



— NATIONAL SOCIAL SECURITY STRATEGY

Draft Report · Implementation Learning Synthesis

Comparative Policy Evidence Assessment & Implementation Learning Synthesis

for Social Policy Reform Pathways in Bangladesh

A structured evidence base tracing the transition from a fragmented safety-net system toward a lifecycle-based social protection model — assessing programmatic progress, delivery reforms, and the critical gaps shaping the next generation of social policy.

THE ANALYTICAL ARC

01 Evidence Inventory

Internal reviews & external
benchmarks

02 Implementation Learning

Convergence, divergence & lessons

03 Reform Pathways

Directions for next-generation policy

Comparative Policy Evidence Assessment and Implementation Learning Synthesis for Social Policy Reform Pathways

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Acronyms

8FYP	8 th Five-Year Plan
APA	Annual Performance Agreement
ASP	Adaptive Social Protection
BBS	Bangladesh Bureau of Statistics
BIHS	Bangladesh Integrated Household Survey
CMC	Central Management Committee
CODI	Core Diagnostic Instrument
COVID-19	Coronavirus Disease 2019
DFAT	Department of Foreign Affairs and Trade
EIS	Employment Injury Scheme
ESCAP	United Nations Economic and Social Commission for Asia and the Pacific
FGD	Focus Group Discussion
FY	Fiscal Year
G2P	Government-to-Person
GDP	Gross Domestic Product
GED	General Economics Division
GO-NGO	Government and Non-Governmental Organisation
GoB	Government of Bangladesh
GRS	Grievance Redress System
HIES	Household Income and Expenditure Survey
ID	Identification
ILO	International Labour Organization
IMED	Implementation Monitoring and Evaluation Division
ISPA	Inter-Agency Social Protection Assessments
KII	Key Informant Interview
LDC	Least Developed Country
LIC	Low-Income Country
LMIC	Lower-Middle-Income Country
LNOB	Leave No One Behind
M&E	Monitoring and Evaluation
MCBP	Mother and Child Benefit Programme
MEWOE	Ministry of Expatriates' Welfare and Overseas Employment
MEAL	Monitoring, Evaluation, Accountability, and Learning
MIC	Middle-Income Country
MIS	Management Information System
MoA	Ministry of Agriculture
MoDMR	Ministry of Disaster Management and Relief
MoLE	Ministry of Labour and Employment

MoSW	Ministry of Social Welfare
MoWCA	Ministry of Women and Children Affairs
MSME	Micro, Small, and Medium Enterprise
MTE	Mid-Term Evaluation
MTR	Mid-Term Review
NGO	Non-Governmental Organisation
NHD	National Household Database
NID	National Identification Card
NSIS	National Social Insurance Scheme
NSSS	National Social Security Strategy
OAA	Old Age Allowance
OECD-DAC	Organisation for Economic Co-operation and Development, Development Assistance Committee
OMS	Open Market Sales
OPD	Organisation of Persons with Disabilities
PIC	Project Implementation Committee
PMU	Project Management Unit
PSC	Project Steering Committee
SDGs	Sustainable Development Goals
SID	Statistics and Information Division
SMART	Specific, Measurable, Achievable, Relevant, and Time-bound
SMS	Short Message Service
SPBMU	Social Protection Budget Management Unit
SSP	Social Security Programme
SSPS	Social Security Policy Support
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
TASSSR	Technical Assistance to Support Social Security Reforms
ToC	Theory of Change
UN	United Nations
UNDP	United Nations Development Programme
UPLDP	Underprivileged People's Livelihood Development Programme
UPS	Universal Pension Scheme
VFM	Value for Money
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
VWB	Vulnerable Women's Benefit

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Introduction

Context

The publication of the National Social Security Strategy (NSSS) of Bangladesh in July 2015 marked a significant development in the nation's socioeconomic development planning. Historically characterized by fragmented, short-term, and ad-hoc social safety net projects, the country's approach to social protection required an overhaul to mirror its macroeconomic ambitions. As the Government of Bangladesh (GoB) aspired to transition from a low-income economy into Middle-Income Country (MIC) status and ultimately realize the vision of Sonar Bangla (Golden Bengal), it became evident that economic growth alone could not eliminate institutionalized deprivation. The NSSS was approved by the Cabinet to address this exact gap: serving as a comprehensive blueprint to support inclusive growth, reduce poverty, and build a structural buffer against new vulnerabilities born out of economic transformation.

Prior to the NSSS, social safety nets in Bangladesh were defined by severe operational inefficiencies. The landscape was cluttered with 145 distinct programmes administered across 23 separate Ministries and Divisions. A vast majority of these agencies managed tiny budget envelopes, resulting in duplicative efforts, administrative silos, and the lack of a centralized repository or a formal coordination mechanism. This institutional sprawl created major leakages, high transaction costs, and severe exclusion errors, where a high proportion of the poorest citizens were excluded from benefits, while ineligible individuals were mistakenly included. Furthermore, programmes were fundamentally static, viewing poverty as a fixed state rather than a dynamic condition driven by systemic shocks.

To resolve these systemic failures, the NSSS introduced a paradigm shift: transitioning from an ad-hoc safety net system to a structured life-cycle approach. The core philosophy of this strategy recognizes that human vulnerabilities are predictable and shift according to an individual's stage of life, from early childhood, through school-age development and working years, to old age and disability. By consolidating a multitude of overlapping small schemes, the NSSS established a streamlined foundation of core publicly funded programmes. These included dedicated Child Benefits, School Stipends, Vulnerable Women's Benefits, Disability Benefits, and a comprehensive Old Age Allowance.

Crucially, the strategy reshaped how the state manages covariate risks (such as macroeconomic price shocks and climate-induced natural disasters) alongside idiosyncratic risks (such as household-level sickness or job loss). By strengthening workfare and food security operations, and planning for an automated, crisis-responsive cash transfer framework, the NSSS set out to build a baseline level of human resilience. Financing this framework was built on a dual-strategy model:

public expenditure financed the core lifecycle transfers, while the groundwork was laid to transition formal sector workers toward contributory social insurance and private voluntary pensions.

