NSSS Monitoring & Evaluation Framework

Annual Report 2023-24

Cabinet Division

Government of the People's Republic of Bangladesh

**Funded by
the European Union**

TASSSR

**Technical Assistance to Support
Social Security Reforms**

Contents

Acronyms

BBS	Bangladesh Bureau of Statistics
BDT	Bangladesh Taka
CBN	Cost of Basic Needs
CMC	Central Management Committee
CODI	Core Diagnostic Instrument
CSO	Civil Society Organisation
DDM	Department of Disaster Management
DDS	Department of Social Service
DTE	Directorate of Technical Education
DWA	Department of Women Affairs
EGPP	Employment Generation Program for the Poorest
EU	European Union
FD	Finance Division
FFP	Food Friendly Program
FFW	Food For Work
FID	Financial Institutions Division
FY	Fiscal Year
G2P	Government to Person
GED	General Economics Division
GoB	Government of Bangladesh
GR	Gratuitous Relief
GRS	Grievance Redress System
HCR	Head Count Ratio
HIES	Household and Income Expenditure Survey
ISPA	Inter-Agency Social Protection Assessments
kcal	kilocalorie
LPL	Lower Poverty Line
MCBP	Mother and Child Benefit Program
MoF	Ministry of Finance
MoFood	Ministry of Food
MoLE	Ministry of Labor and Employment
MoV	Means of Verification
NPA	National Pension Authority
NSIS	National Social Insurance Scheme
NSSS	National Social Security Strategy
OAA	Old Age Allowance
OMS	Open Market Sales
PWD	Persons With Disabilities
SDGs	Sustainable Development Goals
SHED	Secondary and Higher Education Division
SPBMU	Social Protection Budget Management Unit
TA SSSR	Technical Assistance to Support Social Security Reforms
TR	Test Relief
UPL	Upper Poverty Line
UPS	Universal Pension Scheme
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding

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1. Background

a. NSSS

The legal framework regarding social protection in Bangladesh is based on the country's Constitution which includes the fundamental principles of state policy and its role in the provision of basic necessities. The policy framework includes various planning tools including Annual Plans, Five Year Plans, Perspective Plans, and the National Social Security Strategy (NSSS) of Bangladesh which serves as the country's guideline for the period 2015 to 2025. With a commitment to ensuring inclusive social protection for all deserving people, the Government of Bangladesh (GoB) formulated the NSSS in 2015.

b. NSSS Action Plan Phase II

The NSSS Action Plan Phase – II (2021-26), the second action plan operationalising the NSSS, outlines all specific reforms in Bangladesh. Measuring the progresses of the activities and indicators of the NSSS Action Plan has been a regular activity of the Cabinet Division. Social protection implementing ministries/departments provide progress updates to the Cabinet Division. The institution of a results-based M&E is an important recommendation of the NSSS and must be implemented to ensure the achievement of the desired results from a reformed perspective of the present social security system.

c. European Union Budget Support

The GoB and the European Union (EU) have a partnership agreement for social protection budget support. As part of NSSS reforms, the Technical Assistance to Support Social Security Reforms (TA SSSR) project, funded by the EU and in partnership with the Cabinet Division, is supporting the GoB's implementation efforts with budget support and technical assistance.

d. Purpose

A key objective the NSSS is to institutionalise results-based monitoring and evaluation framework to assess the performance of the social security system. In 2019, a Mid-Term Implementation Review was completed. Subsequently, the Cabinet Division produces annual monitoring reports against the monitoring and evaluation framework. Regularly capturing this information provides GoB social protection policymakers with evidence to improve the operational and programmatic efficiency and effectiveness of the social security system.

Annual reports are prepared for the CMC based on the M&E framework. The reports are submitted to the CMC and the concerned Parliamentary Standing Committee on the types of actions taken to respond to the findings of the reports. The main objectives of the report are to ensuring the NSSS and its corresponding reforms are contributing to the reduction of poverty and inequality in Bangladesh while promoting human development and inclusive economic growth, provide evidence-based information to social protection line ministry administrators on improving the efficiency and effectiveness of social protection programs, and identifying challenges and lessons learned for continuous performance improvement.

2. NSSS M&E Framework

a. Overview

NSSS Action Plan Phase – II (2021-26) outlines the proposed M&E Framework.[1] The framework is based on different results levels, including Long Term Vision, Five Year Strategic Objective, Outcome Level, and Output Level.

Figure 1: NSSS M&E Framework

c. Indicator Description and Methodology

Indicators exist at each result level of the NSSS M&E Framework. The indicators are used to measure progress against the result level statement. The data collection sources and frequency of data collection differ among indicators. See Indicator Definitions for a full list of indicators and their definitions. The following section presents the data and narrative analyses against each of the indicators in the NSSS M&E Framework. Policymakers can use this information to monitor and evaluate the social protection system at various levels, including national and programmatic. For a summarised list of updated indicator data, see the annex NSSS M&E Indicator Framework. Progress over time can be compared and analysed for each indicator.

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[1] Cabinet Division (2022) *Action Plan: For Implementation of National Social Security Strategy (NSSS) of Bangladesh*, p. 48. Government of Bangladesh: Dhaka.

3. M&E Report

a. Long-Term Vision

Bangladesh's primary long-term plan is Vision 2041, aiming to elevate the nation to higher middle-income status by 2031 and a developed nation by 2041. In addition, the GoB has committed to making significant progress against the Sustainable Development Goals (SDGs). In alignment with these objectives is the GoB's long-term vision to build an inclusive social security system for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment, and economic growth. This objective is based the Bangladesh's Constitution commitment, specifically Article 15(d), which guarantees public assistance during unemployment, illness, and old age, as well as ensuring citizens' rights to necessities such as food, shelter, and education.

There are 6 indicators under the long-term vision. These indicators measure macro-level changes in national poverty and consumption rates. The indicators include:

1. **Proportion of population living below national poverty line**

Bangladesh uses two poverty lines to differentiate between levels of poverty: Upper Poverty Line (UPL) and Lower Poverty Line (LPL). The poverty lines use the Cost of Basic Needs (CBN) method, calculated by the Bangladesh Bureau of Statistics (BBS).[2] Poverty indicators are in alignment with the SDGs, specifically SDG 1: End poverty in all its forms everywhere, Target 1.2, Indicators 1.2.1.a (UPL) and 1.2.1.b (LPL).[3] Information on this indicator is presented based on the UPL using data from the latest Household and Income Expenditure Survey (HIES).

Over the long-term, Bangladesh has experienced a continual downward trend in poverty rates. In 2000, just under half of the country, 48.9%, were below the country's UPL. By 2010, that number fell to 31.5%, falling again to 24.3% in 2016 and even further to 18.7% in 2022.[4] However, there are significant differences between rural and urban populations. In 2010, 35.2% of the rural population were below the UPL, falling to 26.4% in 2016 and then to 20.5% in 2022. Regarding urban poverty, 21.3% of the urban population were living below the UPL in 2010, falling to 18.9% in 2016 and most recently to 14.7% in 2022. The gap between rural and urban populations living below the UPL was 13.9% in 2010, 7.5% in 2016, and only 5.8% in 2022.

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[2] Bangladesh Bureau of Statistics (2023) *Key Findings Household Income and Expenditure Survey HIES 2022*, p. 36. Dhaka: Bangladesh Bureau of Statistics. Available at: http://www.bbs.gov.bd/site/page/b588b454-0f88-4679-bf20-90e06dc1d10b/- (Accessed: 14 June 2024).
[3] The GoB tracks SDG progress. Bangladesh Bureau of Statistics (2020) *SDG Tracker*. Available at: https://sdg.gov.bd/ (Accessed: 14 June 2024).
[4] Bangladesh Bureau of Statistics (2023) *Key Findings Household Income and Expenditure Survey HIES 2022*, p. 21. Dhaka: Bangladesh Bureau of Statistics. Available at: http://www.bbs.gov.bd/site/page/b588b454-0f88-4679-bf20-90e06dc1d10b/- (Accessed: 14 June 2024).

Figure 2: Upper Poverty Line Rates, 2010, 2016, 2022
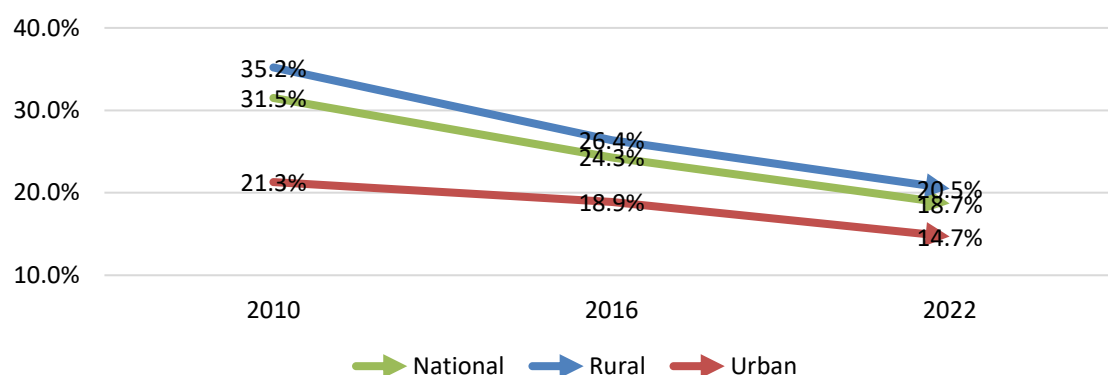
2. Proportion of population living below national extreme poverty line

This indicator presents information on the LPL. Similar to the UPL trends, the proportion of the population living below the LPL continues to decrease.

In 2000, just over one-third of the country, 34.3%, were below the country's LPL. By 2010, that number fell to 17.6%, falling again to 12.9% in 2016 and even further to 5.6% in 2022.[5] Similar to UPL rates, there are significant differences between rural and urban populations below the LPL. In 2010, 21.1% of the rural population were below the UPL, falling to 14.9% in 2016 and then to 6.5% in 2022. Regarding urban poverty, 7.7% of the urban population were living below the UPL in 2010, falling by only 0.1% in 2016 to 7.6% in 2016 and most recently to 3.8% in 2022. The gap between rural and urban populations living below the LPL was 13.4% in 2010, 7.3% in 2016, and only 2.7% in 2022.

