



NATIONAL CONFERENCE ON SOCIAL PROTECTION 2025

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COMPREHENSIVE REPORT

Comprehensive Report on National Conference on Social Protection 2025

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Executive Summary

The National Conference on Social Protection 2025, held in Dhaka, marked a significant milestone in Bangladesh's journey toward building an inclusive, resilient, and rights-based social protection system. Convened by the Cabinet Division with support from UNDP and DFAT, the three-day conference brought together policymakers, development partners, academics, civil society leaders, and practitioners to reflect on the achievements of the National Social Security Strategy (NSSS) 2015–2026 and to chart a bold and transformative course for its next generation outlooks.

The conference opened with a powerful address by honorable Chief Guest, Professor Wahiduddin Mahmud, who reminded the nation that no country is too poor to guarantee the essentials of life. He emphasized that social protection must be rooted in Social Justice not equal income, but equal access to education, health, and security. His call for universal, phased coverage set the tone for a conference that was both reflective and forward-looking.

Throughout the sessions, speakers acknowledged the progress made: over 50 percent of the population now benefits from social protection, and 14 percent of the national budget is allocated to these programs. Yet, they also highlighted persistent challenges, including fragmentation, targeting errors, and exclusion of vulnerable groups such as informal workers, urban poor, and persons with disabilities. Ms. Zaheda Parveen, Secretary of the Cabinet Division, underscored the need for every dollar to reach the right person, at the right time, in the right way; a commitment echoed across the conference.

Digital innovations such as the Single Registry System (SRS) and Dynamic Social Registry (DSR) were presented as transformative tools to improve targeting and reduce leakages. Mr. Mohammad Khaled Hasan in his keynote presentation and emphasized that technology must be matched by governance and human capacity. Urban poverty, climate-induced migration, and demographic shifts were identified as emerging challenges requiring tailored and adaptive responses. Mr. Faruk E Azam, Bir Protik, reminded delegates that Bangladesh's social protection roots lie in disaster response, and called for systems that anticipate and absorb shocks.

The National Conference on Social Protection 2025 addressed six foundational dimensions of social protection: inclusive coverage for marginalized groups including women, persons with disabilities, and the urban poor; lifecycle-based program design; adaptive and shock-responsive systems; sustainable financing through contributory models; digital innovation for delivery and targeting; and institutional governance reform. These themes were not merely discussed—they were interrogated through a series of working sessions, keynote addresses, and dynamic exchanges among policymakers, practitioners, and civil society leaders. The result was a policy forum of unprecedented depth and scope, positioning NCSP 2025 as one of the most comprehensive convenings on social protection in Bangladesh's recent history.

What made this conference particularly groundbreaking was its participatory architecture. For three consecutive days, a digital feedback mechanism—anchored in QR code technology—enabled real-time engagement from a wide spectrum of attendees. Questions, concerns, and suggestions

were collected continuously, ensuring that the voices of participants were not only heard but systematically documented. These inputs have been consolidated and mapped to thematic priorities, forming a critical evidence base for the next-generation social protection framework. The full compilation of audience queries and recommendations is available in the annex of the conference report, serving as both a record of public discourse and a guide for future policy formulation.

The conference culminated in the adoption of the “Pact for Prosperity,” a declaration committing to universal lifecycle coverage by 2030, increased fiscal allocation to 2.5 percent of GDP, and the creation of a “Bonsai Liberation Fund” to empower five million marginalized citizens; a metaphor inspired by Muhammad Yunus, reminding us that the poor are not weak, they are constrained.

The conference concluded with a resounding sense of shared purpose, as government leaders and development partners reaffirmed their collective commitment to building a more inclusive and resilient social protection system. In her closing remarks, Chief Guest Ms. Sharmeen S. Murshid delivered a powerful message that captured the spirit of the entire gathering. With optimism and clarity, she reminded the nation: “We are not here to manage poverty; we are here to end it. We are not here to rescue the vulnerable; we are here to empower them. We are not here to govern a few; we are here to serve many.”

Her words echoed across the hall, anchoring the conference in a bold and transformative vision. Bangladesh, she declared, must not only survive—it must lead. Lead with compassion, with courage, and with conviction. A nation where protection and empowerment are not opposing forces but twin pillars of progress. A nation where every citizen is safe, respected, and free to dream.

Day 1

Inaugural Session



Welcome Address

Ms. Zaheda Parveen, Secretary, Coordination and Reforms, Cabinet Division

It is my profound honour and heartfelt pleasure to welcome you all to the National Conference on Social Protection 2025 here at the Bangladesh–China Friendship Conference Centre, Sher-e-Bangla Nagar, Dhaka.

This gathering is indeed special. Just look around this room; policy makers, development partners, academics, field administrators, civil society leaders, and media representatives - all under one roof. Together, you represent the collective wisdom and commitment needed to shape a future where no one is left behind.

We are deeply honoured today by the presence of our Chief Guest, Professor Wahiduddin Mahmud, whose contributions to the field of economics and social policy continue to inspire us. We are equally grateful to our Special Guest, Mr. Faruk E Azam, Bir Protik, who brings with him the invaluable perspective of resilience and courage in disaster management. And of course, we extend warm appreciation

to our esteemed Guests of Honour - representatives from the European Union, UNDP, and the Australian Government for walking this journey with us.

Ladies and Gentlemen, the theme of this year's conference "A Journey Towards an Equitable Society" - is not merely aspirational, but essential. At the Cabinet Division, we coordinate social protection across

39 ministries. That is no small responsibility. But what makes this task meaningful is that it touches lives; children in rural schools, women struggling to support their families, persons with disabilities striving for dignity, and communities battling poverty and disasters.

History tells us that social protection has always evolved with society's needs. The Elizabethan Poor Law of 1601 was revolutionary in its time, protecting the poor from hunger and mobilizing the labour force. Yet after two centuries, it became unsustainable, eventually reformed during the



Victorian era though at the cost of human dignity. Later, in 1945, the famous Beveridge model offered a fresh and comprehensive approach. It addressed root causes of social crises and introduced a life-cycle-based system, which continues to influence policies worldwide. Bangladesh, too, drew on these lessons in formulating its home-grown, contextualized National Social Protection Strategy (NSSS), placing inclusiveness and resilience at its core.

The foundation of our national system, however, lies in our Constitution particularly Article 15 - which mandates the state to promote social security. Importantly, it connects social protection to broader planned economic growth. This reflects a strategic policy choice: positioning social protection not as a stand-alone obligation, but as an integral part of inclusive and sustainable progress.

Esteemed Colleagues, we have also aligned our commitments with global frameworks; the Universal Declaration of Human Rights (1948), the UN Social Protection Floors Initiative (2012), and the Sustainable Development Goals (SDGs). Each of these has reaffirmed that social protection is both a human right and a foundation for achieving long-term resilience and equity.

In Bangladesh, we have made notable progress. Today, nearly one out of every two citizens benefit from social protection. We allocate over 14% of the national budget - equivalent to 1.87% of GDP - into this system. This investment demonstrates the seriousness with which we approach the issue. Yet, despite this effort, challenges remain. Many vulnerable groups are still excluded due to inclusion and exclusion errors. At the same time, some who do not qualify are wrongly included. This is not simply about numbers - it is about justice and fairness.

So, I put a question before all of you today: How can we ensure that every Taka we spend truly reaches the right person, at the right time, in the right way?

This is the challenge of our era. Fragmentation of programs, targeting errors, and inefficiencies dilute the effectiveness of our system. In 2015, Bangladesh had as many as 145 separate programs. In our last fiscal budget, we have reduced them to 95. While this is progress, the number still remains too high, creating overlaps and inefficiencies. Should we not aim for a system that is more coherent, streamlined, and human-centered - a system that responds to the real needs of our people?

Colleagues, We must also acknowledge that social protection is more than just safety nets. It is about building springboards. It is not only about helping people survive, but also enabling them to thrive. This is why human capital development must be central so that every child can go to school, every mother can access healthcare, every person with a disability can live with dignity, and every worker can seize opportunities for decent livelihoods.

Equally, in the face of more frequent natural calamities, our disaster relief measures must be robust, timely, and inclusive. A social protection system that cannot shield people during crises – is an incomplete one!

At this conference, over the next three days, we will discuss these very issues. We will deliberate on targeting mechanisms, on program design, on digital innovations that can reduce leakages, and on strategies to prioritize the most vulnerable. We will explore ways to empower women, children, and persons with disabilities. And we will reaffirm our shared vision: that no Bangladeshi citizen should ever feel abandoned or outside the shield of social protection.

Distinguished Guests, This is not just another policy conference. This is a moment to shape the future. The insights we share here, the solutions we craft, and the consensus we build will echo far beyond these walls. They will shape the lives of millions of men, women, and children who depend on these systems not just for survival, but for dignity and opportunity.

So, let us be bold. Let us challenge ourselves. Let us think not only of incremental reforms, but also of transformative ones. And let us remember: when we design a more inclusive and equitable system, we are not merely making policies; we are building hope, trust, and resilience.

With these thoughts, I warmly welcome you all once again. May our deliberations over the coming days be fruitful, inspiring, and truly transformative.

Keynote Presentation

Mohammad Khaled Hasan, Additional Secretary, Coordination Wing,
and Member-Secretary, CMC for National Social Security
Programmes, Cabinet Division



The keynote presentation delivered by Mohammad Khaled Hasan, Additional Secretary for Coordination, Cabinet Division, examines the philosophical, historical, and strategic dimensions of social protection in Bangladesh. It emphasizes a shift from blaming individuals for poverty to addressing structural inequalities and advocates for lifecycle-based, inclusive, and adaptive social protection systems aligned with the National Social Security Strategy (NSSS) of 2015. The presentation highlights the evolution of social protection in Bangladesh from emergency relief in the 1970s to development- and equity-focused approaches after 2015. It traces poverty reduction from approximately 80% in 1971 to 18.7% in 2022 while noting rising inequality, with the Gini coefficient increasing from 0.458 in 2010 to 0.499 in 2022. The presentation underscores the need for vertical equity, contributory schemes, urban-focused programs, and digital innovations such as the Dynamic Social Registry (DSR) and Proxy Means Testing (PMT) to enhance targeting and inclusivity. The FY 2025-26 social security budget is highlighted at Tk. 1.16 lakh crore, equivalent to 1.87% of GDP and 14% of the national budget, spanning 95 programs, emphasizing social protection as a tool for equity, empowerment, and resilience.

The presentation begins by addressing philosophical questions around poverty and equity, challenging conventional perceptions that poverty results from idleness, misdeeds, or divine punishment. It contrasts these outdated ideas with structural explanations, highlighting influences such as Laissez-Faire Economics, Social Darwinism, and the emphasis on self-reliance, which have historically limited systemic support for marginalized populations. A central metaphor used is Muhammad Yunus' "bonsai" analogy, which likens the poor to bonsai trees whose innate potential is stunted by restrictive societal conditions. Social equity is defined as creating opportunities for individuals to escape these constraints, positioning social protection as a critical instrument for enabling human potential and reducing systemic disadvantage.

The historical evolution of social protection in Bangladesh is presented in chronological order. In the 1970s, programs focused on emergency relief for the destitute, while the 1980s saw the introduction of workfare programs offering conditional public works support. By the mid-1990s, formal social safety nets were introduced, including allowances, food support, and education programs. The late 1990s brought the Graduation Model, designed to help the poorest "graduate" from poverty. From 2015 onwards, social protection integrated with national development strategies, focusing on equity, inclusivity, and lifecycle support. The presentation also references the Beveridge model, highlighting collective responsibility, universal access, and protection against the "five giants" of want, disease, ignorance, squalor, and idleness, emphasizing equitable treatment across class, gender, and regional lines. The NSSS of 2015 is framed as a lifecycle-based roadmap addressing poverty, vulnerability, and marginalization while linking national priorities with development-oriented social protection.

The FY 2025-26 social security budget is detailed at Tk. 1.16 lakh crore, accounting for 1.87% of GDP and 14% of the national budget across 95 programs. Horizontal equity is described as equal treatment for individuals in similar circumstances, promoting fairness but requiring substantial resources, while vertical equity targets benefits based on need, reducing inequality but increasing targeting challenges. The presentation underscores trade-offs between universal and targeted approaches and emphasizes the necessity of balancing cost, coverage, and equity to achieve a more just society.

The presentation outlines specific interventions for various population groups. Child-sensitive programs include child benefits, stipends for school-going children, orphan support, school meals, maintenance payments for abandoned children, and health, immunization, nutrition, and WASH services. Programs for older adults include universal allowances covering over six million people and private and government pensions. Effective social empowerment strategies focus on gender development through financial inclusion, legal reforms, and education; protection of marginalized populations via legislative safeguards, grievance mechanisms, and monitoring; and inclusive growth through asset transfers, digital inclusion, and local governance support. For persons with disabilities, programs emphasize both “Development for persons with disabilities” and “Development by persons with disabilities,” highlighting empowerment and capability enhancement. Adaptive social protection approaches aim to enhance coordination, strengthen capacity, build climate resilience, and promote community engagement.

Emerging needs in urban areas, contributory schemes, and coverage for the “missing middle” are highlighted. Social empowerment is framed as the foundation for equitable societies, addressing inequalities and promoting inclusion of marginalized populations. Urban social protection is emphasized as critical, given projections that urban populations will exceed rural populations by approximately 2040. Contributory schemes are recommended to promote sustainability, ownership, dignity, and resilience, while social protection for the missing middle—those neither poor nor currently covered is suggested through subsidized contributory schemes and universal essential services.

The presentation details delivery, data, and institutional mechanisms for effective social protection. Efficient delivery mechanisms include the DSR, PMT targeting, digital G2P payments, grievance redress systems, and monitoring and evaluation frameworks. Novel data strategies employ big data, mobile, satellite, and financial information for real-time assessments, exemplified by COVID-19 transfers to 3.5 million beneficiaries via mobile/NID. Institutional strengthening includes a hierarchy of national coordinating and executive committees supported by district, Upazila, and city committees to ensure effective oversight and program implementation.

The presentation concludes with key priorities and recommendations, emphasizing sustainable contributory models, inclusivity for the missing middle and urban poor, social empowerment for women and marginalized groups, and innovation through data, technology, and institutional mechanisms. Recommended actions include accelerating nationwide DSR and PMT rollout, piloting urban social protection programs, integrating NSSS strategies with SDGs, monitoring inequality trends through the Gini coefficient, and preparing for the NSSS 2026+ strategy with lifecycle-based inclusion, equity, and resilience. The keynote establishes a comprehensive blueprint for redesigning Bangladesh’s social protection system to promote an equitable, inclusive, and adaptive society.

Guests of Honour

Mr. Stefan Liller, Resident Representative, UNDP

Let me begin with a simple truth: social protection is not charity. It is a right, a cornerstone of the social contract between people and the state. It is also one of the smartest investments a country can make, because when people are protected, they are able to fully participate in society and contribute to economic transformation.

With this in mind, we gather today at a moment of both reflection and opportunity, and I extend my appreciation to the Cabinet Division for convening this important forum.

One year has now passed since the Interim Government assumed responsibility for resetting and laying the foundations of democratic governance and inclusive economic growth. This conference is therefore well placed to advance dialogue on building a more just, resilient, and inclusive Bangladesh.

The country's progress over the past three decades has been noteworthy:

- Sustained export-led growth, making Bangladesh the world's second largest exporter of ready-made garments;
- Income poverty reduced from nearly 50% in 1990 to less than 19% in 2022;
- Expansions in school enrolment, health services, and social protection schemes.
- This trajectory underscores both the achievements as well as the gaps.

UNDP's work on social protection is anchored in global commitments. The right to social protection is enshrined in the Universal Declaration of Human Rights, and the UN's 2030 Agenda for Sustainable Development calls for universal coverage to eradicate poverty and reduce inequality.

In Bangladesh, UNDP is proud to have supported the formulation of the National Social Security Strategy (NSSS) and its Action Plans. With the support of the Australian Department of Foreign Affairs and Trade (DFAT), our Social Security Policy Support (SSPS) program has provided the technical backbone for this strategy, overseen by the Coordination Management Committee.



Our partnership has also helped establish government-to-person (G2P) digital payments. As of 2025, around 35 million beneficiaries have received cash support through these systems, as noted by the World Bank.

Equally important, the Social Security Policy Support platform has promoted stronger coordination between government and development partners through the Local Consultative Group (LCG) on Governance and Social Protection. This has led to more structured engagement, greater alignment with national priorities, and increased budgetary support channelled through national systems.

This National Conference is also a testament to the collective effort of Bangladesh's development partners, including the UN system, with agencies including UNICEF, ILO, WFP, alongside the World Bank, ADB, the EU and Australia who together, have contributed in shaping its agenda through technical inputs and strategic dialogue. Our shared vision is to advance inclusive social protection reform in Bangladesh, aligned with national priorities and global best practices.

Looking ahead, as the current National Social Security Strategy (NSSS) approaches its conclusion in 2026, this conference offers us a chance to reflect on achievements, identify gaps, and co-design the next generation of social protection strategies and programmes for Bangladesh.

Let me highlight four key messages for the road ahead: First, we must focus on strengthening adaptive and inclusive systems that protect the poorest, respond to shocks such as from climate change and public health disasters such as the COVID-19 pandemic, support informal workers, and empower women, youth, and persons with disabilities. This requires consolidating fragmented programmes – a process already underway, but one that must advance with greater urgency.

Second: While budget allocations for social protection have risen in nominal terms from approximately USD 5.5 billion in 2018 to over USD 9.6 billion in 2025, the share of GDP has declined from 2.2% to 1.8%. Clearly, Bangladesh must invest more to provide meaningful coverage, drawing on domestic revenues, taxation, and capital markets. At the same time, resources should be ring-fenced, with transparent and objective criteria for selecting beneficiaries. UNDP stands ready to offer technical assistance and advice.

Third: Bangladesh's rapid urbanisation, accelerated by climate-induced migration from vulnerable coastal and rural regions, is reshaping the country's demographic and poverty landscape, with a spatial relocation of poverty as cities absorb growing numbers of displaced populations. Urban social protection must therefore be strengthened. The scale-up of tried and tested models by the government, such as the Livelihoods Improvement of Urban Poor Communities (LIUPC) model, with a strong focus on climate resilience and community-led solutions, will be critical to sustainable urban development.

Lastly, capacity development is central to this next phase. But it is not only about the training sessions or workshops. UNDP is proud to work side by side with the government and other non-state partners, providing demand-driven and cutting-edge technical assistance, and embedding expertise directly within ministries and departments. This systemic approach strengthens policies, systems, and human resources, resulting in sustainable impact.

Taken together, these priorities show us the path forward: a system that is inclusive, better financed, more adaptive to shocks, and firmly rooted in national capacity. This is how Bangladesh can ensure that social protection is not a patchwork of programmes, but a coherent and future-ready framework that leaves no one behind.

Social protection helps smooth the rough edges of a market-based economy. While markets generate wealth, they also risk leaving people behind, those who, through no fault of their own, lack access to opportunities. Social protection gives them a chance to stand again and contribute to national development.

This truth must remain at the center of our work as we move forward, anchoring our shared commitment to invest in the people and future of Bangladesh.

In this spirit, I wish to extend my sincere thanks to the Government of Bangladesh and to Australia, whose partnership with UNDP continues to be vital in advancing this agenda. I also warmly acknowledge the contributions of all the development partners and colleagues for their continued commitment.

Guest of Honor

H.E. Clinton Pobke, Deputy High Commissioner of the Australian Government

It is indeed a privilege to join you today at the inauguration of the three-day National Conference on Social Protection 2025, a platform made possible through strong partnership and collaboration. On behalf of the Australian Government, I would like to extend my sincere appreciation to the Cabinet Division and UNDP for their tireless efforts in convening this important dialogue under the Social Security Policy Support (SSPS) Program.

For Australia, inclusive and adaptive social protection systems are at the heart of our development cooperation agenda in Bangladesh. We view social protection not only as a mechanism of support, but as a system that builds resilience; resilience for individuals, for families, and for communities. Strong social protection strengthens governance, promotes inclusion, and enables societies to respond to shocks and vulnerabilities more effectively.

Australia has been a long-standing partner of Bangladesh in its journey toward strengthening social protection. We remain firmly committed to supporting Bangladesh in building systems that are people-friendly, transparent, and efficient in their delivery. Together, we want to ensure that resources



reach those who need them most, and that the system continues to evolve in a way that leaves no one behind.

This conference is an important opportunity to reflect on the progress that has been made under the National Social Security Strategy (NSSS). Bangladesh has made commendable strides in expanding coverage, improving delivery mechanisms, and aligning its approach with international good practices. As we look ahead, this gathering allows us to collectively identify the priorities and pathways for developing the next generation of social protection systems; systems that are adaptive to changing needs, resilient to shocks, and inclusive of all.

I highly commend Bangladesh's leadership in shaping the future of social protection and in calling for deeper collaboration with partners including the European Union, ADB, World Bank, and others for building a more inclusive and equitable social protection system for Bangladesh.

In line with Australia's broader development priorities, our focus in social protection also emphasizes gender equality, disability inclusion, and climate resilience. We recognize that women, persons with disabilities, and marginalized communities are often the most vulnerable to poverty and shocks, and therefore must be at the center of any inclusive system.

We are also committed to supporting Bangladesh in developing social protection systems that are shock-responsive and climate-smart, capable of addressing the growing risks posed by natural disasters and climate change. In addition, strengthening the use of digital technologies for governance and delivery remains a priority, as it helps improve efficiency, reduce leakages, and expand access for those who need it most.

The Australian Government remains committed to continuing our support, deepening our collaboration, and enhancing our technical engagement with Bangladesh in this vital area. At the core of our development priorities is a simple but important principle: social protection must be inclusive, ensuring that every citizen particularly the most vulnerable has the opportunity to live with dignity and security.

Let me once again express my sincere gratitude to the Cabinet Division for hosting this conference and to the SSPS Program for facilitating such meaningful cooperation. Australia is proud to be a partner in this journey. Together with the Government of Bangladesh, we will continue to work towards a more resilient, more inclusive, and more prosperous Bangladesh.

**Dr. Michal Krejza, Head of Development Cooperation, Minister Counsellor on behalf of H.E.
Michael Miller, Ambassador and Head of Delegation of the European Union to Bangladesh**

Today, at the National Conference on Social Protection 2025, this distinguished gathering reflects how strongly social protection has become a national priority. The energetic participation we see here, particularly at such a high level, confirms that social protection is not merely a political agenda but a collective commitment. On behalf of the European Union,

I congratulate Bangladesh for placing social protection so firmly at the centre of its development vision.



It is encouraging to note that poverty in Bangladesh has declined sharply over the past decade. However, recent findings remind us that challenges remain. The latest Household Income and Expenditure Survey (HIES) shows that poverty continues to affect millions, and the newly launched National Multidimensional Poverty Index highlights persistent vulnerabilities. According to UNICEF, one-third of children in Bangladesh are trapped in multidimensional poverty. With almost three out of ten children (28.9%) living in such conditions compared to 21.44% of adult's children remain disproportionately impacted by deep-rooted poverty.

Bangladesh's first National Multidimensional Poverty Index uncovers harsh realities, especially in the eastern divisions. It is clear that social protection remains the most powerful tool to mitigate the impacts of multidimensional poverty. Children are more vulnerable than adults, and this makes effective social protection not only necessary but more urgent and functional than ever.

For Bangladesh to prosper, it is essential that the entire population has access to opportunity and dignity, including those currently trapped in poverty. This calls for both outward and inward

reflection learning from integrated approaches in other countries while scaling up Bangladesh's own homegrown innovations, such as the graduation programmes.

The European Union has been a long-standing and reliable partner in Bangladesh's social protection journey. Since 2019, the EU has provided EUR 285 million in grants for social protection, including EUR 20 million from Germany, along with an additional EUR 15 million for technical assistance to support reforms. These efforts align with Bangladesh's National Social Security Strategy and its Action Plans, underscoring our shared commitment to inclusive development.

I commend the Government of Bangladesh for expanding the coverage of beneficiaries through various social protection programmes. However, for the system to achieve its full potential, challenges such as governance gaps must be addressed. At the same time, social protection must be increasingly responsive to climate risks and disaster vulnerabilities, which continue to threaten lives and livelihoods. In this context, the EU reaffirms its commitment to supporting Bangladesh in building a more resilient and effective social protection system.

To conclude, one of the key objectives of this conference is to prepare, formulate, and identify the priorities for the next-generation social protection landscape beyond 2026. We believe this process will be inclusive, will reflect the needs of those who require social protection the most, and will ensure that the system truly works for everyone.

Dr. Monzur Hossain, Member (Secretary), General Economics Division, Bangladesh Planning Commission

It is my great honour to welcome you all to this important three-day National Conference on Social Protection. I would also like to extend my gratitude to UNDP and the Australian Government for their partnership and tireless efforts in making this dialogue possible.

This conference is timely and highly relevant. Social protection is one of the most effective instruments for reducing poverty and building resilience. Over the past decade, Bangladesh has experienced multiple shocks from the COVID-19 pandemic to global economic volatility and climate-related disasters. These have reinforced a key lesson: when social protection is properly designed and accurately targeted, it becomes the most powerful tool to protect the vulnerable and to ensure inclusive development. Two issues therefore demand our urgent attention: design and targeting.

The General Economics Division recently published the SDG Progress Report, based on the latest Household Income and Expenditure Survey (HIES) data. The report shows encouraging progress in several areas, including poverty reduction, health, and education. However, challenges remain in areas such as gender equality (SDG 5),



decent work and economic growth (SDG 8), and strong institutions (SDG 16). In fact, the findings point to a trend of “jobless growth” in recent years economic expansion that has not translated into sufficient employment opportunities. This is not sustainable for a country with Bangladesh’s demographic profile. Stronger institutions, efficient delivery mechanisms, and a more inclusive labour market are now critical.

In this context, social protection must play a transformative role. To achieve that, we must rethink our approach in three key areas: Institutional Strengthening – Effective social protection requires robust institutions. Without capable institutions, even the best-designed programs cannot reach their intended beneficiaries. Universal and Inclusive Coverage – While Bangladesh has made progress, our system is still fragmented and often narrowly targeted.

It is time to align more closely with global standards by moving towards universal coverage, ensuring no one is left behind; particularly women, persons with disabilities, and those in informal sectors. Financing Sustainability – Our social protection budget is still heavily dependent on tax-financed allocations. While these commitments are essential, we need to explore innovative financing mechanisms; including social insurance, contributory schemes, and partnerships to make the system more resilient and less vulnerable to fiscal pressures.

Another priority is improving beneficiary identification. Leakages, duplication, and exclusion errors weaken the impact of programs. Digital innovations such as the National Household Database and interoperability of social registries can greatly improve targeting and delivery efficiency.

Finally, as Bangladesh aspires to become an inclusive Bangladesh, our social protection system must also support a just transition shielding citizens from risks while preparing them for a changing labour market shaped by technology, climate change, and global uncertainties.

Political will, policy coherence, and partnerships will be essential to advancing these reforms. I believe that over the next three days, this conference will provide us with the opportunity to deliberate on these critical issues rethinking design, expanding coverage, ensuring sustainability, and making social protection a cornerstone of Bangladesh’s journey toward inclusive and resilient development.

Dr. Md. Mokhles ur Rahman, Senior Secretary, Ministry of Public Administration

Honorable Chief Guest, Adviser to the Ministry of Planning; Special Guest, Adviser for the Ministry of Disaster Management and Relief and the Ministry of Liberation War Affairs; esteemed guests of honour representing the European Union, the Australian Government, and the United Nations Development Programme; respected Chairperson,



the Cabinet Secretary; fellow Secretaries; distinguished representatives from ministries and divisions, civil society, non-governmental organizations, development partners, academia, and all other esteemed participants.

It is with immense pleasure and profound gratitude that I stand before you today at this significant National Conference on Social Protection 2025, held under the inspiring theme, "A Journey Towards an Equitable Society." As the Secretary of the Ministry of Public Administration, I am honoured to participate in this inaugural session.

The Ministry of Public Administration plays a pivotal role in the overall management of human resources across all branches of government. Our responsibilities encompass appointments, postings, training, and organizational structuring, with a strong commitment to capacity building for our officials. I am proud to note that social protection has been integrated as a key area of study within various training courses offered at our premier institutions, including the Bangladesh Public Administration Training Centre (BPATC), the Bangladesh Civil Service Administration Academy, and the Bangladesh Institute of Administration and Management (BIAM). Through these initiatives, our public servants are kept abreast of the latest social security policies of the government and are equipped to implement them effectively.

We fully recognize that the implementation of social protection programs requires significant human resource effort. In many countries, substantial costs are associated with staffing and administrative delivery of such programs. However, it is noteworthy that in Bangladesh, the direct budgetary allocation for social security through the Ministry of Public Administration remains very modest. This fact highlights the sincerity, dedication, and empathy with which our government employees work tirelessly to translate policies into meaningful outcomes for our people. Their invaluable contributions, though often not fully reflected in financial terms, remain the backbone of our social protection delivery system and deserve recognition and appreciation.

At the same time, we must also ensure the welfare and protection of the very individuals who deliver these services. The well-being of public servants forms an important component of our Ministry's mandate, and the government has introduced a number of welfare programs to safeguard employees and their families. These initiatives include financial grants for permanent disability or death while in service, guided by the Policy on Financial Grants to Government Employees in case of Death or Permanent Disability due to Severe Injury while in Service, 2020 (amended), which provides up to BDT 4 lakh for permanently disabled employees and BDT 8 lakh for the families of deceased employees. In addition, medical support grants offer up to BDT 2 lakh for treatment of incurable diseases and BDT 40,000 for general treatment, while monthly benevolent grants are provided to families of employees who died or became permanently disabled in service. There is also support from the group insurance fund for the families of deceased employees and funeral grants to assist during times of bereavement. Furthermore, stipends are provided for the education of children of low-paid employees.

These welfare programs, guided by the Bangladesh Employees Welfare Board (Amendment) Act, 2018, and managed through the Bangladesh Employees Welfare Board (BKKB), established in 2004, form an essential safety net for vulnerable government employees and their families. The National Social Security Strategy (NSSS) itself has underscored the importance of developing a system of social insurance for employees, covering death, injury, and disability, to further strengthen this safety net.

The Ministry of Public Administration remains firmly committed to strengthening the capacity of the social protection delivery mechanism and ensuring that our public servants are equipped, supported, and motivated to serve the nation. We commend the Cabinet Division for its exemplary leadership and coordination in streamlining social protection in Bangladesh. As Chair of the Central Management Committee of the National Social Protection Programmes, the Cabinet Division plays a central role in guiding and monitoring the implementation of the NSSS Action Plan.

Together, we are on a collective journey towards building an equitable and resilient society where no citizen is left behind. It is my firm belief that through our shared commitment, dedication, and collaboration, we can transform our vision of inclusive social protection into a sustainable reality for the people of Bangladesh.

Speech by Special Guest, Mr. Faruk E Azam, Bir Protik, Hon'ble Adviser, Ministry of Disaster Management and Relief, and Ministry of Liberation War Affairs

I feel truly honoured and privileged to join this pivotal National Conference on Social Protection 2025. The theme of this conference, "A Journey Towards an Equitable Society," serves as a powerful reminder of the supreme sacrifices made by our valiant martyrs and countless students and people who fought for the cause of social equity and emancipation from exploitation.

The theme is also directly aligned with the crucial mandate of the Ministry of Disaster Management and Relief, which is central to reducing risks for the poor and disadvantaged from natural, environmental, and human-induced hazards. I hope that this conference will serve as a vital platform for assessing our progress and charting the future course for building an inclusive, resilient, and equitable Bangladesh.

Historically, social protection in Bangladesh has its roots firmly planted in disaster management and humanitarian response. Our nation's social safety net programmes initially grew out of the necessity to prevent hunger caused by devastating natural calamities like floods and cyclones, as well as economic

shocks. This extensive system of safety nets has virtually eliminated post-disaster secondary cycles of death and hunger, earning Bangladesh global recognition as a role model in disaster risk reduction (DRR) and resilience building.

In this evolving landscape, the Ministry of Disaster



Management and Relief continues to play a pivotal role. While we receive the third largest portion of the national social security budget; underscoring our centrality in the country's social protection architecture our focus remains on strengthening disaster risk governance, preparedness, and relief mechanisms.

Our vision is clear: to reduce the risks faced by people, especially the poor and disadvantaged, from multi-hazard threats. Bangladesh is inherently susceptible to large-scale crises like floods, cyclones, river erosion, and droughts. In addition, global shocks such as food price volatility and economic downturns further increase vulnerability. Therefore, a key objective of our Ministry is to strengthen shock-responsive safety nets and adaptive welfare programmes, ensuring a system that not only responds to crises but also helps communities anticipate, withstand, and recover from them.

Our efforts are firmly anchored in early warning systems, anticipatory action, and pre-disaster preparedness. A cornerstone of this approach is the Cyclone Preparedness Program (CPP). Globally acknowledged as a best practice, CPP relies on more than 74,000 trained volunteers, advanced forecasting, accessible multi-purpose cyclone shelters, and community-based early action. This integrated mechanism has drastically reduced cyclone-related mortality, reaffirming our Ministry's commitment to resilience.

Allow me to highlight some key interventions and achievements

Humanitarian Assistance: Through House Grants; cash and corrugated iron sheets we support families whose homes are destroyed, benefiting over 1.23 lakh households. Our Gratuitous Relief (GR) programmes reach over 355 lakh beneficiaries annually, providing food, cash, and essentials such as blankets, winter clothing, baby food, and dry food to those affected.

Infrastructure for Resilience: We are building flood shelters in erosion-prone areas, already benefiting over 5.17 lakh people. We are also acquiring multipurpose rescue boats with ramps and washrooms to accommodate persons with disabilities, women, and children, ensuring safe evacuation. Our Urban Resilience Project strengthens emergency response capacity and promotes risk-sensitive urban planning.

Workfare and Livelihood Protection: Through Food for Work (FFW) and the Employment Generation Program for the Poorest (EGPP), we provide rural employment during lean agricultural seasons particularly for women while building critical infrastructure. We are also transitioning food-based schemes into digital cash transfers, in line with global best practices, increasing flexibility and dignity for beneficiaries.

These initiatives reflect a fundamental belief: there must be a strong and deliberate linkage between disaster risk management and social protection. Our Ministry's interventions act as the first line of defense against shocks, cushioning the most vulnerable and enabling them to recover with resilience.

Yet, we know the challenges ahead are immense. Climate change, rapid urbanization, and shifting socio-economic dynamics demand that we build a more adaptive and integrated system. Shock-responsive and adaptive social protection (ASP) is not just a global best practice it is an imperative for Bangladesh.

To advance this vision, we must strengthen inter-ministerial coordination and ensure a whole-of-government approach. Safeguard the dignity of marginalized groups women, children, persons with disabilities, and non-state actors who have historically been left behind.

Colleagues, we must enhance our disaster management tools, human resources, equipment, and training, ensuring systems are more responsive, localized, and progressive. Fully implement pro-people policies with a focus on technical expertise and capacity development to sustain an adaptive response system.

Technology and innovation will be key enablers. A Single Registry MIS for updated beneficiary listings is now the demand of time, ensuring accuracy, efficiency, and interoperability across programmes. Similarly, integrating Mobile Financial Services (MFS) into relief delivery enhances transparency and accountability, ensuring assistance reaches the intended recipients swiftly. Ultimately, social protection must remain beneficiary-centric, prioritizing dignity, choice, and empowerment.

Finally, I extend my sincere appreciation to the Cabinet Division, UNDP, and the Australian Government for organizing this three-day National Conference on Social Protection. The dialogues here on innovation, digital solutions, and cross-sectoral coordination will generate actionable recommendations for shaping the next-generation social protection system beyond 2026.

Together across ministries, sectors, and communities we must safeguard our progress and pave the road to building a resilient, inclusive, and equitable Bangladesh.

Inaugural Speech by Chief Guest, Professor Wahiduddin Mahmud, Hon'ble Adviser, Ministry of Planning

Honourable Chief Guests, distinguished dignitaries, colleagues, development partners, members of academia, the media, and friends;

Welcome, and thank you for joining this important National Conference on Social Protection 2025, organised by the Cabinet Division in partnership with UNDP, the Australian Government, and many committed stakeholders.

I regard this conference as extremely timely. Over the last two-to-three years we have seen economic disruptions, inflationary pressures, and global shocks that have left many households more exposed and in urgent need of social protection supports. Bangladesh is not immune to these pressures — indeed our transition toward higher income status makes this moment particularly critical.

As a student of economics, I have a simple conviction: no country is so poor that it cannot provide at least the essentials for survival to its people. Bangladesh is no exception. We are on a path to graduate from LDC status and move toward lower-middle income, and with that transition there is no excuse not to secure minimum protection for all citizens.

Social protection must be inclusive and justice-focused. It should be founded on the principle of justice: equal opportunity to live a life with basic security - not equal income, but equal access to education, health, and social security. That is the equity agenda embedded in our Liberation War and echoed in recent civic movements calling for a fairer society.

We already run many social safety net programmes cash transfers, food aid, stipends, workfare and they matter. But

the evidence shows these programmes are fragmented and often poorly targeted. As has been pointed out publicly, a very large share of current beneficiaries are either ghost entries or politically favoured recipients; this undermines both fairness



and effectiveness. We must confront this problem head on.

A central policy priority is to close the gap for the “missing middle” households who are just above the poverty line but highly vulnerable to shocks (medical emergencies, erosion, sudden job loss). These households can be pushed into poverty overnight; our system must protect them through shock-responsive and anticipatory measures.

From design to delivery, we need reform in four interlinked areas:

- Universal but phased coverage. We should move deliberately toward Universal Social Protection, recognizing resource constraints but committing to phased, evidence-based expansion so that no one is left behind.
- Redistributive fiscal policy and sustainable financing. Universal objectives require redistributive public finance and innovative revenue and financing instruments so social protection is sustainable and not merely ad hoc.
- Strong governance and digital systems. A Single Registry / MIS regularly updated and interoperable is indispensable to eliminate duplication, reduce leakages, and ensure accurate targeting. Local, context-sensitive beneficiary selection should complement digital systems so programmes are both transparent and locally legitimate.
- Shock-responsiveness and anticipatory action. Social protection must be able to scale up quickly in the face of disasters, climate shocks, or economic crises. That requires pre-positioned plans, contingency financing, and systems that link disaster risk management and social protection operationally.

We must also rationalize and streamline programmes: too many overlapping schemes reduce efficiency. Programmes must be updated regularly to reflect changing vulnerabilities and demographic realities. Surveys and HIES data show consumption volatility: many households temporarily fall into distress and require timely, temporary support rather than long-term labeling as “poor.” Our design must reflect that reality.

Governance matters. We cannot tolerate ghost beneficiaries or politically selected lists. We will need technical assistance and strong partnership with development agencies, civil society, and local institutions to strengthen targeting, transparency, and accountability. Only then will social protection deliver justice and dignity.

Let me also share an important comparative lesson. In India, the 1993 Supreme Court judgment in the Unni Krishnan case recognized that the right to education is implicit in the fundamental right to life. That ruling catalyzed later constitutional and legislative reforms eventually enshrining free and compulsory primary education as a legal right. The story illustrates how activism, judicial recognition, and political will together can turn a basic need into a universal entitlement. For Bangladesh, this is a reminder that social protection, too, must ultimately be treated as a right, not as charity or temporary relief.

From this conference I hope we secure a pragmatic roadmap from local innovation to national policy that will guide the next government and future ministries. The roadmap should prioritize the missing middle, close governance gaps, embed shock responsiveness, and set out credible financing paths toward universal coverage. Let us treat social protection not as an optional expenditure but as a moral and constitutional duty to guarantee dignity and opportunity for all.

I thank the Cabinet Division, UNDP, the Australian Government and all partners for organising this crucial forum. I look forward to evidence-based, actionable recommendations from these three days so we can move decisively toward a more equitable, resilient Bangladesh.

Speech from the Chair, Dr. Sheikh Abdur Rashid, Cabinet Secretary, Cabinet Division

It is with immense pleasure and profound gratitude that I welcome you all to the National Conference on Social Protection 2025. This conference represents a milestone in our collective efforts to build a more just, inclusive, and resilient society for Bangladesh.

The National Social Security Strategy (NSSS), which was formulated in 2015, provides the guiding framework for our vision to build an inclusive social security system. This conference comes at a critical juncture as we approach the end of the current strategic cycle.

Over the next three days, we shall reflect on the lessons learned, deliberate on unresolved challenges, and formulate forward-looking recommendations for a next-generation social protection strategy.

Our deliberations during this conference will cover a broad range of critical issues. We will examine institutional perspectives, governance, urban poverty, adaptive social protection, and social insurance systems. We will also focus on the issues of gender development and persons with disabilities.

We remain firmly anchored to the priorities of our government towards social equity. Towards that end, precision targeting is critical. We have to ensure that only the deserving candidates can receive social benefits.

Ladies and Gentlemen,

You know, Bangladesh has a long and rich tradition of informal and community-based social protection, deeply rooted in our social and religious values. Practices such as Zakat, Wakf and other forms of religious charity have historically played a vital role in supporting the poor and vulnerable. These traditional systems of solidarity are assets to our social fabric, and we must utilize them alongside formal mechanisms.

In speaking of tradition, it is equally important to highlight the need to protect and promote our traditional livelihoods and occupations. A number of such occupations are at risk of extinction. For example, brasswork, pottery, handloom weaving, orchard-based livelihoods, and other indigenous



crafts and skills are not only sources of income but also integral to our cultural identity and heritage.

The Cabinet Division continues to perform its central role in coordinating social protection programs. I take this opportunity to express my deepest gratitude to our valued partners. I also wish to acknowledge the contributions of all participating government agencies, development partners, non-governmental organisations, civil society, academia, and the private sector for their dedication and commitment to this cause.

Your active participation over the coming days is critical. The recommendations that will emerge from this conference will play a decisive role in shaping the future of social protection in Bangladesh.

I would request each of you to contribute actively to the dialogue, share your experiences, and help us chart a path forward that ensures social equity.

Vote of Thanks, Ms. Murshida Sharmin, Joint Secretary, Coordination Wing, Cabinet Division

Respected Chair Dr. Sheikh Abdur Rashid, Cabinet Secretary, Government of Bangladesh; Mr. Faruk E. Azam, Hon'ble Adviser, the Ministry of Disaster Management and Relief, and the Ministry of Liberation War Affairs; Mr. Stefan Liller, Resident Representative, UNDP, Bangladesh; H. E. Mr. Clinton Pobke, Deputy High Commissioner, Australian High Commission, Dhaka, Bangladesh; and H. E. Mr. Michael Millar, Head of Delegation of the European Union, Bangladesh; Dr. Md. Moklesur Rahman, Senior Secretary, Ministry of Public Administration; Ms. Zaheda Parveen, Secretary, Coordination and Reforms, Cabinet Division, Friends and colleagues from the Government, development partners, civil society, NGOs and Media and other distinguished guests.

Once again, I extend a hearty vote of thanks to our guests, especially our chief guest, special guest, Chair of the Inaugural Ceremony, and guests of honour, who spared time from their busy schedules to grace the occasion.

Thank you.



Working Session 1

Institutional Perspectives: Social Protection Progress and Future Priorities



Chief Guest: Dr. Sheikh Abdur Rashid, Cabinet Secretary, Cabinet Division

Special Guest: Dr. Mohammad Abu Yusuf, Secretary, Ministry of Social Welfare

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

Presentation from Cabinet Division

Ms. Murshida Sharmin, Joint Secretary, Coordination Wing, Cabinet Division

The presentation on the Institutional Perspectives of Social Protection in Bangladesh highlights the government's commitment, driven by the Cabinet Division, to reform the social security system in line with the National Social Security Strategy (NSSS). The central issue addressed is the historic fragmentation of social protection programs, which initially involved around 145 schemes that have since been reduced to 95 by 2025. This fragmentation, coupled with inadequate coverage for many vulnerable populations and inefficient delivery leading to duplication of resources and beneficiaries, necessitated a fundamental institutional overhaul to achieve a more cohesive and lifecycle-based security system.

The core of the institutional reform rests on a three-tiered framework designed for coherence and effective management. At the apex is the Central Management Committee (CMC), chaired by the Cabinet Secretary, which is the ultimate authority for coordinating, monitoring, and approving programs. Directly beneath this, the entire portfolio has been organized into Five Thematic Clusters to rationalize and consolidate programs, with each cluster led by a designated ministry. Finally, Field Coordination committees exist at the Divisional, District, and Upazila levels to ensure seamless grassroots implementation and monitoring of the reformed schemes.

The five thematic clusters align programs with the four modern functions of social security. The Protection function, providing relief from deprivation, is covered by the Social Allowance Cluster and the Food Security & Disaster Response Cluster. The Prevention function, aiming to mitigate adverse shocks, is led by the Social Insurance Cluster, which is focusing on developing insurance-based schemes. The Promotion function is the responsibility of the Labour/Livelihood Intervention Cluster, which enhances capabilities and income through skills and employment. Lastly, the Transformation function falls under the Human Development & Social Empowerment Cluster, ensuring social equity and inclusion. Each Cluster Committee is tasked with program reform, action plan coordination, budget advocacy, and implementation monitoring for their respective areas.

Despite the establishment of this strategic framework, several significant institutional challenges continue to impede the system's effectiveness. The presentation identifies a critical problem of Information Gaps, stemming from a lack of unified data and shared understanding across the numerous implementing ministries. Furthermore, Irregular Meetings among coordination bodies hinder timely decision-making and continuous oversight. These issues are compounded by

Definition Gaps and Overlapping Components, where many programs could conceptually fit into multiple clusters, blurring thematic boundaries and complicating the rationalization process.

To overcome these barriers and realize the NSSS vision, a set of targeted strategic solutions are proposed. Foremost is the need for Unified Data Systems through standardized data collection across ministries, which is essential for accurate beneficiary selection and program management. This must be supported by Structured Coordination, mandating regular meetings with proper documentation to ensure consistent communication and accountability. Finally, efforts must focus on Program Rationalization, by developing clear criteria for classifying and integrating initiatives, and establishing Objective Alignment through explicit Key Performance Indicators (KPIs) and periodic reviews to measure actual outcomes and overall system efficiency.

Thematic Cluster: Social Allowance

The presentation on the Social Allowance Cluster by the Ministry of Social Welfare (MoSW) provides a detailed overview of the vision, mission, key programs, and coordination mechanisms for lifecycle-based social allowances under the National Social Security Strategy (NSSS). The cluster focuses on consolidating programs, avoiding duplication, and targeting vulnerable groups including the elderly, widows, persons with disabilities, children, and mothers. Emphasizing efficiency and inter-ministerial coordination, the cluster integrates with other social protection clusters, such as Human Development and Labour/Livelihoods, to ensure seamless referral and implementation. For FY 2025-26, major programs cover over 150 lakh beneficiaries with budgets exceeding Tk. 20,000 crore. Innovations highlighted include the Dynamic Social Registry (DSR), Integrated Special Protection Management Information System (ISPMIS), and various program consolidations under initiatives such as SSPiRiT. Visual elements, including timelines, icons, tables, and images of beneficiaries, illustrate the evolution of social protection in Bangladesh from post-war and post-disaster relief in the 1970s to targeted, rights-based support systems today.

The presentation defines social allowances as non-contributory, tax-financed, regular cash or in-kind transfers for poor and vulnerable individuals who face barriers in accessing contributory insurance programs due to financial constraints, social marginalization, or lack of awareness. Distinctive characteristics include regularity, lifecycle targeting, and a focus on poverty reduction, while explicitly excluding food transfers, which are categorized under food security programs. A historical timeline traces the evolution of social protection in Bangladesh: from 1970s public works and Food for Work initiatives, to 1980s development-oriented nets such as Vulnerable Group Development (VGD), 1990s conditional transfers like the Primary Education Stipend Program, 2000s graduation and resilience-oriented programs, and 2010s livelihood improvement initiatives for marginalized groups such as Ashrayan-2 for Hijra and Bede communities. This visual progression emphasizes the shift from relief to empowerment.

The presentation details key social allowance programs and their coverage for FY 2025-26. Old Age Allowance reaches 61 lakh beneficiaries with a budget of Tk. 4,791.31 crore, while Widow Allowance covers 29 lakh beneficiaries at Tk. 2,277.83 crore. Disability Allowance serves 35.31 lakh people with Tk. 3,845.04 crore, and underprivileged community allowances reach 2.69 lakh beneficiaries at Tk. 223.05 crore. Additional programs include treatment assistance (0.60 lakh beneficiaries, Tk. 300 crore), freedom fighter benefits (2 lakh beneficiaries, Tk. 4,800 crore), Poorest Employment Generation Program (4 lakh, Tk. 1,650.63 crore), Mother & Child Benefits (17.71 lakh, Tk. 1,849.24 crore), and orphan/medical support for cancer, kidney, and liver patients (60,000 beneficiaries, Tk. 300 crore). Achievements highlighted include the establishment of ISPMIS with NID/BDRIS verification, PMT scoring, income threshold adjustments, GRS introduction, and consolidations of four underprivileged programs and two disability programs. The DSR under SSPiRiT further strengthens targeting and data management.

The governance and coordination structure involves multiple ministries. The cluster is led by MoSW, with co-leads including the Ministry of Women and Children Affairs, Ministry of Cultural Affairs, Ministry of Liberation War Affairs, and Health Services Division, while additional members include the Medical Education and Family Welfare Division, Local Government Division, Ministry of

Labour and Employment, and Ministry of Chittagong Hill Tracts Affairs. This collaborative structure facilitates program implementation, monitoring, and integration with other clusters.

In-depth program details highlight lifecycle coverage. The Child Benefit Program consolidates institutional care for orphans and baby homes, serving 1.4 lakh beneficiaries with a budget of Tk. 388.73 crore, and increases monthly benefits to Tk. 5,000. The Mother & Child Benefit, launched by MoWCA in 2019, covers 1.2 million beneficiaries across 66 Upazilas and aims to reach 50% of households with 0-4-year-old children through consolidation of maternity and lactating allowances. Vulnerable women and old age benefits have been scaled, with Widow and Vulnerable Women Benefits covering 29 lakh beneficiaries across 262 Upazilas, with gaps addressed by adding 6 lakh beneficiaries in 233 Upazilas and urban areas. Old Age Allowance coverage has been expanded to 61 lakh beneficiaries (62+ women, 65+ men) with plans to add 7 lakh more. Disability support has been universalized, and urban poor programs are being strategically expanded under LGD leadership.

Program consolidation and transition efforts are underway. Six DSS programs have been consolidated into two for FY 2025-26, with transitions including moving women from Widow to Old Age Allowance and universalizing disability benefits. Recent initiatives such as DSR and ISPMIS strengthen socio-economic data collection, eligibility verification, and digital integration for smoother beneficiary management. Consolidation of underprivileged programs (from 4 to 1) and disability programs (from 2 to 1) demonstrates progress toward streamlined delivery.