The implementation roadmap laid out a phased administrative reorganization to dismantle ministerial silos. In Phase 1 (2015-2025), the 23 ministries were organized into five thematic clusters coordinated by lead ministries reporting to a Central Management Committee (CMC) in the Cabinet Division. By Phase 2 (2026 onwards), the strategy envisioned the ultimate structural consolidation: vesting the full execution of all core lifecycle programmes within a single, modernized Department of Social Services under the Ministry of Social Welfare (MoSW).

To underpin this ambitious structural architecture, the NSSS positioned digitized systems as non-negotiable pillars of modern delivery. It mandated the establishment of a Single Registry Management Information System (MIS) tied to a national identity network, alongside a complete transformation of Government-to-Person (G2P) payment systems to eliminate leakages, bypass intermediaries, and foster financial inclusion. Finally, it institutionalized a results-based Monitoring and Evaluation (M&E) system under the General Economics Division (GED), shifting the focus of state review from basic budgetary inputs to true poverty impacts.

As the baseline document for this entire learning review, the NSSS provides the vision, the commitments, and the metrics against which all subsequent evidence will be measured. The evaluations, review documents, and research pieces that follow this introduction will track how successfully this visionary strategy translated into tangible institutional change on the ground.

Methodology

This report applies a structured evidence review methodology to generate implementation learning and policy insights for the development of the next generation National Social Security Strategy (NSSS) for Bangladesh. The methodology combines two complementary evidence inventories: an internal evidence inventory focused on Bangladesh's own reform experience and an external evidence inventory drawing on broader social protection evidence and comparative practice.

The internal evidence inventory consolidates secondary evidence produced through NSSS implementation and related social protection reform processes. Sources were selected based on their direct relevance to Bangladesh and included documentation generated by the Government of Bangladesh (GoB), the Social Security Policy Support (SSPS) programme, and associated analytical and evaluation processes. Core materials included strategy documents, implementation reviews, evaluations, diagnostics, action plan reporting, and research outputs. These sources were reviewed to identify implementation progress, reform achievements, institutional and operational constraints, and lessons emerging from Bangladesh's experience.

The external evidence inventory draws on publicly available evidence produced by Bangladesh's core development partners and international institutions working on social protection. Sources included global and regional reports, thematic studies, implementation guidance, and comparative policy analysis. The review was organised around nine thematic areas identified as particularly relevant to Bangladesh's future social protection agenda.

Across both inventories, evidence was systematically reviewed, analysed, and contextualised. Key findings were synthesised to assess consistency of evidence, identify emerging themes, and consider applicability to Bangladesh's institutional, fiscal, demographic, and implementation context. The methodology emphasises interpretation rather than replication, translating evidence into practical lessons and policy considerations for the next NSSS. Findings are presented through thematic summaries and accompanying discussion of implications for future strategy development.

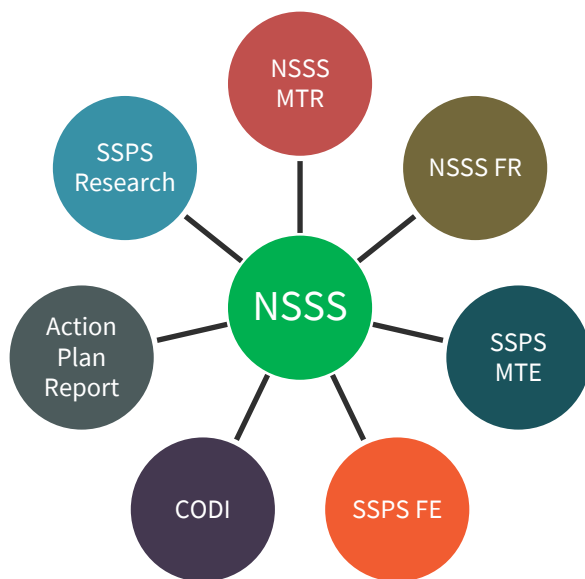
Evidence Inventory

The evidence inventory provides the foundation for the implementation learning and comparative policy analysis undertaken for this report. It is divided into two complementary parts. The first is an internal evidence inventory, which consolidates Bangladesh-specific evidence generated during the NSSS implementation period and related social protection reform processes. The second is an external evidence inventory, which draws on global and regional policy evidence to identify transferable lessons relevant to the next generation national social security strategy.

Internal Evidence

The internal evidence inventory focuses on Bangladesh's own reform experience. Its purpose is to draw practical lessons from the implementation of the NSSS and related government-supported reform processes, rather than assess individual programmes in isolation. The internal review therefore examines how reform intent translated into implementation progress, where system reforms advanced, where they stalled, and what this means for the design of the next NSSS.

Figure 1 - Internal Sources Informing Learning Analysis



The inventory draws primarily on established secondary documentation generated during the NSSS implementation period and through associated social protection reform support. Core sources include the National Social Security Strategy (NSSS), the NSSS Mid-Term Review (MTR), the NSSS Final Review, the Social Security Policy Support (SSPS) Mid-Term Evaluation (MTE), the SSPS Final Evaluation, the Core Diagnostic Instrument Country Report for Bangladesh (CODI), the NSSS Action Plan Progress Report, and analytical studies compiled

through the SSPS Compendium of Social Protection Researches. Together, these sources provide complementary perspectives on strategic reform intent, implementation progress, institutional performance, operational experience, governance arrangements, delivery systems, and remaining structural challenges.

The internal evidence inventory is organised to identify recurring themes across Bangladesh’s own policy, implementation, evaluation, diagnostic, and research evidence. For each theme, the review considers the source and nature of available evidence, summarises key findings, assesses the relative strength and consistency of the evidence, identifies remaining analytical gaps, and reflects on the relevance of findings for future NSSS development.