Figure 3: Lower Poverty Line Rates, 2010, 2016, 2022
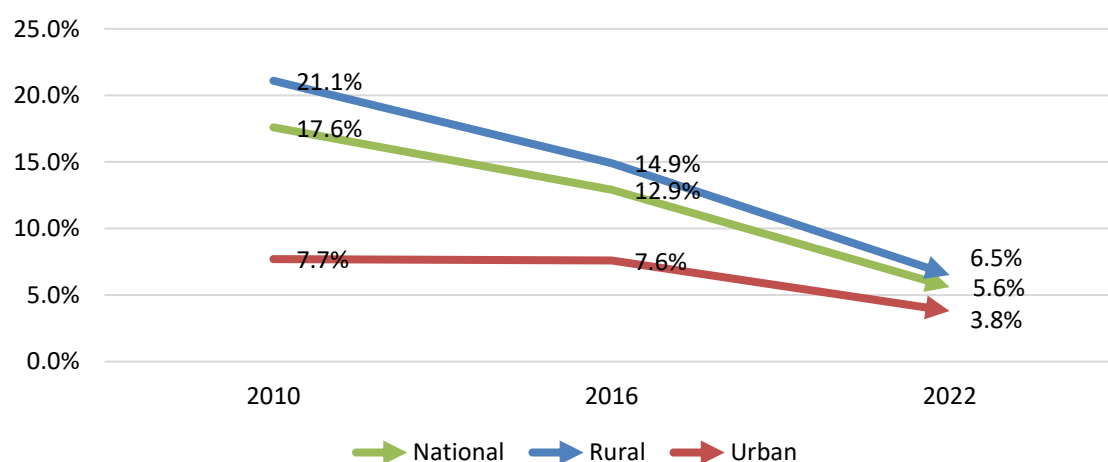
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[5] Bangladesh Bureau of Statistics (2023) *Key Findings Household Income and Expenditure Survey HIES 2022*, p. 21. Dhaka: Bangladesh Bureau of Statistics. Available at: http://www.bbs.gov.bd/site/page/b588b454-0f88-4679-bf20-90e06dc1d10b/- (Accessed: 14 June 2024).

Overall, both UPL and LPL rates at both rural and urban areas continues to steadily decline. Bangladesh's improving social safety system has likely contributed to reducing poverty, particularly among the most vulnerable members of society.[6]

3. Poverty gap of the poorest

While measurements against the UPL and LPL provide information on the percentage of people living in poverty, the poverty gap measures the depth of poverty, i.e., how far households are below the poverty lines. Specifically, the poverty gap represents the percentage shortfall of the mean income of all the poor below the poverty line.[7] Poverty gap information is presented for both the UPL and LPL at the household level using data from the latest HIES.

The poverty gap has decreased over time. Regarding the UPL, the national poverty gap was 3.77% in 2022, down from 5.0% in 2016 and 6.5% in 2010. For rural households, the poverty gap is 4.15% in 2022, down from 5.4% in 2016 and 7.4% in 2010. For urban households, the poverty gap fell more slowly to 2.93% in 2022, down from 3.9% in 2016 and 4.3% in 2010. Regarding the LPL, the trends are similar. In 2022, the LPL poverty gap at the national level was 0.93%, down from 23% in 2016 and 3.1% in 2010. For rural households, the poverty gap is 1.07% in 2022, down from 2.6% in 2016 and 3.7% in 2010. For urban households, the poverty gap is 0.61% in 2022, down half from 1.3% in 2016 with no change from 2010.

These small mean figures in the depth of poverty indicate that there are significant opportunities to reduce the proportion of those below poverty with minimal improvements in income and consumption, particularly for those relatively near to the poverty lines. Improving access to social assistance where such benefits would raise those below the poverty line over the poverty line would contribute to reducing the overall headcount ratio of poverty.

Figure 4: Poverty Gap of Poorest from Upper and Lower Poverty Lines

	UPL, National	UPL, Rural	UPL, Urban	LPL, National	LPL, Rural	LPL, Urban
2010	6.5%	7.4%	4.3%	3.1%	3.7%	1.3%
2016	5.0%	5.4%	3.9%	2.3%	2.6%	1.3%
2022	3.8%	4.2%	2.9%	0.9%	1.1%	0.6%

■ 2010 ■ 2016 ■ 2022

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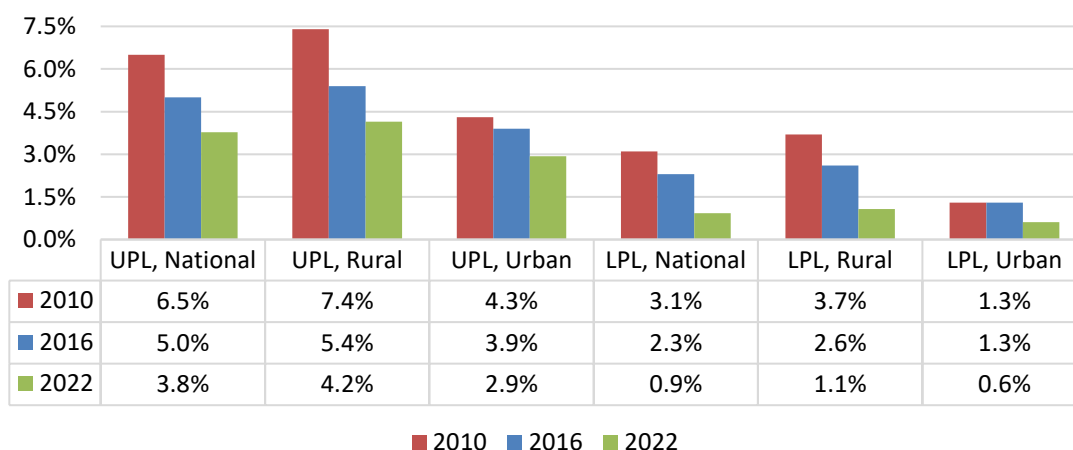
[6] Bangladesh Bureau of Statistics (2023) *Preliminary Report: Household Income Expenditure Survey HIES 2022*, p. 39. Available at: https://www.bbs.gov.bd/site/page/648dd9f5-067b-4bcc-ba38-45bfb9b12394/Income,-Expenditure-&-Poverty (Accessed: 14 June 2024).
[7] Notably, the poverty gap does not capture the depth of inequality within the poor, only the mean poverty depth of all the poor.

4. Caloric intake against basic caloric consumption basket

In order for Bangladesh to meet long-term development objectives, the population will have to meet their caloric needs, reducing malnutrition, stunting, and under age-5 mortality. The average, daily caloric intake needs in Bangladesh is set at 2,122 kilocalories. The consumption basket includes eleven items: coarse rice, wheat, pulses, milk, oil, meat, fish, potatoes, other vegetables, sugar, and fruits.[8] This indicator measures per capita daily calorie intake against the daily caloric intake needs.

Between 2010 and 2022, both rural and urban per capital daily calorie intake was higher than the daily caloric needs of 2,122. At the national level, per capita daily calorie intake started at 2,318 in 2010 (109% of daily caloric needs), decreasing to 2,210 in 2016 (104%), however, increasing to 2,393 in 2022 (113%). At the rural level, per capita daily calorie intake started at 2,345 in 2010 (111%), decreasing to 2,240 in 2016 (106%), however, increasing to 2,424 in 2022 (114%). Comparatively, at the urban level, per capita daily calorie intake started at 2,245 in 2010 (106%), decreasing to 2,131 in 2016 (100%), however, increasing to 2,325 in 2022 (110%). Interestingly, rural populations are consuming more calories than urban populations, likely an indication of higher food prices in cities than rural areas.

Figure 5: Per Capita Daily Calorie Intake
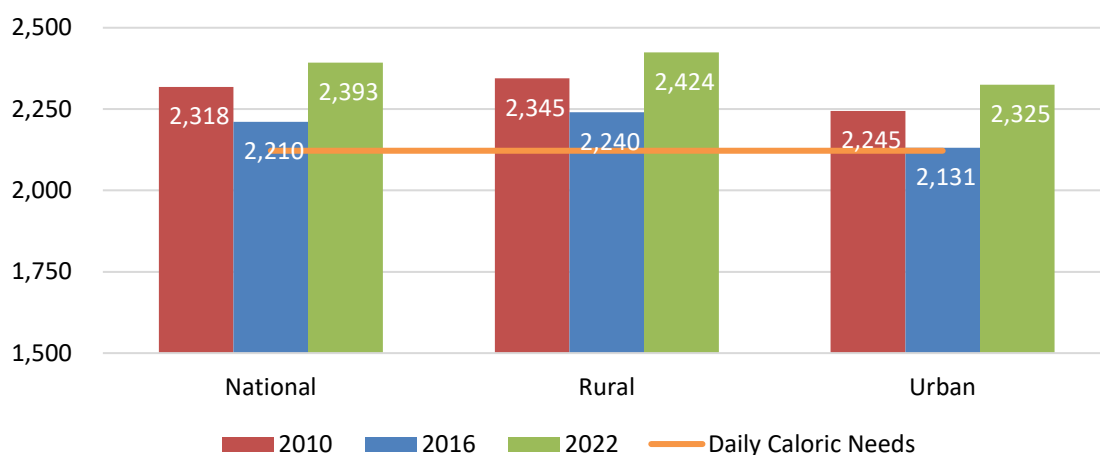
5. Degree of income inequality (Gini coefficient)

The Gini coefficient is a measure of distribution of income or consumption. A score of 0 indicates perfect equality, i.e., the entire population has the same income or consumption levels. A score of 1 indicates absolute inequality, i.e., one person has all of the income. This indicator presents income and consumption level Gini coefficient scores at the household level using data from the latest HIES.

Regarding household income distribution in Bangladesh, the Gini coefficient has increased from 0.482 in 2016 to 0.499 in 2022, indicating that the concentration of income has slightly increased. This was mainly driven by the wealthiest group, decile-10, whose share of household income out of all household income in Bangladesh increased from approximately 28% in 2016 to 30% in 2022. From decile-3 to decile-9, the

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[8] Bangladesh Bureau of Statistics (2023) *Preliminary Report: Household Income Expenditure Survey HIES 2022*, p. 87. Available at: https://www.bbs.gov.bd/site/page/648dd9f5-067b-4bcc-ba38-45bfb9b12394/Income,-Expenditure-&-Poverty (Accessed: 14 June 2024).

share of total income decreased from 2016 to 2022. Interestingly, the urban Gini coefficient increased from 0.498 in 2016 to 0.539 in 2022, however, the rural Gini coefficient decreased from 0.454 in 2016 to 0.446 in 2022. This means that the concentration of income has increased among urban households but decreased among rural households.