Coordination mechanisms include regular quarterly meetings as per Cabinet Circulars and inter-cluster seminars to ensure integration, although gaps remain in evidence sharing and formalized consultations. The action plan timeline outlines the scaling of Mother & Child Benefits, introduction of Vulnerable Women Benefits, expansion of Old Age Allowance, scaling of disability programs, and ongoing coordination activities.

Challenges identified include program overlaps, consolidation difficulties, gaps in inter-ministerial and inter-cluster coordination, insufficient coverage, and the need for smooth beneficiary transitions. Recommendations emphasize formal inter-cluster coordination, standardized consolidation frameworks, robust monitoring and evaluation, strengthened ministerial collaboration, and unified data systems to track progress.

Overall, the presentation is visually engaging, data-rich, and strategically aligned with NSSS goals. It demonstrates the cluster's central role in advancing Bangladesh's social protection reforms, quantifies impact with over 150 lakh beneficiaries, and addresses equity for marginalized populations. Recommendations include accelerating DSR rollout for urban areas, organizing quarterly inter-cluster seminars, piloting beneficiary transition protocols, enhancing MIS interoperability, and allocating resources to cover gaps, thereby bolstering Bangladesh's equitable social protection system.

Thematic Cluster: Food Security & Disaster Response

The presentation on the Food Security & Disaster Response Cluster, delivered by the Ministry of Food (MoFood), Bangladesh, provides a comprehensive overview of the cluster's vision, mission, objectives, operational framework, and strategic priorities for ensuring food security and disaster response for vulnerable populations. It emphasizes the cluster's central role as a lead coordinator among nine ministries, highlighting non-contributory, tax-financed transfers that go beyond cash to include food production, stock management, and emergency support. The cluster's initiatives are aligned with the National Social Security Strategy (NSSS) Action Plan II (2021-26), positioning it as pivotal for a resilient food security and disaster response system in Bangladesh. The presentation highlights ongoing coordination efforts, program consolidations, beneficiary transitions, and resilience-building measures, reflecting national priorities as of September 2025.

The cluster's vision is to ensure uninterrupted food security and emergency support for all Bangladeshis, paired with a mission to provide targeted food grains or financial support to the poor, vulnerable, disaster-affected populations, and those facing price shocks. Its objectives include establishing an efficient shock-responsive social security system for food security and disaster needs, simplifying management to enhance program efficiency, and fostering mutual cooperation among cluster ministries for program reforms and mergers. These objectives provide a framework for resilience, integration, and collaboration across sectors.

The cluster is coordinated by the Ministry of Food, with participation from the Ministry of Disaster Management and Relief, Ministry of Commerce, Ministry of Health and Family Welfare, Ministry of Agriculture, Ministry of Social Welfare, Finance Division, Ministry of Women and Children Affairs, and other relevant ministries. Its mandate covers a broad scope of activities, including protective systems through non-contributory transfers, preventive measures for food production and stock management, and emergency support in the form of food, clothing, and shelter during disasters. Distinctive characteristics include ensuring physical and economic access to sufficient, safe, and nutritious food, providing multiple transfer mechanisms including food, cash, and price subsidies, and focusing on proactive measures beyond emergency response while excluding conditional workfare programs.

Key action plan highlights include cross-cluster consultations on vulnerable women benefit programs starting in December 2022, consolidation of food security programs in July 2023, ongoing efforts to supply food in shortage areas while monitoring stock policies, and planning for beneficiary transitions between programs. The cluster builds resilience through regular meetings, inter-cluster consultations, consistent program monitoring, and planned transitions to ensure continuous support for beneficiaries.

Implementation challenges identified include difficulties in inter-agency coordination across ten ministries and multiple NGOs, resource mobilization constraints for both proactive and rapid responses, climate change impacts increasing disaster frequency and intensity, and last-mile accessibility issues in reaching remote or disaster-stricken areas. Addressing these challenges, the presentation proposes enhanced inter-agency coordination with clear protocols and joint frameworks, diversified resource mobilization through international partnerships and local innovations, climate-adaptive strategies integrating resilience into planning with early warning

systems and adaptive agriculture, and optimized last-mile delivery through investment in logistics and innovative approaches.

The presentation strengths include a clearly defined vision, actionable timelines, recognition of climate risks, and a coordinated multi-ministry approach. Areas for improvement include inclusion of specific budget figures or beneficiary data for FY 2025-26, use of visual maps to highlight last-mile challenges, and integration of monitoring and evaluation metrics from related presentations. Recommendations emphasize piloting climate-adaptive agriculture in high-risk areas, conducting quarterly inter-agency reviews, securing funding through international climate funds, and deploying mobile units for last-mile delivery. These steps aim to strengthen Bangladesh's food security and disaster response system, supporting national resilience and inclusive social protection objectives.

Thematic Cluster: Social Insurance

The Social Insurance Cluster presentation, delivered by the Finance Division, Government of Bangladesh, provides a comprehensive overview of the cluster's vision, mission, current landscape, cluster composition, implementation hurdles, progress on the Universal Pension Scheme, and strategies for building a robust social insurance system. It emphasizes the transition from reliance on allowance programs toward contributory social insurance, particularly targeting the informal sector, which constitutes 75% of the workforce. Key milestones include the passage of the Universal Pension Act in January 2023 and the formulation of the Universal Pension Authority Rules in August 2023. Efforts are ongoing to enroll citizens and raise awareness through mobile applications. Challenges addressed include reaching informal sector workers, ensuring financial sustainability, building public trust, and strengthening administrative capacity. Recommendations include expanded outreach campaigns, establishment of institutional setups, formulation of diverse schemes, and phased nationwide rollout.

The presentation begins by defining the vision as implementing a suitable social insurance system for Bangladesh, while the mission focuses on designing and piloting insurance and pension schemes that extend from formal to informal sectors nationwide. The current landscape highlights that social insurance is well-established in developed countries, whereas Bangladesh has traditionally focused on allowance programs and has only recently begun its social insurance journey. With 75% of jobs in the informal sector, reaching this population represents both a significant challenge and an opportunity for inclusive expansion.

The Social Insurance Cluster comprises the Finance Division as coordinator, with members including the Financial Institutions Division, Health Services Division, Medical Education & Family Welfare Division, Ministry of Labour and Employment, Ministry of Social Welfare, and Ministry of Expatriates' Welfare. Implementation hurdles include developing mechanisms to enroll and collect contributions from informal sector workers, ensuring financial sustainability without overburdening contributors or the national budget, building public trust and awareness of benefits, and strengthening administrative capacity with adequate infrastructure and trained personnel.

Progress under the Universal Pension Scheme includes the passage of the Universal Pension Act in January 2023, the formulation of the Universal Pension Authority Rules in August 2023, and the establishment of the Universal Pension Authority. Less than four lakh citizens have been enrolled so

far, with ongoing awareness campaigns and a mobile application supporting enrollment and engagement.

The way forward emphasizes building public trust through expanded campaigns, establishing field-level institutional setups, developing additional schemes to meet diverse sectoral needs, and extending coverage nationwide, particularly to informal sector workers. Recommendations include launching targeted campaigns in informal employment hubs, securing pilot funding through international partners, training field staff by the first quarter of 2026, and piloting schemes for expatriates and remittance-based contributions. These actions aim to strengthen Bangladesh's social insurance framework, enhance inclusivity, and support equitable growth as part of the national social protection strategy.

Thematic Cluster: Labour and Livelihood Intervention

The presentation on the Labour and Livelihood Intervention Cluster was delivered by the Ministry of Disaster Management and Relief, which acts as the focal and coordinating ministry for this domain. The fundamental vision for this cluster is to achieve improved livelihoods, facilitate access to decent work, and ensure sustainable graduation from poverty through strategic capacity building. This vision directly aligns with the Promotional function of social protection under the National Social Security Strategy (NSSS), which focuses on enhancing the productive capabilities and real incomes of the poor and vulnerable population.

The cluster operates against a backdrop of significant labor market pressures, most notably the entry of approximately 2 million youth into the labor market annually. This high influx exacerbates existing challenges, including high unemployment rates, a persistent lack of funds for effective training programs, and systemic barriers that limit access to productive employment opportunities. The cluster's core mandate is to directly address these challenges by focusing on three main strategic objectives: maintaining and regulating workfare programs, implementing robust labor market programs, and ensuring a congenial working environment for all citizens, while also strengthening structured graduation programs that facilitate a sustainable exit from poverty.

A key programmatic component of this cluster is workfare, which is explained as a non-contributory social protection program rooted in the constitutional provision of Article 15(b). These programs are designed to combine food security with work, providing vulnerable individuals with income and food assistance in return for their labor, typically on community or public infrastructure projects. Beyond seasonal workfare, the cluster is instrumental in providing training programs, micro-credit access, and deliberate pathways that help beneficiaries graduate from a state of dependence. The cluster also manages and implements special programs aimed at vulnerable and socially excluded communities, such as livelihood development initiatives for Harijan, Hijra, and Bede communities, along with specific funds and assistance programs for tea garden workers and women entrepreneurs.

The institutional architecture of this cluster involves a multi-ministerial approach. While the Ministry of Disaster Management and Relief is the coordinator, other key ministries involved in either policy or implementation include the Local Government Division (LGD), the Finance Division, the Ministry of Social Welfare, the Ministry of Women and Children Affairs, and the Rural Development and Cooperatives Division. To ensure effective, cross-ministerial implementation and coordination of its action plan, the cluster has established key institutional priorities. These include the rigorous regulation of workfare programs, ensuring childcare provision through both formal and informal employment sectors, continuous updating of labor rights and laws, and the crucial step of improving labor market facilitation to match skilled labor with available jobs. Finally, the cluster prioritizes regular coordination through quarterly meetings to maintain momentum and resolve cross-cutting issues among the involved agencies.

Thematic Cluster: Human Development and Social Empowerment

The Human Development and Social Empowerment presentation, delivered by the Ministry of Primary and Mass Education (MoPME), provides a detailed overview of the vision, mission, conceptual frameworks, key challenges, strategies, programs, and coordination mechanisms aimed at promoting human development and social empowerment, particularly for disadvantaged populations. The presentation emphasizes a transformative approach that goes beyond poverty alleviation, focusing on human rights, dignity, and social inclusion. It aligns with the National Social Security Strategy (NSSS) Action Plan II (2021–26). Key elements include identifying marginalized groups, analyzing root causes of social exclusion, and promoting a multi-faceted human development approach encompassing education, capacity building, health, and social integration. Major programs span education stipends, school feeding, skill development, health services, and ICT-based empowerment initiatives, coordinated across 15 ministries. Challenges such as insufficient coverage, program fragmentation, and weak inter-ministerial coordination are addressed with priority actions including scaling beneficiaries, consolidating programs, and enhancing monitoring.

The presentation opens with the vision of enhancing human development and facilitating social empowerment for disadvantaged groups, while the mission focuses on coordinating across ministries to improve education, training, and social justice for poor children, women, and marginalized communities. Human development is defined as enlarging people's choices and freedoms to live long, healthy lives, pursue satisfaction, and participate in communities, prioritizing capabilities, equity, sustainability, productivity, and empowerment over mere economic growth. Social empowerment is described as the process of building self-confidence and liberty, enabling individuals and communities to challenge societal attitudes and norms that perpetuate poverty and marginalization. This transformative approach contrasts with traditional poverty alleviation methods, emphasizing human rights, dignity, and inclusion.

The presentation identifies key challenges in coordination, social justice, and system building, highlighting the need for robust frameworks to support human development. Vulnerable populations are categorized by identity, health, and gender, including the Hijra community, ethnic

minorities, tea garden workers, water gypsies, persons with disabilities, patients with HIV/AIDS, cancer, or kidney disease, and women facing discrimination or violence. Root causes of social exclusion are identified as poverty, educational gaps, and discrimination based on gender, disability, or ethnicity, which justify the multi-dimensional, transformative approach.

The human development strategy includes educational support through stipends, school feeding, and learning materials; capacity building via vocational and skill development training; health and nutrition services including maternal, child, reproductive, and adolescent health; and social integration programs fostering inclusion and community engagement. Major programs encompass the Education Stipend Program (primary, secondary, madrasha), school feeding, educational materials distribution, outreach to out-of-school children, national nutrition services, maternal and child health services, family planning, housekeeping training, skill development, stipends for disabled students, child development centers, rehabilitation programs for street children, ICT empowerment initiatives, women-focused ICT projects, and freelancing support for educated youth.

Cluster coordination is led by MoPME with active participation from 15 ministries, including the Chief Adviser's Office, Secondary and Higher Education Division, Technical and Madrasha Education Division, Ministry of Social Welfare, Ministry of Expatriates' Welfare, Health Services Division, Medical Education and Family Welfare Division, Ministry of Labour and Employment, Ministry of Industries, Ministry of Land, Ministry of Women and Children Affairs, Information and Communication Technology Division, Ministry of Youth and Sports, and Ministry of Housing and Public Works. Governance mechanisms include quarterly meetings, annual consultations, and regular progress monitoring to ensure alignment across stakeholders.

Implementation gaps identified include insufficient coverage of stipends and training budgets, program fragmentation, weak inter-ministerial coordination, limited monitoring mechanisms, lack of awareness and training, and frequent changes in focal points. Priority actions recommended to address these gaps are scaling up beneficiary coverage with sufficient budgets, consolidating smaller programs, improving transition planning, strengthening cross-cluster coordination, conducting awareness-building and training workshops, and establishing fixed focal points and dedicated branches for effective oversight.

The presentation concludes with engagement and discussion, emphasizing the need for continuous improvements to support human development and social empowerment. Recommendations for 2025–26 include increasing stipends and training allocations, piloting ICT-based empowerment initiatives in rural areas, conducting quarterly training workshops, establishing a fixed focal point by Q1 2026, and enhancing monitoring through digital dashboards.

Closing Speech by Chair

Ms. Zaheda Parveen, Secretary, Coordination and Reforms, Cabinet Division

Ms. Zaheda Parveen, Secretary (Coordination and Reforms), Cabinet Division, extended her appreciation to all participants, development partners, and representatives from different organizations for their active engagement in the session.

She noted that the five thematic cluster presentations were well-prepared, with each cluster team making commendable efforts to present the key findings, issues, and policy priorities within their respective areas. Ms. Parveen emphasized that as Bangladesh continues its journey toward achieving equity and equality, the Action Plans already provide a clear roadmap, with designated leads and co-leads guiding implementation at different stages.

Reflecting on the discussions, she highlighted that the presentations collectively identified several critical challenges particularly the gaps in coordination, the persistence of overlapping programmes, and the multiplicity of initiatives across ministries and agencies. These, she noted, are well-recognized issues that the Cabinet Division is committed to addressing.

Ms. Parveen also mentioned that participants' feedback was being collected through QR-coded digital forms, which enabled real-time documentation of questions, opinions, and recommendations. She reiterated that coordination is the core mandate of the Cabinet Division, and that all feedback received during the conference would be thoroughly reviewed and considered.

In conclusion, Ms. Parveen stated that the insights emerging from the thematic discussions and participant recommendations will play a vital role in guiding the development of the next generation of the National Social Security Strategy (NSSS) for Bangladesh. She expressed gratitude to all partners for their contributions and reaffirmed the Cabinet Division's commitment to building a more inclusive and coordinated social protection system.

Participant Questions and Insights from QR Submissions

Social Protection Inclusiveness and Innovation

1. In many developing countries, social protection programs often fail to reach the most vulnerable due to weak targeting systems and limited resources. What innovative approaches can governments and development partners adopt in 2025 to ensure inclusiveness, efficiency, and long-term sustainability?
2. How can relevant ministries within thematic clusters work together more effectively, using existing government mechanisms, to set clear roles, track commitments, and ensure accountability for delivering shared objectives?

3. How can strong inter-ministerial coordination be established, especially between ministries managing overlapping programs like VGD, WA, and VWB?
4. NSSS plans to consolidate VGD and WA programs into a single VWB program under the Ministry of Social Welfare. With little progress and the current NSSS expiring in 2026, how can the Cabinet Division ensure effective implementation in the second generation of the NSSS?
5. What steps will be taken to ensure that social protection programs fully include groups like garment workers who retire early and currently cannot access pension schemes?

Accountability, Monitoring, and Technology

6. What accountability mechanisms and monitoring frameworks will be established to ensure transparency, effectiveness, and measurable impact of future social protection interventions?
7. EGPP currently performs G2P transfers using Excel, creating scope for errors and fraud. Is there a plan to adopt MIS or other digital solutions, and what is the expected timeline?
8. Are social protection program beneficiary lists validated through birth registration numbers or NIDs to avoid duplication and overlapping benefits?
9. How will grievance mechanisms for left-out beneficiary's work, and who is responsible for addressing complaints?
10. What plans exist to reduce dependency on donor-funded consultants for monitoring and evaluation? Are there capacity-building initiatives or plans to outsource these functions to GoB-funded third parties?
11. How can technological measures, such as biometric verification or mobile apps, improve the accuracy, timeliness, and fraud prevention of social protection programs?

Equity and Corruption

12. Many programs fail due to inefficient implementation, biased resource distribution, and corruption. Should efforts to ensure equity focus first on minimizing corruption in recruitment and program management?

13. How will allocation inadequacies, such as insufficient old-age and widow allowances, be addressed to ensure equitable distribution, especially based on geographic need?

Food Security and VWB Programs

14. How will the government update old food-friendly program lists to prevent local political interference in distribution?
15. How can programs prevent misuse of beneficiaries' cards and ensure food reaches the intended recipients, e.g., through fingerprint verification or smart card distribution?
16. In OMS programs, how can purchases be regulated to avoid repeated collection by the same individual and ensure equitable access for all beneficiaries?
17. For VWB programs, should software require the mention of the husband's name as guardian to avoid conflicts with other programs?
18. How will allocation rates in programs like Mother and Child Support be adjusted to reflect real needs and avoid wastage?
19. Should transportation costs for programs like VGF be provided to reduce irregularities in distribution?
20. For special programs such as Hilsa conservation, how can rice distribution and fisheries incentives be simplified and made equitable?

Persons with Disabilities

21. How will allowances, education, health, and therapeutic support be managed for severe-to-profound persons with disabilities?
22. How can social protection be made fully inclusive for persons with disabilities, ensuring all relevant allowances and services are accessible without deductions or exclusions?
23. How can youth physical and mental health be better emphasized in social security strategies?
24. How can overlapping responsibilities in education, social welfare, and disability services (e.g., for students with Deaf, Visual Impairment, Autism, Downs syndrome) be coordinated effectively?

Program Implementation and Field-Level Issues

25. How will live verification of beneficiaries be improved, including technical assistance, funding for field visits, and integration of technology?
26. How will travel allowances or honoraria be provided to tag officers to ensure monitoring and supervision of programs in remote areas?
27. How can inter-departmental databases be coordinated or linked to prevent duplication of benefits?
28. Should beneficiary cards be canceled after continuous absence to allow inclusion of eligible individuals?
29. Should all program operations (e.g., TCB, Food Friendly, VWB) be conducted through a common software/app to prevent multiple benefits to the same person or family?
30. How can open selection methods through Upazila Committees ensure corruption-free and merit-based beneficiary selection?



Working Session 2

Strengthening Governance of Social Protection

Chair	Dr. Md. Khairuzzaman Mozumder, Secretary, Finance Division
Moderator	Anowarul Haq, Assistant Resident Representative, UNDP
Discussants	Mohammad Khaled Hasan, Additional Secretary, Coordination Wing, Cabinet Division Hasina Begum, Social Policy Specialist, UNICEF Sheela Tasneem Haq, Senior Governance Specialist, UNDP Shrayana Bhattacharya, Senior Social Protection Specialist, World Bank

Aminul Mohaimen, MIS Expert of the EU

Paper 1

Journey Towards Equitable Society: Social Security Budget Report 2025-26

Md Rajibul Ahsan, Deputy Secretary, Finance Division, Ministry of Finance

The presentation, delivered by Md Rajibul Ahsan, Deputy Secretary of the Finance Division, provides an exhaustive overview of Bangladesh's social security budget for Fiscal Year (FY) 2025-26. It emphasizes the government's commitment to creating an inclusive, resilient, and equitable society through increased allocations, consolidation of programs, lifecycle-based budgeting, and adoption of digital innovations like the Single Registry System (SRS) and Dynamic Social Registry (DSR). The presentation spans 15 slides and charts the growth, structure, and key features of the social security system, providing stakeholders with both historical context and contemporary priorities.

The presentation opens by grounding the social security budget in global and national frameworks. It references the Universal Declaration of Human Rights (1948) as the foundation for fundamental rights and the International Covenant on Economic, Social and Cultural Rights (1976) as a key international treaty addressing economic, social, and cultural entitlements. At the national level, Article 15 of the Constitution of Bangladesh guarantees citizens' access to basic necessities, while the National Social Security Strategy (NSSS) of 2015 provides a comprehensive framework for social protection. The interplay of these instruments is illustrated using a star-shaped diagram, linking human rights, constitutional guarantees, and strategic national policies to the design of Bangladesh's social security system.

The presentation then chronicles the evolution of social protection in Bangladesh across decades. In the 1970s, social protection was largely emergency-focused, addressing post-war and flood-related crises



through public works and food aid programs, exemplified by the Food for Work (FFW) initiative. During the 1980s, the system transitioned toward development-oriented safety nets, notably the Vulnerable Group Development (VGD) program. The 1990s saw the introduction of conditional transfers like food-for-education and female student stipends through the Primary Education Stipend Program (PESP). The 2000s emphasized graduation and resilience, including the Employment Generation Program for the Poorest (EGPP) with geographic targeting. By the 2010s, programs expanded to support backward communities, including Hijra, Bede, and other disadvantaged populations, with initiatives like Ashrayan-2, marking a clear shift from relief to sustainable development, equity, and inclusivity.

The presentation highlights the growth trajectory of Bangladesh's social security budget. The allocation rose steadily from Tk. 35,975 crore in FY 2015-16 to Tk. 1,26,731 crore in FY 2025-26, representing over a 3.5-fold increase in ten years. FY 2025-26 features 95 programs, of which 39 are pro-poor initiatives totaling Tk. 37,076 crore. The presentation emphasizes program consolidation as a key feature, combining multiple legacy schemes such as the Disability Allowance, Education Stipend Program, and Underprivileged People's Livelihood Development Program into fewer, more efficient interventions. The use of digital innovations is integral: the SRS improves coordination, transparency, and G2P payments, while the DSR enables more precise targeting, real-time application, and socioeconomic ranking through web and mobile platforms, integrating grievance redress and monitoring mechanisms.

The budget mapping and preparation process is outlined in detail. Mapping involves identifying beneficiaries and benefit rates for 15 major programs under the guidance of the Cabinet Committee/Advisory Council on Social Protection, led by the Finance Adviser. Ministries and Divisions classify programs into seven functional categories Social Assistance, Social Insurance, General Subsidies, Labor Market Programs, Social Care Services, Community Development, and Technical Assistance and nine lifecycle stages Elderly, Household-Poverty, Household-Shock, School-Aged Children, Working Age, Persons with Disability, Pregnancy & Early Childhood, Unclassified, and Overall System. The Social Security Budget Report Publication Committee, consisting of eight members headed by the Additional Secretary (Budget-1), assigns iBAS++ codes, validates data, and organizes workshops to ensure collaborative inputs. Drafts are approved by the Finance Adviser before submission to the Advisory Council and Parliament, ensuring accountability, accuracy, and transparency.

The allocation breakdown reveals priority areas. By function, Social Assistance receives the largest share with 36 programs totaling Tk. 47,597 crore, followed by Social Insurance (2 programs, Tk. 35,434 crore), General Subsidies (3 programs, Tk. 34,965 crore), Labor Market Programs (19 programs, Tk. 4,171 crore), Social Care Services (15 programs, Tk. 2,327 crore), Community Development (17 programs, Tk. 2,013 crore), and Technical Assistance (3 programs, Tk. 223 crore), summing to a total of Tk. 1,26,731 crore. By lifecycle stage, elderly programs lead with Tk. 46,173 crore across 7 programs, followed by poverty-targeted households (19 programs, Tk. 39,319 crore), household-shock interventions (14 programs, Tk. 12,458 crore), school-aged children (9 programs, Tk. 9,790 crore), working-age adults (23 programs, Tk. 8,400 crore), persons with disabilities (10 programs, Tk. 4,077 crore), unclassified interventions (8 programs, Tk. 3,916 crore), pregnancy and early childhood (4 programs, Tk. 2,467 crore), and an overall system program (1 program, Tk. 131 crore). Comparative data with FY 2024-25 shows a reduction from 140 to 95 programs and a

budget decrease from Tk. 1,36,026 crore to Tk. 1,26,731 crore, reflecting deliberate consolidation and efficiency improvements.

The presentation also emphasizes pro-poor programs as a distinct focus. The 39 programs totaling Tk. 37,076 crore are evaluated based on targeting effectiveness, adequacy of benefits, accessibility, affordability, and sustainability, ensuring that resources reach the most vulnerable populations. Digital systems, namely SRS and DSR, further enhance efficiency and inclusivity by preventing duplication, facilitating grievance mechanisms, and providing real-time monitoring through integrated dashboards. Beneficiaries can apply digitally via web or mobile, and selection is based on comprehensive socioeconomic ranking, promoting equity and accountability.

In its concluding sections, the presentation situates the social security budget as a strategic instrument for achieving social equity and resilience. The report is framed as a resource for policymakers, practitioners, and other stakeholders, serving as both a fiscal document and a blueprint for inclusive national development. It is publicly available on the Ministry of Finance website, enhancing transparency and access. The presentation also provides actionable recommendations: accelerating DSR implementation for real-time beneficiary targeting, conducting stakeholder workshops for feedback and evaluation, integrating climate shock responsiveness in future budgets, and leveraging the report for advocacy in international forums. These measures align with NSSS objectives, reinforcing Bangladesh's trajectory toward equitable social protection.

Paper 2

National Social Protection Progress: NSSS M&E Framework and Core Diagnostic Instrument (CODI)

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

The presentation titled “NSSS Monitoring & Evaluation: Operationalizing the Core Diagnostic Instrument (CODI) and M&E Frameworks” provides an in-depth examination of Bangladesh’s National Social Security Strategy (NSSS) monitoring and evaluation (M&E) system. It focuses on establishing a systematic approach to assessing social protection programs, improving delivery, and informing evidence-based policy. The presentation is structured around three primary areas: the overarching NSSS M&E vision, operationalization of the Core Diagnostic Instrument (CODI) adapted for Bangladesh, and the M&E Framework for tracking progress against high-level indicators. It emphasizes continuous monitoring to document results, identify successes and gaps, inform decision-making, mobilize political and stakeholder support, and ensure that social protection systems are inclusive, efficient, and resilient.

The NSSS M&E vision establishes the purpose and objectives of systematic evaluation within the social protection sector. It frames M&E as a continuous process aimed at improving service delivery, documenting results, determining whether program objectives are achieved, assessing longer-term impacts, informing policymakers for strategic decisions, and building political and stakeholder support for reforms. The vision stresses the need for both quantitative and qualitative assessment tools to capture the full breadth of program impacts, emphasizing that M&E is not merely a reporting mechanism but a foundation for accountability, evidence-based governance, and system responsiveness. The operationalization of this vision integrates several components: a robust M&E Framework to monitor and document progress; the CODI, an internationally recognized diagnostic instrument; and interoperable Management Information Systems (MISs) that aggregate program-level data into system-wide insights, ensuring data-driven decision-making and coordination across government institutions.

The Core Diagnostic Instrument (CODI) serves as the central analytical tool for assessing Bangladesh’s social protection system. Originally developed by the Inter-Agency Social Protection Assessments (ISPA), CODI has been contextualized to evaluate Bangladesh’s system comprehensively, identify strengths and weaknesses, and guide improvements. CODI operates through ten performance criteria: Inclusiveness, Adequacy, Appropriateness, Respect for Rights & Dignity, Governance & Institutional Capacity, Financial & Fiscal Sustainability, Coherence & Integration, Responsiveness, Cost-effectiveness, and Incentive Compatibility. These criteria are measured using forty-seven distinct indicators derived from both national and program-level data. Each indicator is scored on a scale of 1 (low) to 4 (high) and supplemented with qualitative narratives that capture contextual factors, implementation challenges, and success stories. Specific indicators assess critical aspects such as gender equality, non-discrimination, lifecycle coverage, adequacy of benefit levels, institutional governance, policy coherence, flexibility to adapt to socio-economic crises, financial sustainability, and alignment with national priorities.

CODI assessments in Bangladesh have been conducted four times in 2017, 2019, 2022, and 2023 providing a multi-year view of system performance and progress. The rationale for conducting CODI assessments includes alignment with the NSSS Action Plan II (2021-2026), generating actionable evidence for policymakers, tracking performance trends, and informing the design of subsequent NSSS iterations. Scoring analyses reveal notable improvements over time: the overall average score rose from approximately 2.4 in 2017 to 3.4 in 2023, reflecting enhanced inclusiveness, adequacy, governance, and responsiveness.

Multi-year trends indicate substantial progress in Incentive Compatibility, which increased from 1.8 to 3.0, and other performance dimensions. Detailed examples include Indicator 13, which evaluates alignment of social protection policies with national plans, scoring 3.9 to demonstrate strong integration with the 8th Five Year Plan and NSSS lifecycle approach, and Indicator 15, assessing expenditure composition, which scored 3.5, highlighting that 72% of resources are directed to old-age programs. Historical trends of social protection allocations indicate that, on average, social security expenditures accounted for 14.89% of the national budget and 2.44% of GDP between 2008-09 and 2023-24, demonstrating sustained fiscal commitment. CODI findings provide clear recommendations, including harmonization of overlapping programs, strengthening policy coherence, evidence-based planning for NSSS 2026+, enhancing stakeholder engagement, integrating real-time monitoring through dashboards, and incorporating shock-responsive mechanisms to address emergencies such as climate or pandemic-related disruptions.

The NSSS M&E Framework is embedded in Action Plan II (2021-2026) and provides a structured approach for monitoring system performance across four levels: Long-Term Vision, Five-Year Strategic Objectives, Outcome Level, and Output Level. The framework comprises twenty-seven indicators: six for Long-Term Vision, two for Strategic Objectives, six for Outcomes, and thirteen for Outputs. Long-Term Vision indicators include measures such as the proportion of the population living below the national poverty line, which decreased from 48.9% in 2000 to 18.7% in 2022, with a target of 12.2% by 2025. Strategic Objective indicators focus on metrics like monthly per capita income, with attention to rural-urban disparities. Outcome-level indicators track population coverage under social protection, which increased from 25% in 2010 to 50% in 2022, exceeding the target of 40%. Output-level indicators focus on operational elements, including program rationalization within lifecycle stages, digital transfer mechanisms, grievance redress systems, and protections for specific groups such as children, elderly, and persons with disabilities. This layered framework ensures that progress can be measured not only in outputs but in tangible outcomes and long-term systemic impact.

The presentation emphasizes that the M&E system is central to evidence-based governance and decision-making. It identifies the importance of continuous reporting under the Cabinet Division, integrating M&E activities into all MISs and evaluation processes, building capacity across ministries and agencies for effective data contribution, and operationalizing a real-time NSSS M&E dashboard to track program performance and coverage. The framework is also positioned to inform the development of NSSS 2026+, ensuring that future iterations incorporate lessons learned, address implementation gaps, respond to shocks, and align with lifecycle-based, inclusive social protection objectives.

In conclusion, the presentation positions M&E as an essential pillar of Bangladesh's social protection system. By combining CODI assessments, a comprehensive M&E Framework, and robust MIS integration, the NSSS aims to ensure transparency, efficiency, and responsiveness. Multi-year

data demonstrates measurable progress in system inclusiveness, adequacy, financial sustainability, and coverage. Recommendations from the presentation include continued program harmonization, strengthened stakeholder engagement, integration of shock-responsive mechanisms, evidence-based planning for NSSS 2026+, and full utilization of real-time monitoring tools to track implementation and impact. The overall message is that a strong M&E system is critical to achieving an inclusive, resilient, and equitable social security system, aligned with national goals, lifecycle protection strategies, and global best practices, while providing actionable insights for policymakers, program managers, and development partners.

Paper 3

Single Registry System for Social Protection in Bangladesh

Abul Basher Md. Amir Uddin, Joint Secretary, Finance Division

The presentation titled "Single Registry System for Social Protection in Bangladesh" was delivered by Abul Basher Md. Amir Uddin, Joint Secretary of the Finance Division, at the National Conference on Social Protection 2025. It provides an in-depth examination of Bangladesh's centralized digital platform for managing social protection programs, highlighting its evolution, structure, motivations, statistical insights, and future directions. The presentation emphasizes the government's commitment to digital transformation, improved targeting, efficiency, and transparency through a unified Single Registry System (SRS) and the integration of a Dynamic Social Registry (DSR). The system currently supports approximately 40 million beneficiaries across all life cycles, underscoring its scale and inclusivity.

The presentation begins with an overview of the policy context and agenda. It identifies key discussion points, including policy mandates, the digital transformation journey, social protection statistics for FY 2025-26, the motivation for the Single Registry, its structure, and the role of the Dynamic Social Registry in improving targeting. These topics provide a logical progression from legal and strategic foundations to technological innovation and operational implementation.

Policy Mandates and Role of the Finance Division: The Finance Division plays a central role in ensuring financial and operational oversight of the social protection system. Responsibilities include ensuring adequate funding for programs, maintaining financial management systems linked with the National Identity Database, recommending performance-based monitoring processes, transforming Government-to-Person (G2P) payment systems, and establishing an effective Grievance Redress Module (GRM) within the Social Protection Budget Management Unit (SPBMU) MIS, integrated with the Central Grievance Redress System (CGRS). Policy documents, particularly the National Social Security Strategy (NSSS) and its Action Plan II, mandate high-quality MISs, a national Single Registry based on interoperable scheme-specific MISs, and linkage with the national identity database. The SPBMU-MIS, developed by the Finance Division, serves as a foundational step toward the creation of the national Single Registry, aligning operational practices with national strategies for efficient, transparent social protection.

Digital Transformation Journey: The development of the SRS has been incremental, spanning from 2014 to 2025 through multiple phases under projects such as the Strengthening Public Financial



Management for Social Protection (SPFMSP) and Integrated Budget and Accounting System (iBAS++). Initial phases involved diagnostic studies, reform planning, MIS development, and piloting of G2P payments for selected programs, including Maternity & Lactating Mother Allowance, Old Age Allowance, Widow Allowance, and Disability Allowance. Subsequent phases expanded linkages across line ministries, integrated multiple MISs, and progressively handed over systems to iBAS++. By 2022-2025, the SRS had been established with comprehensive coverage, continuous improvement mechanisms, and the initiation of a Dynamic Social Registry (DSR) for more accurate eligibility assessment and targeting.

Integrated MISs: The SRS integrates thirteen MISs maintained by iBAS++ and other line ministries. Systems managed by iBAS++ include those under the Secondary and Higher Secondary Education Division, Technical and Madrasah Education Division, Primary and Mass Education Ministry, Ministry of Labor and Employment, Finance Division (SPBMU MIS), and Ministry of Disaster Management and Relief (EGPP). Other line ministry systems include the Ministry of Social Welfare, Ministry of Liberation War Affairs, Ministry of Women and Children Affairs, and additional disaster management systems. This interoperability ensures that social protection programs operate cohesively across sectors.

Social Protection Statistics for FY 2025-26: Bangladesh's social protection landscape encompasses 95 programs, of which 75 are non-cash or mixed and 20 are cash-based. Fifteen programs are part of the Single Registry G2P system, with iBAS++ managing three. The total allocation for social protection amounts to 1,26,731 crore taka, representing 16.05% of the national budget and 2.03% of GDP. For FY 2024-25, the G2P program budget totaled 22,979.29 crore taka, with actual expenditures reaching 20,491.13 crore taka, covering over 31 million beneficiaries. Life-cycle support spans from pregnancy and childhood (approximately 1.84 million beneficiaries) through school age, youth students, working-age populations, old-age recipients, and pensioners, totaling around 40 million beneficiaries.

Motivation for Single Registry: The SRS is designed to improve resource utilization, enhance service delivery, provide robust information support for policy decisions, improve targeting, and engage citizens to ensure transparency. These motivations highlight the system's objectives to increase efficiency, accountability, and equity across social protection programs.

Single Registry Structure: The SRS functions as a central hub consolidating information on multiple social protection programs, validating data across MISs and other databases, supporting outreach, enrollment, registration, payments, monitoring, and linking with a Grievance Redress System, G2P electronic payments, and an M&E dashboard. The hub-and-spoke structure enables integration across the Dynamic Social Registry, line ministry MISs, social protection portals, and beneficiary management systems. The M&E dashboard provides ministry-wise budget versus expenditure tracking, monthly expenditure analysis, and expenditure distribution across life cycles and clusters. Geospatial analysis, including poverty mapping and beneficiary distribution, informs targeting and identifies disparities across districts. The system reports beneficiary-population ratios, indicating significant variation, such as 2.20% in Dhaka versus 29.35% in Kurigram.

Dynamic Social Registry (DSR): The DSR is a continuously updated database supporting eligibility assessment through integration of administrative data and field verification. Its operational workflow includes self- or community-assisted registration via apps or websites, verification against the NID or Birth Registration Number, profile creation, administrative data retrieval (from

TIN, land, employee, and other databases), social worker or community verification, scoring through Proxy Means Test or Household Means Test, local committee selection, payroll integration with iBAS++, and dynamic updates based on socio-economic scores. The DSR enhances targeting accuracy, allows quick response to shocks, improves transparency, facilitates better program design, ensures data interoperability, and supports real-time updates to optimize resource allocation and expand coverage.

Administrative Data Sources: The DSR draws on diverse administrative databases for dynamic updates, including National Saving Certificates, TIN records, employee databases, Birth Registration System, National ID System, land records, electricity consumption data, Monthly Pay Order (MPO), farmer cards, remittance information, and the Universal Pension System.

Way Forward and Conclusion: The presentation highlights the development and application of verification APIs for Mobile Financial Services accounts, including checks for existence, NID matching, mobile registration, and crediting status. Work continues to improve API connectivity with administrative databases to enhance targeting precision. The system's forward-looking approach emphasizes continuous improvement, integration, and scalability, positioning the SRS as a central instrument for achieving inclusive and efficient social protection in Bangladesh.

Analysis and Recommendations: Areas for improvement include clarification of large numerical figures for beneficiaries, discussion of data privacy concerns, addressing implementation challenges, and inclusion of success stories or case studies to engage audiences. Overall, the SRS represents a significant step toward digital governance in Bangladesh and offers a replicable model for other developing nations seeking integrated, data-driven social protection systems.

Paper 4

Poverty Map of Bangladesh

Mohiuddin Ahmed, MPH, Deputy Director, BBS & Focal Point, Poverty & Livelihood Statistics (PLS) Cell, BBS

The presentation on the Poverty Map of Bangladesh 2022 provided an in-depth overview of the latest fifth-generation poverty mapping, published by the Bangladesh Bureau of Statistics (BBS) in collaboration with the World Food Programme (WFP) and the World Bank. This map combines data from the Household Income and Expenditure Survey (HIES) 2022 with the 2022 Population and Housing Census (PHC), using Small Area Estimation (SAE) techniques to produce disaggregated poverty estimates at both district (zila) and sub-district (upazila) levels. The use of SAE addresses the limitations of HIES, which traditionally provides estimates only at the national and divisional levels.

The map highlights spatial inequalities in poverty, providing critical evidence for policy interventions under the National Social Security Strategy (NSSS) and the Single Registry System (SRS). The analysis demonstrates how poverty has shifted over time, while extreme poverty remains concentrated in certain vulnerable regions.

At the national level, the poverty headcount rate (HCR) stands at 19.2%, marking a decline from 24.3% in 2016 and 31.5% in 2010. Rural areas exhibit a higher HCR of 20.3%, reflecting the vulnerabilities of agricultural livelihoods, while urban areas maintain a lower rate of 16.5%, benefiting from economic hubs but facing rising informal sector poverty. Extreme poverty, calculated using the lower poverty line (~BDT 182 per capita per day), is 5.6% nationally, down from 12.9% in 2016. These figures indicate significant national progress toward SDG 1 (no poverty), driven by economic growth (GDP per capita ~USD 2,800 in 2022) and remittance inflows. However, the rural-urban gap of 3.8 percentage points highlights persistent disparities, particularly in flood-prone rural regions, while urban slums mask hidden vulnerabilities.

When examining divisional trends, disparities become more apparent. Barisal division exhibits the highest HCR at 26.6%, reflecting vulnerability to cyclones and agricultural shocks. Rangpur shows a marked improvement, with HCR dropping to 25.0%, a substantial reduction from 47.2% in



2016, demonstrating the impact of interventions such as the Employment Generation Program for the Poorest (EGPP). Mymensingh, a new division, has a high estimated HCR of 24.5%, while Sylhet shows 20.1%, Dhaka remains stable at 19.6%, Khulna at 18.5%, Rajshahi at 17.2%, and Chattogram is the lowest at 15.2%. Notably, within these divisions, intra-divisional variations are significant: for instance, 38% of Barisal's upazilas are classified in the "very high" poverty category (HCR >28.2%). These insights point to the need for targeted allocation of resources, with high-burden divisions prioritized in social protection budgets.

At the district level, the highest poverty rates are concentrated in Madaripur (54.4% HCR), Narsingdi (43.7%), Pirojpur (37.9%), Netrokona (37.2%), and Kurigram (36.8%). Conversely, the lowest poverty rates are observed in Noakhali (6.1%), Dhaka (8.6%), Meherpur (9.8%), Khulna (10.2%), Feni (10.5%), Sirajganj (10.9%), Habiganj (10.9%), Munshiganj (11.3%), Chattogram (12%), and Bogura (12%). Extreme poverty hotspots districts with more than 10% extreme HCR include Barguna, Bhola, Cox's Bazar, Madaripur, and Kurigram. These patterns indicate that central-southern and northern districts, such as Madaripur and Kurigram, require prioritized interventions. Madaripur, for instance, shows regression compared to 2016 (HCR ~40%), likely driven by river erosion, land loss, and limited industrialization. In contrast, Noakhali's reduction from 14% in 2016 to 6.1% illustrates successful poverty graduation through fisheries and remittance income. Approximately 70% of high-poverty districts overlap flood or cyclone-prone areas, emphasizing the importance of adaptive social protection programs.

At the upazila level, extreme disparities are even more evident. The highest poverty upazilas include Dasar (Madaripur, 63.2%), Haluaghat (Mymensingh, 59.6%), Rajoir (Madaripur, 56.3%), Shibchar (Madaripur, 55.1%), and Kalkini (Madaripur, 52.4%). Other upazilas in Netrokona and Kurigram fall in the 45–50% HCR range. The lowest poverty upazilas are concentrated in urban areas: Paltan (Dhaka, 1.0%), Uttara West (Dhaka, 1.1%), and Double Mooring (Chattogram, 1.1%). These figures reveal acute vulnerabilities in climate-affected rural areas and extreme concentration of wealth in urban elite enclaves. Gender disparities are notable: rural female HCR is ~22% compared to male HCR of ~18%, indicating the importance of gender-sensitive programming in social protection initiatives. Upazila-level SAE estimates, with a margin of error of 5–8%, are crucial for targeting under the SRS and PMT systems, covering approximately 2.77 crore beneficiaries.

Extreme poverty remains concentrated in coastal and disaster-prone districts. Barguna leads with 12.5% extreme poverty, followed by Bhola (11.8%) and Cox's Bazar (11.2%), whereas Noakhali (1.2%), Dhaka (1.5%), and Munshiganj (1.8%) represent the lowest extreme poverty levels. Around 65% of high-extreme-poverty upazilas are located in flood-prone zones along the Jamuna River, while 40% fall within the southwest cyclone belt. Urban youth poverty is rising, with an HCR of 18%, compared to 22% among rural youth, largely due to informal employment. These data points underscore the need for adaptive social protection systems that integrate disaster risk management.

A historical perspective shows that national poverty has halved since 2000, when first SAE-based mapping began (~80% post-independence). Poverty maps from 2000, 2005, 2010, 2016, and 2022 demonstrate continuous improvement, with national HCR declining from 31.5% in 2010 to 19.2% in 2022. However, spatial inequality persists, reflected in rising Gini coefficients from 0.458 in 2010 to 0.499 in 2022. Quantile analysis reveals that 20% of upazilas fall into the "very high" poverty category (>28.2%), 30% into "high" poverty (20–28%), and 50% into "low/moderate" (<20%).

Policy Insights and Recommendations

The 2022 Poverty Map demonstrates significant national progress while highlighting persistent poverty hotspots, particularly in Madaripur and parts of Barisal, Rangpur, and Mymensingh. Policy recommendations include:

- Targeted Social Protection: Prioritize high-HCR upazilas such as Dasar and other Madaripur upazilas under SRS/DSR for additional old-age and widow benefits (~7 lakh beneficiaries).
- Gender-Sensitive Programs: Address higher rural female HCR through Social Allowance Cluster interventions.
- Disaster-Responsive Planning: Integrate poverty maps with disaster risk data and CODI M&E indicators for adaptive, shock-responsive budgeting.
- Future Mapping Improvements: Conduct annual SAE updates using satellite imagery and mobile survey data to monitor climate-related vulnerabilities and urban slum dynamics. Ahmed's presentation underscores that granular, evidence-based poverty mapping is essential for equitable social protection, guiding budget allocation, policy planning, and the nation's path toward achieving SDG 1.

Discussants for the Session



Moderator: Mr. Anowarul Haq, Assistant Resident Representative, UNDP

We are all aware that the National Social Security Strategy (NSSS), launched in 2015, is approaching the conclusion of its current cycle in 2026. This makes our discussions today particularly significant. The task before us is not only about the formulation of policies but also about ensuring that these policies are effectively translated into practice; reaching the hardcore poor, as well as individuals and households that remain excluded from mainstream facilities and services.

While the earlier session highlighted the institutional and ministerial challenges in advancing social protection, this session shifts the focus to the governance dimensions. Governance in social protection is central to ensuring efficiency, transparency, accountability, and inclusivity in program delivery. It determines whether resources are equitably allocated, whether overlapping and fragmentation can be minimized, and whether the system can truly deliver on the promise of leaving no one behind.

Questions and Answer Session

1. Monitoring and evaluation requires specific skills. Often these exercises are supported by donor funded consultants. What is the plan to reduce dependency in this sector from development partners or external funding? Any capacity building plan or plan to outsource this function to third parties funded by the GoB?
2. In DSR how do you make sure that field visits verification is not politically biased?
3. How can Bangladesh transition from its current, fragmented system of over 100 social protection programs to a more unified, lifecycle-based framework that is more efficient and easier to manage?
4. Does the Finance Division have any plan to make UPS mandatory for private sector employers in regard to enrollment and sharing contribution, which is recommended by international conventions?



Moderator: Mr. Anowarul Haq, Assistant Resident Representative, UNDP

The Single Registry MIS has long been a prioritized agenda for us, and more recently, the Dynamic Social Registry has also come into focus. Our technological assistance and progress will gain extra mileage if we collectively and decisively commit to developing the Single Registry MIS.

Technology plays a vital role in minimizing both inclusion and exclusion errors. We have seen this in practice during the early stages of G2P implementation, when the integration of the NID system significantly reduced ghost beneficiaries in cash transfer programs.

With this experience in mind, I am hopeful that targeting errors can also be effectively minimized through the systematic use of technology in the future.

Reflections from the Discussants

Shrayana Bhattacharya, Senior Social Protection Specialist, World Bank

I would like to focus on two things to be highlighted today. Throughout the entire day, we have been listening to discussions on the governance system. Typically, our conversations are bound to data, evidence, MIS, and information systems, which are indeed critical aspects in today's context.

The single registry MIS is a very important development. We, as a team, are financing and supporting both the Ministry of Finance and the Ministry of Social Welfare in this initiative. Yet, the most important aspect of this work is human resources. This is the key area that requires our immediate attention. We must ask ourselves: do we have the right staff, with the right capacity, at the right level? With today's technology, we can identify gaps, but the larger question is how such capacities will be systematically built at the government level.

If we look at global models - Brazil, Pakistan, Turkey; we see that these countries have developed single registries that were scaled up nationwide. Their success was not only due to technology but because they had dedicated capabilities and strong human resources embedded within government systems. These human resources were not limited to managing MIS alone, but also included expertise in monitoring and evaluation (M&E).

Beyond technical areas, there is the equally critical dimension of frontline and grassroots involvement. Workers at the grassroots level must be actively engaged in this process. As you know, social workers are being considered to update the data for dynamic social registries. But if we look again at models from Brazil and Turkey, their governments substantially increased the number of social workers and provided incentives to frontline workers. Without capable and motivated frontline workers, it becomes extremely difficult for technology to be effective in practice.

Another important lesson from global experiences is the establishment of a strong legal framework. Countries with well-functioning dynamic social registries, such as Brazil and Turkey, built their systems on clear legal and administrative foundations. At present, in Bangladesh, the Cabinet Division has issued a circular or order regarding the Dynamic Social Registry. While this is an



important step, it remains insufficient. A comprehensive legal or policy framework is needed. For instance, Brazil initially started with a circular, but later transformed it into a formal decree by the government an entire administrative order that clearly defined roles and responsibilities across ministries and stakeholders. A similar level of government communication and formalization will be required here if we are to plan forward effectively.

Therefore, I would like to emphasize two priority areas:

- Human resources, particularly the social workforce how we incentivize them, how we build their capacities, and how we provide them with continuous training and professional development.
- A legislative or policy framework, particularly one that ensures the clear engagement and accountability of the frontline bureaucracy.

It is important to note that technology itself is not a problem for Bangladesh. The country has already demonstrated significant innovations, as we can see in the Single Registry Payment System. What remains critical, however, is building human capacity and establishing strong legal frameworks that can sustain these innovations and make them truly effective for the long term.

Sheela Tasneem Haq, Senior Governance Specialist, UNDP

A few critical issues I would like to emphasize when we talk about social protection are the principles of human rights, social values, and empathy. Social protection is not just about designing programs; it is about designing them for the right people. When the target is the marginalized and excluded groups, their needs and vulnerabilities must remain at the center. Too often, without this lens, policies risk becoming symbolic rather than transformative. A striking reminder is the “bonsai” analogy without the right space, attention, and nurturing, even the strongest trees cannot grow to their full potential. Likewise, without the right governance structures, marginalized people cannot thrive.

One of the key challenges in this journey is dealing with compound risks and the corresponding question of state capacity. Globally, UNDP has been advancing the concept of human security, which connects social security with issues such as climate vulnerability, displacement, and fragility. To this end, UNDP has been developing tools that help governments anticipate and mitigate Compound Risks that threaten both livelihoods and human dignity.

