

# Reflecting on a Decade, Reimagining the Future

Report of the Consultative Dialogue with  
Development Partners

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## **Reflecting on a Decade, Reimagining the Future: Report of the Consultative Dialogue with Development Partners on the NSSS 2015-2026 Final Evaluation and Next-Generation Social Protection Strategy for Bangladesh**

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## EXECUTIVE SUMMARY

### Context and Purpose

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On 9 April 2026, UNDP Bangladesh, with support from the Australian High Commission, convened a high-level Consultative Dialogue with development partners to critically engage with the Final Evaluation of Bangladesh's National Social Security Strategy (NSSS) 2015-2026 and its Action Plan Phase II (2021-2026), and to collectively shape the strategic priorities for the next-generation NSSS 2026 and beyond. The dialogue brought together representatives from bilateral and multilateral development agencies, UN bodies, and international financial institutions; all actively engaged in Bangladesh's social protection landscape.

The dialogue was structured around two presentation sessions delivered by Professor Abdur Razzaque, Chairman of RAPID; the lead evaluation institution; followed by extended open floor discussions in each session. The dialogue was opened by Anowarul Haq, Assistant Resident Representative of UNDP Bangladesh, and inaugurated by Syed Haider, First Secretary and Head of Development at the Australian High Commission. The Vote of Thanks and closing synthesis were delivered by Tanvir Mahmud, Senior Governance Specialist, UNDP Bangladesh.

### What the Evaluation Found: A System of Selective Progress and Persistent Gaps

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#### Programmatic Performance

The NSSS Final Evaluation assessed 122 programmatic indicators and 77 institutional reform indicators across the lifecycle framework. The headline finding is one of uneven, sector-differentiated progress. Across programmatic indicators, only 39% are on-track or achieved; 43% on the institutional side. The strongest gains were recorded in elderly social protection; where the Old Age Allowance was universalized in 262 upazilas and the score improved 28% from midterm and in G2P payment systems, which now deliver NID-verified transfers to over 35 million beneficiaries across 22 programmes. The Single Registry MIS recorded the single largest institutional improvement, rising from 2.28 at midterm to 4.37 at final evaluation, with the SPBMU-MIS now operational nationwide.

Against these gains, the evaluation documented serious and persistent gaps. The working-age pillar remains the weakest performing lifecycle area. The National Social Insurance Scheme (NSIS); the NSSS's most ambitious structural reform; is severely off-track after more than a decade: only the Employment Injury Scheme has reached piloting phase, while unemployment, sickness, and maternity insurance remain in preparatory stages. Programme consolidation was not achieved in any meaningful structural sense: the reduction from 140 to 95 programmes reflects programme endings and nominal mergers, not the coherent lifecycle-based rationalization the NSSS envisaged. The National Household Database (NHD), after an investment of BDT 727 crore, was declared non-operational; leaving beneficiary targeting still dependent on self-reported data and local-level discretion. Benefit adequacy remains a fundamental failure: most transfers are not inflation-indexed, and the impact of removing all social protection transfers tomorrow would amount to a headcount change of only 0.06%.

#### Targeting and Exclusion

The evaluation; corroborated by independent research cited during the dialogue; confirmed systemic targeting failures of serious magnitude: 62.8% of current beneficiaries are neither poor nor vulnerable; only 6.6% of the ultra-poor receive any benefits; and 64-69% of poor households remain entirely excluded from coverage. These figures reflect not only data and systems failures but entrenched political economy dynamics; local-level nepotism, absence of enforceable selection criteria, and the structural

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incentive for ministries to protect their own programme portfolios at the expense of coherent, needs-based delivery.

### Gender, Disability, and Social Inclusion

The GEDSI analysis presented deeply concerning trends. Bangladesh's overall gender gap index declined from 0.722 in 2023 to 0.689 in 2024, with the economic participation sub-index falling sharply to 0.312; placing Bangladesh 146th globally on this dimension. The defeminization of manufacturing has accelerated, with 95.96% of employed women now in informal work. Disability inclusion recorded a dramatic improvement in indicator scores (from 3.0 at midterm to 4.60 at final evaluation), but coverage remains at approximately 55% of persons with disabilities, monthly allowances at BDT 900 represent just 3.1% of per capita income, and a disability-specific monitoring framework does not yet exist. The evaluation's treatment of GEDSI, partners noted, reflects an instrumentalist framing; targeting women as caregivers rather than as rights-holders that the next NSSS must fundamentally correct.

### Key Issues Raised by Development Partners

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The open floor sessions across both presentation segments generated substantive, candid, and analytically grounded engagement. The principal concerns raised by development partners are summarized below:

- **Value for money:** Given that Bangladesh's genuine social protection spending stands at only 0.9% of GDP; not the government-claimed 2.5%; and that removing all transfers would shift the poverty headcount by just 0.06%, partners pressed for a comprehensive fiscal accountability framework and rigorous value-for-money analysis to be embedded in the next NSSS.
- **Evaluation methodology:** Partners raised substantive concerns about the CODI assessment framework's reliance on self-reported government data, the absence of systematic triangulation with independent sources, and the risk that an evaluation anchored in the existing NSSS design may perpetuate rather than challenge its embedded weaknesses.
- **Targeting architecture:** The scale of exclusion errors; and their persistence over a decade was identified as both a technical and a governance failure, requiring not only better data systems but deep reforms in local-level accountability and selection processes.
- **Programme consolidation and political economy:** Partners were direct in naming ministerial self-interest as the primary driver of fragmentation and called for structural enforcement mechanisms rather than aspirational consolidation commitments in the next NSSS.
- **Digital infrastructure:** The unique identification system mandated under the National Identity Registration Act, 2023 remains unconnected to social protection delivery. Partners called for a credible, time-bound roadmap for MIS integration, unified beneficiary registration, and the operationalization of the Dynamic Social Registry.
- **NSIS and contributory systems:** The decade-long stagnation on social insurance was framed as an institutional leadership failure requiring correction, not continuation. Partners endorsed international models; particularly Indonesia and Vietnam; as relevant reference points.
- **Urban poverty and adaptive social protection:** With Bangladesh approaching 50% urbanisation, the rural bias of current programming was identified as structurally misaligned. Partners called for explicit, context-appropriate urban social protection design, and for adaptive and shock-responsive mechanisms to be built into the architecture of the next NSSS.
- **Health and social protection linkages:** With 24.6% of households experiencing catastrophic health expenditure and 8.6 million people pushed below the poverty line by out-of-pocket

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spending, partners called for an explicit health-social protection nexus to be addressed in the next strategy.

- **Graduation and protection-plus:** The absence of meaningful graduation pathways from the current system was raised as a structural limitation, with calls for the next NSSS to shift from protection-only toward protection-plus models that link transfers to economic mobility and labour market outcomes.

## Way Forward: The Next-Generation NSSS 2026+

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The second session presented a comprehensive strategic framework for the next NSSS, built around the Family Card as a central poverty-targeted cash transfer instrument. Microsimulation using HIES 2022 data demonstrate that a BDT 2,500 monthly transfer, properly targeted to poor and vulnerable households, could reduce overall poverty from 18.7% to 11.3%; a 7.4 percentage-point reduction, and lift 12.3 million people out of poverty. The fiscal analysis confirmed that this is financially feasible within 3% of GDP social protection spending target, with the recommended design option; targeted consolidation with preserved lifecycle protection; bringing total genuine social protection spending to approximately 2.55% of GDP.

The strategic framework proposed for NSSS 2026+ integrates the Family Card as its poverty-targeting core alongside universalized lifecycle protections; for the elderly, mothers and children, persons with disabilities, and school-age children and a restructured working-age pillar anchored by the NSIS. Adaptive social protection, urban coverage, and data infrastructure were identified as foundational system-wide priorities, alongside a reformed institutional architecture that addresses the coordination failures that have defined the NSSS's most significant underperformance areas.

### *At a Glance: Key Figures from the Dialogue*

*39% of 122 programmatic indicators on-track or achieved at final evaluation*

*43% of 77 institutional indicators on-track or achieved*

*BDT 727 crore invested in NHD; declared non-operational*

*0.9% of GDP: Bangladesh's genuine social protection spending (ILO methodology)*

*0.06%: poverty headcount impact if all SP transfers removed tomorrow*

*6.6% of ultra-poor receive any social protection benefit*

*8.6 million people pushed below poverty line by out-of-pocket health spending*

*12.3 million people could be lifted out of poverty by a well-targeted Family Card*

## 1. Background and Context

Bangladesh has made remarkable progress in social protection over the past two decades. The National Social Security Strategy (NSSS), launched in 2015, established a comprehensive framework to rationalise, expand, and strengthen the country's social protection system. Building on this foundation, the Action Plan Phase II (2021-2026) operationalized the NSSS commitments across key reform pillars; including lifecycle-based programming, targeting and beneficiary management, institutional coordination, financing, and grievance mechanisms.

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The NSSS has guided significant reforms in how Bangladesh designs and delivers social protection to its most vulnerable populations; the ultra-poor, persons with disabilities, women, older persons, and children with a view to reducing poverty, building resilience, and advancing inclusive growth. Social protection expenditure, coverage, and programme reach expanded considerably under this framework, and several institutional and governance reforms were initiated or deepened.

As Action Plan Phase II approaches its conclusion in 2026, the Government of Bangladesh commissioned a Final Evaluation to assess progress, identify gaps, and generate evidence-based recommendations for the future. This evaluation arrives at a critical juncture: Bangladesh is navigating its LDC graduation pathway, an evolving fiscal environment, the compounding effects of climate change, and rising expectations for a more inclusive and accountable social protection system aligned with the Sustainable Development Goals and the Leave No One Behind principle. The Final Evaluation is therefore not merely a backward-looking accountability exercise; it is designed as a strategic instrument to inform the design of the next-generation national social protection strategy.

### 1.1 Purpose of the Dialogue

The Consultative Dialogue was convened by UNDP Bangladesh, with support from the Australian High Commission, to engage development partners directly with the evaluation findings and to contribute to shaping the strategic priorities that will define the NSSS 2026 and beyond. The dialogue was structured around two overarching goals:

- Critical engagement with the NSSS Final Evaluation findings; reviewing programme and institutional reform performance, GEDSI outcomes, and cross-cutting political economy dynamics.
- Identifying priority agendas for the next-generation NSSS; including design principles, reform pathways, fiscal considerations, and institutional arrangements for the social protection system beyond 2026.

## 2. Opening Remarks and Inaugural Address

### Opening Remarks

Anowarul Haq, Assistant Resident Representative, UNDP Bangladesh

The Consultative Dialogue commenced with opening remarks by Anowarul Haq, Assistant Resident Representative of the Democratic Governance Portfolio at UNDP Bangladesh. His intervention set the tone for the day; situating the dialogue within Bangladesh's evolving socio-economic realities, underlining the urgency of reform, and framing the discussion as a critical entry point into shaping the next-generation National Social Security Strategy (NSSS).

## Setting the Context: A Convergence of Pressures

Mr. Haq began by welcoming participants and underscoring the significance of convening development partners at a moment of mounting structural challenges. He highlighted that Bangladesh is currently navigating a convergence of pressures that place social protection at the center of national policy priorities.



Inequality, he noted, is deepening; not only across income groups but also along geographic, gender, age, and ability-based lines. Economic growth has not translated into equitable opportunity, leaving large segments of the population excluded from sustained progress. Many households that had previously moved above the poverty line remain highly vulnerable to slipping back due to shocks.

He drew particular attention to spatial inequality as a critical and often under-addressed dimension. Disparities between urban and rural areas, coastal and inland regions, and geographically marginalized zones such as haor, char, and hill tract areas continue to widen. Rapid urbanisation has further complicated the landscape, with expanding informal settlements where populations remain largely outside formal social protection coverage.

## Multidimensional Vulnerability and Structural Risks

Expanding on the nature of vulnerability, Mr. Haq emphasized that socio-economic risks in Bangladesh are increasingly multidimensional. Persistent inflation continues to erode purchasing power, disproportionately affecting low-income households. The dominance of informal employment leaves the majority of workers without access to job security or contributory social protection mechanisms. He stressed that exclusion is not uniform but layered. Women, persons with disabilities, indigenous communities, and older persons face compounded disadvantages that existing programmes have not systematically addressed.

Climate change, he underscored, represents a defining structural challenge. Bangladesh's exposure to recurrent floods, cyclones, salinity intrusion, and riverbank erosion transforms environmental shocks into long-term poverty traps. These events not only destroy assets and livelihoods but also deepen inequality and drive displacement. In this context, he argued, a social protection system that is not climate-responsive cannot be considered fit for purpose.

Reflecting on recent history, he noted that the COVID-19 pandemic exposed critical gaps in coverage, coordination, and responsiveness. The lessons from that period particularly regarding the vulnerability of informal workers and the limitations of emergency response systems; must inform future policy design.

