Chapter 13: Re-strategising Bangladesh's Social Protection: Addressing Poverty, Vulnerability, and Inequality[1]

13.1 Introduction

Bangladesh’s notable progress in poverty reduction and advancements across various socio-economic indicators—particularly achieved since the early 1990s through interventions championed by successive governments across all political regimes and non-government organisations (NGOs)—while ideally should have been complemented by the establishment of a robust social protection system aimed at facilitating development transitions as the country moved from a low-income economy to the ranks of middle-income countries and is set to alleviate itself from the group of least developed countries (LDCs), is now confronted by severe challenges that undermine its overall impact. Social protection aims to safeguard individuals and households against vulnerabilities and risks that threaten their well-being, including poverty, illness, unemployment, and old age-related vulnerabilities. It holds a central role in mitigating both covariate shocks, such as natural disasters or economic downturns, and idiosyncratic shocks, including illness or job loss, which disproportionately affect low-income and marginalised populations while serving as both a safety net to alleviate immediate distress and a mechanism to promote resilience and long-term development, ensuring that citizens can recover from shocks and contribute meaningfully to the economy and society.

Emerging in the aftermath of independence, Bangladesh’s social protection system was initially reactive, focusing primarily on addressing immediate needs such as disaster relief, lean-season support to mitigate rural hardship, and post-disaster livelihood restoration. Over time, the proliferation of programmes, each designed to address specific challenges, resulted in a fragmented system marked by inefficiencies, resource constraints, and a lack of strategic coherence. To address these shortcomings, the National Social Security Strategy (NSSS) was adopted in 2015, signalling a shift towards a structured framework grounded in the lifecycle approach, which aims to provide support at every stage of life for those in need. Beyond functioning as a tool for poverty alleviation, the system was envisioned to play a pivotal role in reducing inequality and fostering social cohesion, particularly in a context characterised by high vulnerability to external shocks.

The NSSS stipulated a detailed reform plan encompassing both programmatic and institutional measures to be implemented over a 10-year period, resulting in two action plans divided into two phases: Phase I (FY 2015-16–FY 2020-21) and Phase II (FY 2020-

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21–FY 2025-26). However, despite these seemingly well-defined reform objectives and time-bound action plans, progress towards realising the NSSS vision has fallen significantly short of expectations: programme fragmentation persists with extremely limited progress in programme consolidation and harmonisation; targeting errors in beneficiary selection continues to be pervasive[2]; resource constraints exclude a substantial number of potential beneficiaries in all programmes; the small benefits provided without adjustments for inflation render the impact on beneficiaries' well-being negligible; a comprehensive and integrated database on social protection beneficiaries remains elusive; there has been virtually no progress in introducing interventions based on social insurance principles (such as unemployment insurance); capacities of different ministries and departments remain grossly inadequate with persistent dependence on development partners; amongst others. More strikingly, despite its emphasis, the system has evolved without a clear focus on addressing poverty effectively, and—given its current state of limited resources and meagre benefit—its role in dealing with inequality is highly questionable.

Against this backdrop, re-strategising the social protection system has become imperative, not only to address its current inefficiencies but also to refocus on the fundamental purpose of social protection. Such an effort necessitates renewed emphasis 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 as well as refocused interventions, and developing institutional capacity to ensure sustainability. This chapter, therefore, aims to critically assess the state of Bangladesh's social protection system, identify its key challenges, and provide actionable policy recommendations, particularly those feasible within a short- to medium-term framework.

13.2 Trends in Poverty, Vulnerability and Inequality in Bangladesh

13.2.1 Poverty Trends and Dynamics

According to the official data published by the Bangladesh Bureau of Statistics (BBS) under its flagship periodical exercises, the Household Income and Expenditure Survey (HIES), poverty incidence in the country fell from 56.7% in 1990 to 18.7% in 2022 (Figure 13.1), with the long-term average annual rate of reduction being 1.19 percentage points.

Between 2010 and 2022, the poverty rate declined from 31.5% in 2010 to 18.7% in 2022, with an average annual decline of 1.07 percentage points.[3] Extreme poverty also followed a similar trajectory, dropping from 17.6% to 5.6% over the same period, with an average

[2] While coverage has improved in a few programmes, with most of the cash transfers across schemes being delivered through the mobile financial system, beneficiary selection errors reduce the impact of these positive developments.

[3] Poverty reduction was most pronounced between 2000 and 2010. It has been argued that despite higher GDP growth rates in the subsequent decade, the resultant benefits became less equitable, leading to a declining elasticity of poverty reduction relative to economic growth (White Paper Committee, 2024).

annual decline of 1 percentage point (Figure 13.1).[4] The absolute number of people in poverty declined from 45.4 million in 2010 to 30.9 million in 2022, while the corresponding fall in extreme poor is estimated from 25.3 million to 9.3 million.

When measured using the international poverty line, as shown in Figure 13.2, the proportion of the population living below the PPP-adjusted $3.65 per day, which represents the international moderate poverty line, declined from 59.3% in 2010 to 52.9% in 2016, and further to 29.3% in 2022. Similarly, the share of the population living under the PPP-adjusted $2.15 per day, corresponding to the international extreme poverty line, decreased from 18.6% in 2010 to 14.3% in 2016, and finally to 4.9% in 2022. That is, the absolute number of people living in poverty using the international poverty line dropped from 88.09 million in 2010 to 48.81 million in 2022. Similarly, the absolute number of people in extreme poverty declined from 27.56 million in 2010 to 8.16 million in 2022.

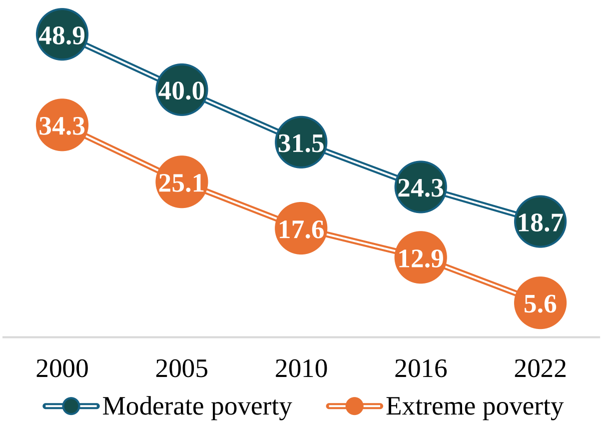

Figure 13.1: Moderate and Extreme Poverty at Upper and Lower Poverty Lines (%)

Source: Author's presentation using HIES data, various years.

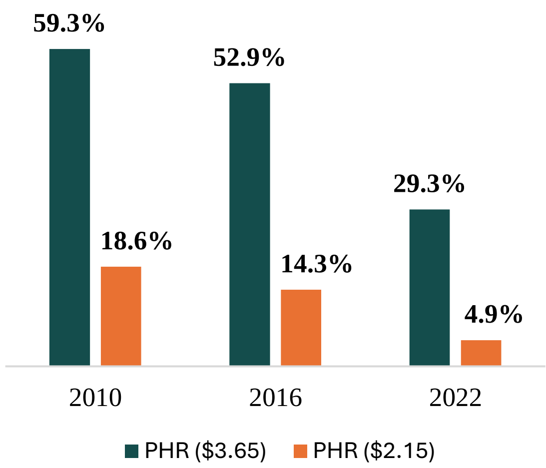

Figure 13.2: Moderate and Extreme Poverty at International Poverty Lines of $2.15 and $3.65 Per Person Per Day, 2017 PPP, (%)

Source: Author's estimation using HIES data, various years.

Note: Poverty lines were converted from per day to per month for calculation.

[4] The HIES report estimates moderate and extreme poverty across the country using the upper and lower poverty lines, respectively. In 2022, the average national Lower Poverty Line (LPL) was set at BDT 2,755 per individual per month, with households having per capita monthly expenditure below this threshold classified as extremely poor. The Upper Poverty Line (UPL), set at BDT 3,832 per person per month, was used to identify households considered moderately poor.

13.2.2 Poverty Trends and Dynamics in Urban and Rural Areas, and by Divisions

In 2010, rural areas had a significantly higher poverty rate (35.2%) compared to urban areas (21.3%). Rural poverty declined more sharply, falling to 20.5% in 2022—an annual average reduction of 1.2 percentage points. Urban poverty, decreased more gradually to 14.7% in 2022, with an annual average reduction of just 0.6 percentage points. A similar trend is evident using the international poverty line (PPP $3.65), where rural and urban poverty rates declined annually by 2.7 and 1.5 percentage points, respectively (Table 13.1).

Interestingly, while urban poverty rates have decreased, the absolute number of poor in urban areas has risen by half a million, increasing from 7.4 million in 2010 to 7.9 million in 2022. In contrast, rural areas witnessed a significant reduction in the absolute number of poor, from 34.2 million in 2010 to 23.7 million in 2022. This disparity has partly been contributed by rapid urban population growth as its share increased during the same period grew from 23.3% to 31.5%, as reported in the Population and Housing Census 2022.

Table 13.1: Poverty Incidences in National, Rural and Urban Areas by National and International Poverty Lines (2010–2022) (%)

Year	2010			2016			2022		
	National	Urban	Rural	National	Urban	Rural	National	Urban	Rural
Moderate poverty (using the national Upper Poverty Line)	31.5	21.3	35.2	24.3	18.9	26.4	18.7	14.7	20.5
Extreme poverty (using the national Lower Poverty Line)	17.6	7.7	21.1	12.9	7.6	14.9	5.6	3.8	6.5
Moderate poverty using the PPP $3.65 poverty line	59.3	34.4	68.2	52.9	33.5	60.1	29.3	15.5	35.7
Extreme poverty using the PPP $2.15 poverty line	18.6	6.6	22.8	14.3	6.2	17.3	4.9	1.8	6.3

Source: Poverty rates based on national poverty lines are presented from BBS, HIES data (2010, 2016, and 2022) and estimates for international poverty lines are calculated using the same data sources.

When measured using the upper poverty line, the poverty gap ratio, which reflects the depth of poverty by indicating how far below the poverty line the average poor individual falls, declined from 6.5% in 2010 to 3.8% in 2022. Similarly, the squared poverty gap, which measures the severity of poverty by assigning greater weight to those furthest below the poverty line, decreased from 2.0% in 2010 to 1.2% in 2022 (Figure 13.3).

Despite these overall improvements, urban-rural disparities remain pronounced. Rural areas consistently exhibit higher poverty gaps and squared poverty gaps, highlighting the greater depth and severity of poverty in these regions. For example, in 2022, the rural poverty gap stood at 4.2%, compared to 2.9% in urban areas, while the rural squared poverty gap was 1.3%, compared to 0.9% in urban areas (Figure 13.3).