We have also been deliberating on the importance of financial integrity and accountability within social protection systems. These are not simply technical matters; they are about building an accountability framework that strengthens state effectiveness and ensures the credibility of governance. The overarching governance framework must highlight state capacity, responsiveness, and transparency, so that social protection is not only well-designed but also well-implemented. This is entirely consistent with the 2030 Agenda for Sustainable Development, which commits us to ensuring that the most marginalized and vulnerable are not left behind.

In Bangladesh, UNDP has been working closely with the government on multiple governance innovations. One such initiative is the Grievance Redressal System, where pilots are being conducted to ensure that citizens have a voice in the system. Another critical element is interoperability; the ability of systems to talk to each other. For example, UNDP is supporting the development of an integrated platform with the NGO Affairs Bureau to connect initiatives and

ensure better coordination. These efforts are vital to building a truly integrated governance approach for social protection. I believe one of the key outcomes of this conference will be to reaffirm that all ministries must embrace and uphold such an integrated approach when designing and implementing their programs.

Looking forward, as we move into the next phase of policy formulation under the NSSS, it is imperative that the voices of marginalized communities are not just acknowledged but integrated into policy frameworks. Urban poverty and urban social protection, in particular, should be a central focus in this phase, given the changing demographic and socio-economic realities of Bangladesh. However, we must also recognize that policy reform and implementation must go hand in hand. If reforms are not matched with effective implementation, we will not see the brighter side of our collective efforts towards better governance and inclusive development.

Aminul Mohaimen, MIS Expert of the EU funded Technical Assistance to Support Social Protection Budget Support

A major and important factor in this discussion is Public Financial Management (PFM). For example, in July, none of the G2P (Government-to-Person) payments were executed except for the Freedom Fighters' Allowance. Between July and August, out of a total allocation of Tk. 1,26,000 crore (\approx USD 10.5 billion), only Tk. 930 crore (\approx USD 77.5 million) was actually disbursed, according to the Ministry of Finance. The European Union (EU) is planning to undertake a PFM assessment to better understand these issues.

One of the immediate bottlenecks in G2P payments is the existence of additional layers of approval in practice, which are not mentioned in the Finance Division's circular.

For reference, in June 2018, the Ministry of Finance issued a circular stating that in the first quarter of the fiscal year, no fund release is required. In practice, however, payments during these first three months are often delayed, as the ministry tends to exercise flexibility during this period. This practice then creates serious disbursement pressures in the final quarter of the fiscal year. The consequences of such delays are significant. For example, if a pregnant mother does not receive the Mother and Child Benefit during the critical stages of pregnancy, the very purpose of the program is undermined. This highlights how bottlenecks in Public Financial Management (PFM) can directly affect the effectiveness of social protection programs. An immediate solution is therefore needed to address these PFM-related bottlenecks, and the upcoming EU assessment will be timely.

Another pressing issue is the fragmentation of MIS systems. Currently, there are nearly 13 different MIS platforms for G2P payments. These were developed in isolation, without sufficient consideration of security standards or quality assurance. The EU conducted a security assessment in 2023, which identified significant vulnerabilities. The findings were shared, and unfortunately, a few incidents validating those risks did occur. Therefore, EU is planning for a Follow-Up Security Assessment to evaluate what corrective measures have been implemented, and whether the MIS environment has been sufficiently strengthened in line with the earlier recommendations.

We also need to consider specific vulnerabilities within programs. The Employment Generation Program for the Poorest (EGPP) is in a particularly vulnerable state. At present, data is being uploaded from Excel sheets, where simple errors or intentional manipulations can distort figures drastically for instance, an entry of 30,000 could easily be changed to 300,000 by adding a single Zero. Such incidents have been observed in reality. This highlights the urgency of bringing EGPP

fully under an integrated MIS system. At present, the DDM itself has three separate MISs for EGPP. These must be consolidated into one unified system.

In terms of capacity building, the Finance Division may be considered a role model. Beyond training, its officials have gained deep expertise by directly engaging in different development projects, which has created institutional capacity within government. This example highlights that building capacity is not only about training programs but also about practical exposure and hands-on implementation.

On the other hand, in several social protection programs, there remains an over-dependence on development partners. It is critical that the Government of Bangladesh take full ownership of systems like the Dynamic Social Registry (DSR). Strengthening these systems is not even highly expensive, but it requires deliberate allocation of government resources alongside development assistance.

Finally, a word on political bias in DSR. This risk can be mitigated through stronger data interoperability with existing government databases. For example, linking the DSR with TIN (Tax Identification Number), savings or asset databases, land records, and even electricity usage data could provide effective proxy indicators of an individual's socio-economic status. While full individual-level data may not always be available, these proxy datasets can significantly enhance targeting accuracy and reduce political or discretionary distortions in program delivery.

Hasina Begum, Social Policy Specialist, UNICEF

On behalf of UNICEF, I would like to highlight several critical considerations regarding the Mother and Child Benefit Programme (MCBP) and the broader social protection system in Bangladesh. A recent study conducted jointly with the General Economics Division (GED) revealed that the operational costs of the MCBP are relatively low, which is encouraging in terms of efficiency. However, the allocation for human resources remains below 4 percent of total programme expenditure. This is a significant concern because enhancing the quality of programme delivery requires harmonized human resource practices and strengthened internal management. By focusing on human resource development and standardizing operational practices, the programme can achieve better quality outcomes and improved service delivery.

Another critical aspect is the timeliness of benefit transfers. The MCBP targets vulnerable pregnant women and mothers with children under the age of four, a period that encompasses critical phases such as antenatal care (ANC) and postnatal care (PNC) visits. Delays in cash transfers can disrupt these essential healthcare activities and undermine the programme's objectives. Ensuring that benefits are disbursed on schedule is not merely a financial matter; it directly affects maternal and child health outcomes and the overall effectiveness of the programme.

Effective governance and operational management are also essential to strengthen social protection outcomes. Independent audit systems, combined with robust internal governance and operational change management processes, can enhance accountability and programme responsiveness. Such mechanisms are particularly important in the context of increasing climate vulnerabilities and urbanization. Currently, urban social protection coverage in Bangladesh is less than four percent, indicating a significant gap that must be addressed. Integrating adaptive and urban-focused social

protection measures into the next generation of programmes is crucial to ensure that vulnerable populations are adequately supported.

Social protection also has the potential to address broader social challenges. For instance, the prevalence of child marriage in Bangladesh remains alarmingly high at 51 percent. Well-designed social protection programmes, including cash transfers and targeted incentives, can serve as leverage points to reduce early marriage by encouraging continued education and supporting vulnerable families. The MCBP, in particular, is a nutrition-sensitive programme that aims to improve maternal and child nutrition irrespective of a child's socio-economic background. While the programme primarily targets women aged 20–35, it is important to note that 31 percent of mothers aged 18–20 experience early pregnancies, largely from the most disadvantaged households. Expanding programme eligibility or integrating complementary interventions could help bridge this gap.

Coverage gaps exist not only in maternal age groups but also in child age groups. The MCBP provides support until children reach four years of age, whereas primary school stipends begin at age six. Consequently, children aged 4–6 remain largely unprotected under current social protection schemes. Addressing this gap through integrated and continuous support is essential to ensure that children receive protection throughout their early development stages.

It is important to emphasize that cash transfers, while essential, are not a panacea. Multidimensional poverty analyses conducted by GED and the Bangladesh Bureau of Statistics (BBS) reveal that certain areas, such as Sylhet, have low-income poverty but high deprivation in access to healthcare, education, and other essential services. This highlights the need for social protection programmes to focus on interlinkages between cash support and service delivery. Strengthening these linkages can maximize the impact of existing resources without necessarily requiring additional programmes or investment.

Moderator: Mr. Anowarul Haq, Assistant Resident Representative, UNDP

- Regarding the universal pension scheme, is it feasible to make enrollment mandatory for private sector workers? In particular, can the Ministry of Finance issue recommendations on contribution sharing that are aligned with international standards?
- Coverage and benefit adequacy remain key concerns. Given that current benefit levels are insufficient, should the Ministry of Finance explore mechanisms to adjust benefits for inflation, ensuring real income security for beneficiaries? At the same time, how can the balance be maintained to avoid creating disincentives for recipients if benefits are set too high?
- The Ministry of Finance is currently implementing several IT-related initiatives that could strengthen government governance and programme administration. Are there additional measures or strategic interventions under consideration to further enhance the governance structure of social protection programmes?

Chair: Dr. Md. Khairuzzaman Mozumder, Secretary, Finance Division

Bangladesh presents a complex picture of inequality. While consumption inequality remains relatively low, income inequality is high, particularly when analyzed across regions and through multidimensional poverty indicators. This distinction is critical for social protection planning, as households may appear similar in consumption, yet underlying income disparities and gaps in access to services persist. Understanding these dynamics allows policymakers to target support more effectively.

In the Fiscal Year 2024-25, the total social protection allocation was approximately BDT 1,36,000 crore (around USD 15.5 billion). For FY 2025-26, the allocation appears lower at BDT 1,26,000 crore (approximately USD 14.4 billion), leading to public scrutiny. Previous criticisms suggested that social protection budgets were inflated by including pension expenditures. To increase transparency, pensions have now been separated from direct allowance programmes, making the non-pension allocation appear smaller. Also, policymakers face the continuous challenge of balancing decisions between expanding coverage and increasing benefit amounts, with a current emphasis on improving support for existing beneficiaries.

Historically, programme coverage prioritized including all eligible beneficiaries rather than increasing the benefit amount. However, updated evidence indicates the need to adjust this approach. Traditional assumptions identified Rangpur as the most poverty-stricken region, but the latest BBS Poverty Map reveals that Barishal now experiences the highest levels of poverty. Household Income and Expenditure Survey (HIES) analysis shows that while 2.4 million older adults are eligible for old-age allowance based on poverty thresholds, approximately 6.1 million currently receive benefits. This discrepancy underscores the need for a thorough reassessment of eligibility criteria. For FY 2025-26, the government has opted to increase the allowance by BDT 100 (about USD 1.15), rather than expanding coverage, ensuring more meaningful support for those already enrolled.

Fiscal constraints remain a significant consideration. The previous threshold for old-age allowance, BDT 10,000 (around USD 115), was far below the national poverty line. HIES data indicate that the threshold for basic income adequacy is approximately BDT 45,000 (USD 515). Based on this evidence, eligibility criteria have been recalculated and redesigned, taking into account political and operational realities, including the presence of non-eligible beneficiaries due to past political interference.

Distribution and selection of beneficiaries are now more transparent and technologically supported. While the Finance Division manages fund distribution, beneficiary selection remains with the Ministry of Social Welfare. With support from development partners, G2P (Government-to-Person) transfers have been implemented, allowing beneficiaries to select their mobile financial service provider or bank. Payments are directly linked to their National ID, enabling efficient, accountable transfers. Social registries help prevent double-dipping, automatically excluding individuals who receive benefits from multiple programmes or have existing savings accounts. The National Household Database developed by BBS also provides proxy indicators to refine targeting, enhancing equity and transparency.

Adaptive and shock-responsive social protection remains a priority. Immediate cash transfers during natural disasters are operationally challenging, requiring pre-organized systems. Bangladesh has developed a Disaster Risk Financing Strategy to facilitate timely responses to

shocks, ensuring that vulnerable populations are protected. Coordination across sectors and actors is essential to address poverty comprehensively and sustainably.

To answer the question about Universal Pension Scheme, the Universal Pension Scheme represents a major initiative to secure long-term social protection for private sector workers, comparable to government employee schemes. The government bears all operational costs, including fund maintenance, resource management, and publicity. Contributors receive the full value of their contributions plus accrued interest. While mandatory enrollment is feasible for government-administered schemes, extending compulsory participation to the private sector requires addressing trust and compliance challenges. The government's role ensures that funds are secure, highlighting the complementary importance of social insurance alongside social assistance.

Overall, these reforms reflect a commitment to recalibrating social protection programmes based on evidence and transparency, while balancing fiscal constraints with the need to provide meaningful support. The emphasis is on integrating technology, strengthening governance, recalibrating eligibility, and adjusting benefit amounts to improve coverage quality. By linking programmes, preventing duplication, and incorporating adaptive measures for climate and disaster risks, Bangladesh is positioning its social protection system to be more equitable, resilient, and responsive to the evolving needs of its population.



NATIONAL CONFERENCE ON SOCIAL PROTECTION 2025

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DAY 2



Day 2: Working Session 3

Expanding Horizon of Social Protection

Chair Dr. Monzur Hossain, Member (Secretary), GED, Bangladesh Planning Commission

Moderator Tanvir Mahmud, Senior Governance Specialist, UNDP

Discussants Owais Parray, Country Economic Advisor, UNDP

Asif Kashem, Senior Program Manager, Development Cooperation, Australian High Commission

Dr. Mohammad Yunus, Research Director, Bangladesh Institute of Development Studies

Sarwar Kamal, Deputy Secretary, Social Security Branch, Coordination Wing, Cabinet Division

Dr. Imran Matin, Executive Director, BRAC Institute of Governance and Development



Paper 5 & 6

Barriers to Accessing Social Protection & Re-strategizing Bangladesh's Social Protection

Dr. Mohammad Abdur Razzaque, Economist and Chairman of RAPID

The presentation delivered by Mohammad Abdur Razzaque at the 2025 Social Protection Conference in Dhaka provided a thorough analysis of Bangladesh's social protection system, identifying its current achievements, persistent gaps, and the strategic shifts required to enhance equity, efficiency, and resilience. The presentation emphasized that while Bangladesh has made remarkable progress in reducing poverty over the past two decades, significant vulnerabilities remain, particularly among rural populations, youth, and climate-affected communities. Using a rich set of data from the Task Force Committee (2025), the presentation highlighted the evolution of moderate and extreme poverty rates, noting that moderate poverty has fallen from 40 percent in 2000 to 18.7 percent in 2022, and extreme poverty has decreased sharply from 34.3 percent to 5.6 percent over the same period. Vulnerability, defined as the near-poor population at risk of falling into poverty, has also declined from 18.6 percent in 2020 to 15.2 percent in 2022. These figures illustrate substantial strides in poverty reduction, reflecting targeted interventions such as the Employment Generation Program for the Poorest (EGPP), remittance inflows, and macroeconomic growth averaging six percent annually.

The analysis of poverty and vulnerability trends further revealed stark disparities between urban and rural populations. Rural areas carry a disproportionate burden, with 15.9 percent of the population considered vulnerable, representing nearly 18 million people, compared to 13.8 percent vulnerability among urban residents, equivalent to approximately 7.2 million individuals. This indicates that while national averages reflect significant progress, a large portion of the population remains at risk, especially in rural districts susceptible to climate shocks, agricultural instability, and limited access to formal employment. The near-poor population, comprising over 25 million individuals, underscores the necessity of preventive strategies that go beyond traditional relief measures to include risk mitigation, skill development, and income stabilization initiatives. The presentation highlighted that post-COVID recovery has contributed to the reduction in vulnerability, but the ongoing challenges of informal sector employment and urban poverty require continuous adaptation of social protection strategies.



The presentation identified several structural and contextual challenges that constrain the effectiveness of social protection in Bangladesh. Income and wealth inequality has grown over the past decade, with the Gini coefficient rising from 0.458 in 2010 to 0.499 in 2022, demonstrating increasing concentration of wealth and highlighting the challenges of achieving inclusive growth. Urban-rural disparities are also evident in poverty headcount rates, with rural areas consistently experiencing higher levels of poverty than urban areas. Additionally, climate-related shocks, such as flooding and cyclones, disproportionately affect vulnerable districts, with approximately 65 to 70 percent of high-poverty upazilas situated in disaster-prone regions. The challenges are compounded by coordination gaps across multiple ministries and implementing agencies, fragmented programming, limited lifecycle coverage for youth and elderly populations, and the increasing vulnerability of informal sector workers, particularly in rapidly urbanizing areas. These systemic and contextual challenges, as emphasized in the presentation, underline the need for a comprehensive re-strategizing of social protection to ensure both equity and resilience.

Opportunities to enhance social protection were a central focus of the presentation. The increasing use of digital platforms, such as the Dynamic Social Registry (DSR) and mobile money transfers, provides avenues to improve the efficiency and targeting of cash transfers, ensuring timely and transparent delivery of benefits. The presentation highlighted the role of demographic dividends, noting that urban youth, while currently experiencing higher vulnerability with an 18 percent poverty headcount rate, represent a potential workforce that could benefit from skill development and employment interventions. International partnerships with organizations like the World Food Programme (WFP) and the World Bank provide both technical and financial support, enabling potential expansion and innovation in social protection programming. Leveraging these opportunities could enhance program coverage and responsiveness, while also addressing emerging risks related to urbanization, youth unemployment, and climate change impacts. The presentation emphasized that digitalization not only streamlines program implementation but also enhances monitoring and evaluation capabilities, facilitating evidence-based decision-making and adaptive programming.

In terms of policy directions, the presentation advocated for a lifecycle approach, proposing interventions that provide continuous protection across the life course, including early childhood support, school feeding, skills training for youth, and old-age pensions. It highlighted that existing old-age allowances, amounting to Tk. 4,791 crore, currently reach approximately 61 lakh elderly beneficiaries, but coverage gaps remain, particularly among urban youth and informal workers. Universal pension schemes and targeted programs for vulnerable populations were recommended to complement the current portfolio of social protection initiatives. The presentation stressed the need for integrated programming across clusters, including the Social Insurance, Food Security, and Social Allowance Clusters, to optimize efficiency and reduce duplication. Strengthening monitoring and evaluation systems through CODI scoring and digital dashboards was proposed to enable real-time tracking of program effectiveness, coverage, and outcomes, ensuring that interventions remain responsive to emerging risks and evolving needs.

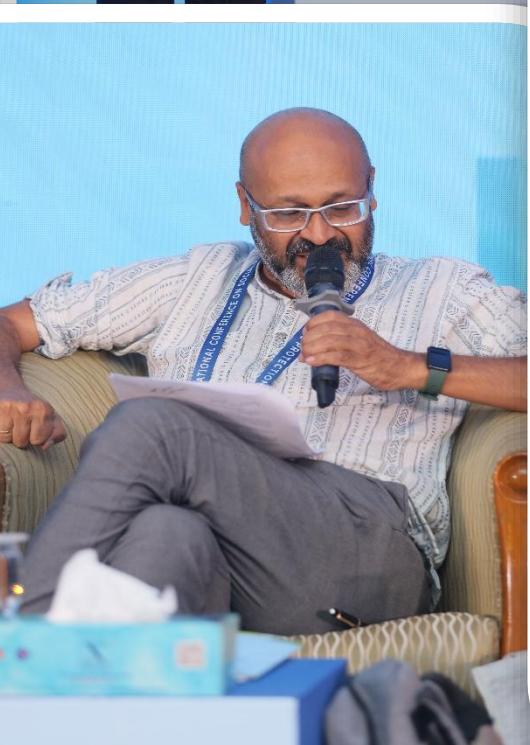
The presentation also addressed the intersection of social protection with climate resilience, emphasizing that a significant portion of the national budget for social protection, including 10 percent of the FY 2025-26 allocation of Tk. 1,26,731 crore, should be directed toward flood- and cyclone-prone districts. Barisal, for example, with a high poverty headcount rate of 26.6 percent,

was identified as a priority for climate-adaptive interventions. The analysis underlined that social protection programs must integrate shock-responsive mechanisms to safeguard vulnerable populations from covariate risks, including floods, cyclones, and economic shocks, ensuring continuity of benefits and protection during crises.

In conclusion, the presentation underscored the need for a paradigm shift in Bangladesh's social protection system, moving from reactive, relief-oriented measures to proactive, preventive, and lifecycle-based interventions. While the country has made impressive progress in reducing poverty and vulnerability, persistent inequalities, climate risks, and emerging urban challenges require a strategic reorientation of policies and programs. The presentation advocated for expanded coverage of vulnerable populations, particularly rural households, urban youth, and the elderly, supported by digitalization, evidence-based monitoring, and adaptive budgeting. By integrating these measures, Bangladesh can strengthen the resilience and inclusivity of its social protection system, ensuring that economic gains translate into equitable improvements in well-being for all segments of society, and advancing the nation toward its broader social and developmental goals.



Discussants for the Session





Opening Remarks by the Session Moderator

Mr. Tanvir Mahmud, Senior Governance Specialist, UNDP

Mr. Tanvir Mahmud, Senior Governance Specialist at UNDP, opened the session “Expanding the Horizon of Social Protection” by setting the direction for discussion. He emphasized that the session would focus on how social protection in Bangladesh can be strengthened through better governance, coordination, and strategic planning to achieve inclusion, resilience, and opportunity for all.

He outlined key areas for deliberation, including addressing fragmentation and overlapping mandates among ministries, the potential of a single registry to improve targeting and reduce leakage, and the role of evidence-based policymaking and accountability mechanisms in ensuring that programs reach those most in need.

Mr. Mahmud also highlighted that the session should consider broader policy and governance dimensions, such as fiscal space, resource mobilization, macroeconomic stability, and inflation management, which directly impact the effectiveness of social protection initiatives.

He encouraged participants to ask questions and reminded that innovative approaches, from universal health coverage and active labor market programs to climate resilience and community-level interventions, emphasizing that good governance, transparency, and accountability are essential to making social protection more responsive, equitable, and sustainable.

This framing set the tone for a session focused on practical strategies, governance innovations, and policy directions that can expand the reach and impact of social protection in Bangladesh.

Chair Dr. Monzur Hossain, Member (Secretary), GED, Bangladesh Planning Commission

Dr. Monzur Hossain, Member (Secretary) of the General Economics Division (GED), Bangladesh Planning Commission, acknowledged the presenter’s thorough and insightful discussion on the existing errors and inefficiencies in Bangladesh’s social protection programs. He emphasized that these observations closely resonate with the remarks made by the Chief Guest during the previous day’s session, particularly regarding the crucial role of political commitment in achieving meaningful and universal coverage. According to Dr. Hossain, without strong political will, even technically sound methods for targeting, calculating, and minimizing errors are unlikely to be implemented effectively, leaving the system vulnerable to inefficiencies and exclusion.

Dr. Hossain highlighted that Bangladesh continues to host a substantial poverty-prone population segment, which places considerable pressure on the national budget. He explained that sustaining social protection programs within the country’s limited fiscal space requires careful prioritization and strategic resource allocation. While programs such as health insurance schemes or social bonds could be partially financed through tax-based revenue, he noted that universal coverage both in terms of the number of beneficiaries and the level of benefits is currently not feasible. Therefore, achieving meaningful impact necessitates pragmatic approaches that balance fiscal constraints with social equity objectives.

He further stressed the importance of adopting a “just and fair” approach in the design and implementation of social protection interventions, particularly during periods of economic and social transition. Dr. Hossain advocated for differentiated, targeted programs that address the unique vulnerabilities of specific population groups. As an example, he referred to the fishing communities affected by the Hilsha harvesting ban: during this three-month period, households face significant livelihood disruptions. In such cases, a targeted, need-based program could provide timely support, ensuring compliance with conservation regulations while simultaneously safeguarding the economic security of the affected communities.

Concluding his remarks, Dr. Hossain underscored the necessity of ongoing dialogue and collaboration among policymakers, development partners, and program implementers. He emphasized that carefully designed, context-specific, and evidence-driven interventions are essential to enhance both the equity and efficiency of Bangladesh’s social protection framework. By combining political commitment, fiscal prudence, and innovative program design, Bangladesh can move closer to a system that effectively protects its most vulnerable citizens while maximizing the impact of available resources.

Dr. Imran Matin, Executive Director of the BRAC Institute of Governance and Development

Dr. Imran Matin, Executive Director of the BRAC Institute of Governance and Development, shared a series of reflective insights on the ideological, social, and policy dimensions of social protection. Drawing inspiration from Thomas Piketty’s Capital and Ideology, Dr. Matin emphasized that every human society constructs a framework to justify its inequalities. He noted that inequality is not merely economic or technical; it is fundamentally ideological, shaping the ways societies choose to address disparities. Reflecting on Dr. Razzaque’s earlier remarks on the political aspects of inequality, Dr. Matin stressed the importance of a national dialogue on the purpose of social protection. He questioned whether the objective is merely poverty alleviation, the promotion of human dignity, or enabling people to become productive and engaged members of society arguing that these goals are interconnected and must be part of the public discourse.





He further observed that social protection is often treated as a technical or economic phenomenon, whereas its design and implementation should be grounded in ideological and political considerations. Dr. Matin argued that social protection programs are neither truly “social” nor “protective” unless they incorporate relational aspects, particularly dignity and participatory engagement. Ensuring accountability, he noted, requires creating mechanisms for meaningful participation, leveraging local government structures, and harnessing the strong tradition of community ownership and empowerment in Bangladesh.

Dr. Matin also highlighted the critical need to make social protection systems gender-inclusive. He drew attention to the declining female labor force participation and emphasized the “Care” concept as central to rethinking policy approaches. Moreover, he stressed the importance of integrating new vulnerabilities, including non-communicable and chronic illnesses, into social protection

frameworks. Referring to recent surveys by the PPRC, he underscored that the rising prevalence of chronic health conditions has significant implications for designing effective, responsive social protection programs.

In conclusion, Dr. Matin argued that for social protection in Bangladesh to be genuinely effective, policymakers must address ideological, relational, and gender dimensions, while actively engaging communities and recognizing emerging vulnerabilities. Such a holistic approach, he emphasized, would ensure that social protection not only alleviates poverty but also strengthens dignity, participation, and long-term resilience for all citizens.

Dr. Mohammad Yunus, Research Director, Bangladesh Institute of Development Studies

Dr. Mohammad Yunus, Research Director at the Bangladesh Institute of Development Studies (BIDS), opened his remarks by reflecting on a fundamental question in social protection: “Are we doing the right things, or are we doing things right?” He acknowledged the presenter’s articulation of both dimensions, highlighting the importance of assessing not only the effectiveness of program implementation but also whether the programs themselves address the most pressing needs of the population. Drawing on his extensive experience in the Asia-Pacific region, Dr. Yunus identified four broad categories of social protection programs: social assistance, social insurance, active labor market interventions, and health programs. He emphasized the critical need for these programs to consider gender and disability dimensions, ensuring inclusivity for all vulnerable groups.

Dr. Yunus underscored the distinction between targeting the right people versus implementing programs correctly. He noted that social protection should ideally be person-specific, yet in Bangladesh, many interventions are community-based, particularly in poverty-stricken areas. This approach can lead to mis-targeting, as programs intended for communities may disproportionately benefit non-poor households alongside the poor. He observed that despite efforts to consolidate programs from 140 initiatives to 95 the pace of integration remains slow. Resistance from implementing agencies to reduce or merge their programs further complicates efforts toward focused and streamlined interventions.

Addressing corruption as a major barrier, Dr. Yunus cited research findings from Household Income and Expenditure Surveys (HIES), which indicate that approximately 8% of beneficiaries pay bribes to enroll in social protection programs. For elderly allowance recipients, this figure rises to 16%, with payments averaging around 2,500 BDT. Similar trends are observed among persons with disabilities attempting to access benefits. He emphasized that these issues are critical areas for research, requiring targeted studies to understand and address systemic inefficiencies.

Dr. Yunus also highlighted structural challenges facing Bangladesh’s social protection system, including the country’s relatively small landmass and large population, which exacerbate resource constraints. In the realm of social insurance, such as pension schemes, he pointed out that benefits are often disconnected from income poverty, underscoring the need for a more needs-based approach.

Finally, Dr. Yunus argued for more robust solutions to address current crises. He identified underfunded programs such as rural maintenance schemes, government welfare benefits, health





interventions, and employment initiatives that require increased budgetary allocations. Strengthening these programs, he suggested, could reduce the pressure on beneficiaries to seek alternative means of access, thereby minimizing corruption and improving the overall effectiveness of social protection delivery.

In conclusion, Dr. Yunus called for a dual focus on refining program design to ensure relevance and effectiveness, while simultaneously improving implementation through transparency, consolidation, and targeted resource allocation. His remarks highlighted the importance of evidence-based policy, rigorous monitoring, and strategic prioritization in shaping a social protection system that is both equitable and efficient for Bangladesh.

Sarwar Kamal, Deputy Secretary, Social Security Branch, Coordination Wing, Cabinet Division

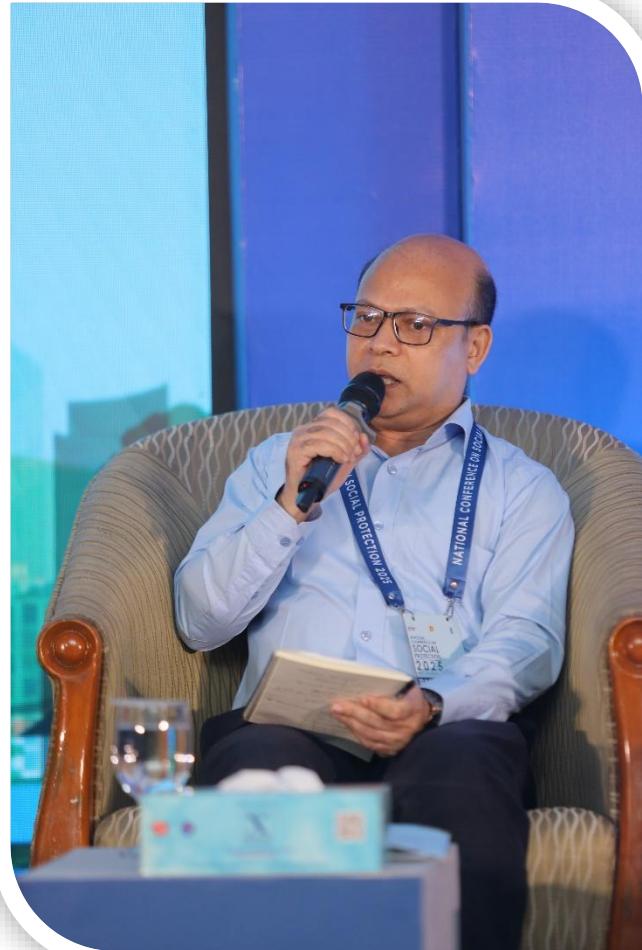
Mr. Sarwar Kamal, Deputy Secretary of the Social Security Branch, Coordination Wing, Cabinet Division, reflected on key observations raised by the presenter, particularly the question of whether Bangladesh is “a victim of definitions” in its social protection framework. He noted that a significant portion around 60% of social protection spending is directed toward individuals who do not fall under formal vulnerability criteria. This mismatch, he emphasized, highlights both the political economy of social protection and the importance of maintaining the dignity of beneficiaries. For instance, pension schemes, while substantial in monetary terms, may not align philosophically with the intended definition of social protection, as they do not necessarily target those most in need. Mr. Kamal stressed the urgency of redefining social protection in Bangladesh to ensure that adequate resources are directed toward genuinely vulnerable populations.

On the political economy dimension, Mr. Kamal observed that social protection programs are inherently influenced by electoral incentives. He drew comparisons with neighboring countries such as India, Pakistan, Malaysia, and Indonesia, where social welfare ministries are politically powerful because direct engagement with poor populations enhances re-election prospects. This dynamic also affects program design and prioritization in Bangladesh. While social protection programs have been consolidated from 140 to 95 initiatives, Mr. Kamal acknowledged the presenter's recommendation to further streamline these programs to 30–50. Achieving such consolidation, he noted, will require significant effort, negotiation, and alignment among implementing agencies.

Mr. Kamal also addressed the emerging role of social protection in responding to contemporary challenges, such as climate change and health-related vulnerabilities. He highlighted the prevalence of out-of-pocket health expenditures and argued that universal health insurance, potentially through a health card system, could strengthen both human rights and social protection outcomes. He emphasized that the current National Social Security Strategy (NSSS) and its successor will reflect the will of the people, comply with international standards, and incorporate the redefinition of social protection to ensure targeted and effective coverage.

Drawing on the ideas of prominent scholars, Kamal referenced historical and philosophical insights to underscore principles for social protection. He cited Peter Singer, a philosopher at Princeton University, who emphasized the ethical responsibility of the state and citizens in financing social welfare. He also mentioned Amartya Sen, whose work on famine highlighted governance and entitlement failures as central causes of social crises, rather than mere scarcity of resources. Additionally, Mr. Kamal referred to other thinkers in development economics and social policy who stress the interplay of dignity, accountability, and equitable allocation in social protection systems. These scholarly perspectives, he noted, offer guidance on how Bangladesh can design interventions that are both principled and practical.

In conclusion, Mr. Kamal stressed that achieving effective social protection in Bangladesh requires a careful balance of political will, principled redefinition, citizen engagement, and strategic allocation of resources. He reinforced that both dignity and targeting must be central to the design and



implementation of programs, ensuring that the country's social protection system addresses the most pressing vulnerabilities while aligning with national priorities and international standards.

Asif Kashem, Senior Program Manager, Development Cooperation, Australian High Commission

Asif Kashem, Senior Program Manager, Development Cooperation, Australian High Commission, reflected on the session titled "Expanding the Horizon of Social Protection." He began by emphasizing the need to envision the broader horizon of social protection, defining it as a society characterized by social resilience. Mr. Kashem stressed that the ultimate objective of social protection must be to build resilience at all levels individual, community, and national. He emphasized the importance of setting short-term, medium-term, and long-term goals, focusing particularly on human capital investments such as access to quality health care and education, which are crucial for sustainable development and future prosperity.

Mr. Kashem highlighted the challenges posed by fragmentation within the social protection landscape, noting overlapping mandates across ministries and programs. He called for stronger coordination mechanisms, both at the national and local levels, to improve efficiency and ensure that interventions reach the intended beneficiaries. Political will, he argued, is essential, particularly at the grassroots level, to enforce implementation accountability and ensure that programs deliver tangible results.

Addressing gaps in coverage, Mr. Kashem pointed out that informal workers and urban populations remain largely excluded from existing social protection systems. To bridge these gaps, he advocated for the adoption of effective tools and technologies, including a unified Management Information System (MIS) and a dynamic social registry. He emphasized the need for local government officials, NGOs, and other community-based actors to collaborate effectively to ensure comprehensive coverage and reduce duplication of efforts.

Fiscal constraints, he noted, present an additional challenge. With competing priorities, Bangladesh must adopt efficient resource allocation strategies, strengthen tax administration, and develop robust resource mobilization plans. Mr. Kashem highlighted that, as development partners, the Australian government focuses on strengthening the capacity of partner government systems, including Bangladesh, to enhance effectiveness and sustainability. He cautioned that donor funding is likely to shrink in the coming years, making strategic, targeted investments increasingly critical.



Mr. Kashem also stressed the importance of building domestic systems capable of sustaining social protection programs independently. He noted that the private sector could play a significant role in enhancing the reach, efficiency, and shock-resilience of social protection systems. By leveraging technological solutions and fostering private-sector engagement, Bangladesh can create a social protection framework that is adaptable, efficient, and prepared for future challenges, including economic shocks and climate-related vulnerabilities.

In conclusion, Mr. Kashem called for a forward-looking approach to social protection, one that prioritizes social resilience, strategic investments, efficient resource use, and strong coordination across all levels of governance. He emphasized that building sustainable, inclusive, and shock-responsive social protection systems is essential for ensuring that Bangladesh's social and economic development goals are met equitably and effectively.

Reflection by Participants

During the open discussion, one participant raised an important point on the role of local government institutions specifically Union Parishads, Paurashavas (municipalities), and City Corporations in strengthening social protection delivery and poverty reduction efforts. The participant emphasized that these local government bodies already have dedicated budgetary allocations, with 5% earmarked for poverty reduction and 7% for women's development, accounting for a total of 12% of their annual budgets.

Drawing from personal experience during tenure in local administration, the participant shared a practical example from Mymensingh Paurashava, where the poverty rate was approximately 26% and the poverty line stood at BDT 14,000. To address this, the Paurashava introduced targeted training programs for women designed to enhance household income. For instance, a woman from a household earning BDT 13,000 per month received vocational training, enabling the family to cross the poverty threshold. This simple yet impactful approach demonstrated how skill development and targeted local initiatives can directly help families escape the poverty trap.

The participant proposed that such locally driven, practical interventions could be integrated into the broader social protection framework, creating a spiraling effect where households are progressively lifted out of poverty through empowerment and skill enhancement. They suggested that local government allocations should be strategically utilized to complement national social protection schemes, ensuring that local actors play an active role in implementing and scaling successful models of poverty alleviation.

This reflection underscored the potential of decentralized action and local innovation in making social protection more responsive, participatory, and effective in addressing community-level needs.



Question & Reflection Session



Questions

Exclusion Errors and Budget Efficiency

- In many countries, inclusion and exclusion errors in social protection are a persistent problem not unique to Bangladesh. For example, in the Philippines, only about 60% of the recipients of its flagship cash transfer (4Ps) in 2020 were actually among the poorest 40% of households. Given this, how do you assess Bangladesh's progress in minimizing such errors?
- Current estimates suggest that social protection in Bangladesh contributes approximately 1% to poverty reduction under present targeting and implementation conditions. If inclusion errors, exclusion errors, and inefficiencies are reduced, could we reasonably expect that figure to rise to 2–2.5% of poverty reduction? What measures would need to be adopted; technically, administratively, politically to realize such improvements?
- When exclusion errors in social protection programmes remain as high as 50%, would simply increasing the budget or benefit amount be an effective solution? Or should the focus first be on improving targeting efficiency and reducing leakage?

Targeting Accuracy and Equity

- The presentation highlighted that Old Age Allowance (OAA) benefits are often received by individuals with relatively higher incomes. Similarly, the honorarium for freedom fighters is provided universally to all registered beneficiaries, regardless of their economic condition. What is your view on whether such non-means-tested benefits should be restructured for greater equity?

Targeting the Poor vs. Broader Vulnerability

- Why is the national social protection strategy primarily targeted toward the poor, while middle-income groups who also face vulnerability from health, employment, or economic shocks are largely excluded from such considerations?

Health Shocks and Poverty

- Many individuals and families are falling into poverty due to catastrophic health expenditures caused by diseases such as cancer, stroke, and chronic illnesses. What policy measures are being considered to protect people both from these health-related risks and to support those who have already been affected?

Redefining Pension within Social Protection

- Since pension schemes significantly inflate the total social protection spending figures, do you think there is a need for a distinct terminology or separate fund such as "Social Protection for the Impoverished Population" to ensure clarity, transparency, and a focused allocation for the most vulnerable?

Regional Tagging and Stigma

- Identifying specific areas such as Kurigram as "poverty-affected" helps in targeting, but could it also lead to a stigmatizing label for people from these regions (e.g., being tagged as

“from a poor area”)? How can such regional targeting be designed to avoid social stigma and ensure inclusive development?

Health Services as a Pillar of Social Protection

- Why is there still a lack of advanced medical care at the district level? What concrete steps are being taken to strengthen district and divisional hospitals to reduce financial burdens on rural and marginal populations? And how long might it take to ensure equitable access to quality healthcare nationwide?

Household Income vs. Individual Vulnerability

- In some households, adult children earn sufficient income but do not provide financial support to their elderly parents. As a result, although the household’s total income is above the poverty line, the elderly individuals themselves remain vulnerable. How can the allowance system be improved to recognize individual vulnerability, rather than relying solely on aggregate household income?

On the Adequacy and Effectiveness of Allowances

- With the current allowance amount of only 600 BDT per month, the impact on beneficiaries remains extremely limited. Would it not be more effective to engage these women particularly those under social safety net programs income-generating and productive activities that could ensure sustainable livelihoods? Furthermore, given the persistent issue of political influence in beneficiary selection, could a neutral commission or independent authority be formed to verify economic vulnerability and ensure a fair, transparent selection process? Considering that two-thirds of Bangladesh’s population falls within the working-age group, the focus should shift towards Active Labour Market Programmes (ALMPs) that enhance employability and productivity rather than perpetuating passive transfer schemes.

On Income Verification and Targeting Criteria

- Since income remains the primary criterion for beneficiary selection, how reliable is income verification in practice? The National Social Security Strategy (NSSS) recommends the use of the Proxy Means Test (PMT) for identifying eligible beneficiaries. Are all social protection programs currently applying PMT or similar standardized tools for beneficiary selection? If not, what mechanisms exist to ensure consistency and fairness across different schemes?

On High Exclusion Errors in Widow Allowance Programs

- The presenter highlighted that the widow allowance program faces one of the highest exclusion errors around 82%. Since widows constitute a clearly identifiable and distinct category, would it not be more efficient to ensure universal coverage for all widows, thereby minimizing exclusion and administrative errors? What policy adjustments could make this feasible within the current fiscal framework?

On Women's Labour Force Participation and Childcare Support

- With women constituting half of the national population, working mothers face significant barriers due to the absence of affordable childcare facilities. Many women are unable to continue working because they cannot “afford to work” without proper care arrangements for their children. How can social protection programs be designed to incorporate childcare and caregiving support, thus enabling women’s continued participation in the labour force and reducing gendered vulnerabilities?

On Complementary Contributions and Social Solidarity

- Beyond government-funded safety net programs, Bangladesh has a long-standing tradition of community-based mutual support through religious giving (such as Zakat), NGO initiatives, and informal social assistance networks. However, these non-state contributions are often excluded from official social protection expenditure calculations. Could the government develop an institutional mechanism to recognize, document, and integrate such community-based contributions into the broader social protection framework? Moreover, can this social culture of mutual assistance be further institutionalized to strengthen the national system’s resilience and inclusiveness?

Responses and Reflections from the Presenter and Panelists

The discussion raised several insightful questions on targeting, inequality, health protection, and the conceptual framing of pension within social protection. Responding to these, the speaker provided the following clarifications and reflections:

Targeting Poverty-Stricken Regions

In response to the question on whether region-based targeting is feasible, the speaker affirmed that Bangladesh has already implemented such approaches. Following the COVID-19 pandemic, and with the support of the Asian Development Bank (ADB), the government initiated a policy to achieve universal coverage of Old Age Allowance and Widow Allowance in the country’s poorest upazilas. Initially, 150 upazilas were selected based on poverty indicators; later, an additional 112 upazilas were added, making a total of 162 upazilas with universal coverage for these two schemes.

This experience demonstrates that it is indeed possible to target poverty-prone regions effectively. However, the speaker also cautioned that such geographic targeting must be accompanied by careful monitoring and social data validation to ensure that no eligible household remains excluded and that the initiative remains adaptive to regional disparities and demographic transitions.

Addressing Health Risks and the Social Protection Floor

Regarding the protection of individuals from catastrophic health expenditures, the speaker emphasized the importance of establishing a Social Protection Floor, as advocated by the International Labour Organization (ILO). The concept of a “floor” refers to a minimum guarantee of essential services and income security, ensuring universal access to basic health care, nutrition, and education.

Unfortunately, in Bangladesh, this foundational layer remains fragmented. Health services are still heavily reliant on out-of-pocket expenditures, which push many households into poverty. The speaker noted that a minimum national guarantee for health protection possibly through a universal health insurance or health card system is essential. Such an approach would reduce vulnerability, strengthen human capital, and ensure that social protection fulfills both its protective and promotive functions.

Tackling Inequality through Structural Reforms

The issue of inequality, the speaker noted, cannot be fully addressed through conventional social protection programs alone. Referring to findings from the Task Force on Re-strategizing the Economy, he explained that inequality in Bangladesh is structural, rooted in the design of fiscal and economic institutions rather than simply in income gaps.

To reduce inequality effectively, reforms are needed in fiscal policy, taxation principles, and wealth distribution mechanisms. Both vertical equity (taxing based on ability to pay) and horizontal equity (treating similar income groups fairly) must be ensured.

The speaker also pointed out that inheritance taxation and wealth-based tax mechanisms remain largely absent from Bangladesh's fiscal framework, allowing intergenerational wealth concentration to persist. Without addressing these underlying structural imbalances, he argued, social protection will remain a "band-aid solution" rather than a transformative tool for equality.

Redefining Pension within Social Protection

On the debate surrounding whether pension schemes should be considered part of social protection, the speaker offered a nuanced perspective. He argued that the problem lies not in including pensions, but in the narrow scope of coverage. Currently, pension benefits are confined mostly to public sector employees and a limited segment of private-sector workers, leaving the majority of the population particularly those in the informal sector without old-age security.

The speaker strongly advocated for the introduction of a social pension system, a non-contributory scheme designed to ensure income security for all elderly citizens, especially those outside formal employment. He emphasized that old-age vulnerability is a universal concern, and thus pension should remain an integral component of social protection, aligned with global practices in countries that have successfully implemented inclusive pension systems.

Closing Remarks from Session Chair

Chair Dr. Monzur Hossain, Member (Secretary), GED, Bangladesh Planning Commission

Dr. Monzur Hossain opened his closing remarks by underscoring the depth of debate on targeting errors in Bangladesh's social protection system. He explained that while technical solutions most notably a Single Registry or Dynamic Social Registry can significantly reduce fragmentation across programmes by providing a common beneficiary database, such tools alone will not eliminate leakage. Leakage, he said, is a multifaceted problem driven not only by poor data or incompatible MISs but also by administrative gaps, weak enforcement, and perverse incentives at local levels. Therefore, implementing a single registry must be accompanied by process reforms: standardized data validation procedures, interoperable MIS protocols, real-time auditing, and clear institutional responsibility for data stewardship to reduce duplicate payments and ghost beneficiaries.

Building on that, Dr. Hossain argued that tackling leakage requires a national political conversation. He was explicit that technical fixes need political backing: robust cross-party agreement on principles of targeting and transparency, parliamentary oversight of social protection budgets, and public reporting mechanisms. Without bringing political parties, electoral actors, and civil society into the dialogue, he warned, efforts to curb leakage will be piecemeal and reversible. Political consensus matters because social protection is redistributive by nature; durable reforms depend on the willingness of policymakers to protect programs from capture or roll-back.

Dr. Hossain acknowledged the moral assumption behind most beneficiary lists that those receiving support are genuinely in need but he tempered this by highlighting resource constraints. Bangladesh faces finite fiscal space: while many recipients are deserving, the State must still prioritize where funds have the greatest marginal impact. He therefore advocated for allocative efficiency redirecting existing funds toward interventions that yield higher welfare returns per taka. This includes prioritizing interventions with strong evidence of poverty reduction or human-capital impacts, cutting low-impact or overlapping programmes, and improving procurement and administrative efficiency to lower unit costs.

On nomenclature and scope, Dr. Hossain proposed an important conceptual shift: renaming and reframing the National Social Security Strategy as a National Social Protection Strategy. The purpose of this change is substantive, not semantic. He argued that "social protection" better



captures a lifecycle, risk-management, and human-rights approach encompassing social assistance, social insurance, labour market policies, and services. By adopting the broader label, the strategy should explicitly expand mandates to reach diverse vulnerable groups (informal workers, urban poor, migrants, persons with disabilities), prioritize shock responsiveness, and assign clearer mandates and resourcing to lead ministries and operational agencies.

Fiscal policy entered Dr. Hossain's remarks as a central lever for equity: redistributive fiscal measures are necessary to underpin an expanded social protection agenda. He called for progressive taxation, closing tax loopholes, and exploring wealth- and inheritance-tax instruments to mobilize resources for redistribution. Such reforms would create a sustainable revenue base for programmes rather than relying on ad-hoc reallocations or donor funding. He emphasized that redistribution must be designed to preserve incentives while ensuring that those with greatest ability to pay contribute proportionately more.

Macroeconomic stability was another theme. Dr. Hossain observed that inflation and macroeconomic volatility erode the real value of transfers and wages, disproportionately harming the poor whose consumption baskets are least flexible. He argued that monetary and fiscal policies which stabilize prices, alongside social protection indexing mechanisms (e.g., automatic benefit adjustments tied to inflation), are vital to preserve household purchasing power. He also pointed to exchange-rate management and commodity-price buffers as elements that can reduce the frequency and severity of shocks transmitted to poor households.

Looking to strategy alignment, Dr. Hossain insisted that the successor to the NSSS must be fully aligned with the Sustainable Development Goals (SDGs). This alignment should go beyond rhetorical commitment: programme targets, indicators, and financing plans must map to SDG objectives such as reducing inequality (SDG 10), ensuring decent work (SDG 8), strengthening institutions (SDG 16), and promoting peaceful, inclusive societies (SDG 16). He cautioned that progress on these fronts has been slow or stagnant, and that without integrated policy packages linking social protection, taxation, labour market reform, and public services, Bangladesh will struggle to meet its SDG commitments.

Dr. Hossain argued that addressing the structural issues he identified would yield efficiency gains for the social protection system. Re-strategizing consolidating programmes where appropriate, targeting by need, improving monitoring and evaluation, and strengthening institutional capacities would reduce waste and free resources for higher-impact interventions. He stressed that streamlining should be evidence-driven and politically feasible, combining short-term savings with medium-term investments in systems and human capital.

Finally, Dr. Hossain emphasized that social protection cannot be reduced to cash transfers alone. He urged an integrated approach that includes crop diversification, accessible and quality health care, and decent job creation as essential complements to cash support. These policies create sustainable livelihood opportunities, reduce households' exposure to shocks, and address deeper drivers of poverty. In his closing point he reminded participants that while fiscal resources matter, creating opportunities through education, skills training, market access, and resilient agriculture is equally important; the State's role includes catalysing those opportunities so that social protection becomes a bridge to productive and dignified lives rather than merely a welfare stopgap.



Working Session 4

Adaptive Social Protection and Mitigation: Bangladesh Perspective

Chair Zaheda Parveen, Secretary, Coordination and Reforms, Cabinet Division

Moderator Sarwar Kamal, Deputy Secretary, Coordination Wing, Cabinet Division

Discussants Mr. Mohd. Monirul Islam, Additional Secretary, Ministry of CHT Affairs

Murshida Sharmin, Joint Secretary, Coordination Wing, Cabinet Division

Siddiqul Islam Khan, Lead of Resilience and Innovation at WFP Bangladesh

Paper 7

Towards A Shock-responsive Social Protection System in Bangladesh

Dr. Mahfuz Kabir, Director (Research), BIISS

The presentation delivered by Mahfuz Kabir, PhD, Research Director at the Bangladesh Institute of International and Strategic Studies (BIISS), at the 2025 National Conference on Social Protection in Dhaka offered a thorough and evidence-based examination of the vulnerabilities Bangladesh faces due to various shocks and the need for a shock-responsive social protection system. The presentation explored the typology of shocks idiosyncratic and covariate and their impacts across different life stages, combining rigorous academic research, including Markhvida et al. (2020), with practical policy insights. It emphasized the disproportionate burden of shocks on poor and vulnerable populations, proposing strategic measures to align social protection interventions with the concluding National Social Security Strategy (NSSS) 2015–2026 while setting a foundation for the post-2026 strategy.

