Centre for Persons with Disabilities	135017201		Social Care Service	No Specific Intervention	Persons-With-Disability	12.00	12.00	14.00	80.32	80.32	83.44
13	Rehabilitation and Alternative Livelihood Programme for the Persons Engaged in Begging	120005800		Labor Market Programme	Economic Inclusion	Working Age	0.40	0.40	0.40	12.00	12.00	12.00
14	National Foundation for the Development of Persons with Disabilities	135009000		Social Care Service	No Specific Intervention	Persons-With-Disability	0.12	0.12	0.12	44.73	44.73	47.19
15	Food Support to Residents in Government Orphanages and Other Institutions	12902__	3254102	Social Care Service	No Specific Intervention	Household (poverty)	0.18	0.18	0.18	102.40	101.40	108.73

Sl. No	Name of the Programme	BACS Code ³⁴		Function (Category)	Function Intervention	Lifecycle Stage	(In Lac)			(Taka in Crore)		
		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
16	Grants to Non-Government Orphanages	120013401		Social Care Service	No Specific Intervention	School-aged Children	1.11	1.11	1.11	280.00	280.00	280.00
17	Cochlear Implant Activity	120012701		Social Care Service	No Specific Intervention	Persons-With-Disability	0.01	0.01	0.01	40.00	40.00	40.00
18	Bangladesh National Social Welfare Council (Other Grants)	131007600	3631199	Social Care Service	No Specific Intervention	Household (poverty)	-	-	-	90.58	90.58	81.32
19	Establishment/re-establishment of Sarkari Shishu Paribar and Baby Home	224256700		Social Care Service	No Specific Intervention	Pregnancy & Early Childhood	-	-	-	177.99	49.16	139.89
20	Cash Transfer Modernization (CTM)	224258200		Technical Assistance	No Specific Intervention	Overall system	-	-	-	161.45	54.30	131.19
21	Child-Sensitive Social Protection in Bangladesh (CSPB)	224128600		Technical Assistance	No Specific Intervention	School-aged Children	-	-	-	92.26	46.05	51.73
22	Development of the Living Standard of the Marginalized Professionals of Bangladesh	224394800		Community Development	No Specific Intervention	Working Age	-	-	-	30.03	15.33	34.04
2. Ministry of Women and Children Affairs												
23	Mother and Child Benefit Programme (MCBP)	120001813		Social Assistance	Cash	Pregnancy & Early Childhood	16.55	16.55	17.71	1622.75	1619.34	1849.24
24	Vulnerable Women Benefit (VWB) Programme	120001902		Labor Market Programme	Economic Inclusion	Working age	10.40	10.40	10.40	2195.46	2180.71	2334.13

Sl. No	Name of the Programme	BACS Code ³⁴		Function (Category)	Function Intervention	Lifecycle Stage	(In Lac)			(Taka in Crore)		
		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
25	Distressed Women and Children Welfare Fund	120013601	3631107	Social Assistance	Cash (One-off)	Household (poverty)	-	0.14	0.17	-	5.00	5.00
26	Promotion of Women Entrepreneurs for Economic Empowerment in Grass root Level	224332800		Labor Market Programme	Entrepreneurship support	Working age	-	-	-	96.00	104.28	71.86
27	Enhancing Adaptive Capacities of Coastal Communities, especially Women, to Cope with Climate Change Induced Salinity	224300600		Community Development	No Specific Intervention	Household-Shock	-	-	-	61.20	68.50	32.56
28	Supporting Implementation of Mother and Child Benefit Programme	223051600		Technical Assistance	No Specific Intervention	Pregnancy & Early Childhood	-	-	-	25.23	25.23	40.20
3. Ministry of Liberation War Affairs												
29	Assistance for the Freedom Fighters	120001805		Social Assistance	Cash	Elderly	1.97	1.97	1.97	4728.00	4728.00	4800.00
	Allowances for the War wounded & other Freedom fighters'	120001807		Social Assistance	Cash	Elderly	0.12	0.12	0.12	480.00	24.00	480.00
	Honorarium Programme for the Freedom Fighters Having Gallantry Awards	120001808		Social Assistance	Cash	Elderly	0.01	0.01	0.01	16.71	0.00	16.71