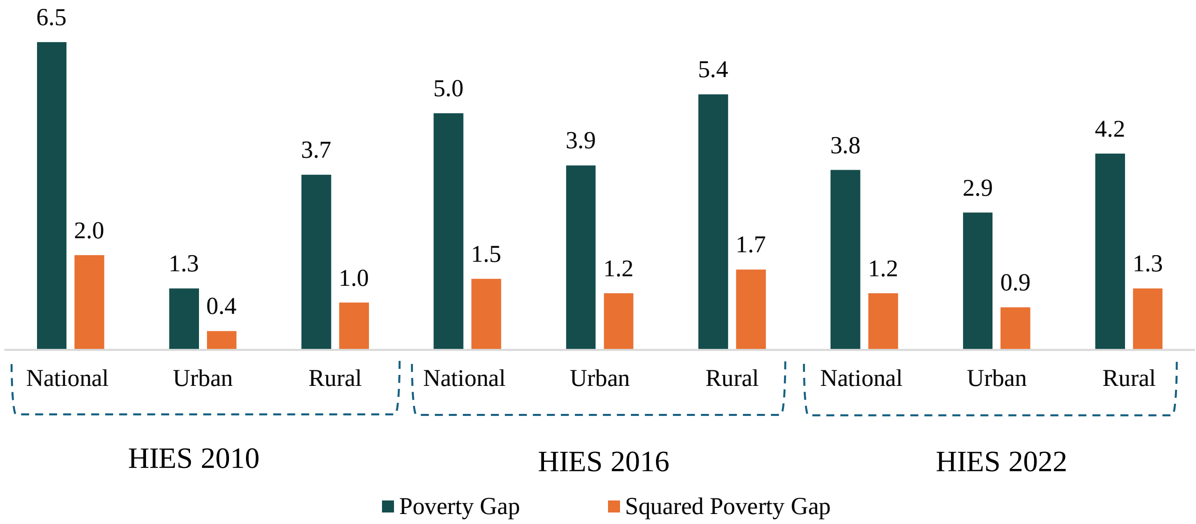

Figure 13.3: Poverty Gap and Squared Poverty Gap by National, Urban And Rural, Based on Upper Poverty Line (%)

Source: BBS, HIES (2010, 2016, 2022).

Regional poverty at the divisional level shows that while the northern divisions demonstrated significant progress in poverty reduction between 2016 and 2022, these areas still face persistent challenges. In 2016, Rangpur had the highest poverty rate at 47.2%, which, by 2022, dropped significantly to 24.8%, marking a 22.4 percentage-point reduction—the largest improvement among all regions. Mymensingh, another northern division, also recorded notable progress, with poverty declining from 32.8% to 24.2%. Western divisions, including Khulna and Rajshahi, similarly achieved substantial reductions of 12.7 and 12.2 percentage points, respectively. In contrast, trends in the eastern and southern regions were less favourable. Sylhet and Dhaka experienced modest increases in poverty, rising by 1.2 and 1.9 percentage points, respectively. Barishal showed stagnation, with its poverty rate remaining nearly unchanged at 26.9% (Figure 13.4 & Figure 13.5).

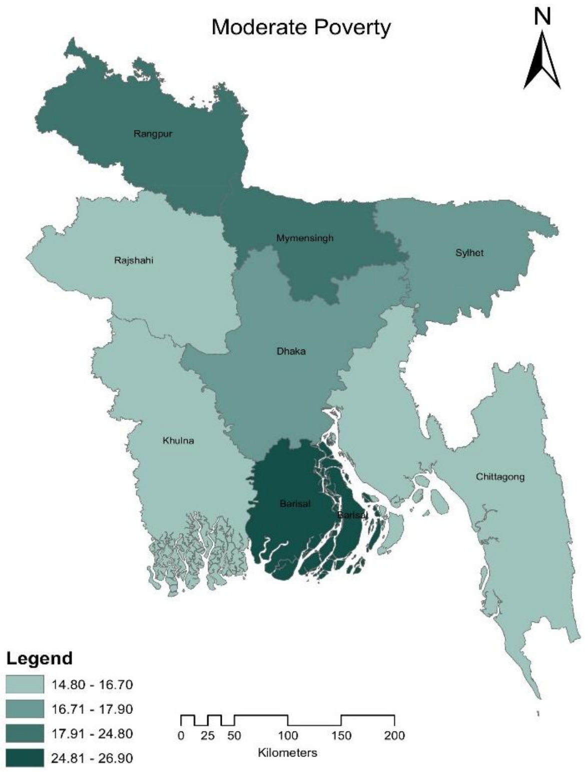

Figure 13.4: Poverty Headcount Ratio by Division in 2022

Source: Author's presentation using HIES 2022 data.

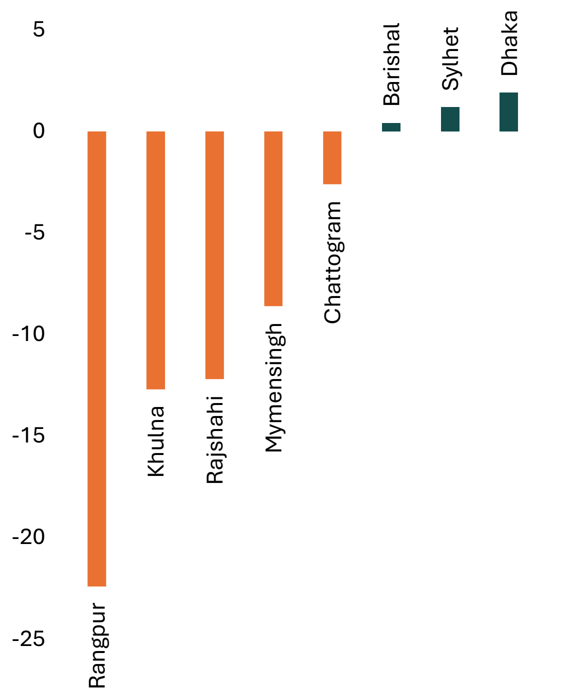

Figure 13.5: Change in Poverty Ratio between 2016 and 2022 by Division (Percentage Points)

Source: Author's estimation using HIES 2016 and 2022 data.

13.2.3 Vulnerability

While poverty analysis often takes precedence, vulnerability warrants equal attention. Vulnerability refers to those currently above the poverty line but at significant risk of falling into poverty due to any sudden shocks, such as major illness, natural disasters, or economic downturns. Although there is no universally accepted definition of vulnerability, the NSSS operationalises it as individuals with incomes above the upper national poverty line but below 1.25 times that threshold.

The impact of vulnerability was starkly evident during the COVID-19 pandemic in 2020, when the resulting economic shocks pushed many individuals and families into poverty, giving rise to a group widely termed the "new poor" (Raihan et al., 2021; PPRC and

BIGD, 2021).[5] The findings from the HIES 2022 survey, however, seem to suggest much of those who might have slipped into poverty during the pandemic may have recovered by 2022.

The share of the vulnerable population at the national level declined from 19.1% in 2010 to 15.2% in 2022 (Table 13.2), representing approximately 25.1 million individuals in 2022. This reduction occurred across both rural and urban areas, though rural vulnerability remains higher at 15.9% (17.9 million people) compared to 13.8% in urban areas (7.2 million people). Despite a significant decline, the combined share of poor and vulnerable populations remains notably high at 33.9% in 2022.

Table 13.2: Vulnerability Incidences and Combined Share of Poverty and Vulnerability across National, Urban, and Rural Areas (2010–2022) (%)

Year	Share of vulnerable population			Share of poor and vulnerable population		
	National	Urban	Rural	National	Urban	Rural
2010	19.1	16.8	19.8	50.6	38.1	55.0
2016	18.5	15.9	19.4	42.8	34.8	45.8
2022	15.2	13.8	15.9	33.9	28.5	36.4

Source: Author's estimation from HIES 2010, 2016 and 2022.

13.2.4 Inequality

The long-term vision of the NSSS is to establish an inclusive social security system that effectively addresses poverty and inequality in the face of rapidly rising inequality.

- The Gini index, a widely used measure of income inequality, indicates a steady increased over time, reflecting a widening gap in income distribution. According to HIES data, the index increased from 0.45 in 2010 to 0.50 in 2022 at the national level, while it appears more pronounced in urban areas (0.54) compared to rural regions (0.45) (Figure 13.6).
- The consumption Gini—which measures inequality based on consumption expenditure—has remained largely unchanged, with urban areas recording 0.36 and rural areas 0.29 in the latest HIES survey (Figure 13.7).
- It can be estimated that the richest 5% of the households in 2022 held a staggering 30% of the national income, while the poorest 5% were left with a mere less than 0.4% (Figure 13.8).

[5] Raihan et al. (2021) estimated that 34.8 % of vulnerable poor households in 2018 fell into extreme poverty by 2020, with an additional 14 % slipped into moderate poverty. According to PPRC and BIGD (2021), though there was some recovery between June 2020 and March 2021, the national estimate of the "new poor" remained at 14.75 % as of March 2021.

- The Palma Ratio, which compares the income share of the richest 10% to the poorest 40%, provides further insights into inequality. Nationally, the ratio increased marginally from 2.97 in 2010 to 3.23 in 2022. However, from 2010 to 2022, the income share of the bottom (poorest) 40% declined slightly from 12.74% to 12.43%, while the share of the top 10% (richest) increased significantly from 37.97% to 40.22%, reflecting a widening income disparity (Table 13.3).
- The asset Gini coefficient increased from 0.82 in 2016 to 0.84 in 2022, indicating a growing concentration of wealth. Urban areas exhibit particularly high inequality, with an asset Gini of 0.84 compared to 0.81 in rural areas. In 2022, an estimated 20% of the urban population were slum dwellers (BBS, 2022a).
- Land, the largest component of wealth, is heavily concentrated among the rich, though the average quantity of land owned by richer and poorer households differs only slightly, with the richest quintile owning just 0.03 acres on average. However, land value shows a stark disparity driven by ownership of prime-location properties among the rich with better access to infrastructure and utilities. Rich households also invest in income-generating assets, while poorer households mainly own depreciating items like household durables (White Paper Committee, 2024).

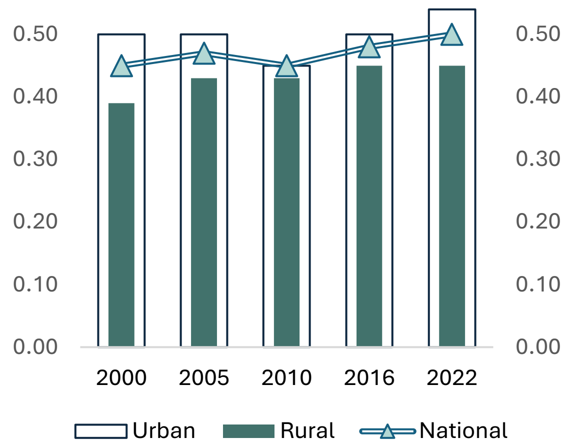

Figure 13.6: Income Gini Index in Bangladesh

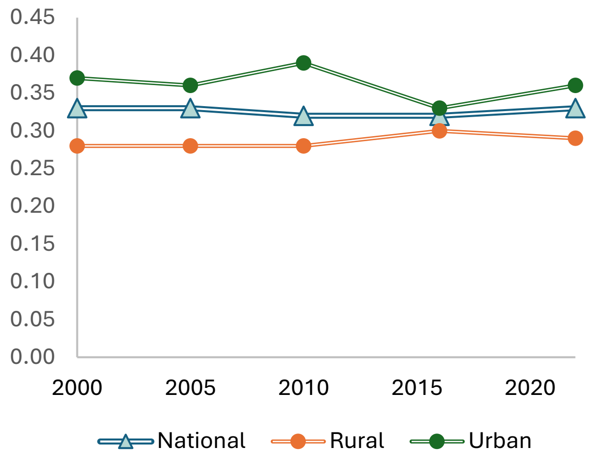

Figure 13.7: Consumption Gini Index in Bangladesh

Source: Author’s presentation using HIES data, various years.

