

Social Security Policy Support (SSPS) Programme

Policy Note 01

Strengthening Lifecycle Social Protection in Bangladesh: Institutional Systems, Coverage, and Emerging Challenges

Policy Insights Drawing from the National Conference on Social Protection 2025

Overview

The Social Allowance Cluster, coordinated by the Ministry of Social Welfare (MoSW), represents a central pillar of Bangladesh's lifecycle-oriented social protection system under the National Social Security Strategy (NSSS). The cluster consolidates multiple programs to reduce duplication, improve efficiency, and ensure targeted support for vulnerable populations, including the elderly, widows, persons with disabilities, children, and mothers. Integration with other social protection clusters, such as Human Development and Labour & Livelihoods, enables coordinated referrals, seamless implementation, and coverage that spans the entire life cycle.

Scope, Reach, and Innovation

For Fiscal Year 2025-26, the cluster serves over 150 lakh beneficiaries with a combined budget exceeding Tk. 20,000 crore. Core programs include Old Age Allowance, Widow Allowance, Disability Allowance, and Mother & Child Benefits, while additional initiatives extend support to underprivileged communities, orphans, medical patients, freedom fighters, and participants of the Poorest Employment Generation Program. Strategic geographic and demographic targeting ensures that interventions reach

50% of households with young children, expand coverage across rural and urban Upazilas, universalize disability support, and scale urban poor programs under the Local Government Division.

The cluster has introduced multiple innovations to strengthen targeting, transparency, and operational efficiency. The Dynamic Social Registry (DSR) facilitates precise beneficiary identification, eligibility verification, and smooth transitions across programs, while the Integrated Special Protection Management Information System (ISPMIS) supports interoperability across ministries, real-time monitoring, and evidence-based decision-making. Program consolidation initiatives, such as SSPIRIT, have streamlined service delivery by reducing the number of underprivileged and disability programs, and targeting mechanisms, including PMT scoring, income threshold adjustments, and the Grievance Redress System (GRS), enhance transparency, accountability, and equitable access. These digital and programmatic innovations enable a rights-based, lifecycle-aligned system capable of efficiently reaching marginalized populations.

Institutional Architecture and Coordination

The cluster operates under a multi-ministerial governance structure, led by MoSW and co-led by the Ministries of Women and Children Affairs, Cultural Affairs, Liberation War Affairs, and the Health Services Division. Other participating institutions include the Medical Education and Family Welfare Division, Local Government Division, Ministry of Labour and Employment, and Ministry of Chittagong Hill Tracts Affairs. Formal coordination mechanisms, including quarterly inter-cluster meetings and seminars, facilitate integration, program monitoring, and information sharing. While these mechanisms have strengthened coherence, gaps remain in evidence-sharing, structured inter-ministerial decision-making, and formal consultation, which must be addressed to maintain efficiency and lifecycle responsiveness.

Systemic Challenges

Despite progress, the cluster faces several operational and structural challenges. Program overlaps persist, particularly across life stages and vulnerable groups, which can create inefficiencies and confusion in service delivery. Inter-ministerial and inter-cluster coordination remains uneven, limiting seamless transitions and comprehensive lifecycle coverage. Beneficiary transitions, for instance from Widow Allowance to Old Age Allowance, require careful management to ensure continuity and avoid gaps in support. Coverage gaps remain in urban areas and among marginalized populations, and monitoring and evaluation systems require strengthening to track efficiency, equity, and lifecycle outcomes effectively.

Reform Priorities

To address these challenges, the cluster requires focused reforms in coordination, program consolidation, and data governance. Formalizing inter-cluster coordination through structured meetings and standardized procedures will enhance communication and policy coherence. Clear criteria and transition protocols should guide program consolidation, ensuring smooth and transparent beneficiary movements across schemes. Enhancing data systems through expanded DSR coverage, improved MIS interoperability, and integration of socio-economic data across ministries will strengthen targeting, accountability, and evidence-based decision-making. Prioritizing coverage of underserved populations and urban poor through strategic resource allocation will ensure inclusive access, while strengthening monitoring frameworks with measurable KPIs will allow for adaptive management and improved lifecycle outcomes.

Strategic Directions for System Strengthening

Looking ahead, the cluster should continue evolving toward a fully lifecycle-aligned, data-driven, and rights-based social protection platform. Sustained emphasis on multi-ministerial integration, digital governance, and program consolidation will enhance efficiency and reduce administrative complexity. Innovations in beneficiary identification, program targeting, and service delivery should be scaled and adapted to meet emerging social vulnerabilities. By embedding lifecycle-sensitive approaches into planning, monitoring, and implementation, the cluster can ensure continuity of support across all life stages, strengthen inclusion, and

maintain Bangladesh's commitment to equitable, resilient, and effective social protection.

Conclusion

The Social Allowance Cluster exemplifies Bangladesh's shift toward a lifecycle-oriented, rights-based, and digitally enabled social protection system. Through program consolidation, multi-ministerial coordination, and digital innovations, it provides equitable support to over 150 lakh beneficiaries across life stages. Sustained attention to coordination, data governance, and lifecycle integration will be critical to maintain efficiency, strengthen inclusion, and ensure that social protection interventions continue to meet the evolving needs of Bangladesh's most vulnerable populations.

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The Social Security Policy Support (SSPS) Programme is a flagship initiative jointly led by the Cabinet Division and the General Economics Division (GED) of the Bangladesh Planning Commission, implemented with financial and technical support from the Australian Government (DFAT) and the United Nations Development Programme (UNDP). In September 2025, SSPS provided technical assistance to the Cabinet Division to organize the National Conference on Social Protection in 2025 under the theme "Journey Towards an Equitable Society." The conference served as a national platform to discuss inclusive, resilient, and rights-based social protection reforms, marking a key milestone in Bangladesh's efforts to strengthen its social protection system.