This approach supports a transparent synthesis of implementation learning. It helps distinguish between the original reform logic of the NSSS, the progress recorded through formal action planning and reporting systems, and the deeper implementation lessons emerging from reviews, evaluations, diagnostics, and research. The internal evidence inventory therefore provides the main basis for understanding what Bangladesh has learned from NSSS implementation and what should be carried forward, revised, or strengthened in the next strategy.

Table 1 - Summary of Internal Evidence

Theme	Evidence Source	Key Findings	Strength of Evidence	Remaining Gaps	Relevance to Future NSSS
Strategic diagnosis and reform intent	NSSS	The original strategy identified fragmentation, duplication, under-coverage, leakage, low benefit adequacy, and weak coordination; it proposed lifecycle consolidation, social insurance, Single Registry, G2P, strengthened targeting, grievance redress, and M&E.	High for policy intent and design assumptions; low for implementation evidence	No empirical implementation evidence because it is the design document	Essential for distinguishing intended reform logic from later implementation reality
Early implementation baseline	MTR	Assessed 86 programmatic and 50 institutional indicators; found only 30 percent of programmatic indicators were on-track while 43 percent were seriously off-track; institutional reforms similarly weak, with 14 on-track and 21 indicators seriously off-track, with cluster coordination and Single Registry especially lagging.	High for early-phase implementation status	Review period was short and Action Plan was delayed; some reforms were barely out of inception stage	Critical for understanding initial conditions, early optimism, and stalled reforms

Theme	Evidence Source	Key Findings	Strength of Evidence	Remaining Gaps	Relevance to Future NSSS
Endline implementation experience	Final Review	Used theory of change, contribution analysis, political economy lens, 150 programmatic plus 100 institutional indicators, KIIs, FGDs, HIES 2022, and CODI trends; offers the strongest overall account of what advanced, what stalled, and why.	Very high as anchor source	Still stronger on implementation progress than causal impact; some scoring reflects compliance with Action Plan milestones	Principal source for implementation learning and comparative synthesis
Technical support to GoB reforms	SSPS MTE	Technical support has increased awareness and broadened the support base for NSSS reforms; innovative analytical work	High for context; low as source of primary evidence	Development of stronger system integrations and M&E	Can be utilised for improved reform support
Technical support to GoB reforms	SSPS FE	Overall support to reform implementation good despite the impacts of the COVID-19 pandemic; high overall ownership of NSSS across GoB	High for context; low as source of primary evidence	Line ministries need additional analytical support; increase case studies to document policy reform and expand advocacy efforts	Can be utilised for improved reform support

Theme	Evidence Source	Key Findings	Strength of Evidence	Remaining Gaps	Relevance to Future NSSS
System benchmarking	CODI 2023	Average score 3.4 across 47 indicators; strongest areas financial and fiscal sustainability, and cost-effectiveness; weakest area incentive compatibility; upward trend over 2017-2023, but continued weakness in contributory coverage and system incentives.	Medium for system-wide benchmarking; low for causal explanation	Workshop-based scoring is partly interpretive; not built to resolve scheme-level overlaps or effectiveness	Useful for judging whether the system improved in structure, not only in programme activity
Administrative progress reporting	Action Plan Progress Report 2024	Covers 688 objectives and targets across 39 ministries/agencies; records broad implementation activity and demonstrates scale of whole-of-government architecture.	Medium for administrative progress	Self-reported, optimistic in tone, heterogeneous in evidence quality, weak on outcomes	Useful for mapping breadth of implementation effort and identifying where reform activity was concentrated
Programmatic and Structural Challenges	SSPS Research	Researches key issues including barriers to accessing social protection, changing demographics, and labour supply.	High for identifying key challenge areas	National challenges need detailed exploration at the subnational level	Checking identified challenges against progress and continued reform areas

External Evidence

The external evidence inventory complements the internal review by drawing on global and regional evidence on social protection system design, implementation, financing, delivery, and accountability. Its purpose is not to identify international models for direct replication, but to assess which lessons may be transferable to Bangladesh and under what contextual conditions. This is important because Bangladesh's next NSSS will be developed at a time of continued poverty and vulnerability, rapid urbanisation, high labour market informality, demographic transition, climate risk, constrained fiscal space, and growing expectations for more effective and inclusive social protection.

The external evidence reviewed for this report includes global social protection reports, regional policy guidance, thematic studies, governance and implementation guides, and case-based evidence from Asia and other regions. These sources provide lessons on lifecycle-based systems, inclusion, adaptive and shock-responsive social protection, labour market interventions, social insurance, governance and consolidation, digital delivery, fiscal sustainability, and monitoring, evaluation, accountability, and learning.

The external evidence inventory is organised around policy areas that are directly relevant to the future NSSS. For each area, the review identifies key findings from the external literature, considers the strength and nature of the evidence, and assesses relevance to Bangladesh's reform context. Particular attention is given to lessons on what has worked, what has not worked, and which contextual factors influence reform outcomes, including fiscal capacity, institutional readiness, labour market structure, delivery systems, data quality, and political economy. This external evidence does not replace Bangladesh-specific implementation learning. Instead, it provides comparative insight that can help interpret national experience and inform future policy choices. The external inventory is therefore used as a source of policy options, cautionary lessons, and reform design principles that can support the next NSSS while remaining grounded in Bangladesh's own institutional and fiscal realities.