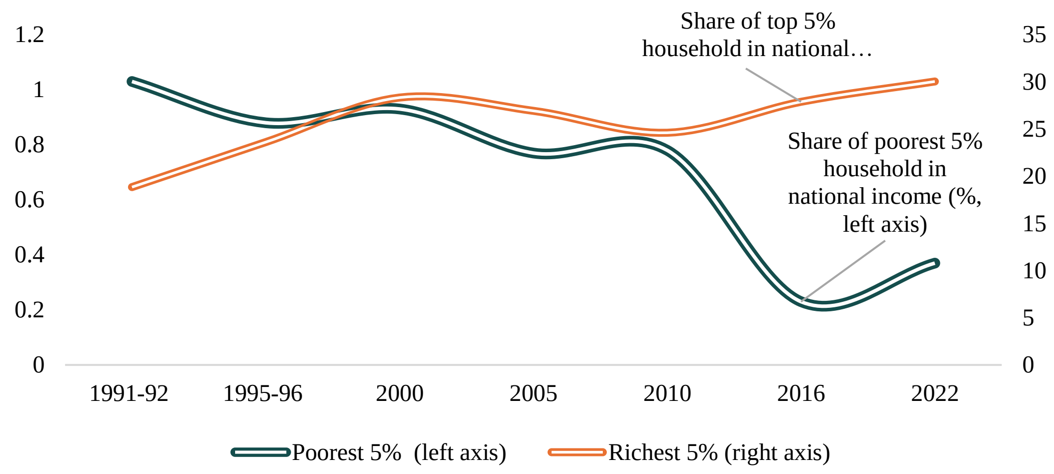

Figure 13.8: Income Share Held by Poorest 5% and Richest 5% Households

Source: Author's estimation using HIES data, various years.

Table 13.3: Trends in Income Share and Palma ratio (%)

Income Share	1991-92	1995-96	2005	2010	2016	2022
Income Share of Bottom 40%	29.23	15.54	14.36	12.74	12.04	12.43
Income Share of Middle 50%	53.36	49.78	48.00	49.29	48.04	47.35
Income Share of Top 10%	17.41	34.68	37.64	37.97	39.92	40.22
Total	100.00	100.00	100.00	100.00	100.00	100.00
Palma Ratio*	**1.68**	**2.23**	**2.62**	**2.97**	**3.31**	**3.23**

Source: Author's estimation using HIES data, various years.

13.3 The Current State of the Social Protection System and Key Challenges

Despite nearing the end of the decade-long reform period envisioned in the NSSS, the state of the social protection system remains fraught with challenges that the reform programme aimed to address. Persistent issues, including structural inefficiencies, inadequate resource allocation, weak institutional capacities, and limited inclusivity, have hindered progress and undermined the system's effectiveness. These shortcomings prevent vulnerable groups from escaping the cycle of poverty, thereby diminishing the overall impact of social protection programmes. With the NSSS set to expire in June 2026 and many key reforms still unimplemented, its transformative potential remains unrealised, underscoring the need for a more proactive and strategic approach. While the specific details of programme-specific and institutional issues—areas for which the NSSS continues to serve as a relevant reference document—are beyond the scope of this chapter, several critical challenges that demand immediate attention are highlighted below. Addressing deeper structural issues, however, will require a thorough evaluation of the NSSS implementation process in addition to the issues raised here.

Inflated Social Protection Allocations: The inclusion of numerous unrelated and irrelevant schemes in social protection allocations not only inflates the budget but also obscures the limited political commitment to addressing poverty and vulnerability, redirecting attention to the broader resource constraints faced by the country. Social protection spending in Bangladesh, often portrayed as evidence of significant public investment, is grossly overstated due to the inclusion of schemes such as pensions for government employees, subsidies, interest payments on national savings certificates, and infrastructure development programmes, among others, which do not align with the objectives of social protection as defined in the NSSS (

Name of programme	Budget (2024-25) (Crore BDT)
Pension for retired government employees and their families	36,580
Agriculture Subsidy Management	17,000
Savings certificate interest assistance	8,828.3
Honorarium for freedom fighters	4,728
Free textbook distribution among students	1,195
Housing construction project for the insolvent freedom fighters	1,004
Rural connectivity improvement project	613
Honorarium & medical allowances for injured freedom fighters	480
Printing and distribution of free textbooks	447.1
Ministry of public administration (welfare grants)	349.3
Procurement of equipment for search, rescue operation and emergency communication for earthquake and other disaster	342.3
Water supply project in coastal area through rainwater harvesting system	216.5
Bangladesh Employees Welfare Board	192.9
Cash Transfer Modernisation (CTM)	165.5
Lump Sum Provision for Development of Special Areas (Except Hill Tracts)	100
Ration for shaheed family and injured freedom fighters	90
Capacity building of Joyeeta Foundation & construction of Joyeeta Tower	89.1
Interest free micro credit programme	70
Hilsha Resource Development and Union Level Fisheries…Agriculture Technology Programme	70
Victory day allowance for heroic freedom fighters	70
Social Development Foundation	64

).[6] Of the six largest schemes by budget allocation, only one—the old-age allowance—can be considered a genuine social protection measure. While it is true that the definition

[6] These programmes are not aligned with the ILO definition and fail to effectively target poverty and vulnerability.

and scope of social protection programmes can arguably be quite broad, however, in that case nearly any public spending could be classified as social protection, undermining the focus and intent of social protection.

Table 13.4: List of Social Protection Schemes not Aligned with the NSSS Emphasis on Addressing Poverty and Vulnerability

Name of programme	Budget (2024-25) (Crore BDT)
Pension for retired government employees and their families	36,580
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Source: Author's compilation from Ministry of Finance.

According to government sources, social protection spending in 2024–25 accounts for 2.5% of GDP and 17% of the national budget. However, when the programmes listed in Table 4 are excluded, the allocation drops significantly to only 1.2% of GDP and 7% of the budget (Figure ***13.9***). The World Social Protection Report 2024–26, published by the ILO, estimates that Bangladesh spends just 0.9% of its GDP on social protection (Figure **13.10**).[7] This figure is markedly below the South Asian regional average of 3.8%, as well

[7] The ILO defines social protection programmes as encompassing nine areas, including family and child benefits, unemployment benefits, old-age pensions, employment injury benefits, maternity benefits, disability benefits, and survivor benefits.

as the averages of 4.2% and 8.5% for lower-middle-income and upper-middle-income countries, respectively.

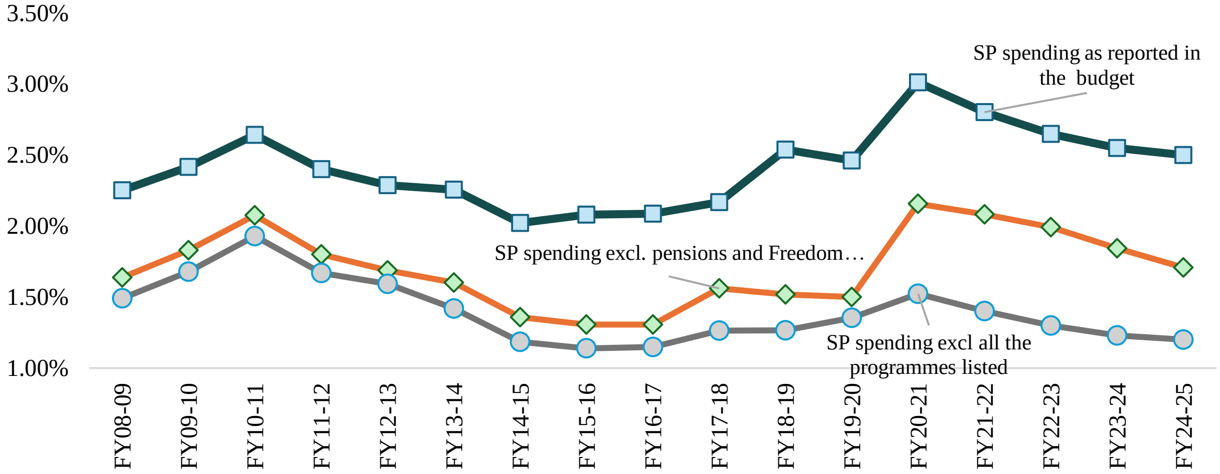

Figure 13.9: Social Protection Spending (% of GDP)

Source: Author's estimation based on data from ILO and Ministry of Finance.

Note: Data are based on the revised budget. Proposed budget data are used for 2024-25. Revised GDP estimates for the base year 2015-16 are used to calculate the share of SSPs in GDP.

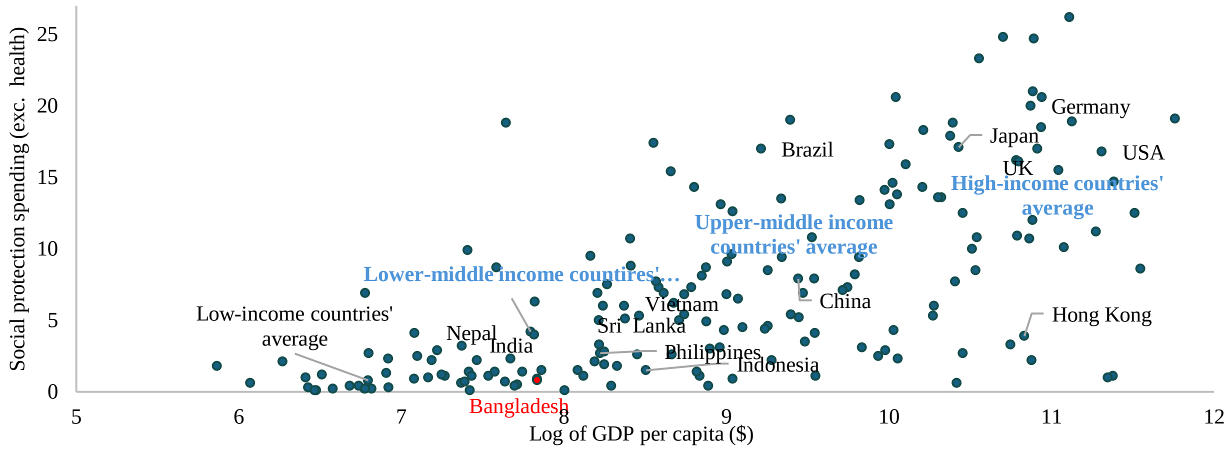

Figure 13.10: Cross-country Comparison of Social Protection Spending

Source: Author's illustration based on ILO and World Bank data.