The presentation opened with a visual introduction highlighting Bangladesh's disaster-prone regions and communities affected by floods, cyclones, and droughts, signaling both the pervasiveness of shocks and the resilience required in planning social protection. The opening discussion established the importance of understanding shocks' lifecycle impacts to effectively mitigate long-term vulnerability. Shocks were classified into two broad types: idiosyncratic shocks, which affect individual households through events such as illness, accidents, or the loss of a breadwinner, and covariate shocks, which affect entire communities, regions, or the country. Covariate shocks were further subdivided by onset type rapid-onset events like Cyclone Amphan in 2020 or the 2024 floods, and slow-onset shocks such as prolonged drought in northwest Bangladesh. These were also characterized by scale, ranging from localized river erosion to nationwide monsoon flood impacts affecting nearly 70 percent of upazilas, by frequency—seasonal monsoons or occasional economic and political crises and by origin, including natural disasters, economic fluctuations, and political instability. Empirical support for these classifications drew on Markhvida et al. (2020), which quantified disaster-induced losses in household well-being and provided a framework to estimate shock-related welfare reductions.

The presentation then traced the lifecycle-specific impacts of shocks, beginning with early childhood, where exposure to shocks often manifests in undernutrition, reduced access to antenatal and postnatal care, and insufficient parental attention. These conditions contribute



to high stunting prevalence, documented at 36 percent in the Bangladesh Demographic and Health Survey 2022, and long-term cognitive deficits, perpetuating intergenerational poverty cycles. During the school-age period, shocks frequently lead to increased child labor and school dropout rates, recorded at approximately 10 percent annually, limiting future employment opportunities and exacerbating socio-economic inequalities. Among youth, inadequate skills, unemployment, early motherhood, and social alienation were emphasized, with urban youth experiencing an 18 percent poverty headcount rate according to the Poverty Map 2022, highlighting the risks of entrapment in the informal sector. Working-age adults are affected by unemployment, low wages, indebtedness, workplace accidents, and discrimination, including gender-based violence, which collectively reduce labor productivity and financial stability, with rural poverty at 20.3 percent per Task Force 2025. In old age, frailty, inability to work, lack of care, and age-based discrimination contribute to dependency, with 61 lakh elderly beneficiaries receiving Tk. 4,791 crore in old-age allowances under FY 2025–26, while approximately 15 percent remain inadequately supported.

The socio-economic implications of shocks were highlighted, showing that the poor bear a disproportionate burden. Shocks exacerbate income inequality, as reflected in the Gini coefficient of 0.499 in 2022, with the poorest 20 percent, earning roughly USD 1,200 per capita, absorbing 70 percent of disaster-related losses. Covariate shocks push between 5 and 7 percent of the 15.2 percent vulnerable population, approximately 25.1 million people, below the poverty line each year, reversing gains achieved in reducing moderate poverty to 18.7 percent by 2022. Bangladesh's deltaic geography, combined with its 80 percent rural population, intensifies exposure to floods and cyclones, with 65 percent of high-extreme-poverty upazilas, including Madaripur with a 54.4 percent HCR, located in flood-prone areas. Applying a lifecycle perspective reveals critical intervention points, particularly in early childhood nutrition and old-age support, where shocks can produce irreversible consequences. Markhvida et al.'s estimate of a 10–15 percent loss in well-being per major shock, exemplified by the 2024 floods, underscores the need for preemptive and adaptive measures beyond traditional relief.

The presentation analyzed historical shocks and their economic impacts, noting events such as Cyclone Gorky in 1991, Cyclone Sidr in 2007, and the 2024 floods, with associated GDP losses of approximately 2 percent annually. Case studies indicated that 70 percent of extreme-poverty districts, including Barguna with 12.5 percent extreme poverty, overlap with disaster-prone zones. The 2024 floods alone affected 4.5 million people and resulted in estimated damages of Tk. 30,000 crore, highlighting the scale and frequency of covariate shocks and the urgency for preemptive social protection interventions. Economic shocks, such as a 9 percent inflation rate in 2022, further compound vulnerability, justifying integration of natural, economic, and political risk management within the social protection system.

The presentation assessed the current social protection landscape, reviewing the NSSS 2015–2026, which encompasses 119 programs across 25 ministries and provides support to approximately 150 lakh beneficiaries. Despite these strengths, the system is fragmented and insufficiently responsive to shocks, with overlaps across ministries limiting scalability and coherence. The FY 2025–26 social protection budget stands at Tk. 1,26,731 crore, representing 1.87 percent of GDP, with safety net spending at approximately 0.4 percent of GDP. The Dynamic Social Registry currently covers 2.77 crore beneficiaries, providing a foundation for shock-responsive programming, though monitoring and evaluation require strengthening, as reflected in a CODI score of 3.4 out of 4.

In designing a shock-responsive framework, the presentation advocated for a multi-pillar approach. This includes integrating early warning systems using satellite and mobile data, flexible financing mechanisms such as contingency funds, adaptive program models like cash-for-work and food assistance, and lifecycle-targeted interventions for children, youth, working-age adults, and the elderly. A proposed reallocation of 10 percent of the FY 2025–26 budget, approximately Tk. 12,673 crore, would establish a resilience fund, supporting 25.1 million vulnerable individuals in high-risk upazilas. Early warning systems could potentially reduce disaster response times by 48 hours, mitigating damages from events like the 2024 floods. Lifecycle-specific programs, such as the Tk. 4,791 crore old-age allowance, provide support for 61 lakh elderly, while youth require expanded skill development initiatives to address an 18 percent urban HCR and reduce entrenchment in the informal sector.

Policy recommendations emphasized the need for a post-2026 NSSS that integrates climate resilience, institutional capacity building, and GED–UNDP collaboration to enhance planning, targeting, and implementation. Strategies include integrating social protection into the Eighth Five-Year Plan (2026–2030), reallocating Tk. 12,673 crore for disaster-prone regions such as Barisal with 26.6 percent poverty headcount, and ensuring comprehensive coverage of 495 upazilas. Capacity-building initiatives, including training 10,000 field staff by 2026, aim to strengthen DSR operations, enhance program scalability, and address both rural vulnerability at 15.9 percent and urban youth poverty at 18 percent HCR.

The conclusion reinforced the imperative for a resilient and adaptive social protection system capable of mitigating the immediate and long-term effects of shocks across all life stages. The presentation advocated for proactive targeting of vulnerable populations, increased lifecycle support, climate-adaptive budgeting, and robust M&E mechanisms. By implementing these recommendations, Bangladesh can enhance its social protection architecture to be responsive, inclusive, and equitable, ensuring that the gains achieved in poverty reduction and vulnerability mitigation are preserved and extended, contributing to the nation's broader development and resilience objectives.

Paper 8

Strategic Guidelines and Action Plans for Adaptive Social Protection in Bangladesh

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

The presentation delivered by Mohammad Khaled Hasan, Additional Secretary of the Cabinet Division, provided an in-depth and policy-focused analysis of the strategic evolution of Bangladesh's social protection system toward an adaptive, shock-responsive model. While the precise event details remain unspecified, the 22-slide presentation outlined a roadmap for transitioning from a traditional relief-oriented system to a resilient framework capable of responding proactively to natural, economic, and political shocks. Drawing lessons from the National Social Security Strategy (NSSS) 2015–2026 and the COVID-19 pandemic, the presentation emphasized the need for institutional coordination, sustainable financing, inclusive targeting, and lifecycle-based interventions to address vulnerabilities and build resilience across the population.

The presentation began with a title slide featuring the ASP framework and the subtitle "Building a Resilient and Responsive Future," accompanied by the presenter's credentials, establishing the discussion as a government-led, policy-oriented initiative. The subsequent slide set the stage for understanding the shift from relief to resilience, providing historical context for Bangladesh's disaster management and social protection trajectory. Traditionally, disaster responses in Bangladesh focused on post-event relief such as food distribution and temporary shelters following cyclones like the 1991 Gorky or floods like those in 2024. While the NSSS (2015–2026) expanded the social protection

paradigm, the COVID-19 pandemic revealed gaps in adaptability, with an estimated 24.6 million people pushed into poverty, underscoring the need for flexible and preemptive mechanisms to address covariate shocks such as economic downturns and health crises.

The ASP guidelines were introduced as a cohesive framework integrating social protection, disaster risk reduction, and climate adaptation, moving beyond reactive relief toward proactive



resilience. The need for this transition was particularly acute given that 65 percent of Bangladesh's upazilas are flood-prone, and economic shocks, including a 9 percent inflation rate in 2022, compound natural vulnerabilities. The unmitigated losses from the COVID-19 crisis, estimated at Tk. 30,000 crore, illustrated the urgency for adopting adaptive social protection measures aligned with equitable resilience objectives.

The inferred structure of the remaining presentation likely began with a review of the evolution of Bangladesh's social protection system. This segment traced developments since 1971, highlighting milestones such as the 2011 Dhaka Declaration and adaptations during the COVID-19 pandemic. It emphasized that the social protection budget for FY 2025–26 stood at Tk. 1,26,731 crore (1.87 percent of GDP), with approximately 150 lakh beneficiaries. The evolution reflects growing recognition of the impacts of covariate shocks, including the 2024 floods that affected 4.5 million people, necessitating integrated, multi-sectoral approaches.

The presentation then detailed the core principles of Adaptive Social Protection, defining pillars such as inclusivity, responsiveness, sustainability, and adaptability. These principles drew from international examples like Ethiopia's Productive Safety Net Programme. The system aims to target 25.1 million vulnerable individuals, accounting for 15.2 percent of the population, and incorporates gender-inclusive monitoring and evaluation with a CODI score of 3.4 out of 4. The framework emphasizes early warning systems to reduce response time by up to 48 hours and lifecycle-focused interventions addressing child stunting at 36 percent prevalence and the needs of 61 lakh elderly individuals.

Institutional coordination was another critical focus, with the establishment of inter-ministerial committees, including an Inter-ministerial Committee on ASP, and field-level Social Security Management Committees to oversee implementation. Coordination across 25 ministries responsible for 119 NSSS programs reduces fragmentation, ensures efficient allocation of resources, and strengthens responsiveness across 495 upazilas. A pilot dashboard rollout in 2025 was highlighted as a technological solution to monitor programs and enhance decision-making.

Financing and resource mobilization strategies were outlined to ensure sustainability, recommending contingency reserves, climate financing, and public-private partnerships. A proposed 10 percent budget reallocation, equivalent to Tk. 12,673 crore, was suggested to establish a shock reserve, while addressing an annual need of \$7–8 billion to improve urban resilience. The low current safety net spending, approximately 0.4 percent of GDP, compared with an international average of 2 percent, underscores the urgency for innovative funding solutions to cover the disproportionate disaster burden on the poor, estimated at 70 percent of total losses.

Programmatic interventions were discussed in detail, including adaptive measures such as cash-for-work schemes, flexible transfers, and lifecycle-based support encompassing early childhood nutrition, youth skill development, and old-age care. The Tk. 4,791 crore old-age allowance and the 2.77 crore beneficiaries in the Dynamic Social Registry illustrate the reach of current programs. The lifecycle approach is intended to address both the 5.6 percent extreme poverty rate and the 18 percent urban youth poverty rate, with digital G2P mechanisms, including mobile money, enhancing efficiency and accessibility.

Implementation and monitoring were emphasized through a gender- and disability-inclusive M&E framework, community engagement, and capacity-building initiatives. The proposal includes training 10,000 field staff by 2026 to enhance DSR operations and expand coverage, particularly

addressing urban exclusion, currently estimated at 64 percent, and 80 percent rural program bias across 560 urban centers. This ensures accountability, equitable reach, and continuous improvement of program performance.

The presentation concluded with a call to action, urging collaboration among stakeholders, including the Cabinet Division, GED, and UNDP, to operationalize the ASP framework and ensure policy traction for the post-2026 NSSS. While explicit figures were not added at this stage, the discussion implicitly prioritized 25.1 million vulnerable individuals and 495 upazilas, emphasizing the systemic nature of adaptive social protection and its critical role in achieving equitable outcomes.

The analysis highlights the presentation's strengths, particularly its comprehensive multi-pillar framework, institutional focus, and lifecycle-based targeting informed by lessons from COVID-19 and the NSSS. Key challenges include limited funding, with safety net spending at 0.4 percent of GDP, high urban exclusion rates, and gaps in field-level capacity. Recommendations include expanding the Dynamic Social Registry to cover all 25.1 million vulnerable individuals, prioritizing the 70 percent of flood-prone upazilas such as Madaripur, reallocating Tk. 12,673 crore to establish a shock reserve, integrating satellite-based early warning systems into M&E by mid-2026, increasing the old-age allowance by 20 percent to mitigate frailty risks, and allocating \$1 billion annually to address urban poor exclusion, focusing on sanitation, health, and resilience-building initiatives.

Reflections and Questions Session



Q1

Given Bangladesh's high vulnerability to natural shocks such as floods, cyclones, and other climate-related events, how can social protection programs be designed to avoid creating long-term dependency, while simultaneously building human capital, enhancing livelihoods, and fostering climate resilience? What strategies can ensure that beneficiaries are empowered to become productive, self-reliant members of society through sustainable opportunities?

Response by Mohammad Khaled Hasan

Adaptive social protection in Bangladesh requires a flexible and responsive governance framework that combines immediate relief with long-term development objectives. At the governance level, multi-stakeholder committees, including government representatives, local authorities, and community members, play a critical role in designing, implementing, and monitoring programs. Engaging the community ensures that interventions are context-specific and responsive to local vulnerabilities.

Programs must be flexible and adaptive, with dedicated funds that can be rapidly deployed during crises without undermining long-term objectives. The core principle of adaptive social protection is resilience building: interventions should first address life-saving needs during shocks, such as emergency cash transfers or food assistance, and then progressively integrate livelihood-enhancing measures, skills development, and income-generating opportunities.

A balance must be maintained between short-term relief and long-term human capital investment. By combining immediate support with training, education, and livelihood programs, social protection can empower beneficiaries, reduce dependency, and strengthen their capacity to adapt to future shocks. Such an approach not only mitigates the impact of disasters but also fosters self-reliance and sustainable development within vulnerable communities.

Q2 Currently, there are numerous isolated databases containing information on potential beneficiaries of climate shocks, maintained separately by government agencies and NGOs. Could the Government of Bangladesh take steps to create a centralized hub for these databases? Additionally, could the Cabinet Division issue a directive to integrate National ID (NID) numbers across these databases to facilitate interoperability and improve coordination among agencies and NGOs?

Response by Mohammad Khaled Hasan

The "Strategic Guidelines and Action Plans for Adaptive Social Protection in Bangladesh" provide a clear mandate for consolidating data across government ministries and from NGOs, particularly in the context of climate-related social protection programs. The guidelines emphasize the importance of leveraging NGO expertise and their databases, especially in hard-to-reach and vulnerable areas, to ensure that no community is overlooked.

To operationalize this, a dedicated committee, chaired by the Honorable Secretary of Coordination and Reforms, oversees the NGO Collaboration Forum. This forum brings together government agencies and NGOs, enabling data sharing and alignment. NGOs contribute their beneficiary data, while government agencies integrate this information with existing social protection systems.

Looking ahead, the next generation of the National Social Security Strategy (NSSS) will formally address these challenges, including data interoperability, use of NID numbers for beneficiary identification, and the establishment of a consolidated data hub. This approach will improve targeting accuracy, reduce duplication, and strengthen adaptive social protection interventions, ensuring a more responsive and efficient system for vulnerable populations affected by climate shocks.

Q3

Is there any plan to utilize the personnel and infrastructure of the Family Planning Division to help manage non-communicable diseases (NCDs) and reduce out-of-pocket health expenditures?

Response by Mohammad Khaled Hasan

In many countries, family planning systems play a critical role in maintaining comprehensive population databases, which can be leveraged for broader health interventions. If the Family Planning Division in Bangladesh is to take a leading role in managing non-communicable diseases, it would first need to systematically register all births, deaths, and causes of death to ensure accurate demographic and health data.

Beyond data collection, the Division's existing infrastructure and personnel could also support governance functions, including the identification of beneficiaries for targeted health and social protection programs. By integrating these capacities, the Family Planning Division can contribute to more effective interventions that reduce out-of-pocket expenditures, strengthen preventive healthcare, and improve health outcomes for the population.

Q4

Can participatory methods be used to identify and target vulnerable populations for social protection? The Participatory Wealth Ranking (PWR) tool, which follows the principle that "the poor will identify the poor," could be applied through community-based sessions. These sessions may be organized at the para (neighbourhood) level within each village, ensuring the participation of all segments of the community.

Response by Dr. Mahfuz Kabir

A participatory approach can indeed be an effective method for identifying and targeting vulnerable populations. We may begin by piloting this approach in disaster-prone coastal areas where vulnerabilities are frequent and visible. Similar piloting could also be undertaken in Sylhet, where data can be collected through participatory community sessions.

Response by Mohammad Khaled Hasan

This approach empowers communities to share their lived experiences of vulnerability, enabling policymakers to design more responsive and grounded social protection



measures. While the Proxy Means Test (PMT) remains a commonly used targeting tool, it often carries a higher margin of error around 36% compared to participatory methods, which show slightly lower error rates of about 33%. Beyond accuracy, the participatory approach promotes inclusion, empowerment, and stronger community ownership.

Community-based verification enhances fairness and transparency, and is widely recognized as a best practice in social protection targeting worldwide. Mr. Khaled illustrated this with a story shared by a renowned global expert, who recounted visiting a northern district in the 1970s to distribute sarees among women. When only two sarees were available, the gathered women insisted that none of them should receive them, as two neighbours who couldn't attend had no clothes at all. This powerful example reflects how community-led identification truly prioritizes those most in need.

Mr. Khaled affirmed that the Cabinet Division intends to integrate such participatory approaches into future social protection strategies, ensuring that targeting mechanisms are both evidence-based and community-driven.

Q5

What is the actions GoB has already taken regarding adaptive social protection and what is the future action plan?

Response by Mohammad Khaled Hasan

Mr. Mohammad Khaled Hasan noted that the Government of Bangladesh has already formulated the Strategic Guidelines and Action Plan for Adaptive Social Protection, which clearly outlines the responsibilities of each ministry involved. The document not only provides the strategic direction but also specifies concrete actions to strengthen coordination, enhance data systems, and ensure flexibility in responding to shocks.

He added that the Action Plan serves as a living framework to guide ministries and agencies in implementing adaptive measures, integrating resilience across existing programmes, and preparing for future climate and socio-economic challenges.

Q6

Is there potential to introduce insurance as a shock-responsive social protection tool in Bangladesh?

Response from Dr. Mahfuz Kabir

Dr. Mahfuz Kabir noted that Bangladesh has already gained some experience in using insurance mechanisms, particularly during covariate shocks such as floods or pandemics, when market systems tend to fail and NGOs often struggle to offer innovative financial tools. He mentioned that crop insurance has recently been introduced as a promising example.

Dr. Kabir raised an important question can there also be insurance for consumption losses during shocks? He explained that during floods, household consumption often falls to nearly one-third of the pre-flood level, illustrating the severe welfare impact of disasters. Insurance schemes that protect consumption or income stability could therefore play a vital role in maintaining resilience.

He emphasized that Bangladesh should explore hybrid models combining government social protection programs with insurance-based instruments to create a more shock-responsive and adaptive protection system.

Q7

It is imperative to focus on equity issue and its practical framework to ensure equity when people are affected by environmental impacts of development intervention. How we can incorporate this framework within the existing guidelines? EIA and SIA for infrastructure projects are not undertaken with due importance. How we can ensure the effectiveness of EIA?

Response by Mohammad Khaled Hasan

Mr. Mohammad Khaled Hasan emphasized that when addressing the environmental and social impacts of development interventions, it is crucial to focus on equity rather than just equality. He explained that achieving vertical and horizontal equity should be central to social protection and environmental governance.

Vertical equity ensures that people receive support proportionate to their level of need, while horizontal equity ensures that individuals in similar conditions are treated equally. He elaborated,

“Equality of opportunity means people should receive assistance based on what they truly need. For instance, if someone is starving, financial aid alone will not help they need food immediately. The key is to provide the right support at the right time.”

Mr. Hasan added that equitable social protection must therefore integrate responsiveness and timeliness, particularly when people are affected by environmental degradation or development-related displacement.

Regarding the effectiveness of Environmental Impact Assessments (EIA) and Social Impact Assessments (SIA), he observed that these processes often remain procedural rather than transformative. To make them meaningful, he suggested that equity considerations should be embedded within EIA/SIA guidelines and linked to social protection mechanisms that can support affected communities.

He further explained that while insurance mechanisms such as employment or livelihood insurance can effectively address economic shocks, they are often limited in responding to sudden natural disasters. Therefore, insurance alone cannot ensure immediate recovery support. However, for



workers and the middle class, insurance remains an essential resilience tool, and the government is planning to expand and strengthen such schemes as part of future social protection and equity frameworks.

Q8

Given that migrant workers constitute a significant share of Bangladesh's population, how can social protection systems become more inclusive of their unique vulnerabilities? During periods of crisis or forced return such as economic downturns, global conflicts, or pandemics migrant workers often face abrupt income loss and reintegration challenges. Shouldn't their needs be explicitly integrated into national social protection programs to ensure that no population group remains excluded during shocks and recovery phases?

Response by Ms. Zaheda Parveen

In Bangladesh, various ministries operate under distinct rules of business and institutional mandates, each designed to address specific vulnerabilities. However, when it comes to shock-responsive social protection, the interconnection among these mandates becomes critical. A clear example is the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE), which has recently introduced the National Reintegration Policy to respond to the needs of returnee and forcibly returned migrant workers. This policy aims to ensure that returning migrants many of whom come back due to conflict, job loss, or economic recession abroad receive necessary economic, psychosocial, and social reintegration support.

As Professor Wahiduddin Mahmud profoundly remarked yesterday, "We must eradicate poverty, not the poor." This principle underscores that social protection must focus on protecting people during vulnerability, rather than merely compensating income loss. Migration-related shocks such as forced return, job termination, delayed wages, injury, or death abroad create complex and immediate vulnerabilities that are often overlooked in traditional social protection programs. Therefore, inclusion of migrant workers and their families within the national adaptive social protection framework is essential to ensure no group remains excluded.

Moreover, migration shocks differ from natural disasters in that they often involve cross-border dimensions, making coordination between ministries, embassies, and local social protection agencies indispensable. The Strategic Guidelines and Action Plan for Adaptive Social Protection in Bangladesh already provide a platform for such integration. However, more needs to be done to establish rapid response systems for returning migrants such as temporary cash support, skills re-certification, job placement services, and access to health and psychosocial assistance.



Finally, adaptive social protection should recognize both natural and man-made shocks, ensuring horizontal equity (across groups) and vertical equity (based on needs and severity of vulnerability). Migrant workers and their families, given their economic significance and exposure to global risks, must be viewed as a priority group in the design of future shock-responsive social protection policies in Bangladesh.

Q9

How will insurance be implemented as part of social protection in Bangladesh? Is there any ongoing government plan in this regard?

Response by Dr. Mahfuz Kabir

When we talk about insurance as a tool for social protection, we must consider both idiosyncratic shocks (affecting individuals or households, such as illness or job loss) and covariate shocks (affecting larger groups, such as floods or economic crises). In Bangladesh, we currently face public, private, and social failures in managing these shocks meaning that neither government programs, market mechanisms, nor community systems are adequately addressing the risks.

To move forward, it is essential to design insurance schemes that are inclusive, adaptive, and financially sustainable. This means developing mechanisms that not only cover diverse types of shocks but also ensure that premiums remain affordable for low-income and vulnerable populations. Future insurance initiatives must balance financial viability with social objectives so that protection does not exclude those most in need.

Q10

How can Bangladesh implement adaptive social protection effectively, including the timing and necessary policy actions? For instance, if a flood occurs in an upazila in Sylhet, how can existing social protection mechanisms such as the Old Age Allowance (OAA) be mobilized to support affected populations in that specific geographic area? Is the current payment and delivery system capable of responding rapidly and efficiently to such shocks?

Response by Mr. Siddiqul Islam Khan

The WFP has initiated efforts to integrate insurance mechanisms into social protection programs, recognizing their potential to mitigate fiscal pressures on the government and ensure swift emergency responses. For instance, the R4 Rural Resilience Initiative, a collaboration between WFP and Oxfam America, has successfully implemented microinsurance in several countries, including Bangladesh. This initiative combines risk reduction, risk transfer, prudent risk-taking, and risk retention strategies to bolster the resilience of vulnerable communities.

A critical component of effective insurance is the availability of authentic and reliable data. While Bangladesh possesses extensive data, technical barriers hinder its utilization for insurance purposes. Addressing these challenges is essential to unlock the full potential of insurance in social protection.

From policy guidelines to beneficiary-level implementation, we have identified five key stakeholders: the Ministry of Finance, Ministry of Social Welfare, Ministry of Disaster Management and Relief, insurance providers, and the beneficiaries themselves. A significant challenge is the lack

of awareness and trust in insurance among these groups. Building confidence and understanding is paramount to the success of any insurance initiative.

In conclusion, advancing insurance within our social protection framework requires rigorous and continuous efforts. It necessitates a collaborative approach involving cross-ministerial coordination and the active participation of all stakeholders. Only through collective action can we create a robust system that not only protects individuals from shocks but also ensures the sustainability of our social protection programs.

Q10

For many reasons, nearly 100 people are committing suicide. Are there any studies on this issue? Are there any rescue mechanisms or counselling services available for those at risk? Divorce rates are also alarmingly high. Does the government have any initiatives or programs to address this issue?



Response by Ms. Zaheda Parveen

These issues are inherently cross-cutting and affect multiple sectors. During disasters, the psychological trauma experienced by individuals often persists for a long time, requiring sustained attention. Multiple ministries are involved in addressing these challenges, although their efforts are currently sporadic and not fully coordinated.

We do receive data on suicide rates from specific regions, which helps in identifying high-risk areas. Recently, the Cabinet has directed Deputy Commissioners to take an active role in raising awareness and implementing community-level interventions to prevent suicides. While different ministries are taking steps in their respective domains, there is a clear need for a more coordinated, multi-sectoral approach to effectively address both mental health and family-related issues such as rising divorce rates.

Q11

In our society, certain groups such as religious or ethnic minorities may face stigma or discrimination, even within marginalized communities. How can community-based participatory approaches ensure that such vulnerable populations are accurately identified and included during needs assessments for social protection programs, despite potential biases or communal prejudices?

Response by Mohammad Khaled Hasan

Definitely, ensuring that no one is left behind is a fundamental principle of inclusive social protection. To achieve this, a two-step approach will be adopted.

First, an economic assessment will be conducted, using household income and expenditure data to objectively identify those living below the poverty line or otherwise economically vulnerable. This step ensures that the targeting is evidence-based and grounded in measurable indicators of need.

Second, this will be complemented by community-based participatory methods. Local communities will be engaged in verifying and validating the identified beneficiaries to ensure that socially marginalized or stigmatized groups such as religious or ethnic minorities are not excluded due to bias or local prejudices. By combining quantitative economic data with qualitative community insights, the system ensures both fairness and accuracy, creating a robust, inclusive framework for social protection that reaches all those in need.

Response by Ms. Zaheda Parveen

The Constitution of Bangladesh also safeguards the rights of minorities, explicitly mandating equal opportunities and ensuring that every citizen, regardless of background, has access to equality before the law and in all spheres of life.

Discussants Remarks

Mr. Mohd. Monirul Islam, Additional Secretary, Ministry of CHT Affairs

Mr. Islam reflected on the key insights from the presentation, which drew on evidence from the recent flash floods in Sylhet. He emphasized that the National Social Security Strategy (NSSS) is constitutionally mandated under Article 15 and highlighted that Bangladesh's Constitution was forward-looking, incorporating a life-cycle approach to social protection. This approach recognizes both idiosyncratic shocks, which affect individuals, and covariate shocks, which impact entire communities, underscoring the need for differentiated interventions and risk mitigation, including insurance mechanisms.

He noted that the NSSS was designed as a living document to evolve with the country's socio-economic transformation, particularly as Bangladesh transitions to middle-income status and prepares for LDC graduation. This changing landscape necessitates updated social protection strategies that can address emerging vulnerabilities and ensure inclusive coverage.

Mr. Islam emphasized the integration of social protection with climate change adaptation and disaster risk reduction, pointing to adaptive social protection as a key strategy. He described the importance of a comprehensive life-cycle approach: beginning with support during pregnancy, continuing with maternal and child health interventions, school stipends, youth employment programs, and culminating in old-age benefits such as the Old Age Allowance (OAA). He observed that globally,



OAA is the most common social protection measure, but Bangladesh is increasingly treating social protection as a strategic investment that addresses vulnerabilities throughout an individual's life.

Regarding health insurance, Mr. Islam noted that piloting has been ongoing for decades, but a nationally suitable model has yet to be established. He stressed that adaptive social protection must incorporate all life-cycle vulnerabilities while simultaneously addressing climate and disaster risks. While targeted programs exist, he pointed out that action plans often lack a clear financing strategy, which limits their effectiveness. Public-private partnerships, particularly in insurance, could provide innovative solutions and support SDG-aligned interventions.

Mr. Islam also highlighted the need for context-specific interventions. Drawing on his experience in the Chittagong Hill Tracts (CHT), he explained that socio-economic indicators language, culture, food habits, and infrastructure access differ significantly from national averages. For example, while electricity access is above 95% nationally, it is only around 50% in CHT. Similarly, while national poverty is 18.7%, it is approximately 25% in Bandarban district. Ignoring these regional disparities would render adaptive social protection programs less effective.

He further emphasized that challenges differ across regions for instance, issues faced in Satkhira are distinct from those in CHT highlighting the importance of geographically and socially tailored interventions. Mr. Islam concluded that aligning social protection programs with appropriate budgeting and national policy priorities is essential for achieving inclusive development, resilience, and equity across Bangladesh.

Ms. Murshida Sharmin, Joint Secretary, Coordination Wing, Cabinet Division

Ms. Sharmin highlighted the timely relevance of shock-responsive social protection, noting that the session's presentation effectively distinguished between idiosyncratic shocks, which affect individuals, and covariate shocks, which impact entire communities. She emphasized that beyond regular natural disasters, other unexpected events, such as sudden economic or social shocks, should also be given high priority in planning social protection interventions.

Resilience, she noted, is a critical factor in adaptive social protection. The National Social Security Strategy (NSSS) has already addressed many of these challenges, and the Cabinet Division has taken further steps to strengthen adaptive capacities. This includes the development of comprehensive guidelines and the establishment of committees to coordinate cross-cutting responsibilities among various ministries and agencies.

A key aspect of adaptive social protection, Ms. Sharmin stressed, is funding. Flexible funding mechanisms are essential to respond effectively to shocks. By systematically reviewing expenditure patterns each year, the government can anticipate potential funding needs, which will facilitate resource allocation and coordination with the Ministry of Finance.



She also underscored the importance of grassroots-level coordination and awareness. Coastal populations, often living just above the poverty line, remain highly vulnerable. Preparing in advance to support these communities can mitigate their exposure to shocks, strengthen resilience, and prevent them from falling into deeper vulnerability

In conclusion, Ms. Sharmin emphasized that adaptive social protection is no longer a conceptual idea it is a pressing demand. Strategic planning, flexible financing, coordinated governance, and proactive engagement with vulnerable communities are all essential to ensuring that social protection systems effectively respond to shocks while building long-term resilience

Siddiqul Islam Khan, Lead of Resilience and Innovation at WFP Bangladesh

Mr. Siddiqul Islam Khan provided a comprehensive reflection on the current status and challenges of adaptive social protection in Bangladesh, highlighting the critical need to align programming with climate realities and vulnerability profiles across the country. He emphasized that while Bangladesh currently operates 95 social protection programs intended to cover all vulnerable populations, in practice, these programs only reach approximately 50% of those in need. Expanding coverage to ensure full inclusion remains a central challenge.



He noted that many programs are designed as regular, long-term interventions that address structural poverty, such as food security. However, when shocks like floods, cyclones, or employment crises occur, the country lacks a robust, systematic mechanism to respond. Programs like the Vulnerable Group Development (VGD) provide some emergency support, and initiatives such as the Employment Generation Program for the Poorest (EGPP) offer seasonal employment during the dry season, but there is no comprehensive policy framework linking regular support with shock-responsive measures. Mr. Khan stressed the urgent need to reformulate programs so that both baseline support and crisis-specific interventions are integrated.

A significant bottleneck he identified is the fragmentation of data. Each of the 95 programs currently maintains its own database, making interoperability and unified decision-making difficult.

Developing a fully functional single registry management information system (MIS) is essential to ensure efficiency, transparency, and timely response.

Flexibility was highlighted as a core principle of adaptive social protection. Programming must be able to respond to evolving needs, while financing mechanisms should allow ministries particularly the Ministry of Social Welfare to extend additional support during crises. Mr. Khan emphasized anticipatory action, calling for technical analysis and data-driven planning before disasters strike, rather than reactive measures.

He further pointed out that political considerations often drive program decisions, leading to uneven regional coverage. Vulnerabilities vary significantly across climate hotspots what is needed in Dinajpur differs from Satkhira, for instance. Addressing both horizontal coverage (ensuring all vulnerable populations are included) and geographic specificity is crucial.

Insurance was discussed as a practical and promising tool for shock-responsive social protection. For example, catastrophic flood events could be mitigated through flood insurance schemes that compensate casual workers for lost wages during crises. Such measures, however, require scientific and technical decision-making as well as a reliable, consolidated database.

Finally, Mr. Khan emphasized the importance of digitization. Most current cash transfer programs are already digitally delivered, but adaptive social protection must extend this digital approach to emergency interventions. Centralized decision-making, technical guidelines, and robust digital infrastructure are essential to ensure that adaptive social protection is efficient, responsive, and inclusive.

Concluding Remarks

Ms. Zaheda Parveen, Secretary, Coordination and Reforms, Cabinet Division

Ms. Zaheda Parveen emphasized a critical gap in Bangladesh's social protection framework: the absence of judicial enforceability. Currently, social protection programs are implemented at the discretion of the state, without a legal mandate that allows citizens to hold the government accountable. This highlights the need for a stronger legal foundation to ensure rights-based access to social protection.

She highlighted the importance of community engagement in adaptive social protection. For example, civil registration processes managed by the Cabinet Division have defined timelines: births must be registered within 45 days according to law. However, in practice, families often complete registration only when vaccination campaigns such as the EPI (Expanded Programme on Immunization) require proof of birth.

Ms. Parveen noted the potential to integrate social protection enrollment with civil registration. At the point of beneficiary registration, families could be asked whether all members, particularly women and children, have completed birth registration. She also stressed the longstanding neglect of death registration for women and the need to address this as part of a holistic social protection system.

Regarding adaptive social protection, Ms. Parveen underscored that it extends beyond responses to natural disasters. With the development of the National Social Security Strategy (NSSS) 2026



onward, the Cabinet Division aims to create a transformative system. While universal coverage may not be immediately achievable, the focus is on identifying and addressing bottlenecks that limit access and effectiveness. Feedback, recommendations, and suggestions from stakeholders will be crucial in shaping this next-generation strategy.

She further highlighted ongoing initiatives related to social insurance, including unemployment benefits and maternity insurance, under the Ministry of Labour and Employment. Legal amendments are awaited to formalize these schemes. Ms. Parveen emphasized that building trust is a key challenge for insurance mechanisms. Even policymakers themselves may have reservations, underscoring the importance of communication, transparency, and consistent implementation to foster confidence among beneficiaries.

In summary, Ms. Parveen called for a multi-pronged approach to adaptive social protection strengthening legal enforceability, enhancing community engagement, integrating civil registration processes, addressing gender-specific gaps, and building trust in social insurance schemes to ensure a more inclusive, resilient, and responsive system for all citizens.



Working Session 5

Urban Poverty and Inclusive Social Protection Strategies

Chair: Md Rezaul Maksud Jahedi, Secretary, Local Government Division

Moderator: Sarder M Asaduzzaman, Assistant Resident Representative, UNDP

Discussants: Anowarul Haq, Assistant Resident Representative, UNDP

Md Rajibul Ahsan, Deputy Secretary, Finance Division, Ministry of Finance

Dr. Mahfuz Kabir, Director (Research), BIISS

Paper 9

Understanding Urban Poverty and Strengthening Social Protection for Urban Poor and Vulnerable Population

Dr. Mohammad Abdur Razzaque, Economist and Chairman of RAPID

This report provides an in-depth exploration and analysis of the presentation titled "Urban Poverty, Vulnerability, and Social Protection: An Assessment Using HIES Data," delivered by Mohammad Abdur Razzaque at the Social Protection Conference 2025 held on September 2, 2025, in Dhaka. The presentation, spanning 32 slides, draws extensively on the 2022 Household Income and Expenditure Survey (HIES) data to examine urban poverty and vulnerability in Bangladesh, contrasting trends with rural areas, evaluating the impacts of economic, environmental, and other shocks, and assessing the effectiveness of existing social protection programs. The discussion, framed against the backdrop of rapid urbanization and the conference theme "A Journey Towards an Equitable Society," emphasizes evidence-based policy recommendations, aiming to inform inclusive, adaptive, and shock-responsive social protection interventions in urban contexts.

The presentation opened by establishing the context and importance of urban poverty analysis. With urbanization increasing rapidly, Bangladesh's urban population grew from 23.4 percent in 2010 to 43.6 percent in 2022, representing a significant structural shift. HIES 2022, conducted by the Bangladesh Bureau of Statistics with a sample of 46,000 households including approximately 9,000 urban households offers a robust data foundation to understand urban poverty patterns and vulnerabilities, capturing the living conditions of approximately 43.6 million urban residents. Razzaque emphasized that urban poverty differs fundamentally from rural poverty due to concentrated populations, higher costs of living, informal employment dominance, and vulnerability to localized shocks. He highlighted that using HIES as a primary evidence base allows for precise measurement of poverty levels, vulnerability exposure, and the reach and efficacy of social protection programs.

The analysis of urban poverty trends revealed that the urban headcount rate (HCR) in 2022 stood at 16.5 percent, affecting 7.2 million people. While this represents a decline from 18.7 percent in 2016, the six-year reduction of 2.2 percentage points is slower than the national HCR decrease from 24.3 percent to 19.2 percent over the same period, indicating persistent structural challenges in urban contexts. Extreme poverty, defined by the lower poverty line, fell from 6.1 percent (2.2 million people) in 2016 to 4.2 percent (1.83 million) in 2022, demonstrating progress among the poorest urban



residents, yet reflecting the continued presence of a vulnerable underclass. Vulnerability, defined as households earning 10–20 percent above the upper poverty line, affected 13.8 percent of urban residents, equivalent to 7.19 million individuals. This was a slight improvement from 15.4 percent in 2020, signaling modest post-COVID recovery, yet the absolute size of the vulnerable population remained substantial, indicating the ongoing risk of sliding into poverty due to shocks or economic volatility. Comparatively, the national vulnerability rate was 15.2 percent, with rural areas at 15.9 percent, illustrating that while urban vulnerability rates are slightly lower, the density and intensity of urban risks magnify the consequences of shocks.

Dr. Razzaque highlighted that urban poverty reduction has lagged behind rural improvements. Visual representations likely depicted the trend in HCR from 2010 to 2022, showing urban HCR decreasing from 31.2 percent in 2010 to 18.7 percent in 2016 and 16.5 percent in 2022, while national figures fell from 31.5 percent to 24.3 percent to 19.2 percent, respectively. Bar charts comparing vulnerability rates across urban, rural, and national populations underscored that 13.8 percent of urban residents are vulnerable compared with 15.2 percent nationally and 15.9 percent in rural areas, highlighting the substantial number of urban households at risk. The presentation emphasized that the slower urban poverty decline is partly attributable to the dominance of informal employment, high living costs, and inadequate access to public services in urban slums and peri-urban areas. The 4.2 percent extreme poverty rate reflects a persistent underclass, often engaged in daily wage labor and highly exposed to environmental or economic shocks. The 13.8 percent vulnerability rate signals that even households just above the poverty line are highly susceptible to shocks such as inflation (9 percent in 2022) or environmental hazards, with an estimated 5–7 percent of this population falling into poverty annually, a phenomenon observed after the 2024 floods. Additionally, the urban-rural HCR gap increased from 2.6 points in 2016 to 3.8 points in 2022, indicating that rural poverty reduction programs, such as the Employment Generation Program for the Poorest (EGPP), may have been more effective than urban interventions.

The presentation then examined urbanization and demographic dynamics. Bangladesh's urban population rose from 34 million in 2010 to 43.6 million in 2022, growing at approximately 3.5 percent annually. Migration, largely from rural distress or economic opportunities, contributed significantly, creating 560 urban centers including 11 city corporations. Notably, the slum population reached approximately 15 million, accounting for 34 percent of total urban residents. This rapid urban growth has strained infrastructure, housing, health, and educational services, with many migrants entering informal labor markets, exacerbating vulnerability. Approximately 70 percent of new urban entrants are employed informally, leading to irregular incomes, low job security, and limited access to social protection schemes. These structural pressures underscore the need for targeted, adaptive, and inclusive urban social protection policies.

Drivers of urban poverty were examined in depth, emphasizing the economic, environmental, and social dimensions shaping vulnerability. Economic drivers include low wages (approximately BDT 300 daily in informal sectors), unemployment at 8 percent, and high inequality with an urban Gini coefficient of 0.52. Environmental shocks such as the 2024 floods, affecting 4.5 million urban residents, along with heatwaves, cyclones, and riverbank erosion, exacerbate precarious living conditions. Social dimensions, including gender disparities, child labor, and limited educational access, compound the issue. Female poverty remains higher at 22 percent compared with 14 percent for males, while child labor prevalence in slums reaches 10 percent and urban school

dropout rates approximate 20 percent. These factors contribute to persistent poverty and vulnerability despite overall economic growth in urban centers, highlighting the uneven benefits of urbanization.

A detailed vulnerability assessment highlighted structural and shock-related risks. Income volatility in the informal sector affects 70 percent of urban jobs, with annual fluctuations of around 20 percent. Housing insecurity impacts 40 percent of urban residents, particularly slum dwellers lacking tenure and legal protection. Economic shocks, such as reductions in remittances, and environmental shocks, like floods or heatwaves, increase susceptibility. Dhaka and Chittagong together account for 65 percent of the urban vulnerable population, demonstrating the spatial concentration of risk and reinforcing the need for urban-focused, shock-responsive social protection interventions.

The current social protection coverage was analyzed, revealing significant urban exclusion. Programs under NSSS 2015–2026, including the Urban Cash Transfer and Old Age Allowance, are limited in reach. While the Dynamic Social Registry (DSR) encompasses 2.77 crore beneficiaries nationwide, only 10 percent are urban residents, reflecting the rural bias of most social protection interventions. The FY 2025–26 budget allocated Tk. 1,26,731 crore (1.87 percent of GDP) to social protection, of which Tk. 37,076 crore was earmarked for pro-poor initiatives. However, 64 percent of the urban poor, particularly those in slums, remain excluded, illustrating shortcomings in geographic targeting, real-time data availability, and program design. These gaps highlight the critical need for reforms to ensure social protection reaches all vulnerable urban populations, especially given the risks associated with informal livelihoods and environmental hazards.

Policy gaps and implementation challenges were also discussed. The limited safety net spend of 0.4 percent of GDP, compared to a 2 percent international benchmark, restricts the scale of interventions. Fragmentation across 25 ministries further complicates coordination, while HIES 2022, being pre-2024 flood data, does not fully capture post-shock vulnerability. Monitoring capacity, indicated by a CODI score of 3.4/4, is moderate, but urban-specific challenges such as slum invisibility in registries and the dynamic nature of informal settlements require innovative, adaptive approaches to targeting, delivery, and M&E.

To address these issues, the presentation offered policy recommendations. Slum upgrading initiatives, focusing on sanitation, housing, and access to basic services, are critical. Skills training for 500,000 urban youth aims to reduce unemployment and address the 18 percent urban HCR. Flexible cash transfers and digital G2P systems were proposed to enhance efficiency and reduce exclusion. Budgetary reallocation of 10 percent (Tk. 12,673 crore) and an annual investment of \$1 billion targeted at urban poor populations, particularly slum dwellers, are recommended to bridge the 64 percent coverage gap and enhance resilience for 7.19 million vulnerable individuals. Gender-sensitive interventions were highlighted to address the eight-point urban gender poverty gap, promoting equitable access to social protection, employment, and services.

In conclusion, Mohammad Abdur Razzaque's presentation provided a comprehensive, data-driven, and policy-oriented assessment of urban poverty and vulnerability in Bangladesh. While urban poverty has declined moderately, persistent vulnerabilities arising from informal employment, rapid urbanization, environmental shocks, and structural inequalities continue to threaten millions of residents. The analysis underscores the importance of inclusive, adaptive, and shock-responsive social protection policies, informed by robust evidence such as HIES 2022. Effective engagement

between government agencies, development partners, and urban communities is essential to operationalize these recommendations and ensure that urban growth translates into sustainable, equitable outcomes, aligning with Bangladesh's broader goal of an equitable society.

Paper 10

Urban Poverty and the Social Security Needs of the Urban Poor and Urban Social Protection Strategy for Bangladesh

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

This report provides a detailed analysis of the presentation "Urban Social Protection in Bangladesh: Forging Strategic Framework," delivered by Mohammad Khaled Hasan, Additional Secretary of the Cabinet Division, at an event likely associated with the Social Protection Conference 2025 in Dhaka. The presentation emphasizes the urgent need for a tailored urban social protection framework in Bangladesh, addressing the country's rapid urbanization, persistent urban poverty, and large vulnerable population. Drawing on data from the 2022 Household Income and Expenditure Survey (HIES) and the National Social Security Strategy (NSSS) 2015–2026, the presentation articulates a strategic framework designed to enhance urban resilience, inclusivity, and equity. It offers evidence-based policy insights to guide interventions for 7.19 million vulnerable urban residents, including 15 million slum dwellers, while aligning with the broader national agenda of equitable social development.

The presentation opens by establishing the urban context in Bangladesh. The country's urban population has grown rapidly from 34 million (23.4 percent) in 2010 to 43.6 million (43.6 percent) in 2022, with projections indicating that urban areas may surpass rural populations by 2040. This urban expansion encompasses 560 urban centers, including 11 city corporations such as Dhaka and Chattogram. A significant proportion of urban residents approximately 15 million, or 34 percent live in slums, often in precarious conditions. Rural-to-urban migration, fueled by economic opportunities (with urban centers contributing roughly 60 percent of GDP) and climate-induced displacement, particularly from events such as the 2024 floods, directs approximately 70 percent of migrants into informal employment, creating high vulnerability and income insecurity.

The presentation then delves into urban poverty



and vulnerability, highlighting the distinctive challenges in urban areas. In 2022, the urban poverty headcount rate (HCR) stood at 16.5 percent, affecting 7.2 million people—a modest decline from 18.7 percent in 2016 (adjusted for population growth). Extreme poverty, measured using the lower poverty line of approximately BDT 182 per day, affected 4.2 percent of the urban population (1.83 million people), down from 6.1 percent in 2016. Despite economic growth, urban poverty reduction has lagged behind national progress, where the overall HCR dropped from 24.3 percent in 2016 to 19.2 percent in 2022. Vulnerability, defined as households earning 10–20 percent above the upper poverty line (approximately BDT 262 per day), affected 13.8 percent of urban residents (7.19 million people), compared to 15.2 percent nationally and 15.9 percent in rural areas. This reveals that while urban residents benefit slightly from higher income opportunities, high population density, economic volatility, and reliance on informal employment amplify the risk of falling into poverty. The widening urban-rural HCR gap, increasing from 2.6 points in 2016 to 3.8 points in 2022, underscores that rural-targeted programs like the Employment Generation Program for the Poorest (EGPP) have been more effective than urban interventions.

The discussion then highlights drivers of urban poverty and vulnerability, emphasizing economic, environmental, and social dimensions. Economic challenges include low wages in informal sectors (average BDT 300/day), unemployment (8 percent), and income inequality (urban Gini 0.52 versus national 0.499). Environmental shocks, such as floods, heatwaves, and other climate-related hazards affecting 65 percent of urban upazilas, exacerbate vulnerability. Social factors, including gender disparities (22 percent female HCR versus 14 percent male), child labor prevalence (10 percent in slums), and inadequate education access (20 percent school dropout rate), compound urban deprivation. Combined, these structural and shock-related factors explain the persistence of a 16.5 percent HCR and 13.8 percent vulnerability rate, particularly in slums and peri-urban areas where access to basic services, secure housing, and sanitation remains limited.

An analysis of the current urban social protection landscape reveals significant gaps. Programs under the NSSS, such as the Urban Cash Transfer and Old Age Allowance, provide limited coverage. The Dynamic Social Registry (DSR) includes 2.77 crore beneficiaries nationwide, but only 10 percent are urban residents, leaving 64 percent of urban poor excluded. The FY 2025–26 budget allocates Tk. 1,26,731 crore (1.87 percent of GDP) to social protection, with Tk. 37,076 crore for pro-poor initiatives, yet urban coverage remains inadequate, particularly in slums. Existing programs, including the Tk. 4,791 crore Old Age Allowance covering 61 lakh elderly, fail to reach the most vulnerable urban populations due to geographic targeting biases and lack of real-time data. Limited funding (0.4 percent GDP safety net spend versus a 2 percent international benchmark) further constrains scale and efficacy.

The presentation emphasizes challenges in urban social protection, including fragmented coordination across 25 ministries, inadequate monitoring and evaluation (CODI score of 3.4/4), and outdated HIES data, which pre-dates recent shocks such as the 2024 floods. Slum invisibility in registries and the predominance of informal employment exacerbate exclusion, highlighting the urgent need for urban-focused strategies.

To address these gaps, the presentation proposes a strategic urban social protection framework, combining infrastructure, skills, and financial interventions. Key elements include slum upgrading initiatives addressing sanitation, housing, and basic services; training 500,000 urban youth to improve employability and reduce the urban youth HCR (18 percent); flexible cash transfers, particularly post-shock, to stabilize household incomes; and expansion of the DSR to ensure

coverage of 7.19 million vulnerable urban residents. Financial strategies include reallocating 10 percent of the FY 2025–26 social protection budget (Tk. 12,673 crore) and securing \$1 billion annually from international partners to implement urban resilience programs. Integration of real-time HIES updates and satellite-based early warning systems aims to strengthen data-driven decision-making, enhance monitoring, and reduce response time to shocks. Gender and social inclusion receive focused attention, with a proposed allocation of Tk. 2,467 crore to close the eight-point gender HCR gap, targeting women and children in vulnerable communities.

In conclusion, Mohammad Khaled Hasan's presentation underscores the necessity of a tailored, resilient, and inclusive urban social protection framework in Bangladesh. By highlighting the complex interplay of urbanization, informal employment, environmental shocks, and social inequities, the presentation provides a roadmap for targeted interventions to protect and empower urban poor populations. Effective implementation will require strong coordination between government agencies, development partners, and communities, along with adequate financing, data-driven targeting, and integration of shock-responsive mechanisms. This approach ensures that urban growth contributes to equitable development, aligning with the broader national objective of building a resilient and inclusive society.