## The NSSS Evaluation: Learning as a Basis for Reform

Turning to the purpose of the dialogue, Mr. Haq highlighted the importance of the Final Evaluation of the NSSS 2015-2026, supported by UNDP in collaboration with the Cabinet Division. He framed the

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evaluation as both a retrospective and forward-looking exercise designed to assess what has worked, identify gaps, and generate actionable insights for the future.

He acknowledged candidly that evaluations can be uncomfortable, as they reveal the gaps between policy ambition and implementation realities. However, he emphasized that such discomfort is essential for honest reflection and meaningful reform. The evaluation, he noted, integrates critical cross-cutting dimensions including gender equality, disability inclusion, and climate resilience, ensuring that the analysis reflects the complexity of contemporary vulnerabilities.

### **A Critical Policy Moment: NSSF 2026 and Beyond**

Mr. Haq was unequivocal in characterizing the present moment as a critical juncture. With the current NSSF set to expire in 2026, Bangladesh stands at the threshold of designing its next-generation social protection strategy; one that will shape the country's policy architecture for years to come.

He stressed that this is not a routine policy transition. The next NSSF must respond to a far more complex and demanding context. It must be more ambitious in scope, more adaptive in design, and more inclusive in coverage. Importantly, it must move beyond fragmented programme approaches to address lifecycle vulnerabilities comprehensively from children and youth to informal workers and the elderly.

He emphasized that the system must evolve from a reactive model to one that builds resilience, ensuring preparedness for future shocks rather than merely responding to crises after they occur. Stronger coordination, accountability, and coherence across programmes will be essential to achieving this transformation.

### **UNDP's Role: Facilitating, Connecting, Supporting**

Clarifying institutional positioning, Mr. Haq outlined UNDP's role in the process. He emphasized that UNDP does not seek to prescribe solutions; the ownership of the NSSF lies firmly with the Government of Bangladesh.

Instead, UNDP acts as a facilitator creating platforms for dialogue and enabling inclusive, evidence-based discussions among stakeholders. He also described UNDP's role as a connector, bridging global knowledge and local realities, and fostering alignment among development partners, government institutions, and other actors.

Where required, UNDP stands ready to provide technical support; including analytical inputs, research, and expertise in areas such as monitoring and evaluation, costing, and the integration of climate-responsive and gender-sensitive approaches. This support, he noted, is offered in a spirit of partnership, reinforcing national leadership rather than substituting it.

### **A Call for Collective Engagement**

In closing, Mr. Haq framed the dialogue as part of a broader collective effort. He acknowledged the role of the Development Partners' LCG Governance Group in convening the discussion and expressed appreciation for the leadership involved.

He emphasized that while there is a shared vision among partners for an inclusive Bangladesh, translating that vision into impact requires deeper collective commitment. This includes engaging critically with evidence, questioning assumptions, and building consensus on priorities for reform.

Importantly, he encouraged participants to embrace both agreement and constructive disagreement as part of a healthy policy process. The objective, he noted, is not merely alignment, but clarity; a shared understanding of challenges, priorities, and the path forward.

He concluded by expressing appreciation for the engagement of all participants and by setting an expectation for a frank, evidence-driven, and forward-looking dialogue; one that contributes meaningfully to shaping the next-generation National Social Security Strategy.

## Inaugural Address

Syed Haider, First Secretary and Head of Development, Australian High Commission, Dhaka

The Consultative Dialogue was formally inaugurated by Syed Haider, First Secretary and Head of Development at the Australian High Commission in Bangladesh. His remarks framed the dialogue within a broader global and national policy context, underscoring the centrality of social protection to inclusive development, and highlighting the importance of collective reflection at a critical juncture for Bangladesh's next-generation National Social Security Strategy (NSSS).



### Opening Reflections: Space for Collective Alignment

Mr. Haider began by expressing his appreciation for the convening of the dialogue, noting that such platforms are essential for development partners to reflect, align, and move forward collectively. He commended UNDP and the Social Security Policy Support Programme (SSPS) team for bringing together a diverse set of stakeholders engaged in Bangladesh's social protection landscape. He emphasized that the significance of the dialogue lies not only in reviewing past performance but in creating a shared space for evidence-based discussion, critical engagement, and forward-looking consensus; all of which are essential as Bangladesh prepares to transition into the next phase of its social protection strategy.

### Social Protection as a Foundation for Inclusive Development

Situating his remarks within a global policy perspective, Mr. Haider underscored that well-designed social protection systems are among the most effective instruments for reducing poverty, strengthening resilience, and enabling individuals to invest in their own futures. He linked this directly to Australia's development priorities, particularly its strong emphasis on Gender Equality, Disability, and Social Inclusion (GEDSI). He stressed that inclusive social protection systems are not only about poverty

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alleviation, but also about advancing equity, dignity, and opportunity for all; especially for those who face structural disadvantages.

In this regard, he highlighted that gender equality must move beyond instrumental roles traditionally assigned to women within households and be embedded as a rights-based principle within the next-generation NSSS. Similarly, disability inclusion and broader social inclusion must be systematically integrated into programme design, delivery, and monitoring frameworks, ensuring that no group remains marginalized within the system. He further emphasized the role of social protection in strengthening social cohesion; noting that equitable systems help reduce disparities, build trust in public institutions, and contribute to more stable and cohesive societies.

### **A Decade of Partnership: Progress and Lessons**

Reflecting on Australia's long-standing engagement in Bangladesh's social protection sector, Mr. Haider highlighted nearly a decade of partnership through the SSPS Programme. He noted that Australia has been closely involved since the formulation of the NSSS in 2015, supporting both the development of the strategy and its subsequent action plans.

Over this period, Bangladesh has made important strides in transitioning from a fragmented set of programmes toward a more structured, lifecycle-based framework. This transition, he acknowledged, has required sustained political commitment, institutional coordination, and technical support. At the same time, he encouraged participants to engage critically with the findings of the Final Evaluation. He emphasized that the value of the evaluation lies in its ability to surface both achievements and shortcomings; particularly in areas such as targeting effectiveness, programme coherence, and institutional performance. Importantly, he drew attention to the evaluation's cross-cutting dimensions; including gender equality, disability inclusion, and climate resilience and stressed that these must not remain peripheral considerations. Instead, they should be central to the design and architecture of the next NSSS.

### **Strengthening GEDSI, Governance, and Coordination in the Next NSSS**

Building on both the evaluation findings and the broader discussion context, Mr. Haider underscored several priority areas that must shape the next-generation NSSS. He placed particular emphasis on strengthening GEDSI outcomes; noting that despite progress, significant gaps remain in ensuring equitable access and meaningful inclusion. The next NSSS, he argued, must move decisively toward a more rights-based and transformative approach, ensuring that women, persons with disabilities, and other marginalized groups are not only covered but empowered within the system.

He also highlighted governance as a critical determinant of success. Persistent challenges around coordination, accountability, and institutional alignment have constrained the effectiveness of the current NSSS. Addressing these issues will require stronger governance mechanisms, clearer institutional roles, and more coherent system-wide planning. Closely linked to this is the need for strengthened coordination with development partners. Mr. Haider emphasized that fragmented

approaches dilute impact, whereas aligned and coordinated engagement can significantly enhance effectiveness. Development partners, he noted, must work together and with the Government; to ensure that support is coherent, complementary, and responsive to national priorities.

### Looking Ahead: A Critical Opportunity for Reform

Mr. Haider framed the transition to NSSS 2026+ as a defining policy moment. Bangladesh, he noted, has already laid strong foundations in building its social protection system. However, the challenges ahead rising inequality, persistent exclusion, climate vulnerability, and evolving socio-economic risks; demand a more ambitious and adaptive response.

He encouraged all participants to engage deeply with the evidence presented, to question assumptions, and to contribute constructively to shaping a strategy that is both inclusive and future ready. The next NSSS, he stressed, must be capable of addressing the full spectrum of vulnerabilities while remaining grounded in principles of equity, dignity, and sustainability.

### Commitment and Closing Reflections

In closing, Mr. Haider reaffirmed the Australian Government’s continued commitment to supporting Bangladesh’s social protection reforms. This commitment, he noted, extends beyond financial assistance to include sustained technical engagement, policy dialogue, and partnership.

He concluded with a forward-looking reflection that while Bangladesh has made meaningful progress, the true measure of success will lie in how the next phase of reform builds on these foundations to deliver a system that is inclusive, resilient, and equitable. The actions taken now, he emphasized, will determine how far and how fairly; the benefits of social protection extend to all citizens in the years to come.

## 2. Session I: NSSS and Action Plan Final Evaluation; Detailed Findings with Focus on Programme and Institutional Reforms, and GEDSI

### Presenter

Dr. Abdur Razzaque, Chairman of RAPID

The first substantive session was presented by Dr. Abdur Razzaque, Chairman of RAPID. This session presented the detailed findings of the NSSS Final Evaluation, covering programmatic reform performance across all lifecycle pillars, institutional reform progress across six reform areas, and the cross-cutting GEDSI (Gender Equality, Disability and Social Inclusion) dimensions. The session was followed by a tea and networking break and then an extended open discussion.



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### 3.1 Evaluation Framework and Methodology

Dr. Razzaque opened by contextualizing the objectives of the Final Evaluation. The evaluation is designed not merely to account for what happened under the NSSS Action Plan Phase II, but to generate actionable evidence that informs the ongoing implementation of the NSSS and shapes the next social protection strategy beyond 2026. This forward-looking purpose gave the evaluation a dual character; retrospective assessment and strategic instrument.

The NSSS 2015 proposed two broad categories of reform. On the programmatic side, these included: strengthening social security for children (age under 1 to 18); strengthening programmes for working-age populations and vulnerable women (age 19-59); establishing a comprehensive pension system for the elderly; strengthening social security for persons with disabilities; strengthening urban social protection; consolidating food security programmes; and consolidating small and special schemes. On the institutional side, the NSSS proposed a two-phase reform led by a CMC-coordinated cluster approach; establishing a single registry MIS; strengthening G2P payment systems; strengthening beneficiary selection processes; establishing a grievance redress mechanism; and establishing a results-based M&E system.

To assess performance against these commitments, the evaluation employed a rigorous mixed-methods approach combining quantitative and qualitative evidence from multiple data sources. Quantitative analysis drew on programme participation, coverage and budget data, HIES 2022, the Labour Force Survey, and Finance Division budget reports. More than 30 Key Informant Interviews (KIIs) were conducted with government officials, senior decision-makers, operational leads, and subject specialists across oversight bodies, implementing ministries, social partners, and knowledge actors. Ten Focus Group Discussions (FGDs); each with 8 to 10 participants; were held across diverse settings including urban and rural areas, remote regions, and disaster-prone areas, with participants balanced by sex, age, disability status, and sector of work.

The evaluation systematically mapped 122 programmatic indicators and 77 institutional indicators from Action Plan Phase II against actual implementation progress. A CODI (Core Diagnostic Instrument) assessment aligned with the ISPA framework provided a system-wide diagnostic. Each indicator was scored on a SMART-Weighted Rubric (SWRF) from 1 to 5: a score of 1-2 denotes seriously off-track (no meaningful progress); 3 is moderately off-track (very limited progress); 4 is nearly on-track (partial progress with significant gaps); and 5 is on-track or achieved (fully achieved or on schedule).

### 3.2 Programmatic Reform Performance

#### 3.2.1 Children and Youth (Score: 3.81/5; improved 15.2% from midterm)

On child-focused programmes, the evaluation found meaningful progress alongside persistent gaps. The Mother and Child Benefit Programme (MCBP); formerly the Maternity Allowance (MA) and Lactating Mother Allowance (LMA), consolidated in 2019; was scaled up nationally, including to all unions, municipalities, city corporations, and garments factories. Its detailed implementation plan was prepared, consulted, submitted, and approved by the Cabinet Division in June 2022. By FY2025, MCBP reached 1.8 million beneficiaries; however, the NSSS target was children aged 0 to 4 years, while the programme was

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implemented for children 0 to 3, leaving a coverage gap at the upper age boundary. The estimated number of eligible beneficiaries stands at 2.8 million.

On school stipends, coverage was expanded and benefit amounts increased for Classes 1 to 5, reaching BDT 150 per student per family. However, the amounts were not systematically inflation-indexed as required under the NSSS. The school meals programme expanded significantly, reaching 31 lakh students in 19,419 schools across 150 upazilas, though coverage of all primary schools has not yet been achieved.

Significant gaps persist in child protection. For abandoned and street children, no dedicated operational guidelines exist; a draft law has been prepared but not yet passed, and coverage has been decreasing over time. For children in conflict or contact with the law, only 3 of the 8 planned Child Development Centres are operational; the current institutional capacity of 600 is being exceeded by 922 children being served. In orphanages and child institutions, care provider positions remain largely vacant, leading to understaffing and reduced service quality.