Low and Eroding Benefits*:* Social protection benefits in Bangladesh are low and are rarely adjusted for inflation, resulting in a steady erosion of their real value over time.[8] Regular monthly transfers under major schemes constitute only 2%–5% of the country's per capita income (Table 13.5) and have been declining as a proportion of the same (Figure 13.11). Safety net programmes, such as Test Relief and the Employment Generation Programme for the Poorest (EGPP), provide relatively higher allowances (as a proportion of per capita GNI), but they are run only for short durations. Estimates suggest that monthly benefits from key programmes, such as the Old-age Allowance (OAA) and Widow Allowance (WA), amount to just 14% of the national poverty line income per person, while the Allowance for Persons with Disabilities is slightly higher at 22% (RAPID, 2025). This issue is further compounded by the lack of annual inflation adjustments for most regular benefit payments (Figure 13.12), which exacerbates the decline in their purchasing power, leaving them increasingly inadequate to address poverty and vulnerability effectively.[9]

Table 13.5: Benefits of Major SSP Programmes in Bangladesh[10]

Programme	Programme benefit	Nature of the transfer	Allowance as % of corresponding per capita GNI
Old-age allowance	Tk. 600 per month	Regular, monthly	2.35%
Allowance for widow, husband deserted and destitute women	Tk. 550 per month	Regular, monthly	2.16%
Allowances for persons with disability	Tk. 850 per month	Regular, monthly	3.33%
Stipends for PwDs	Tk. 900-1300 per month	Regular, monthly	3.5%-5.1%
Primary school stipends	Tk. 100-200 per student per month	Regular, monthly	0.4%-0.8%
Mother and child benefit program (MCBP)	Tk. 800 per month	Regular, monthly	3.14%

[8] The limited social protection budget leaves minimum space for genuine programmes. Major initiatives, such as the Old Age Allowance (OAA), Widow Allowance (WA), Allowance for the Physically Challenged, and the Maternal and Child Benefit Programme (MCBP), receive only marginal shares of the budget—3.2%, 1.4%, 2.4%, and 1.2%, respectively. However, these programmes together aim to support 10.4 million beneficiaries in 2024-25.

A study estimated that when women in a household receive social assistance (in rural areas of Bangladesh and Peru), those households are 1–3 percentage points more likely to remain in chronic poverty, emphasising that the assistance provided is either too narrowly targeted or the financial support is too small to effectively help households escape poverty (Diwakar, 2023).

[9] Between FY 2009-10 and FY 2023-24, the real values of the OAA and WA declined to BDT 77.6 and BDT 71.2, respectively (normalised at BDT 100), as irregular inflation adjustments failed to offset rising costs, rendering these benefits too low to have a meaningful impact.

[10] Note: 1) Employment Generation Program for the Poor (EGPP), Vulnerable Group Feeding (VGF) are programmes that are run for a short period (mostly during the lean season or after a natural disaster has taken place). 2) The price of per Kg rice/wheat is considered TK 40. The cost for training on alternative income generating activities are not considered VWB scheme.

Employment Generation Program for the Poor (EGPP)	TK 200 for 7 hours work per day (for 80 days in a year)	Short period (lean period)	5.23%
Vulnerable Group Feeding (VGF)	10-30 Kg of food grain per month (for 2-5 months)	Short period (lean period)	0.3%-2%
Vulnerable women benefit (VWB)	30 Kg of food grain per month (for 2 years)	Regular, monthly for 2 years	4.70%

Source: RAPID (2025).

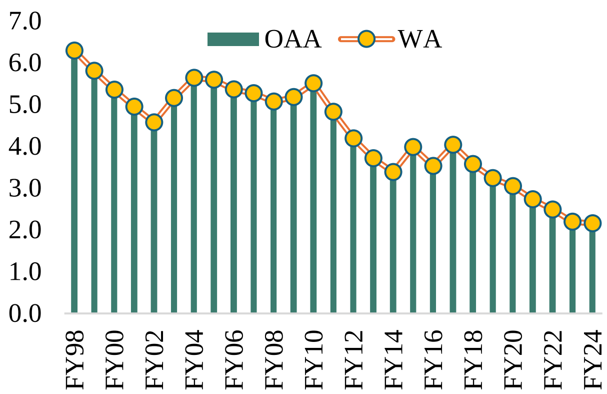

Figure 13.11: Benefits from SP Programmes (% of Per Capita GNI)
Source: Author's estimation based on data from BBS and the Ministry of Social Welfare (MoSW).

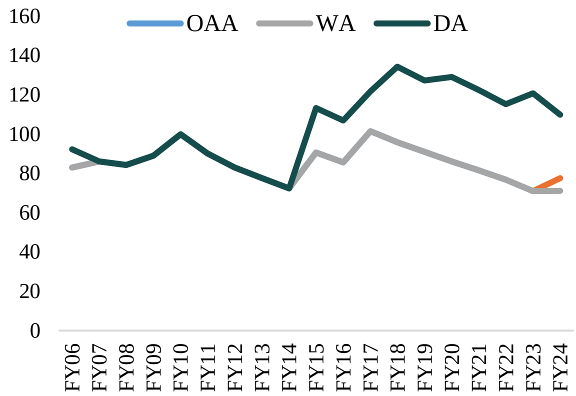

Figure 13.12: Benefits from SP Programmes (Adjusted for Inflation; Normalised at FY 2009-10=100)
Source: RAPID (2025).

Lacklustre Efforts in Programme Consolidation: The limited resources available for social protection are spread too thinly across a multitude of schemes, as efforts toward programme consolidation and harmonisation remain lacklustre. Despite the NSSS directive to streamline smaller programmes, the social protection system remains highly fragmented.[11] The number of programmes decreased from 138 in FY 2014-15 to 115 in FY 2023-24 but rose again to 140 in FY 2024-25, managed by nearly 30 government agencies.[12] The only notable example of programme consolidation is the Mother and

[11] For example, the budget allocated to freedom fighters is divided across eight separate programmes, despite the NSSS's recommendation to merge these into a single scheme. Similarly, initiatives aimed at improving the livelihoods of transgender individuals, Bede, disadvantaged communities, and tea garden workers have been fragmented into separate schemes with only minor variations in benefits. This fragmented structure results in administrative inefficiencies and reduces the overall effectiveness of support delivery. Consolidating similar programmes into a unified scheme with standardised benefits would significantly enhance efficiency and streamline the system.

[12] This recent increase in the number of programmes has been attributed more to easing financial budget management than to an actual increase in programme count, undermining the objective of meaningful consolidation and harmonisation. Nevertheless, it does not reflect well on the priority set in the NSSS of programme consolidation/harmonisation.

Child Benefit Programme, which merged two previously separate schemes for rural and urban beneficiaries.

Along with too many programmes, budgetary allocations are heavily skewed, with the largest one and five schemes accounting for 27% and 55.2% of total social protection spending, respectively, the largest 10 comprising 68.2%, and the largest 20 taking up 82%. In stark contrast, the combined share of the smallest 50 programmes is only 1.3% (Figure 13.13), and there are 110 programmes, each representing no more than 0.5% of the total budget (equivalent to BDT 680 crore). Consequently, the paltry resource allocation for most schemes makes it impossible to cover a meaningful proportion of eligible beneficiaries. This systemic imbalance benefits a few while excluding many, perpetuating inequities within the social protection system.

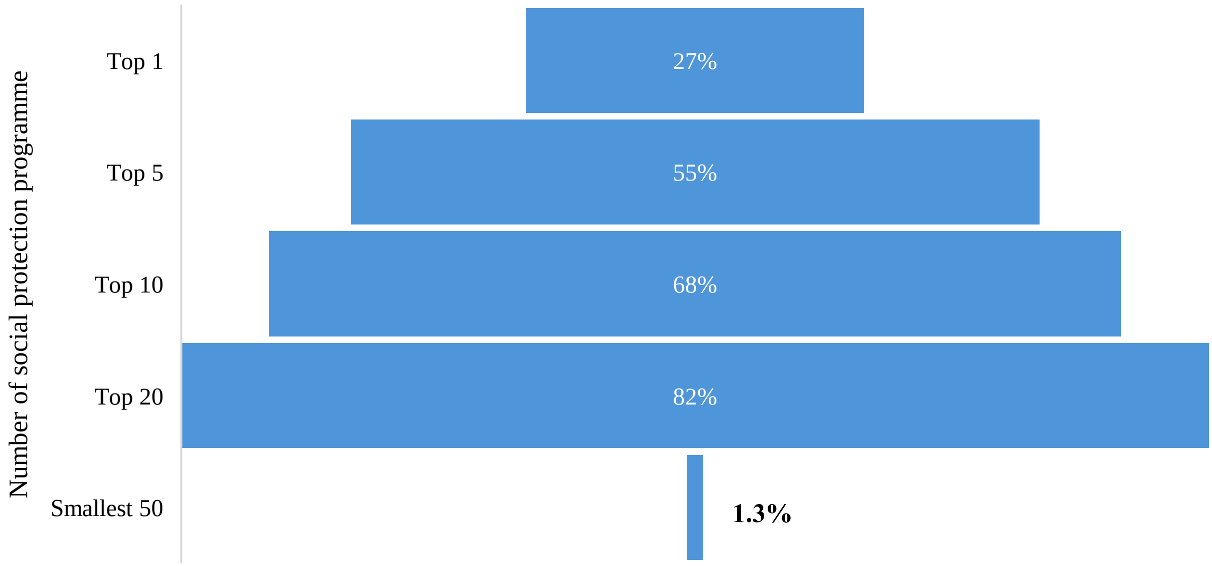

Figure 13.13: Budget Allocation Share Across Social Protection Programmes (in %)

Source: Author's estimation and illustration from the Ministry of Finance data.

Targeting Errors and Challenges in Beneficiary Selection: High targeting errors have become a defining feature of Bangladesh's social protection system, hindering the effective delivery of transfers to eligible beneficiaries. Limited funding means that not all eligible individuals can be included in the programmes, resulting in significant exclusion errors. Additionally, issues such as political affiliations and other corrupt practices in beneficiary selection often lead to inclusion errors, where ineligible individuals receive benefits (Razzaque et al., 2024). At the local level, the complexity of eligibility criteria—such as assessing income, land ownership, and age—further complicates the process, inadvertently excluding or including individuals. These inefficiencies, identified through analytical work, highlight the system's weaknesses in targeting.