Table 1: Income Distribution by Household Decile Group and Gini Coefficient[9]

Deciles of Income and Gini Coefficient	HIES 2022			HIES 2016		
	National	Rural	Urban	National	Rural	Urban
Lower 5%	0.37	0.37	0.48	0.23	0.25	0.27
Decile-1	1.31	1.41	1.45	1.01	1.06	1.16
Decile-2	2.86	3.17	2.61	2.83	3.00	2.99
Decile-3	3.88	4.40	3.41	4.04	4.33	4.18
Decile-4	4.82	5.49	4.17	5.13	5.47	4.99
Decile-5	5.81	6.62	5.06	6.23	6.63	5.91
Decile-6	6.92	7.85	6.12	7.51	7.95	7.17
Decile-7	8.36	9.32	7.55	9.12	9.44	8.35
Decile-8	10.49	11.49	9.87	11.13	11.78	10.49
Decile-9	14.62	15.32	14.52	14.84	15.49	13.31
Decile-10	40.92	34.95	45.23	38.16	34.84	41.44
Top 5%	30.04	24.22	33.48	27.89	24.25	32.12
Gini Coefficient	0.499	0.446	0.539	0.482	0.454	0.498

6. Degree of consumption inequality (Gini coefficient)

Regarding household consumption distribution in Bangladesh, the Gini coefficient has also increased, from 0.324 in 2016 to 0.334 in 2022, indicating a slight increase in the concentration of consumption. Overall, the national level changes are relatively stable among all decile groups. However, the rural household consumption Gini coefficient decreased from 0.300 in 2016 to 0.291 in 2022, while for urban households it increased from 0.330 in 2016 to 0.356 in 2022. This means that consumption levels among rural households moved toward more equal levels while moving more unequal among urban households. For example, the highest, rural consumption households group, decile-10, saw a decrease in consumption share from 25.35% in 2016 to 23.63% in 2022, while urban households increases from 26.23% in 2016 to 28.93% in 2022. Some of this difference may be attributable to social assistance programs, particularly food subsidy programming, which is heavily concentrated in rural areas. Decile-3 to decile-9 households in rural areas all increased their share of total household consumption. However, decile-1 and decile-2 slightly decreased their share, potentially linked to the poorest households having more difficulty with proper documentation and registration processes involved in accessing programming.

Table 2: Consumption Distribution by Household Decile Group and Gini Coefficient[10]

[9] Bangladesh Bureau of Statistics (2023) *Preliminary Report: Household Income Expenditure Survey HIES 2022*, pp. 25 – 26. Available at: https://www.bbs.gov.bd/site/page/648dd9f5-067b-4bcc-ba38-45bfb9b12394/Income,-Expenditure-&-Poverty (Accessed: 14 June 2024).
[10] 10 Bangladesh Bureau of Statistics (2023) *Preliminary Report: Household Income Expenditure Survey HIES 2022*, pp. 27 – 28. Available at: https://www.bbs.gov.bd/site/page/648dd9f5-067b-4bcc-ba38-45bfb9b12394/Income,-Expenditure-&-Poverty (Accessed: 14 June 2024).

Deciles of Consumption and Gini Coefficient	HIES 2022			HIES 2016		
	National	Rural	Urban	National	Rural	Urban
Decile-1	3.47	3.87	3.25	3.70	4.00	3.44
Decile-2	4.75	5.21	4.50	4.94	5.28	4.75
Decile-3	5.65	6.17	5.39	5.80	6.14	5.67
Decile-4	6.56	7.04	6.24	6.64	6.96	6.55
Decile-5	7.50	8.02	7.11	7.51	7.81	7.51
Decile-6	8.54	9.07	8.21	8.54	8.79	8.60
Decile-7	9.86	10.32	9.60	9.84	9.94	10.07
Decile-8	11.68	12.08	11.53	11.59	11.58	11.91
Decile-9	14.63	14.61	15.24	14.61	14.15	15.26
Decile-10	27.37	23.63	28.93	26.83	25.35	26.23
Gini Coefficient	0.334	0.291	0.356	0.324	0.300	0.330

b. Five Year Strategic Objective

Bangladesh has had five decades of development effort, adopting a strategy of planned development since 1973. The First Five Year Plan commenced in July 1973 within a medium-term framework, emphasizing socialist development policy objectives, sectoral programs, and financing. Following this, a Two Year Plan was initiated in 1978 amidst global inflation and uncertainties. The five-year plan structure was revived in 1980, and while eight such plans have been implemented consecutively, there was a hiatus from 1995-97 after the Fourth Plan. Each of these strategies aimed for an average annual GDP growth rate of over 5%. Each plan has dedicated chapters targeted toward different sectors, such as poverty reduction, public administration, manufacturing, and social protection. The 8th Five Year Plan runs from July 2020 to June 2025. Key objectives include increasing social protection spending as a percentage of GDP, increasing the number of social protection program recipients, and increasing household income.

There are 2 indicators under the five year strategic objective. These indicators measure social protection spending and changes in income. The indicators include:

7. Government spending on social protection as percentage of GDP

Every year, a specific budget is allocated to social protection in Bangladesh. For fiscal year 2023-24, the allocated budget comprises 2.52% of GDP and 16.57% of the overall governmental budget. Since the adoption of the NSSS, the budget has ranged from a low of 2.19% of GDP in fiscal year 2015-16 to a high of 3.11% in fiscal year 2021-22 in response to the COVID-19 pandemic. While the budget allocation has remained relatively steady as a percentage of GDP, it has been increasing for more than a decade nominally. The social protection budget is distributed between different categories with the majority of allocation to social assistance programs with a cash benefit.

Figure 6: Social Safety Net Allocations as a Percentage of GDP and Total Budget

Line chart showing Share of budget and Share of GDP from 2015-16 to 2023-24.

Share of budget: 12.72%, 13.28%, 13.54%, 13.81%, 14.21%, 16.83%, 17.83%, 16.75%, 16.58%

Share of GDP: 2.19%, 2.31%, 2.44%, 2.53%, 2.58%, 3.01%, 3.11%, 2.55%, 2.52%
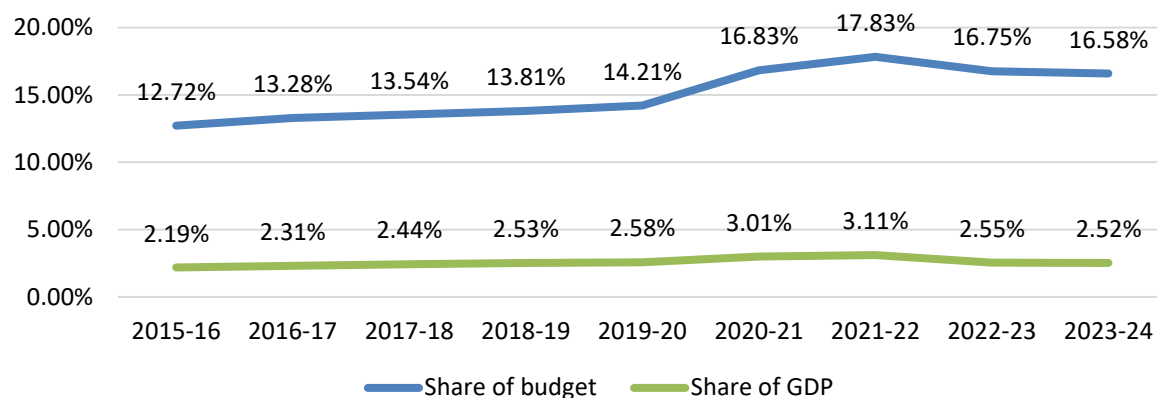
8. Monthly per capita income

Many of the major lifecycle social protection programs are cash-based social assistance. Major programs include Mother and Child Benefit Program (MCBP), Student stipend for Primary education level, Allowances for the Widow, Deserted and Destitute Women, Employment Generation Program for the Poorest (EGPP), Old Age Allowance (OAA), and Allowances for the Financially Insolvent Disabled. This indicator measures the monthly per capita income in Bangladesh.

Since 2010, average per capita income has also risen from BDT 2,553 to BDT 7,614 in 2022, a 300% increase.[11] Both urban and rural populations have increased per capita incomes relatively equally. Rural per capita income has risen from BDT 2,130 to BDT 6,091, representing a 285% increase, while urban income has risen from BDT 3,741 to BDT 10,951, an increase of 290%.

Table 3: Average Monthly Per Capital Income (BDT), 2010, 2016, 2022

Bar chart showing average monthly per capita income for National, Rural, and Urban in 2010, 2016, and 2022.

National: 2,553 (2010), 3,940 (2016), 7,614 (2022)
Rural: 2,130 (2010), 3,261 (2016), 6,091 (2022)
Urban: 3,741 (2010), 5,752 (2016), 10,951 (2022)

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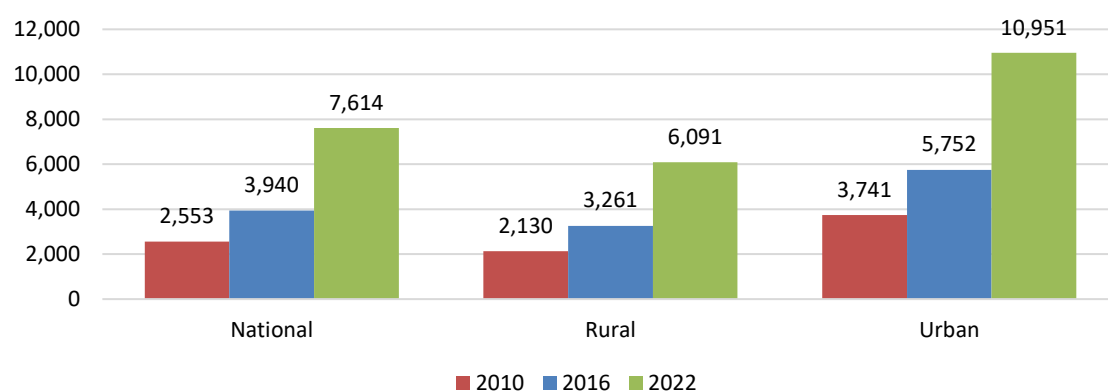
[11] Bangladesh Bureau of Statistics (2023) *Key Findings Household Income and Expenditure Survey HIES 2022*, p. 11. Dhaka: Bangladesh Bureau of Statistics. Available at: http://www.bbs.gov.bd/site/page/b588b454-0f88-4679-bf20-90e06dc1d10b/- (Accessed: 16 June 2024).

c. Outcome 1: The Social Security System program portfolio is efficient and effective

A key reform objective outlined in the NSSS is to reform the social security system by ensuring more efficient and effective use of resources, strengthened delivery systems and progress towards a more inclusive form of Social Security that effectively tackles lifecycle risks, prioritising the poorest and most vulnerable members of society. Ensuring that administrative structures are in place and that line ministries can delivery on their budgets for non-contributory social assistance and contributory social insurance is a necessary precondition for further institutional improvements.