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		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
30	Bangla New year allowance for Freedom Fighters	120001809		Social Assistance	Cash	Elderly	2.00	2.00	2.00	42.53	42.53	42.53
	Victory Day allowance for Freedom Fighters	120001810		Social Assistance	Cash	Elderly	1.03	1.03	1.03	70.00	70.00	70.00
	Festival allowance for Freedom Fighters	120001811		Social Assistance	Cash	Elderly	2.00	2.00	2.00	456.00	456.00	456.00
31	Food Stuff at Concession Rate for Privileged Heroic Freedom Fighter	120002709		Social Assistance	Food	Unclassified	0.10	0.10	0.10	90.00	90.00	90.00
32	Assistance to the Families of Martyrs and Medical Assistance to the Injured in the July Uprising	120016601		Social Assistance	Cash	Unclassified	-	0.15	0.15	-	232.60	405.20
33	Housing Construction Project for The Insolvent Heroic Freedom Fighters	224335800		Social Care Service	No Specific Intervention	Household (poverty)	-	-	-	1004.12	797.84	718.88
4. Ministry of Primary and Mass Education												
34	Stipend for Primary School Students	120001415		Social Assistance	Stipend	School-aged Children	116.00	114.00	116.00	1785.00	1785.00	1675.73
35	Printing and Distribution of Free Textbooks	120001413		Social Assistance	Kind and/or food	School-aged Children	215.50	215.50	193.10	447.10	444.10	622.76
36	Schood feeding Programme of Government Primary School	224408100		Social Assistance	Kind and/or food	School-aged Children	-	-	-	-	-	2164.05

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		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
5. Secondary and Higher Education Division												
37	Free textbook distribution among students	131004400	3631199	Social Assistance	Kind and/or food	School-aged Children	209.00	195.90	224.59	1194.95	1711.07	1570.00
38	Improving Access and Retention Through Harmonized Stipend Programme	320000102	3821117	Social Assistance	Stipend	School-aged Children	67.72	63.75	68.75	2617.24	2539.59	2732.45
6. Technical and Madrasah Education Division												
39	Stipend under Technical and Madrasa Education Division	160_____	3821117	Social Assistance	Stipend	School-aged Children	12.00	11.42	21.32	488.69	324.33	657.12
40	Promoting Gender Responsive Enterprise Development and TVET Systems (ProGRESS)	223048200		Labor Market Programme	Economic Inclusion	Elderly	-	-	-	55.00	26.00	31.98
7. Ministry of Disaster Management and Relief												
41	VGF Programme	120001903		Social Assistance	Food	Household (poverty)	180.00	176.00	176.00	1184.02	1175.77	1224.70
42	Relief Operation-General	120001904		Social Assistance	Food	Household-Shock	20.00	16.00	18.00	2309.62	2299.72	2333.84
43	Food for Work (FFW)	211000203		Social Assistance	Public workfare (food)	Working Age	9.80	9.80	9.80	1024.01	1019.38	928.41
44	Development of Rural Infrastructure (Earth work)	211000300		Social Assistance	Public workfare (cash)	Working Age	18.20	16.00	16.00	1510.00	1510.00	1510.00
45	Employment Generation Programme for the Poorest (EGPP)	120001913		Social Assistance	Public workfare (cash)	Working Age	3.89	3.89	4.00	1504.50	1504.50	1650.63

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		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
46	Employment Generation Programme for the Poorest Plus (EGPP+)	120001922		Social Assistance	Public workfare (cash)	Working Age	3.89	1.60	1.60	264.47	163.00	100.00
47	Relief Activities	120001916		Social Assistance	Kind and/or food	Household-Shock	5.00	5.00	5.00	80.12	80.12	85.00
48	Relief Operation-Rehabilitation	120001920		Social Assistance	Kind and/or food	Household-Shock	1.00	10.32	10.32	70.10	70.10	70.00
49	Relief Operation-Rehabilitation (House Grant) ³⁵	120001921		Social Assistance	Kind and/or food	Household-Shock	0.47	0.47	0.47	28.00	28.00	28.00
50	Construction of Flood Shelter in the Flood Affected and River-prone Area	224230900		Community Development	No Specific Intervention	Household-Shock	-	-	-	400.00	110.00	200.00
8. Ministry of Land												
51	Valuation of Food under Food for Works	211000202	3722101	Social Assistance	Public workfare (food)	Working Age	-	-	-	-	22.40	116.64
9. Ministry of Food												
52	Open Market Sale (OMS)	120000616		General Subsidies	No Specific Intervention	Household (poverty)	109.48	111.05	122.52	2004.22	3240.60	3433.08
53	Food Friendly Programmes (FFP)	120000622		General Subsidies	No Specific Intervention	Household (poverty)	50.00	49.63	53.00	3257.98	3181.20	4531.90
10. Finance Division												
54	Pension Management	120000900		Social Insurance	No Specific Intervention	Elderly	8.00	8.00	8.50	36580.35	35407.05	35282.50
55	Fund for Rehabilitating People Affected by River Erosion	132003301		Social Assistance	Cash (One-off)	Household-Shock	-	-	-	100.00	100.00	100.00

³⁵ Various relief items include wearables, blankets, biscuits, corrugated iron, tents, baby food etc.

