

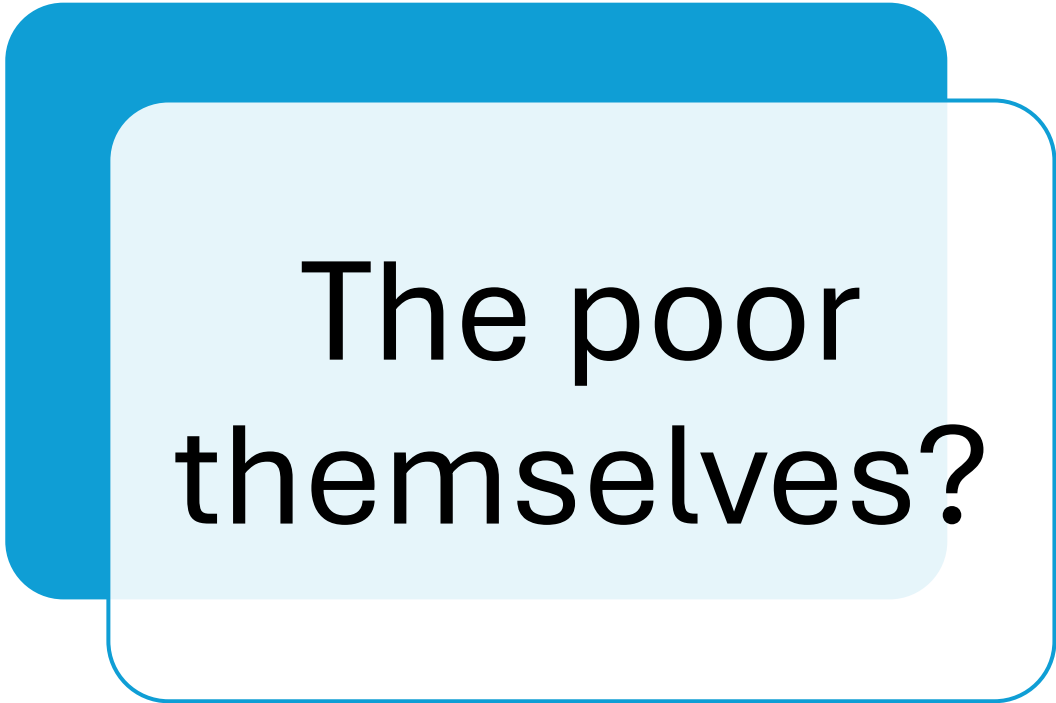


Keynote Presentation on

## **Towards an Equitable Society : Strategic Redesign of Social Protection in Bangladesh**

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Cabinet Division

# Who is Responsible for Poverty?



The poor  
themselves?



The social  
structure?



# Conventional Sentiment

- The poor are poor because of their idleness, misdeeds, and recklessness.
- It is a form of divine punishment

# Underlying Social Context



Laissez-Faire Economics



Social Darwinism



Emphasis on Self-Reliance



# Modern View

The persistence of poverty is rooted in patterns of patterns of social exploitation and inequality



# Bonsai Metaphor

Poor people are like bonsai: there is nothing wrong with their seeds, but society has denied them the soil to grow.

(Honourable Chief Adviser) Muhammad Yunus,  
*Creating a World Without Poverty: Social Business and the Future of  
Future of Capitalism*, 2007



# Social Equity

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True social equity requires creating opportunities that allow people to realize their full potential, thereby liberating them from the limitations of a 'bonsai condition.'

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Social protection can be a powerful instrument for advancing social equity

# Evolution of Social Protection in Bangladesh

## 1970s: Poor Relief

Emergency assistance for the destitute.



## Mid-1990s: Social Safety Net

Formalized allowances, food, and education.



## 2015 Onwards: Development & Social Equity

Integrated social protection into national development.



## 1980s: Workfare Programs

Conditional support through public works.



## Late-1990s: Graduation Model

Helping the poorest 'graduate' from poverty.





# Beveridge Model of Lifecycle Based Social Protection

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Beveridge model rejects individual blame, emphasizing structural solutions and collective responsibility for equity.

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Social security must be achieved by cooperation between the State and the individual... to provide a national minimum.