A key issue in addressing targeting errors is the choice between using poverty and vulnerability criteria to determine eligibility versus relying on programme-specific criteria. While public opinion and the NSSS prioritise targeting poor and vulnerable groups, many programme-specific selection criteria do not restrict eligibility to these populations. For instance, data from HIES 2022 reveal that 53.9% of poor and vulnerable families are excluded from social protection programmes (exclusion errors), while 62% of non-poor and non-vulnerable households receive some form of benefits (inclusion errors).

On the other hand, if programme-specific criteria are considered, exclusion errors for the Old Age Allowance and Widow Allowance programmes are estimated at 25% and 84.8%, respectively, while inclusion errors for these schemes are comparatively lower, at 16.3% and 26.5% (Table 13.6). As noted earlier, the substantial exclusion errors are often linked to the very limited resources available; however, the high inclusion errors can be attributed to targeting inefficiencies, including potential malpractices.

Table 13.6: Programme-specific Exclusion and Inclusion Error (in %) in some Selected Schemes

Programme and eligibility criteria	Exclusion error	Inclusion error
Old age allowance: Minimum age (male 65 years, female 62 years) and annual personal income below Tk. 10,000	25.03	16.28
Widow allowance: Widow/deserted by husband/destitute, annual individual income less than Tk. 15,000	84.80	26.47
Disability allowance: Severe disability and annual income of beneficiary (less than 36000)	75.49	56.07
VGF: Poor and Landless	97.69	80.65
Mother and child benefit program (MCBP): Age (20-35) and income criteria (up to Tk 8,000 for rural areas; and up to Tk 12,000 for urban areas)	98.88	64.18

Source: Calculated using HIES 2022 data (RAPID, 2025).

Although the HIES 2022 database is nationally representative, it poses significant challenges in evaluating targeting errors for social protection programmes due to the small sample sizes for specific schemes. For example, only 511 households receive the Widow Allowance, 255 benefit from the Vulnerable Group Feeding (VGF) programme, 209 participate in the Open Market Sales (OMS) programme, and just 51 households receive the Maternal and Child Benefit Programme (MCBP) allowance.

To address these targeting inefficiencies, an initiative was undertaken by the BBS to develop a National Household Database (NHD) and implement a Proxy Means Test (PMT) to improve beneficiary selection. However, it failed to produce meaningful outputs, and the data became outdated over time, underscoring the challenges and limitations of building a robust, large-scale database for effective programme targeting.

Gaps in information also affect in making the social protection system more inclusive, particularly with regard to the persons with disabilities. Data on persons with disabilities (PWDs) in Bangladesh varies significantly across sources due to differences in classification criteria, measurement tools, and data collection processes. The National Survey on Persons with Disabilities (NSPD) 2021 estimates that 2.8% of the population (4.6 million individuals) have disabilities, while the Disability Information System (DIS) records 3.4 million PWDs as of October 2024. In contrast, the Household Income and Expenditure Survey (HIES) 2022 reports a higher prevalence of 5.71%, equivalent to approximately 9.4 million individuals. These figures are considerably lower than global estimates by the World Health Organization (WHO), which suggest that 16% of the world's population (1.3 billion people) live with significant disabilities. This disparity indicates potential underreporting or misrepresentation of disability data in Bangladesh.

Underreporting may result from stigma and cultural perceptions that discourage families from acknowledging disabilities, as well as systemic barriers. Data collection tools often fail to account for the full spectrum of disabilities, and inadequately trained survey teams and inaccessible data collection sites further limit participation. Additionally, a lack of resources and reliance on outdated methodologies exacerbate the issue, contributing to the persistent underestimation of disability prevalence in official statistics. This underreporting undermines the ability to design effective policies and programmes for PWDs (Razzaque and Hasan, 2024).

Absence of Poverty-Focused Interventions in Social Protection*:* The lack of comprehensive, large-scale interventions explicitly targeting poverty and vulnerability significantly undermines the effectiveness of Bangladesh’s social protection system. Most schemes fail to align with the core objective of addressing poverty, and the absence of robust income support measures, such as cash transfers or employment guarantees tailored for households below the poverty line, leaves a critical gap in tackling both moderate and extreme poverty. Therefore, there is considerable potential for interventions like Universal Basic Income (UBI) and social protection graduation programmes to effectively address poverty and vulnerability, in a more direct and sustainable approach than the current initiatives (UNDP, 2024).

The limited impact of social protection programmes stems from three key issues: the lack of a clear poverty focus, low benefit levels, and persistent targeting errors. Using HIES 2022 data, it can be estimated that social protection programmes contributed to reducing extreme poverty by only 0.6 percentage points, moderate poverty by 0.8 percentage points and vulnerability by 0.94 percentage points. Eliminating inclusion errors and reallocating the saved resources to poor households could significantly improve these outcomes, increasing the reduction in extreme poverty to 1.3 percentage points and moderate poverty to 2.5 percentage points. This reallocation could lift an additional 1.1 million people out of extreme poverty and 2.5 million out of moderate poverty, underscoring the potential gains from better targeting and more focused interventions.

Lack of Social Insurance-Based Schemes: The absence of social insurance schemes, such as unemployment insurance, represents a significant gap in social protection for the working-age population in Bangladesh. Unemployment is not recognised as a defining criterion for social protection targeting in the country. Although several workfare programmes, including the Employment Generation Programme for the Poorest (EGPP), EGPP+, and Food for Work (FFW), aim to address seasonal unemployment in rural areas, they fall short of providing comprehensive coverage. The NSSS recommended the establishment of a National Social Insurance Scheme (NSIS), encompassing unemployment insurance, employment injury insurance, sickness benefits, and maternity benefits. However, apart from the pilot implementation of an Employment Injury Scheme (EIS) for RMG workers, progress in other areas has been minimal (ILO, n.d.). The lack of prioritisation for unemployment insurance is particularly evident, even in the aftermath of the Covid-19 pandemic, which caused widespread unemployment. Although the Phase II Action Plan of the NSSS outlines ambitious timelines for introducing unemployment insurance, tangible progress remains negligible. The implementation of the NSIS faces substantial challenges, including conceptual, legal, institutional, and operational gaps (CPD & GIZ, 2024). Additionally, limited awareness of social insurance mechanisms (Razzaque and Hasan, 2023) and the absence of readiness to fund such schemes through personal contributions further impede progress.

Fiscal Constraints in Expanding Social Protection*:* The government's narrow fiscal space is a significant barrier to expanding social protection in Bangladesh. Most social protection programmes are solely financed through state taxation, yet the country consistently records one of the world's lowest tax-to-GDP ratios, averaging just 7.5% over the past decade. This is 11.9 percentage points below the Asia-Pacific regional average of 19.3% (Figure **13.14**), underscoring Bangladesh's limited capacity to mobilise domestic revenue. Consequently, the constrained fiscal space hampers the allocation of sufficient funding for social protection programmes.

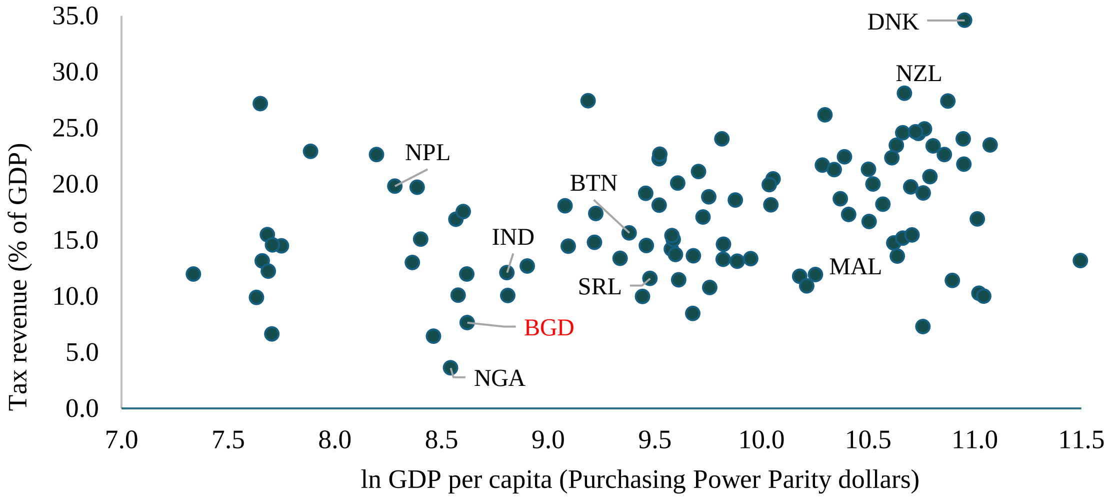

Figure 13.14: Tax Revenue and Per Capita GDP of Global Economies

Source: Illustration based on World Development Indicators and National Board of Revenue (NBR) data.

Gaps in Urban Social Protection Coverage: The limited social protection coverage in urban areas has not kept pace with the rapid demographic shift from rural to urban regions, leaving significant gaps in addressing the rising vulnerabilities of urban populations. By the mid-to late-2030s, the majority of Bangladesh's population will reside in urban areas, marking a critical juncture in the country's demographic transformation. Despite this shift, only about 20% of social protection beneficiaries are from urban areas, highlighting a disproportionate focus on rural interventions (Figure **13.15**). Beyond pension schemes for government employees and freedom fighters' allowances, urban-specific social protection programmes are notably sparse. This lack of coverage fails to account for the distinct and growing challenges faced by urban dwellers, such as job insecurity in the informal sector, inadequate housing, limited access to basic services, and heightened exposure to economic and environmental shocks. Expanding and adapting social protection measures to effectively address urban vulnerabilities is crucial to ensure equity and resilience in the face of this demographic transition.

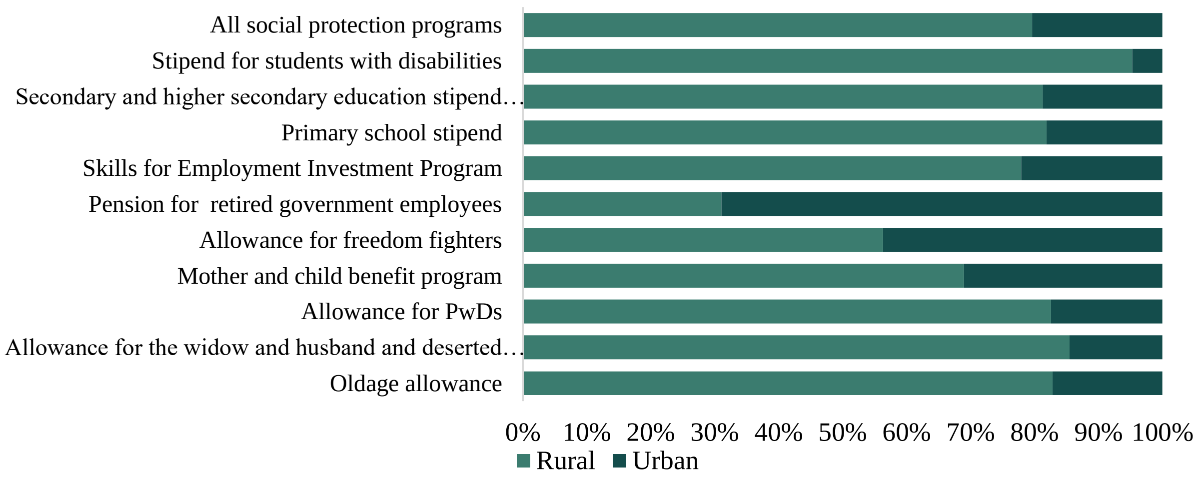

Figure 13.15: Limited Coverage of Urban Poor and Vulnerable Population Groups

Source: Author's illustration based on HIES 2022 data.