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		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
56	Special Grant for the Development of Char, Haor and Backward Areas	120008300		Community Development	No Specific Intervention	Household (poverty)	-	-	-	50.00	50.00	50.00
57	Special Assistance Fund for Women Development	132002600		Labor Market Programme	Entrepreneurship support	Working Age	-	-	-	25.00	25.00	25.00
58	Fund for Disaster Affected Marginal Farmer and Poultry Farm owner	132001200		Social Assistance	Cash (One-off)	Household-Shock	-	-	-	50.00	50.00	50.00
59	Earthquake's Risk Management Fund	132003000		Social Assistance	Cash (One-off)	Household-Shock	-	-	-	100.00	75.00	100.00
60	Fund for Mitigating Impacts of Economic and Natural Disaster ³⁶	120012801		Social Assistance	Cash (One-off)	Household-Shock	-	-	-	8000.00	1000.00	8000.00
61	National Pension Authority (Samata Scheme)	131020701	3721113	Social Insurance	No Specific Intervention	Elderly	-	-	-	150.00	150.00	151.43
62	Enhancing Institutional Capacity for Skills Monitoring and Management	320000303		Labor Market Programme	Economic Inclusion	Working Age	-	-	-	109.45	89.35	104.00
11. Ministry of Agriculture												
63	Agriculture Subsidy Management	120000615		General Subsidies	No Specific Intervention	Household (poverty)	213.06	213.06	234.37	17000.00	16972.00	17000.00
64	Assistance for Agriculture Rehabilitation	120006505		Social Assistance	Kind and/or food	Household-Shock	72.00	66.58	77.68	613.85	693.85	700.00

³⁶ This fund has been created for the laborers, farmers, domestic workers and victims affected by natural calamities such as flood untimely flood, storms, hailstorm, cyclones etc.

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		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
12. Health Services Division												
65	Maternal and Neonatal Child Health (MNCH) and Health System Improvement Project	224021900		Social Care Service	No Specific Intervention	Pregnancy & Early Childhood	-	-	-	612.88	411.15	437.90
13. Local Government Division												
66	Livelihood Improvement Project for Urban Poor Communities	224266200		Community Development	No Specific Intervention	Household (poverty)	-	-	-	71.96	47.32	22.69
67	Establishment of Multipurpose Disaster Shelter Center	224048400		Social Care Service	No Specific Intervention	Household-Shock	-	-	-	475.15	340.85	205.80
68	Water Supply Project in Coastal Areas through Rain Water Harvesting System	224360300	4111309	Community Development	No Specific Intervention	Household-Shock	-	-	-	216.53	297.92	236.20
69	Climate Resilient Sustainable Water Supply, Sanitation and Hygiene Project in Bangladesh	224383000	4111309	Community Development	No Specific Intervention	Household-Shock	-	-	-	38.33	23.28	79.21
70	Chattogram Hill Tracts Inclusive and Resilient Urban Water Supply and Sanitation Project	224378700	4111309	Community Development	No Specific Intervention	Unclassified	-	-	-	47.24	30.13	65.04
71	Flood Reconstruction Emergency Assistance Project for Water Supply and Sanitation	224374300	4111309	Community Development	No Specific Intervention	Household-Shock	-	-	-	70.91	26.64	134.21

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		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
72	Promoting Resilience of Vulnerable People Through Access to Infrastructure, Improved Skills and Information	224243100	3258112 4111304	Community Development	No Specific Intervention	Household-Shock	-	-	-	98.33	99.06	103.68
73	Urban Primary Health Care Services Delivery Project	224251700		Social Care Service	No Specific Intervention	Unclassified	-	-	-	180.13	317.68	54.25
74	Installation of Water Source/Tube well in the Homes of Landless/Homeless	120012901		Community Development	No Specific Intervention	Household (poverty)	-	-	-	26.00	26.00	10.00
75	Rural Water Supply, Sanitation and Hygiene Projects for Human Resource Development	224329900	4111309	Community Development	No Specific Intervention	Household (poverty)	-	-	-	460.62	460.64	647.54
14. Ministry of Cultural Affairs												
76	Grants for Cultural Activities	134010111 9134	3821107 3821115 3721102	Social Assistance	Cash (One-off)	Unclassified	0.03	0.03	0.04	42.01	35.10	41.91
15. Ministry of Chittagong Hill Tracts Affairs												
77	Rehabilitation Programme of Chattogram Hill Tracts Districts (Social Security Part)	120001915		Social Assistance	Food	Household (poverty)	5.82	5.82	5.82	428.37	477.16	435.11
78	Providing Sustainable Social Services in the Chittagong Hill Tracts (Phase 2)	224404400		Community Development	No Specific Intervention	Household (poverty)	-	-	-	-	61.31	30.52