There are 2 indicators under outcome 1. These indicators measure institutional arrangements and line ministry social protection program financial delivery.

9. Institutional framework to ensure coordination

A necessary precondition for implementing social protection is having clear and detailed legal provisions, institutional arrangements, and other frameworks to ensure coordination, integration, and complementarity of the social protection system across all social protection programs. This indicator is taken from the Core Diagnostic Instrument (CODI) assessment tool,[12] of which Bangladesh has conducted multiple assessments. The indicator measures the extent to which institutional frameworks and arrangements are in place to ensure coordination for the delivery of social protection in Bangladesh.[13]

The NSSS serves as the principal policy framework that outlines institutional coordination arrangements for social protection. It delineates the supervisory roles, mechanisms for inter-ministerial coordination, and the objectives for coordination, providing a comprehensive roadmap for social protection from 2015 to 2025.

The NSSS has established a comprehensive structure for the coordination of its implementation. The Central Management Committee (CMC), chaired by the Cabinet Secretary, is responsible for reviewing performance and facilitating inter-ministerial coordination of reform implementation. The CMC regularly reports on the progress of implementation to the Cabinet and is supported by several sub-committees, including the Monitoring & Evaluation sub-committee and the Focal Points sub-committee.

To further support the implementation of the NSSS, several key ministries have been identified. The General Economics Division (GED) provides a broad spectrum of research, policy guidance, and monitoring and evaluation services for the NSSS reforms. The Finance Division hosts the Social Protection Budget Management Unit (SPBMU), which presently integrates the primary cash-transfer programs for digital and unified payments to beneficiaries. As time progresses, the expectation is that all cash-transfer programs will be absorbed into the Finance Division's payment system, fostering an integrated and coordinated execution of social protection programs.

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[12] CODI was developed by the Inter-Agency Social Protection Assessments (ISPA), a global, multi-actor working group with the objective of establishing a unified set of definitions, assessment tools, and outcome metrics to enable a country to assess its social protection system, identify potential social protection policies and reforms options, and analyse trends over time. CODI indicators are rated 1 (low) to 4 (high).
[13] CODI indicator 34: Institutional framework to ensure coordination.

The NSSS also established thematic clusters as a mechanism for cross-sectoral and inter-ministerial collaboration. These clusters, which include Social Allowances, Food Security & Disaster Assistance, Social Insurance, Labour/Livelihoods Interventions, and Human Development & Social Empowerment, were designed to foster coordination and cooperation among social protection implementing ministries. However, while these thematic clusters were intended to meet regularly since their inception in 2015, their utilization has been inconsistent and appears to have decreased over time. This suggests that while mechanisms for cross-sectoral and inter-ministerial collaboration exist, their effectiveness may be limited by irregular use.

The latest GoB-led CODI assessment rated the country's institutional framework to ensure coordination at 3.8 out of 4.0.

10. Percentage of program wide financial delivery

At the start of every fiscal year (FY), the Ministry of Finance (MoF) publishes a full list of social protection programs and their budgets for the year. The following year's list includes the revised budget of the prior year. This indicator measures the revised budget compared to the originally allocated budget for social protection programs.

The number of social safety net programs has changed over time. Between FY 2008-09 and 2023-24, there were an average of 111 active programs:[14] lowest 60 in 2008-09 and highest 139 in 2014-15. Since FY 2014-15, the number of programs has decreased from 139 to 115 in FY 2023-24.

Figure 7: Number of Social Security Net Programs, Fiscal Year 2008-09 to 2023-24[15]
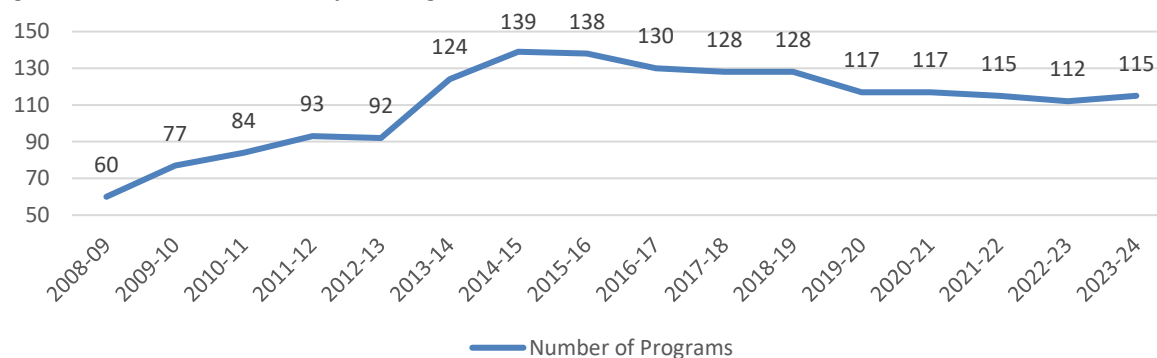
For FY 2023-24, the budget was BDT 126,272 crore. The revised, end-of-year actual budget was BDT 121,240 crore (96%).

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[14] Programs listed in the budget, but without beneficiaries or expenditure were not counted.
[15] Ministry of Finance (2024) *Social Security Programs*. Available at: https://mof.portal.gov.bd/site/page/32220b73-846f-4a33-b4c0-a6650c918e25/Safety-Net (Accessed: 16 June 2024). Programs were counted using the revised list. For example, using the 2009-10 list, the 2008-09 revised programs were counted. Any programs that had both 0 beneficiaries and 0 budget were excluded. For 2023-24, the budget list was counted.

The NSSS explicitly identified the need for reducing fragmentation and overlap among social protection programs. The objective is to increase the system's inclusivity by incorporating more poor and vulnerable individuals and directing resources towards high-priority schemes along the lifecycle. According to the NSSS Mid-Term Implementation Review of 2019, progress was made, but further consolidation remained necessary.

There are 2 indicators under output 1.1. These indicators measure whether social protection programs have been specifically rationalised and justified within their lifecycle category and the degree of adequacy of benefit values.

11. **Extent to which programs have been comparatively rationalised and justified within their lifecycle category**

With program harmonisation being a recurring theme in the NSSS, the GoB has continued to coordinate across line ministries for improving the effectiveness and effectiveness of the social protection program portfolio. This indicator measures the extent to which the existing portfolio of programs has been specifically, comparatively rationalised and justified against other programs in the same lifecycle category. The 8th Five Year Plan, and upcoming FY 2024-25 social protection budget list report have initiated the process for rationalising programs, including linking programs to lifecycle categories. Additionally, some preliminary rationalisations for some programs have been developed. However, specific, comparative rationalisations and justifications compared to other programs have not yet been completed for all programs.

12. **Benefit level compared to national benchmarks**

A NSSS objective is to ensure that benefit levels are adequate to meet the needs of the vulnerable across lifecycle stages. This indicator is taken from the CODI assessment tool. [16] The indicator measures how well benefit levels compare to national benchmarks of income and poverty.

While the regularity and instrumental nature of social protection benefits in Bangladesh are apparent, the benefit levels also provide a respectable percentage of beneficiaries income when compared against national benchmarks. While the average monthly per capita income in 2022 is BDT 7,614, beneficiaries of social protection programs have much lower incomes. For example, individuals in the lowest decile of income only consist of 1.31% of the national income while those in the highest decile consist of 40.92%. As social protection programs are targeted to the lowest income and vulnerable populations, the benefits consist of a larger share of their income. The benefits for the OAA; MCBP; and Allowances for the Financially Insolvent Disabled are BDT 500, 800, and 850, respectively. For the lowest decile income group, benefits as a share of monthly income can represent 50% to 85%.

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[16] CODI indicator 7: Benefit level compared to national benchmarks.

Table 4: Percentage of Benefit to Monthly Income by Deciles, 3 Major Programs[17]

Decile	% Income	Income	10% Population	Per Capita Income	OAA	MCBP	Insolvent
1	1.31%	16,930,739,159	16,974,295	997	50%	80%	85%
2	2.86%	36,963,293,125	16,974,295	2,178	23%	37%	39%
3	3.88%	50,146,006,057	16,974,295	2,954	17%	27%	29%
4	4.82%	62,294,780,721	16,974,295	3,670	14%	22%	23%
5	5.81%	75,089,766,802	16,974,295	4,424	11%	18%	19%
6	6.92%	89,435,660,288	16,974,295	5,269	9%	15%	16%
7	8.36%	108,046,549,134	16,974,295	6,365	8%	13%	13%
8	10.49%	135,575,155,552	16,974,295	7,987	6%	10%	11%
9	14.62%	188,952,218,700	16,974,295	11,132	4%	7%	8%
10	40.92%	528,859,424,707	16,974,295	31,156	2%	3%	3%

However, Bangladesh's social protection programs currently lack an automatic indexation system. In the absence of such a system, which adjusts benefit levels in accordance with inflation, the real value of benefits might diminish over time, particularly in conditions of high or unstable inflation. In Bangladesh's current setting, benefit levels are subject to yearly decisions by the Ministry of Finance, which may not consistently align with the rate of inflation, potentially compromising the adequacy of benefits to meet the social protection needs of the population. In practice, benefits are raised irregularly after some years of no increases.

The latest GoB-led CODI assessment rated benefit levels compared to national benchmarks at 3.1 out of 4.0.

Output 1.2: Line Ministries and programs are structurally organized and coordinated by Thematic Clusters

The development of the NSSS itself and the subsequent NSSS Action Plans are part of the GoB's efforts to institutionalise and systematic social protection reform. Further, the NSSS outlined plans for regular coordination through the CMC and other governing social protection committees. There are 2 indicators under output 1.2. These indicators measure the degree of institutional organisation and coordination among the GoB in advancing social protection objectives.