Inadequate Climate Adaptation in Social Protection: The social protection system in Bangladesh lacks sufficient climate-adaptive responses, as most disaster response schemes are not designed to address the impacts of climate change. Despite being one of the most climate-vulnerable countries, frequently experiencing floods, cyclones, and riverbank erosion, social protection remains largely reactive, focusing on short-term relief like cash or food aid rather than long-term resilience and adaptation strategies. Areas facing multiple crises show the highest levels of chronic and transient poverty, with households relying on coping mechanisms such as credit, distressed asset sales, and external support (Diwakar and Brzezinska, 2024).

While covariate response programmes account for 41.8% of total social protection spending, only 26 programmes directly target climate-affected populations, comprising just 13.23% of social protection expenditure (Table **13.7**). Moreover, of the 12 programmes proposed in the FY 2024-25 budget under the Ministry of Disaster Management and Relief (MoDMR), only a small fraction can be classified as adaptive to climate change, highlighting significant gaps in integrating climate resilience into the social protection system.

Table 13.7: Social Protection Programmes Benefiting Climate Vulnerable Population

Programme Name	Implementing Agency	Allocation in FY 2024-25 (BDT Crore)
Enhancing Adaptive Capacities of Coastal Communities, especially Women, to Cope with Climate Change-Induced Salinity	MoSW	61.20
Vulnerable Group Feeding Program	MoDMR	1,184.02
Relief Operation-General	MoDMR	2,390.62
Food for Work (FFW)	MoDMR	1,024.01
Char Development and Settlement Project (Social Security Part)	MoWR	33.01
Employment Generation Program for the Poorest (EGPP)	MoDMR	1,504.50
Employment Generation Program for the Poorest Plus (EGPP+)	MoDMR	264.47
Relief Activities	MoDMR	80.12
Relief Operation – Rehabilitation	MoDMR	70.1
Relief Operation - Rehabilitation (House Grant)	MoDMR	28
Construction of Flood Shelter in the Flood Affected and River Prone Area	MoDMR	400
The Disaster Risk Management Enhancement Project	MoDMR	111.53
Bangladesh Environmental Sustainability and Transformation (BEST) Project	MoEFCC	793.11
Special Grant for the Development of Char, Haor and Backward Areas	Finance Division	50
Fund for Disaster Affected Marginal Farmers and Poultry Farm Owners	Ministry of Food	50
Fund for Mitigating Impacts of Economic and Natural Disaster	Ministry of Food	8,000.00
Expansion of Irrigation in Greater Rangpur District	Ministry of Food	60.51
Establishment of Multipurpose Disaster Shelter Centre	LGD	475.15
Water Supply Project in Coastal Area Through Rainwater Harvesting System	LGD	216.53
Climate Resilient Sustainable Water Supply, Sanitation and Hygiene Project in Bangladesh	LGD	38.33
Flood Reconstruction Emergency Assistance Project for Water Supply and Sanitation	LGD	70.91
Disaster Risk Management Enhancement Project (Social Security Part)	LGD	46.26
Resilient Infrastructure for Adaptation and Vulnerability Reduction Project (RIVER)	LGD	393.78
Coastal Towns Climate Resilience Project	LGD	450

Risk Management Fund on Climate Change	MoEFCC	100
Sustainable Forest and Livelihoods (SUFAL) Project	MoEFCC	95.95
Total		17992.11
Social Protection Budget		136026
Percentage of Social Protection Budget		13.23%
National Budget		797000
Percentage of National Budget		2.26%
GDP		5597414
Percentage of GDP		0.32%

Source: Author's compilation based on Ministry of Finance data.

Weak Institutional Capacity and Overreliance on External Support: Excessive dependence on development partners (DPs) for both budgetary support and technical assistance in social protection programmes poses significant challenges to capacity development and sustainability (Barrientos, 2007; Valverde et al., 2020; Adamenko, 2022). While development partners working on social protection have made efforts to coordinate effectively and share information to avoid duplication, the lack of leadership at the ministry level remains a critical issue.[13] Ministries often fail to identify needs, develop coherent strategies and roadmaps, coordinate DP initiatives, and conduct thorough evaluations (GED, 2020). This extensive involvement of DPs at every stage weakens government ownership and limits capacity development (Adamenko, 2022). The situation is exacerbated by frequent transfers of officials, which undermine institutional memory and continuity within ministries (Cabinet Division, 2023).

Heavy reliance on external support not only threatens the long-term sustainability of social protection programmes but also reduces the country's commitment to ensuring their effective implementation and monitoring. Without a stable domestic financing base, these programmes are vulnerable to disruptions caused by shifts in donor priorities or reductions in aid. Moreover, coordination gaps at the ministry level in understanding funding conditionalities and aligning them with sustainable progress further hinder effective utilisation of external resources. As per the NSSS, the MoSW will be responsible for all lifecycle-related social protection schemes from 2026. To facilitate this transition, it highlights the critical need to strengthen the ministry's capacity.

Limited Integration of NGOs in Social Protection Implementation: Non-governmental organisations (NGOs) have historically played a pivotal role in Bangladesh's development, complementing government efforts in areas such as poverty reduction, healthcare, education, rural development, gender equality, skill development, and

[13] Many social protection programmes rely on development partner funding, such as the "Social Security Policy Support (SSPS) Programme," supported by the Australian Government, UK Government (DFID), and UNDP (World Bank, 2021). The Asian Development Bank (ADB) also backs the government's Action Plan Phase II of the National Social Security Strategy, 2021–2026 to improve Bangladesh's social security system's protective and preventative capacity, and also supports two cash-based programmes for people with disabilities to enhance efficiency, while the World Food Programme (WFP) provides technical and financial assistance to large social safety net programmes, focusing on women and children in extreme poverty (ADB, 2024; WFP, 2023).

disaster management. However, their formal participation in the implementation of social protection programmes remains notably limited. Despite their extensive local knowledge and proven ability to reach underserved and hard-to-reach communities, NGOs are not formally recognised in the National Social Security Strategy (NSSS) or its associated action plans (Phases I and II). This lack of inclusion undermines the potential for leveraging their capacity to address key challenges in the social protection system, such as reducing inclusion and exclusion errors, and limits the overall effectiveness of programme implementation.

13.4 Policy Recommendations

The need for a robust, inclusive, and well-coordinated social protection system in Bangladesh has grown increasingly critical in light of evolving socio-economic challenges and the persistent vulnerabilities affecting large segments of the population. Despite earlier policy directives and reform initiatives outlined in the NSSS, the current social protection framework remains fragmented, inadequately funded, and plagued by targeting inefficiencies. It lacks a coherent approach to addressing poverty and vulnerability, gives insufficient attention to the rising challenges of urbanisation, and is constrained by weak institutional capacities that undermine effective programme delivery. These systemic shortcomings demand a strategic shift—one that prioritises reform-oriented results while strengthening ownership and accountability within national institutions to build a resilient and responsive social protection system.

The recommendations presented in this section aim to re-strategies Bangladesh’s social protection system, anchoring it as a central pillar of the country’s broader development agenda. By emphasising actionable, evidence-based policy measures that can be implemented in the short to medium term, this approach seeks to overcome entrenched reform inertia, injecting momentum into the system and paving the way for transformative and sustainable improvements.

Streamline social protection budget reporting and align it with core objectives for transparency and Impact.

To address the issue of inflated social protection allocations and align spending with the core objectives of poverty alleviation and vulnerability reduction, the government should immediately implement—through the upcoming budget for the next fiscal year—a review and rationalisation of social protection programmes. Key actions include:

- ***Refining the scope of schemes to be included under social protection:*** It is of utmost importance to narrow the scope of what constitutes social protection by, for instance, drawing on the principles of dealing with poverty and vulnerability as outlined in the NSSS and guidelines provided by the International Labour Organization. This would involve limiting the inclusion of schemes that do not directly address poverty, vulnerability, or lifecycle risks associated with poor and vulnerable populations groups. Such schemes as pensions for government employees, freedom fighters’ subsidies, and infrastructure-related expenditures should be separated from social protection budget reporting.

- ***Rationalising and streamlining allocations:*** Conducting a detailed assessment of the current social protection portfolio can contribute to identifying and reclassifying schemes that do not align with social protection objectives. Developing a transparent, disaggregated budget that differentiates core social protection initiatives from ancillary expenditures can enhance clarity and accountability. Such efforts can also facilitate progress in consolidating and harmonising fragmented schemes, addressing inefficiencies, and reducing redundancies in the system.
- ***Prioritising poverty-focused programmes:*** Strengthening the focus on programmes explicitly targeting poverty and vulnerability, such as old-age allowances, disability benefits, mother and child benefit schemes, and food security interventions targeting poor and vulnerable groups can significantly enhance the impact of social protection spending.

Consolidate and harmonise programmes across the lifecycle risks

To address the persistent fragmentation and inefficiencies in Bangladesh's social protection system, greater focus on programme consolidation and harmonisation is essential. Consolidation seeks to merge overlapping programmes into unified schemes, improving efficiency and resource allocation, while harmonisation ensures better alignment across existing programmes without merging them. Both processes must be carried out with caution to avoid excluding eligible beneficiaries or diminishing the quality of their benefits. Key considerations include:

- ***Streamlining and rationalising overlapping programmes:*** There are numerous opportunities for consolidation and harmonisation of programmes to achieve a streamlined and focussed social protection system fit for its purpose. Efforts could begin with merging food-based initiatives, such as OMS and TCB truck sales, to reduce administrative costs and improve access for beneficiaries who rely on both services. Similarly, integrating workfare schemes like EGPP, EGPP+, FFW, WFM, and Test Relief could enhance the coordination of seasonal employment and disaster management efforts. Combining smaller relief initiatives into a unified humanitarian assistance programme would improve budget efficiency and delivery mechanisms, while unifying overlapping schemes for vulnerable women, such as VWB and ICVGD, could strengthen socio-economic outcomes and food security. These examples provide initial directions, though further opportunities for consolidation and harmonisation should be explored through a comprehensive review.
- ***Consolidating around the lifecycle-based framework:*** Reducing the number of programmes to a manageable 15–20 over the medium term, after removing the unrelated or irrelevant programmes as mentioned earlier, strategically aligned with lifecycle risks, could enhance the coherence of the social protection system. Programmes like the Mother and Child Benefit Programme, harmonised school stipends, social insurance based schemes for the working-age population, and old-age allowance could form the foundation for a streamlined framework while

allowances for persons with disabilities and support for covariate risks (arising from natural disasters, external shocks, etc.) serving the needs at every lifecycle stage (Figure **13.16**).