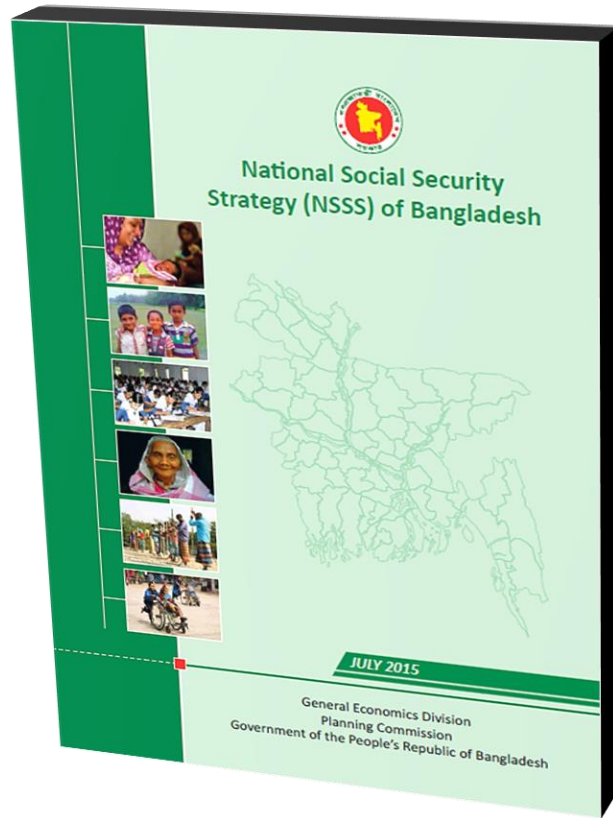
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Promotes Equity as universal access to healthcare, education, and welfare reduces disparities across class, gender, and region.

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Lifecycle based social protection to tackle five giant like want, disease, ignorance, squalor, idleness