Figure 2 - External Sources Informing Learning Analysis



Table 2 - Summary of External Evidence

Theme	Key Findings	Strength of Evidence	Relevance to Future NSSS
Lifecycle-based social protection systems	Global and regional evidence supports lifecycle-based social protection floors that provide minimum guarantees for children, working-age people, older persons, persons with disabilities, and access to health care. Effective systems combine tax-financed and contributory schemes and avoid excessive fragmentation across small categorical programmes.	High for policy design principles and international standards; medium for direct transferability because pathways depend on fiscal and institutional context.	Supports retaining the NSSS lifecycle approach while defining clearer minimum guarantees, benefit adequacy standards, and phased expansion priorities for different population groups.
Integration of inclusion considerations, including gender and disability	Inclusion needs to be built into programme design and delivery systems, including eligibility, outreach, registration, payments, grievance redress, and monitoring. Evidence highlights gendered care burdens, disability-related costs, discrimination, documentation barriers, and exclusion of marginalised groups.	High for identifying common exclusion risks; medium for estimating scale and specific delivery effects because evidence varies by country and group.	Supports a stronger inclusion framework in the next NSSS, including gender-responsive design, disability-inclusive delivery, accessible registration, care-sensitive programming, and stronger local accountability.
Adaptive and shock-responsive social protection	Adaptive systems work best when regular social protection systems already have wide coverage, reliable data, scalable payments, clear triggers, contingency financing, and links to disaster risk management and climate adaptation.	High for system design principles; medium for operational transferability because implementation depends on data quality, delivery systems, and financing readiness.	Supports linking Bangladesh’s lifecycle programmes, G2P systems, disaster management, climate risk data, and financing arrangements so the system can respond better to floods, cyclones, heat, price shocks, and livelihood disruptions.

Theme	Key Findings	Strength of Evidence	Relevance to Future NSSS
Labour market interventions	Labour market and economic inclusion measures are most effective when they combine skills, coaching, finance, employment services, market links, and social protection support. Stand-alone training is often insufficient, especially where labour demand is weak or informal employment is high.	Medium to high, with stronger evidence for bundled economic inclusion programmes than for isolated labour market interventions.	Supports linking social assistance with skills, livelihoods, entrepreneurship, public works, employment services, and support for informal and urban workers.
Social insurance and contributory schemes	Sustainable systems usually combine non-contributory minimum guarantees with contributory schemes for higher income replacement. However, employment-based contributory systems often exclude informal workers unless design is adapted.	High for overall diagnosis; medium for extension mechanisms because voluntary and informal worker schemes often struggle to reach scale.	Supports a phased roadmap for pensions, employment injury, unemployment, maternity, and sickness protection, with attention to contribution affordability, actuarial analysis, tripartite engagement, and administrative capacity.
Governance, institutional coordination, and system consolidation	Coordination is useful only when mandates, roles, incentives, and delivery responsibilities are clear. Consolidation should address fragmentation, overlap, weak referral systems, and unclear accountability, not only reduce the number of programmes.	High for governance principles and comparative lessons; medium for exact institutional design because arrangements are country-specific.	Supports clearer roles for Cabinet Division, GED, Finance Division, line ministries, and local government, and a more practical approach to programme harmonisation and lifecycle-based consolidation.

Theme	Key Findings	Strength of Evidence	Relevance to Future NSSS
Digital innovations and delivery systems	Digital payments, social registries, interoperable MIS platforms, dashboards, and grievance systems can improve efficiency and transparency, but digitalisation can also exclude people without access, literacy, documentation, or trusted support.	High for delivery system potential; medium for outcome effects because benefits depend on implementation quality and user access.	Supports building on Bangladesh's G2P progress while linking programme MISs, social registry development, dashboards, grievance systems, beneficiary communications, and data protection.
Fiscal resourcing and sustainability	Universal social protection requires sustained financing through domestic revenue, better expenditure prioritisation, contribution systems, subsidy reform, and clearer budget classification. Fiscal sustainability should include adequacy, not only cost control.	High for global financing diagnosis; medium for Bangladesh-specific costing until detailed fiscal modelling is undertaken.	Supports a phased financing strategy for the next NSSS, particularly given Bangladesh's low tax base, fiscal pressures, LDC graduation, ageing population, and need to distinguish genuine social protection spending from weakly related expenditure.
Monitoring, Evaluation, Accountability, and Learning	Effective systems require integrated administrative data, household survey evidence, results-based monitoring, public reporting, grievance data, dashboards, and evaluation findings that inform policy and budget decisions.	High for system principles; medium for operational evidence because many countries still struggle to use MEAL for decision-making.	Supports moving from action-based NSSS reporting toward outcomes, coverage, adequacy, equity, grievance performance, and learning, using existing Action Plans, MIS systems, dashboard potential, and evaluation processes more effectively.

Implementation Learning Synthesis and Analysis

Review of Internal Evidence

NSSS Mid-Term Review

Evidence Context

The Mid-Term Review (MTR) of the NSSS was conducted midway through implementation of the first NSSS Action Plan (2016-2021). The MTR served as the GoB's formal mechanism for assessing progress against the strategic objectives, implementation commitments, and reform measures set out under the NSSS and its first Action Plan. The first phase of the strategy focused on improving the effectiveness and efficiency of Bangladesh's social protection system through strengthened delivery mechanisms, better use of public resources, programme consolidation, and increased prioritisation of poor, vulnerable, and socially excluded populations. Within this context, the MTR was designed to assess implementation performance, identify institutional and operational constraints affecting progress, and generate evidence to inform adjustments during the remaining implementation period.

The MTR applied a structured mixed-method approach to assess both programme reform and institutional reform performance. The review mapped NSSS and Action Plan commitments into identifiable indicators and then assessed implementation progress against the intended timelines and milestones. In total, the MTR reviewed 86 programme-related indicators and 50 institutional reform indicators. Progress was assessed using a scoring framework that classified indicators as on-track, almost on-track, moderately off-track, or seriously off-track. This provided a structured basis for identifying where implementation had advanced, where progress was partial, and where core reforms had made limited progress.