Comparing midterm to final evaluation performance, the scope grew from 17 to 26 indicators. The overall score improved from 3.05 in 2020 to 3.81 in 2026; a 15.2% improvement. Of 26 indicators at final evaluation, 7 are on-track or achieved, 6 are nearly on-track, and 13 are moderately off-track. No indicators are seriously off-track, but the large share of moderately off-track indicators signals that nearly half of commitments remain substantially unfulfilled.

### **3.2.2 Working-Age Population (Score: 3.56/5; lowest performing lifecycle pillar, improved 14.2%)**

Working-age programmes recorded the weakest performance of any lifecycle pillar. The evaluation noted limited overall progress. On skills and training, 8 Technical Training Centres (TTCs) and one Bangladesh Institute of Marine Technology (BIMT) are operational; however, no new TTCs were established as planned. Workfare programme consolidation; a central NSSS objective was not achieved; these programmes remain fragmented across ministries with no umbrella arrangement in place.

The National Social Insurance Scheme (NSIS) remains one of the most seriously off-track commitments of the entire NSSS. The strategy envisaged introducing unemployment, accident, sickness, and maternity insurance. In practice, only the Employment Injury Scheme (EIS) has moved to the piloting phase. Unemployment, maternity, and sickness insurance remain largely in analytical and preparatory stages. An NSIS roadmap is currently being prepared, but nationwide rollout has not yet been designed.

At midterm in 2020, the working-age pillar had 28 indicators; 8 on-track, 2 nearly on-track, 5 moderately off-track, and 13 seriously off-track; with an overall score of 2.85. By final evaluation in 2026, with 25 indicators assessed, the score improved to 3.56 (a 14.2% gain), with 7 on-track or achieved, 7 nearly on-track, 6 nearly on-track (consolidated into broader category), and 5 seriously off-track. While improvement is registered, this pillar continues to lag furthest behind.

### **3.2.3 Elderly (Score: 4.47/5; strongest performing lifecycle pillar, improved 28%)**

Elderly social protection recorded the most substantial improvement across all programmatic pillars; a 28% increase from 3.07 at midterm to 4.47 at final evaluation. The Old Age Allowance (OAA) was universalized in 262 upazilas, surpassing the 250-upazila target. In FY2025-26, the programme supports 6.1 million beneficiaries. The NSSS recommended aligning the eligibility age at 60 years for both men and

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women; consultations have been held, but age thresholds have not yet been formally updated. The benefit amount stands at BDT 650 per month, which is not yet systematically inflation indexed. A proposal to introduce a special allowance of BDT 3,000 per month for people aged 90 and above was prepared and sent to the Ministry of Social Welfare by the Department of Social Services but was not approved.

The Universal Pension Scheme (UPS) was introduced in August 2023 under four sub-schemes: Pragati, Surokha, Samata, and Probash. However, one year after its introduction, only 0.16 million people had enrolled significantly below expectations. Several stakeholder consultations were conducted to improve the scheme, but participation targets remain unmet. On the government pension service front, administration improved considerably: 8 lakh pensioners are now covered, a National ID-linked pensioner database has been created, and electronic payment arrangements have been implemented. Of 17 indicators at final evaluation, 10 are on-track or achieved, 5 are nearly on-track, 2 are moderately off-track, and none are seriously off-track.

#### **3.2.4 Urban Poor (Score: 3.83/5; improved 36.6% from midterm, though scope expanded significantly)**

Urban social protection improved markedly in score terms from 2.0 at midterm (with only 1 indicator) to 3.83 at final evaluation (with 13 indicators) reflecting significant scope expansion. However, coverage on the ground remains limited. No integrated urban social protection package has been developed, as the NSSS required. The Urban Vulnerable Women's Benefit (VWB) programme has not been rolled out due to a lack of budget allocation. A needs assessment on social protection in urban areas was completed in 2025 by the SSPS programme, which provides an important evidence base for the next strategy. Open Market Sales (OMS) dominate urban support with 12.25 million beneficiaries, but other targeted urban interventions remain small and fragmented. Of 13 indicators at final evaluation, 4 are on-track or achieved, 2 are nearly on-track, 6 are moderately off-track, and 1 is seriously off-track.

#### **3.2.5 Food Security (Score: 4.46/5; the only pillar where the score slightly declined, by 4.2%)**

Food security is the only lifecycle area where performance declined compared to midterm, reflecting harder and more ambitious targets as the scope expanded from 6 to 13 indicators. Food transfer programme consolidation was not achieved: the Food Friendly Programme (FFP), Vulnerable Group Feeding (VGF), and Open Market Sales (OMS) continue to operate separately; TCB truck sales also remained central to food security support. Several food-based workfare programmes have been converted to cash transfers, which represent meaningful progress. The Vulnerable Group Feeding programme is targeted to cover 17.6 million people in FY2026, with a budget of BDT 12.25 billion; the benefit is 10 to 30 kg of rice per month per household.

#### **3.2.6 Programme Consolidation**

Programme consolidation was a foundational pillar of the NSSS 2015 vision. The total number of social protection schemes declined from 140 in FY2024 to 95 in FY2025–26, which signals a meaningful step toward rationalisation. However, the broader consolidation goals have not been achieved. Approximately 15 programmes were consolidated into five unified schemes:

- MA + LMA merged into the Mother and Child Benefit Programme (MCBP) in 2019.
- Four separate schemes consolidated into the Secondary Education Stipend Programme in 2020.

- Four livelihood support schemes consolidated into the Underprivileged People's Livelihood Development Programme in 2025.
- Two disability benefit programmes consolidated into a unified Disability Allowance and Education Stipend Programme.
- Three separate secondary and higher secondary student support programmes merged into a Harmonized Stipend Programme.

However, the NSSS proposed merging all freedom fighter support schemes into a single benefit; instead, 8 separate schemes for freedom fighters remain operational. Workfare programmes remain fragmented across ministries. The broader lifecycle-based consolidation architecture envisaged by the NSSS has not materialized.

### 3.2.7 Overall Programmatic Performance

Across all 122 programmatic indicators, only 39% are on-track or achieved (49 indicators). A further 26% are nearly on track (35 indicators), 22% are moderately off-track (32 indicators), 4% are seriously off-track (6 indicators), and 6% were not assessed (8 indicators). The headline picture is one of uneven progress: strong gains in specific areas; particularly elderly programmes and institutional delivery systems alongside persistent and serious gaps in working-age protection, programme consolidation, urban coverage, and benefit adequacy.

## 3.3 Institutional Reform Performance

### 3.3.1 CMC-Led Cluster Coordination (Score: 3.65/5; improved 18% from midterm)

The Cabinet Management Committee (CMC)-led cluster coordination model improved its overall score from 3.04 at midterm (21 indicators) to 3.65 at final evaluation (40 indicators); an 18% gain. In Phase I, 15 CMC meetings were held; in Phase II, only 7 were convened, with frequency declining due to COVID-19, elections, and political instability. SP reform actions were incorporated into the Annual Performance Agreements (APAs), later replaced by GPMS in August 2025.

Across the five thematic clusters; Social Allowance, Food Security and Disaster Assistance, Social Insurance, Labour and Livelihood, and Human Development and Social Empowerment; the picture is mixed:

- **Social Allowance Cluster:** MCBP was scaled nationally, disability programmes made universal, and two benefits consolidated. However, VGD rebranding as VWB did not result in programme consolidation, and cluster meetings were mostly irregular.
- **Food Security and Disaster Assistance Cluster:** Food supply and relief programmes continued, and review meetings were held regularly. However, consolidation of food security programmes did not happen, VWB Urban expansion was not approved, and cash-based transfer conversion was not undertaken. Transition planning was not prepared.
- **Social Insurance Cluster:** A feasibility study for NSIS was undertaken and the National Pension Authority was established. However, NSIS progress is severely slow only the EIS pilot is active. Cluster consultations were mostly irregular.

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- **Labour and Livelihood Cluster:** The Day Care Act 2021 was enacted and Day Care Rules 2022 drafted, but workfare programme consolidation did not take place, and transition planning was not completed.
  - **Human Development and Social Empowerment Cluster:** Stipend programmes were consolidated (Secondary Education Stipend Programme) and coverage was expanded. Limited evidence of cross-programme consolidation beyond stipends was found.

Of 40 indicators at final evaluation, 17 are on-track or achieved, 4 are nearly on-track, 12 are moderately off-track, and 7 are seriously off-track. The decline in CMC meeting frequency and the failure to achieve cross-ministry programme consolidation are the two most significant gaps.

### **3.3.2 Single Registry MIS (Score: 4.37/5; the single largest improvement, up 40% from midterm)**

The Single Registry MIS recorded the most dramatic improvement of any institutional reform area. At midterm in 2020, the score was 2.28 across 8 indicators with no indicators on-track and four seriously off-track. By final evaluation in 2026, the score reached 4.37 across the same 8 indicators, with 4 on-track or achieved, 3 nearly on-track, 1 moderately off-track, and none seriously off-track.

In concrete terms, the SPBMU-MIS was rolled out nationwide. Out of 30 cash-based programmes, 22 now have operational MIS systems; 19 are integrated with the central SPBMU-MIS and 3 operate on IBAS++. Twelve MIS platforms operate across 9 ministries. A total of 27.7 million beneficiaries are registered in the Single Registry. National ID linkage and piloting of health and birth registry integration have been achieved, though full interoperability across ministries has not been reached. Eight programmes remain undigitized.

### **3.3.3 G2P Payment Systems (Score: 4.56/5; highest average score across all reform areas, improved 6.1%)**

Government-to-Person (G2P) payment systems are the highest-performing institutional reform area; scoring 4.56 at final evaluation, up from 4.25 at midterm. Of 9 indicators at final evaluation, 5 are on-track or achieved and 4 are nearly on-track, with none off-track. Payments now reach over 35 million beneficiaries across 22 programmes, verified via National ID linkages and mobile financial services.

Remaining challenges include approximately 800,000 elderly and vulnerable beneficiaries who still rely on intermediaries to access their mobile accounts, and phone number mismatches that remain a frequent cause of payment disruption.

### **3.3.4 Beneficiary Selection (Score: 3.5/5; lowest performing institutional area, improved 13.3%)**

Beneficiary selection is the lowest-performing institutional reform area and, crucially, the one that deteriorated most at the individual indicator level. At midterm, the score was 2.83 across 6 indicators; with 1 on-track, 1 nearly on-track, and 4 seriously off-track. At final evaluation, the score improved to 3.5 across the same 6 indicators, with 2 on-track, 1 nearly on-track, 2 moderately off-track, and 1 seriously off-track.

The single most significant failure is the National Household Database (NHD). The SID census covered approximately 35 million households, but the database was declared non-operational due to data quality problems and NID integration failures; despite a total investment of BDT 727 crore. The Dynamic Social

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Registry, intended as a replacement pathway, is currently piloting in only 8 upazilas, leaving beneficiary targeting still reliant on self-reported data and local-level discretion. PMT-based selection was developed by MoWCA for MCBP and VWB with BBS and WFP support but has not been extended beyond MoSW and MoWCA programmes. Implementation manuals have been updated for major programmes, but beneficiary lists are still not publicly available online.

### **3.3.5 Grievance Redress System (Score: 4.40/5; improved 1.33%)**

The Grievance Redress System (GRS) recorded a modest improvement, from 4.33 at midterm (3 indicators) to 4.40 at final evaluation (5 indicators). MoSW launched a comprehensive online GRS in FY2025–26, with time-bound workflows, tiered escalation mechanisms, 3-day resolution deadlines, automatic reminders, and tracking IDs for citizens. The MCBP and VWB MIS are integrated with the central GRS, and MoWCA is introducing a single hotline for social protection grievances. The Cabinet Division introduced 2nd-generation GRS software with sensitization workshops in 4 to 5 districts annually.

Key gaps remain field-level complaint recording is not uniform across line ministries; no dedicated SP-specific central GRS exists (the current system covers all government grievances); awareness initiatives are uneven; and NGO engagement in supporting the GRS has no formal documented framework.

### **3.3.6 Results-Based Monitoring and Evaluation (Score: 4.11/5; improved 10.8%)**

M&E performance improved from 3.57 at midterm (7 indicators) to 4.11 at final evaluation (9 indicators). MIS-linked dashboards are established and reviewed regularly. MoWCA initiated a VWB impact evaluation in 2025 with WFP support. The NSSS midterm review was completed for Phase I and the Final Review is now underway.