# National Social Security Strategy (NSSS)

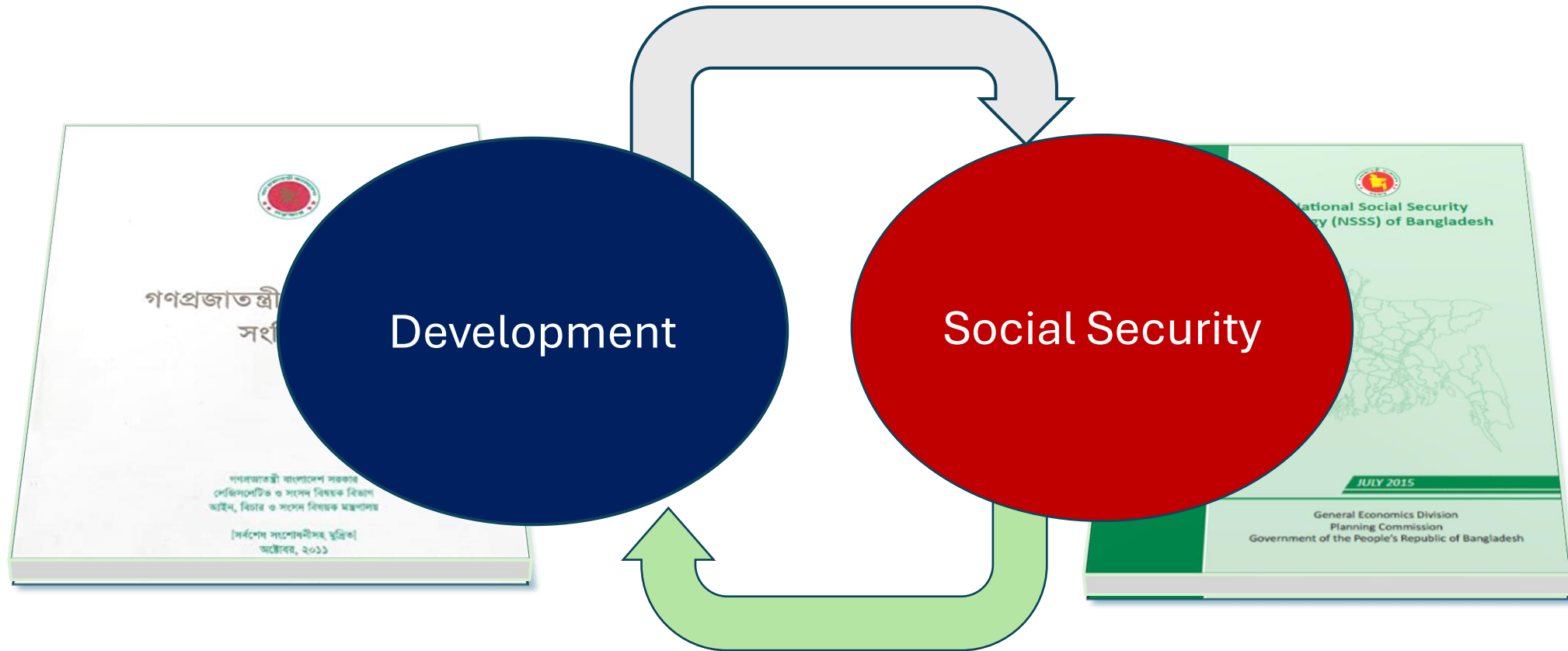


NSSS was approved by the Cabinet in 2015.

It aims at tackling triple problems of poverty, vulnerability and marginalization

It is a roadmap for lifecycle based social protection system in Bangladesh

# Development Oriented



# Trend of Poverty in Bangladesh

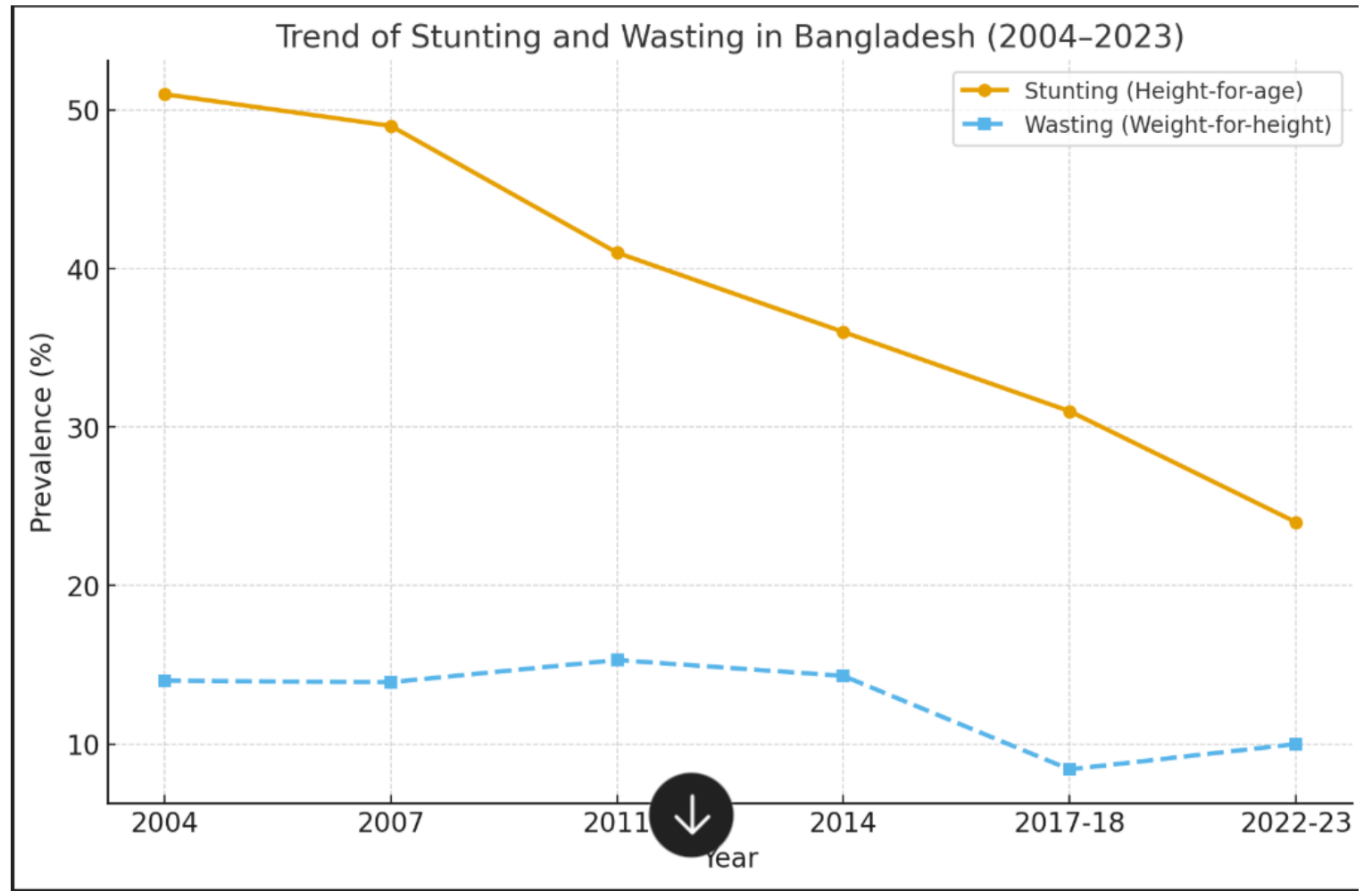
Year/Period	Poverty Rate (%)	Extreme Poverty Rate (%)
1971	~80	—
1991	44.2	—
2000	—	—
2010	31.5 (national)	~12.9 (2016 data)
2016	24.3	12.9
2022	18.7	5.6