- *Strengthening institutional guidance:* Given the limited progress thus far, stronger leadership and guidance from the Cabinet Division and Ministry of Finance are vital to ensure momentum in programme consolidation and harmonisation. Clear timelines, coordinated oversight, and alignment with NSSS objectives would help sustain these efforts.

By focusing on these actions, it is possible to effectively transition toward a more streamlined, efficient, and inclusive social protection framework, better equipped to meet the needs of its most vulnerable populations.

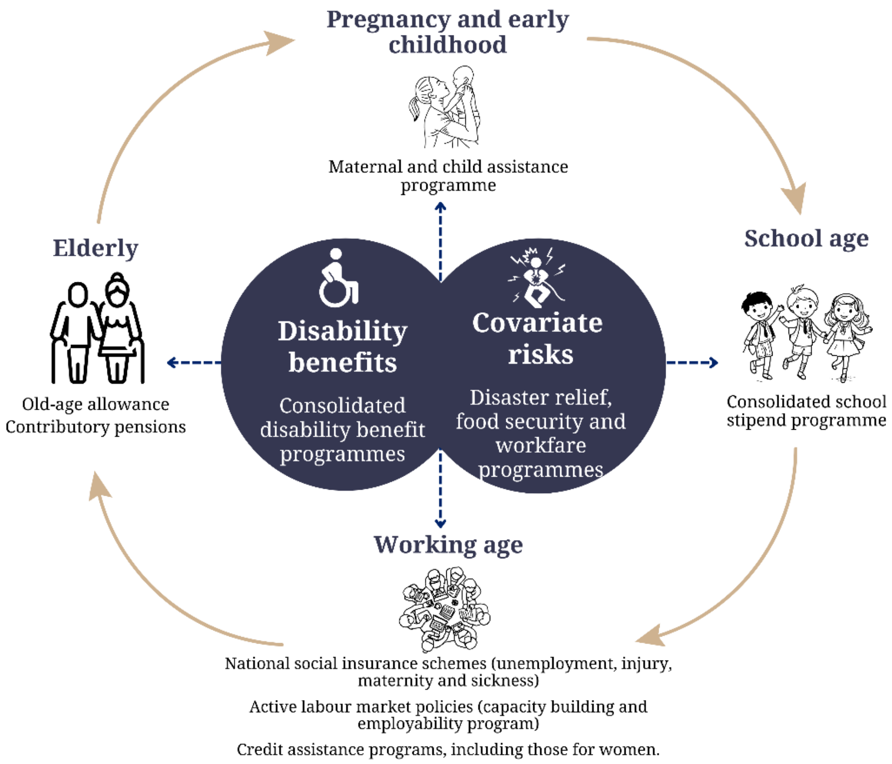

Figure 13.16: Programme Consolidation around the Lifecycle Framework

Source: Author’s illustration.

Minimising targeting errors through a multifaceted approach should be considered as most practical.

This requires a comprehensive strategy that balances improved targeting tools, community engagement, governance reforms, and strengthened data systems to enhance efficiency and equity in delivering benefits. Key considerations include:

Refining targeting criteria and tools:

- Expanding the scope for universalising certain programmes, particularly those addressing lifecycle risks such as old-age allowances, could reduce exclusion errors and simplify administrative processes.
- Developing inclusive and poverty-sensitive targeting criteria that balance poverty-based and programme-specific approaches could help reduce the errors.
- Advanced tools such as Proxy Means Testing (PMT) may improve beneficiary identification while minimising subjectivity in the targeting process.

Strengthening community-based targeting mechanisms:

- Leveraging local-level knowledge through community participation in the targeting process could improve accuracy and foster greater transparency.
- NGOs, with their grassroots presence and local-level expertise, could play a significant role in improving beneficiary identification and providing accountability in the selection process (OPM, 2024).
- Simplifying eligibility criteria and guidelines could assist local authorities in reducing errors linked to overly complex criteria.
- Mechanisms aimed at reducing political interference and corruption, such as involvement of local communities and NGOs, could help ensure fairness in beneficiary selection.

Improving Data Systems for Targeting:

- Existing platforms like the single registry MIS and National Household Database offer opportunities for strengthening beneficiary identification and cross-verification of eligibility.
- Addressing challenges in large-scale database development, including sustainability issues such as regular updates, technical capacity, and funding constraints, could ensure that these systems remain functional and reliable.

Introducing poverty-targeted programmes can effectively address poverty and vulnerability by focusing resources on the most marginalised.

The challenges outlined in the previous section underscore the absence of comprehensive poverty-focused interventions, significantly limiting the impact of Bangladesh’s social protection system in addressing poverty and vulnerability. To overcome these gaps, it is imperative to consider and evaluate models that provide direct and sustainable support to poor and vulnerable populations.[14]

[14] A study under the SSPS project found that covering 70 % of the population with BDT 2,500 per household per month would cost 2.8 % of GDP annually. Leveraging Bangladesh's existing digital financial infrastructure, this universal transfer could initially be introduced as a temporary social protection measure (Cabinet Division & GED, 2022).

- One notable model is the BRAC Ultra-Poor Graduation (UPG) approach, which integrates multiple components, including stipends, asset transfers, life skills training, financial literacy, and mentoring, to provide a holistic pathway out of poverty. Evidence, suggests that this approach offers a cost-effective "big push," enabling hard-to-reach groups to escape the poverty trap sustainably (Balboni et al., 2015).
- Additionally, the potential of Universal Basic Income (UBI) warrants exploration, particularly in contexts where targeting is challenging due to high poverty and vulnerability rates. UBI offers a simplified mechanism of cash transfers to individuals or households, reducing exclusion errors inherent in traditional targeting methods (UNDP, 2024). However, universal implementation of UBI is resource-intensive and may not be feasible given Bangladesh's fiscal constraints. Alternative modalities, such as a partial UBI targeted at the poor and vulnerable or focused on highly poverty-prone or climate-vulnerable regions, could be explored. As per recent estimates, a UBI scheme covering the bottom 40% of households in Bangladesh could cost approximately 3.5% of GDP annually, which, while significant, may be manageable under certain fiscal reforms and will be compatible with long-term social protection agenda. Limiting the target households below the poverty line income threshold reduces the cost to 1.35% of GDP (CPD, 2024).

A thorough review of these options, assessing their feasibility and scalability, can provide a much-needed shift toward addressing poverty and vulnerability more effectively within Bangladesh’s social protection framework.

Implement inflation-adjusted transfer value for all social protection programmes on a regular interval.

Regularly adjusting transfer values for social protection programmes to account for inflation is crucial to ensuring their effectiveness in alleviating poverty. Many programmes in Bangladesh have failed to provide adequate benefits as allowances are not consistently reviewed in line with economic development and inflation. Consequently, the real value of benefits has significantly declined over time, eroding their purchasing power. The NSSS has recommended inflation adjustments for all cash transfers under lifecycle-based core schemes to address this issue.

However, even with inflation adjustments, the real value of benefits for most programmes will remain insufficient, as initial benefit levels were too low to begin with. To address this, it is critical that revised benefit levels are aligned with the minimum expenditure basket, enabling transfers to meaningfully alleviate poverty (OPM, 2024). A systematic review of transfer values should be conducted for all cash-based programmes, taking into account inflation, the expenditure basket, and the country’s socio-economic progress. Based on these reviews, adjustments should be implemented at regular intervals of two to three years to maintain the relevance and impact of social protection interventions.

Introduce a social protection graduation approach for enhanced programme efficiency and impact.

Most existing social protection programmes in Bangladesh implicitly operate on the assumption of providing lifetime support to beneficiaries, often without considering improvements in their socioeconomic status over time. While this approach ensures continued support for vulnerable groups, it risks fostering dependency and inefficiencies, particularly when beneficiaries no longer require assistance. Introducing a structured graduation mechanism is crucial for promoting self-reliance, optimising resource utilisation, and enhancing the overall impact of social protection programmes.

A well-designed graduation policy would define clear criteria for exiting programmes, considering both financial and non-financial indicators. To operationalise this mechanism, regular and systematic assessments of beneficiaries' socioeconomic progress must be conducted, enabling programmes to identify those who have achieved self-reliance or no longer meet eligibility criteria. This process creates opportunities to enrol new, deserving beneficiaries, ensuring that limited resources are targeted effectively and equitably.

Additionally, robust monitoring and evaluation systems will be essential to track the outcomes of the graduation approach, ensuring that former beneficiaries continue to thrive independently while avoiding unintended consequences, such as a relapse into poverty. Coupled with complementary interventions like skill-building, job placement services, and access to financial tools, a graduation mechanism can foster sustainable empowerment while maintaining the core ethos of social protection.

By establishing a robust and dynamic graduation mechanism, Bangladesh's social protection programmes can significantly improve their efficiency, equity, and long-term impact, creating a more adaptive and responsive framework that better aligns with the country's evolving development needs.

Strengthening data systems is critical for making informed policies in social protection.

A robust, data-driven approach is essential for enhancing targeting accuracy, improving programme delivery, and ensuring transparency within Bangladesh's social protection system. The NSSS recommended the creation of a single registry management information system (MIS) to compile information across all interventions from different ministries. Despite some progress this the existing database is yet to function effectively as an analytical tool and remains inaccessible to the public. Expanding and strengthening data systems, both for existing and emerging programmes, is critical for building a more informed and inclusive social protection framework. Key considerations include:

- ***Developing a comprehensive MIS:*** A fully functional single registry MIS should integrate data from all social protection programmes, offering gender-disaggregated and region-specific beneficiary information. Such a system would allow checking system inefficiencies, assess resource distribution, address disparities effectively, improving the inclusiveness of social protection. Making this database publicly accessible, with appropriate privacy safeguards, can enhance transparency, foster accountability, and support evidence-based decision-making by stakeholders. Public availability can also help identify coverage gaps and guide resource allocation.

- ***Creating data systems for emerging programmes and addressing data gaps:*** The rollout of new schemes, such as unemployment insurance, will require additional data systems to capture critical information, including workers' employment duration, salaries, and work histories. Additionally, addressing data gaps related to persons with disabilities should be considered an immediate priority to bring all such individuals under social protection coverage. This includes collecting more comprehensive and disaggregated information on the prevalence and types of disabilities to design targeted interventions, improve accessibility, and ensure that social protection adequately addresses the unique challenges faced by this group.
- ***Strengthening capacities for data development and maintenance:*** The challenges encountered during the development of the single registry MIS and the National Household Database underscore the need for institutional capacity building. Strengthening technical expertise, improving coordination among agencies, and fostering accountability are essential for ensuring the success of data-driven initiatives. Sustaining these efforts requires domestic ownership, including securing adequate funding, training personnel, and embedding systems within national frameworks to ensure their longevity and effectiveness.