However, significant gaps remain. Annual M&E reports have not been prepared. The 22 programmes with MIS can technically be monitored, but no M&E dashboards exist for individual programmes. Line ministries lack the mandate, technical capacity, and funding for rigorous independent evaluations. IMED's mandate is limited to development-budget programmes, excluding tax-financed social protection. The CODI has been assessed only three times (2017, 2018, and 2023), which is infrequent for effective system-level learning.

### **3.3.7 CODI Assessment: Trends from 2017 to 2023**

The Core Diagnostic Instrument (CODI); a system-wide diagnostic tracking trends across coverage, adequacy, equity, and responsiveness shows a consistent upward trend. The overall score moved from 2.37 in 2017 to 2.44 in 2018 and 3.40 in 2023. The strongest gains were recorded in cost-effectiveness (from 2.67 to 3.9), financial and fiscal sustainability (from 2.79 to 3.8), responsiveness (from 2.46 to 3.5), and coherence and integration (from 2.36 to 3.5). The lowest-scoring dimension remains incentive compatibility (3.0), reflecting the structural misalignments between programme design and behavioural objectives. Inclusiveness (3.2) and adequacy (3.2) also remain below the system average, highlighting coverage gaps and insufficient benefit levels.

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### 3.3.8 Overall Institutional Performance

Across all 77 institutional reform indicators, 43% are on-track or achieved. The G2P payment system stands out as the highest-performing reform area, followed by the Single Registry MIS. Beneficiary selection remains the most problematic reform area, with the NHD failure representing a significant institutional setback. The decline in CMC coordination frequency in Phase II and the failure to achieve cross-ministry programme consolidation are structural weaknesses that must be addressed in the next strategy.

## 3.4 Gender Equality, Disability and Social Inclusion (GEDSI)

### 3.4.1 Gender Gaps in Social Protection

The evaluation presented deeply concerning data on the widening of gender gaps in Bangladesh. According to the WEF Global Gender Gap Report 2024, the overall gender gap index declined from 0.722 in 2023 to 0.689 in 2024. Most alarmingly, the economic participation and opportunity sub-index fell from 0.438 to 0.312; placing Bangladesh 146th globally on this dimension. Political empowerment also declined, from 0.552 to 0.543 (ranked 99th). Only educational attainment improved marginally (from 0.936 to 0.940).

The defeminization of manufacturing has accelerated, with women being displaced from formal factory employment. As a result, 95.96% of employed women are now in informal work, compared to 78.08% of men. This structural deterioration in women's economic position makes robust, gender-responsive social protection more critical.

The NSSS Gender Policy identifies nine strategic priorities: food security and nutrition; human development; access to livelihoods, resources, income, and transfers; labour market participation; financial inclusion; social empowerment; urban women's needs; social insurance; and resilience and emergency preparedness.

Key gender-sensitive programmes in FY2025-26 include: the Vulnerable Women Benefit (VWB), reaching 10.40 lakh beneficiaries with a budget of BDT 2,334 crore; the Mother and Child Benefit Programme (MCBP), covering 17.71 lakh beneficiaries with BDT 1,849 crore; the Allowance for Widow and Deserted Women, covering 29 lakh beneficiaries with BDT 2,278 crore; the Old Age Allowance (50% female beneficiaries), covering 60.01 lakh with BDT 4,791 crore; and the Disability Allowance (38% female beneficiaries), covering 35.31 lakh with BDT 3,845 crore.

Despite these programmes, three core structural challenges persist. On resource and coverage: limited accessibility and affordability, urban women being severely underserved, healthcare gaps, and unfavorable transfer processes. On social norms: mobility and care constraints, low education and labour force participation, adverse shocks going unaddressed, and high compliance costs. On design and operations: an instrumentalist approach that targets women as mothers and caregivers rather than as rights-holders and economic agents; weak linkages between cash transfers, financial inclusion, and control of productive resources; exclusion of gender equality, empowerment, graduation planning, and

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transformative potential from programme designs; and the absence of a gender-sensitive index for programme assessment.

On programmatic progress and gaps, MoWCA rebranded the VGD as the VWB Programme in July 2022, but the planned consolidation with other programmes did not occur, and the ICVGD was phased out. The Urban VWB has not been rolled out due to funding constraints. The Day Care Act was enacted in 2021, but Day Care Rules 2022 remain under revision and not yet finalized. The SWAPNO graduation project for extremely poor women is operational in 50 upazilas, with planned expansion to 200 upazilas, including climate-vulnerable and disaster-prone areas.

### **3.4.2 Disability Inclusion**

Disability prevalence estimates in Bangladesh vary significantly across surveys, reflecting methodological differences and systematic underreporting. The National Survey on Persons with Disabilities 2021 reported 2.80% or 4.6 million people; HIES 2022 reported 5.71% or 9.4 million; and the Population and Housing Census 2022 reported 9.7%. The Disability Information System (DIS) has 3.8 million registered people with disabilities as of March 2026. This variation is attributed to methodological differences, inefficient enumeration, poor tracking systems, social barriers to self-identification, and limited public awareness.

Persons with disabilities face severe barriers to labour market participation: 420,370 men constitute 70.5% of the persons with disabilities labour force and 175,720 women constitute 29.5%, with inaccessible workplaces, limited vocational training, employer discrimination, and care responsibilities cited as the key barriers. Households with persons with disabilities must spend 13% more than other households to reach the same living standard; an extra disability cost that current benefit levels fall far short of compensating.

In FY2025-26, disability programmes cover approximately 5.2 million people; around 55% of the 9.4 million persons with disabilities estimated by HIES 2022; leaving over 4 million persons with disabilities outside coverage. The monthly allowance stands at BDT 900 (BDT 900 to 1,300 for students), representing only 3.1% of per capita income. A significant institutional milestone was achieved in FY2025 with the consolidation of the Disability Allowance and Education Stipend into a single unified programme. The National Academy for Autism and Neurodevelopmental Disabilities (NAAND) was established as planned. Total social protection spending for persons with disabilities in FY2025-26 amounts to BDT 4,077 crore, covering 52.68 lakh beneficiaries across six programmes.

On indicator performance, disability support improved dramatically; the overall score jumped 32% from 3.0 at midterm (5 indicators) to 4.60 at final evaluation (20 indicators). Of 20 indicators, 12 are on track or achieved and 8 are nearly on track, with no indicators moderately or seriously off-track. Most targets related to disability identification guidelines, income criteria, and coverage expansion have been achieved. The main remaining gap is the absence of a monitoring framework specifically for persons with disabilities schemes, and training manuals for rehabilitation institutions have not been updated.

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### 3.5 Key Takeaways from Session I

#### On the progress side:

- The Old Age Allowance was universalized in 262 upazilas, surpassing the 250-upazila target; the Widow Allowance has also seen progressive increases in coverage and benefit amounts.
- MCBP is now operational nationwide for children aged 0 to 3 and reached 1.8 million beneficiaries in FY2025.
- All identified and eligible persons with disabilities have been covered, according to KII evidence from DSS.
- MoWCA piloted climate and shock-responsive features within MCBP in four flood-prone north-western districts, with 3,912 beneficiaries receiving BDT 5,000 each in anticipatory action before flooding.
- The G2P payment system is the highest-performing reform; 22 of 30 cash-based programmes digitized, delivering NID-verified payments to 35 million beneficiaries.
- The Single Registry MIS made the largest improvement across all reform areas; from 2.28 at midterm to 4.37; with SPBMU-MIS rolled out nationwide and 19 schemes integrated.
- PMT-based beneficiary scoring was introduced by MoSW and MoWCA with urban-rural differentiation, beginning to replace purely discretionary selection.
- MoSW operates an integrated online GRS with tiered escalation, 3-day resolution deadlines, automatic reminders, and tracking IDs.

#### On the gaps side:

- The NSIS remains seriously off-track; a nationwide rollout design does not yet exist, though a roadmap is underway.
- Programme consolidation was not fully achieved; workfare programmes remain fragmented, and freedom fighter support operates through 9 separate schemes.
- The NHD was declared unusable after BDT 727 crore of investment; the Dynamic Social Registry is piloting in only 8 upazilas.
- Beneficiary lists are still not publicly available online; the lowest-scoring reform area.
- CMC meeting frequency dropped from 15 in Phase I to 5 in Phase II; cluster meetings remained irregular and frequent transfer of focal persons eroded institutional memory.
- Results-based M&E has not been fully operationalized; annual M&E reports have not been prepared.
- Benefit levels remain unadjusted for inflation for most programmes; an integrated social protection package for the urban poor has not been developed.
- The Family Card initiative presents a significant opportunity to address the central gap in the system; the absence of a poverty-targeted programme; that the NSSS has not been able to fill.

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## Open Floor Discussions

### *Questions, Reflections and Responses*

*Directed to Professor Abdur Razzaque, Chairman, RAPID*

#### **Theme 1: Value for Money and the Fiscal Accountability of Social Protection Spending**

##### **Questions/Reflections raised:**

One of the most fundamental issues raised at the outset of the discussion was the question of return on public investment in social protection. Partners drew attention to the scale of expenditure; approximately BDT 9,500 billion over the past decade and placed it against two sobering realities: first, that inflation has hovered close to 12%, significantly eroding the real value of that spending; and second, that GDP growth has consistently outpaced social protection expenditure, suggesting that the sector's share of the national resource envelope has effectively been declining in relative terms.

The question posed was direct, what has been the value for money of allocating approximately BDT 15 trillion to social protection over ten years in terms of measurable reductions in poverty and vulnerability? Partners noted that this question was not adequately addressed in the evaluation presentation and requested clarification on whether the evaluation had assessed this dimension, and if so, what it found.

A related concern was raised about pension expenditure consuming a disproportionate share of the social protection budget, with the ratio of benefits reaching the poorest and most vulnerable remaining low. The question was whether fiscal space exists or can be created through rationalization; to redirect resources more effectively to those who need them most.

##### **Response from the Speaker:**

In response, Professor Razzaque acknowledged that fiscal space is a recurring and unresolved challenge in the social protection discourse. He noted that the genuine social protection spending in Bangladesh, calculated using the ILO's social protection expenditure methodology, stands at approximately 0.9% of GDP; considerably lower than the government's claimed figure of 2.5%. This discrepancy, he explained, arises from an overly broad definition of social protection in Bangladesh's budget reporting, which includes programmes that do not meet international standards for social protection spending.

On the poverty impact specifically, he presented a striking finding: if all social protection transfers were removed tomorrow, the impact on the poverty headcount would be only 0.06%. This, he argued, is partly explained by benefit amounts that are far too low; the Old Age Allowance, for instance, has not been inflation-indexed and its real purchasing power has declined sharply. But it is also a function of the fact that a large proportion of benefits are not reaching the poor. He called for concrete definitions and standards around what counts as social protection spending, and for fiscal space analysis to be built into the next NSSS as a core strategic recommendation.

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## **Theme 2: Evaluation Methodology; Credibility, Triangulation, and the Risk of Self-Validation**

### **2a. Over-reliance on CODI and absence of independent triangulation**

#### **Questions/Reflections raised:**

Partners raised substantive concerns about the methodological rigor of the Final Evaluation, with particular focus on its heavy reliance on the CODI (Capacity and Output Development Index) assessment framework. CODI scores, they observed, appear to be largely self-reported; generated through discussions among government officials without adequate triangulation against independent data sources, beneficiary testimonies, or field-level evidence. One participant described this memorably as analogous to marking one's own exam scripts.

The concern was sharpened by the finding that 44 out of 47 CODI indicators scored above 75%; a result that partners found difficult to square with the well-documented implementation gaps, targeting failures, and institutional weaknesses visible across the social protection landscape. The direct question put: did the evaluation attempt to validate or triangulate CODI scores with independent data sources? And more fundamentally, if scores were largely based on inputs from government officials without corroboration, how can the credibility of those findings be defended?

#### **Response from the Speaker:**

Professor Razzaque acknowledged the limitations, noting that the CODI framework has inherent subjectivity in its design and that the high proportion of above-threshold scores does raise legitimate methodological questions. He noted that the evaluation made use of available secondary data sources and consulted with multiple ministries but conceded that deeper triangulation including with civil society and beneficiary communities would have strengthened the credibility of the findings.

### **2b. A mechanical evaluation anchored in the existing NSSS design**

#### **Questions/Reflections raised:**

Beyond the CODI issue, a broader critique emerged that the evaluation was overly mechanical in its approach assessing implementation fidelity to the existing NSSS design rather than critically interrogating whether that design itself was appropriate and effective. This distinction matters: an evaluation that asks, "were the planned activities carried out?" generates different and arguably less useful findings than one that asks, "did the strategy achieve what it needed to for vulnerable people?"

As a concrete illustration, partners pointed to the mother and Child Benefit Programme (MCBP). Despite being one of the NSSS's flagship lifecycle investments, the evaluation contained no evidence on whether MCBP has improved nutrition outcomes or cognitive development among children aged 0–4 years; which is precisely what the programme is designed to deliver. Activities were assessed; outcomes were not.