The qualitative component of the review focused on understanding how reforms were being implemented across government systems and whether institutional arrangements established under the NSSS were functioning as intended. This included KIIs and structured consultations with more than 30 government officials across approximately two dozen ministries and divisions, as well as discussions with the SSPS project team, development partners, and stakeholders working on disability and social protection. The quantitative component used available administrative and secondary data, including information on programme participation, coverage, and budget allocation. The MTR also utilised Household Income and Expenditure Survey (HIES) 2016 data to assess poverty, vulnerability, coverage, targeting errors, and simulated poverty impacts of social security programmes. The HIES 2016 data were treated as a baseline or benchmark, rather than a measure of the direct impact of NSSS implementation, because the survey was conducted during the early implementation period.

Key Findings

The MTR presents the NSSS as an important and timely policy framework that sought to move Bangladesh from a fragmented collection of social safety net programmes toward a more coherent, lifecycle-based social security system. It recognises that Bangladesh had made major progress in poverty reduction and human development, but that poverty, vulnerability, and inequality remained significant. The review notes that around 40 million people were still living in poverty in 2016, while another 18.6 percent of the population remained vulnerable to falling into poverty. Together, poor and vulnerable groups accounted for approximately 42.9 percent of the population, or about 70 million people. This finding is important for future NSSS development because it shows that the central policy challenge was not only poverty reduction, but also protection against vulnerability, lifecycle risks, and shocks.

The MTR also highlights the limited poverty impact of existing social security programmes. Although Bangladesh allocated around 2.5 percent of GDP and 13.8 percent of the total budget to social security in 2018-19, the simulated impact of social security transfers on poverty was small. Using HIES 2016 data, the MTR estimated that, in the absence of social security transfers, the national poverty headcount rate would have been only 0.6 percentage points higher. For extreme poverty, the estimated impact was 0.68 percentage points. The review attributes this modest impact to three linked factors: insufficient transfer amounts, inadequate coverage, and high targeting errors. This provides a central lesson for future strategy development: spending levels, programme design, transfer adequacy, and targeting performance must be considered together. Expanding programmes without improving benefit adequacy or beneficiary selection will limit the poverty-reducing effect of the system.

Targeting performance is one of the most significant findings of the MTR. The review estimated that, if poor and vulnerable households are considered the target group, the exclusion error was approximately 71 percent, meaning that almost three-quarters of eligible poor and vulnerable households were not receiving social security benefits. The inclusion error was estimated at 46.5 percent of programme participants. The MTR's simulation analysis found that if inclusion error were eliminated and the resulting saved resources were redirected to poor households, the poverty headcount could fall substantially without additional fiscal cost. While this simulation reflects an idealised scenario, its policy message is clear: targeting inefficiency carries a high opportunity cost. For the next NSSS, beneficiary selection, social registry development, and data updating are not administrative details. They are central to whether social protection expenditure can produce meaningful poverty and vulnerability reduction.

The review found uneven progress across programme reforms. Of the 86 programme-related indicators assessed, 26 indicators, or about 30 percent, were on-track, while 37 indicators, or 43 percent, were seriously off-track. A further 11 indicators were moderately off-track. Progress was

stronger in areas such as food security, old age allowance expansion, and disability allowance coverage. However, several flagship reforms that were intended to define the NSSS transformation were delayed or incomplete. These included the Child Benefit Programme, the Vulnerable Women's Benefit programme, consolidation of workfare schemes, the National Social Insurance Scheme (NSIS), and specialised support for the urban poor.

The MTR shows that progress on children's social protection was mixed. The Primary Education Stipend Programme had been remodelled as a universal programme for government primary school-going children, covering around 14 million students, and digital transfer mechanisms were reported to have reduced leakages and ghost beneficiaries. However, secondary stipend coverage had fallen and required closer scrutiny. The Child Benefit Programme was still at the design and piloting stage, despite being a major NSSS commitment. The proposed programme sought to consolidate maternity and lactating mother allowances and link cash support with services such as antenatal care, postnatal care, birth registration, nutrition, and early childhood development. The MTR identifies this as an important reform but notes that approval and rollout were delayed, partly because of the need for coordination across ministries and service systems. This points to a recurring implementation issue: integrated lifecycle programmes require more than programme design. They require functioning administrative coordination, shared data, and operational capacity at central and local levels.

For the working-age population, the MTR found that some progress had been made in expanding training and technical education, especially through initiatives under the Ministry of Expatriates' Welfare and Overseas Employment (MEWOE) and the Bureau of Manpower, Employment and Training. However, progress was weaker on workfare consolidation and social insurance. The NSSS had recommended consolidation of workfare programmes and gradual movement from food-based to cash-based support where feasible. The review found that the required consolidation review had not been prepared and that transformation had been slow. At the same time, the MTR recognised that food-based support may remain relevant in disaster contexts where local food availability and price instability make cash alone less effective. This finding is useful for future policy: the system needs clearer principles for when cash is preferred, when food remains appropriate, and how disaster response functions connect with regular social protection.

The MTR found that social insurance reforms were significantly delayed. The Employment Injury Insurance feasibility work had advanced with technical support from International Labour Organization (ILO), including legal, financing, and implementation design elements. However, unemployment insurance and wider NSIS design remained at early stages. The review notes that the implementation timeline was overly ambitious, particularly because social insurance was new in the Bangladesh context and required decisions involving multiple actors, including government, workers, employers, and regulators. The lesson for the next NSSS is that contributory social

insurance requires careful institutional preparation, realistic timelines, and staged implementation. It cannot be treated as a simple extension of existing safety net programming.

Progress on support for vulnerable women was also mixed. Existing programmes such as Vulnerable Group Development (VGD) and allowances for widowed, deserted, and destitute women continued and, in some areas, coverage expanded. However, the intended consolidation of these programmes into a Vulnerable Women's Benefit (VWB) programme had not advanced as planned. The MTR also found that while the NSSS and the NSSS Gender Policy gave significant attention to gender equality and women's empowerment, implementation remained constrained by limited gender-disaggregated data and delayed progress on major gender-responsive reforms. The review stresses that gender-responsive social protection is not only about the number of women reached by programmes. It also requires attention to women's labour force participation, childcare, maternity protection, migration-related risks, and the ability to assess programme outcomes through a gender lens.