While strengthened social protection is critical, addressing inequality requires deep-rooted structural reforms.

The NSSS underscores the importance of social protection in addressing poverty and vulnerability, but its ability to meaningfully reduce inequality remains constrained without tackling the deeper structural factors that perpetuate inequity. Social protection programmes, while necessary, are inherently residual in their approach, addressing immediate needs without confronting the systemic barriers that sustain disparities in wealth, opportunities, and access to resources.

Structural reforms must complement social protection by targeting the root causes of inequality, including entrenched wealth and asset disparities that perpetuate unequal access to resources and economic opportunities. Fiscal policies, such as progressive taxation and enhanced resource mobilisation, can reduce income and wealth gaps while financing equity-focused public investments . Reorienting public spending to prioritise universal access to quality education, healthcare, and infrastructure is equally vital, ensuring that marginalised populations can participate in and benefit from economic growth. Policies that improve access to productive assets and financial tools for underserved communities are also essential for levelling the playing field.

Strengthened social protection measures, including enhanced targeting and inflation-adjusted benefit levels, can mitigate the immediate impacts of inequality, but they must align with broader structural reforms. Without addressing these fundamental disparities, the ability of social protection to drive equitable and inclusive development will remain limited. A coordinated approach that integrates robust social protection with deep-rooted structural changes is indispensable for reducing inequality and fostering sustainable progress.

Making progress on the National Social Insurance Scheme should constitute a policy priority.

The absence of contributory-based social protection schemes in Bangladesh leaves a significant gap in addressing lifecycle risks for the working-age population. While the NSSS emphasised the importance of introducing a National Social Insurance Scheme (NSIS), progress has been limited, and critical vulnerabilities such as unemployment, employment injuries, and sickness risks remain unaddressed.

Building on existing efforts, such as the Employment Injury Scheme (EIS) pilot in the RMG sector, a phased approach should be adopted to develop a time-bound roadmap for scaling up EIS nationwide. Similarly, prioritising the introduction of unemployment insurance is critical to supporting workers during job loss, particularly in the formal sector to begin with, with a gradual expansion to cover the informal workforce.

However, institutional capacity building will be key to the success of social insurance schemes. Institutions must be equipped with the technical and operational expertise to manage contributory schemes effectively, while efforts to build awareness among employers, workers, and the public about the benefits and responsibilities of social insurance will be crucial to fostering broad participation.

Expanding life-cycle-based social protection schemes for urban areas is essential to address the unique vulnerabilities of urban populations, adapt to rapid demographic shifts, and ensure equitable social protection coverage across the country.

The rapid pace of urbanisation in Bangladesh and the rising cost of living, exacerbated by sustained inflation over the past two years, have heightened the vulnerabilities of urban populations. Despite these trends, social protection coverage in urban areas remains significantly limited, with only one-fifth of beneficiaries residing in urban regions.

- Expanding life-cycle-based social protection schemes to urban areas is critical for addressing these challenges. Programmes such as old-age and widow allowances, disability benefits, school stipends, and Mother and Child Benefit support should be scaled up for urban populations.
- Inflationary pressures in recent years have further underscored the need for targeted urban interventions. Programmes like Open Market Sale (OMS), which provide subsidised essential goods, are vital for protecting vulnerable urban

households from food insecurity and economic shocks. Scaling up such initiatives alongside ensuring inflation-adjusted transfers for life-cycle-based schemes, can help mitigate the immediate impacts of rising costs while fostering longer-term resilience.

Although the NSSS does not offer detailed guidance on urban challenges, the Urban Social Protection Strategy and Action Plan (USPSAP), formulated in 2020, provides strategic recommendations for integrating urban social protection into the national framework. The USPSAP emphasises adapting rural programmes for urban contexts, introducing social insurance schemes, and designing targeted interventions for urban poor living in slum-like conditions. Effective implementation of the USPSAP by relevant ministries and agencies is essential to achieving equitable social protection coverage across urban and rural areas (SSPS et al., 2020a; SSPS et al., 2020b).

Strengthen adaptive social protection measures to enhance the resilience of vulnerable populations.

Bangladesh's social protection system must evolve from its predominantly reactive focus to a proactive and adaptive framework capable of addressing the country's significant climate vulnerabilities. While the NSSS prioritises covariate shocks within lifecycle-based schemes, the system remains largely geared toward short-term relief rather than fostering long-term resilience and adaptation. The Guidelines on Adaptive Social Protection in Bangladesh provide a strategic roadmap for enhancing resilience, but significant gaps remain in implementing adaptive measures on a broader scale (Cabinet Division & SSPS, 2023).

A more proactive approach to climate adaptation in social protection requires integrating measures that reduce vulnerability and build resilience among at-risk populations. Studies indicate that disaster risk reduction (DRR) training and early warning systems can significantly mitigate the impacts of climate-related shocks, reducing income loss by up to 19 percentage points (Diwakar et al., 2022). Expanding access to such tools, combined with increased awareness and anticipatory capacities, should form a cornerstone of an adaptive social protection strategy.

Innovative technologies, such as mobile applications and GIS mapping, can improve the reach and efficiency of social protection programmes. Partnerships with international organisations to deploy these technologies would enable better monitoring, early warnings, and disaster preparedness, enhancing the overall resilience of beneficiaries. Flexible financial mechanisms, including adaptive social protection funds and weather-indexed insurance, are also critical for providing rapid assistance in the aftermath of climate-related disasters.

Additionally, local governance and community-based organisations should play a central role in adaptive social protection. Their inclusion ensures that responses are context-specific, timely, and inclusive, reflecting the unique needs of diverse communities. To operationalise these measures, the government should prioritise:

- Expanding the coverage of programmes specifically targeting climate-affected populations.
- Embedding disaster risk reduction training and early warning systems within existing social protection frameworks.
- Establishing dedicated adaptive social protection funds and piloting innovative insurance mechanisms to address climate risks.
- Strengthening coordination with local governance and community-based organisations for effective implementation.

Preparing for the next decade of social protection strategy requires immediate action to evaluate past lessons, strengthen institutional capacities, and design an inclusive framework that addresses emerging socio-economic challenges.

With the current National Social Security Strategy (NSSS) concluding in 2026, it is imperative to initiate preparations for the next decade of social protection reforms. This transition presents a critical opportunity to reflect on the achievements and shortcomings of the past decade and chart a strategic course to address the evolving socio-economic challenges facing Bangladesh.

The preparation for the new strategy should begin immediately with a candid evaluation of the current NSSS. This evaluation must identify lessons learned, including successes, challenges, and gaps, to inform the design of a more effective, inclusive, and sustainable framework. The insights from this process will provide the foundation for a future-oriented social protection system capable of addressing persistent poverty, vulnerability, inequality, and emerging issues such as urbanisation and climate change.

Strengthening the capacity of the Ministry of Social Welfare (MoSW) is essential to realise the lifecycle approach envisaged in the NSSS. The MoSW should be entrusted with all core lifecycle-based programmes, requiring immediate investment in institutional capacity building. A comprehensive needs assessment of the MoSW should be conducted to identify gaps in staffing, technical expertise, and infrastructure. Based on this assessment, a dedicated budget for capacity enhancement must be allocated in the upcoming Fiscal Year to ensure the ministry can effectively manage and implement these programmes.

Effective coordination between ministries and departments will be critical for this transition. Clear mechanisms for inter-ministerial collaboration must be established, supported by robust monitoring systems to track progress and address challenges. In parallel, a comprehensive needs assessment should extend to other relevant ministries to identify and address capacity gaps that could hinder the smooth implementation of the next strategy.

13.5 Conclusion

Social protection systems hold paramount importance for countries like Bangladesh, serving as a foundation for poverty alleviation, vulnerability reduction, and fostering inclusive and equitable development. Against the backdrop of a growing awareness of rising inequality and its far-reaching socio-economic ramifications, re-strategising social protection has become indispensable for steering Bangladesh’s economy toward a more just and sustainable trajectory. The urgency for transformative social protection measures is further underscored by recent shifts in the political landscape, which have brought the need for addressing disparities and ensuring equity to the forefront of national discourse. This chapter has critically examined the state of Bangladesh's social protection system, identified its persistent challenges, and articulated actionable recommendations designed to align the framework with the evolving demands of a rapidly changing socio-economic environment.

Amongst the persistent challenges facing Bangladesh’s social protection framework, the limited resource base remains a significant constraint, hindering the expansion and impact of programmes. The system also struggles with issues such as inflated budgets due to the inclusion of non-social protection expenditures, inadequate urban and climate-adaptive measures, and a fragmented portfolio of programmes. Furthermore, inefficiencies in targeting, driven by weak data systems and exclusion/inclusion errors, continue to undermine the delivery of benefits to the most vulnerable. These systemic challenges necessitate a reorientation of priorities to ensure that social protection effectively addresses poverty, vulnerability, and inequality.

The recommendations outlined in this paper emphasise the need for immediate and strategic actions. Programme consolidation and harmonisation are essential to reduce inefficiencies and enhance the impact of limited resources. Expanding life-cycle-based schemes in urban areas, integrating climate resilience into social protection, and exploring new mechanisms such as social insurance frameworks are critical to addressing emerging vulnerabilities. Additionally, recalibrating the social protection budget to focus on core poverty and vulnerability interventions can enhance transparency and effectiveness.

The conclusion of the decade-long National Social Security Strategy (NSSS) provides a timely opportunity to reflect on the lessons learned and address the systemic challenges that have limited the impact of social protection programmes in Bangladesh. The implementation of the NSSS has offered valuable insights into what has worked, what has not, and where reforms are urgently needed. This juncture allows for fine-tuning existing frameworks and innovating to enhance programme efficiency and inclusivity. Moreover, the next phase of reforms requires a renewed political commitment, both to mobilise the resources necessary for an expanded and more effective social protection system and to ensure accountability in its implementation. Developing the next strategy should, therefore, be viewed as an opportunity not only to maintain continuity but also to bring renewed momentum to the process of strengthening the social protection system and aligning it with the country's evolving needs.

Future efforts must also prioritise building institutional capacity, particularly within the Ministry of Social Welfare, to enable better coordination and leadership in implementing lifecycle-based programmes. Capacity-building should be complemented by stronger inter-ministerial collaboration and systematic reviews of programme performance.

Leveraging innovative technologies, engaging NGOs and local governments, and aligning development partner support with national priorities are equally crucial to ensuring sustainability and long-term resilience.

In the face of growing inequality and shifting socio-economic dynamics, Bangladesh's social protection system must evolve into a more robust, inclusive, and adaptive framework. By addressing these challenges through coordinated and sustained efforts, the country can lay the groundwork for a more equitable and resilient development pathway, ensuring that no one is left behind.

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