13. **Program implementation guidelines / operational manuals state reporting mechanisms, roles, and responsibilities**

Ensuring that the social protection system lives up to the obligations set out in the Constitution have been a key focus area for the GoB over the past decade. This indicator is taken from the CODI assessment tool.[18] The indicator measures the extent to which social protection implementation guidelines, reporting mechanisms, roles and responsibilities, and overall administration exists within the social protection system.

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[17] Calculated using the *Household and Expenditure Survey 2022: Preliminary Report*, pp. 25-26 and Population and *Housing Census 2022: Post Enumeration Check*. With an average monthly income of BDT 7,614 and a total population of 169,742,952, the national, monthly income is BDT 1,292,422,836,528. Each decile's monthly income comprises a different share of the national, monthly income.
[18] CODI indicator 22: Program implementation guidelines / operational manuals state reporting mechanisms, roles, and responsibilities.

Bangladesh exhibits a commendable standard in the existence and content of implementation guidelines for its social protection programs. All programs have published implementation guidelines, widely accessible through official webpages. These guidelines are crucial as they articulate and ensure the consistency of reporting requirements, administrative roles and responsibilities, as well as the processes for beneficiary identification, registration, enrolment, and benefit delivery.

Notably, the guidelines have also provided a comprehensive delineation of monitoring responsibilities, specifying the division of tasks between local and central authorities. This ensures a cohesive, well-coordinated approach to overseeing the implementation and impact of social protection programs.

The guidelines further establish a standard reporting process, typically involving the Upazila Officer compiling a monthly report, which is subsequently submitted to the District authorised officer. This process fosters a continuous line of accountability and transparency in the implementation and management of these programs.

However, most of the manuals have not been updated in over a decade. Given the dynamic nature of social issues and the evolving needs of the beneficiaries, it is essential that these guidelines are kept up-to-date to ensure the continued effectiveness and relevance of the social protection programs.

The latest GoB-led CODI assessment rated the overall administrative setup at 4.0 out of 4.0.

14. Number of social protection administrative committees meetings held

The NSSS outlined the administrative bodies for governance and monitoring of social protection. This indicator measures whether those bodies regularly meet: CMC, CMC Focal Points, NSSS Action Plan Development and Implementing Monitoring Sub-Committee,[19] and Thematic Cluster. As per FY 2023-24, most, but not all of the bodies met, including the CMC (2), CMC Focal Points (7), and NSSS Action Plan Development and Implementation Monitoring Sub-Committee (10), Thematic Clusters (0).

Output 1.3: Social Insurance operates as an emerging component of the Social Security System

As Bangladesh continues to increase its GDP per capita, urbanise, and continue to increase the share of the formal labour force compared to the informal sector, developing a contributory social insurance system is an important next step. There are 2 indicators under output 1.3. These indicators measure the extent to which the social insurance system is developed within the country.

15. Coverage: contributory

This indicator is taken from the CODI assessment tool.[20] The indicator measures the extent to which the economically active population is covered by social insurance programs and labour market services.

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[19] This committee was created after the NSSS.
[20] CODI indicator 3: Coverage: contributory.

Bangladesh is actively progressing toward a broad contributory social security system. As per the NSSS, a National Social Insurance Scheme (NSIS) is also under development. The NSIS, a cornerstone of the NSSS Action Plan 2021-2026, promises to encompass both formal and informal workers, offering coverage for unemployment, sickness, injury, disability, and maternity, and leveraging a model of shared employer-employee contributions. The NSIS framework is being cooperatively developed in joint collaboration with the Finance Division, Financial Institutions Division (FID), Cabinet Division, and the Ministry of Labor and Employment (MoLE).

Contributory programs under the MoLE include:
1. Central Fund: Established in 2015, the Central Fund[21] aims to assist workers in export-oriented industries.[22] The fund accumulates resources by extracting 0.3% of the Freight Onboard (FOB) value for all exports. Injured workers, family of deceased workers, and children of workers pursuing higher education are beneficiaries.

2. Bangladesh Labour Welfare Foundation (BLWF): Unlike the Central Fund which focuses on export-oriented industries, BLWF covers all economic sectors except those catered by the Central Fund. BLWF draws its resources by taking 0.5% of an industry's profit sharing, positioning it as a broad safety net for various sectors. Injured workers and family of deceased workers are beneficiaries.

3. Employment Injury Scheme (EIS): Bangladesh has initiated a pilot Employment Injury Scheme (EIS) specifically for the export-oriented readymade garments (RMG) sector, which employs approximately 4 million workers. This pilot scheme, financially supported by international brands, ensures compensation for workers facing occupational injuries. Those permanently disabled or families of deceased workers receive monthly pensions, supplemented to the lump-sum compensation already designated by the national institution. These pensions act as a replacement for lost income, with the amount being determined by the worker's last wage and age. A feature of this pilot is its dual-component approach. While it offers compensation to all RMG sector workers, it also undertakes a robust data collection and capacity-building exercise from a representative sample of about 150 factories, employing at least 150,000 workers. This data will guide the assessment for a comprehensive EIS in Bangladesh, providing insights on the feasibility and cost-efficiency of incorporating medical care, short-term benefits, rehabilitation, and return-to-work measures, in addition to long-term compensation.

Contributory programs under the Ministry of Expatriate Welfare & Overseas Employment (MoEWOE):
Wage Earners Welfare Board (WEWB): Formed in 1990, and later institutionalized through the "Wage Earners Welfare Board Act, 2018", the WEWB assists migrant workers in alignment with provisions in the Emigration Ordinance-1982 and the Overseas Employment & Migration Act 2013. Every outgoing migrant worker contributes BDT 3,000 to the WEWB, assuring them and their families of various welfare benefits during their employment abroad.

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[21] Ministry of Labour and Employment (2023) *Central Fund*. Available at: https://centralfund.gov.bd/ (Accessed: 17 June 2024).
[22] As of 2024, only the RMG sector is covered.

In January 2023, the passage of Universal Pension Management Bill represented a major legal milestone in the country. This was followed by the launch of the Universal Pension Scheme (UPS) on 17 August 2023.[23] The UPS enables the economically active population to voluntarily contribute to a pension which can be accessed during retirement.[24] Citizens between the ages of 18 to 50, including expatriate Bangladeshis, are eligible. The National Pension Authority (NPA) serves as the regulatory body for the UPS. In March 2024, the GoB launched an additional scheme within the UPS, "Prattay Scheme", to include staff of self-governed, autonomous, state-owned, and statutory and homogenous organisations.[25]

The state-owned Sadharan Bima Corporation (SBC) currently offers several accidental health insurance policies catering to lower-income citizens.

Combined, Bangladesh's current and planned portfolio of contributory insurance programs, sets the stage for the majority of the economically active population to voluntarily participate. This includes risk-mitigation programming through the NSIS and elderly retirement pensions. In addition, the government, in partnership with private insurance companies, is piloting health insurance programming to cover additional health risks.

The latest GoB-led CODI assessment rated the country's coverage on contributory social insurance at 2.9 out of 4.0.

16. Social insurance contributions

This indicator checks whether voluntary social insurance contributions have increased for major social insurance programs. Specifically, the indicator is measuring the flagship UPS. Since the UPS was launched in August 2023, over 300,000 people[26] have voluntarily joined the program and begun paying premiums.

d. Outcome 2: The Social Security System operates and delivers its program portfolio through technologically modern means and institutionalizes monitoring and evaluation systems

The NSSS noted that the administrative systems of social protection programs were relatively weak, with the majority of monitoring data being captured offline, i.e., paper. There were not advanced Management Information Systems (MISs) from which to efficiently and regularly capture program operational and implementation data. However, since then, many line ministries have developed MISs for their major social protection programs. Ensuring that MISs and the data they generate are used to for regular monitoring is a critical aspect of monitoring the overall implementation of social protection in Bangladesh.

There are 2 indicators under outcome 2. These indicators measure the extent to which monitoring data and infrastructure is available to social protection administrative personnel.

[23] The Daily Star (2023) *Universal Pension Scheme: All you need to know*. Available at: https://www.thedailystar.net/business/news/universal-pension-scheme-all-you-need-know-3396451 (Accessed: 17 June 2024).

[24] National Pension Authority (2023) *Universal Pension Scheme*. Available at: https://www.upension.gov.bd/Public (Accessed: 17 June 2024).

[25] Bangladesh Sangbad Sangstha (2024) *'Prattay Scheme' added to universal pension scheme*. Available at: https://www.bssnews.net/news/top-news/179787 (Accessed: 17 June 2024).

[26] 303,176 registrations as of 10 June 2024. Bangladesh Sangbad Sangstha (2024) *Registration to universal pension scheme crosses 3 lakh*. Available at: https://www.bssnews.net/news/194369 (Accessed: 17 June 2024).

17. Availability, quality, and timeliness of data on trends and social protection programs

This indicator is taken from the CODI assessment tool.[27] The indicator measures the extent to which data, statistics, and monitoring reports are regularly available to social protection administrative personnel.

Bangladesh produces a variety of data and statistics relevant to social protection decision-making. Social protection implementing departments produce Annual, Quarterly, and Monthly reports. The Department of Disaster Management (DDM) also produces daily emergency reports to facilitate crisis management and response activities. Reports produced at the national level used by a range of stakeholders include household and income, population, and labour surveys.

Table 5: Latest reports on national level statistics

Report	Data Published
Household Income and Expenditure Survey (HIES) 2022	April 2023
Bangladesh Labour Force Survey (provisional) 2022	March 2023
Bangladesh Demographic Health Survey (BDHS) 2022	March 2023
Population and Household Census 2022 (Preliminary Report)	August 2022
Bangladesh Multiple Indicator Cluster Survey (MICS) 2019	December 2019

Most social protection implementing departments do not have designated monitoring persons to perform monitoring activities at either the national or sub-national level. Sub-national personnel at the District and Upazila levels typically conduct programmatic monitoring activities alongside other primary responsibilities. However, with an increasing number of programs capturing data through digital MISs, the prevalence of monitoring data and subsequent reports is improving. All major social protection programs have active, dedicated MISs for regular, monthly capturing and reporting of data.

The latest GoB-led CODI assessment rated the availability, quality, and timeliness of social protection data at 3.0 out of 4.0.