For older persons, the MTR found that the Old Age Allowance (OAA) had expanded significantly and that the transfer amount had increased to Tk. 500 per month. However, the age threshold had not been revised to 60 for both men and women as proposed by the NSSS, and inflation indexation had not been introduced. The review also found that the proposed higher allowance for people above 90 years of age remained under discussion. This suggests that coverage expansion was politically and administratively more feasible than changing eligibility rules or institutionalising benefit indexation. For future reform, the MTR points to the need to address adequacy, inflation protection, and transparent eligibility rules, not only beneficiary numbers.

The review gives specific attention to persons with disabilities. It notes progress in expanding disability allowance coverage and establishing the web-based Disability Information System. However, other reforms lagged, including disability detection and certification, transparent registration, monitoring, and complementary support for education, health, employment, and accessibility. The MTR also identifies a lack of clarity in disability definitions and differences in disability prevalence estimates across data sources. It recommends simplifying registration, improving allowance collection procedures, strengthening inclusive health and education services, and considering differentiated support based on severity of disability and care needs. For the future NSSS, the lesson is that disability inclusion requires both cash support and a wider delivery environment that is accessible, transparent, and linked to services.

The MTR found that urban social protection was one of the weakest areas of progress. The NSSS had recognised the need for poor urban households to have similar access to old age, disability, and child benefits as rural households. However, the review found very limited progress on specialised urban schemes and noted that urban residents had much lower access to social security than rural

residents. The MTR presents this as a major emerging challenge given rapid urbanisation and rising urban poverty and vulnerability. For the next NSSS, the urban poor should not be treated as a marginal issue. The evidence points to the need for a stronger knowledge base on urban poverty, practical pilots, and programme designs that reflect the realities of mobility, informality, housing insecurity, and administrative identification challenges in urban areas.

Institutional reforms were also substantially behind schedule. Of the 50 institutional reform indicators assessed, 14 were on-track, three were almost on-track, 12 were moderately off-track, and 21 were seriously off-track. Progress was relatively stronger in Government-to-Person (G2P) payment systems and grievance redress, although these areas had fewer indicators. The thematic cluster approach, single registry MIS, beneficiary selection reform, and results-based M&E all faced significant delays. The MTR emphasises that these institutional reforms are connected. Delays in digitising beneficiary lists and operationalising the National Household Database (NHD) slowed the single registry MIS. This, in turn, affected G2P rollout, beneficiary selection reforms, and M&E implementation. The lesson is that system reforms cannot be implemented as separate technical workstreams. They are interdependent and require coordinated management.

The CMC-led cluster coordination system was introduced to improve coordination across ministries and support programme consolidation. However, the MTR found that cluster meetings were irregular and often ineffective. Secretary-level availability, changing focal points, and weak institutional memory affected continuity. The review recommends clearer roles for lead ministries, more regular cluster meetings, consideration of coordination responsibilities in Annual Performance Agreement (APA) scoring, and stronger information flows among ministries. This is a key governance lesson for the future NSSS: coordination bodies need clear incentives, routine operating procedures, dedicated support, and mechanisms to preserve institutional memory when officials are transferred.

The single registry Management Information System (MIS) was identified as a foundational reform, but progress was slow. Many ministries were still digitising beneficiary lists or developing programme-level MIS platforms, and technical capacity varied across line ministries. The NHD had been prepared through household census work but was not operational. The Finance Division's Social Protection Budget Management Unit (SPBMU) MIS had made progress and was linked with several major schemes, but the broader single registry vision remained incomplete. The MTR warns that, without common software standards, interoperability, and clear updating arrangements, Bangladesh could end up with multiple fragmented MIS portals rather than an integrated social protection information system. This is highly relevant for the next NSSS because data infrastructure will determine the ability to improve targeting, reduce duplication, monitor coverage, and respond to shocks.

G2P payment reforms showed more visible progress than many other institutional reforms. A digital payment architecture had been designed and pilots had been conducted, with some programmes using G2P payments in selected areas. However, rollout remained partial and depended on the completion of programme-specific MIS systems. The MTR also notes that some ministries lacked clarity on G2P modalities and the technical requirements for implementation. The lesson is that digital payments can support transparency and efficiency, but they depend on upstream data systems, ministry capacity, and clear operational guidance. Digitalisation alone cannot compensate for weak beneficiary data or unclear administrative roles.

The grievance redress system was another area where a formal system had been established, but operational effectiveness remained limited. The second-generation online GRS software had been launched, but awareness among poor and marginalised groups was low. The MTR notes that low education levels, limited internet access, and lack of familiarity with online systems may exclude the very groups the system is intended to serve. It suggests that awareness raising, manual local access points, and support from local NGOs may be needed. This finding is important for accountability in the future NSSS. Establishing an online grievance system is not enough. Accountability systems must be designed around the access realities of poor, rural, urban, older, disabled, and marginalised populations.

Monitoring and evaluation remained underdeveloped. The MTR notes that a monitoring and evaluation (M&E) task force had been formed and General Economics Division (GED) had prepared an initial results framework. However, the first M&E report was still under process, the dashboard was not operational, and data availability remained a major constraint. The review also highlights institutional ambiguity over whether IMED, GED, or line ministries would carry out different parts of M&E. IMED's mandate was also constrained by its Allocation of Business, limiting its ability to monitor programmes financed from the revenue budget. The lesson for the future NSSS is that M&E requires clear institutional mandates, adequate data, agreed indicators, technical capacity, and reporting systems that support decision-making rather than only compliance.

Lessons Relevant to Future Social Protection Reform

The MTR provides several practical lessons for the next national social security strategy. First, future strategy design should distinguish between policy ambition and implementation readiness. The NSSS articulated a sound long-term direction, but several flagship reforms were delayed because the required technical studies, concept notes, approvals, administrative arrangements, and data systems were not ready. The next NSSS should therefore link major reform commitments to realistic institutional preparation, clear responsibilities, and achievable implementation steps.