# Inequality in Bangladesh

Period	National Gini	Urban Gini	Rural Gini
2010	0.458	0.452	0.431
2016	0.482	0.498	0.454
2022	0.499	0.539	0.446

## Nutrition Status in Bangladesh





# A Journey towards Equitable Society

## *Social Security Budget of 2025-26*

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1.16 Lakh Taka allocation for SP



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graph TD; A[1.16 Lakh Taka allocation for SP] --> B[95 Programs]; B --> C[1.87% of GDP]; C --> D[14% of National Budget]
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95 Programs

1.87% of GDP

14% of National Budget

# Horizontal or Vertical Social Equity

## Horizontal Equity



Equal treatment for individuals in similar circumstances



Universal application across the entire population



Emphasises fairness through uniformity of benefits



Higher overall costs due to broader coverage requirements

## Vertical Equity



Targeted approach based on specific needs



Resources allocated according to individual circumstances



Aims to reduce inequality by prioritising greater needs



More prone to assessment errors and implementation challenges

# Child Sensitive Programs



**Child Benefit Program**



**Stipends for School going Children**



**Orphan's and School Meals Program**



**Maintenance Payment for Abandoned Children**



**Strengthen, child health, immunization, nutrition, WASH programs**



# Programs for Old Age People

- Universal social allowance coverage
- Presently more than 6 million covered
- Private and government pension

# Effective Social Empowerment

## Gender Development

Promoting gender development through financial inclusion, legal reforms, and educational initiatives.

## Protection of Marginalized

Protecting marginalized groups through legislative safeguards, community monitoring, and accessible grievance mechanisms.

## Inclusive Growth

Ensuring inclusive growth by targeting asset transfers, digital inclusion, and strengthening local governance.

# Social Protection Programs for Persons with Disability

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## Development for PWD

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## Development by PWD





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# Adaptive Social Protection