Paper 11

Effect of a parenting and nutrition education program on development and growth of children using a social safety-net platform in urban Bangladesh: A Cluster randomized controlled trial

Sheikh Jamal Hossain, Scientist, MCHD Special Activities, Maternal and Child Health Division, icddr,b

This report provides an in-depth analysis of the presentation "Parenting and Cash: Immediate and Middle-Term Effects on Child Development and Maternal Well-Being," delivered by Sheikh Jamal Hossain and co-authors at the Social Protection Conference 2025 in Dhaka in June 2025. The study, conducted collaboratively by researchers from icddr,b, Uppsala University, Sweden, and Bangor University, UK, investigates the combined effects of parenting interventions and unconditional cash transfers (UCTs) on child development and maternal well-being in both urban and rural settings of Bangladesh. Using data from a cluster-randomized controlled trial (cRCT), the research demonstrates notable improvements in cognitive, language, and motor development in children, alongside reductions in maternal depressive symptoms and enhanced quality of life. These findings reinforce the conference theme, "A Journey Towards an Equitable Society," and provide evidence to inform the National Social Security Strategy (NSSS) 2015–2026, particularly for early childhood and maternal support initiatives.

The presentation begins by setting the context of child development and maternal well-being in Bangladesh. Rapid urbanization has brought unique challenges for early childhood, with 43.6 percent of the population residing in urban areas as of 2022 and 15 million urban residents living in slums. Poverty remains pervasive, with 16.5 percent of urban and 20.3 percent of rural populations below the poverty line. These conditions heighten developmental risks, particularly in the critical window of 4–14 months, when cognitive, language, and motor skills are highly sensitive to both economic and psychosocial interventions. The study's objectives focus on evaluating the immediate and middle-term impact of a multi-component intervention psychosocial stimulation (PS), UCTs, and health education (HE) on child development and maternal well-being.

The study design employed a rigorous cRCT framework with three arms: (1) PS + UCT + HE, (2) UCT + HE, and (3) a control group receiving standard government services. Conducted across 11 rural unions in Ullapara sub-district and selected urban slums in Dhaka, the study sampled approximately 1,000 mother-child dyads from low-income households. The PS component involved group



sessions and home visits to promote responsive caregiving, play, and early learning, using culturally adapted materials such as illustrative cards and UNICEF's Family Care Indicators. Monthly UCTs (~BDT 2,500 per household) aimed to alleviate financial stress, while HE sessions provided guidance on hygiene, nutrition, and preventive health. Interventions were delivered over 10–12 months, with assessments at baseline, immediate post-intervention (12 months), and middle-term follow-up (24–36 months). Child development outcomes were measured using the Bayley Scales of Infant and Toddler Development III, and maternal outcomes were assessed with WHO's SRQ-20 for depressive symptoms and WHOQOL-BREF for quality of life. Covariates included maternal education, household assets, home stimulation, child morbidity, and dietary diversity.

Key findings demonstrate the superiority of integrated interventions. In the immediate post-intervention period, the PS + UCT + HE arm showed significant gains in cognitive (ES = 0.45), language (ES = 0.40), and motor development (ES = 0.35) compared to controls. Maternal depressive symptoms decreased (ES = -0.30), and quality of life improved (ES = 0.25). Home stimulation scores and maternal knowledge of developmental milestones also increased (ES = 0.50–0.55). The UCT + HE arm showed modest cognitive gains (ES = 0.15) but no significant improvements in language, motor development, or maternal quality of life, indicating that cash alone has limited effects without complementary behavioral interventions. Middle-term follow-up revealed sustained cognitive and language improvements in the integrated arm (ES = 0.30–0.35), while motor gains declined (ES = 0.15). Maternal benefits also persisted, though stunting remained high (20–25 percent), highlighting ongoing nutritional challenges.

The presentation provides a nuanced discussion of the urban and rural contexts. Urban slums, home to 34 percent of city dwellers and with 64 percent social protection exclusion, benefit from combined interventions as PS addresses low stimulation and UCT reduces financial stress. Rural areas, with higher stunting rates (36 percent) and lower maternal education (<6 years for 50 percent), similarly show gains but require additional nutritional support. The study aligns with NSSS's lifecycle approach, targeting early childhood to mitigate developmental risk (39 percent of children under five in LMICs). Global evidence from LMICs corroborates the efficacy of group-based PS interventions, while also emphasizing the limitations of cash-only programs.

Recommendations emerging from the study focus on scaling and policy integration: integrating PS + UCT into primary healthcare for 7.19 million vulnerable households by 2026; reallocating 10 percent of the FY 2025–26 social protection budget (Tk. 12,673 crore) for urban slum interventions; piloting nutritional supplementation in 70 percent of flood-prone upazilas to address 36 percent stunting; expanding the Dynamic Social Registry (DSR) to cover 15 million slum dwellers, reducing 64 percent exclusion; and training 10,000 community health workers to deliver PS interventions using validated tools.

In conclusion, the presentation underscores the transformative potential of integrated psychosocial and cash interventions. The combined PS + UCT + HE approach significantly improves child development and maternal well-being in both urban and rural settings, with sustained middle-term effects. The persistence of stunting and funding limitations, however, signal the need for complementary nutritional programs and adequate resource allocation. The study advocates for coordinated engagement among the Cabinet Division, icddr,b, and international partners such as UNICEF and UNDP to embed these interventions within the NSSS, promoting equitable and resilient early childhood outcomes for Bangladesh's most vulnerable populations.

Remarks by Session Chair

Md Rezaul Maksud Jahedi, Secretary, Local Government Division

Md. Rezaul Maksud Jahedi, Secretary of the Local Government Division (LGD), began his remarks by welcoming all participants to the session. He emphasized that the Local Government Division bears a significant responsibility in managing urban development issues in Bangladesh, including primary health, local-level infrastructure, water supply and sanitation, and poverty reduction initiatives.

Mr. Secretary noted that Bangladesh is undergoing an accelerated process of urbanization, with approximately 40 percent of its population now living in urban areas. This demographic transformation, he explained, has created new and complex challenges for urban governance and social protection.

Bangladesh currently has around 560 urban centers, including 330 municipalities and several designated growth centers. Every day, the population of these centres continues to expand, creating pressure on urban services, housing, and employment opportunities.

Mr. Jahedi highlighted the intersection between urbanization and climate change, pointing out that nearly 19 districts in the northern and southern regions of the country are highly vulnerable to climate-induced disasters. These climate hotspots are producing a growing number of internally displaced people who migrate to urban areas in search of safety and livelihoods. However, this displacement often leads to increased urban poverty and precarious living conditions, particularly in informal settlements.

He observed that a large number of informal labourers in Dhaka come from northern Bangladesh, driven by aspirations of employment and prosperity. Yet, the concentration of opportunities in Dhaka continues to widen regional inequalities, emphasizing the need for strategic policy interventions.

The Secretary underscored the necessity of developing long-term strategies to manage urban poverty and migration. Drawing a comparison with developed nations, he noted that people in many Western countries prefer to live in rural areas because those regions are equipped with urban-like amenities. He stressed that Bangladesh needs to work toward reversing its current trend of unbalanced migration by improving facilities, infrastructure, and livelihood opportunities in smaller urban centres, municipalities, and rural growth nodes.



He went on to outline several initiatives undertaken by the Local Government Division to strengthen urban resilience and social protection. Among them, he highlighted the Livelihood Support for Urban Communities Project and the Livelihood Improvement of Urban Poor Communities Project, both implemented in collaboration with the United Nations Development Programme (UNDP). These initiatives have focused on enhancing the capacities of poor households, generating employment, and providing nutritional support. Through these programmes, the LGD has observed that women and children remain among the most vulnerable groups in urban settings.

Mr. Jahedi discussed various ongoing infrastructure and service delivery projects under the purview of the LGD. In municipalities (pourashavas), projects have been launched to improve hygiene, sanitation, and water supply facilities for lower- and middle-income communities. In city corporations such as Dhaka, the LGD is collaborating with the World Bank to expand health, hygiene, and water supply services for slum dwellers.

He also mentioned a major sewage treatment initiative in Dhaka that aims to divide the city into five administrative zones, each with its own treatment plant. This project seeks to ensure proper waste management and protect public health. Similar infrastructure development efforts are underway in other cities, including Rajshahi, Gazipur, and Narayanganj City Corporations, all of which are witnessing improvements in urban services.

Referring to Bangladesh's National Adaptation Plan (NAP), the Secretary noted that by 2050, approximately US \$230 million would be required to address climate-related urban vulnerabilities. At present, Bangladesh spends around US \$1 billion annually on social protection, environment, and climate resilience activities most of which are implemented through the Local Government Division and a few other ministries.

However, he warned that the country's overall requirement to address social protection and climate-induced vulnerabilities stands at nearly US \$7–8 billion per year, underscoring the magnitude of the challenge ahead. He stressed that urban poverty is steadily increasing, and therefore, comprehensive, inclusive, and well-coordinated strategies are urgently needed.

Mr. Jahedi further acknowledged UNDP's contributions through the National Urban Poverty Reduction Programme (2018–2023), which developed a set of structured measures to combat urban poverty and promote inclusive urban growth.

Discussing financial priorities, he informed participants that for the fiscal year 2025–2026, the Government of Bangladesh has allocated Tk 116,000 crore (11,600 billion taka) for social protection programmes. Within the development budget, the Local Government Division channels a significant portion of its resources toward infrastructure development but continues to prioritise poverty reduction and social inclusion.

The Division is also working closely with UNICEF to improve urban hygiene, sanitation, and child health outcomes, with a focus on marginalized urban populations. These collaborative efforts, he said, demonstrate the government's determination to enhance the living standards of people in urban areas through integrated policy measures.

In conclusion, Secretary Jahedi reiterated that rapid urbanization, climate change, and internal migration have created a new landscape of vulnerability in Bangladesh's cities. Addressing these challenges requires coordinated action between government institutions, development partners, and local communities.

He expressed optimism that with continued collaboration and sustained support from partners such as UNDP, UNICEF, and the World Bank, Bangladesh will be able to ensure improved access to health, education, livelihood opportunities, and social protection for its urban poor.

He closed his remarks with an appeal for collective commitment: only through joint effort, he emphasized, can Bangladesh achieve its vision of inclusive urban development and ensure that no one is left behind.

Moderator: Sarder M Asaduzzaman, Assistant Resident Representative, UNDP

Mr. Sarder M. Asaduzzaman, Assistant Resident Representative of UNDP, initiated the question-and-answer session by thanking the session's distinguished speakers and panelists for their valuable insights and thought-provoking presentations. He noted that the discussions had effectively highlighted the rapid pace of urbanization, the growing complexity of urban poverty, and the need for more inclusive and adaptive social protection strategies.

He mentioned that the purpose of the interactive segment was to delve deeper into these issues and to translate policy-level commitments into practical, actionable measures. Mr. Asaduzzaman then invited the audience and panelists to engage in a constructive exchange of ideas through a series of focused questions aimed at identifying solutions and innovative approaches to expanding social protection coverage in urban areas. He then proceeded to begin the Q&A session with the first question.

- ❖ Is there any specific programme or scheme under the national social protection system that directly addresses the needs of street beggars and homeless individuals in urban areas?

- ❖ Given that many of the urban poor are highly mobile and lack permanent addresses, what innovative or alternative mechanisms can be developed to ensure effective outreach, identification, and verification for social protection delivery in urban areas?



- ▣ Discussions on urban poverty often focus on identifying challenges rather than solutions. Could you please share one concrete, practical action that the government or relevant agencies plan to implement to expand the coverage and quality of social protection in urban settings?
- ▣ Currently, there is limited information on the number of social protection beneficiaries living in urban areas. Since the Finance Division plans to publish quarterly budget utilization reports on social protection, would it be possible to include a rural-urban disaggregated analysis in those reports to improve evidence-based policymaking?
- ▣ How can private sector employers and employees be effectively integrated into the national social protection framework? Additionally, is there any government initiative to incorporate Social and Behaviour Change Communication (SBCC) components within social protection programmes to enhance awareness and behavioural outcomes?
- ▣ In Dhaka and other major cities, a growing number of children of beggar parents are becoming addicted to drugs at a very young age sometimes as early as five years old. When both parents and children suffer from addiction, conventional incentives or parenting programmes are unlikely to succeed. Are these vulnerable street children and their families being considered within the design of social protection and rehabilitation programmes?
- ▣ Considering that Green Delta Insurance has successfully implemented crop insurance schemes, covering approximately 1.7 million farmers over the past decade, is there any plan to introduce government subsidies on insurance premiums to make such products more accessible to smallholder and vulnerable farmers?

Remarks by Discussants

Dr. Mahfuz Kabir, Director (Research), BIISS

Dr. Mahfuz Kabir began his remarks by emphasizing that several major national social protection programmes currently implemented in Bangladesh are largely absent in urban areas. He noted that while the government has established a wide range of safety net programmes targeting rural poverty, there remains a significant policy gap in addressing the vulnerabilities of the growing urban poor population. He stressed the need to develop a clear and inclusive strategy for extending these programmes to cities and municipalities, where poverty is becoming increasingly complex and multidimensional.

Referring to experiences from the National Urban Poverty Reduction Programme (NUPRP) implemented by the Local Government Division with support from the Foreign, Commonwealth and Development Office (FCDO) Dr. Kabir highlighted that the project covered Dhaka North and South City Corporations, Patuakhali, Cox's Bazar, and Chandpur. The final evaluation of the programme revealed that a large proportion of climate-induced migrants had settled in informal settlements and slum areas of these cities. Using a Randomized Control Trial (RCT) methodology, the study demonstrated that beneficiaries receiving targeted support were able to improve their livelihoods and, in many cases, escape poverty.

He cited key areas of progress from the project, such as improved access to safely managed water, expansion of women's participation in the workforce, and the promotion of entrepreneurship among the urban poor. These findings, he argued, underline the importance of scaling up adaptive social protection measures in urban contexts to build long-term resilience.

Dr. Kabir underscored that urban areas are the economic engines of Bangladesh, contributing significantly to national growth. Yet, around 70 percent of the urban labour force is engaged in the informal sector, where workers face persistent challenges such as job insecurity, lack of access to social protection, and exclusion from formal financial systems. He pointed out that while the government and its partners are investing in skills development and vocational training, many micro and small enterprises (SMEs) still struggle due to the absence of start-up or seed funding. Without access to capital and business support, these enterprises critical to urban employment cannot fully harness their potential for inclusive economic growth.



Addressing the broader implications of urban living, Dr. Kabir highlighted the lack of recreational facilities and safe public spaces for children in urban centres. The scarcity of such amenities, coupled with poor nutrition and limited opportunities for physical activity, is contributing to a surge in conditions such as Attention Deficit Hyperactivity Disorder (ADHD), childhood obesity, and early-onset diabetes conditions now emerging almost as epidemics in urban Bangladesh.

Sharing a personal note, he mentioned that his own daughter was diagnosed with diabetes at the age of nine an experience that reflects the growing public health burden among urban children. He stressed that while wealthier families may afford treatment, poor households cannot even bear the cost of essential medicines such as insulin. For this reason, he urged that child development and urban health be integrated more strongly into social protection and public policy frameworks.

Dr. Kabir also drew attention to the fact that urban poverty is not uniform across Bangladesh. Cities differ in their vulnerabilities Khulna, for instance, faces distinct challenges related to water scarcity, while in Satkhira, access to safe water is available only at a high cost. He suggested that urban social protection design must therefore recognize these heterogeneities and adapt interventions accordingly.

He proposed that the concept of multidimensional poverty could serve as a useful baseline for designing and evaluating urban social protection initiatives. By going beyond income-based measures, multidimensional approaches can capture overlapping deprivations in health, housing, education, and access to basic services offering a more accurate understanding of urban vulnerabilities.

Turning to gender and health dimensions, Dr. Kabir emphasized the need for greater attention to maternal well-being within social protection systems. He pointed out that after childbirth, a woman typically requires up to six years for full physical and psychological recovery; yet poor women in urban areas rarely receive the support they need during this critical period. Many mothers continue to face chronic exhaustion, malnutrition, and mental distress while struggling to provide for their families.

In conclusion, Dr. Kabir called for the next generation of social protection policies to be more adaptive, inclusive, and sensitive to the diverse realities of urban life. He reiterated that investing in the well-being of children, mothers, and informal workers should be a central priority if Bangladesh is to build resilient, healthy, and equitable cities.

Md Rajibul Ahsan, Deputy Secretary, Finance Division, Ministry of Finance

Mr. Md. Rajibul Ahsan began by noting that Bangladesh is currently going through a critical and transformative phase in its social protection journey. He observed that national discourse on social protection has evolved significantly in recent years moving beyond discussions of coverage and budget size to focus more on effectiveness, impact, and value for money.

Reflecting on the evolution of policy priorities, he recalled that earlier national strategies and programmes were predominantly rural-centric. Historically, policymakers believed that introducing large-scale social protection schemes in urban areas might inadvertently encourage migration from rural regions to cities, intensifying the challenges of unplanned urbanization. As a result, social protection interventions were largely designed to address rural poverty, with limited attention to the vulnerabilities of urban populations.

However, Mr. Ahsan emphasized that this perspective is now changing. The dimensions of poverty are evolving, and so must the policy approach. Urban poverty, he noted, has become a pressing concern due to rapid urbanization, climate-induced migration, and growing economic informality. Yet, he cautioned that introducing entirely new urban programmes overnight would neither be feasible nor financially prudent, given the government's existing fiscal constraints.

Instead, he proposed that Bangladesh adopt a phased and adaptive approach, gradually increasing the share of urban beneficiaries within existing large-scale, cash-based programmes. This, he said, would ensure a smoother transition toward a more inclusive and balanced social protection system.

Mr. Ahsan highlighted ongoing collaboration between the Finance Division and the European Union (EU) under the Mother and Child Benefit Programme (MCBP). The MCBP has introduced progressive targeting measures, requiring that at least 30 percent of beneficiaries be women residing in urban areas. This ensures that urban vulnerabilities, particularly those affecting mothers and children, are systematically addressed.

He also elaborated on the importance of "Cash Plus" programmes, which integrate financial support with complementary services such as skills development, nutrition counselling, and maternal health awareness. He stressed that while direct cash transfers play an important role in providing immediate relief, "cash alone is not a panacea." Sustainable poverty reduction requires integrated interventions that empower beneficiaries to enhance their livelihoods and break the cycle of dependency.

From a fiscal management standpoint, Mr. Ahsan noted that such multi-dimensional approaches yield better returns on investment, as they help build human capital and resilience both essential for long-term economic stability.

Responding to questions raised during the session, Mr. Ahsan acknowledged the existing data and reporting limitations in distinguishing between urban and rural beneficiaries. He assured participants that the Finance Division is actively exploring the possibility of preparing separate reporting on urban and rural segments in future quarterly budget utilization reports on social protection programmes. Such disaggregated analysis, he explained, would enable policymakers to better understand distributional impacts and improve evidence-based decision-making.

He pointed out, however, that beneficiary identification and selection in urban contexts pose distinct challenges. Unlike in rural areas where households are relatively stable and community-based verification works effectively the urban poor are often mobile, living in informal settlements or temporary shelters, and difficult to track through conventional administrative systems.



Mr. Ahsan emphasized that the forthcoming Dynamic Social Registry (DSR) will be a game-changer in addressing these challenges. Once operational, the DSR will enable real-time tracking of household movements and socio-economic status, ensuring that social protection benefits reach eligible populations more efficiently and transparently.

Until the DSR is fully functional, however, he cautioned that delivering social protection to the urban poor will remain difficult, especially given their transient nature and limited visibility in administrative data systems. He underscored the need for innovative approaches such as community mapping, digital identification, and cross-agency data integration to improve outreach to urban poor and floating populations.

In conclusion, Mr. Ahsan reiterated that the Finance Division remains committed to enhancing the effectiveness and inclusiveness of Bangladesh's social protection system. While fiscal space and administrative capacity present ongoing challenges, the Division is working to ensure that spending translates into measurable improvements in people's lives.

He emphasized that adaptive programming, stronger data systems, and coordinated efforts with development partners will be key to extending the benefits of social protection to urban populations particularly women, children, and informal workers who represent the new face of poverty in Bangladesh's cities.

Anowarul Haq, Assistant Resident Representative, UNDP

Mr. Anowarul Haq began by emphasizing the urgent need for a National Urban Strategy to guide Bangladesh's future development priorities in light of rapid urbanization and the rising vulnerabilities among the urban poor. On a positive note, he highlighted that the Cabinet Division has already received a draft of the forthcoming National Urban Policy, which will soon be finalized as a comprehensive guideline. Encouragingly, this draft policy has integrated key social protection dimensions relevant to urban settings, marking an important step toward inclusive national planning.

He noted that urban and rural challenges are closely interconnected, especially as rural deprivation often fuels urban migration. UNDP's ongoing initiatives, such as the Local Government Initiative on Climate Change (LoGIC) and the Urban Livelihood Project, aim to address this interlinkage by enhancing adaptive capacities and livelihood opportunities for vulnerable populations.

Referring to a UNDP study conducted in 2024 on climate-induced displacement, Mr. Haq revealed that among the 42,000 surveyed individuals across multiple cities, 52% of urban poor households had migrated due to climate and disaster-related crises. Of these, nearly 80% live below the moderate poverty line and 50% fall below the extreme poverty line. These



findings demonstrate that poverty reduction in urban areas has remained largely stagnant, unlike in rural regions. He further pointed out that urban malnutrition and food insecurity are worsening, with only about 17% of urban poor currently covered under any form of social protection programme.

Speaking on behalf of UNDP, Mr. Haq outlined five key strategic priorities to strengthen social protection in urban Bangladesh:

✓ **Addressing Basic Human Needs**

The first priority is to ensure that the fundamental needs of the urban poor shelter, health, education, and basic services are met through coordinated interventions. Although urban residents may have slightly higher nominal incomes, their vulnerability levels remain disproportionately high, given the precarious nature of their living conditions and exposure to inflationary shocks.

✓ **Strengthening the Urban Labor Market**

The urban labor market, he noted, is highly informal and inconsistent, with most workers engaged in short-term, low-paid, or temporary wage-based employment such as rickshaw pulling, street vending, or domestic work. Social protection programmes must therefore extend coverage to informal sector workers through contributory and non-contributory schemes designed for urban realities.

✓ **Building Robust Data and Information Systems**

The absence of an accurate and up-to-date database on urban poor populations remains a critical bottleneck. The COVID-19 pandemic exposed this gap, as authorities struggled to identify and support the urban poor efficiently. Mr. Haq emphasized that the Dynamic Social Registry (DSR) offers a promising way forward but must draw lessons from the earlier National Household Database, which could not be fully operationalized. Institutional commitment and data interoperability will be key to ensuring the DSR's success.

✓ **Developing Shock-Responsive Social Protection Models**

Mr. Haq stressed that the next generation of social protection must be shock-responsive, covering not only climatic disasters but also economic shocks like inflation, food price volatility, and unemployment which affect the urban poor most acutely. The experience of COVID-19, he noted, was a wake-up call to institutionalize contingency mechanisms within regular social protection systems.

✓ **Institutional Strengthening and Financial Investment**

Lastly, he underscored the importance of strong institutional oversight and coordination, suggesting that the Cabinet Division could lead an inter-ministerial committee to monitor and guide urban social protection efforts. The existing Management Information System (MIS) infrastructure can serve as a foundation for this process. He also called for the expansion of financial allocations and coverage for major programmes such as the Mother and Child Benefit Programme (MCB) and Disability Allowance, ensuring that they are tailored to urban poverty contexts.

Mr. Haq concluded by reaffirming UNDP's continued partnership with the Government of Bangladesh in advancing inclusive social protection systems and in supporting the development of

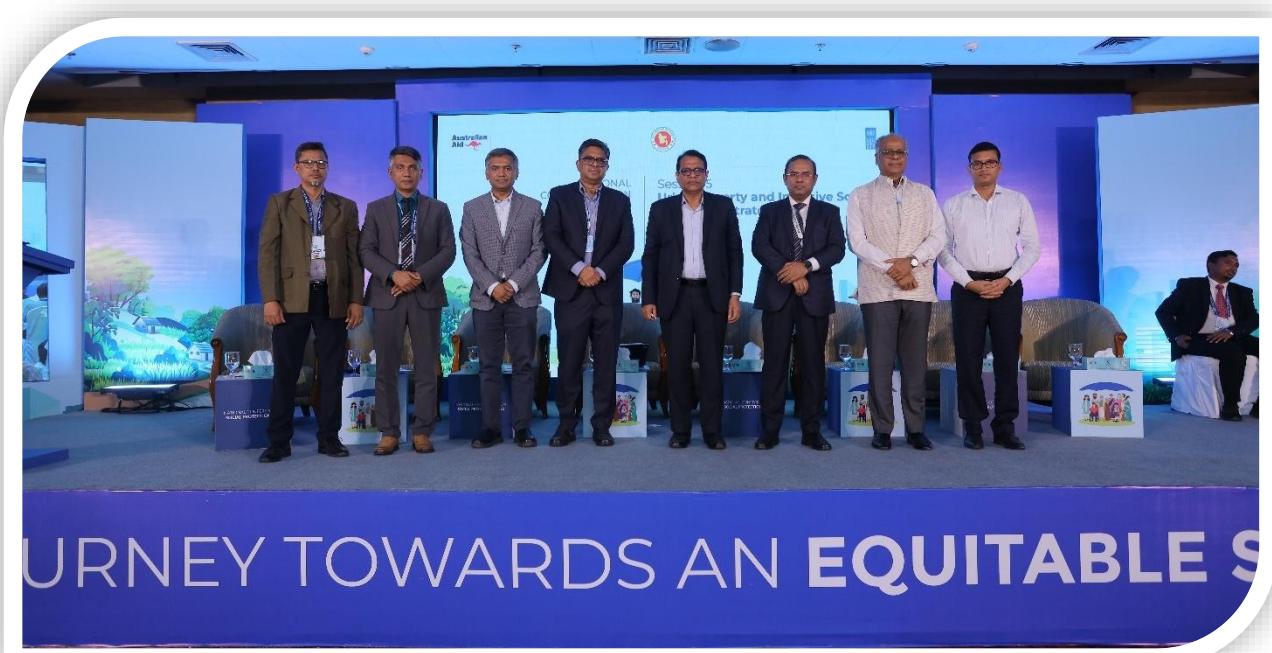
the next generation of the National Social Security Strategy (NSSS). He expressed confidence that the government's renewed policy focus, coupled with evidence-based programming and collaborative engagement, will help bridge the rural-urban divide and ensure that no one is left behind in Bangladesh's social protection landscape.

Moderator: Sarder M Asaduzzaman, Assistant Resident Representative, UNDP

In closing the session, Mr. Sarder M. Asaduzzaman thanked all the panelists and participants for their insightful contributions and reaffirmed UNDP's continued commitment to supporting the Government of Bangladesh in advancing inclusive and adaptive social protection systems.

He emphasized that when discussing urban social protection, it is important to recognize that UNDP's engagement spans both urban and rural dimensions, ensuring that the evolving policy and programme landscape remains cohesive and complementary. He noted that the urbanization process and climate sensitivity are now deeply interlinked, shaping the vulnerabilities and livelihood patterns of millions of people.

Mr. Asaduzzaman underscored that climate-induced vulnerabilities including displacement, loss of livelihoods, and rising cost-of-living pressures in cities must be systematically addressed through risk insurance and risk coverage mechanisms within the broader social protection framework. He stressed that such approaches will be critical for building long-term resilience among marginalized urban populations. He concluded by noting that achieving effective and equitable urban social protection will require not only policy innovation but also stronger collaboration among government institutions, development partners, civil society, and the private sector. UNDP, he reaffirmed, remains a steadfast partner to the Government of Bangladesh in ensuring that future social protection systems are inclusive, climate-sensitive, and capable of responding to emerging urban realities.





Working Session 6

Towards Sustainable Social Protection

Chair: Md. Abdus Samad Al Azad, Joint Secretary, Head of Social Security Unit, MoLE

Moderator: Aminul Arifeen, Program Manager, SSPS Programme, UNDP

Discussants: Md. Abdus Samad Al Azad, Joint Secretary, Head of Social Security Unit, MoLE

Saad Gilani, Technical Adviser, ILO, Dhaka, Bangladesh

Badal Khan, Chairperson, National Coordination Committee for Workers Education

Moderator: Aminul Arifeen, Program Manager, SSPS Programme, UNDP

The session titled “Towards Sustainable Social Protection” commenced under the moderation of Mr. Aminul Arifeen, Programme Manager of the SSPS Programme at UNDP. Opening the discussion, Mr. Arifeen referred to the inspiring remarks made by the Honourable Chief Guest, who emphasized that the pillar of social protection must be grounded in the principle of justice. He noted that this principle serves as the moral and institutional foundation for designing and implementing social protection systems that are inclusive, equitable, and sustainable.

Mr. Arifeen highlighted that Bangladesh’s journey towards a comprehensive and sustainable social protection framework is being guided by five thematic clusters under the National Social Security Strategy (NSSS). Among these, the Social Insurance Cluster stands out as both ambitious and transformative, aiming to move beyond traditional safety nets toward a rights-based and contributory protection model.

He remarked that if Bangladesh succeeds in materializing this vision of social insurance, it will not only safeguard citizens against life-cycle vulnerabilities but also establish a long-term and resilient roadmap for social protection one that ensures security, dignity, and opportunity for all.

Framing the discussion ahead, Mr. Arifeen invited the panelists and participants to reflect on how institutional reforms, innovative financing, and digital transformation can help achieve this vision of a sustainable and justice-driven social protection system for Bangladesh.

Opening Remarks by Md. Abdus Samad Al Azad, Joint Secretary, Head of Social Security Unit, MoLE

Md. Abdus Samad Al Azad opened the session by emphasizing that social protection remains one of the most critical components of inclusive development in Bangladesh. He outlined three key points to frame the discussions over the course of the three-day conference.

First, he explained the purpose of the conference, noting that it is primarily focused on restarting and redesigning the existing National Social Security Strategy (NSSS), which was initially launched in 2015. The aim is not to suggest that the previous NSSS was unsustainable; rather, the intention is



to build upon past learnings and experiences to make the system more comprehensive, effective, and responsive to emerging social and economic realities.

Second, he highlighted the relevance of the current session, particularly in the context of moving toward a National Social Insurance Scheme (NSIS). The previous NSSS relied heavily on funding from general taxation and government budgets. Going forward, the redesigned approach will incorporate contributory social insurance mechanisms, which will strengthen the sustainability, coverage, and resilience of social protection in Bangladesh.

Third, he explained why the Ministry of Labour and Employment (MoLE) is taking the lead in implementing the NSIS. Bangladesh has approximately 74 million working-age individuals, representing 47% of the total labor force. Bringing even a substantial portion of this population under the umbrella of formal social protection would constitute a major milestone in ensuring social security for all.

Mr. Al Azad also emphasized the importance of the papers and presentations in this session, noting that they will cover critical aspects of social protection, including policy design, implementation challenges, and innovative approaches. He encouraged participants to actively engage with the content, contribute questions, and help draw actionable recommendations that can inform the next generation of social protection frameworks in Bangladesh.

He concluded by affirming that the conference represents an opportunity to strengthen coordination, integrate lessons learned, and collectively advance toward a more inclusive, equitable, and sustainable social protection system.



Paper 12

Reviewing the National Social Insurance Scheme (NSIS) Framework: Towards Feasible Models for Bangladesh

Dr. Mohammad Abdur Razzaque, Economist and Chairman of RAPID

The presentation offers a practical framework for implementing the National Social Insurance Scheme (NSIS), envisioned in the National Social Security Strategy (NSSS) 2015–2026, to protect Bangladesh's working population against risks including unemployment, maternity, sickness, and workplace injuries. In the context of rapid urbanization 43.6% urban population as of 2022 and a predominance of informal employment, the presentation leverages data from the 2022 Household Income and Expenditure Survey (HIES), stakeholder workshops, and international best practices to propose institutional, financial, and operational strategies for NSIS. Aligned with the conference theme "A Journey Towards an Equitable Society," it contributes to post-2026 planning for the NSSS.

The presentation begins by situating NSIS within Bangladesh's social protection landscape, highlighting gaps in coverage and the urgent need for social insurance for formal and informal workers. Despite national poverty reduction (19.2% in 2022) and declining extreme poverty (5.6% in 2022), 15.2% of the population remains vulnerable, with 7.19 million urban residents at high risk. Informal employment dominates, comprising 70% of urban jobs and 85% of rural jobs, leaving workers unprotected from economic shocks, illness, and occupational hazards. Industrialization and urban growth, particularly in the garments sector employing 4 million workers, generate economic opportunities but amplify exposure to risk. The COVID-19 pandemic underscored these vulnerabilities, pushing 24.6 million people into poverty. NSIS is designed to address these gaps, aligning with NSSS objectives and ILO social security standards.



The presentation outlines a comprehensive institutional framework for NSIS. The scheme is proposed to be regulated by the Insurance Development and Regulatory Authority (IDRA) under the Ministry of Finance, with a Central Management Committee coordinating 39 ministries, including the Ministry of Labour and Employment (MoLE) and the Ministry of Social Welfare. Implementation is envisioned at the upazila level via Social Security Management Committees, leveraging the existing Single Registry MIS (covering 2.77 crore beneficiaries) to ensure decentralized, efficient delivery. Key mechanisms include a web-based monitoring and evaluation dashboard for automated data tracking, training programs for 10,000 officials to address interoperability challenges, and structured social dialogue through tripartite forums involving government, employers, and workers. These mechanisms aim to overcome Bangladesh's historic coordination challenges and improve coverage, particularly for the informal sector.

The NSIS model proposes coverage for four core areas: unemployment, maternity, sickness and injury, and old-age pensions. Unemployment insurance provides temporary income support for both formal and informal workers, addressing an 8% urban unemployment rate. Maternity insurance targets vulnerable female workers (22% urban HCR), while sickness and injury insurance expands coverage beyond the existing garment sector pilot, and old-age pensions aim to reach 61 lakh elderly, supplementing the Universal Pension Scheme. The model emphasizes a contributory structure, with employer, employee, and government contributions, supplemented by subsidized contributions for informal workers. Digital delivery through mobile money and integration with the Dynamic Social Registry (DSR) reduce leakage and administrative inefficiencies, addressing the current exclusion of 64% of urban poor.

Financing and sustainability are central to NSIS feasibility. The presentation proposes reallocating 10% of the FY 2025–26 social protection budget (Tk. 13,600 crore) to NSIS and securing \$1 billion annually from international partners such as ILO, UNDP, and DFAT. Employer contributions, demonstrated through the garment sector pilot covering 4 million workers, further enhance sustainability. Challenges include low current safety net spending (0.4% of GDP versus a 2% global benchmark), high informal sector contribution evasion, and growing fiscal pressures amid Bangladesh's middle-income transition. Innovative solutions such as micro-insurance and digital subsidies are suggested to overcome these constraints.

The presentation identifies key implementation challenges, including informal sector integration, institutional capacity gaps, targeting errors, and low worker awareness of social insurance. Proposed solutions involve expanding the DSR and M&E dashboard for real-time, accurate targeting, scaling pilot programs (e.g., garment and construction sectors), strengthening tripartite social dialogue, and training officials to enhance operational capacity. These measures aim to ensure the scheme's inclusivity and effectiveness by 2026.

Policy recommendations and way forward focus on finalizing the NSIS roadmap by Q4 2025, subsidizing contributions for informal workers, prioritizing maternity insurance, securing international funding, and enhancing digital monitoring with gender-disaggregated data. Emphasis is placed on aligning NSIS with the NSSS's lifecycle approach to cover 7.19 million urban vulnerable workers and 61 lakh elderly, ensuring equity, efficiency, and sustainability.

In conclusion, NSIS represents a critical intervention for an inclusive and resilient Bangladesh, addressing vulnerabilities of 25.1 million workers, including 70% in the informal sector, through comprehensive insurance coverage for unemployment, maternity, sickness, and pensions.

Successful implementation requires close collaboration among the Cabinet Division, MoLE, IDRA, development partners, and employers, leveraging digital infrastructure, tripartite social dialogue, and targeted pilots. The presentation offers a robust, evidence-based blueprint, informed by HIES 2022 data, RAPID-ILO workshops, and international models, with the garment sector pilot providing a scalable approach for broader implementation. Strategic execution will ensure NSIS contributes meaningfully to Bangladesh's equitable social protection framework and middle-income aspirations.

The recommendations emphasize finalizing the NSIS roadmap by the fourth quarter of 2025, ensuring that tripartite inputs from government, employers, and workers are fully incorporated. A key focus is the inclusion of the informal sector, with subsidized contributions proposed for 7.19 million urban vulnerable workers, piloting coverage across 15 million slum dwellers by 2026 to ensure broader reach and equity.

Financial sustainability is highlighted through the reallocation of Tk. 13,600 crore from the existing budget, complemented by securing \$1 billion annually from development partners such as ILO, UNDP, and DFAT. Gender-specific interventions are prioritized, with an allocation of Tk. 2,467 crore dedicated to maternity insurance, targeting the 22% of female urban households experiencing high vulnerability.

Digitalization forms a central component of the recommendations, with plans to expand the Dynamic Social Registry (DSR) and the monitoring and evaluation dashboard to provide real-time, gender-disaggregated data by mid-2026. These measures aim to enhance transparency, improve targeting, and ensure that NSIS implementation is efficient, equitable, and responsive to the needs of Bangladesh's diverse working population.

Paper 13

Employment Injury Scheme: Evidence from Pilot

Dr. Khondaker Golam Moazzem, Research Director, CPD

The Employment Injury Scheme (EIS) represents a critical advancement in Bangladesh's social protection landscape, providing a no-fault social insurance mechanism primarily for workers in high-risk sectors, notably the ready-made garments (RMG) industry. Launched as a pilot in June 2022 under the National Social Security Strategy (NSSS), the scheme aligns with International Labour Organization (ILO) Convention No. 121, offering efficient, risk-sharing compensation for workplace injuries and fatalities.

This report draws from an interim review presented by Dr. Khondaker Golam Moazzem, Research Director at the Centre for Policy Dialogue (CPD), during a UNDP seminar on September 2, 2025, supplemented by recent updates from web sources and social media as of September 11, 2025. Key findings indicate that while the pilot phase has made moderate progress including expansion to commuting accidents in July 2024 and operations within Export Processing Zones (EPZs) in 2025 significant challenges persist regarding reporting, sustainable financing, and full compliance with ILO standards. Despite these constraints, the EIS shows potential to reduce post-injury poverty among workers, improve occupational safety practices, and lay the groundwork for national scaling by 2027.

Recommendations focus on legal reforms, digital enhancements, sectoral inclusion, and institutional strengthening to ensure equitable and sustainable implementation.

The EIS is embedded within Bangladesh's National Social Insurance Scheme (NSIS) as part of the broader NSSS. Inspired by international benchmarks such as the 2019 Berlin Declaration from Germany's Social Accident Insurance (DGUV), the pilot initially covered approximately 2.8 million workers in export-oriented RMG factories. Its core objective is to provide a no-fault, risk-sharing compensation model that ensures long-term support for permanent disabilities and fatalities while promoting occupational safety and health (OSH).

The interim evaluation, conducted by CPD in collaboration with GIZ, assesses achievements and challenges after three years, offering insights to guide national scale-up by 2027. This evaluation aligns with ongoing efforts to strengthen labor protections, especially in high-risk sectors that have historically experienced catastrophic events such as the 2013 Rana Plaza collapse.

Analytically, the EIS addresses systemic gaps in Bangladesh's labor protections. Previously, compensation for workplace injuries was dependent on employer liability under the Bangladesh Labour Act (BLA), often resulting in disputes and inadequate payouts. By shifting to a no-fault model, the scheme promotes preventive OSH measures and reduces legal conflicts. However, the initial RMG focus highlights sectoral limitations, leaving high-risk informal workers largely excluded, which raises concerns about equity. The scheme has demonstrated adaptability through incremental expansions, such as including commuting accidents in July 2024 and extending coverage to EPZs and the leather sector in 2025. While these steps indicate progress, reliance on voluntary brand contributions for funding remains a vulnerability.

Benchmarking the EIS against countries such as Thailand, Cambodia, Malaysia, India, and the Philippines reveals key lessons. Most of these countries operate under



specific laws mandating employment injury insurance (EII), with centralized institutional structures and boards managing medical and legal appeals. Coverage generally focuses on formal workers but some extend to informal or seasonal employees. Eligible beneficiaries typically include injured workers and dependents in the case of fatalities, with benefits encompassing medical care, pensions, funeral grants, and rehabilitation.

Registration in these countries is often mandatory and digitized, with employers legally required to report incidents within defined timelines. Medical assessment is typically managed by certified boards, while benefit payments are made directly to workers to ensure transparency. Funding relies predominantly on employer contributions, often tied to wages, with penalties for non-compliance.

Analytically, Bangladesh's EIS mirrors aspects of these international models but lags in institutional maturity. For instance, India's enforcement measures, including penalties for non-participation, could inform future BLA amendments. Digitized registration models in Thailand and Malaysia highlight opportunities for streamlining reporting in Bangladesh, where the current event-driven approach can lead to under-coverage. While the voluntary brand-based funding mechanism has mobilized resources, it is susceptible to market fluctuations, contrasting with more stable wage-based systems abroad. Despite these limitations, Bangladesh's EIS aligns with ILO benefit standards, offering wage-based pensions of 40–60% for permanent disability or death, though gaps remain, particularly for occupational diseases and informal sector workers.

The governance of the EIS features a tripartite oversight committee responsible for policy guidance, a core EIS institution managing operational tasks, and a Central Fund handling finance. Funding comes from voluntary brand contributions, supported by international partners such as the ILO and GIZ.

While the structure facilitates collaboration between government, employers, and workers, it lacks a formal legal mandate for national scale, leaving potential risks of fragmentation. Tripartite consultations in July 2025 advanced governance designs, but reliance on external funding poses challenges to sovereignty. Comparatively, centralized institutional models in other countries suggest the need for regional offices to support national scaling.

The Central Fund manages long-term payouts, with initial pilot funding topping up benefits to ILO standards. Estimated costs include 0.15% of wages, approximately USD 8.99 million for benefits and USD 0.9 million for institutional operations. Brand contributions have expanded from seven initial supporters to over 80, mostly from EU-based companies, contributing 0.019% of sourcing value, managed and audited by the ILO.

The model's innovation lies in leveraging brand contributions to fund pilot activities, increasing transparency and ownership. However, the reliance on voluntary contributions raises sustainability concerns, particularly for sectors beyond RMG. Analytical projections suggest that as the scheme scales to EPZs and other industries, costs may increase by 20–30%. Transitioning to mandatory employer contributions, as seen in India, could enhance financial stability post-2027.

Coverage is currently limited to RMG workers for workplace accidents, including permanent and temporary employees, with dependents eligible in the event of fatalities. Event-driven implementation means no formal registration is required, which reduces administrative burden but risks under-coverage.

The inclusion of commuting accidents in July 2024 expanded protection for a key vulnerability, though other occupational risks, such as stress-related or natural deaths, remain excluded. This limitation could inadvertently encourage moral hazard, with employers underinvesting in preventive OSH measures. Interest from the leather and footwear sectors demonstrates the scheme's adaptability, but informal worker inclusion remains a major challenge, leaving a significant proportion of the workforce unprotected.

Applications are submitted via factories to the Central Fund/EIS, requiring identification and certification documents. The approval process involves multiple layers: factory associations, the Central Fund, and the EIS Program Support Unit, with direct benefit transfers to claimants or guardians. Processing times range from 30–60 days, with delays often occurring at the factory level.

Digital reporting via LIMA, under DIFE supervision, has been implemented, supplemented with tutorials. Nevertheless, underreporting is widespread due to fear of retaliation, misclassification of incidents, and low awareness. Analytical evidence suggests that third-party audits and mobile-based reporting apps could reduce delays and underreporting by up to 50%.

Employers are responsible for initial medical care, with DIFE providing assessment according to BLA Schedule 1. Treatment occurs in nearby hospitals, with costs largely covered, but rehabilitation provisions remain inadequate. Capacity is limited, with only two trained DIFE doctors and outdated schedules excluding internal injuries and occupational diseases. Ongoing ILO/GIZ initiatives aim to train 100 staff and update assessment protocols.

Analytically, these capacity gaps compromise equity and risk under-compensation, particularly for complex or chronic injuries. Comparisons with regional peers highlight the need for integrated rehabilitation and updated assessment frameworks.

Current benefits include lump-sum payments of Tk. 2 lakh, supplemented by brand top-ups, with monthly pensions for death and disability ranging from 40–60% of wages. Benefits are distributed via SMS notifications and direct bank transfers. While these payouts provide a basic safety net, they remain insufficient to cover living costs, particularly amid inflation. Early evidence suggests 20–30% of eligible beneficiaries under-claim benefits due to low awareness or reporting barriers.

Key challenges include underreporting, delays in claims processing, incomplete verification, and data inaccuracies. Recent institutional workshops have focused on strategies for nationalization by 2027.

Analytical recommendations include legal reforms to mandate EIS participation, enforce digital reporting, and introduce penalties for non-compliance. Institutional reforms should establish a centralized EIS PSU under MoLE with a dedicated medical division and robust database.

Operational enhancements include mandatory worker registration, regular audits, inclusion of occupational diseases, and attendance allowances. Expansion should prioritize low-cost, high-risk sectors, supported by proactive government engagement to ensure nationwide coverage.

Broader impacts of these reforms include potential reductions in workforce turnover in the RMG sector by 15–20%, enhanced occupational safety, and improved financial security for workers. Full brand participation, combined with strong political will and international collaboration, is essential to ensure equity, efficiency, and sustainability of the scheme by 2027.

The EIS pilot demonstrates significant resilience and promise, providing a no-fault, risk-sharing model that aligns with global standards. However, critical reforms in legal frameworks, institutional capacity, operational mechanisms, and financing are necessary to scale the scheme nationally. With concerted government action, stakeholder engagement, and international support, Bangladesh has the opportunity to establish a comprehensive employment injury protection system that safeguards millions of workers and sets a benchmark for middle-income countries by 2027.

Paper 14

Maternity Protection and Childcare System in Bangladesh

Taslima Yeasmin, Associate Professor, Department of Law, University of Dhaka

Maternity protection in Bangladesh reflects both progress and persistent gaps, particularly in cash benefits for working women. As highlighted in the presentation by Taslima Yasmin on September 2, 2025, under ILO Bangladesh's auspices, the country exceeds some international benchmarks, offering 16 weeks of fully paid maternity leave. Despite this, critical shortcomings remain. Coverage is limited to formal sectors, largely excluding informal workers who comprise over 80% of female labor. Eligibility restrictions, such as limiting benefits to women with fewer than two surviving children or requiring six months of prior employment, further constrain access.

Analytically, these gaps perpetuate gender inequities and economic vulnerability. Without inclusive cash benefits, maternity leave may exacerbate income loss, particularly among low-wage workers in the RMG sector and other informal jobs. Recent initiatives, including a July 2025 maternity insurance roadmap workshop and the creation of a Social Security Unit (SSU) within the Ministry of Labour and Employment (MoLE), signal progress toward integrating maternity protection into the National Social Insurance Scheme (NSIS). Proposals to extend leave duration to 120 days and ongoing factory-level trainings indicate momentum, yet legal, financial, and implementation hurdles persist. Inclusive reforms could reduce maternal poverty and enhance female labor participation by 10–15%, according to regional benchmarks.

The PowerPoint, titled "Maternity Protection and Childcare Systems in Bangladesh: Key Gaps in Cash Benefits", was presented by Dr. Taslima Yasmin, Associate Professor at the Department of Law, University of Dhaka, and affiliated with ILO Bangladesh. It covers international standards, national legal frameworks, cash benefit gaps, eligibility restrictions, and financing mechanisms. The 10-page presentation emphasizes the urgency of aligning Bangladesh's maternity protection system with ILO norms to advance decent work and social justice.

Timing is particularly relevant amid ongoing tripartite dialogues and ILO-supported initiatives, including the February 2025 Tripartite Committee meeting. The focus on cash benefits addresses a fundamental vulnerability: insufficient financial support during maternity leave can exacerbate poverty, especially in low-wage sectors like RMG.



Maternity protection is guided by key ILO instruments:

- C 102 (Social Security – Minimum Standards, 1952): Establishes minimum maternity benefits, including cash payments for the duration of leave.
- C 183 (Maternity Protection, 2000): Mandates at least 14 weeks of leave with cash benefits at two-thirds of prior earnings, funded via social insurance or public funds.
- R 191 (Recommendation on Maternity Protection, 2000): Suggests extensions up to 18 weeks and additional protections, such as breastfeeding facilities.

These standards aim to ensure non-discriminatory, health-focused protections and promote social justice. Analytically, while Bangladesh exceeds the minimum leave duration, it has not ratified C 183, limiting enforcement and international accountability. Regional trainings (June 2025) underscore Bangladesh's role in building capacity for maternity protection, yet gaps in coverage particularly in informal sectors mirror global challenges highlighted by WHO and ILO indicators. Expanding paternity leave could further improve gender equity and female workforce retention, with comparative studies suggesting up to a 20% increase.

The framework encompasses five interrelated elements:

- Maternity Leave: Paid time off surrounding childbirth.
- Cash and Medical Benefits: Financial support and healthcare coverage.
- Health Protection at the Workplace: Safeguards against occupational hazards.
- Employment Protection and Non-Discrimination: Ensuring job security and equitable treatment.
- Breastfeeding Arrangements: Facilities to support nursing mothers.

Bangladesh performs well in leave duration but falls short in workplace health protections, breastfeeding facilities, and coverage of informal workers. Programs like Better Work Bangladesh ensure maternity standards in RMG factories, offering paid leave and support, yet reach remains limited. Inclusive expansion could yield macroeconomic gains, with ILO estimates indicating a potential 1-2% GDP boost from comprehensive maternity protections.

Bangladesh Labour Act 2006 (Chapter IV, Sections 45–50): Governs maternity leave and payments. Analytically, the focus on formal sectors creates a dual labor market, marginalizing informal workers. Despite offering 16 weeks of full pay, current legislation fails to align fully with C 183's inclusive scope, perpetuating maternal poverty among domestic and informal workers. The 2025 establishment of the SSU within MoLE aims to coordinate reforms and integrate maternity benefits into NSIS, but political transitions and implementation bottlenecks slow progress.

C 183 mandates at least two-thirds of prior earnings during leave, while C 102 supports full-duration payments. Bangladesh provides 16 weeks at 100% pay, exceeding ILO minima. Analytically, however, the employer-funded model imposes financial burdens on small businesses, discouraging hiring of women and contributing to discriminatory practices. Shifting toward social insurance, as explored in the July 2025 roadmap workshop, could potentially cover 5–10 million women. Inflation-adjusted calculations reveal that benefits may fall short of actual living costs, underscoring the need for periodic indexation.