Second, the next strategy should prioritise a smaller number of high-value reform areas where progress would have system-wide effects. The MTR repeatedly shows that foundational

institutional reforms, especially the single registry MIS, beneficiary selection reform, G2P systems, and M&E, affect multiple programme areas. Investment in these systems should be treated as central to programme performance, not as administrative support functions.

Third, targeting reform must remain a core priority. The MTR's findings on exclusion and inclusion errors show that poor targeting reduces both fairness and poverty impact. The future NSSS should strengthen beneficiary selection through a functioning and regularly updated social registry, clearer eligibility criteria, better use of household data, and transparent local selection processes. It should also recognise that data quickly become outdated, especially as households move in and out of poverty. Updating arrangements should therefore be built into the system from the start.

Fourth, programme consolidation needs to focus on substantive reform rather than only reducing the number of small schemes. The MTR shows that consolidation of small programmes alone may generate limited resource gains because the smallest programmes account for only a very small share of the budget. Greater attention is needed to larger programmes and overlapping lifecycle schemes where consolidation can improve coverage, coherence, and delivery. This includes child benefits, vulnerable women's support, disability benefits, and workfare programmes.

Fifth, the next NSSS should address transfer adequacy and inflation protection more directly. The MTR shows that low transfer values are one reason social security has limited poverty impact. Although the NSSS called for inflation indexation, this had not been implemented. Future policy should include a clearer mechanism for periodic benefit review, especially for core lifecycle benefits directed to poor and vulnerable groups.

Sixth, institutional coordination needs to be supported by incentives and routines. The MTR demonstrates that cluster coordination did not function effectively when it relied only on designated meetings and focal points. Future arrangements should clarify the authority of lead ministries, strengthen CMC oversight, maintain institutional memory, and consider performance incentives for coordination. A dedicated NSSS desk or dashboard for ministries could support communication and monitoring.

Seventh, local-level and access issues should be more visible in future strategy design. The MTR identifies several practical barriers that affect implementation outside central government, including coordination challenges at district and upazila level, weak awareness of grievance systems, limited internet access, paper-based beneficiary lists, accessibility barriers for persons with disabilities, and the difficulty of identifying and serving poor urban households. The next NSSS should therefore include stronger attention to local delivery systems, field administration capacity, and beneficiary-facing accountability mechanisms.

Eighth, gender and disability inclusion should be embedded into data, design, and implementation systems. The MTR shows that gender policy commitments and disability-focused reforms are important, but cannot be monitored effectively without disaggregated data, transparent registration systems, and inclusive service delivery. Future strategy development should ensure that gender, disability, and lifecycle risks are reflected not only in programme objectives, but also in indicators, budgets, delivery mechanisms, and evaluation frameworks.

Finally, the MTR shows the importance of technical capacity for reform delivery. Many delays were linked to limited ministry capacity to prepare studies, concept notes, technical designs, MIS systems, and implementation plans. The next NSSS should therefore include a practical capacity development agenda for line ministries, GED, IMED, BBS, and implementing agencies. This should include data management, M&E, policy analysis, programme design, and digital systems. The MTR's central message is that Bangladesh's social protection reform agenda remains relevant, but future progress will depend on stronger implementation management, clearer institutional roles, better data systems, and more practical attention to the delivery realities faced by poor and vulnerable citizens.

NSSS Final Review

Evidence Context

The Final Review of the National Social Security Strategy (NSSS) and Action Plan Phase II (2021-2026) was completed in February 2026 and represents the most current and comprehensive evidence source on Bangladesh's experience implementing the NSSS. The review was conducted at the end of the first strategic horizon of the NSSS, which began with the adoption of the strategy in 2015 and was operationalised through two implementation action plans. Its purpose was not only to assess progress under Action Plan Phase II, but also to generate forward-looking lessons for the design of the next generation national social protection framework from 2026 onward.

The review situates NSSS implementation within a substantially changed national context. Since the adoption of the strategy, Bangladesh has continued its development transition, but the reform environment has become more difficult. The review identifies rapid urbanisation, demographic ageing, fiscal pressure, rising inequality, climate vulnerability, COVID-19, persistent inflation, and recent political change as factors reshaping the vulnerability profile of households and increasing the policy relevance of social protection. In this respect, the review is more than a performance assessment of past implementation. It is also an evidence base for considering whether the next national strategy should continue, adapt, or redesign key elements of the NSSS approach.

Methodologically, the Final Review applied a mixed-method and participatory approach. It was guided by a Theory of Change (ToC), contribution analysis, and a political economy lens to assess how NSSS reforms were expected to translate into programme, institutional, and system outcomes.

The review drew on a wide range of policy, budget, administrative, survey, and analytical sources, including the NSSS, Action Plan Phase II, the NSSS Gender Policy, social protection budget reports, HIES 2022, Labour Force Survey data, CODI assessments, meeting records, progress reports, and relevant studies. It also included more than 30 KIIs with government officials, senior decision makers, operational leads, and subject specialists, together with ten focus group discussions (FGDs) involving beneficiaries and affected groups. The review also incorporated engagement with the SSPS programme, development partners, and an inception workshop at the Cabinet Division.

A central feature of the evidence source is its structured indicator assessment. The Final Review mapped Action Plan Phase II commitments into 150 programme reform indicators and 100 institutional reform indicators. It then applied a SMART-Weighted Rubric Framework to assess progress, using categories such as completed, on-track, moderately on-track, moderately off-track, and severely off-track. This gives the review a more detailed implementation tracking function than many other secondary sources. It allows findings to be read both as a broad policy narrative and as a structured assessment of whether specific reform commitments were delivered.