The deeper concern raised was whether an evaluation anchored in the existing strategy risks perpetuating the design weaknesses embedded in that strategy, rather than generating the independent analytical basis needed to genuinely reimagine the next generation of social protection for Bangladesh.

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## 2c. Institutional performance assessed by activity, not outcomes

### Questions/Reflections raised:

Partners questioned the basis on which key institutional bodies; particularly the Cabinet-level Monitoring Committee (CMC); were assessed. The specific question was whether it is analytically defensible to evaluate a high-level coordination mechanism's effectiveness primarily by the frequency of its meetings, rather than by the quality of strategic decisions taken and the reforms delivered.

The CMC, partners noted, has not resolved critical issues such as programme consolidation, and a 62% beneficiary exclusion error remains entrenched in the system. Against that backdrop, on what basis can the body be considered to have performed satisfactorily?

A similar concern was raised about the Grievance Redress System (GRS), which received a performance score of 4.4 out of 5. Partners observed that a system with no public awareness campaign, minimal uptake, and negligible actual usage cannot reasonably be rated as highly successful and asked whether the evaluation's scoring methodology was designed in a way that makes positive outcomes structurally inevitable regardless of real-world performance.

## Theme 3: Targeting Failures, Exclusion Errors, and the Incidence of Benefits

### Questions / Reflections raised:

The question of who the social protection system reaches and who it consistently fails to reach generated some of the most searching and data-grounded discussion of the session. Drawing on a recent study, partners placed the following figures on the table:

- 62.8% of current beneficiaries are neither poor nor vulnerable, representing a systemic misallocation of scarce public resources
- Only 6.6% of ultra-poor; those with the most acute need; are receiving any benefits
- An estimated 64-69% of poor households are entirely excluded from social protection coverage

Partners asked what within the NSSS framework had contributed to this situation. Was the failure primarily one of design in how targeting criteria and beneficiary identification systems were structured? Was it an implementation failure; in how local-level selection processes operated in practice? Or was it a data and systems failure rooted in the absence of a reliable, unified beneficiary registry?

Importantly, partners framed this not merely as a technical question but as one of governance and political economy. Targeting errors of this magnitude do not persist for a decade by accident. They reflect entrenched local interests, weak accountability at the point of selection, and insufficient political will to enforce needs-based criteria. When nepotism and favoritism dominate access, partners asked, can targeting reforms succeed without deep governance reform at the local level?

### Response from the Speaker:

Professor Razzaque responded by noting a foundational definitional problem: the way social protection programmes are currently defined in Bangladesh means that many of them do not employ poverty or vulnerability targeting at all. Without explicit, enforceable targeting criteria and the data systems to support them, inclusion and exclusion errors are structurally inevitable. He argued that overcoming selection bias requires not only better data, but a genuine political commitment to enforce transparent

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beneficiary selection; something that has thus far been elusive. He also cautioned against over-reliance on BBS data, noting that sample sizes are often insufficient for drawing firm conclusions on targeting performance at the programme level, and calling for longitudinal, panel-level social protection data to enable more robust impact analysis.

#### **Theme 4: Programme Consolidation; The Unfinished Reform Agenda**

##### **Questions/Reflections raised:**

Programme consolidation; the rationalization of Bangladesh's fragmented landscape of social protection schemes into a coherent, lifecycle-based architecture was a central reform commitment of the NSSS. Partners noted that progress on this agenda has been, at best, marginal. Despite a reduction in the number of programmes from 140 to 95, partners questioned whether this reflected genuine rationalization or was simply a product of programmes ending or being superficially merged.

The questions put: what were the underlying constraints? Did the NSSS provide a clear enough roadmap and guidelines for consolidation, or was ambiguity in the strategy itself a factor? Was limited progress primarily a design failure, an implementation failure, or a reflection of political economy dynamics in which line ministries had strong incentives to protect their own programme portfolios, budgets, and institutional visibility? And critically, how should the next NSSS be structured to make consolidation achievable rather than perpetually aspirational?

##### **Response from the Speaker:**

Professor Razzaque responded that reduction from 140 to 95 programmes was not the product of genuine consolidation. Some programmes simply reached their natural end; others were nominally merged without any substantive integration of targeting, delivery, or management systems. True consolidation; as intended for programmes like MCBP, food-based programmes within the Ministry of Social Welfare, disability allowances, and the eight separate programmes under the freedom fighters' benefit have not happened. He identified political economy as the primary binding constraint: no ministry willingly surrenders the prestige, budget, and institutional power that comes with running its own programme. Unless the next NSSS creates structural incentives and enforceable mechanisms for consolidation, the same dynamic will persist.

#### **Theme 5: GEDSI; Gender, Disability, and the Coverage Gaps for Specific Vulnerable Groups**

##### **Questions/Reflections raised:**

Partners raised targeted questions about the NSSS's performance on gender responsiveness, disability inclusion, and the coverage of specific life-cycle groups that remain outside the system's reach. On gender, they asked to what extent the NSSS and its programmes have been genuinely gender-responsive not merely in terms of female beneficiary counts, but in addressing the structural barriers women face in accessing benefits and participating in programme design.

On the coverage of children, partners noted a glaring gap: there is no programme within the existing NSSS framework for children aged 4-6 years; a critical window for early childhood development. Street children, child marriage, and other child protection dimensions are also largely overlooked. Partners noted that with 29 ministries involved in social protection programming, even the gap analysis requires

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careful attention to which programmes fall under which ministries, and whether the right line ministries are accountable for the right outcomes.

Questions were also raised about the demographic composition of beneficiary coverage; which age groups are disproportionately covered, and whether the balance between contributory and non-contributory programmes reflects the actual structure of vulnerability across the lifecycle. The adequacy of benefits for older persons and persons with disabilities was also raised, with partners questioning whether the amounts provided are sufficient to make a meaningful difference in lived poverty outcomes.

**Response from the Speaker:**

Professor Razzaque acknowledged the coverage gaps, particularly for the 4-6 year age group and for working-age populations, who have benefited least from NSSF programming despite representing a major segment of the economically vulnerable. He noted that in terms of coverage, elderly programmes have performed relatively well but that impact has been weak due to low benefit adequacy and targeting errors. He also highlighted the importance of investing at the right stages of the lifecycle, noting that early childhood represents the highest-return period for social protection investment, and that the universalization of MCBP should be a priority in the next NSSF.

**Theme 6: NSIS, Worker Protection, and Social Insurance; A Decade of Underperformance**

**Questions/Reflections raised:**

Partners expressed significant concern about the limited progress on social insurance and worker protection; an area the NSSF identified as a priority but which has seen very slow movement. The National Social Insurance Scheme (NSIS) took over a decade to formulate a strategy for, and the Employment Injury Scheme (EIS) has remained in pilot phase for more than ten years without being scaled. Partners asked for an honest account of why this had happened, and why the evaluation presentation had not covered this area in sufficient depth.

**Response from the Speaker:**

Professor Razzaque provided a candid institutional account. The NSIS was initially assigned to the Financial Institutions Division (FID), where it languished for nine years before responsibility was transferred to the Ministry of Labour and Employment (MoLE). He described this as both a leadership failure and a coordination problem from the outset; the institutional home for the NSIS was wrong, and no effective mechanism existed to hold the responsible body accountable for progress. He noted that employer associations have also resisted the scheme, and that public awareness remains very low. He called for the next NSSF to make NSIS a cornerstone of its reform agenda, learning from international models such as Indonesia and Vietnam, and recommended establishing functional, stakeholder-engaged bodies to drive progress rather than leaving it to unaccountable bureaucratic processes.

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## **5. Session II: Way Forward and Strategic Recommendations; Socioeconomic Context, Political Economy, Fiscal Space, and Priority Reform Agendas for Next-Generation NSSS 2026+**

### **5.1 A Critical and Opportune Moment for Reform**

Dr. Razzaque opened the session by arguing that Bangladesh stands at an exceptionally critical juncture for social protection reform; one that is both urgent and, unusually, politically propitious. The country is navigating a more fragile and uncertain development phase after decades of strong progress, while simultaneously having a window of renewed political commitment that could be leveraged for transformative reform. The presentation was structured across four interconnected themes: the changing socioeconomic context; structural limitations of the current system; the political economy of social protection; and priority reform agendas for NSSS 2026+.

### **5.2 Mounting Economic Pressures Intensifying the Need for Stronger Social Protection**

The session presented a sobering picture of Bangladesh's current economic situation. Growth has fallen sharply; from 7.1% in FY2022 to 3.5% in FY2025; weakening the economic engine that has historically driven poverty reduction. Several concurrent economic stresses compound this slowdown:

- Poverty is rising sharply. Prices rose approximately 40% between September 2022 and August 2025, while wages increased only 25%, sharply compressing real incomes. RAPID estimates based on HIES 2022 suggest poverty increased from 18.2% in 2022 to 23.7% in 2025; pushing approximately 11.4 million additional people into poverty. Across different estimation methodologies, those classified as poor and vulnerable nationally range from 71 to 81 million people.
- A deepening jobs crisis, with women hit hardest. Nearly 1.9 million jobs were lost between 2023 and 2024, reflecting a severe employment crisis driven by the defeminization of manufacturing and broader economic contraction.
- Investment losing steam. Capital machinery imports dropped from US\$5.1 billion in 2019 to US\$2.8 billion in 2024; a sharp decline signaling weakening private investment momentum.
- Banking sector fragility. Non-performing loans surged to 35%, placing the financial health of the economy under severe strain.
- Low and shrinking fiscal space. Government revenue stands at only 6.8% of GDP; leaving extremely limited space for development spending. Interest payments already absorb 36% of tax revenue, pushing Bangladesh's debt-distress rating from low to moderate risk.
- Export pressures mounting. Exports fell for eight consecutive months. US tariffs and volatile global trade have sharply worsened external pressures, compounded by challenges related to LDC graduation.
- LDC graduation risks. Bangladesh's upcoming graduation from Least Developed Country status could further intensify pressures on jobs, competitiveness, and household welfare, precisely at a moment when the social protection system needs to be strengthened.

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## 5.3 Structural Limitations of the Current Social Protection System

Drawing from the Final Evaluation and supplementary research, the presentation catalogued the structural weaknesses of Bangladesh's social protection system that must be fundamentally addressed in the next strategy.

### 5.3.1 Dramatically Insufficient Spending

According to the ILO World Social Protection Report 2024-26, Bangladesh spends approximately 0.9% of GDP on social protection; far below the South Asian regional average of 3.8%, and the averages of 4.2% and 8.5% for lower-middle-income and upper-middle-income countries respectively. Critically, even this low figure is substantially overstated in official budget documents. Social protection spending is inflated by the inclusion of pensions, subsidies, interest payments, and infrastructure programmes that fall outside the NSSS objective. If government pensions and allowances for freedom fighters are excluded, genuine social protection spending is only 1.2% of GDP; if all non-related programmes are excluded, it falls to 0.9%. The Finance Division has identified only 39 social protection programmes that directly address poverty and vulnerability.

### 5.3.2 Real Benefit Erosion

Benefit levels are extremely low and have been left systematically unadjusted for inflation. The Old Age Allowance and Widow Allowance; Bangladesh's two largest social allowance programmes; stand at BDT 650 per month, representing just 2.3% of per capita GNI. The Disability Allowance ranges from BDT 900 to 1,300. Primary school stipends are BDT 100 to 200 per student per month. The Employment Generation Programme for the Poorest (EGPP) provides BDT 400 for 7 hours of work per day for 80 days per year. The absence of inflation means that in real terms, indexed at FY2010 = 100, the value of the Old Age Allowance and Widow Allowance has declined significantly, with only the Disability Allowance showing a relatively more sustained real value trajectory.

### 5.3.3 Resource Fragmentation

Resources are spread too thinly across too many programmes. The number of social protection schemes has oscillated between 55 and 140 over the past fifteen years, with the current count at 95. The top single programme absorbs 27% of all social protection resources; the top 5 absorb 55%; the top 10 absorb 68%; and the top 20 absorb 82%. This means the bottom 75 programmes share only 18% of resources; rendering them too small to have meaningful impact.

### 5.3.4 Coverage Gaps and Targeting Failures

The poverty-reducing impact of the current system is severely limited by three interacting failures: limited budgets spread across too many schemes; the absence of poverty targeting (most programmes use categorical eligibility rather than poverty assessments); and significant coverage of non-poor and non-vulnerable beneficiaries. Nationally, 48% of extremely poor households receive no social protection benefits. Among all poor and vulnerable households, 52.4% receive no support whatsoever. At the same time, more than 60% of current beneficiaries are neither poor nor vulnerable.