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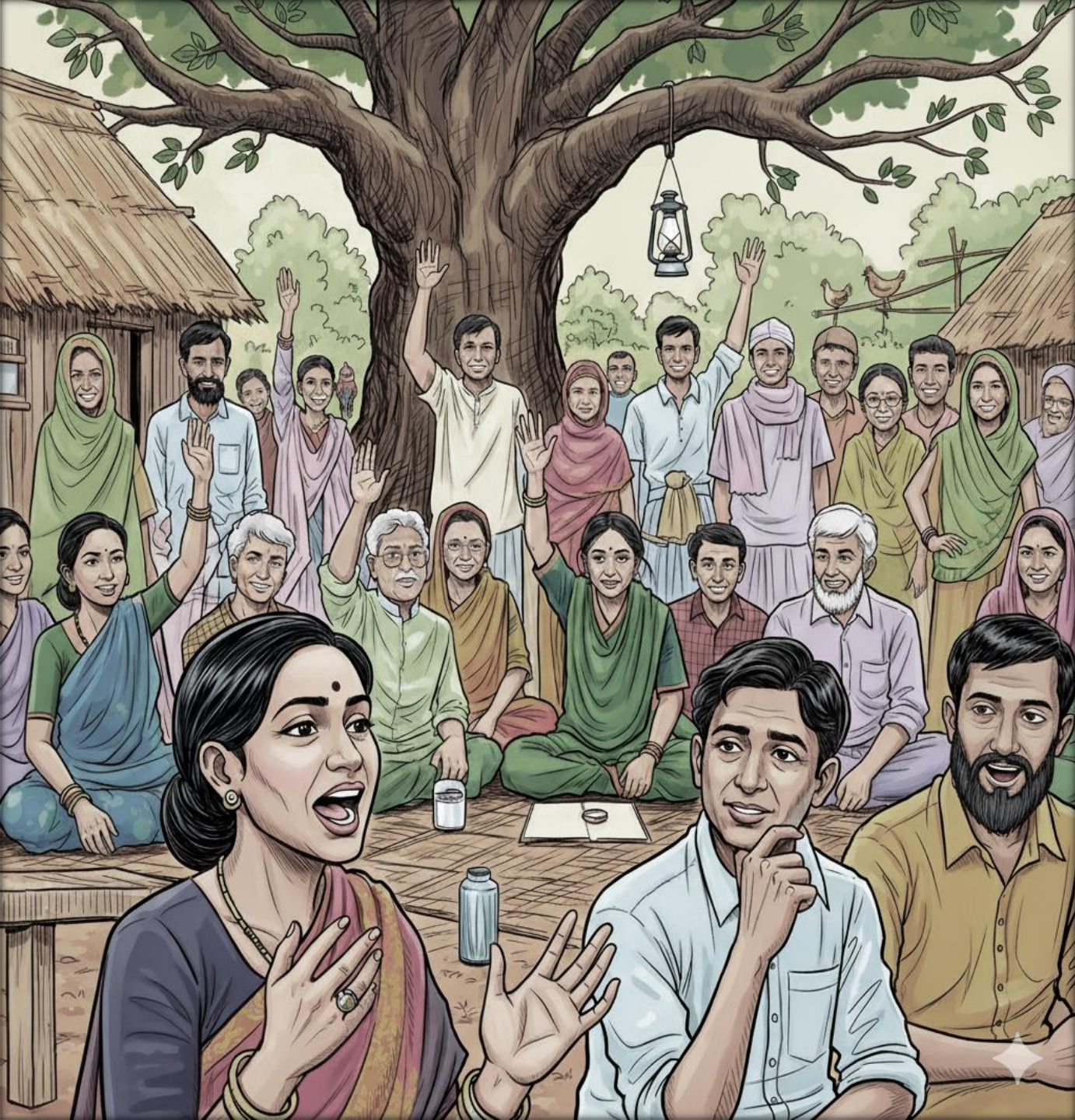
Enhance Multi-Sectoral  
Coordination

Capacity Building

Readiness and Anticipatory  
Measures

Enhancing Climate  
Preservation and Forestation

Community Engagement



## Social Empowerment: The Foundation for Equitable Societies

- Social empowerment is crucial for building equitable and sustainable societies in developing economies.
- It addresses inequalities and empowers marginalized voices