C 183 envisions protection for all employed women, including those in informal and atypical work arrangements. In contrast, Bangladesh's BLA limits coverage to organized sectors, excluding

roughly 85% of female workers. Analytical evidence highlights that this gap perpetuates cycles of poverty and undermines SDG 5 (gender equality) and SDG 8 (decent work). Pilot initiatives like RMG factory trainings (August 2025) target formal sectors, but non-contributory programs are needed to extend protections to informal workers.

C 183 requires only proof of expected birth date. The BLA, however, mandates six months' prior employment and excludes women with two or more surviving children. These criteria restrict access, particularly for multiparous or short-tenure workers, reducing uptake by 30–40% in formal RMG employment. Aligning eligibility with international standards could enhance equity and support fertility planning in line with demographic priorities.

Under C 183, maternity benefits are funded via social insurance or public funds, not individual employer liability. In Bangladesh, employers bear full financial responsibility, creating disincentives to hire women and contributing to a 30% gender wage gap. Informal workers remain entirely unprotected. Analytically, integrating maternity benefits into NSIS could pool risks, reduce costs by 20–30%, and improve equity. Public funding for informal sector coverage may require 0.5–1% of GDP but would yield long-term returns through enhanced maternal health, productivity, and workforce participation.

Recommendations emphasize:

- Conducting a contextual analysis and feasibility study for maternity insurance.
- Holding tripartite dialogues to design a roadmap covering both formal and informal workers.
- Undertaking a legal review to align frameworks with social insurance principles.
- Implementing non-contributory social assistance programs for informal workers.

Analytically, integration with the SSU could accelerate NSIS implementation, potentially covering up to 50% of working women by 2030. Public funding for informal sectors is essential for equitable outcomes, with models from India and Thailand offering viable blueprints. Political commitment and fiscal planning remain critical determinants for success, with the potential to position Bangladesh as a regional leader in maternal social protection.

Bangladesh demonstrates partial progress in maternity protection, exceeding ILO minimums in leave duration but constrained by limited coverage, eligibility restrictions, and employer-funded models. Inclusive reforms through NSIS integration, social insurance mechanisms, and targeted support for informal workers can reduce maternal poverty, enhance female labor participation, and advance gender equity. Urgent legal, financial, and operational reforms, coupled with strong tripartite collaboration, are needed to transform maternity protection into a sustainable, nationwide system.

Paper 15

Extending Social Protection for Bangladeshi Migrant Workers in Home and Abroad

Rahnuma Salam Khan, National Program Manager, ILO

The presentation titled “Extending Social Protections for Bangladeshi Migrant Workers in Home and Abroad” was jointly delivered by Rahnuma Salam Khan, Programme Manager at the ILO, and Fazley Elahi Mahmud, Social Protection Specialist, on September 2, 2025. It addressed one of Bangladesh’s most pressing issues—ensuring comprehensive and equitable social protection for migrant workers who form the backbone of the country’s economy through their remittance contributions. The discussion situated Bangladesh within global migration trends, examined reforms in destination countries—particularly the Gulf Cooperation Council (GCC)—and evaluated the current schemes available to Bangladeshi migrants, both abroad and upon return. The presentation underlined that while initiatives such as the Probashi Kormi Bima (2019) and the Universal Pension Scheme (2023) show promise, their impact remains limited due to low uptake and structural constraints. For instance, in 2024, despite 4,813 repatriations of deceased migrant workers, only 1,015 death claims were successfully processed and paid under existing insurance mechanisms.

Globally, migration is a defining feature of contemporary labor markets. Drawing on the ILO Global Estimates on International Migrant Workers 2024, the presenters highlighted that 167.7 million people in the global labor force were migrants in 2022; representing 4.7 percent of the world’s 3.6 billion workers. Of these, 155.6 million were employed while 12.1 million remained unemployed. Migration is heavily gendered: 61.3 percent of migrant workers are men (102.7 million) and 38.7 percent are women (64.9 million). Sectoral distribution shows that 68.4 percent of migrant workers are in services, though women are disproportionately concentrated there (80.7 percent) compared to men (60.8 percent). Regionally, Northern America (22.6 percent), Europe (23.3 percent), and the Arab States (13.5 percent) account for the largest shares of migrant labor.

Placing Bangladesh within this context, Bureau of Manpower, Employment and Training (BMET) data from 2004–2024 was used to show that the country has experienced sharp growth in overseas employment. Outbound migration peaked at 1.3 million in 2024 after recovering from the pandemic-induced dip in



2020. Remittances surged from about USD 3.5 billion in 2004 to nearly USD 22 billion in 2022, before declining slightly in 2023–2024. While these flows constitute around 10 percent of Bangladesh's GDP, they remain vulnerable to global economic fluctuations and destination country policies. This underscores the urgency of building robust social protection systems for migrant workers to cushion against shocks, ensure income security, and facilitate reintegration upon return.

The presentation framed social protection through the lens of a life-cycle approach, drawing from ESCAP's model. It emphasized that protections are not confined to a single stage but should span across childhood, working age, and old age, with disability provisions cutting across all stages. For migrants, this approach is particularly critical as they often fall through protection gaps during overseas employment, leaving them vulnerable to work-related injuries, premature returns, or inadequate retirement support. The speakers argued that integrating migrants into Bangladesh's National Social Security Strategy (NSSS) would help address these gaps, while bilateral agreements could ensure portability of benefits across borders.

The rationale for extending social protection to migrants was firmly grounded in international law and development frameworks. Citing the Universal Declaration of Human Rights (Article 22), ILO Convention 102, and Sustainable Development Goals (especially SDGs 1.3 and 3.8), the presentation noted that access to social protection is a fundamental right. Moreover, it plays a stabilizing role during economic contingencies and enhances the overall sustainability of social protection systems by expanding the contributory base. In Bangladesh's case, where 4,813 migrants died abroad in 2024 but only 21 percent of families accessed death benefits, strengthening protections is not just a rights issue but also an economic imperative. Properly designed schemes can increase remittance flows, stabilize household incomes, and reduce inequality.

Turning to reforms in destination countries, the presenters provided a detailed account of GCC systems, where a dual structure persists between nationals and migrant workers. For decades, migrants were excluded from full social protection, but a "wind of change" is now visible. Examples include the UAE's recent unemployment benefits and Oman's 2023 introduction of universal social protection measures covering sickness and maternity. While these reforms are not specifically migrant-driven, they create opportunities for advocacy and bilateral negotiations. Migrants, who constitute nearly 80 percent of the GCC labor force, could benefit significantly if Bangladesh leverages its diplomatic and labor-exporting power to secure portability and access.

The ILO's strategy for extending protection in destination countries was explained through four pillars: strengthening legal provisions through ratification of conventions, negotiating bilateral or multilateral agreements, adopting unilateral measures such as pre-departure entitlements, and ensuring portability of acquired rights. For Bangladesh, the weakest link remains bilateral agreements. Although there have been some memoranda of understanding, they lack enforceable clauses on social protection portability. Expanding these agreements could help migrant workers reclaim lost contributions, such as forfeited insurance premiums, and improve their economic security abroad.

The presentation also turned attention to the situation of returnee migrant workers in Bangladesh. Several schemes were highlighted, including the Probashi Kormi Bima launched in 2019, which provides death benefits of BDT 1,000,000, disability support ranging from 15–90 percent, and early return compensation of BDT 50,000, financed through a BDT 1,000 worker-paid premium. Other initiatives include the Wage Earners' Welfare Board (WEWB) offering education stipends and

grants, the Universal Pension Scheme with a Probash package, and general cash or food transfers under the NSSS. Despite this framework, uptake remains alarmingly low. In 2024, of the 4,813 repatriated deaths, only 1,015 claims were processed. Similarly, only 398 claims were made for early return and 384 for disability, indicating systemic barriers related to awareness, bureaucracy, and accessibility.

To address these shortcomings, the ILO's strategy for return migrants emphasized enhancing mandatory insurance coverage, introducing health benefits under the Probash Kormi Bima, and ensuring that vulnerable groups, especially women, are included within the NSSS. Policy attention was directed toward renewal systems, allowing coverage to extend over longer contracts, and linking reintegration support to sustainable livelihood options. This approach, if pursued, could reduce poverty risks among returnees and enable their reintegration into the national economy.

The final section of the presentation laid out recommendations for reform. It called for strengthening the Probashi Kormi Bima through better pre-departure orientations, digitalized claims processes, actuarial assessments, and stronger connections with GCC protection systems. The expansion of WEWB services was recommended, including illness grants, relaxed GPA requirements for stipends, and more comprehensive educational support for migrants' children. The Universal Pension Scheme requires greater awareness campaigns and tailored provisions for migrant workers, such as health coverage and transition support. Most importantly, the integration of these migrant-focused schemes into the NSSS was stressed, recognizing migrants and their families as particularly vulnerable groups who deserve prioritization.

The analysis underscored that digitalization and simplification of claims processes could potentially triple uptake, while government co-contributions would align with international standards and strengthen scheme sustainability. Integrating migrant workers into universal and contributory schemes not only fulfills international obligations but also enhances Bangladesh's economic resilience. If successfully implemented, these reforms could increase the contribution of migrants to GDP by 5–10 percent, while reducing their vulnerability at home and abroad.

Moderator: Aminul Arifeen, Program Manager, SSPS Programme, UNDP

The speaker highlighted several critical areas for understanding and improving the socio-economic impact of labor migration:

Mapping the Cycle of Deprivations Across Countries

It is essential to systematically map how migrants experience and navigate cycles of deprivation in different countries. This involves not only examining their economic and social vulnerabilities but also reviewing the relevant laws, regulations, and policies in host countries that affect migrant rights, social protection coverage, and access to services. Such mapping can help identify structural gaps and inform evidence-based policy interventions.

Patterns of Return Among Injured Migrant Workers

A significant concern is the return of migrant workers who have suffered work-related injuries or illnesses. Understanding the frequency, types of injuries, and reintegration challenges faced by these workers is critical. Detailed profiling can help governments and agencies design rehabilitation, health, and livelihood programs that ensure these workers are supported upon return.

Skills Profiling of Returning Unemployed Migrant Workers

Many migrants return due to unemployment, often bringing with them a set of new skills acquired abroad. Conducting a systematic skills profiling exercise can help determine whether these skills can be repurposed for productive employment in domestic labor markets. Such initiatives can transform migration experiences into long-term economic gains for the individual and the country.

Promoting Productive Use of Remittances

Evidence from IFAD's pilot models indicates that remittances are frequently used for consumption or debt repayment, which, while necessary, does not build productive capacity. Investing in skills development, small business creation, or vocational training can reduce dependency and enable returning migrants to leverage their experience for sustainable livelihoods. This approach transforms remittances into a tool for long-term economic empowerment rather than short-term survival.

Economic Cost of Labor Outflow and Recruitment Practices

When a large number of workers say 100,000 individuals emigrate, there is a measurable impact on the national economy, including lost productivity and potential fiscal implications. Addressing this requires not only managing the return and reintegration of migrants but also focusing on the upstream processes, such as recruitment agencies, labor intermediaries, and the governance of labor contracts abroad. By improving these systems, the country can reduce exploitative practices, maximize economic benefits, and ensure that migration contributes positively to national development.

Paper 16

Towards an Unemployment Insurance Scheme in Bangladesh: A Roadmap

Farjana Reza, National Program Officer, Social Protection, ILO

The presentation titled "Towards an Unemployment Insurance Scheme in Bangladesh: A Draft Roadmap" was delivered by Farjana Reza, National Program Officer for Social Protection at ILO Dhaka, during the National Conference on Social Protection on 24–25 September 2024. It outlined a structured pathway for establishing an Unemployment Insurance (UI) system within the framework of Bangladesh's National Social Security Strategy (NSSS), emphasizing both immediate and long-term reforms.

The presentation began by situating unemployment protection within the framework of international labour standards. Key conventions and recommendations from the International Labour Organization (ILO) formed the backbone of the proposed roadmap. These include the Social Security (Minimum Standards) Convention, 1952 (C.102), the Employment Promotion and Protection against Unemployment Convention, 1988 (C.168), the Employment Promotion and Protection against Unemployment Recommendation, 1988 (R.176), and the Social Protection Floors Recommendation, 2012 (R.202). Together, they provide a comprehensive framework that balances economic growth with protection against unemployment, promotes employability, and integrates

benefits with Active Labour Market Policies (ALMPs). Although Bangladesh has not ratified either C.102 or C.168, the principles embedded in R.202 have already informed the design of the NSSS.

The discussion on Convention No. 168 (1988) was particularly relevant, as it builds on debates dating back to 1972 and emphasizes unemployment protection as part of a broader employment promotion agenda. It stresses that economic growth itself is a cure for unemployment, but that social protection should enhance employability through flexible labour market responses, diversified employment opportunities (such as self-employment, small undertakings, and cooperatives), and coordinated employment assistance. The Convention also underlines the need for a system of protection that goes beyond passive income support to integrate proactive measures that facilitate re-entry into employment.

Against this backdrop, the presentation clarified the objectives of an unemployment protection system. These include providing income security to workers and their families in cases of job loss, ensuring that living standards are not severely compromised, and promoting pathways back into employment. The system is designed to maintain household stability during unemployment spells while fostering labour market responsiveness. By linking UI with ALMPs, such a scheme can balance immediate relief with long-term productivity gains. In Bangladesh's context, this would be particularly useful in managing the volatility of sectors such as the ready-made garment (RMG) industry, where large-scale layoffs have historically occurred during global economic shocks.

The scope of contingencies covered under international standards was also reviewed. According to C.102 (Art. 20), unemployment protection applies when individuals capable of working are unable to secure suitable employment. C.168 (Art. 10) expands this definition to include full unemployment, partial unemployment due to reduced working hours, and coverage for part-time workers seeking full-time work. This broader scope is particularly relevant for Bangladesh as its labour market undergoes shifts towards informal and gig-based employment.

The NSSS context was then examined. Bangladesh's NSSS, launched in 2015, represents a bold government initiative to extend protection across the lifecycle. The NSSS Action Plan II (2021–2026) prioritizes the introduction of unemployment insurance for the working-age population. While the strategy provides a strong policy foundation, implementation progress has been limited. By mid-2025, only modest advancements had been achieved, despite the urgent need to address vulnerabilities in a labour force where nearly 85 percent of workers remain in the informal economy. The establishment of a Social Security Unit (SSU) within the Ministry of Labour and Employment (MoLE) in August 2025 was highlighted as a significant step forward, providing institutional anchoring for the development of UI.



The purpose of the roadmap was clearly stated: to assess the current situation, identify the necessary prerequisites for a functional UI system, and define a time-bound sequence of actions. This roadmap builds on the 2022 ILO feasibility study, which laid the technical foundation for design and implementation, though further contextual updates are needed in light of recent political and economic transitions.

- Central to the presentation was a detailed discussion of the 10 prerequisites for designing and implementing unemployment insurance in Bangladesh. These include:
- Coverage design, starting with the formal sector particularly the RMG industry before gradual expansion to the informal workforce.
- Contributory mechanisms and eligibility, based on a solidarity model of shared contributions between employers and workers, with government subsidies for vulnerable groups.
- Benefit design, including the level, duration, and waiting period of benefits, informed by actuarial assessments and international best practices.
- Legal basis, requiring the establishment of an efficient NSIS framework and new legislation for parliamentary approval.
- Fund management protocols, ensuring transparent collection and investment of contributions, supported by fiscal analyses of existing funds such as the Central Fund and the Bangladesh Labour Welfare Foundation.
- Integration with ALMPs, already outlined in the 8th Five-Year Plan and national jobs strategy, with further assessments planned.
- Employment database development, with MoLE assessments in 2024 and systematic data generation in 2025.
- Institutional and operational frameworks, requiring MoLE to assess and design structures capable of managing the scheme effectively.
- Tripartite social dialogue, supported by ILO, to ensure consensus and shared ownership of the scheme.
- Capacity building, including both technical training for stakeholders and awareness-raising campaigns for workers and employers.

The presentation noted that much of the groundwork is planned for 2024, with 2025 positioned as the year for piloting and institutionalizing key mechanisms. The gradual rollout is expected to align with the government's ambition to establish a comprehensive unemployment insurance system by 2027, as outlined in interim government plans.

Analytical insights provided in the discussion underscored the urgency of advancing this agenda. With unemployment rates officially around 4.5 percent (BBS data) but underemployment affecting more than 20 percent of the workforce, unemployment insurance could stabilize household incomes and reduce poverty by 5-10 percent among formal sector workers, based on regional models. However, several risks remain. Funding shortfalls, data deficiencies due to suspended labour force surveys in September 2025, and institutional bottlenecks could delay implementation. Nonetheless, recent collaborations such as the RAPID-ILO project (May–November 2025) and continued international support from ILO, UNDP, and development partners are creating momentum.

The presentation concluded that unemployment insurance in Bangladesh is both necessary and achievable. A phased approach beginning with the formal sector, anchored in ILO standards and integrated with broader social protection reforms, provides a realistic pathway. Accelerated tripartite dialogues, strengthened legal and institutional frameworks, and comprehensive actuarial studies were identified as critical next steps to ensure fiscal sustainability and effective delivery.

Questions & Reflections

- How is the government planning to design and implement urban social protection schemes given the challenges of floating populations, mobile workers, and lack of permanent addresses? What targeting mechanisms will be used, and can mobile data be leveraged despite multiple SIM cards or changing addresses?
- With social allowances needing adjustment to keep pace with inflation, how will the government finance the increasing cost of allowances, especially amid declining purchasing power and shrinking resources?
- What strategies are in place to build trust between citizens and government-managed insurance schemes, considering the low uptake of the National Pension Scheme?
- Is there any plan or policy for crop insurance in Bangladesh, particularly for smallholder farmers, and what are the government's considerations for its implementation?
- What is the Ministry of Labour and Employment's plan for a comprehensive Labour Management Information System, given that robust data is essential for implementing social protection schemes?
- What lessons from the EU-supported unemployment benefit programme for export-oriented industries can be applied to future unemployment insurance schemes?
- Bangladesh has not yet piloted a formal unemployment insurance scheme despite implementing many social protection programmes. What are the key barriers, such as resistance from industry owners or other structural challenges?

- ✚ Does the Government of Bangladesh plan to establish a dynamic labour database within the revised Labour Law to support employment insurance and other labour-related social protection programmes?
- ✚ To what extent can the ILO ensure protection of migrant workers' rights abroad and hold host governments accountable? Are there specific country cases where ILO interventions successfully safeguarded workers' rights?
- ✚ Will the National Social Insurance Scheme (NSIS) be linked with the Dynamic Social Registry (DSR)? How will employers participate in contributory NSIS, and will this be reflected in Bangladesh Labour Law?
- ✚ Can the insurance model by Gonoshasthaya Kendra, which provides health services to garment and leather sector workers, serve as a practical example of social insurance in Bangladesh?
- ✚ Bangladesh's first formal unemployment benefit programme, supported by the EU and German Government in 2020, was a landmark initiative. It provided temporary cash support to workers in the RMG and leather sectors affected by COVID-19, giving 3,000 Taka per month for three months.

From this programme, we learned a lot. Targeting and data management are critical we need a strong MIS and a centralized registry to reach mobile and informal workers. Sustainable funding is also key; cash alone is not enough, so we need scalable models involving government, employers, and donors. Strengthening the capacity of MoLE, aligning with the National Social Security Strategy, and ensuring coordination with stakeholders are equally important.

This programme has given us a practical foundation to design a nationwide unemployment insurance scheme that can protect workers in future crises.

- ✚ There are 3 million Euro in the national budget for this programme on unemployment, this is social insurance not insurance.



Remarks by the Discussants

Dr. Mohammad Abdur Razzaque, Economist and Chairman of RAPID

Dr. Razzaque began by acknowledging and appreciating the long-standing contributions of development partners, particularly the European Union and GIZ, in supporting Bangladesh's vision for a comprehensive social protection system. He emphasized that their technical and financial support has been instrumental in turning the vision of inclusive social protection into reality.

Addressing the question of urban poverty reduction and strategy design, he noted that identification of beneficiaries remains a key challenge, particularly among floating populations. However, he highlighted that certain mechanisms have worked well in other contexts and could be adapted for urban areas. For instance:

- ✓ **Self-reporting schemes:** Programs such as OMS allow beneficiaries to volunteer themselves. Similarly, rural initiatives like EGPP rely on self-identification, which could potentially be adapted for urban populations.
- ✓ **Older adults and underrepresented groups:** Dr. Razzaque noted that older urban residents are often underreported, citing that only about 20% of Old Age Allowance (OAA) beneficiaries are from urban areas. This demonstrates gaps in outreach and data coverage.

He stressed that data management remains a persistent challenge, pointing out that past initiatives, such as the National Household Database (NHD), were incomplete. To address this, he recommended supplementary and complementary measures to ensure accurate targeting, including improved verification mechanisms and periodic data updates.



On the issue of trust and accountability, Dr. Razzaque argued that joint-contribution schemes require strong accountability mechanisms. Effective dialogue platforms involving tripartite stakeholders' workers, government, and employers are already in place, and expanding these would enhance transparency and participation.

He further emphasized that progress in specific areas, such as unemployment benefits, Employment Injury Schemes (EIS), or maternity support, can have positive spillover effects on broader social protection outcomes.

Regarding fiscal considerations, Dr. Razzaque noted that Bangladesh's fiscal space for social protection remains limited. However, he stressed that social protection spending is among the most popular and visible forms of government investment, as citizens appreciate programs that directly support vulnerable populations. Historically, low spending has been linked to weak political and democratic accountability, rather than lack of need or priority.

Finally, he underscored the importance of addressing structural inequalities, which perpetuate disadvantage across generations. Dr. Razzaque argued that a more effective fiscal system would facilitate higher and more equitable social protection spending, enabling Bangladesh to tackle intergenerational inequities and build a more inclusive society.

Dr. Khondaker Golam Moazzem, Research Director, CPD

Dr. Moazzem began by emphasizing the primary responsibilities of employers in ensuring workplace welfare. He noted that assigning blame to workers for workplace-related issues is inappropriate and counterproductive, as the onus of compliance and worker protection fundamentally lies with the employer.

Regarding schemes of Gono Shasthay Kendra (GSK), Dr. Moazzem highlighted that whether such programs qualify as social protection depends on their design, coverage, and adequacy of benefits. True social protection should provide continuous support throughout the worker's active employment period, with benefits structured to meet a defined level of security. In contrast, one-off lump-sum payments cannot be considered comprehensive social protection; at best, they are supplementary benefits.

On the topic of data management, he noted that major employers' associations, such as BGMEA and BKMEA, maintain



their own worker datasets. However, these datasets are often outdated and inconsistently updated, which limits their effectiveness for policy and programme implementation. Dr. Moazzem stressed that data management should not be left solely to employers; rather, it requires the involvement of relevant stakeholders, including government authorities, labor representatives, and civil society, ideally coordinated through tripartite committees. Such an approach would ensure that datasets are accurate, updated regularly, and can effectively inform social protection policies, including the Dynamic Social Registry (DSR).

Rahnuma Salam Khan, National Program Manager, ILO

Ms. Rahnuma Salam Khan highlighted that a significant transformation is underway in global labour migration governance, and the ILO continues to play a pivotal role in shaping these changes. She emphasized that while Bangladesh has established several bilateral agreements for the exchange and protection of migrant workers, the country has yet to introduce multilateral frameworks. The adoption of such agreements, she noted, would allow Bangladesh to engage more effectively at the policy and implementation level, ensuring stronger protection mechanisms for its migrant workforce abroad.

Citing global examples, Ms. Khan referred to the notable labour reforms in Qatar, which were largely a result of sustained advocacy and complaints raised at the International Labour Conference (ILC). These reforms, she explained, demonstrate the tangible impact of collective action and international labour diplomacy led by ILO and its partners.

Ms. Khan reiterated that the ILO's approach remains tripartite in nature working collaboratively with governments, employers, and workers' representatives. She further mentioned that while ILO's presence in the Gulf Cooperation Council (GCC) countries has historically been limited, recent developments mark an important shift. The ILO has launched a new regional initiative focusing on the GCC, aimed at strengthening cooperation, building awareness, and improving protection mechanisms for migrant workers.

Saad Gilani, Technical Adviser, ILO, Dhaka, Bangladesh

Mr. Saad Gilani began by sharing several key updates from the ILO's recent engagements with the Government of Bangladesh. He noted that one of the most significant developments is the strong policy recommendation made by the Adviser to the Ministry of Planning, emphasizing that the



future of social protection in Bangladesh must be universal. He underscored that there can no longer be excuses for exclusionary systems, and that the upcoming revision of the National Social Security Strategy (NSSS) must decisively shift toward universal social protection coverage.

He clarified a common misconception surrounding universality universal social protection does not require a perfect or complete database at the outset. Instead, databases can be progressively built as the universal system evolves. Drawing from Bangladesh's own experience, he mentioned that the Employment Injury Scheme (EIS) implemented over the past three years has demonstrated that the country possesses sufficient institutional capacity to design and manage contributory, scalable protection mechanisms.

Mr. Gilani highlighted the important strides made by the Ministry of Labour and Employment (MoLE) in recent years. The ministry is currently managing multiple contributory initiatives, such as the Bangladesh Labour Welfare Fund and the Central Fund, both of which offer valuable lessons for operationalizing a National Social Insurance Scheme (NSIS). He noted that while institutional readiness had been a concern four years ago, MoLE is now fully prepared to take on the leadership role for NSIS implementation.

He expressed optimism that a unified and comprehensive social security institution for workers could soon become a reality bringing together fragmented databases and programmes under a single umbrella system. Such an institution, he stressed, should be anchored within the next generation of the NSSS, ensuring policy coherence and administrative efficiency.

Finally, Mr. Gilani emphasized that the inclusion of both workers and employers is a fundamental requirement for success. Encouragingly, employers have already demonstrated a strong commitment to the process, signaling a shared understanding that a well-functioning social protection system is not only a moral obligation but also a foundation for a stable, productive, and resilient labour market.



Closing Remarks by Md. Abdus Samad Al Azad, Joint Secretary, Head of Social Security Unit, MoLE

Mr. Md. Abdus Samad Al Azad concluded the session by reflecting on the progress, challenges, and future direction of social protection initiatives under the Ministry of Labour and Employment.

He began by outlining three major strengths of MoLE's ongoing initiatives. The Bangladesh Labour Welfare Fund and the Central Fund, both well-structured mechanisms, primarily support workers in export-oriented sectors such as RMG and leather industries. The Social Protection Programme for Unemployed and Vulnerable Workers (SPPUVW), supported by the European Union, was introduced during the COVID-19 pandemic to assist unemployed workers. Drawing lessons from this initiative, MoLE has now launched the Unemployed Workers Protection Programme, recently updated through a revised policy, which is currently under active implementation.

He also highlighted the progress made under the Employment Injury Scheme (EIS), calling it the most effective social insurance programme currently operating in Bangladesh. However, he acknowledged that the ministry still faces institutional and legislative challenges. A key priority, he stressed, is to ensure that the next generation of the National Social Security Strategy (NSSS) incorporates a dedicated institutional mechanism for social insurance an approach aligned with global best practices where multiple institutions function under a unified framework. Mr. Al Azad emphasized the importance of legislative reforms, noting that two schedules related to occupational diseases have already been proposed for revision and placed before the Tripartite Consultative Council. He also pointed out the need for sustained support from global brands and buyers to maintain the EIS; however, with growing national experience, he expressed confidence that Bangladesh would be able to sustain the scheme even if such external support declines.

On the issue of labour data, he informed participants that MoLE is exploring options to develop a dynamic labour database. Although factory owners have expressed reservations about data synchronization, dialogues are ongoing to build consensus.

He further noted that social dialogue has advanced significantly, with numerous workshops and consultations held in the past year to foster stakeholder consensus. Mr. Al Azad called for continued collaboration with the Cabinet Division, particularly in institutionalizing social insurance delivery mechanisms. He also referenced the Labour Reform Commission's recommendation that the Social Security Unit should be upgraded to a full-fledged department, which would greatly enhance the ministry's capacity to implement and manage social insurance systems.

In outlining the way forward, he stated that MoLE will adopt the key recommendations emerging from this conference and pursue sustainable, achievable targets through a step-by-step roadmap for the National Social Insurance Scheme (NSIS). The ministry will ensure accountability and regular progress sharing with the Cabinet Division.

He concluded with a note of optimism and collective responsibility:

"Let us begin. Let us give ourselves a chance. We remain fully committed to translating today's recommendations into action. We firmly believe that social protection is not just a policy priority it is a prerequisite for social cohesion. If we can effectively implement all branches of social insurance, we can build a fairer, more secure, and more inclusive Bangladesh."



NATIONAL
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Session 6
**Towards Sustainable Social
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THE JOURNEY TOWARDS AN EQUITABLE



NATIONAL CONFERENCE ON SOCIAL PROTECTION 2025

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DAY 3



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Day 3 - Parallel Session 1

Gender in Social Protection

Chair: Mamta Ahmed, NDC, Senior Secretary, Ministry of Women and Children Affairs

Moderator: Sharmin Islam, Gender Analyst, UNDP

Discussants: Dr. Md. Monirul Islam, Joint Secretary, NPD, SWAPNO, Local Government Division

Asif Kashem, Senior Program Manager, Development Cooperation, Australian High Commission

Maheen Sultan, Senior Fellow, BIGD, BRAC University

Opening Remarks by Moderator Ms. Sharmin Islam, Gender Analyst, UNDP

Ms. Sharmin Islam opened the session by emphasizing that inclusive social protection fundamentally aims to support individuals in addressing diverse forms of vulnerabilities across the life cycle. She noted that in societies like Bangladesh, gender and power relations play a critical role in shaping people's access to opportunities and resources. Women, she explained, often face heightened risks due to these structural inequalities.

She highlighted that women are not a homogenous group; their vulnerabilities and coping capacities vary based on intersecting factors such as age, class, caste, ethnicity, and disability. Therefore, designing inclusive social protection policies requires acknowledging and responding to these intersectional realities.

Ms. Islam stressed that achieving a just and equitable society demands that social protection systems actively address the gendered nature of vulnerabilities. Reflecting on the National Social Security Strategy (NSSS) of 2015, she stated that this is a crucial moment to assess whether gender and intersectionality were adequately integrated into its design and implementation.



Paper 17

Gender-Responsive Social Protection: Diagnostics, Strategy, and Plan

Ferdousi Sultana Begum, Gender Specialist

The presentation "Gender Responsive Social Protection," delivered by Ferdousi Sultana Begum, a former Gender and Social Development Specialist at the Social Security Policy Support (SSPS) Program and a member of the Women Affairs Reform Commission, took place around September 2025. It provided a compelling case for integrating gender sensitivity into Bangladesh's social protection (SP) framework to address the distinct vulnerabilities faced by women, men, girls, boys, and gender-diverse individuals. Drawing on her expertise and the SSPS Program's collaboration with UNDP and the Government of Bangladesh, Begum advocated for systemic reforms to reduce gender inequalities across the life cycle, targeting policymakers and stakeholders at a national forum. The presentation underscored the urgency of addressing women's compounded disadvantages, driven by restrictive social norms, limited education, discriminatory laws, and structural inequities, within the context of Bangladesh's evolving social protection landscape, including the National Social Security Strategy (NSSS) and recent institutional developments.

Begum began by highlighting the intersectional nature of disadvantages, emphasizing that women and men experience social and economic risks differently due to systemic factors rather than gender alone. Women face heightened vulnerabilities stemming from restrictive cultural norms, low educational attainment, limited income opportunities, weak bargaining power, discriminatory legal frameworks, and entrenched structural inequalities. These factors subordinate women, exacerbating their marginalization and limiting their access to economic and social opportunities. This perspective aligned with global intersectionality frameworks, resonating with UN Women's 2023 analyses, and highlighted Bangladesh's unique challenges, where women's labor force participation remained low, with over 85% engaged in informal sectors prone to economic instability, such as ready-made garment (RMG) layoffs.

The presentation defined Gender Responsive Social Protection (GRSP) as a framework of policies, programs, and systems designed to address the differential risks faced by diverse gender groups across their life cycle while actively working to



reduce gender inequalities. GRSP was positioned as a critical tool to align with international standards, such as the International Labour Organization's (ILO) Convention 183 on maternity protection and Recommendation 202 on social protection floors. Begum emphasized that GRSP goes beyond traditional safety nets, aiming to empower women and gender-diverse individuals by addressing structural barriers and fostering equitable access to opportunities. In Bangladesh's context, this meant reorienting existing programs like the Employment Injury Scheme (EIS) and maternity benefits to better serve informal workers, who constitute the majority of the female workforce.

Significant gaps in Bangladesh's social protection system were a focal point of the presentation. Despite progress in the NSSS and the establishment of the Social Security Unit (SSU) under the Ministry of Labour and Employment in August 2025, the system remained inadequate for addressing gender-specific needs. Coverage was largely limited to formal sector workers, excluding over 80% of women in informal employment, such as domestic workers or street vendors. Benefit designs, such as maternity cash transfers, offered insufficient duration or accessibility for informal workers, while bureaucratic hurdles and low awareness further restricted uptake. Cultural norms, including expectations of women bearing the majority of unpaid care work, compounded these challenges, limiting their economic participation and reinforcing poverty cycles. Begum likely drew on insights from a July 2025 workshop on gender-responsive SP, which highlighted persistent implementation gaps and the need for norm-shifting interventions.

To address these challenges, Begum proposed a series of strategic interventions aimed at transforming Bangladesh's social protection system into a gender-responsive framework. She advocated for policy reforms, such as amending the Bangladesh Labour Act (BLA) to include gender-neutral benefits that align with ILO Convention 183, ensuring protections like extended maternity leave and workplace safety for all genders. Targeted cash transfer programs for informal women workers were recommended, building on pilots initiated in July 2025, to provide immediate financial relief and promote economic empowerment. Capacity building for the newly formed SSU was emphasized, with a call for ILO-supported training to embed GRSP principles in program design and delivery. Begum also stressed the importance of social dialogue, engaging tripartite stakeholders; government, employers, and workers to shift cultural norms and promote gender equity. These recommendations were framed as critical to reducing the gender poverty gap, with potential to increase female labor force participation and align with SDG 5 on gender equality.

The presentation concluded with a forward-looking vision, leveraging the momentum of recent developments, such as the SSU's establishment and ongoing ILO support for gender mainstreaming. Begum underscored the Women Affairs Reform Commission's role in advocating for these reforms, emphasizing the need for sustained political will and increased funding potentially 0.5–1% of GDP to implement GRSP effectively. By integrating gender perspectives into the NSSS and fostering multi-stakeholder collaboration, the presentation envisioned a social protection system that not only protects but also empowers women and gender-diverse individuals, paving the way for a more equitable and resilient Bangladesh.

Paper 18

Towards a Gender Good Practice Note

Arju Afrin Kathy, Research Officer, Social Security Policy Support (SSPS) Program, UNDP

“Towards a Gender Good Practice Note”, presentation delivered by Ms. Arju Afrin Kathy, Research Officer at the Social Security Policy Support (SSPS) Program under the United Nations Development Programme (UNDP). The session, delivered in September 2025, is part of an ongoing initiative to prepare a “Gender Good Practice Note for Bangladesh.” The findings discussed are based on a pilot field visit, with eleven additional SWAPNO project sites scheduled for visits to consolidate evidence before finalizing the Good Practice Note.

The presentation used data from the 2024 Quarterly Labour Force Survey (QLFS) alongside field evidence from the Strengthening Women’s Ability for Productive New Opportunities (SWAPNO) project, which is implemented by the Local Government Division (LGD) of the Government of Bangladesh with technical support from UNDP and financial support from Sida. SWAPNO has demonstrated a transformative social protection model targeting ultra-poor rural women. Its achievements include the creation and maintenance of more than fourteen thousand community assets, the placement of hundreds of women in formal jobs in the ready-made garments and leather sectors, the formation of hundreds of rotating savings and credit associations, the distribution of over two hundred thousand support packages during COVID-19, the extension of micro-health insurance to more than 1,600 women, and the disbursement of wages worth over BDT 108 crore.

With a targeting accuracy of ninety-six percent, SWAPNO outperforms many regional benchmarks.

Drawing on QLFS 2024 data, Ms. Kathy highlighted that the national labor force participation rate was 60.45 percent, with men participating at 80.58 percent compared to only 40.89 percent for women. This reflects a near forty-point gender gap. Of the population outside the labor force, 36.58 million were women compared to only 11.68 million men, underscoring how women’s exclusion is often driven by caregiving responsibilities and restrictive social norms. Urban-rural differences further deepen this divide, with female participation at 22.59 percent in urban areas compared to 50.89 percent in rural areas. Women remain disproportionately engaged in unpaid care work and insecure informal employment, where eighty-five percent of female



jobs are concentrated, masking widespread underemployment.

Ms. Kathy analyzed the structural drivers of economic marginalization, including women's concentration in low-productivity jobs, restrictive social norms, limited decision-making power, and high rates of gender-based violence, which UN Women (2024) estimated affect seventy percent of women in Bangladesh. This cycle of poverty and disempowerment is well explained by Kabeer's empowerment framework, which shows how economic exclusion both results from and reinforces gender inequality. Data from the Household Income and Expenditure Survey (HIES 2023) revealed that poverty rates among women (19.9 percent) are higher than those among men (14.7 percent), underlining the urgency of targeted interventions. SWAPNO addresses these barriers by integrating training on violence against women, leadership development, and vocational skilling, and World Bank projections indicate that its scaling could reduce female poverty by five to seven percent nationally.

The presentation situated SWAPNO within the broader landscape of development partner strategies in Bangladesh. UNDP's 2023–2026 Gender Equality Strategy prioritizes dismantling patriarchal structures and mainstreaming gender, while USAID emphasizes inclusive growth, entrepreneurship, and gender-based violence reduction, especially in marginalized areas such as the Chittagong Hill Tracts. The World Bank's 2024–2030 Gender Strategy focuses on childcare, GBV, and women's labor force participation, with a target that sixty percent of its operations will be gender-focused by 2030. ADB similarly commits to gender mainstreaming across its programs, particularly in infrastructure and vocational skills, while Sida drives its feminist development policy through financing projects like SWAPNO. The European Union and Australia's DFAT both promote rights-based approaches that address pay equity, GBV, and unpaid care work. These strategies collectively reinforce SWAPNO's pillars but also highlight the need for better coordination and financing if scaling is to be achieved equitably, especially in urban contexts.

Ms. Kathy presented SWAPNO's transformative eighteen-month graduation model, structured around waged employment, human capital development, financial inclusion, and economic empowerment. Through public works, women gain temporary income security and stability; through life skills and vocational training, they acquire leadership, financial literacy, and employable skills; through financial inclusion, they build savings, access health insurance, and participate in group-based ROSCAs; and through economic empowerment, they transition into formal employment or micro-enterprise, with ninety percent of households retaining acquired skills after graduation. This holistic model aligns with Sen's capability approach, expanding women's agency and dignity while offering income security. However, pilot findings revealed that the eighteen-month cycle is often too short, with many women struggling with pre-existing debts. Beneficiaries themselves suggested a twenty-four-month cycle, a recommendation also supported by BIDS evaluations, though extending the program would require additional resources equivalent to around 0.5 percent of GDP.

Insights from the pilot field visit reinforced these findings with lived experiences. Many women invested in their daughters' education, contributing to a ten percent increase in school attendance. Beneficiaries expressed pride in the identity of being "SWAPNO women," which enhanced their dignity and agency. Livestock rearing diversified household diets, and ownership of productive assets strengthened resilience. The stories of women like Farjana Akter, a divorced single mother who contested Union Parishad elections after gaining leadership training, and Shanti Toppa, a Dalit

woman who built a sustainable livelihood through cattle rearing, highlighted shifts in gendered power relations consistent with empowerment frameworks.

The success of SWAPNO is partly explained by enabling factors such as effective community engagement through Union Workers and NGO partners, and a transparent targeting process that achieved ninety-six percent accuracy. These strengths provide valuable lessons for replication, including in potential urban pilots under the newly established Social Security Unit within the Ministry of Labour and Employment. At the same time, challenges persist. The program's high costs constrain scaling to more than a small fraction of rural women, and women remain vulnerable to shocks after graduation. Addressing these gaps requires both stronger financing models and longer program duration.

In conclusion, Ms. Arju Afrin Kathy framed SWAPNO not only as a project but as a catalyst for policy reform and a foundation for gender-responsive social protection in the next National Social Security Strategy. By integrating findings from the pilot field visit and the eleven upcoming site visits into the Gender Good Practice Note, this initiative aims to provide standardized design principles for scaling gender-responsive social protection across Bangladesh. Such work directly supports the Government of Bangladesh's transformative social protection goals, aligns with UNDP and Sida strategies, and contributes to reducing the forty-point gender gap in labor force participation by 2030. The initiative, therefore, has the potential to significantly advance women's economic empowerment and Bangladesh's progress toward Sustainable Development Goal 5 on gender equality.

Paper 19

ICVGD – Building Women Empowerment and Resilience

Md. Firoz Uddin Khalifa, Joint Secretary, Ministry of Women and Children Affairs

The presentation on the Investment Component for Vulnerable Group Development (ICVGD) Project, delivered by MD Firoz Uddin Khalifa, Joint Secretary of the Ministry of Women and Children Affairs (MoWCA), outlines a transformative initiative aimed at building women's resilience and empowerment in Bangladesh. Spanning from 03 September 2025, the presentation highlights the evolution from relief-based programs to a development-focused model, with detailed insights into the ICVGD's objectives, interventions, outcomes, and future scalability.

The ICVGD Project, active from July 2019 to June 2025, represents a strategic shift from the traditional Vulnerable Group Development (VGD) program, incorporating fortified rice, BDT 15,000 cash grants, and enhanced skills training for 8,000 women across 8 upazilas during 2016-2018. The scale-up phase



(2019-2025) extends this to 64 districts, targeting 100,000 poor and vulnerable women with BDT 20,000 cash grants and intensive life skill training modules. The long-term vision includes consolidating VGD and ICVGD into the Vulnerable Women's Benefit (VWB) program by 2025, aiming to empower 3.2 million women and lift them out of extreme poverty, aligning with the National Social Security Strategy (NSSS) Phase II.

The project's objectives focus on achieving food security, creating economic empowerment assets, improving nutritional practices, and enhancing the managerial efficiency of the VGD program. Key interventions include a holistic empowerment package with targeted awareness campaigns, online self-registration, and Proxy Means Testing (PMT) for beneficiary selection. The benefit package offers 30 kg of rice monthly, intensive training, business grants via Government-to-Person (G2P) transfers, and livelihood support. Evidence generation through monitoring, baseline/endline studies, and beneficiary case stories ensures robust impact assessment.

- Food Security: Household (HH) food consumption increased from 47% to 78% (baseline to endline), with a significant reduction in the Consumption-based Coping Strategy Index (CSI) from 11 to 6, indicating improved resilience.
- Resilience: Average HH income rose from BDT 14,540 to 17,811 in overall areas and from BDT 6,901 to 15,572 in extreme poverty areas. The value of productive assets surged from BDT 22,547 to 86,339. Poverty levels dropped, with extreme poor HHs decreasing from 74.3% to 41.4% in overall areas and from 76.9% to 47.7% in extreme poverty zones.
- Empowerment: Women's participation in at least one Income Generating Activity (IGA) increased from 31% to 64%, and those with two or more income sources rose from 18% to 51%. HH decisions made by women grew from 10% to 17%, and mobility to local markets improved from 4% to 45%.

The future strategy emphasizes consolidation into VWB, aligning with the Widow Allowance Programme and VWB Urban, and integrating with NSSS reforms. Investment in human development includes tailored skill training, digital literacy, and leadership programs. Economic diversification promotes access to finance, savings, and market-linked income opportunities. Coordination with private sectors and line ministries will enhance value chains, microfinance access, and program management capabilities.

The ICVGD Project demonstrates a successful transition from relief to development, with significant strides in food security, resilience, and women's empowerment. The proposed scaling and policy alignment offer a promising framework to sustain and expand these gains, potentially transforming the lives of millions of vulnerable women in Bangladesh.

Discussant's Remarks

Question by Moderator: What innovations are needed to make our social protection system more gender-responsive?

Ms. Maheen Sultan, Senior Fellow, BIGD, BRAC University

Ms. Maheen Sultan shared several important insights drawn from recent and ongoing research conducted by BIGD on social protection, inclusion, and citizen experiences. She began by highlighting that while discussions on social protection are not new, there remains a strong need to re-emphasize the human and psychological dimensions of these programmes particularly how people perceive and engage with them.

She explained that one of BIGD's studies explored the stigma associated with receiving social protection benefits. The research found that individuals have diverse perceptions: some view social protection as their right as citizens, while others perceive it as charity or something that diminishes their dignity. This finding underscores the importance of designing programmes that uphold people's sense of dignity and agency.

Ms. Sultan illustrated this through an example: people queuing for subsidized commodities under the Trading Corporation of Bangladesh (TCB) schemes often experience humiliation or social discomfort. To preserve dignity and autonomy, she suggested that benefits could instead be distributed through digital transfers, vouchers, or alternative community-based systems, thereby reducing public visibility and the associated stigma.

She also referred to findings from the Women Reform Commission report, which highlighted the challenges faced by urban and mobile populations such as migrants, street dwellers, sex workers, and rickshaw pullers who often remain excluded from social protection schemes due to the lack of permanent addresses or National ID cards. She questioned how long the country must wait for the Dynamic Social Registry (DSR), as exclusion persists while many vulnerable people remain unregistered.



Reflecting on post-COVID-19 initiatives, Ms. Sultan noted that while special programmes were introduced, many women were unaware of these supports due to limited outreach and information gaps. Addressing this, she emphasized that reintegration of women survivors of violence requires much more than simply providing economic tools like sewing machines it requires holistic approaches that enable women to rebuild their lives with dignity and autonomy.

Another BIGD study, she noted, examined grievance redress and accountability mechanisms within social protection systems. The research found that local-level beneficiaries often remain unaware of where or how to seek redress. Although the government's effort to digitize the Grievance Redress System (GRS) is commendable, participants expressed a preference for in-person grievance resolution due to trust and accessibility issues.

Ms. Sultan concluded by emphasizing that citizen engagement is crucial for building transformative and empowering social protection systems. Allowing citizens especially women, marginalized groups, and ethnic or religious minorities to participate meaningfully in programme design and monitoring not only enhances accountability but also strengthens their collective agency and social inclusion.

Question: How can interventions like SWAPNO be effectively scaled up, and what key gaps have you identified during implementation?

Dr. Md. Monirul Islam, Joint Secretary, NPD, SWAPNO, Local Government Division

Dr. Md. Monirul Islam shared insights on the ongoing initiatives under the SWAPNO Project, emphasizing its unique approach to promoting women's empowerment through social and economic inclusion. Unlike conventional cash transfer programmes, SWAPNO focuses on enabling women to enter the labour market and build sustainable livelihoods.

He explained that while many social protection projects provide temporary support such as food or cash, SWAPNO's model is transformative it seeks to empower women by enhancing their capacity, agency, and decision-making power. The project works to integrate marginalized women into the mainstream economy, helping them transition from vulnerability to self-reliance.

Dr. Islam elaborated that the project follows a structured, multi-phase approach. In the first phase, SWAPNO focuses on mobilizing women socially strengthening their confidence, community participation, and ability to make decisions about their own lives. In the next phase, it provides vocational and skills development training to prepare them for productive employment in the formal sector.

He also mentioned that SWAPNO is currently conducting a series of formal training programmes and capacity-building initiatives. Following the project's completion in March 2026, a comprehensive visual and data-based impact assessment will be undertaken to analyze the outcomes, identify existing gaps, and propose strategies for improvement.

Dr. Islam noted that the findings and lessons from SWAPNO would significantly contribute to shaping the next generation of the National Social Security Strategy (NSSS). By documenting and

sharing evidence from the field, the project aims to inform national policy dialogues and support the scaling up of women-centered, employment-linked social protection programmes across Bangladesh.

He concluded by reaffirming SWAPNO's core vision: empowering women not through dependency, but through dignity, participation, and inclusion in the labour force.

Question: The Australian Government has been a long-standing partner in Bangladesh's social protection efforts. What role have they played in advancing social protection for women, and what more can be done to strengthen this collaboration?

Asif Kashem, Senior Program Manager, Development Cooperation, Australian High Commission

Mr. Asif Kashem emphasized that the Australian Government has a longstanding commitment to promoting gender equality across political, economic, and social sectors. He highlighted the importance of integrating gender responsiveness into social protection programmes to address structural vulnerabilities and ensure equitable access.

Referring to the "Gender Good Practice Note" presented by Ms.

Kathy, he highlighted that it offers a structured framework for integrating gender considerations into initiatives such as SWAPNO and other government programmes. He emphasized that the Note is designed to serve not merely as a project reference but as a standard, living document to guide policy and practice across ministries. Drawing on both local experiences and international best practices, it identifies practical measures to ensure the inclusion of women across different age groups, socio-economic backgrounds, and geographic locations, while also engaging men to foster inclusive outcomes. He underscored the importance of conducting consultations with both women and men across diverse categories to accurately identify their needs, ensuring these insights are reflected in the development and implementation of the Good Practice Note.

Mr. Kashem highlighted the need for cross-ministerial adoption to ensure that social protection programmes are inclusive, responsive, and sustainable. He also noted key gaps requiring attention: urban women in informal and unpaid work, access to care facilities for working mothers, and addressing gender-based violence. Social protection interventions should combine cash support with skill development, protective services, and empowerment initiatives to enable meaningful participation.



Finally, he reaffirmed that the Australian Government is committed to supporting Bangladesh in strengthening gender-responsive social protection, ensuring that programmes address the specific needs and vulnerabilities of women across urban and rural contexts.

Question Answering Session

One of the key issues contributing to gender inequality is structural discrimination, which is deeply embedded in societal norms and people's mindsets. Does SWAPNO have any specific mechanisms or strategies in place to address and challenge this issue, particularly at the societal level?

Arju Afrin Kathy, Research Officer at the Social Security Policy Support (SSPS) Program, UNDP, emphasized that SWAPNO has deliberately integrated mechanisms to address structural gender discrimination and foster social transformation. Drawing on field-based research and case studies, she illustrated the program's impact through the example of Shanti Toppa, a widow from the Dalit community a religious and socially marginalized minority. Upon enrolling in SWAPNO, Toppa not only acquired a piece of land but also began sending her children to school, demonstrating improvements in both economic security and human capital development. Importantly, Ms. Kathy noted that field observations revealed Toppa undertaking tasks traditionally reserved for men, such as taking her cattle to market herself, signaling a shift in patriarchal norms at both household and community levels.

The research further documented the mainstreaming of transgender participants in program activities. Field findings indicate that through participation in skill-building, livelihood, and social engagement activities, these individuals gained recognition and agency, contributing to broader acceptance of gender diversity within local communities.