The poverty impact of the existing system is correspondingly minimal: current programmes reduce moderate poverty nationally by only 0.8 percentage points and vulnerability by 0.94 percentage points. In urban areas, the impact is even lower; 0.6 percentage points on moderate poverty and 0.7 on

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vulnerability. Simulations demonstrate that if inclusion errors could be eliminated, the poverty-reducing impact would more than double.

### 5.3.5 Urban Exclusion

Urban social protection coverage remains strikingly limited. Just about 20% of all social protection beneficiaries are from urban areas, despite the growing scale and severity of urban poverty. The number of poor and vulnerable people in urban areas increased from 13.2 million in 2010 to 15.3 million in 2022. A persistent policymaker belief that stronger urban safety nets would create a migration 'pull factor' has been a key driver of this neglect; a belief directly contradicted by survey evidence from 2024 showing that 52% of urban poor households migrated due to climate-related shocks, not in search of benefits.

### 5.3.6 Underdeveloped Contributory Social Insurance

The NSIS envisages four core insurance branches, but only the Employment Injury Scheme has reached the pilot stage. Progress is hampered by unclear institutional leadership, employer resistance to mandatory payroll contributions, weak inter-agency coordination, limited technical capacity, low stakeholder awareness, and high official turnover that erodes institutional memory. Given Bangladesh's weak fiscal capacity, a well-functioning contributory mechanism is critical for building sustainable worker protection without placing the full burden on an already constrained public budget.

## 5.4 The Political Economy of Social Protection

The presentation devoted substantial attention to the political economy constraints that have shaped; and often deformed; the social protection system. Dr. Razzaque argued that the structural limitations documented above are not primarily technical failures; they are the products of a political and institutional environment in which social protection is shaped as much by power and patronage as by need-based design.

### 5.4.1 Competitive Clientelism and Patronage

Bangladesh's social protection system operates within a competitive clientelist political settlement. Social protection programmes frequently serve as tools for political branding, electoral mobilization, and patronage distribution, rather than as instruments of poverty reduction and risk management. The formal process of beneficiary identification; central government sets criteria, public announcements, ward meetings, transparent selection, Upazila approval; is routinely supplanted in practice. Beneficiary lists are prepared by local political elites, nepotism and political alignment drive selection, 'speed money' is demanded, and the process is opaque; systematically excluding the poorest. Survey evidence confirms that 76% of non-beneficiaries cite nepotism as a major barrier and 75% cite favoritism; 14.6% of enrolled beneficiaries report having paid bribes to enroll, with amounts reaching up to BDT 14,000.

### 5.4.2 Persistent Underfunding: Political Economy Drivers

Several interacting political economy factors drive the chronic underfunding of social protection:

- **Weak revenue effort:** Low tax mobilization reflects deeper political resistance to broad-based tax reform and stronger enforcement, constraining fiscal space.

- **Low political salience:** Social protection competes poorly against spending with more visible or immediate political returns. Centralized budget control in the Ministry of Finance means social protection allocations are often treated as residual spending.
- **Weak democratic accountability:** In the absence of a credible democratic process, pressures to expand and improve social protection allocations remain limited.
- **No contributory financing base:** The slow development of social insurance keeps excessive pressure on constrained general revenues.
- **Fragmented institutional interests:** Multiple ministries retain ownership of schemes for reasons of budgetary control, visibility, and patronage; making rationalization politically difficult. Fragmentation is reinforced by politically motivated programme introductions and, sometimes, by external partner support for standalone interventions.
- **Welfare, not entitlement:** Social protection continues to be viewed as discretionary charity rather than a rights-based entitlement and strategic development investment, limiting the political pressure for adequate resourcing.

#### 5.4.3 Political Economy Risks of Excessive External Dependence

The presentation also flagged the underappreciated risks of over-reliance on development partner support. Heavy dependence on external technical assistance can weaken incentives for local officials to develop in-house expertise and solve problems independently. When outside assistance is routinely available, learning-by-doing within ministries may remain limited. Budget support is often received at the Ministry of Finance level, while line ministries undertake the actual reforms; creating a disconnect between financial accountability and implementation responsibility. High official turnover further deepens dependence when institutional memory is not built domestically. Reforms frequently remain weakly embedded in routine government systems once project-based funding ends. The next NSSS must explicitly plan for a structured reduction of this dependence.

### 5.5 Priority Reform Agendas for Next-Generation NSSS 2026+

The second half of Session II presented the priority reform agenda for the next-generation NSSS. Dr. Razzaque argued that the convergence of renewed political commitment (reflected in the Family Card initiative and the interim government's election manifesto), a critical window created by the political transition, and the comprehensive evidence base generated by the Final Evaluation creates an unusual opportunity for transformative, rather than incremental, reform.

#### 5.5.1 The Family Card: A Central Reform Pillar

The Family Card was presented as potentially the most consequential single reform in Bangladesh's social protection history directly addressing the central structural gap identified by every NSSS review: the absence of a poverty-targeted cash transfer programme. Unlike existing programmes which use categorical eligibility criteria (age, gender, disability status, occupation), the Family Card would target households based on poverty and vulnerability status.

Simulations using HIES 2022 demonstrate the transformative potential of the Family Card if properly targeted and set at BDT 2,500 per month per household. Overall poverty could decline from 18.7% to 11.3%; a 7.4 percentage-point reduction. Extreme poverty could fall from 5.6% to 2.2%; a 3.4 percentage-

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point decline. The vulnerable population could decrease from 15.3% to 5.9%; a reduction of 9.4 percentage points, or roughly two-thirds. In absolute terms, the Family Card could lift 12.3 million people out of poverty, reduce the extreme poor by 5.6 million, and move 15.6 million people out of vulnerability.

Three design options for the Family Card were presented:

#### **Option 1: Additive Expansion Model**

Introduce the Family Card as a new standalone poverty-targeted scheme, while retaining existing lifecycle programmes for all households. Non-poor and non-vulnerable households continue to receive lifecycle-based support under existing eligibility criteria.

#### **Option 2: Substitution Model**

Introduce the Family Card for poor and vulnerable households, while discontinuing their access to other social protection schemes. Non-poor households continue with existing lifecycle support.

#### **Option 3: Targeted Consolidation with Preserved Lifecycle Protection (Recommended)**

Introduce the Family Card through the consolidation of selected overlapping income- and food-based programmes; specifically, VWB, the Livelihood Improvement Program for Marginalized Groups, and the Food Friendly Programme which are absorbed into the Family Card. Critical lifecycle programmes (OAA, Widow Allowance, MCBP) are universally expanded alongside the Family Card rollout. Non-poor, non-vulnerable households do not benefit from the consolidated schemes.

### **5.5.2 Fiscal Implications of the Family Card**

The fiscal analysis demonstrated that the Family Card is financially manageable within a 3% of GDP social protection spending target. Covering only extremely poor households (1.8 million) would cost BDT 5,483 crore; just 0.09% of GDP. Covering all poor households (6.2 million) would cost BDT 18,488 crore (0.30% of GDP). Covering all poor and vulnerable households (the recommended initial target, 11.8 million) would cost BDT 35,417 crore (0.57% of GDP). The full 20-million-household target would cost BDT 60,000 crore (0.96% of GDP), bringing total genuine social protection spending to approximately 2.16% of GDP; still below the 3% target for 2028.

Under the recommended Option 3; with the Family Card covering 20 million households alongside consolidation of selected schemes and universal expansion of OAA, Widow Allowance, and MCBP; total social protection spending would reach approximately 2.55% of GDP. This leaves meaningful fiscal space to strengthen other programmes and advance the NSIS. The analysis concluded that constraints to expanding the Family Card are more administrative and political than macro-fiscal in nature.

### **5.5.3 Strategic Framework for NSSF 2026+**

The presentation proposed a comprehensive strategic framework for the next NSSF, built around a lifecycle-based architecture that integrates the Family Card as its central poverty-targeting pillar:

- **Family Card (poverty-targeted core):** The central intervention, tackling poverty and vulnerability through a consolidated cash transfer, absorbing overlapping income- and food-based programmes.

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- **Elderly lifecycle protection:** Universalized Old Age Allowance and Widow Allowance, expanded with inflation indexation and complemented by a maturing contributory pension system.
  - **Pregnancy and early childhood:** Maternal and Child Assistance Programme universally expanded.
  - **School-age children:** A consolidated school stipend programme, progressively universalized.
  - **Disability benefits:** Consolidated disability benefit programmes covering the full range of needs.
  - **Covariate risks and workfare:** Disaster relief, food security, and workfare programmes consolidated under a responsive risk management framework.
  - **Working-age protection:** National Social Insurance Schemes covering unemployment, injury, maternity, and sickness, alongside active labour market policies for capacity building and employability.

This framework is designed to be feasible within the 3% of GDP spending target and to explicitly include support for the urban poor and vulnerable; a population systematically neglected under the current NSSS.

#### **5.5.4 Advancing the National Social Insurance Scheme**

The NSIS was presented as a low-hanging fruit relative to its transformative potential. Given its contributory nature, the NSIS requires limited tax-financed resources; the government's political commitment is more important than direct financial obligations. Social insurance protects workers against income shocks from illness, injury, job loss, and maternity-related vulnerabilities without which no sound social protection system can be built. If genuine social protection spending reaches 3% of GDP, some fiscal space may remain even after the Family Card help operationalize the NSIS. The government's priority should be resolving institutional ownership, building stakeholder consensus; particularly between employers and workers establishing robust worker databases, and sequencing the rollout of insurance branches starting with EIS.

#### **5.5.5 Targeting, Beneficiary Verification, and the Social Registry**

Adopting a multifaceted and transparent approach to minimizing targeting errors was identified as a foundational prerequisite for the next strategy's success. This requires: refining targeting criteria to be anchored in observable and verifiable indicators; strengthening community-based targeting and verification mechanisms; institutionalizing and expanding beneficiary verification processes based on the findings of the Family Card pilot; improving data systems by scaling the Dynamic Social Registry from its current 8-upazila pilot; and building the capacity of BBS and relevant ministries for household data management and poverty scoring.

#### **5.5.6 Inflation Indexation and Periodic Benefit Review**

All major cash transfer programmes must be subject to a periodic review mechanism, with benefit levels adjusted every two to three years to preserve real value and adequacy. The current steady erosion of benefits in real terms, as documented in the inflation-adjusted benefit analysis represents a fundamental and ongoing failure of the system to deliver meaningful protection.

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### 5.5.7 Adaptive Social Protection and Climate Resilience

The next strategy must systematically embed climate resilience and shock-responsiveness. Climate-affected and shock-prone households must be explicitly incorporated. Early warning systems, disaster response mechanisms, and local coordination should be built into the delivery infrastructure of key programmes, building on the successful MCBP anticipatory action pilot in north-western flood-prone districts.

### 5.5.8 Institutional and Governance Priorities

The next strategy requires substantial investment in institutional capacity across several dimensions:

- Preparing the Ministry of Social Welfare for its expanded lifecycle mandate from 2026, including a systematic readiness assessment.
- Strengthening the Ministry of Labour and Employment's technical, managerial, and communication capacity to lead the NSIS rollout.
- Building data capabilities across all relevant ministries for beneficiary database management, MIS operation, and evidence-based planning.
- Mainstreaming social protection and social insurance as mandatory components of training programmes for government officials at all levels.
- Strengthening reform leadership in the Cabinet Division, which plays a central role in steering cross-ministry coordination.
- Making an explicit plan for the gradual reduction of dependence on external technical support, building durable in-house expertise and institutional memory.
- Revamping migrant worker protection programmes, establishing a distinct and better-resourced migrant protection window in the next strategy.
- Redesigning the CMC-led cluster coordination model with targeted adjustments to cluster composition and a clearer, time-bound reform mandate.
- Strengthening the M&E framework, including stronger survey design, standardized approaches, clear institutional responsibilities, and commissioning independent evaluations of major programmes.

## Open Floor Discussions

### Questions, Reflections and Responses

### Theme 1: Fiscal Space, Benefit Adequacy, and the Expansion vs. Depth Dilemma

#### Questions/Reflections raised:

The opening of the second session revisited the fiscal space question with sharper forward-looking urgency. Partners noted that there are simultaneous budget constraints in social protection and resources remaining underutilized; a paradox that points not to a simple insufficiency of funds, but to a mapping and allocation problem. They called for a systematic mapping of underutilized programme budgets and redirected resources as a mandatory element of the next NSSF design process.

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A particularly pointed question was raised about benefit adequacy. Many programmes; including the Old Age Allowance at BDT 650; are not inflation-indexed, meaning their real purchasing power declines each year. In 2022, the poverty impact of social protection transfers was estimated at 0.6%, and even that figure was not inflation adjusted. Partners asked how the next NSSS plans to address the adequacy problem as Bangladesh gradually moves toward more universal coverage, and what trade-offs exist between expanding the number of beneficiaries versus increasing the depth of support for those already covered.