18. Percentage of major social protection programs with MISs

This indicator tracks whether the major social protection programs have digital MIS infrastructure. Since the inception of the NSSS, all major social protection programs have developed digital MISs to track program operational and implementation information. These MISs include:
- Department of Social Services (DSS) MIS:
  - OAA
  - Allowances for the Widow, Deserted and Destitute Women
  - Allowances for the Financially Insolvent Disabled
  - Program for Improving the Livelihood of Transgender, Bede and Disadvantaged Community
  - Stipends for Physically Challenged Students

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[27] CODI indicator 39: Availability, quality, and timeliness of data on trends and social protection programs.

- o Stipend for Improving the Livelihood of Transgender, Bede and Disadvantaged Community
  - o Improving the living standards of tea workers
  - o Development of the Living Standard of the Marginal Communities of Bangladesh
- Department of Women Affairs (DWA) MIS:
  - o Vulnerable Group Development (VGD)
  - o MCBP
- DDM MIS:
  - o EGPP; Food For Work (FFW)
  - o Vulnerable Group Feeding (VGF)
  - o Test Relief (TR)
  - o Gratuitous Relief (GR)
- Directorate of Technical Education (DTE) MIS:
  - o Stipends for Students of Technical Education Institutions
- Harmonised Stipend Programme (HSP) MIS with Secondary and Higher Education Division (SHED):
  - o Stipends for Secondary, Higher Secondary and Madrasah Education Level Students
- Ministry of Food (MoFood) MIS:
  - o Food Friendly Program (FFP)
  - o Open Market Sales (OMS)

Output 2.1: MISs and evaluations, operate as an integral component of the Social Security System

Building on the monitoring systems and infrastructure, this output examines whether such capabilities are being used to generate regular information. There are 2 indicators under output 2.1. These indicators measure the availability of regular monitoring data from MISs and the use of evaluations.

19. Percentage of major social protection programs with MISs that generate monthly reports

This indicator measures whether major social protection programs with MISs produce regular monitoring reports for administrative oversight and decision-making. Since the inception of the NSSS, all major social protection programs have developed digital MISs to track program operational and implementation information. Data is available in real time with regular monthly reports being produced for all major social protection programs and their corresponding MISs and used by senior line ministry officials to monitor program performance.

20. Extent of social protection program evaluations

This indicator measures the extent to which program evaluations are a systemised process of social protection program evaluation, both internal and through external, independent sources. The occurrence of program evaluations is sporadic rather than systematic. Few programs have undertaken an independent evaluation recently. While the General Economics Division (GED) publishes regular research on social protection, independent evaluations of the majority of the programs are infrequent. However, the Implementation Monitoring and Evaluation Division (IMED), responsible for internal evaluations

against government operational criteria of social protection programs, conducts such evaluations on a regular basis.

Output 2.2: Digital cash-transfers operate as an integral component of the Social Security System

One of the objectives of the NSSS was to establish an integrated payment platform for Government to Person (G2P) digital payments to social protection beneficiaries. Since the launch of the NSSS, the GoB has developed the digital payment platform, operated via the Social Protection Budget Management Unit (SPBMU) MIS with payments delivered through iBAS++. These indicator measure the extent to which digital delivery is used to send cash payments to social protection beneficiaries.

21. Percentage of digital cash-transfers to beneficiaries

This indicator measures the percentage of digital cash payments to social protection beneficiaries as a percentage of all cash payments to all social protection beneficiaries. In FY 2022-23, that figure is 88%.[28]

Output 2.3: The Grievance Redress System operates as an integral component of the Social Security System

The NSSS included guidance based on lessons from internation experience to implement and operate a grievance redress system (GRS). A GRS allows both beneficiaries and non-beneficiaries of social protection programs to register complaints about program implementation and services. Since the launch of the NSSS, a GRS has been developed and functional for several years. There are 2 indicators under output 2.3 measuring the effectiveness and efficiency of the GRS.

22. Percentage of grievances resolved through the Grievance Redress System

This indicator measures the percentage of grievances resolved each FY. Regarding FY 2022-23, approximately 95% were resolved.

23. Percentage of grievances resolved within 30 days of submission through the Grievance Redress System

This indicator measures the efficiency at which grievances are resolved within the GRS. Regarding FY 2022-23, 91% of registered grievances were resolved with 30 days of submission date.

d. Outcome 3: All deserving Bangladeshis benefit from an inclusive Social Security System at any age in their lives

The central theme of the NSSS revolves around organising the social security system along the lifecycle, to ensure that all deserving Bangladeshis are covered throughout their life. Since the launch of the NSSS, programs have been organised under the lifecycle, social protection spending has increased, and program coverage has risen.

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[28] In FY 2022-23, there were 27 social protection programs that that transferred cash. Of those programs, 88% of cash payments were digitally transferred.

There are 2 indicators under outcome 3. These indicators measure the extent of programmatic coverage, including the percentage of the population who are beneficiaries.

24. Coverage: non-contributory

A primary objective of the NSSS is to ensure that all citizens across the lifecycle and in times of shocks are covered through social protection programming. This indicator is taken from the CODI assessment tool. [29] The indicator measures the extent of non-contributory social assistance program coverage.

As articulated in the NSSS, Bangladesh has adopted a lifecycle approach to social protection. While the number of programs has decreased from 139 in 2014-2015 to 115 in 2023-2024, non-contributory coverage across the lifecycle remains high. The majority of programs are primarily centred around food distribution and cash transfers. The NSSS Action Plan 2021-2026[30] outlines objectives to further expand coverage across most lifecycle non-contributory programs. Major programs with high coverage rates are present across all lifecycle stages. This includes pregnancy and early childhood, school age, working age, old age, and vulnerabilities such as illness and disability. Bangladesh's commitment to increasing coverage is also evident in the 8th Five Year Plan, and the number of beneficiaries continues to grow annually. However, there may be further opportunities for program harmonisation.

The latest GoB-led CODI assessment rated the overall administrative setup at 3.7 out of 4.0.

25. Proportion of population covered by social protection floors/systems

One of the key objectives of the GoB is to ensure access to social protection programming. The NSSS, in alignment with the Constitution outlined an ambitious agenda for steadily increasing the number of recipients of social protection. This indicator is in alignment with the SDGs, specifically SDG 1: End poverty in all its forms everywhere, Target 1.3, Indicators 1.3.1. The indicator measures the number of households and individuals receiving at least one social protection program benefit.

The percentage of people benefitting from at least one social protection program has increased over time.[31, 32] In 2010, 25% of households had at least one member accessing at least one social protection program, including 30% rural and 9% urban, increasing to 28% in 2016 (35% rural, 11% urban), and again increasing to 38% in 2022 (44% rural, 31% urban). Considering individuals, the number accessing at least one social protection program was 25% in 2010 (30% rural, 9% urban), increasing to 29% in 2016 (35% rural, 11% urban), again increasing to 50% in 2022 (59% rural, 31% urban). Nearly twice as many individuals living in rural areas have access to social protection programs compared to their urban counterparts. Increasing access to social protection programs among the urban population is a priority of the GoB.[33]

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[29] CODI indicator 2: Coverage: non-contributory.
[30] Cabinet Division (2022) *Action Plan For Implementation of National Social Security Strategy (NSSS) of Bangladesh*.
[31] In the 2010 HIES, only households were taken into account. Therefore, the individual beneficiary number in 2010 is the household number.
[32] The number of social protection programs included in the survey increased from 30 in HIES 2010 to 37 in 2016 to 66 in 2022.
[33] General Economics Division (2020) *8th Five Year Plan July 2020 – June 2025: Promoting Prosperity and Fostering Inclusiveness*, p. 731. Dhaka: General Economics Division. Available at: https://plancomm.gov.bd/site/files/8ec347dc-4926-4802-a839-7569897e1a7a/8th-Five-Year-Plan (Accessed: 16 June 2024).

Figure 8: Percentage of Households & Individuals Benefitting from Social Protection, 2010, 2016, 2022
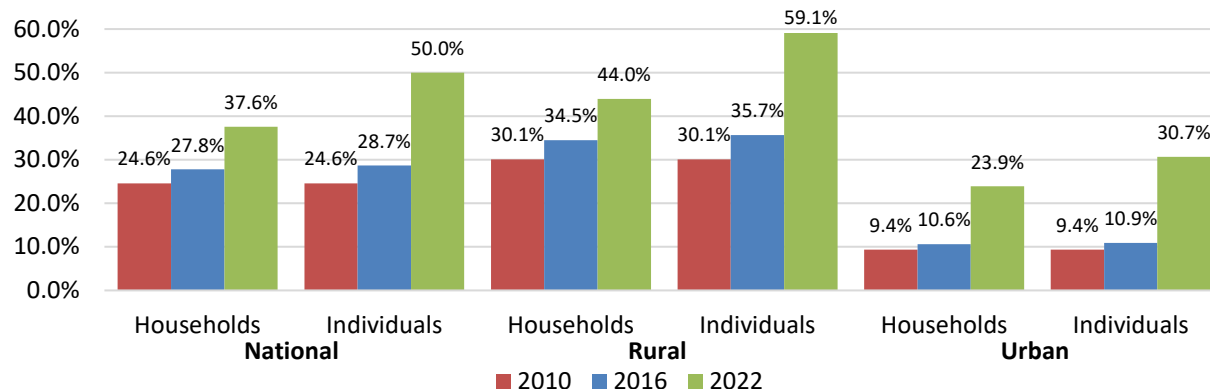
Output 3.1: The Social Security System is designed to protect all Bangladeshis from birth to death

As the NSSS has adopted the lifecycle approach to social protection, all social protection programs should be explicitly linked to a lifecycle category. There is 1 indicator under output 3.1, measuring the percentage of social protection programs that have been tagged to a lifecycle category.

26. Percentage of social protection programs tagged to a lifecycle category

Elaborating on advancing these policy objectives, the NSSS Action Plan 2021-2026 outlines specific actions for program harmonisation and consolidation under respective line ministry plans. Similarly, the 8th Five Year Plan also advocates for further consolidation, particularly targeting smaller programs with low coverage and minimal budget allocation. Over the years, there has been a steady decline in the total number of social protection programs. All functions of the lifecycle have at least one major program in existence. An analysis of the budget allocation reveals that nearly 80% of the non-developmental budget is dedicated to roughly 30 programs, which cover the majority of beneficiaries and core lifecycle risks. This indicates that, while there has been a substantial reduction in the number of programs, the main allocation still covers the essential and high-priority areas.