A central focus of SWAPNO's research was understanding community perceptions and societal responses to these interventions. The study employed a whole-of-society approach, examining interactions between beneficiaries and other community members. Findings revealed that women, previously marginalized, are now actively asserting their rights. For instance, beneficiaries were observed engaging directly with Union Parishad chairpersons to negotiate entitlements and resolve grievances. This demonstrates the program's effectiveness in fostering collective agency and empowerment, enabling women to navigate social and political structures that were historically exclusionary.

The research also highlighted critical gaps and structural barriers. Despite tangible gains, systemic issues such as limited access to identification documents, social stigma, and entrenched patriarchal norms continue to constrain some beneficiaries. Kathy emphasized that empowerment interventions alone are insufficient unless paired with broader societal engagement and awareness-building. The findings suggest that transformative social protection must address both material deprivation and the social processes that perpetuate gender inequality.

- How does ICVD address intersectional barriers faced by women, such as disability or rural isolation?
- How do you see the scalability of SWAPNO across different regions with varying socio-economic contexts?
- We do have several global standards policies not only for persons with disabilities but also for the overall social protection framework; however, in the state of implementation, what about the monitoring and implementation assessment mechanisms are available by the state? Is it available throughout the relevant ministries and agencies?
- What are the indicators analysed to determine food security? Is this type of project could be a solution to gender equality? We need to have well planned coordinated activities.

Chair: Mamta Ahmed, NDC, Senior Secretary, Ministry of Women and Children Affairs

Ms. Mamta Ahmed, NDC, Senior Secretary of the Ministry of Women and Children Affairs, began her address by acknowledging the broad and complex canvas of the Conference on Social Protection 2025. She stated that the range of topics discussed under the umbrella of social protection is vast, encompassing poverty, vulnerability, gender equity, inclusion, and sustainability issues that cannot all be resolved in one session.

She reflected that for many in Bangladesh, social protection is still a relatively new concept or “jargon.” However, its spirit has long existed in the country’s humanitarian ethos, evolving from emergency relief and disaster response mechanisms. Bangladesh’s early social protection efforts were largely reactive developed to provide immediate relief to those affected by disasters. Over time, this evolved into more structured, policy-driven programs aimed at ensuring sustained protection for vulnerable populations.

Ms. Ahmed emphasized that social protection should not be viewed as the mandate of any single ministry. Instead, it must be understood as a collective national responsibility that cuts across ministries, departments, and sectors. She underscored the importance of coordination and policy coherence, observing that while numerous ministries and international development partners are implementing social protection interventions, their efforts often remain fragmented and disconnected.



She highlighted the need for regular inter-ministerial coordination, suggesting that secretaries from relevant ministries should meet periodically to review ongoing interventions, identify overlaps, and ensure synergy. This is particularly crucial for women and children, who are often the primary beneficiaries yet remain disproportionately vulnerable.

Reflecting on her eight months of service at the Ministry, Ms. Ahmed shared that the Ministry of Women and Children Affairs currently manages around 13 projects, of which only four operate at the national level. The remaining projects are localized or pilot-based, limited by financial constraints and the lack of nationwide coverage. She identified this as a major challenge, limiting the overall progress of the Ministry's efforts in achieving gender equality and child protection goals.

In this context, she commended the SWAPNO project, describing it as a "meaningful and transformative model." The project's approach providing women with small seed capital, life-skills training, and opportunities for entrepreneurship illustrates how well-designed interventions can promote both economic empowerment and social resilience. However, Ms. Ahmed expressed disappointment that despite the project's remarkable achievements, awareness about it remains limited within government circles. "In my eight months at the Ministry," she noted, "I had not heard about SWAPNO until this session and that is concerning."

She also discussed key national programs such as the Vulnerable Group Benefit (VGB) and the Mother and Child Benefit (MCB) schemes, which are among the few that operate nationwide. Through these initiatives, beneficiaries receive both cash and in-kind assistance such as fortified rice designed to improve nutritional and economic outcomes. However, she cautioned that these interventions must be scaled up and better aligned with other sectoral initiatives to ensure inclusivity and long-term sustainability.

Ms. Ahmed reiterated the Ministry's top two priorities: ending child marriage and eliminating gender-based violence (GBV). She acknowledged that these are deeply rooted social challenges, requiring sustained multi-sectoral action, awareness campaigns, and empowerment initiatives. Referring to daily news reports, she remarked that the number of women and girls facing violence and discrimination remains alarming, which underscores the urgency for collective action.

She stressed that women's empowerment is not merely a policy slogan but a social necessity. Empowered women, she noted, are central to breaking cycles of poverty, ensuring children's well-being, and fostering peace within families and communities.

In her closing remarks, Ms. Mamta Ahmed drew attention to a notable example from a national medical college where almost all seats were secured by female students, with only a single male candidate meeting the entry requirements. She used this example to illustrate a nuanced point about gender dynamics: while the high female enrolment signals a remarkable advance in women's access to higher education and professional careers, it also raises questions about balance and the broader social implications of rapid, uneven gains.

Ms. Ahmed argued that policy-makers must interpret such trends carefully celebrating women's progress while also ensuring that social policies remain inclusive and responsive to the needs of all groups. She insisted that empowerment must not be conceived as the advancement of one gender at the expense of another, but as the expansion of opportunity and dignity for everyone. Sustainable societal progress, she maintained, requires that both men and women move forward together; therefore, gender-responsive social protection should be complemented by measures that address

shifting labour market dynamics, education pipelines, and the social supports needed by families and communities across gender lines.

She concluded her speech with a strong message of collaboration: the need to break silos, enhance coordination among ministries, and work collectively with development partners and communities. Ms. Ahmed reaffirmed her Ministry's commitment to advancing social protection and gender equality, ensuring that no woman, child, or man is left behind in the journey toward a peaceful, inclusive, and prosperous Bangladesh.



NATIONAL CONFERENCE ON SOCIAL PROTECTION 2025

BCFCC | 1-3 SEPTEMBER 2025



Parallel Session 2

Voices from the Ground: NGO Perspectives on Social Protection Reform

Chair: Dr. Mohammad Abu Yusuf, Secretary, Ministry of Social Welfare

Moderator: Khandaker Jahurul Alam, Executive Director, Centre for Services and Information on Disability

Discussants: Md. Daud Miah, ndc, Director General, NGO Affairs Bureau

Amrita Rejina Rozario, Country Director, Sightsavers

Bijoy Krishna Debnath, Managing Director (Additional Secretary), National Foundation for Development of the Disabled Persons

Professor Dr. M. Abu Eusuf, Department of Development Studies, University of Dhaka and Executive Director, RAPID

Paper 20 & 21

Social Protection Framework for Persons with Disability & Non-State Actor Report on Social Protection: A Mapping of Social Protection Needs for the Marginalized Communities in Bangladesh

Aminul Arifeen, Program Manager, SSPS Program, UNDP

The comprehensive presentation titled "Mapping Non-State Actors and Social Protection Framework for Persons with Disabilities in Bangladesh," authored by Arju Afrin Kathy and Aminul Arifeen under the Social Security Policy Support Program (SSPSP) of the United Nations Development Programme (UNDP), presents an in-depth analysis of the roles and contributions of non-state actors (NSAs) and the social protection framework tailored to persons with disabilities (persons with disabilities) in Bangladesh. Spanning 30 pages, this document, supported by Australian Aid, employs a qualitative research methodology and provides detailed insights into the current landscape, challenges, and strategic recommendations as of September 11, 2025.

The presentation commences with an introduction to NSAs, defined as registered, non-state organizations in Bangladesh, encompassing a diverse range including charities, local and international non-governmental organizations (NGOs), civil society, and mixed-purpose entities. With over 20,000 NSAs registered, their legal framework is governed by acts such as the Societies Registration Act, 1861, the Trust Act, 1882, the Cooperative Societies Act, 1925, and the Companies Act, 1913, alongside regulations like the Voluntary Social Welfare Agencies (Regulation and Control) Ordinance, 1961, and the Foreign Donation (Voluntary Activities Regulation) Ordinance, 1978. These laws regulate NSAs' legal identity and their relationships with the Government of Bangladesh (GoB).

NSAs are categorized into five major types based on their functions: Relief and Welfare, which provide essential services like food, shelter, water, and medical care during crises; Networking and Coordination, fostering collaboration and knowledge sharing to enhance the development sector's impact; Service, targeting underserved communities with healthcare, education, job training, and legal representation; Funding, raising and distributing resources and grants; and Consulting, offering research, surveys, and analysis to the GoB and development partners. Their operational scope includes 17 areas, such as credit/microfinance, women development, non-formal education, employment generation, occupational skill training, political participation, health and nutrition, family planning, environmental initiatives, leadership development, access to government services, urban and rural development, humanitarian and legal aid, and relief and rehabilitation.

The strengths of NSAs are highlighted as their ability to reach poor and remote areas, respond rapidly to



crises, operate on low budgets, work with multiple stakeholders, demonstrate operational and programmatic flexibility, innovate and adapt, mobilize local resources, advocate for change, take risks, and leverage local insights and understanding. These attributes position NSAs as vital partners in addressing societal needs.

The presentation maps marginalized groups across various dimensions: socio-economic status (those living near or below the poverty line), ethnicity (ethnic and indigenous minority groups), religion/caste (religious minorities and ostracized castes), disability and disease (persons with physical or mental disabilities and severe diseases), age (young, adolescent, and elderly persons), migrant and mobile populations (cross-border migrants, refugees, landless), occupation (tea plantation workers, sweepers, beggars, child laborers, unemployed, sex workers), geographic location (hard-to-reach, coastal, haor, char, and hill areas), sexual orientation (transgender/third gender, gay, lesbian), violence (trafficked survivors, acid survivors, raped victims), and climate and disaster (victims of natural and man-made disasters impacted by climate change). Key challenges include high poverty, malnutrition, limited access to healthcare, discrimination, social exclusion, and difficulties accessing social protection programs.

Statistical data on persons with disabilities reveal that the Disability Information System (DIS) of the Department of Social Services records 35,41,672 individuals (3.54 million), with a gender distribution of 61% male, 39% female, and 1% third gender. The World Health Organization (WHO) estimates that globally, 1.3 billion people (16 per 100) experience disability, and persons with disabilities may face a life expectancy up to 20 years shorter than those without disabilities (70+ - 20 = 50+ years). The intensity of disabilities, based on the Sample Vital Registration System (SVRS) 2023, shows that 5.2%-5.4% have no difficulties, 33.2%-36.2% are partially or lightly disabled, 28.4%-28.9% are fairly disabled, 19.3%-21.2% are complexly disabled, and 10.5%-11.8% are completely disabled, indicating that 2 in 5 face minimal difficulties, 1 in 3 are fairly disabled, 1 in 5 are complexly disabled, and 1 in 10 are completely disabled.

Educational participation data from the National Strategy for Persons with Disabilities (NSPD) 2021 shows that 53.03% of persons with disabilities complete primary education, 37.47% complete secondary, and 9.51% attain higher education, compared to Bangladesh Education Statistics 2021 gross enrollment rates of 111.6%, 71.5%, and 23.8% respectively. This results in an education divide of 58.6% at the primary level, 34% at the secondary level, and 14.3% at the tertiary level (more than half), with half of students with disabilities completing primary, 2 in 5 completing secondary, and 1 in 10 achieving a higher degree.

Employment disparities are stark, with males employed at 48% and females at 13% (NSPD 2021), a fourfold gap, particularly in rural areas (54%) versus urban areas (46%). Barriers include employer discouragement (20%), inaccessible workplaces (22%), communication issues with colleagues (18%), and job-finding difficulties (40%). Educational barriers include inaccessible washrooms (58%), lack of braille books and scriptwriters for visually impaired students, and unaware invigilators, with additional challenges like distance to school (13%), school unwillingness to enroll (15%), and lack of peer/teacher encouragement (14%).

Political participation is notably low, with only 0.17% involvement in local government committees, 0.53% in local elections, 81.88% voting behavior, and 23.5% in social activities, underscoring a critical need for inclusive policies. Financial assistance has seen significant growth, with

beneficiaries increasing from 32,34,000 in 2005-06 to 1,04,166 in 2024-25, and monthly allowances rising from 200 Taka to 850 Taka, though not adjusted for inflation—a 31-fold increase.

Vulnerability issues include disaster risks, where 28% of persons with disabilities cannot evacuate, 35% require help, 22% can evacuate without difficulty, and 15% have no assistance, exacerbated by inaccessible evacuation routes and lack of sign language interpreters. Poverty impacts are severe, with 29% of persons with disabilities households in the poorest wealth quintile (SVRS 2023), compared to a national headcount rate of 5.6% (HIES 2022). Discriminatory factors include age, gender, geographic location, and political identity, as identified in the consensus-building workshop, which prioritized solutions like inclusive education, assistive technology, and disaster risk reduction (DRR) policies.

The social protection framework advocates shifting perspectives towards economic, social, and human capital through four pillars: Protect (safeguarding with safety nets), Prevent (addressing barriers), Promote (empowering with skills and training), and Transform (fostering an enabling environment). The thematic roadmap integrates international treaties, national policies, societal and cultural factors, individual and family needs, affordable health, quality education, governance, research, monitoring, participation, empowerment, non-discrimination, representation, accessibility, equal opportunity, and socio-economic factors like poverty and cultural barriers.

The way forward, through the National Social Security Strategy (NSSS) expiring in 2026, involves four steps: Review (identifying priority reforms for marginalized groups), Utilize NSAs (incorporating insights and expanding policy contributions), Future Strategy (developing specific chapters and objectives), and Reforms (implementing action plans for each group). The full framework is accessible via a provided link.

Paper 22

Persons with Disability: Two Decades of Experience

Ayon Debnath, Campaign Adviser, Sightsavers

The presentation titled "Persons with Disabilities: Two Decades of Experience," presented by Ayon Debnath, Campaign Adviser at Sightsavers, offers a detailed examination of the evolving concept of disability and the progress, challenges, and priorities for persons with disabilities in Bangladesh as of September 11, 2025. Spanning 13 pages, the presentation highlights key statistics, legal frameworks, and actionable steps based on two decades of experience.

The presentation begins by defining disability as an evolving concept, tracing its historical interpretations through various models: the Charity Model, which views persons with disabilities as recipients of care, cure, or protection; the Medical Model, emphasizing the need for "fixing or changing"; the Economic Model, perceiving persons with disabilities as less productive; the Social Model, identifying environmental "disabling" barriers; and the Human Rights Model, which frames disability as part of human diversity grounded in universal human rights. It acknowledges that none of these earlier concepts were incorrect for their respective times.

Key statistics reveal that 1.3 billion people (16% of the global population) have a disability, with 80% residing in low- and middle-income countries where the climate crisis is intensifying. One in five women is estimated to have a disability, and persons with disabilities are up to four times more likely to be injured or killed in emergencies. In Bangladesh, approximately 3.03 million were officially registered under the Department of Social Services' Disability Information System (DIS) by June 2023, while the 2010 Household Income and Expenditure Survey indicated a disability prevalence of 9.1% (~15 million people).

The legal and policy landscape includes the Constitution of Bangladesh, the United Nations Convention on the Rights of Persons with Disabilities (UN CRPD), the Rights and Protection of Persons with Disabilities Act 2013 (replacing the Disability Welfare Act 2001 with a rights-based approach), the 2015 Rules, the National Action Plan on Disability 2019, the Sustainable Development Goals' "Leave No One Behind" principle, and commitments from the Global Disability Summits. The National Action Plan on Disability outlines focus areas such as social participation and family formation, accessibility, information sharing and ICT, movement, employment, social protection, natural disasters and emergency situations, sports, culture, entertainment and tourism, creating awareness, language and communication, organizations and self-help groups, identification, and research.

Progress over the past two decades includes the enactment of the RPPD Act, Rules, and NAP, increased monthly allowances improving financial support, the formation of committees and governmental focal points for disability



rights implementation, and the expansion of disability allowances from about 100,000 beneficiaries in 2005 to over 3 million in 2025. Gradual progress has been made in removing stigma, advancing inclusive education, enhancing social protection coverage, sensitizing policymakers and duty-bearers, recognizing accessibility needs, and improving organizational arrangements.

Despite these advancements, persistent challenges remain, including incomplete and inconsistent implementation of laws and policies, lack of coordination among ministries and agencies, insufficient disability data for monitoring, and ongoing social stigma and discrimination. Specific barriers include poor law enforcement due to accountability and transparency issues, the failure of Organizations of Persons with Disabilities (OPDs) and persons with disabilities to unify their voices, limited awareness of the Disability Act among government officials and the public, inadequate budget for NAP implementation, a perception that disability is solely the Ministry of Social Welfare's responsibility, continued reliance on charity/welfare and medical approaches, and persistent stigma.

Additional barriers encompass the absence of an active national platform like the National Federation of Organizations Working with the Disabled (NFWOD), inactive law-implementing agencies with insufficient human resources, poor coordination among responsible ministries, unclear understanding of disability issues among officials, lack of a robust monitoring mechanism, oversight of disability in other laws like the Bangladesh National Building Code (BNBC), poor quality reporting, inadequate data and research, lack of media sensitization on disability, minimal political representation for persons with disabilities, exclusion of disability from most political party election manifestos, and OPD funding shortages.

To address these issues, Bangladesh must prioritize full implementation of the RPPD Act 2013, ensure monitoring of disability inclusion, revitalize and make all committees functional, effectively engage OPDs in the implementation process, allocate budgets for NAP execution, form a parliamentary caucus on disability, encourage political parties to embrace disability inclusion, and ensure disability focal persons in each ministry perform their duties. The report concludes by noting the expectations of the disability sector, though specific details are not elaborated.

He concluded his remarks by emphasizing the critical issue of political participation for persons with disabilities, highlighting that while the Constitution of Bangladesh guarantees equal rights and does not restrict persons with disabilities from voting, only around 10 percent of them are currently able to exercise this right. This, he stressed, reflects a deep-seated gap between legal provisions and practical realities. He urged the participants to initiate broader national discussions on ensuring the political representation and reflective participation of persons with disabilities in all decision-making processes.

He further drew attention to the urgent need for activating the Central Executive Committee and the Central Coordination Committee as mandated by the National Action Plan (NAP) on Disability. He pointed out that these committees have not convened meetings for the last ten years, and such institutional inactivity significantly weakens the coordination, monitoring, and accountability mechanisms required to implement disability-inclusive policies effectively. Addressing this issue, he called upon the Ministry of Social Welfare to take immediate measures to revitalize these committees and ensure their regular functioning.

In discussing resource allocation, he noted that adequate budgetary provisions are essential for enabling district-level disability committees to perform effectively. He commended the Joint

Programme on Disability Inclusion (JPUF) for its progress in securing disability focal points in eight ministries, describing this as a positive and encouraging development. However, he emphasized that the remaining ministries must also designate focal persons to ensure a whole-of-government approach to disability inclusion.

He reaffirmed that Organizations of Persons with Disabilities (OPDs) must be meaningfully engaged in all stages of policy design, implementation, and monitoring to ensure that interventions reflect the lived realities and priorities of the disability community. On the issue of political participation, he urged the Ministry of Social Welfare to create mechanisms and institutional spaces that allow persons with disabilities to contribute to public decision-making and electoral processes.

He concluded by stressing the need for targeted measures addressing the unique challenges faced by women with disabilities, who often experience intersecting forms of discrimination. He reaffirmed the commitment of UNDP and Sightsavers to continue providing logistical and technical support to the government in advancing inclusive governance and ensuring that disability inclusion remains a national priority.

Discussant's Remarks

Amrita Rejina Rozario, Country Director, Sightsavers

Ms. Amrita Rejina Rozario, in her address, emphasized that Sightsavers envisions a society grounded in justice, equality, and inclusion where no one is left behind. She noted that social protection programmes are, by design, meant to support the most vulnerable segments of the population. Yet, within this spectrum, persons with disabilities remain among the most marginalized and disproportionately affected by poverty. She highlighted that disability and poverty are deeply interlinked each reinforcing the other and therefore, social protection must be designed with a strong equity and inclusion lens.

She stressed that while the Government of Bangladesh has made notable progress in expanding social protection coverage, meaningful inclusion of Organizations of Persons with Disabilities (OPDs) remains limited. OPDs, she argued, are the most legitimate voices to identify, articulate, and



prioritize the needs of their communities. Hence, awareness and participation of OPDs must be strengthened at all stages from programme design and targeting to monitoring and evaluation.

A key issue Ms. Rozario underscored was accessibility both physical and digital. Without addressing barriers in infrastructure, communication, and information systems, social protection cannot truly be inclusive. She urged policymakers and programme implementers to ensure that persons with disabilities can access relief and support services, particularly during disasters and emergencies. Accessibility, she reminded the audience, is not a matter of charity but a fundamental right.

Turning to specific policy concerns, Ms. Rozario highlighted a policy conflict that undermines equity: under the current system, a person with a disability receiving a disability allowance is often disqualified from receiving an education stipend even though both forms of support address distinct needs. This, she argued, contradicts the very principle of equity that social protection aims to uphold. Programmes should not penalize individuals for multiple vulnerabilities; rather, they should adopt a rights-based and needs-based approach.

She further elaborated on the importance of reasonable accommodation across public services, including education, healthcare, and employment. For example, Technical and Vocational Education and Training (TVET) centres must be made accessible to trainees with disabilities not only physically, but also through adaptive tools and inclusive curricula.

Discussing the digital divide, Ms. Rozario raised serious concerns about the inaccessibility of digital platforms and services. Many government websites, mobile applications, and ATM booths remain inaccessible to persons with visual or physical disabilities. She urged that manufacturers, designers, and service providers must be made aware of accessibility standards to ensure universal usability. Inclusive digitalization, she said, is essential if Bangladesh is to move toward a truly “Smart” and equitable society.

Another crucial aspect she highlighted was the monitoring and accountability of social protection delivery. It is not enough to design inclusive policies; systems must also ensure that the right beneficiaries receive the right benefits. Service providers need to be sensitized to disability inclusion so that discriminatory practices are eliminated at the service delivery level.

Ms. Rozario noted that 39 ministries and divisions are currently engaged in implementing the National Social Security Strategy (NSSS). While this indicates a comprehensive national effort, she cautioned that without strong coordination and coherence among ministries, implementation will remain fragmented. The Rights and Protection of Persons with Disabilities (RPPD) Act and the National Action Plan (NAP), she added, provide the legal and strategic foundation for disability inclusion but both require urgent activation and enforcement.

In her concluding remarks, Ms. Rozario stressed that achieving the Sustainable Development Goals (SDGs) depends on measurable, disability-inclusive targets and systematic implementation. She called for a review of ministry-specific budgets to ensure that disability inclusion is not just mentioned in policies but adequately financed and operationalized.

She concluded by reaffirming Sightsavers’ continued commitment to working alongside the Government of Bangladesh, UN agencies, and OPDs to translate commitments into action. True inclusion, she stated, requires not just promises but purposeful implementation that ensures persons with disabilities especially those at the margins can live with dignity, equality, and opportunity.

Bijoy Krishna Debnath, Managing Director (Additional Secretary), National Foundation for Development of the Disabled Persons

Mr. Bijoy Krishna Debnath, in his address, reflected on Bangladesh's two-decade-long journey toward institutionalizing disability inclusion within the broader framework of social protection. He began by recognizing the gradual but significant progress achieved in establishing dedicated institutions for persons with disabilities, notably the Neuro-Developmental Disability Protection Trust and the National Foundation for Development of the Disabled Persons (NFDDP). These institutions were founded to safeguard the rights and welfare of persons across 12 recognized categories of disabilities, in alignment with the country's commitment to the UN Convention on the Rights of Persons with Disabilities (UNCRPD).

However, Mr. Debnath candidly acknowledged that institutional growth has been slow and uneven.

Despite NFDDP's establishment nearly two decades ago, it operated without an official organogram for 20 years. Only in 2025 were 37 formal posts created, leaving the vast majority of its officials over 1,200 staff members without job security or clear career pathways. He emphasized that this structural gap has not only affected the morale of employees but also constrained the foundation's ability to deliver sustainable, quality services. "Those who have been working tirelessly for the rights of persons with disabilities have not yet been adequately protected themselves," he remarked, underscoring the urgent need for institutional reform and capacity strengthening.

Mr. Debnath outlined the current service delivery landscape of the Foundation. NFDDP operates through 103 service centres nationwide, including district-level Disability Service Centres in all 64 districts and 39 Upazila-level Centres. These centres provide free rehabilitation, counseling, assistive devices, and referral services for persons with disabilities. Yet, he highlighted a major challenge: low awareness and accessibility. Many persons with disabilities and their families remain unaware of the existence or location of these centres, leading to underutilization of available services. He called for stronger community-level outreach, inclusive communication strategies, and coordinated awareness campaigns to ensure that no person with a disability is left behind due to lack of information.

Addressing coordination challenges, Mr. Debnath noted that disability inclusion spans across 39 ministries and divisions, each with specific responsibilities under the National Social Security Strategy (NSSS) and the Rights and Protection of Persons with Disabilities (RPPD) Act, 2013. However, he observed that frequent staff turnover and changes in leadership have weakened the functionality of disability focal points within ministries. This has led to gaps in coordination, follow-up, and monitoring. He emphasized that the multi-ministerial approach must be revitalized through effective inter-ministerial mechanisms, regular meetings, and active participation of designated focal persons.



Reflecting on vulnerability, Mr. Debnath highlighted that person with disabilities are disproportionately affected during disasters, facing barriers to evacuation, shelter, and relief. He also drew attention to intersectional vulnerabilities gender-based, age-based, and political marginalization that exacerbate the exclusion of persons with disabilities. “We often say ‘leave no one behind,’ but in reality, we have left them behind,” he stated poignantly, calling for greater accountability in addressing these systemic inequities.

He reiterated the legal and policy commitments made by the Government of Bangladesh following its ratification of the UNCRPD, particularly the enactment of the RPPD Act of 2013, which places persons with disabilities at the centre of national development. The Act articulates 21 specific rights, ranging from education, health, and accessibility to employment, participation, and social protection. Mr. Debnath noted that these rights are inherently cross-sectoral healthcare falls under the Ministry of Health, accessibility under the Local Government Engineering Department (LGED), education under the Ministry of Education, and so on. Hence, effective implementation requires coherent coordination among multiple ministries and agencies.

Mr. Debnath also referred to the National Action Plan (NAP) for the Implementation of the RPPD Act, which outlines the formation of five national committees, each assigned with specific responsibilities. These include the Central Coordination Committee, Central Executive Committee, and other thematic bodies that are essential for steering disability-inclusive development. However, he expressed concern that these committees have remained largely inactive, with many not convening meetings for years. He assured that the Ministry of Social Welfare has recently taken initiatives to re-engage committee members and that upcoming meetings will prioritize issues such as institutional reform, inter-ministerial collaboration, and budgetary alignment for disability inclusion.

In his concluding remarks, Mr. Debnath emphasized that achieving inclusion requires strengthening institutions first by protecting and empowering the very officials who serve persons with disabilities. “Institutional protection must precede service protection,” he noted, calling for immediate approval of NFDDP’s full organogram, adequate budget allocation, and integration of disability considerations into all ministerial plans and programs. Only then, he asserted, can Bangladesh build a truly inclusive and equitable social protection system where persons with disabilities can exercise their rights and live with dignity.

Professor Dr. M. Abu Eusuf, Department of Development Studies, University of Dhaka and Executive Director, RAPID

Professor Dr. M. Abu Eusuf began by emphasizing that the session’s theme “Voices from the Ground: Marginalized Communities and Non-State Actors” reflects an integral dimension of inclusive development. These constituencies together form the social fabric of Bangladesh, and their effective participation is essential for building a just and equitable society.

He underscored a fundamental constraint in achieving meaningful social protection outcomes the fiscal space of the government. Without adequate domestic revenue mobilization, it becomes extremely challenging to expand investments in health, education, and social protection. He explained that Bangladesh currently spends approximately 1.2% of its GDP on social protection

(excluding pensions). This level of spending is significantly below regional and international benchmarks around 3.8% in South Asian countries, over 4% in lower-middle-income countries, and more than 8% in upper-middle-income countries. Hence, he stressed, expanding fiscal space is not optional but a prerequisite for meaningful and sustained social protection reform.

Dr. Eusuf further observed that in the current fiscal year, the number of social protection programmes has been rationalized from 140 to 95. While consolidation can enhance efficiency, it also requires careful management to avoid inclusion and exclusion errors a long-standing challenge in Bangladesh's social safety net system. He recommended periodic reviews and inflation adjustments to ensure that benefits remain adequate and relevant, especially for marginalized and vulnerable groups.

He proposed introducing regular survival verification mechanisms to ensure that programme resources reach legitimate beneficiaries and are not lost to systemic inefficiencies. He also highlighted the importance of civil society and non-state actors, noting that effective social protection cannot rely solely on government mechanisms. Citing the "whole-of-society approach" envisioned by the SDGs, he called for greater collaboration with CSOs, NGOs, and community-based organizations in programme design, delivery, and monitoring.

Dr. Eusuf cautioned that most benefits currently follow a "one-size-fits-all" model, which fails to account for the diverse needs and severity of vulnerabilities particularly for persons with disabilities. Social protection interventions should therefore be need-based and severity-sensitive, rather than uniformly applied.

He also provided a fiscal projection, explaining that if the monthly allowance for persons with disabilities were increased to BDT 2,500, the government would require an additional 3.2% of the total national budget. He argued that the forthcoming National Social Security Strategy (NSSS) revision must explicitly address vulnerability gradation, urban coverage, and programme upscaling. He particularly noted that only 20% of current beneficiaries are from urban areas, leaving a large segment of the urban poor and persons with disabilities uncovered.

Finally, Dr. Eusuf highlighted the urgent need for a comprehensive, integrated database on persons with disabilities to enable evidence-based policymaking, targeted design, and effective monitoring. Without reliable and disaggregated data, he noted, policymaking risks remaining symbolic rather than transformative. He concluded by reiterating that expanding fiscal space, strengthening data systems, and adopting differentiated, inclusive approaches are central to making social protection more impactful and sustainable in Bangladesh.



Md. Anowar Hossain, Director (Joint Secretary), representing Md. Daud Miah, ndc, Director General, NGO Affairs Bureau

Speaking on behalf of the Director General of the NGO Affairs Bureau, Mr. Md. Anowar Hossain highlighted the critical role of both the Government and non-governmental organizations in advancing social empowerment, particularly for marginalized populations. He emphasized that while the Government bears the primary responsibility for ensuring the welfare of citizens, NGOs have long been instrumental partners in reaching vulnerable communities, including persons with disabilities.

Mr. Hossain stressed the importance of inclusivity in project design and implementation, urging that all NGO-led projects should mandatorily allocate at least 5% of their beneficiaries to persons with disabilities. This, he noted, would ensure equitable participation and visibility of persons with disabilities in mainstream development activities. Furthermore, he called for stronger partnerships between Organizations of Persons with Disabilities (OPDs) and large NGOs, so that the technical expertise and lived experiences of persons with disabilities can meaningfully inform program planning and delivery. He also suggested that dedicated budget allocations be introduced within NGO projects to support disability inclusion.

In addition, Mr. Hossain shared that the NGO Affairs Bureau has already initiated a process of digitalization and data clustering to enhance monitoring and accountability. Through this system, the Bureau aims to track NGO activities more efficiently, including the proportion of funds directed towards disability inclusion. He concluded by reaffirming the Bureau's commitment to promoting inclusive development through enhanced collaboration, transparency, and data-driven decision-making.

Open Floor Discussion and Recommendations

✚ Recognizing and Supporting Caregivers

During the open floor discussion, **Mr. Monir, President of Care-er Bangladesh**, emphasized the urgent need for effective implementation of the Rights and Protection of Persons with Disabilities (RRPD) Act, 2013. He drew attention to a frequently overlooked yet vital group within the disability support ecosystem the caregivers and service providers who play a crucial role in the rehabilitation, empowerment, and day-to-day wellbeing of persons with disabilities.



Mr. Monir highlighted that most caregivers, particularly those providing long-term or home-based support, remain unpaid or undercompensated, despite the emotional and physical demands of their work. He stressed that caregivers require not only financial recognition but also psychosocial support and mental well-being services, as continuous caregiving without institutional backing often leads to burnout and social isolation.

He urged policymakers and stakeholders to ensure that the RRPD Act's implementation framework explicitly addresses the rights, protection, and capacity development of caregivers, recognizing them as essential contributors within the disability inclusion ecosystem. Mr. Monir concluded by calling for policy reforms and structured interventions including formalized training, remuneration schemes, and mental health support for those who work tirelessly behind the scenes to advance the welfare of persons with disabilities in Bangladesh.

Integration of Persons with Disabilities into Social Protection Schemes

Currently, many persons with disabilities receive only the disability allowance, with minimal access to other social protection benefits. A key recommendation is to activate the Disability Coordination Committee at the Ministry of Social Welfare to make strategic decisions on inclusion, ensuring that all persons with disabilities are systematically covered under broader social protection programs.

Support for Families and Caregivers

Families raising children with disabilities face substantial caregiving burdens, including both time and resources. It is recommended to assess the caregiving hours and burdens of parents, particularly mothers, and consider establishing community-based care institutions or respite centers where children with disabilities can receive support. These institutions should be staffed with trained community workers and integrated into local social protection networks to provide sustainable support.

Budgeting and Monitoring for Disability Programs

As highlighted by Mr. Khondoker Sohel Rana from Sightsavers, many action plans and strategic documents lack dedicated budget lines and monitoring frameworks, which limits their effectiveness. It is crucial to ensure that budget allocation and monitoring mechanisms are embedded within all disability-related programs to move beyond theoretical commitments and achieve tangible outcomes.

Education and Health Support for Children with Disabilities

Ms. Zoya emphasized gaps in current programming: children who do not attend school often miss both stipends and disability allowances, and their medical needs are not systematically addressed. Recommendations include integrating educational access, healthcare, and medication support into social protection frameworks for children with disabilities to ensure equity.

Leveraging NGOs and Expanding Service Coverage

Dr. Monjur Kader Ahmed from Ganashashthay Kendra suggested creating a centralized database via the NGO Affairs Bureau to identify NGOs not currently working with persons with disabilities. These NGOs can then be assigned specific responsibilities to support disabled children and families in their operational areas. This approach will help bridge field-level implementation gaps and ensure coordinated service delivery.

Simplifying Access to National Identification and Entitlements

Mr. Bashir Al Hossain (Jatiyo Trinomul Partibandhi Sangstha) highlighted that obtaining NID cards for persons with disabilities is often complicated, which restricts access to social protection benefits. It is recommended that the Ministry of Social Welfare establish one-stop service centers to simplify NID registration and other administrative processes for persons with disabilities.

Addressing Urban-Rural Disparities and Workforce Inclusion

Ms. Rabeya Sultana emphasized the disparity between urban and rural areas in terms of opportunities and services. Recommendations include monitoring regional disparities, strengthening inclusive vocational training, and aligning curricula (e.g., NSDA) with disability-inclusive approaches to enable meaningful employment for disabled youth.

Dedicated Budgets and Project-Specific Allocation for OPDs

Ms. Morjina suggested that OPDs (Organizations of Persons with Disabilities) receive project-specific budgets, rather than token allocations, to enable meaningful participation in program design and implementation. This would strengthen civil society engagement and ensure that programs reflect real needs.

Establishing Ministry Focal Points and Mainstreaming Inclusion

Ms. Mahua Paul emphasized that all social protection programs should systematically include persons with disabilities, and that each ministry should designate disability focal points to coordinate and monitor inclusion across sectors. This will enhance accountability, coherence, and the effectiveness of social protection policies.

Remarks from Session Chair

Dr. Mohammad Abu Yusuf, Secretary, Ministry of Social Welfare

Dr. Mohammad Abu Yusuf, Secretary of the Ministry of Social Welfare, delivered the closing remarks, marking his first speech at a national event since assuming office. He began by extending his appreciation to the presenters and discussants for their evidence-based and thought-provoking contributions. He commended the presentations for their analytical rigor and for highlighting both policy and implementation gaps in advancing the rights and inclusion of persons with disabilities in Bangladesh.

Dr. Yusuf noted that the discussions provided valuable insights into strengthening the implementation of the Rights and Protection of Persons with Disabilities (RPWD) Act, 2013, emphasizing the need for practical and coordinated measures across institutions. He specifically acknowledged the remarks who drew attention to the situation of caregivers and service providers. Dr. Yusuf agreed that caregivers play an indispensable yet often unrecognized role in the disability support ecosystem, and that their wellbeing, capacity building, and psychosocial needs must be addressed within the broader disability inclusion framework. He noted that continuous caregiving without institutional or mental health support often leads to burnout, and emphasized the need for structured policies to ensure adequate compensation and recognition for caregivers.

The Secretary also concurred with several discussants who stressed the importance of data disaggregation by type, severity, and life stage of disability, underscoring that effective policy interventions require a nuanced understanding of diverse needs. He reiterated that “one size does not fit all,” and that the government must move toward targeted and evidence-based support mechanisms to reach those most in need. Addressing concerns raised regarding implementation challenges and inter-ministerial coordination, Dr. Yusuf acknowledged that despite a strong policy framework, many operational bottlenecks persist. He noted that ministries often remain preoccupied with administrative control rather than policy formulation, and that the entrenched culture of todhir (personal recommendations) diverts institutional attention from systemic reform. He stressed that the Ministry of Social Welfare is working to simplify administrative processes,



enhance accountability, and create a more policy-driven environment so that persons with disabilities can access services without relying on personal networks or intermediaries.

Dr. Yusuf also recognized the comments made by several participants regarding the need for cross-sectoral collaboration, particularly among the Ministries of Social Welfare, Health, and Education. He reaffirmed that disability inclusion must be integrated across sectors and that coordinated efforts are essential to ensure inclusive education, healthcare access, and livelihood opportunities for persons with disabilities.

Reflecting on the broader policy environment, Dr. Yusuf drew attention to the fiscal constraints faced by the government, noting that a substantial portion of the national budget is allocated to operating expenses, with development expenditure largely dependent on loans and grants. He highlighted the government's multiple competing priorities such as health, education, and infrastructure and noted that while disability inclusion remains a key commitment, limited fiscal space poses practical challenges in scaling up interventions.

He further acknowledged that climate change and related shocks disproportionately affect children, women, and persons with disabilities. Citing both idiosyncratic (individual-specific) and covariate (community-wide) shocks, he stressed the need for a more shock-responsive and inclusive social protection system to ensure that vulnerable groups are not left behind during crises.

Dr. Yusuf also reflected on the social dimensions of exclusion, emphasizing that discrimination often begins within families. He reiterated that shifting societal mindsets is just as critical as institutional reform and that public awareness and community-based initiatives must be strengthened to combat stigma and exclusion at the household level.

In discussing accessibility and reasonable accommodation, Dr. Yusuf shared his observations from Australia, noting how inclusive design principles are embedded in mainstream public infrastructure, including transportation. He emphasized that accessibility should not be viewed as a special favor but as an integral part of universal design and equal rights.

Reaffirming Bangladesh's commitment to the UN Convention on the Rights of Persons with Disabilities (CRPD) and the Universal Declaration of Human Rights, Dr. Yusuf stated that the country has already transitioned from a charity-based approach to a human rights-based model of disability inclusion. The next step, he said, is to operationalize this shift through actionable budgeting, robust implementation, and strong monitoring mechanisms.





Moderator: Khandaker Jahurul Alam, Executive Director, Centre for Services and Information on Disability

In his concluding remarks, Mr. Khandaker Jahurul Alam reflected on the depth and diversity of the discussions that unfolded throughout the conference. He reiterated that the terminology “persons with disabilities” is both internationally and nationally endorsed, as recognized by the United Nations and Bangladesh’s Rights and Protection of Persons with Disabilities (RPWD) Act, 2013. He emphasized that this terminology upholds the dignity, rights, and identity of the community, aligning with a human right-based approach rather than a charity or welfare-oriented mindset.

Mr. Alam further noted that referring to individuals as “persons with special needs” or “persons with difficulties” inadvertently diminishes their rights-based identity and reinforces dependency-oriented perceptions. He stressed that language plays a powerful role in shaping attitudes, and thus, it is essential for all stakeholder’s government bodies, NGOs, media, and civil society to adopt and consistently use the term “persons with disabilities” in all policies, communications, and advocacy initiatives.

He concluded by expressing gratitude to all participants for their thoughtful contributions and reaffirmed the collective commitment to advancing inclusion, accessibility, and social justice for persons with disabilities in Bangladesh.





NATIONAL CONFERENCE ON SOCIAL PROTECTION 2025

BCFCC | 1-3 SEPTEMBER 2025



CONCLUDING SESSION

**BUILDING AN INCLUSIVE FUTURE
REFLECTIONS AND CONFERENCE
DECLARATION**

Closing Ceremony

Opening Remarks

Zaheda Parveen, Secretary, Coordination and Reforms, Cabinet Division

Respected Colleagues from government of Bangladesh, Development Partners, Academics, Media Representatives, distinguished guests, Ladies and Gentlemen;

It is my distinct honour and great pleasure, as Secretary, Coordination and Reforms, Cabinet Division, to warmly welcome you all to the Closing Ceremony of the National Conference on Social Protection 2025. We gather here today, at the Carnival Hall, to draw to a close what has been an exceptionally meaningful and productive three-day conference.

Over the past three days, from 1 to 3 September 2025, at the Bangladesh-China Friendship Conference Centre, this conference organized by the Cabinet Division with technical support from UNDP Bangladesh and generous funding from the Department of Foreign Affairs and Trade (DFAT) of the Australian Government has served as a unique platform for dialogue, learning, and consensus-building.

Respected Guests, Our Constitution, under Article 15(d), clearly obliges the state to ensure social security for its citizens in times of undeserved want. This national commitment, reinforced by international obligations such as the Universal Declaration of Human Rights and the UN Social Protection Floors Initiative, has guided our efforts in shaping a broad and inclusive social protection system. Since 2015, the National Social Security Strategy (NSSS) has provided the framework for this journey, and as it approaches its conclusion in 2026, this conference has been both timely and forward-looking.

Under the theme “Building an Inclusive Future: Reflections & Conference Declaration”, we have reflected on the achievements and challenges of our current system while also identifying the priorities for the next generation of social protection policies. Together, we have explored issues of fragmentation, targeting, and delivery efficiency; emphasized the centrality of human capital development; and highlighted the importance of strengthening disaster resilience in the face of increasing climate risks.

The working sessions and vibrant discussions have brought forth rich recommendations. These will now inform the design of a post-2026 national framework for



social protection—one that is more integrated, inclusive, and responsive to the needs of our people.

Respected Participants, this gathering has not only provided a space for deliberation but has also strengthened our collective resolve: that no citizen should be left outside protection, and no one should be left behind. By pooling our knowledge, experience, and commitment, we have taken a vital step towards shaping a system that truly advances equity, dignity, and resilience for all Bangladeshis.

We now look forward to the presentation of the Salient Features of the National Conference on Social Protection 2025 and the adoption of the Conference Declaration, which will serve as a strategic roadmap for the future.

Finally, I extend my deepest gratitude to all participants, partners, and colleagues for your invaluable contributions and engagement throughout this conference. Your presence has made this event a resounding success.

Presentation on Salient Features of National Conference on Social Protection 2025 and Conference Declaration

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

This presentation provides a comprehensive analysis of the National Conference on Social Protection 2025, synthesizing key findings from two primary documents: the original 31-slide PowerPoint presentation ("Report on National Conference on Social Protection 2025") and the 24-page synthesis report ("The National Conference on Social Protection 2025 Bangladesh: A Synthesis Report of Strategic Themes and the Way Forward"), both authored by Mohammad Khaled Hasan, Additional Secretary, Cabinet Division. Held in early 2025, the conference marks a decade since the approval of the National Social Security Strategy (NSSS) in 2015 and serves as a critical platform to assess progress, identify challenges, and formulate the strategic framework for NSSS 2026. The conference declaration formalizes commitments to transition from a fragmented, relief-based system to a cohesive, lifecycle-oriented, and transformative social protection framework. This report integrates all content from both documents, with a focus on salient features, recommendations, and the way forward, analyzed through an academic lens rooted in Bangladesh's socioeconomic context.

This presentation synthesizes the salient features and key outcomes of the National Conference on Social Protection 2025, presenting a strategic blueprint for the next phase of social protection in Bangladesh. The conference, convened over three days in early 2025, provided a platform to evaluate the implementation of the NSSS since 2015 and to outline future priorities. It emphasized a shift from traditional relief-oriented safety nets to a multi-faceted, resilient, and transformative system, aligning with a lifecycle-based approach.

Three central themes emerged: Integration of Climate and Disaster Resilience: Highlighting the need to incorporate adaptive measures into social protection policies to address Bangladesh's

vulnerability to climate shocks. Transition from Poverty Alleviation to Human Development and Social Empowerment: Focusing on enhancing capabilities and reducing structural inequalities.

Institutional and Legal Reforms for Sustainability: Advocating for robust governance structures and financing models to ensure long-term viability.

Key innovations discussed included data-driven targeting strategies, the introduction of contributory financing models to complement non-contributory schemes, and the exploration of legal and institutional enhancements. Recommendations emphasized accelerating legal reforms, strengthening institutional coordination, leveraging multi-sectoral partnerships, and expanding coverage to the urban poor and the "missing middle" demographic.

The conference declaration, formalized as the "Pact for Prosperity," commits to: (1) achieving universal lifecycle coverage by 2030; (2) increasing fiscal allocation to 2.5% of GDP for adaptive protection; and (3) establishing a "Bonsai Liberation Fund" to support 5 million marginalized individuals. Analytically, these commitments address the paradox of declining poverty (18.7% in 2022) alongside rising inequality (Gini coefficient 0.499 nationally, 0.539 urban), with potential to enhance GDP impact by 1-2% through integrated interventions, as per ILO estimates.

Conference Rationale and Overarching Vision

The National Conference on Social Protection 2025 was designed as a pivotal milestone in the implementation of the NSSS, approved by the Cabinet in 2015. The NSSS serves as a comprehensive framework for a lifecycle-based social protection system, addressing the interconnected challenges of poverty, vulnerability, and marginalization. The conference aimed to review progress and lay the foundation for NSSS 2026, with a total allocation of 1.16 lakh crore Taka (1.87% of GDP) supporting 95 programs in the 2025-26 fiscal year.

The keynote address established the intellectual foundation, shifting the discourse on poverty from individual failings to structural issues rooted in social exploitation and inequality. This perspective was reinforced by the "Bonsai Metaphor," which posits that the poor possess untapped potential stifled by societal constraints, reframing social protection as a tool for empowerment rather than mere relief. This aligns with the Beveridge Model's emphasis on state-individual cooperation to provide a national minimum, reducing disparities across class, gender, and region.

- **Assess Progress:** Evaluate NSSS implementation across programs, noting achievements such as coverage of 6 million elderly individuals and challenges like urban exclusion.
- **Identify Successes and Challenges:** Highlight good practices (e.g., Mother and Child Benefits Program) and bottlenecks (e.g., targeting errors).
- **Review Relevance:** Assess NSSS alignment with current socioeconomic conditions, including post-COVID recovery and climate impacts.
- **Expected Outcomes:** The conference aimed to strengthen collaboration and generate actionable recommendations for an effective social protection system, supported by a proposed "Equity Impact Simulator" to model policy impacts.

Analytically, this rationale reflects a mature policy approach, aligning with constitutional mandates (Articles 15, 16) and SDGs 1, 10, and 13. However, achieving these outcomes requires addressing fiscal and administrative gaps, potentially through digital tools like blockchain for transparent transfers.

National Social Security Strategy (NSSS): Framework and Principles

Approved in 2015, the NSSS addresses the triple challenges of poverty, vulnerability, and marginalization through a lifecycle-based approach. It is described as development-oriented, integrating social protection into national growth strategies. The Beveridge Model underpins its philosophy, promoting equity and a national minimum through state-individual collaboration. The "Bonsai Metaphor" further emphasizes empowerment, positioning social protection as a means to unlock potential, with social equity as a core outcome.

The 2025-26 budget allocates 1.16 lakh crore Taka (14% of the national budget, 1.87% of GDP) to 95 programs, covering areas from old-age allowances to child stipends. However, this falls short of the aspirational 2.5% GDP target.

Analytically, NSSS's lifecycle design has reduced neonatal mortality by 10% and supported 1.2 million microenterprises, but urban-rural disparities (Gini 0.539 vs. 0.446) and informal sector exclusion (80% workforce) remain challenges. A dynamic, AI-updated strategy could enhance adaptability.

The conference traced the evolution of social protection in Bangladesh through distinct phases, illustrating a gradual shift from basic relief to development-oriented and equitable frameworks. In the 1970s, social protection primarily focused on poor relief, providing emergency assistance to destitute populations. During the 1980s, workfare programs emerged, offering conditional public works support to vulnerable groups. By the mid-1990s, a more structured approach developed with social safety nets, including targeted allowances and educational support. The late 1990s saw the introduction of the graduation model, designed as a poverty exit strategy, benefiting approximately one million households. From 2015 onward, the integration of the National Social Security Strategy (NSSS) marked a significant shift toward development and social equity, embedding social protection into broader national development agendas.

This evolution is closely linked with measurable improvements in Bangladesh's socioeconomic indicators. Poverty rates declined from 44.2% in 1991 to 18.7% in 2022, while extreme poverty dropped from 12.9% in 2016 to 5.6% in 2022. Despite these gains, inequality has risen, as reflected in the Gini coefficient increasing from 0.458 in 2010 to 0.499 in 2022, with urban inequality reaching 0.539. Nutritional outcomes have improved, with stunting rates declining from 50% in 2004 to 28% in 2023 and wasting rates from 15% to 8%, although SDG targets remain unmet. Bangladesh's Commitment to Development Index (CODI) score rose from 2.3 in 2017 to 3.4 in 2023, showing notable strengths in governance, though adequacy of coverage remains a concern. Analytically, this trajectory demonstrates maturation in social protection policy, yet rising inequality underscores the need for targeted interventions, particularly for the "missing middle" and urban poor.

Thematic pillars highlighted at the conference emphasize strategic focus areas. Social empowerment aims to build equitable foundations by targeting gender development, socially excluded groups, and transformative protection measures. Programs include old-age pensions covering six million beneficiaries, child-sensitive initiatives such as the Mother and Child Benefits Program reaching 1.5 million children and stipends for 12 million students, and support for

persons with disabilities, covering approximately 20% of 12 million eligible individuals. These interventions are analytically linked to enhanced agency and reduced intergenerational poverty, with stipends yielding an estimated 10:1 return on investment, although gaps in coordination persist.

Adaptive Social Protection (ASP) was highlighted as a means to enhance resilience against shocks by integrating social protection with disaster risk reduction and climate adaptation. ASP emphasizes multi-sectoral coordination, capacity building, and anticipatory measures. With urbanization projected to surpass rural population by 2040, urban-focused systems will be essential, alongside alignment with Bangladesh's rural-oriented constitutional mandates. ASP's effectiveness was demonstrated during the 2024 flood response, which saved approximately \$1 billion, though last-mile delivery challenges remain and innovative solutions such as drone-based distribution are needed.