A related concern was raised about potential macroeconomic risks associated with the proposed Family Card: if the envisioned BDT 2,500 monthly transfers are scaled to the intended number of beneficiaries, could this generate inflationary pressure, and has this risk been adequately modelled and planned for?

Partners also questioned whether Bangladesh should commit to strict poverty targeting or move toward selective universalism for key lifecycle risks; a strategic choice with profound implications for fiscal planning, administrative design, and political sustainability.

### **Response from the Speaker:**

Professor Razzaque engaged directly with the expansion vs. depth dilemma, noting that there are genuinely two schools of thought: one argues for starting with small amounts and gradually universalizing; the other argues for targeting poverty and vulnerability with meaningful depth. He expressed a preference for the latter approach, noting that the Family Card initiative represents an opportunity to target poverty with depth; delivering a sufficiently large transfer to make a dent in poverty outcomes, rather than spreading minimal resources thinly across a large population. He stressed that fiscal space analysis should be embedded in the next NSSS as a core recommendation, alongside a credible financing framework that reduces dependence on development partner funding and grows domestic resource mobilization for social protection.

## **Theme 2: Political Economy of Reform; Fragmentation, Consolidation, and Institutional Resistance**

### **Questions/Reflections raised:**

The political economy of social protection reform emerged as perhaps the most discussed and searching theme of the second session. Partners directly challenged the RAPID team on whether programme fragmentation is genuinely a technical problem or a deliberate outcome of ministries protecting power, budgets, and institutional visibility. They asked whether the evaluation had been candid enough in naming this dynamic.

Partners also observed that the CMC-led cluster coordination architecture, which showed some initial promise, has weakened significantly over time. They asked what explains this decline, and whether a fundamentally different institutional arrangement is needed. Several participants raised the idea of an independent Social Protection Agency or body with a cross-ministerial mandate, arguing that the current arrangement; in which 29 separate ministries manage their own programmes with limited coordination; is structurally incapable of delivering the coherent, lifecycle-based system envisaged by the NSSS.

The binding constraints question was also posed explicitly: given a full decade of NSSS implementation, what are the factors that have most consistently prevented full system transformation? Is the primary obstacle a design failure, an implementation failure, or a political economy challenge?

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### **Response from the Speaker:**

Professor Razzaque replied to implementation fragmentation has many causes, but the political economy of ministerial self-interest is the most persistent and least acknowledged. He noted that different problems have different root causes; for the NSIS, the failure was one of leadership and coordination; for programme consolidation, it is political economy; for targeting, it is a combination of data gaps and governance failures at the local level. He acknowledged that fiscal space is also a factor but argued that implementation challenges are more acute than programme design fragmentation. He endorsed the idea of exploring an independent coordinating body for social protection and called for the next NSSS to be anchored in a more realistic institutional architecture with enforceable coordination mechanisms and genuine accountability structures.

### **Theme 3: Digital Infrastructure, Unique Identification, and the Data Architecture for Social Protection**

#### **Questions/Reflections raised:**

Partners raised the absence of a functional, interoperable digital identity infrastructure as one of the most consequential gaps in Bangladesh's social protection system and one that the evaluation had not adequately addressed.

They noted that Bangladesh has the legal foundation in place: the National Identity Registration Act, 2023 provides for a unique identification number for every citizen from birth, and the Birth and Death Registration Information System and the NID system together already generate a 10-digit unique identifier at the time of birth registration. This infrastructure, if made fully operational and interoperable across social protection programmes, could serve as the backbone of a well-targeted, fraud-resistant, and administratively efficient system. Several partners stated flatly that a unique identification number has no substitute for an effective social protection system.

Yet for reasons that remain unclear, this unique ID system has not been made openly accessible or operationally linked to social protection delivery. Partners asked why, and what would need to change; technically, institutionally, and politically; to unlock this infrastructure for the purposes of social protection.

The failure of the National Household Database (NHD); after significant investment; was also raised as a cautionary tale. Partners asked what lessons had been drawn, and whether the Dynamic Social Registry (DSR) being supported by the World Bank represents a viable alternative pathway, or whether it faces similar sustainability risks.

The recommendation from the floor was clear: digital literacy must be added alongside financial literacy in the next NSSS, and the strategy must include a credible roadmap for MIS integration, unified beneficiary registration, and real-time grievance redress; not as aspirational commitments but as sequenced, costed, and time-bound deliverables.

#### **Response from the Speaker:**

Professor Razzaque agreed emphatically that data infrastructure is foundational and that the next NSSS cannot be credible without addressing it. On the NHD failure, he identified three lessons: first, the need for strong data management capacity within government; second, the centrality of coordination across

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agencies; and third, the importance of accountability since NHD was funded with public money, the responsible authority should be held publicly accountable for the failure. He expressed support for the Dynamic Social Registry, seeing genuine merit in its community-based selection model, but cautioned that it needs to be designed with graduation and community engagement mechanisms built in from the outset. He also flagged the need for NGOs; who often know Bangladeshi households at the local level better than any government database; to be meaningfully integrated into the verification and selection process.

#### **Theme 4: Adaptive Social Protection, Climate Vulnerability, and Urban Poverty**

##### **Questions/Reflections raised:**

Partners questioned whether adaptive and shock-responsive social protection had been adequately addressed in the evaluation, and whether the existing NSSS had made meaningful progress in this area. The concern was both retrospective; what had been achieved in linking social protection to disaster risk management and anticipatory action and prospective: given that Bangladesh faces intensifying climate shocks and a rapidly growing urban poor population, what must the next NSSS do differently?

On urban poverty specifically, partners noted that social protection programming in Bangladesh remains heavily rural in orientation; a bias that is increasingly misaligned with demographic and economic realities. Bangladesh is approaching a point where close to 50% of its population will be urban. Yet the urban poor, including slum dwellers, migrants, and informal workers, remain largely invisible in social protection system design. Partners asked how this mismatch can be corrected in the next generation strategy.

The mismanagement of funds specifically allocated for disaster response programming was also flagged as a concern requiring attention in the next NSSS.

##### **Response from the Speaker:**

Professor Razzaque confirmed that adaptive social protection will be the subject of detailed, dedicated discussion in the way forward recommendations for the next NSSS. He acknowledged the urban poverty gap, noting that the evaluation does include a chapter on urban poverty, but conceded that it remains an under-served area in current programming. He stressed that the next NSSS must move beyond a rural-dominated lens and design explicit, context-appropriate mechanisms for urban social protection, including for migrants, informal workers, and slum communities. He also noted the importance of the school meal programme recently restarted by the government in November of the previous year, targeting 3.1 million children; as a positive development that signals renewed commitment to lifecycle-based programming.

#### **Theme 5: Social Insurance, Contributory Systems, and the Role of the Private Sector**

##### **Questions/Reflections raised:**

The second session returned to the NSIS question with a more forward-looking framing: is Bangladesh ready to transition from a predominantly tax-financed social assistance model toward contributory social insurance systems? And if so, what would it take to get there?

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Partners also raised the question of whether the private sector can and should be brought on board for insurance-based social protection; particularly for schemes like the National Social Insurance Scheme and what the conditions and incentive structures for such engagement might look like.

Questions were also raised about the thematic cluster architecture of the existing NSSS, which partners described as not entirely fit for purpose: relevant ministries are not always the ones in charge of clusters, which limit effectiveness and accountability. Whether this will be corrected in the next NSSS was put as a direct question.

#### **Response from the Speaker:**

Professor Razzaque acknowledged that with Bangladesh's current fiscal constraints, it will not be possible to finance a comprehensive social protection system from tax revenues alone, making the development of contributory mechanisms both necessary and urgent. However, he noted that the transition is politically and institutionally complex: employer associations have actively resisted the NSIS, and public awareness of contributory social insurance remains low. He recommended establishing functional, credible institutional bodies capable of sustained stakeholder engagement as a prerequisite for any contributory system to take root. He pointed to Indonesia and Vietnam as relevant models for Bangladesh to draw from. On the private sector, he acknowledged the potential but noted that meaningful engagement requires a regulatory framework and incentive structures that do not yet exist.

### **Theme 6: Health, Catastrophic Expenditure, and Social Protection; Health Linkages**

#### **Questions/Reflections raised:**

Partners raised the significant and under-addressed intersection between health expenditure and poverty dynamics. Drawing on HIES data, they highlighted that 24.6% of households in Bangladesh experience catastrophic health expenditure, and approximately 4.5% of the population equivalent to around 8.6 million people; are pushed below the poverty line as a direct result of out-of-pocket health spending. They asked whether the evaluation examined how the NSSS engaged with this dimension of vulnerability, and whether health insurance had been considered as part of the social protection portfolio.

Partners also raised a specific programme-level concern: government support for people with chronic and high-cost conditions such as kidney disease and dialysis is provided under existing schemes, but the benefit levels and coverage are wholly inadequate relative to the actual cost of treatment. They suggested that such programmes may be better redesigned and funded through health sector budgeting rather than the social protection portfolio, to ensure clinical relevance and appropriate resource allocation.

#### **Response from the Speaker:**

Professor Razzaque acknowledged that health is one of the most significant drivers of poverty and vulnerability in Bangladesh, and that the NSSS has not adequately addressed the social protection-health nexus. He agreed that the next NSSS should more explicitly address how health sector interventions including health insurance mechanisms can be incorporated or cross-referenced within the social protection architecture. He also endorsed the point about disease-specific programmes, noting that resource relevance and investment decisions must be driven by evidence on who can realistically be served and to what effect.

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## **Theme 7: Graduation, Economic Mobility, and Protection-Plus Pathways**

### **Questions/Reflections raised:**

Partners raised a structural critique of the current social protection architecture: many programmes have expanded in coverage but remain weakly linked to graduation, productivity enhancement, or labour market outcomes. The system, as currently designed, provides protection but offers limited pathways for economic mobility. Partners asked how the next NSSS can shift from a protection-only model toward protection-plus pathways that enable beneficiaries to graduate out of vulnerability over time.

The question of whether the lifecycle approach; central to the NSSS framework has performed most weakly for the working-age population was also raised, particularly in comparison with elderly programmes. Partners wanted to understand why this segment has been so systematically under-served.

It was also noted that the development partner community itself warrants reflection: has heavy reliance on development partner financing and technical assistance undermined domestic institutional capacity and government ownership of reforms? This was posed as a genuine question rather than a rhetorical one, with partners acknowledging their own role in shaping the system's incentive structures.

### **Response from the Speaker:**

Professor Razzaque acknowledged that working-age coverage has been the weakest performance area of the NSSS not because of design neglect, but because the institutional and fiscal conditions for meaningful working-age social protection have not been created. He noted that even NGOs; which are often closer to community-level vulnerability than government programmes tend to select beneficiaries who are not the poorest, reflecting broader selection challenges. He argued that training and employment creation are essential complements to social protection: without economic mobility pathways, the system cannot break the cycle of poverty. He also noted that after a decade of implementation, Bangladesh now has a much clearer understanding of what works and what does not and that the next NSSS must take a “no one size fits all” approach, grounded in the country's own realities and institutional context.

## **Theme 8: Strategic Recommendations for the Next-Generation NSSS 2026+**

Emerging from the open floor discussion across both sessions, the following priority recommendations were articulated by participants as essential anchors for the next-generation NSSS:

- Fiscal space analysis and domestic resource mobilization must be treated as a core strategic component of the next NSSS, not an afterthought. Bangladesh's genuine social protection spending of 0.9% of GDP requires urgent upward revision through both rationalization of existing spending and new financing commitments.
- NSIS must be a cornerstone of the next NSSS. The decade-long delay must be treated as an institutional failure to be corrected, not a baseline to be managed. International models, particularly Indonesia and Vietnam, offer practical learning.
- Benefit adequacy must be addressed as a first-order priority. Benefits that are not inflation-indexed and fall far below living costs cannot deliver meaningful poverty reduction outcomes. A clear adequacy standard should anchor the next NSSS.

- A credible, time-bound digital infrastructure roadmap; covering unique identification, MIS integration, and a unified social registry; must be embedded in the next NSSS. The unique ID system already legally mandated must be made operational and interoperable.
- Adaptive social protection and shock-responsive mechanisms must be built into the architecture of the next NSSS, not treated as a cross-cutting add-on, given Bangladesh’s acute and growing climate vulnerability.
- Urban social protection must be explicitly addressed, with dedicated programme design for slum dwellers, urban migrants, and informal workers.
- Early childhood development, including universalization of MCBP and new programming for the 4-6-year age group, should be a priority investment given the lifecycle returns.
- Programme consolidation requires structural enforcement mechanisms, not aspirational commitments. The next NSSS must address the political economy of ministerial fragmentation directly.
- An independent social protection coordinating body should be explored as an institutional innovation to replace the current fragmented multi-ministry architecture.
- The role of development partners in either enabling or inadvertently undermining domestic ownership and capacity should be assessed and addressed in the design of the next round of development partner engagement.