In preparation for the next FY, line ministries were tasked with tagging all social protection programs with a lifecycle category. Of all the social protection programs budgeted for the next FY,[34] 84% have been linked to 1 of 8 lifecycle categories: pregnancy and early childhood, school age, working age, old age, persons with disabilities (PWD), household poverty, household shocks, and overall system.[35]

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[34] The MoF FY 2024-25 budget list shows 140 programs. However, the budget code methodology has changed. In previous years, programs with multiple sub- but related programs were listed as 1, e.g., program for Hijra, now listed as 3. In actuality, the number of programs has decreased.
[35] Ministry of Finance (2024) *Social Security Programs*. Available at: https://mof.portal.gov.bd/site/page/fdf746a1-4b57-4d30-b296-8577f84b4444/Social-Security-Programs (Accessed: 16 June 2024).

Figure 9: Social Protection Programs Tagged to Lifecycle Categories

Pie chart values: 4, 11, 41, 10, 8, 21, 21, 2, 22

Legend:
- Pregnancy & Early Childhood
- School Age
- Working Age
- Old Age
- Persons with Disabilities
- Household (poverty)
- Household (shocks)
- Overall System
- Unclassified
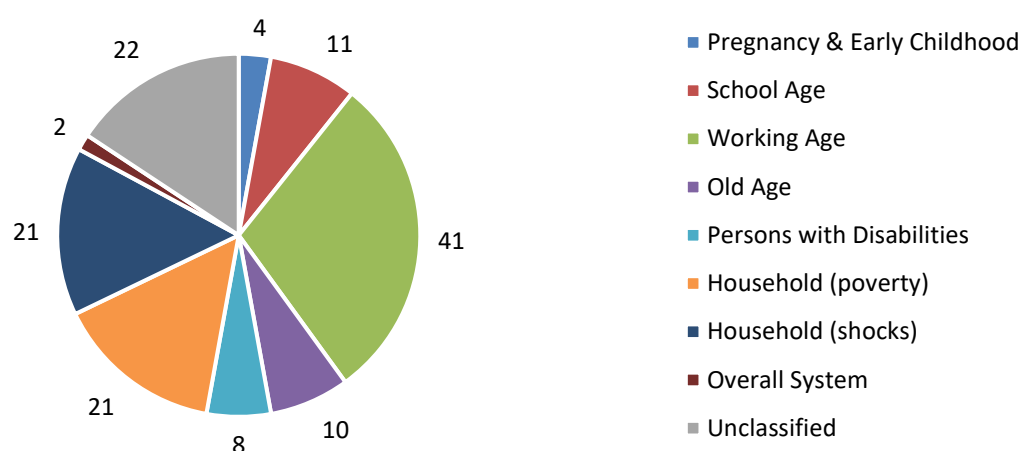
Output 3.2: The poorest, vulnerable, and minority groups participate in the Social Security System

Including the most vulnerable members of society in the social protection system is the primary objective of the NSSS. This means reducing the exclusion error of the poorest, i.e., those who should be included in programming but are not. There is 1 indicator under output 3.2, measuring percentage of excluded members of the target population for the largest lifecycle programs.

27. Percentage of target population excluded from major lifecycle social protection programs

This indicator measures the percentage of the target population excluded from major lifecycle social protection programs. However, there are no systematic, annual surveys to regularly assess exclusion errors. Nonetheless, there have been reported instances of both exclusion and inclusion errors in various programs, such as OAA. This suggests a need for better targeting, to ensure that those truly in need receive benefits, and that those who are less needy do not unduly receive assistance.

The degree to which the implementation manuals' standards are maintained in actual practice varies. According to program officials, the methods for identifying and selecting beneficiaries are typically followed. Across a range of studies, there are documented cases of both inclusion and exclusion errors, indicating some inconsistencies. In addition, there is limited evidence on the use of targeting assessments and spot checks. For some programs, particularly those related to food subsidy support and employment, internally reported exclusion and inclusion errors are considered low. However, the existence of complaint pathways in the Citizen Charters at local social services offices could provide a check against beneficiary selection practices.

Several studies have highlighted issues related to both exclusion and inclusion errors in Bangladesh's social protection programs. For instance, there have been documented barriers to accessing social protection programs for the poor and marginalized in Bangladesh, suggesting that exclusion errors may

be prevalent.[36] Kidd and Athias (2020) also produce an analysis of the excluded poor in Bangladesh.[37] Both the NSSS and the NSSS Action Plan 2021-2026 acknowledge the need for reducing exclusion and inclusion errors.

It is worth noting that the 8FYP includes administrative efficiency reforms aimed at further enhancing the system. These reforms encompass consolidating programs along the lifecycle, developing accurate household lists to minimize inclusion and exclusion errors, and improving the MISs. These measures will contribute to optimizing the cost-effectiveness of the delivery process and ensuring that resources are efficiently allocated to reach the intended beneficiaries.

[36] Razzaque, M. A., Ehsan, S. M. A., and Bhuiyan, I. H. (2019) *Barriers of Accessing Social Protection Programmes for the Poor and Marginalised*. Available at:
https://www.researchgate.net/publication/342611365_Barriers_of_Accessing_Social_Protection_Programmes_for_the_Poor_and_Marginalised (Accessed: 17 June 2024).

[37] Kidd, S. and Athias D. (2020) *Hit and Miss: An assessment of targeting effectiveness in social protection - Summary version with updated analysis*. Available at: https://www.developmentpathways.co.uk/publications/hit-and-miss-an- assessment-of-targeting-effectiveness-in-social-protection/ (Accessed: 17 June 2024).

4. Opportunities

This section outlines opportunities for improving data collection against the monitoring framework. These opportunities are based on increasing data availability, improving the usage of existing data for comparative analyses, and potential areas for effective improvements in monitoring areas.

Include Caloric Intake Distribution in HIES: Currently, there is a lack of data on the distribution of caloric intake by income decile group, which is critical for social protection policymakers. The next HIES should include this information. The data exists but is not presented comparatively in the HIES report, which should be rectified to better inform policy decisions.

Track Social Protection Program Access by Income Decile: The absence of data on the distribution of households and individuals accessing social protection programs by income decile group is a critical evidence-gap. The main objective of the NSSS is to support the most vulnerable. Whereas knowing the total percentage of the population accessing at least one social protection program is useful, analysing that by decile-group would add extensive insight for policymakers. Although the HIES has both sets of data, it is not presented comparatively. The next HIES should incorporate this analysis.

Rationalize and Define Lifecycle Categories in Programs: There are numerous programs under each lifecycle category, potentially overlapping in purpose. It may be beneficial to explicitly rationalise programs, compared to other programs in the same lifecycle category, clearly defining and justifying the need for more than one program in each category. Additionally, lifecycle categories, such as Household (poverty), Household (shocks), and Overall System, should be distinctly defined.

Explore the Impacts of Major Social Protection Program Benefits: The HIES provides useful income decile information to analyse relative social protection benefit amounts. However, to improve analyses on social protection benefits compared to national benchmarks, the GoB could consider conducting research on the impact of the relative social protection benefit amounts, particularly for the lower decile groups. Conducting more research on this topic would help determine the impact of benefits, including an evidence-base from which to reassess benefit levels according to changes in the economy, inflation, improvements in income and consumption.

Establish Regular Exclusion Error Surveys: Given the absence of consistent survey data on exclusion error rates within the Social Security System, conducting regular exclusion error surveys for major programs across the lifecycle may be beneficial, e.g., MCBP, school stipend, OAA, PWD. Surveys could be conducted cost-efficiently on a regular basis, with support from development partners and Civil Society Organisations (CSOs), providing an evidence-base for understanding of exclusion rates and improving inclusivity.

Update the M&E Framework in NSSS 2026+: As the current NSSS ends in 2026, and a new strategy may be developed, there is an opportunity to update the M&E Framework, including revising the indicator list, adding monitoring indicators for major programs, and further systematising data collection and reporting processes.

5. Annexes

a. Indicator Definitions

Table 6: Indicator Definitions

SI	Indicator	Definition
1	Proportion of population living below national poverty line	Measures the Head Count Ratio (HCR) of poverty in Bangladesh against the UPL, i.e., percentage of poor below the UPL.
2	Proportion of population living below national extreme poverty line	Measures the Head Count Ratio (HCR) of poverty in Bangladesh against the LPL, i.e., percentage of poor below the LPL.
3	Poverty gap of the poorest	The ratio by which the mean consumption/income of the poor falls below the poverty line.
4	Caloric intake against basic caloric consumption basket	Measures the average daily caloric intake in Bangladesh.
5	Degree of income inequality (Gini coefficient)	Measures the amount of concentration of household income. Gini coefficient '0' indicates no concentration and '1' indicates total concentration.
6	Degree of consumption inequality (Gini coefficient)	Measures the amount of concentration of household consumption. Gini coefficient '0' indicates no concentration and '1' indicates total concentration.
7	Government spending on social protection as percentage of GDP	Measures the percentage of social protection spending by the GoB as a percentage of all GoB spending based on MoF budget report.
8	Monthly per capita income	Measures the average monthly per capital income in Bangladesh.
9	Institutional framework to ensure coordination	CODI indicator 34. Measures the extent to which institutional frameworks and arrangements are in place to ensure coordination for the delivery of social protection in Bangladesh.
10	Percentage of program wide financial delivery	Measuring the percentage of social protection program financial delivery against the FY budget. Total revised budget divided by the planned budget.
11	Extent to which programs have been comparatively rationalised and justified within their lifecycle category	Measures the extent to which the existing portfolio of programs has been specifically, comparatively rationalised and justified against other programs in the same lifecycle category. Rated on 4-point Likert scale (Very Low if no social protection programs have been linked lifecycle categories and no rationalisations; Low if some linked and some rationalisations; Medium if majority linked and some rationalisations; High if all linked and fully developed rationalisation and justifications).
12	Benefit level compared to national benchmarks	CODI indicator 7. Measures how well benefit levels compare to national benchmarks of income and poverty.
13	Program implementation guidelines / operational manuals state reporting mechanisms, roles, and responsibilities	CODI indicator 22. Measures the extent to which social protection implementation guidelines, reporting mechanisms, roles and responsibilities, and overall administration exists within the social protection system.
14	Number of social protection administrative committees meetings held	Counts the number of CMC, CMC Focal Point, NSSS Action Plan Development and Implementing Monitoring Sub-Committee, and Thematic Cluster meetings held each FY.
15	Coverage: contributory	CODI indicator 3. Measures the extent to which the economically active population is covered by social insurance programs and labour market services.