Contributory schemes are recognized as crucial for enhancing sustainability, ownership, and coverage, particularly for the "missing middle," those neither poor nor insured, who require subsidized pensions and access to universal services. Pilot programs such as the Employment Injury Scheme (EIS) in the ready-made garment sector have encountered underreporting issues. Institutional mechanisms to support implementation include a tiered structure from national to city committees, complemented by dynamic registries and novel data tools. Digital government-to-person (G2P) payments reduced leakage by 25% during the COVID-19 crisis. Analytically, dual financing approaches could alleviate the fiscal burden of 14% of the national budget, yet inclusion of the informal sector remains a persistent gap.

Conference Declaration

Pact for Prosperity – Recommendations and Way Forward

The "Pact for Prosperity" formalizes commitments, visualized as a structured policy tree (roots: governance; branches: programs; fruits: equity).

Legal Reforms

- Mandate EIS with BLA amendments and penalties.
- Introduce digital reporting and maternity insurance feasibility.
- Update benefit laws for modern injuries.
- Institutional Strengthening:
- Formalize CMC and clusters.
- Develop a centralized MIS with standards.
- Enhance local coordination through training.

Programmatic Expansion

- Expand coverage for the urban poor and "missing middle."
- Support urban women with maternity and childcare.
- Leverage non-state actors (CSOs) for grassroots reach.

Data and Accountability

- Implement a novel data strategy using big data.
- Strengthen grievance redress with an online platform.
- Provide worker training on occupational safety and health (OSH) and EIS.

NSSS 2026 Priorities

- Develop the next-generation NSSS.
- Enhance institutional frameworks.
- Strengthen lifecycle programs for children, the elderly, and persons with disabilities.
- Prioritize social empowerment.
- Scale up ASP.
- Expand coverage for the urban poor and missing middle.
- Contribution fosters ownership and dignity, transforming social protection into a shared investment.
- Contributory schemes build economic and environmental resilience, especially for the vulnerable.
- Pooling resources enables comprehensive coverage and higher benefits, offering more meaningful support.
- Build sustainable contributory models.

The National Conference on Social Protection 2025, through its declaration, reaffirms Bangladesh's commitment to equitable growth. The synthesis of progress, challenges, and innovative strategies provides a robust foundation for NSSS 2026. Effective implementation will require sustained investment and coordination.



Guests of Honour

Sonali Dayaratne, Deputy Resident Representative, UNDP

It is truly an honour to be here today at the concluding session of the National Conference on Social Protection 2025.

Over the past three days, we have engaged in rich, insightful, and, sometimes, challenging discussions on the role of social protection in advancing human development, social equity, and inclusive growth in Bangladesh.

To frame our conversation in a global context, let me read a statement from the 2025 Sustainable Development Goals Report by the UN Secretary-General:

“Social protection now reaches over half the world’s population; a significant increase from just a decade ago. Access to education is rising, child marriage is declining, renewable energy capacity is growing, and women’s representation is increasing across governments, businesses, and societies. These gains show that investments in development and inclusion yield results. But let’s be clear: only 35 per cent of SDG targets are on track or making moderate progress. Nearly half are moving too slowly. And 18 per cent are going in reverse”

These words are a powerful reminder. While progress is real, the journey is far from over.

Colleagues,

Social protection is central to Bangladesh’s vision of inclusive and sustainable development. I must say that Bangladesh has made remarkable progress in social protection. Yet, as we approach the conclusion of the National Social Security Strategy (NSSS) in 2026, we must reflect on what has worked, where we lag, and how we can further strengthen the social protection system for the future.

There will always be room for improvement, no doubt. But now is the time for implementation for taking decisive action. Our focus must be on providing support to those who lack the means to protect or sustain themselves, ensuring they are shielded from vulnerabilities.

The lessons learned here will directly inform the next-generation NSSS, ensuring that social protection in Bangladesh continues to reach the right people, at the right time, across their life cycle.

We would like to express our sincere gratitude to the Cabinet Division for convening this critical forum. I also wish to acknowledge the strong collaboration of our development partner, the Government of Australia, through DFAT, and to commend the dedication of government officials who have worked tirelessly behind the scenes to make this conference a success. We deeply appreciate the presence and guidance of the advisers leading implementation efforts. Additionally, we are grateful for the technical support and inputs provided by the European Union, World Bank, Development Banks, UN sister agencies, ILO, UNICEF, WFP, think tanks, academia, and other key stakeholders who have contributed to shaping this dialogue. I am proud that, with UNDP’s technical assistance through the SSPS Program and financial support from DFAT, Bangladesh has implemented its first comprehensive social development framework the National Social Security Strategy (NSSS) and its Action Plans.

Distinguished Guests, throughout the conference, we have seen the complexities of designing responsive social protection schemes. These complexities reflect the vulnerabilities that people face during their lifetime. It is also a reflection of the demands on the state to fulfil its obligations as part of the social contract with the people. The guiding principle is inclusion and ensuring that benefits reach people who need it the most.

Making that happen requires systems, human capabilities, and of course political will. We delved into institutional challenges, assessing both the progress made and the future priorities of the NSSS. Governance came out very strongly as critical. We need better monitoring, evaluation, and robust

social registries. There is still a lot of fragmentation. How to address social protection silos, reorient policies, and embrace innovation to make the system work better for the people.

While the needs in rural areas remain a priority, we also examined the real challenges faced by urban poor, and explored ways to build resilience against climate, economic, and social shocks. We also reviewed social insurance schemes, maternal and child protection programmes, and employment injury initiatives. But I was also heartened to see that that there is a collective commitment to build a social protection system that is inclusive, adaptive, and transformative.

There was consensus that empowering women, youth, and persons with disabilities, are essential for making social protection system inclusive and transformational.

As Bangladesh approaches 2026, the insights and recommendations emerging from this conference will serve as a foundation for shaping the next generation of social protection policies.

I am happy that all of these priorities and potential interventions are closely aligned with UNDP's Social Protection Offer 2.0. Our offer emphasizes inclusive, gender-responsive, accountable, and adaptive social protection systems. UNDP remains committed to supporting the Government of Bangladesh in its future work on social protection to ensure that the system is more inclusive, adaptive, and resilient.

In closing, I want to extend my heartfelt gratitude to all the participants for your invaluable contributions. Working together, we can forge a path towards a more equitable and just society in Bangladesh.



Guests of Honour

Syed Haider, First Secretary and Head of Development, Australian High Commission, Dhaka, Bangladesh

I would like to extend my sincere appreciation to UNDP for arranging such a rich and engaging dialogue over the past three days. These critical discussions have explored innovative pathways for the future of social protection in Bangladesh. They have deepened our understanding of emerging challenges and reaffirmed our shared goal of building an accountable, sustainable, and adaptive social protection system.

Australia is proud to have supported Bangladesh's social protection reform journey since 2013 through our flagship Social Security Policy Support (SSPS) Program, implemented in partnership with the Cabinet Division and UNDP. SSPS has helped expand inclusive coverage, strengthen governance systems, and provide technical support across the entire policy cycle.

As Bangladesh moves forward, we welcome the renewed focus on transparency, institutional renewal, and building citizens' trust. The establishment of reform commissions and the integration of social protection into broader governance efforts are both timely and essential. Looking ahead, we must continue to strengthen governance and coordination across ministries, improve data security, enhance monitoring and accountability at the local level, and build trustworthy, responsive grievance redressal systems.

Efficient service delivery, tailored technical assistance to key institutions, addressing corruption, and mobilizing sustainable resources are also critical to ensure long-term impact. Our support must reach those who are most left behind, addressing multidimensional poverty. This includes elderly people, children with disabilities, those living in climate risk areas, women facing gender-based violence, unemployed youth, informal sector workers, marginalized ethnic and social groups, returned migrant workers, street-connected children, and those exposed to environmental, economic, and food security shocks.

Australia remains steadfastly committed to supporting Bangladesh in building a more inclusive, resilient, and responsive social protection system. We look forward to continuing our partnership and supporting the next phase of reform as it unfolds.

Thank you to all distinguished participants for your shared vision. May this conference serve as a springboard for action and for a future where no one is left behind.

Guests of Honour

Dr. Mohammad Abu Yusuf, Secretary, Ministry of Social Welfare

I am truly honoured to say a few words today. Earlier, I had the privilege of chairing a session on “Voices from the Ground,” where we heard directly from non-state actors and organizations working for persons with disabilities. The session generated important recommendations and highlighted challenges faced by those working directly with vulnerable communities.

I would like to take a few moments to share key points I have noted. First, I must acknowledge the remarkable presentation by Mr. Khaled Hasan, who addressed every aspect of social protection. I sincerely thank and congratulate him for his efforts.

One critical point is the need to classify persons with disabilities carefully, as each individual's needs differ. In the coming years, with support from the Cabinet Division, we will prioritize this in our planning and programming. Bangladesh is a densely populated country with limited resources. Despite this, the government has allocated 1,16,31 crore taka for social protection, nearly 15% of our national budget. I was heartened to see the sincerity and commitment of our Finance Adviser in increasing allocations for certain social protection programs.

We must also take a moment to appreciate the Cabinet Division for organizing this three-day conference on social protection. Social protection is not merely a right it is an obligation to ensure equitable access to education, social services, and justice.

As I am relatively new to this ministry, I want to highlight one pressing issue: inclusion and exclusion errors in our social protection system. Our system must ensure accurate verification using NIDs, and we are employing poverty matrices with multiple indicators to identify those most in need. Just yesterday, Ms. Sahrmeen Murshid approved a census to prepare a database for street children. Each child will receive a unique ID number linked to their birth registration, ensuring they are properly accounted for in the system.

We are working diligently to reduce errors, improve targeting, and transform lives. Social protection models have evolved over time; from charity-based approaches to broader social support, and now to a human rights-based model. Our goal is to firmly establish this approach, ensuring that all persons, particularly those historically marginalized, have equal opportunities. If we fail to do so, it is an injustice.

In conclusion, we remain committed to making social protection inclusive, accountable, and rights-based. By strengthening our systems and addressing gaps, we can create a Bangladesh where no one is left behind.



Guests of Honour

Dr. Monzur Hossain, Member (Secretary), General Economics Division, Bangladesh Planning Commission;

I had the privilege of attending the opening ceremony of this conference, and I believe this is a perfect moment to reflect on the design of the next-generation social protection system in Bangladesh. It is essential that we look back and ask critical questions: Where has our social protection system effectively reduced poverty? Where has it promoted equity?

Earlier, I chaired the session on “Expanding the Horizons of Social Protection.” I would like to share a few reflections from that discussion, which focused on access barriers, beneficiary identification, and targeting challenges. Effective targeting can only be achieved if we first reach a consensus among policymakers on whom the social protection programs are intended to serve. We need to clearly define whether programs will follow a universal approach or remain selective.

As we look forward, our goal must be to ensure a sustainable, equitable, and inclusive social protection system. Expanding the scope of social protection is critical — only by moving toward universal coverage can we meaningfully lift people out of poverty. For instance, programs such as old-age allowances should move beyond selective targeting and be extended universally, ensuring that all eligible citizens benefit.

It is also imperative to assess and rationalize existing programs. Currently, Bangladesh runs 95 social protection programs, which often leads to fragmentation and inefficiencies. Consolidating these into 20 to 25 core programs would strengthen targeting, reduce administrative duplication, and improve overall efficiency.

I am confident that the discussions and recommendations from this conference will make an important contribution to shaping Bangladesh’s social protection landscape, guiding us toward a system that is inclusive, equitable, and capable of responding to emerging socio-economic challenges.



Guests of Honour

Ms. Mamtaz Ahmed, NDC, Senior Secretary, Ministry of Women and Children Affairs

I am honored to attend the National Conference on Social Protection 2025, and I believe this is an important moment to reflect on our social protection efforts. Whatever we have achieved for our people especially women and children through various programs can be considered part of our broader social protection framework.

It is now time to rethink and reshape these programs in alignment with international best practices, ensuring that they are inclusive, equitable, and effective. Many initiatives have been implemented, even if not explicitly labeled as social protection, and they have contributed to improving the lives of our citizens.

Our session, chaired by the Cabinet Secretary and guided by our Honourable Adviser, will focus on new measures and dimensions for social protection, encompassing women, children, and men, to secure a better future for our country. I am confident that the insights and recommendations from the panels and discussions will be highly valuable in guiding policy and programmatic decisions.

I wish the conference every success in achieving its objectives and contributing meaningfully to the future of social protection in Bangladesh.



Honourable Chief Guest

Ms. Sharmeen S. Murshid, Honourable Adviser, Ministry of Social Welfare, Government of Bangladesh;

Greetings to the dignitaries, our valued development partners, civil society partners. A very good afternoon.

We stand today at a moment of proud reimagination, a time for reflection. We have not just discussed policies we have discussed the system of our society. I thank the Cabinet Division, UNDP, and the Australian Government for ensuring this platform for dialogue.

As the adviser for both the Ministry of Women and Children Affairs and the Ministry of Social Welfare, I have had the opportunity to see both sides our nation's challenges and the prospects of how we can change lives through a life-cycle approach, through a gender lens. From the first 1,000 golden days of a child's life to a dignified old age, our mission is to ensure a single unbroken tier of security, dignity, and opportunity.

For many years, our journey toward social protection has evolved: we have moved from charity models to rights-based models, from papers to digital platforms, from crisis management to comprehensive conceptual processes, from individual approaches to integrated and coordinated approaches. We have not yet achieved all our desires, but we are well on the road. This journey has already reached millions.

We have reached:

- 1.77 million mothers and children
- 2.9 million vulnerable women
- 6.1 million respected elders
- 3.5 million persons with disabilities

These are struggling numbers. We are grappling with finances, and the number of people in need is growing. Since July 2024, the demand for social protection has increased significantly.

We have talked about the purpose of social protection. Let this conference be the start of a new Bangladesh, a new social contract. Let it be the beginning of a manifesto for a social economy, a political economy. Bangladesh started its journey with struggles. Our dream is to leave no one behind.



We have to be inclusive and compassionate. We have to reach where we have not yet reached. The first duty of the state is to ensure dignity, health, education, food, and shelter for every citizen. Social protection is not charity it is a right, it is about justice. It is a shield against hunger and destitution. Bangladesh will not be trapped.

Can we imagine a Bangladesh that is new, not trapped, not bound by the negative effects of capitalism? A Bangladesh where we harness the power of social business, where enterprise serves humanity, where profit builds people, nature, and the environment. Where growth means justice.

I would like to reaffirm our Honourable Chief Adviser's vision, where social business is compassionate business. Where business does not make children insecure, where business protects lives, that is social business. Is it profitable? I believe it is, because it protects the ecosystem.

We all dream of a country free from poverty, where all youth are employed, and where our planet is protected. The three zeros are the dream we have always held:

- A nation without poverty
- A nation with employment
- A nation with a healthy environment

This gives us vision and direction, and social protection can be central to all these efforts.

Social business is a part of the care economy. It can mitigate the harmful effects of capitalism. We will work for nourished children, a dignified society, where everyone lives with respect. This is the new social contract. The government lays the foundation of protection, social business provides the ladder of opportunity, and civil society is the vehicle through which we reach every single household. Together, we create a humane economy, an economy of dignity, equity, and shared prosperity.

Let every policymaker, every servant of the republic remember:

- We are not here to manage poverty; we are here to end it.
- We are not here to rescue the vulnerable; we are here to empower them.
- We are not here to govern a few; we are here to serve many.

Bangladesh will once again lead the world, not only in survival but in vision. A nation where protection and empowerment work hand in hand. A nation where every citizen is safe, respected, and free to dream. This is our promise. This is our mission. This is the way toward our future.

Closing Remarks from Conference Chair

Dr. Sheikh Abdur Rashid, Cabinet Secretary, Cabinet Division

It is with profound satisfaction that I address you today at the closing session of the National Conference on Social Protection 2025. Our shared objective was clear: to formulate robust, inclusive, and forward-looking recommendations to guide the design of the country's next-generation social protection strategy for the post-2026 era.

Over the past three days, we have undertaken an insightful journey of reflection and innovation. We examined institutional perspectives and reviewed key reforms under the thematic clusters. We explored governance challenges and solutions and budget.

We explored the evolving landscape of social protection, addressing the needs of vulnerable groups in the context of economic and labor market reforms. We engaged in critical discussions on urban poverty and inclusive social protection strategies, recognizing the challenges of fast-growing urban areas. The sessions on adaptive social protection offered strategies to strengthen resilience against shocks, disasters, and climate vulnerabilities. We also discussed sustainable pathways, including reforms in insurance. Today, on the final day, we focused on cross-cutting issues like gender development and welfare for persons with disability.

The presentations, discussions, and recommendations gathered over these three days have been rich, forward-looking, and practical. They will serve as a foundation for designing the next generation of social protection reforms. Our aim is to build on our successes, address persistent and emerging challenges, and enhance confidence among our development partners and citizens alike.

I take this opportunity to express my deepest gratitude to Honourable Chief Guest to kindly grace the occasion by her presence. I would also thank our technical partners, the United Nations Development Programme (UNDP) Bangladesh, and our significant funding partner, the Department of Foreign Affairs and Trade (DFAT) of the Australian Government, for their unwavering support. I also wish to acknowledge the European Union and all participating organizations government agencies, development partners, NGOs, civil society, academia, and the private sector for their valuable contributions to this important conference.

As we conclude this event, let me emphasize that the success of this conference does not rest in these three days alone. It lies in how we carry forward the spirit of collaboration, innovation, and dedication that we have cultivated here. We must ensure that the priorities discussed protecting livelihoods, ensuring children's nutrition, empowering women, supporting persons with disabilities, integrating disaster response, expanding coverage, safeguarding traditions, and strengthening our targeting systems are translated into actionable policies and programs.



Together, we aspire to realize our cherished vision of equitable society. Let us move forward with renewed commitment, ensuring that no citizen is left behind.

With these words, I thank each of you for your active participation and contributions. May this conference inspire stronger partnerships, deeper understanding, and more impactful actions.

Vote of Thanks

Ms. Murshida Sharmin, Joint Secretary, Coordination Wing, Cabinet Division

As we draw the curtain on the first day of this pivotal conference, I would like to take a moment to reflect on the richness of our discussions and the invaluable contributions shared by all our distinguished speakers and participants.

We have begun this journey by reaffirming our collective commitment to a more inclusive, equitable, and resilient social protection system in Bangladesh. From the visionary insights of Professor Wahiduddin Mahmud on universal social protection and the need for justice-driven policies, to the practical experiences shared by Mr. Faruk E. Azam on disaster risk management and anticipatory action, today has been a strong reminder of the interlinkages between social protection, disaster resilience, and human development.

On the closing ceremony, speakers have highlighted the critical importance of beneficiary classification, addressed inclusion and exclusion errors, and transitioned towards a rights-based model of social protection. Likewise, emphasized the need for broader coverage, consolidation of programmes, and moving decisively towards universal social protection, ensuring no citizen is left behind.

Honourable guests of honour, including Ms. Mamta Ahmed and Chief Guest Ms. Sharmeen S. Murshid, reminded us that gender-sensitive, life-cycle, and human-rights approaches must remain central to our strategies, ensuring dignity, opportunity, and security from the earliest days of life to old age. We were inspired by the examples of social business and innovative approaches to link care, economic opportunity, and environmental sustainability to social protection.

We also recognized throughout working sessions that effective governance, transparency, and digital solutions from single registry MIS systems to mobile financial services are vital for ensuring efficiency, accountability, and timely delivery to the most vulnerable populations. The discussions highlighted the importance of multisectoral coordination, technical capacity-building, and anticipatory action to address shocks from climate change, pandemics, and economic disruptions.

On behalf of the Cabinet Division, I extend a heartfelt vote of thanks to all our guests the Chief Guest, Special Guest, Chair of the Inaugural and closing ceremonies, and Guests of Honour—for sparing



their valuable time and sharing their knowledge and vision. Sincere thanks to the Secretaries of different ministries, members of the Central Management Committee, and the officers of the Cabinet Division, especially Mr. Mohammad Khaled Hasan, and colleagues from the five thematic clusters and focal points across ministries and divisions.

I would also like to thank our audience from government, development partners, civil society, NGOs, and media, whose engagement has been key to the richness of today's dialogue. Special thanks to the SSPS Programme, UNDP, and the Australian Government for their continued support in reforming social protection in Bangladesh.

The conference deliberations have established a solid foundation for the next-generation social protection system in Bangladesh. Over the coming sessions, we will continue to explore innovative solutions, practical strategies, and actionable recommendations to ensure that Bangladesh's social protection framework is inclusive, adaptive, and grounded in justice.

Finally, thank you all for your dedication, energy, and commitment. Together, we are shaping a future where no one is left behind, and every citizen can live with dignity, security, and opportunity.

Conclusion and Way Forward

The National Conference on Social Protection 2025 was more than a policy dialogue; it was a collective reaffirmation of Bangladesh's commitment to social justice, equity, and human dignity. As Ms. Sharmin S. Murshid eloquently stated, "We are not here to manage poverty; we are here to end it." This sentiment resonated throughout the conference, from the voices of policymakers to the testimonies of non-state actors and field practitioners.

Bangladesh stands at a critical juncture. With LDC graduation on the horizon, rising inequality, and intensifying climate risks, the next generation of social protection must be integrated, inclusive, and adaptive. The NSSS 2026+ must move beyond fragmented safety nets toward a coherent, lifecycle-based system that empowers citizens across all stages of life.

The insights and commitments from NCSP 2025 provide a robust foundation for this transformation. But implementation will require more than declarations; it demands political will, institutional reform, and sustained investment. As Dr. Sheikh Abdur Rashid reminded us, the success of this conference lies not in its proceedings, but in the actions that follow.

Bangladesh has the vision, the experience, and the resolve. What remains is to act—with courage, compassion, and conviction to build a society where no citizen is left behind, and where social protection becomes not just a safety net, but a springboard for opportunity, resilience, and shared prosperity.

Annexure

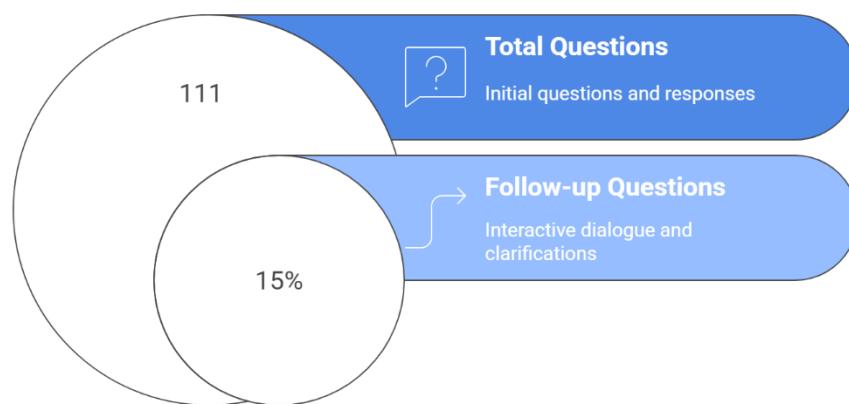
Mr. Syed Haider, First Secretary and Head of Development at the Australian High Commission, with Student Representatives at the National Conference on Social Protection 2025



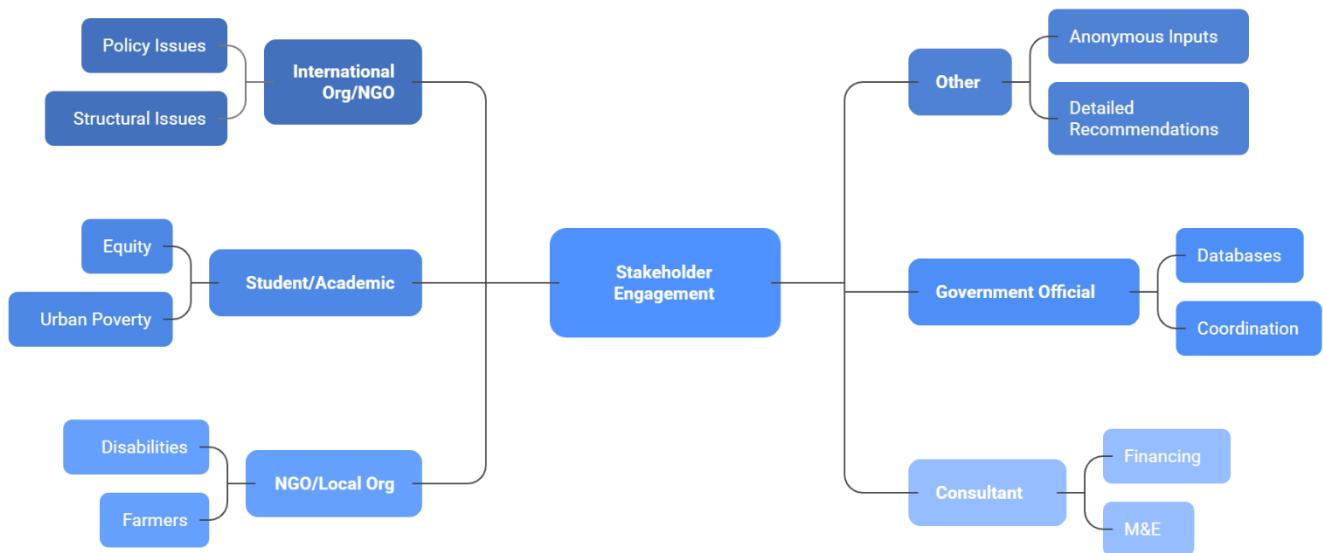
Introduction

This document presents the synthesized findings from responses collected through a QR code-enabled Google Form during the National Conference on Social Protection 2025. The data capture real-time questions, suggestions, and recommendations from a diverse range of stakeholders, providing an evidence-based view of prevailing concerns and interests in social protection.

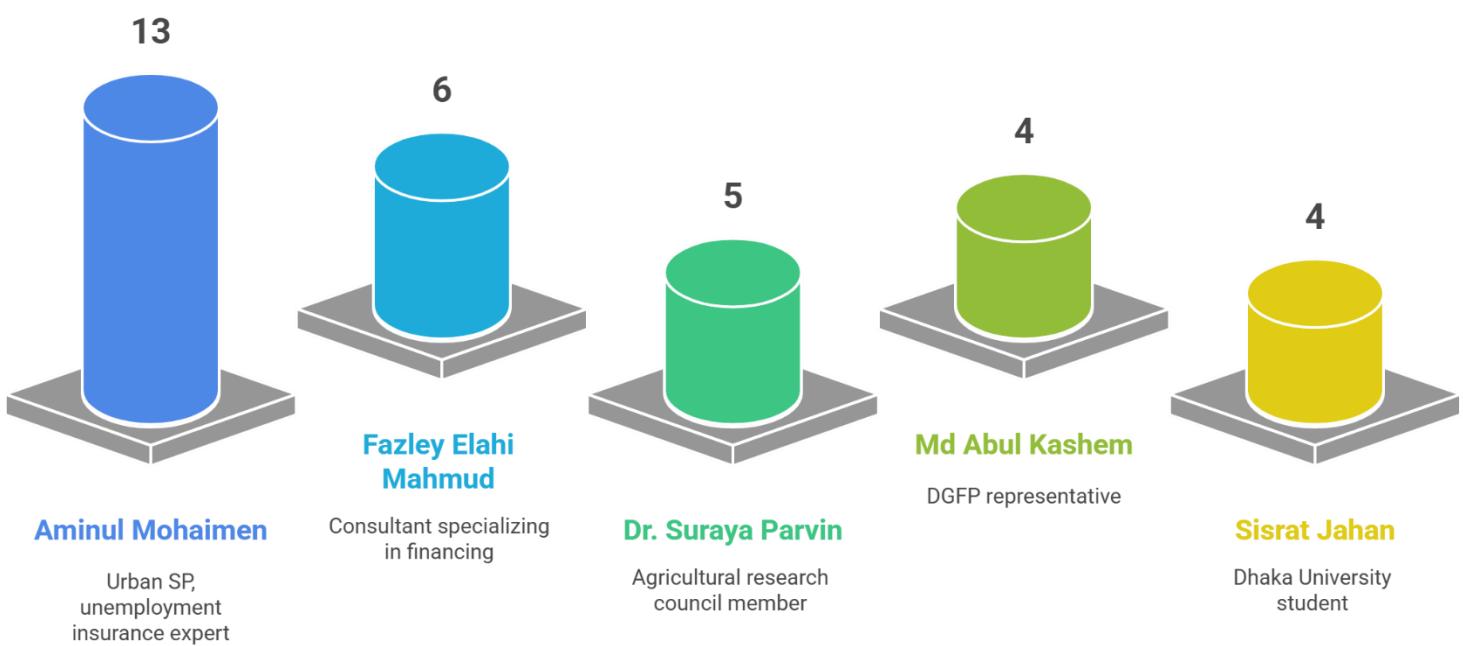
The QR code approach served a dual purpose: first, to ensure that all participants could easily submit inputs regardless of session dynamics, and second, to systematically document stakeholder feedback for future analysis. The infographics visualize respondent demographics and categorize inputs into thematic areas such as program design, financing mechanisms, inclusivity, and policy priorities. This visual representation highlights patterns of engagement, showing which aspects of social protection stakeholders were most interested in exploring. In the long term, these findings aim to inform the development of the next-generation National Social Security Strategy (NSSS) for Bangladesh, embedding stakeholder perspectives into evidence-driven policy formulation.



Interactive Session Recap: Who Asked What?

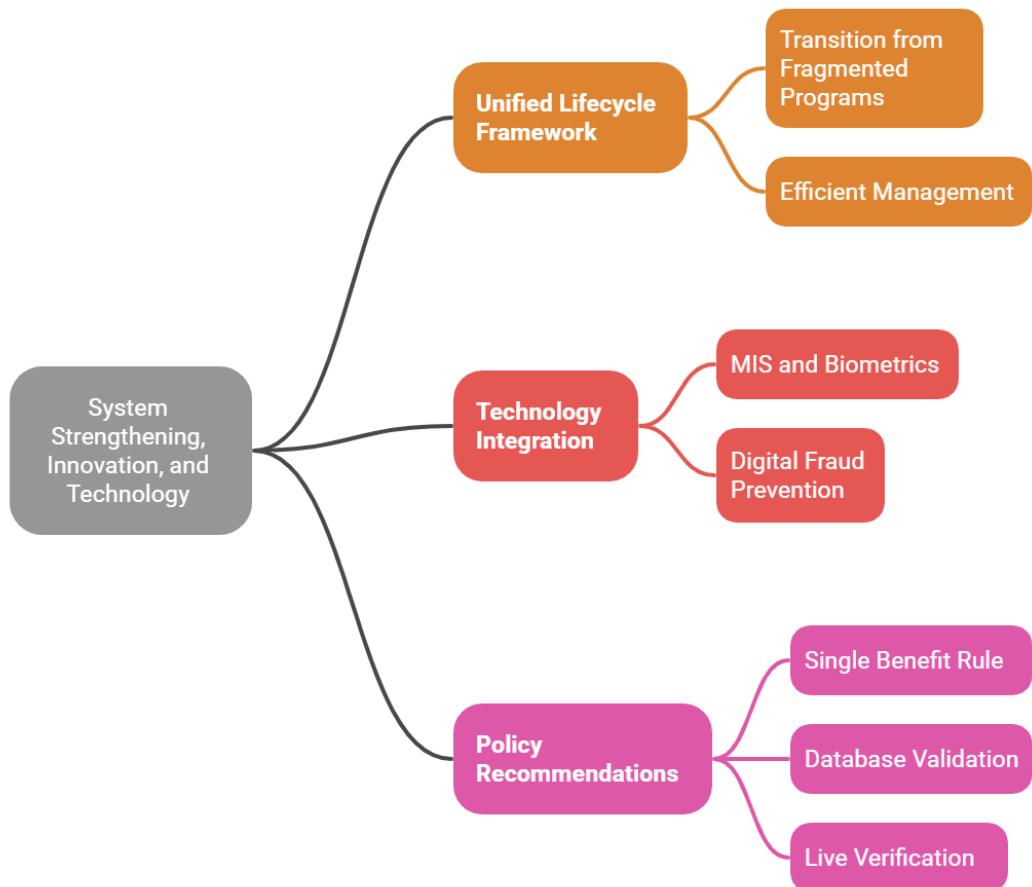


Top Contributors by Question Count



Questions Aligned Thematically

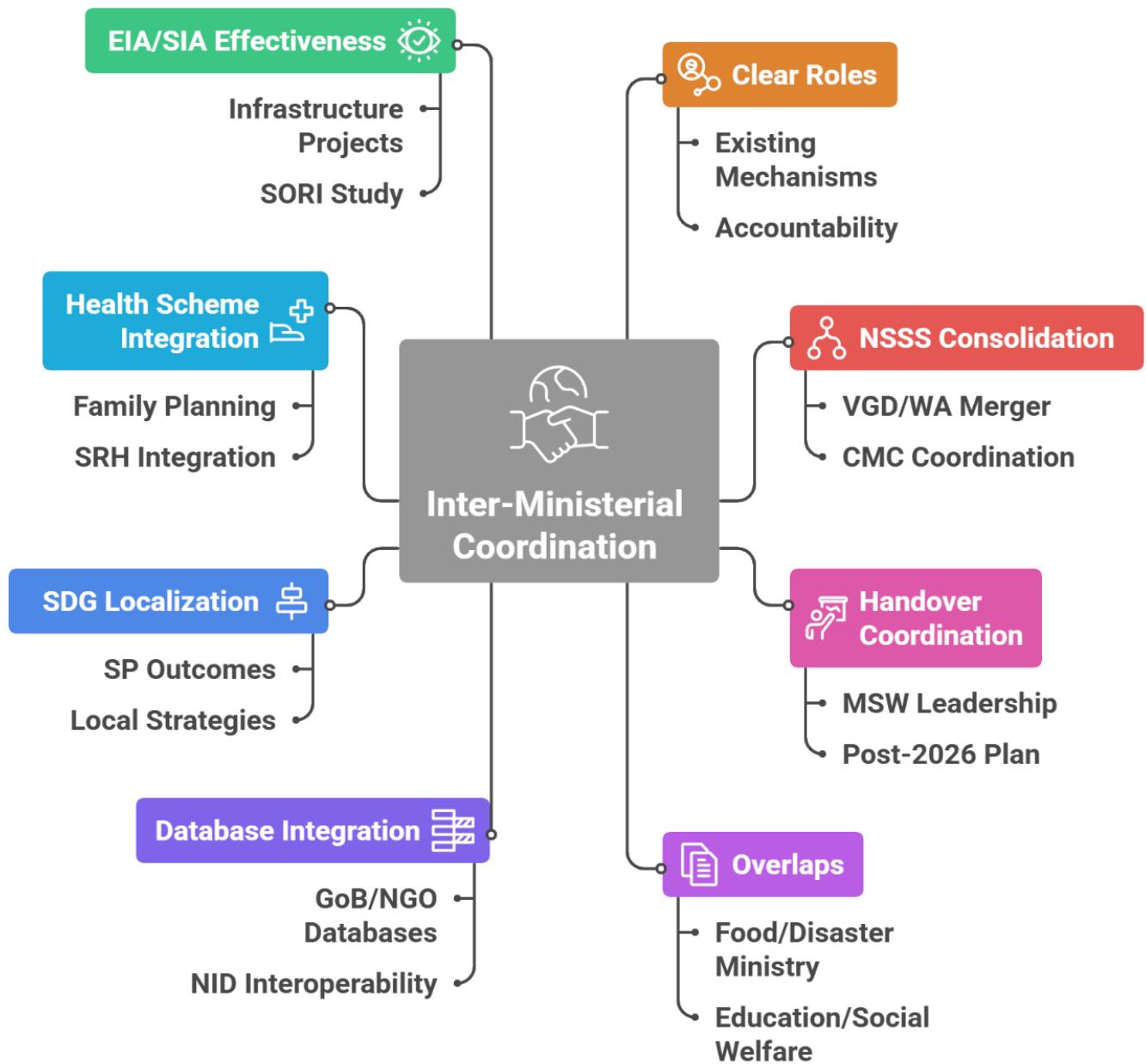
System Strengthening, Innovation, and Technology in Social Programs



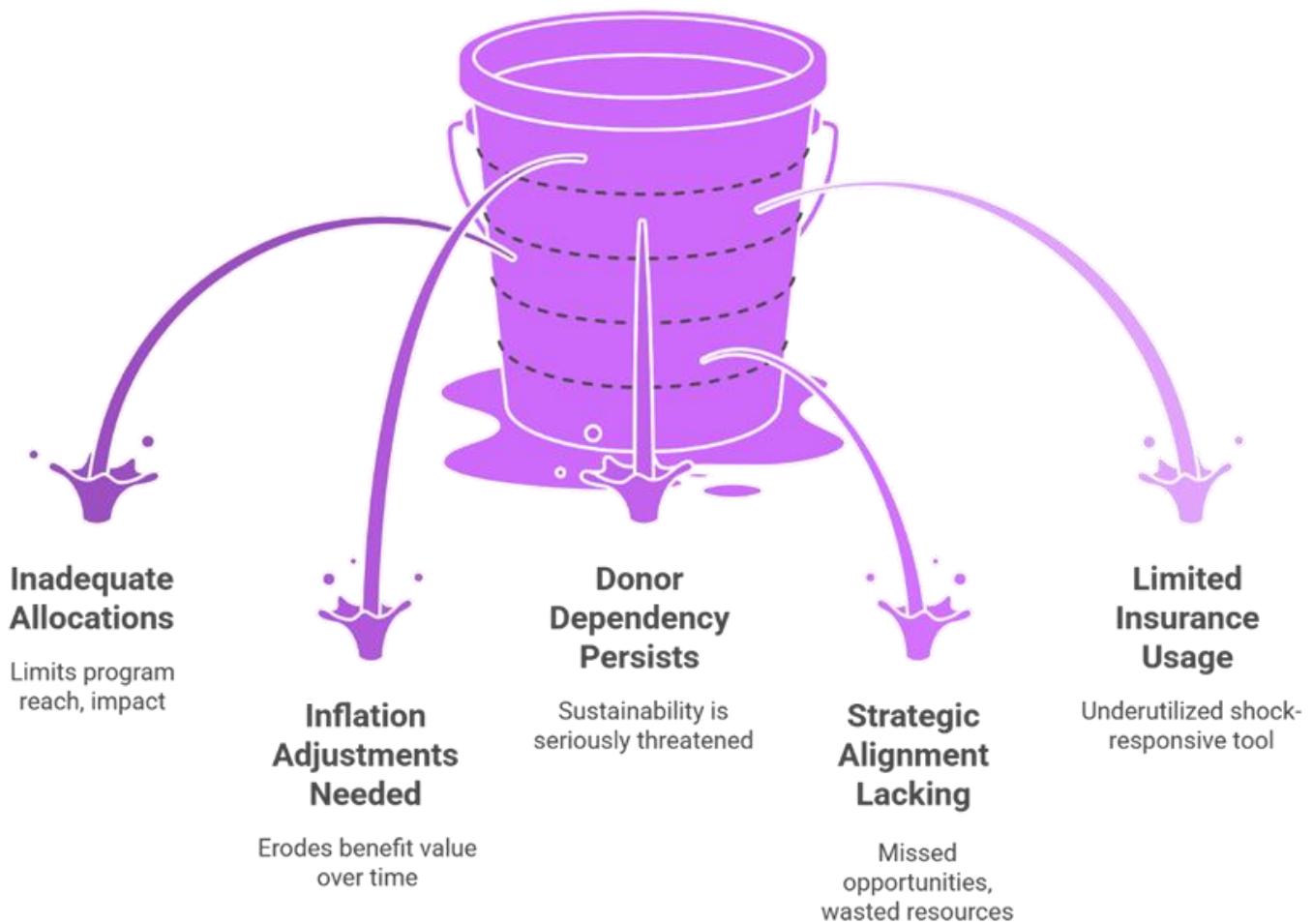
Social Protection Program Challenges



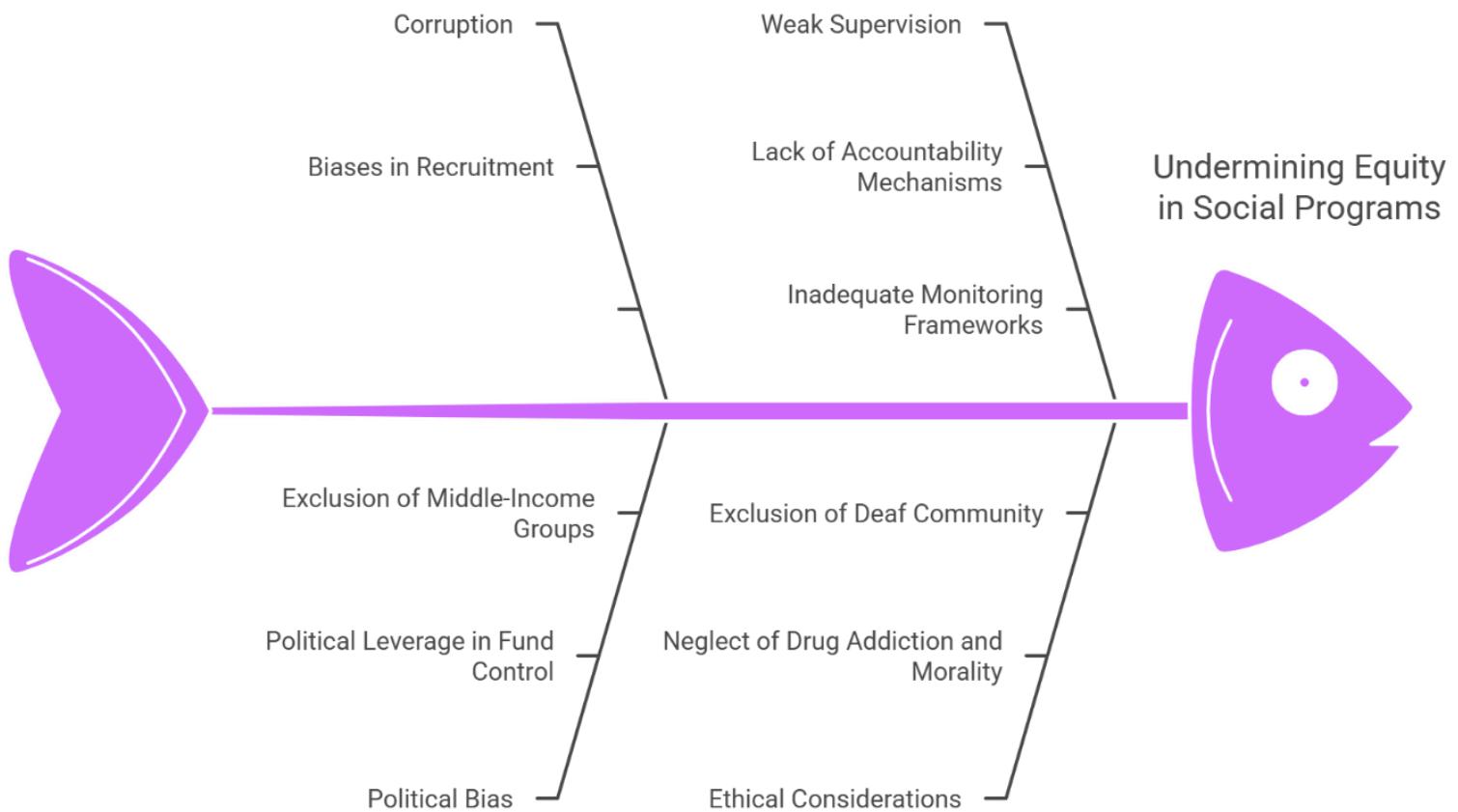
Inter-Ministerial Coordination and Ministry Handover



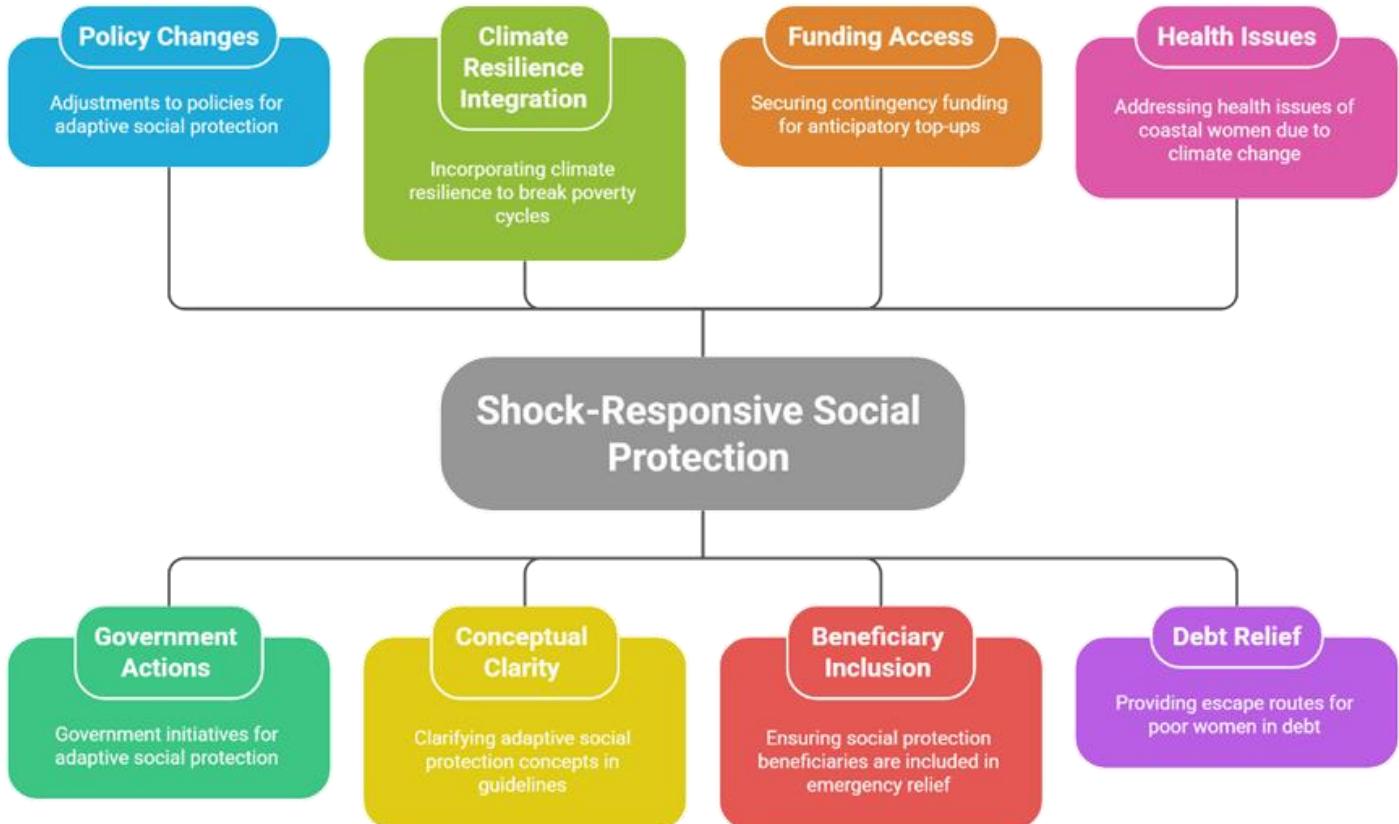
Addressing Social Protection Financing Gaps



Governance and Accountability Challenges



Enhancing Social Protection Resilience



Media Coverage

1. The Business Standard: [Three-day national conference opens with call for equitable society](#)
2. The Business Standard: [Govt plans roadmap for universal social security: Planning adviser](#)
3. Public Now: [Three-day National Conference Opens with Call for Equitable Society](#)
4. Prothom Alo English: [There must be universal social protection system for all: Wahiduddin](#)
5. BSS News: [There must be universal social protection system for all: Dr. Wahiduddin](#)
6. The Daily Star: [National conference opens in Dhaka with call for inclusive social protection](#)
7. The Daily Star: [Bangladesh must ensure minimum protection for all citizens: planning adviser](#)
8. The Daily Star: [Universal social protection more urgent than ever](#)
9. New Age: [Comprehensive social protection stressed](#)
10. The Financial Express: [Time has come to ensure overall social protection without excuse](#)
11. **[UNB: No place for extreme poverty in a just society: Wahiduddin Mahmud](#)**
12. [Asian News:](#)
13. [New Nation](#)
14. Bangla News 24: [সমতাভিত্তিক সমাজ গঠনের আহানে ৩ দিনব্যাপী জাতীয় সম্মেলন শুরু](#)
15. Daily Probaha: [সমতাভিত্তিক সমাজ গঠনের আহানে ৩ দিনব্যাপী জাতীয় সম্মেলন শুরু](#)
16. Sangbad: [সামাজ ধার্কায় বহু মানুষ দরিদ্র হয়ে যেতে পারেন: ওয়াহিদউদ্দিন মাহমুদ](#)
17. Jugantor: [সামাজিক নিরাপত্তা কর্মসূচির ৫০ শতাংশই ভূতুড়ে উপকারভোগী](#)
18. Daily Inqilab: [দারিদ্র্য পতনের বুঁকিতে লাখে মানুষ: উপদেষ্টা ওয়াহিদউদ্দিন](#)
19. Kalbela: [ভাতাভোগীর ৫০ শতাংশই ভূতুড়ে](#)
20. Bangla Telegraph: [‘সামাজ ধার্কায় দরিদ্র হয়ে যেতে পারেন বিপুলসংখ্যক মানুষ’](#)
21. Bangi News: [কিছু মানুষ নাকবরাবর পানিতে দাঁড়িয়ে, সামাজ টেওয়ে তলিয়ে যাবে: ওয়াহিদউদ্দিন মাহমুদ](#)
22. Samakal: [ভাতাভোগীর ৫০ শতাংশই ভূতুড়ে ও রাজনৈতিক সুবিধাভোগী: পরিকল্পনা উপদেষ্টা](#)
23. BD Pratidin: [ভাতাভোগীর ৫০ শতাংশই ভূতুড়ে বা রাজনৈতিক সুবিধাভোগী](#)
24. Dhaka Today: [ভাতাভোগীর ৫০ শতাংশই ভূতুড়ে : ওয়াহিদউদ্দিন মাহমুদ](#)
25. Citizens Voice BD: [ভাতাভোগীর অর্ধেকই ভূতুড়ে—যোগ্যরা থেকে যাচ্ছেন বিহিত](#)
26. BSS News Bangla: [সকলের জন্য একটি সর্জনীন সামাজিক নিরাপত্তা ব্যবস্থা থাকতে হবে: পরিকল্পনা উপদেষ্টা](#)
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45. [KalBela](#)
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