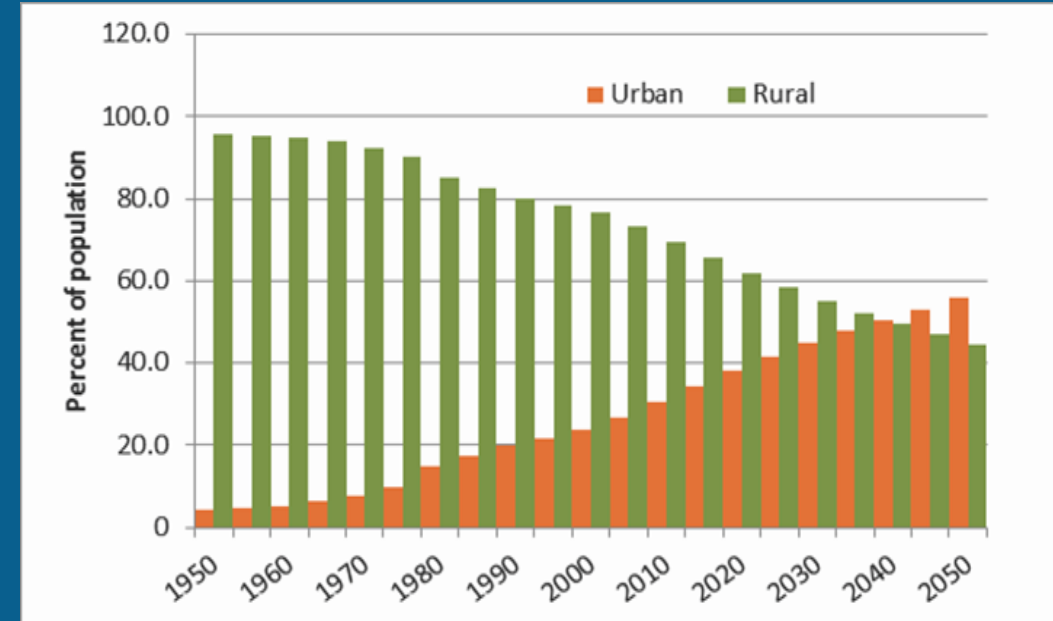
# Urban Social Protection in Bangladesh

## Population Transition Timeline

Urban population in Bangladesh will exceed the rural population by about 2040.

## Implications

This gradual urbanisation pattern provides a critical window to develop effective social protection systems for urban areas.





# Contributory Schemes are Essential

## Financial Sustainability

Contributory schemes create sustainable funding, reducing reliance on public expenditure.

## Enhanced Ownership and Dignity

Contribution fosters ownership and dignity, transforming social protection into a shared investment.

## Improved Coverage and Benefits

Pooling resources enables comprehensive coverage and higher benefits, offering more meaningful support.

## Economic Resilience

Contributory schemes build economic and environmental resilience, especially for the vulnerable.



# Social Protection for the Missing Middle

- **Who are the 'Missing Middle'?**
  - • Neither poor enough for poverty-targeted safety nets
  - • Excluded from existing schemes
  - • Income insecurity & vulnerability to shocks
- **Policy Recommendations:**
  - • Contributory but subsidized schemes (pension, insurance)
  - • Expand universal coverage for essentials (health, maternity, disability)

# Efficient Delivery Mechanism

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Dynamic Social Registry

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Proxy Means Test for targeting

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Digital G2P modality of transfer

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Grievance Mechanism

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Strong and effective M&E framework



# Novel Data Strategy

- **Goal:** Enhance targeting accuracy and efficiency for vulnerable populations.
- **Key Actions:**
  - Leverage **big data, mobile phone usage patterns, satellite imagery, and financial transaction data** for real-time vulnerability assessment.
  - Move beyond static surveys to dynamic, data-driven beneficiary selection.
  - Example: COVID-19 cash transfers used mobile data and National ID for rapid, precise aid delivery to 3.5M beneficiaries.
- **Benefits:**
  - Faster, scalable responses to shocks.
  - Reduced exclusion errors, ensuring aid reaches those in need.



# Strengthening Institutional Mechanism

National  
Coordinating  
Committee

National  
Executive  
Committee

District  
Committee

Upazila  
Committee

City  
Committee

# Key Priorities for Building an Equitable Future

## Embrace Sustainable Models

Transition towards contributory schemes to ensure long-term financial viability, foster citizen ownership, and provide more comprehensive benefits for all.

## Champion True Inclusivity

Focus on the 'missing middle' and the urban poor by designing adaptive adaptive social protection that addresses their unique vulnerabilities and empowers them to thrive.

## Drive Social Empowerment

Double down on efforts to promote gender development, protect protect marginalised communities, and ensure that economic growth is growth is inclusive and benefits every segment of society.

## Innovate for Impact

Leverage data, technology, and strengthened institutional mechanisms to mechanisms to create a delivery system that is efficient, transparent, and transparent, and responsive to the dynamic needs of our population. population.

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Thank You