16	Social insurance contributions	Measures the amount of beneficiaries voluntary participating in social insurance programs. First collecting data on UPS, and later NSIS programs as they are implemented.
17	Availability, quality, and timeliness of data on trends and social protection programs	CODI indicator 39. Measures the extent to which data, statistics, and monitoring reports are regularly available to social protection administrative personnel.
18	Percentage of major social protection programs with MISs	Measures the percentage of major social protection programs that have an MIS.
19	Percentage of major social protection programs with MISs that generate monthly reports	Measures the percentage of major social protection programs with MISs that generate monthly monitoring reports.
20	Extent of social protection program evaluations	Measures the extent to which program evaluations are a systemised process of social protection program evaluation, both internal and through external, independent sources on a 4-point Likert scale (Very Low if no social protection programs complete internal or external evaluations; Low if some programs complete internal and external evaluations; Medium if majority programs complete regular internal evaluations and some external evaluations; High if all major lifecycle programs complete both regular internal and external evaluations).
21	Percentage of digital cash-transfers to beneficiaries	The total number of social protection digital cash-transfers to beneficiaries divided by the total number of all social protection cash-transfers to beneficiaries, e.g., 70 digital transfers divided by 100 total transfers = 70%).
22	Percentage of grievances resolved through the Grievance Redress System	The total number of grievances resolved each FY divided by the total number of grievances submitted that FY.
23	Percentage of grievances resolved within 30 days of submission through the Grievance Redress System	The total number of grievances resolved within 30 days each FY divided by the total number of grievances submitted that FY.
24	Coverage: non-contributory	CODI indicator 2. Measures the extent of non-contributory social assistance program coverage.
25	Proportion of population covered by social protection floors/systems	Measures the percentage of the population participating in at least one social protection program.
26	Percentage of social protection programs tagged to a lifecycle category	Measures the percentage of all MoF listed social protection programs that are explicitly tagged to a lifecycle category divided by the total number of all MoF listed social protection programs.
27	Percentage of target population excluded from major lifecycle social protection programs	Measures the percentage of the targeted audience excluded from social protection programs, disaggregated by major social protection programs.

b. Indicator Framework

Table 7: NSSS M&E Indicator Framework[38]

SI	Indicator	Baseline	Progress	Progress	Target	Data Source	MoV	Frequency
Long-Term Vision: Build an inclusive Social Security System for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment, and economic growth									
1	Proportion of population living below national poverty line	31.5% 2010	24.3% 2016	18.7% 2022	12.2%[39] 2025			
	Rural	35.2%	26.4%	20.5%	Decrease			
	Urban	21.3%	18.9%	14.7%	Decrease			
2	Proportion of population living below national extreme poverty line	17.6% 2010	12.9% 2016	5.6% 2022	5.3%[40] 2025			
	Rural	21.1%	14.9%	6.5%	Decrease			
	Urban	7.7%	7.6%	3.8%	Decrease			
3	Poverty gap of the poorest Upper Poverty Line	6.5% 2010	5.0% 2016	3.8% 2022	Decrease			
	Rural	7.4%	5.4%	4.2%	Decrease			
	Urban	4.3%	3.9%	2.9%	Decrease			
	Lower Poverty Line	3.1%	2.3%	0.9%	Decrease			
	Rural	3.7%	2.6%	1.1%	Decrease	HIES	HIES Report	Every HIES
	Urban	1.3%	1.3%	0.6%	Decrease			
4	Caloric intake against basic caloric consumption basket	2,318 kcal 2010	2,210 kcal 2016	2,393 kcal 2022	2,122 kcal			
	Rural	2,345 kcal	2,240 kcal	2,424 kcal	2,122 kcal			
	Urban	2,245 kcal	2,131 kcal	2,325 kcal	2,122 kcal			
5	Degree of income inequality (Gini coefficient)	0.458 2010	0.482 2016	0.499 2022	Decrease			
	Rural	No data	0.454	0.446	Decrease			
	Urban	No data	0.498	0.539	Decrease			
6	Degree of consumption inequality (Gini coefficient)	0.321 2010	0.324 2016	0.334 2022	Decrease			
	Rural	N/A	0.300	0.291	Decrease			
	Urban	N/A	0.330	0.356	Decrease			
Five Year Strategic Objective: Reform the national Social Security System by ensuring more efficient and effective use of resources, strengthened delivery systems and progress towards a more inclusive form of Social Security that effectively tackles lifecycle risks, prioritising the poorest and most vulnerable members of society									
7	Government spending on social protection as percentage of GDP	2.19% 2015-16	2.55% 2022-23	2.52% 2023-24	2.50%	MoF	MoF Budget List	Annual
8	Monthly per capita income	BDT 2,553 2010	BDT 3,940 2016	BDT 7,614 2022	Increase	HIES	HIES Report	Every HIES

[38] For any indicator with N/A in the Baseline column but two entries in each of the Progress columns, the first Progress column serves as the baseline value.
[39] Bangladesh Bureau of Statistics (2020) *SDG Tracker*. Available at: https://sdg.gov.bd/page/indicator-wise/1/2/3/0#1 (Accessed: 14 June 2024).
[40] Bangladesh Bureau of Statistics (2020) *SDG Tracker*. Available at: https://sdg.gov.bd/page/indicator-wise/1/2/3/0#1 (Accessed: 14 June 2024).

SI	Indicator	Baseline	Progress	Progress	Target	Data Source	MoV	Frequency
	Rural	BDT 2,130	BDT 3,261	BDT 6,091	Increase			
	Urban	BDT 3,741	BDT 5,752	BDT 10,951	Increase			
Outcome 1: The Social Security System program portfolio is efficient and effective								
9	Institutional framework to ensure coordination	2.5 2019	3.1 2022	3.8 2023	4.0	GoB	CODI Report	As needed
10	Percentage of program wide financial delivery	97% 2021-22	97% 2022-23	96% 2023-24	95% – 100%	MoF	SSP Budget Report	Annual
Output 1.1: All programs either complement each other or serve a unique purpose and are adequate in value								
11	Extent to which programs have been comparatively rationalised and justified within their lifecycle category	Low 2015-16	Low 2021-22	Medium 2023-24	High	CMC	Justification Reports	Annual
12	Benefit level compared to national benchmarks	2.5 2019	2.9 2022	3.1 2023	3.5	GoB	CODI Report	As needed
Output 1.2: Line Ministries and programs are structurally organized and coordinated by Thematic Clusters								
13	Program implementation guidelines / operational manuals state reporting mechanisms, roles, and responsibilities	2.8 2019	3.4 2022	4.0 2023	4.0	GoB	CODI Report	As needed
14	Number of social protection administrative committees meetings held CMC	3 2021-22	0 2022-23	2 2023-24	2	Cabinet Division	Meeting Minutes	Annual
	CMC Focal Points	6	7	7	4			
	NSSS Action Plan Dev. and Impl. Monitoring Sub-Committee	4	1	10	2			
	Thematic Clusters (x5)	1x5	1x5	1x5	2x5			
Output 1.3: Social Insurance operates as an emerging component of the Social Security System								
15	Coverage: contributory	1.0 2019	3.1 2022	2.9 2023	3.5	GoB	CODI Report	As needed
16	Social insurance contributions Universal Pension Scheme	0 2022	100,000 April 2024	303,176 June 2024	1,000,000	NPA	NPA Report	Annual
Outcome 2: The Social Security System operates and delivers its program portfolio through technologically modern means and institutionalizes monitoring and evaluation systems								
17	Availability, quality, and timeliness of data on trends and social protection programs	2.0 2019	2.9 2022	3.0 2023	3.5	GoB	CODI Report	As needed
18	Percentage of major social protection programs with MISs	No data	No data	100% 2023-24	100%	GoB	MISs	Annual
Output 2.1: Management Information Systems and evaluations, operate as an integral component of the Social Security System								
19	Percentage of major social protection programs with MISs that generate monthly reports	No data	No data	100% 2023-24	100%	GoB	MIS Reports	Annual
20	Extent of social protection program evaluations	Low 2015-16	Medium 2022-23	Medium 2023-24	High	GoB	Desk Review	Annual
Output 2.2: Digital cash-transfers operate as an integral component of the Social Security System								
21	Percentage of digital cash-transfers to beneficiaries	No data	79% 2021-22	88% 2022-23	90%+	SPBMU MIS	MIS Report	Annual
Output 2.3: The Grievance Redress System operates as an integral component of the Social Security System								

SI	Indicator		Baseline	Progress	Progress	Target	Data Source	MoV	Frequency
22	Percentage of grievances resolved through the Grievance Redress System		No data	No data	≈ 95% 2022-23	95%+	GRS MIS	MIS Report	Annual
23	23. Percentage of grievances resolved within 30 days of submission through the Grievance Redress System		No data	No data	91% 2022-23	90%+			
Outcome 3: All deserving Bangladeshis benefit from an inclusive Social Security System at any age in their lives									
24	Coverage: non-contributory		2.8 2019	3.4 2022	3.7 2023	3.8	GoB	CODI Report	As needed
25	Proportion of population covered by social protection floors/systems	Household	24.6% 2010	27.8% 2016	37.6% 2022	≥ 40%[41]	HIES	HIES Report	Every HIES
		Rural	30.1%	34.5%	44.0%	≥ 40%			
		Urban	9.4%	10.6%	23.9%	≥ 40%			
		Individual	24.6%	28.7%	50.0%	≥ 40%			
		Rural	30.1%	35.7%	59.1%	≥ 40%			
		Urban	9.4%	10.9%	30.7%	≥ 40%			
Output 3.1: The Social Security System is designed to protect all deserving Bangladeshis from birth to death									
26	Percentage of social protection programs tagged to a lifecycle category		No data	0% 2023-24	84% 2024-25	95%	MoF	SSP Budget Report	Annual
Output 3.2: The poorest, vulnerable, and minority group Bangladeshis participate in the Social Security System									
27	Percentage of target population excluded from major lifecycle social protection programs		No data	No data	No data	≤ 20%	Surveys	Desk Review	Annual

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[41] Bangladesh Bureau of Statistics (2020) *SDG Tracker*. Available at: https://sdg.gov.bd/ (Accessed: 14 June 2024).