## VOTE OF THANKS AND CLOSING REMARKS

Tanvir Mahmud, Senior Governance Specialist, Democratic Governance Cluster, UNDP Bangladesh

The Consultative Dialogue was ended by Tanvir Mahmud, Senior Governance Specialist from the Democratic Governance Cluster at UNDP Bangladesh. His remarks served not merely as a formal vote of thanks, but as a considered synthesis of the day’s discussions; drawing together the analytical threads, contextualizing the findings within Bangladesh’s evolving socioeconomic reality, and setting out a clear-eyed perspective on what comes next for the country’s social protection architecture.



### Acknowledgements

Opening his remarks, Mr. Mahmud extended warm thanks to all development partners and UN colleagues present for the quality and candor of their engagement throughout the day. He acknowledged that the richness of the discussion; spanning evaluation methodology, targeting failures, fiscal space, digital infrastructure, and the political economy of reform; reflected the depth of collective commitment to

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getting social protection right in Bangladesh. He specifically thanked the Government of Australia for their continued financial support in making the dialogue possible and expressed appreciation to the SSPS Programme team for the logistical and substantive work behind the event. Special recognition was extended to the moderator for guiding what had been a wide-ranging and at times searching discussion with skill and focus, and to Professor Abdur Razzaque and the RAPID research team for the rigorous analytical work underpinning the Final Evaluation.

### **The Changing Context: Why This Moment Demands More, Not Less**

Mr. Mahmud was careful to frame the dialogue not as a conclusion, but as a starting point and to ground that framing in a clear-eyed account of the economic headwinds Bangladesh is currently navigating. He noted that the operating context for social protection has shifted significantly since the NSSS was first adopted. Growth has slowed: the latest World Bank outlook projects GDP growth of 3.9% for FY26; a considerable deceleration. Inflation, while easing from its peak, remains elevated at around 8.5% this fiscal year, continuing to erode the real purchasing power of low-income households. Real wages for workers at the bottom of the income distribution are not keeping pace with price increases, deepening the squeeze on already precarious livelihoods.

Most strikingly, he drew attention to the reversal in poverty trends: approximately 1.4 million more people fell into poverty in 2025, with recovery proving slower than anticipated. External shocks; including global supply chain disruptions, remittance volatility, and climate-related events; are compounding these pressures. Structural vulnerabilities persist, with many workers; particularly women; remaining in the informal economy with little or no social protection coverage, making them highly exposed to income shocks with limited capacity to absorb them.

Against this backdrop, Mr. Mahmud raised a question that cuts to the heart of the next NSSS design challenge: how do we identify and reach the ‘invisible vulnerable’? This growing segment of the population; including newly impoverished households, economically fragile segments of the middle class, and urban migrants may not actively seek support, often due to social norms, concerns around dignity, or simply a lack of awareness that they are entitled to assistance. The gap between need and access, he argued, is not only a targeting problem; it is a design and mindset problem.

### **From Reactive Relief to Anticipatory, Adaptive Protection**

Picking up directly on discussions that had surfaced during both floor sessions, Mr. Mahmud called for a fundamental reorientation in how Bangladesh conceptualizes and operationalizes social protection. The system, he argued, must become more anticipatory and proactive; mapping vulnerability before crises deepen rather than responding after the fact. This requires not only better data and early warning systems, but a genuine shift in institutional mindset: away from social protection as charity dispensed to the deserving poor, and toward social protection as a universal right to which every citizen; at every stage of life; is entitled.

He was equally clear that this shift does not require starting from scratch. The evaluation findings, he noted, demonstrate that significant value exists in optimizing what already exists: strengthening delivery systems, improving targeting mechanisms, enhancing interoperability across administrative platforms, and making more effective use of existing data infrastructure. The aspiration to build entirely new

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systems, he cautioned, should not come at the expense of the immediate gains available from making existing systems work better and more equitably.

### **Acknowledging the Methodological Reflections from the Floor**

Mr. Mahmud acknowledged directly the substantive methodological critiques that had been raised during the open floor discussions; particularly around the credibility of CODI-based scoring, the absence of systematic triangulation, and the concern that the evaluation had been too closely anchored in the NSSS's own design framework to offer genuinely independent analysis. He received these reflections openly and without defensiveness, noting that as with any major assessment exercise, there is always scope for further refinement, and that the feedback from the floor would be factored into the finalization of the evaluation before it is formally shared with the Government. He encouraged all partners to continue providing their technical input through available channels, framing the evaluation not as a closed document but as a living analytical process.

### **Social Protection Reform as a Collective Action Challenge**

In what was perhaps the most analytically substantive part of his closing, Mr. Mahmud reframed the social protection reform agenda through a governance and collective action lens; a framing that resonated strongly with the political economy discussions that had characterized both floor sessions.

He acknowledged plainly that social protection reform is not a technical challenge alone. It is shaped; and constrained; by vested interests, coordination gaps across institutions, and the ever-present risk of free riding in collective reform processes where individual ministries, agencies, or actors benefit from inaction. These are not exceptional conditions, he noted; they are the structural realities within which any serious reform agenda must operate. The task is not to wish them away, but to navigate them intelligently.

This is where a governance capability lens becomes indispensable, he argued. The question facing the next NSSS is not only what should be done; the evaluation and the day's discussions have generated more than enough evidence on that, but what can be done, by whom, and through what institutional arrangements, given the actual political and administrative realities of Bangladesh at this moment. The next strategy must be both politically smart and operationally grounded: designed to align reforms with existing incentive structures and the new government's stated policy vision, to priorities feasible and sustainable steps over comprehensive but undeliverable ambitions, and to build trust through transparency, evidence, and demonstrable results over time.

On early engagement with the Government, Mr. Mahmud stressed that this is not optional; it is the condition for relevance. He expressed cautious optimism about initiatives such as the Family Card, while noting that promising innovations must be accompanied by careful design, a willingness to learn from piloting experience, and a clear-eyed assessment of sustainability before scaling. Development partners, he argued, have an important role to play here; not simply as financiers, but as providers of honest, evidence-grounded feedback on what is working, what is not, and what adjustments are needed. A more aligned and coherent voice from the development partner community, he concluded, will carry far greater weight than fragmented individual engagements.

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## The Three C Framework: Coordination, Capability, and Collective Action

In framing the governance challenge ahead, Mr. Mahmud introduced what he described as a three C framework as a practical lens for navigating the institutional complexity of social protection reform. The first C, Coordination, speaks to the persistent fragmentation across the 29 ministries and agencies involved in social protection delivery, and the need for a structured, accountable mechanism to align mandates, reduce duplication, and drive coherent implementation toward shared outcomes. The second C, Capability, reflects the recognition that reform ambition must be matched by institutional capacity: the ability of government bodies, at both central and local levels, to design, implement, monitor, and adapt programmes effectively, and the need to invest deliberately in building that capacity over time rather than substituting for it through external support.

The third C, Collective Action, acknowledges that social protection reform is not the responsibility of any single actor, but a shared endeavor that requires development partners, government, civil society, and the private sector to move in the same direction, resist the temptation of free-riding, and hold each other accountable for progress. Together, he argued, these three dimensions define not just what the next NSSS must achieve, but how the conditions for its success must be actively created.

### Closing

Mr. Mahmud closed by encouraging all partners to carry the spirit of the day's dialogue forward; to continue engaging with the government with clear, practical, and evidence-based recommendations, and to resist the temptation to retreat into institutional silos. UNDP, he reaffirmed, remains fully committed to working alongside the Government of Bangladesh and the broader development partner community in supporting the design and implementation of a social protection system that is inclusive, adaptive, and fiscally sustainable.

He drew confidence, he said, not from any single finding or recommendation, but from the quality of engagement in the room; the alignment of purpose, the frankness of the analysis, and the shared commitment to a social protection system that genuinely serves those who need it most. He closed the dialogue with a reflection that captured the spirit of the day:

*“In times of uncertainty, protection must be stronger, systems must be smarter, and partnerships must be closer”*

## 8. Key Conclusions and Way Forward

The Consultative Dialogue of 9 April 2026 marked an important moment of collective reckoning for Bangladesh's social protection architecture. After a decade of implementation under the NSSS, the evidence assembled by the Final Evaluation and discussed by development partners in the room; points to a system that has delivered real but insufficient gains, and that faces a strategic crossroads: whether the next NSSS will represent genuine structural transformation, or a more refined version of the same framework that has produced the same structural failures.

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The case for transformation is not rhetorical. It is grounded in stark data. A social protection system in which 62.8% of beneficiaries are not poor or vulnerable, in which only 6.6% of the ultra-poor receive any benefit, and in which removing all transfers tomorrow would shift the poverty headcount by 0.06% is not a system that is underperforming at the margins; it is a system with a fundamental misalignment between design intent and delivery reality. A decade of the NSSS has produced meaningful institutional infrastructure: a nationwide G2P payment system, a Single Registry MIS covering 27.7 million beneficiaries, expanded disability coverage, and the universalization of the Old Age Allowance. These are not trivial achievements. But they have not been sufficient to move the needle on poverty and vulnerability at scale, and the gap between what the system was designed to do and what it delivers for the poorest remains unacceptably wide.

### **The Family Card as a Strategic Inflection Point**

The most consequential opportunity before Bangladesh is the successful design and implementation of the Family Card. Fiscal simulations are unambiguous: a well-targeted BDT 2,500 monthly transfer to poor and vulnerable households could achieve poverty reduction outcomes that the entire NSSS decade has not come close to delivering. But the Family Card's transformative potential is conditional. It depends on resolving the targeting architecture that has failed for ten years which in turn depends on operationalizing the Dynamic Social Registry, building community-based verification mechanisms, and enforcing transparent beneficiary selection against the political economy pressures that have historically subverted it. Partners were clear: the Family Card must be piloted carefully, evaluated rigorously, and scaled only based on evidence. The aspiration is right; the execution conditions must be created.

### **Political Commitment as the Binding Constraint**

The dialogue was candid about what has held the system back. The primary barrier to social protection transformation in Bangladesh is not technical capacity, and it is not; at the scale of the Family Card at least, fiscal space. It is political commitment: the willingness to enforce programme consolidation against ministerial resistance; to hold local-level selection processes accountable against entrenched nepotism; to operationalize the NSIS against employer opposition and institutional indifference; and to connect the digital identity infrastructure that already legally exists to the social protection system that needs it. These are governance and leadership challenges. They require the kind of political will that cannot be engineered by development partners, but can be supported, incentivized, and held accountable through sustained, aligned, and honest engagement.

### **What the Next NSSS Must Do Differently**

The development partner community articulated a clear and consistent set of expectations for the next-generation strategy. The next NSSS must be built on a realistic and enforceable institutional architecture; one that addresses the coordination failures of the CMC-led cluster model head-on and seriously explores the case for an independent social protection coordinating body. It must embed fiscal space analysis and domestic resource mobilization as core strategic components, not afterthoughts. It must make the NSIS a cornerstone; treating the decade-long delay not as a baseline to manage but as an institutional failure to correct. It must index benefits to inflation and establish a periodic adequacy review mechanism. It must address the urban poor and the invisible vulnerable through explicit, targeted programme design.

And it must treat GEDSI not as a cross-cutting section but as a structural design principle that reshapes how programmes are targeted, what outcomes they are held to, and how they measure success.

### The Role of Development Partners

The dialogue also prompted honest self-reflection from the development partner community. Partners acknowledged that sustained reliance on external financing and technical assistance; however well-intentioned; carries a structural risk: it can substitute for rather than build domestic institutional capacity and government ownership. The next round of development partner engagement must be deliberately designed to reduce this dependency, to build durable in-house expertise and institutional memory within government, and to provide honest, evidence-grounded feedback that governments need but do not always receive. A more aligned, coherent voice from the development partner community, as Mr. Mahmud noted in his closing, will carry far greater weight than fragmented individual engagements.

### A Moment of Genuine Opportunity

Bangladesh is navigating a difficult moment: slowing growth, elevated inflation, rising poverty, and a fiscal environment under pressure from multiple directions. But the new government's stated ambition for social protection; reflected in the Family Card initiative, the school meals programme, and the renewed political attention to the social insurance agenda; creates a genuine window of opportunity. The evidence base is now stronger than it has ever been. The analytical tools exist. The fiscal pathway is credible. The development partner community is aligned.

What the next decade requires is the political and institutional courage to act on what is known: to build a social protection system that is not merely larger, but fundamentally better; better targeted, better coordinated, better financed, and genuinely capable of reaching the people it has, for too long, failed to reach.