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		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
16. Ministry of Environment, Forest and Climate Change												
79	Risk Management Fund on Climate Change	132011200		Social Assistance	No Specific Intervention	Unclassified	-	0.72	0.72	100.00	100.00	100.00
17. Ministry of Expatriates' Welfare and Overseas Employment												
80	Providing Driving Training or Employment at Home and Abroad	224305800		Labor Market Programme	Vocational skill Development	Working Age	-	-	-	40.00	29.82	50.00
18. Ministry of Fisheries and Livestock												
81	VGF Programme	120001903		Social Assistance	Food	Household (poverty)	6.00	12.65	15.42	563.82	559.89	583.19
82	Improvement of Socio-Economic and Livelihood Development of Tribal/Minor Races People Through Integrated Livestock Project	224294000		Labor Market Programme	Economic Inclusion	Elderly	-	-	-	89.00	104.00	50.00
19. Ministry of Labor and Employment												
83	Safety Net Programme for Export Oriented Industry's Distressed Workers	120012507		Social Assistance	Cash	Working Age	0.20	0.20	0.33	34.00	15.29	30.32
84	Project to Transform Backward Youth into Skilled Industrial Workers to Increase Industrial Productivity	224383300		Labor Market Programme	Vocational skill Development	Working Age	-	-	-	11.61	17.20	15.59

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		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
20. Law and Justice Division												
85	National Legal Aid Services Organization	131003600		Social Care Service	No Specific Intervention	Household (poverty)	2.00	1.50	2.00	30.21	28.12	31.72
21. Ministry of Public Administration												
86	Ministry of Public Administration (welfare grants)	1070_____	3721102	Social Assistance	Cash (One-off)	Unclassified	0.06	0.05	0.07	349.29	305.26	353.50
87	Bangladesh Employees Welfare Board	131000900		Social Assistance	Cash (One-off)	Unclassified	1.23	1.23	1.31	192.92	192.92	205.00
22. Ministry of Youth and Sports												
88	Integrated Management of Resources for Poverty Alleviation Through Comprehensive Technology	224347200		Labor Market Programme	Vocational skill Development	Working Age	-	-	-	54.40	54.28	34.00
89	Economic Acceleration and Resilience for NEET (EARN)	224378600		Labor Market Programme	Entrepreneursh ip support	Working Age	-	-	-	722.81	65.76	1053.64
90	Leaving No One Behind: Improving Skills and Economic Opportunities for the Women & Youth in Cox's Bazar, Bangladesh	224385900		Labor Market Programme	Entrepreneursh ip support	Working Age	-	-	-	45.87	80.00	48.22
91	Employment Generation Through Freelancing Training for Educated Job-seeking Youth in 48 Districts of the Country	224399100		Labor Market Programme	Entrepreneursh ip support	Working Age	-	-	-	-	50.00	105.78

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		Operation Code	Economic Code				Beneficiaries 2024-25	Beneficiaries revised 2024-25	Beneficiaries 2025-26	Budget 2024-25	Budget 2024-25 revised	Budget 2025-26
23. Chief Adviser's Office												
92	Development Assistance for Special Areas (Except Hill Tracts)	221000200		Community Development	No Specific Intervention	Unclassified	-	-	-	100.00	100.00	100.00
93	Climate Refugee Rehabilitation Project	223041100		Community Development	No Specific Intervention	Household (poverty)	-	-	-	220.00	220.00	44.47
24. Rural Development and Co-operatives Division												
94	Rural Livelihood Project	224343200		Labor Market Programme	Entrepreneurship support	Household (poverty)	-	-	-	195.00	193.20	59.91
95	Integrated Rural Employment Support Project for the Poor Women (IRESPPW)	224343100		Labor Market Programme	Economic Inclusion	Working Age	-	-	-	100.00	85.00	105.90
Total Social Security Budget										136026 ³⁷	102127	116731
Total National Budget										797000		790000
In Percentage										17.07		14.78

³⁷ The items which do not have any allocation for FY 2025-26 are not shown here separately. But their allocations for FY 2024-25 are added to the total.