Key Findings

The Final Review finds that the NSSS remains a highly relevant policy framework, but that its implementation has been uneven and only partly transformative. The NSSS introduced an important shift away from fragmented and discretionary safety nets toward a more coherent, lifecycle-based social protection system. It set out an agenda for programme consolidation, improved targeting, stronger coordination, digital payments, a single registry, grievance redress, and results-based monitoring. The review finds that progress has been made across many of these areas, particularly during Action Plan Phase II. However, the system remains constrained by low benefit adequacy, incomplete targeting reform, urban exclusion, fragmented programmes, limited fiscal space, weak integration of data systems, and political economy constraints that have slowed more difficult reforms.

The review shows that the socio-economic context has made social protection more important, not less. Poverty declined significantly over recent decades, with moderate poverty falling to 18.7 percent in 2022 and extreme poverty to 5.6 percent. However, the review highlights that these gains have come under pressure due to inflation and slower economic growth. It also notes that poverty reduction has been uneven between rural and urban areas. Rural poverty declined more sharply, while urban poverty reduction was slower and the absolute number of poor and vulnerable people in urban areas increased. By 2022, 57.6 million people were still either poor or vulnerable, and the review estimates that inflation after 2022 likely increased both poverty and vulnerability. This finding is important for the next strategy because it suggests that social protection must be designed not only for chronic poverty, but also for economic stress, urban vulnerability, and shocks affecting households near the poverty line.

The review finds that social protection spending remains too low and unevenly structured relative to need. The social protection allocation was estimated at 1.9 percent of GDP in FY2025-26, with the review noting that genuine pro-poor social protection spending is considerably lower once programmes that do not directly address poverty or vulnerability are excluded. The budget is also highly concentrated. Pension management for government employees and their families accounts for a large share of total social protection spending, while many smaller schemes receive very limited allocations. The lifecycle distribution also remains imbalanced, with relatively low spending on pregnancy, early childhood, school-aged children, and working-age groups compared with elderly benefits and covariate shock-related spending. This creates a system that is large in programme count, but still limited in its capacity to provide adequate support across the lifecycle.

Coverage has expanded, but major equity gaps remain. HIES 2022 data show that more than 37 percent of households receive at least one social protection benefit, an increase from 27.8 percent in 2016. However, rural coverage remains much higher than urban coverage. Around 44 percent of rural households benefit from at least one programme, compared with only 24 percent of urban households. When programmes that do not directly target poor or vulnerable groups are excluded, effective coverage falls to 24.8 percent nationally, with only 14 percent of urban households covered. This finding is critical for future NSSS design because it shows that headline coverage figures can mask major gaps in the poverty and vulnerability focus of the system.

The review also finds that the beneficiary profile remains poorly aligned with poverty and vulnerability objectives. Among households receiving at least one social protection benefit, only 6.6 percent were extremely poor, 13.5 percent were moderately poor, and 17.1 percent were vulnerable, while nearly two-thirds were neither poor nor vulnerable. At the same time, many poor households remain excluded. Nearly half of extremely poor households nationwide receive no social protection support, and exclusion is particularly high in urban areas. These findings point to a central implementation challenge: the system has expanded, but not in a way that consistently prioritises the households most in need.

Targeting errors continue to limit the poverty impact of social protection. Based on poverty and vulnerability criteria, the review estimates that exclusion errors remained high at 67.1 percent in 2022, meaning that more than two-thirds of eligible poor and vulnerable households were not covered. Urban exclusion was even higher at 79.9 percent. Inclusion errors also increased, with nearly 60 percent of beneficiary households nationally neither poor nor vulnerable. Programme-specific targeting analysis found significant inefficiencies across several large schemes, including very high exclusion under the MCBP, Vulnerable Group Feeding (VGF), Open Market Sales (OMS), and secondary stipend programmes. The review also uses a vulnerability scorecard to show that many

vulnerable households remain outside the social protection system even when a broader measure of deprivation is applied.

The measured poverty impact of existing social protection transfers is modest. Microsimulation using HIES 2022 suggests that social protection programmes reduced moderate poverty by 0.8 percentage points and extreme poverty by 0.6 percentage points. The impact was somewhat stronger in rural areas than urban areas, reflecting higher rural coverage. The review further estimates that if inclusion errors were eliminated and saved resources were redirected to eligible but excluded households, the poverty reduction impact could more than double. This finding does not imply that targeting reform alone is sufficient, but it clearly shows that poor targeting, low benefit levels, and limited coverage together reduce the poverty impact of public spending.

Programme reform progress improved during Action Plan Phase II, but remained uneven. The Final Review assessed 137 programme performance indicators, of which 49 were on-track, 35 nearly on-track, 28 moderately off-track, seven seriously off-track, and 18 not assessed. Overall, around 62 percent of indicators showed satisfactory or near-satisfactory progress. The strongest areas were programmes for older persons, persons with disabilities, and food security. Child-focused reforms and working-age reforms improved compared with the MTR, but remained partial. Urban social protection, covariate risk protection, and social inclusion reforms showed weaker or incomplete progress.

Child-focused reforms show both progress and remaining gaps. The MCBP represents a major consolidation of the earlier Maternity Allowance and Lactating Mother Allowance schemes and was scaled nationally from FY2022-23. The programme uses G2P payments, has approved implementation directives, has developed learning modules, and has piloted shock-responsive elements in selected flood-prone areas. However, coverage remains below the intended target, and the programme provides support for 36 months rather than fully covering the period from pregnancy to a child's fourth birthday as envisaged in the NSSS. The review also identifies delivery issues related to targeting, beneficiary awareness, nutrition practices, and linkages with health and birth registration systems. This suggests that the MCBP has moved the system closer to lifecycle-based early childhood support, but further design and delivery improvements are needed before it can function as a full child benefit.

Education-linked social protection has also advanced, particularly through the primary and secondary stipend programmes. The Primary Education Stipend Programme became universal for government primary school students, while the secondary stipend system was harmonised through consolidation of several schemes. Digital payments and MIS systems appear to have helped reduce ghost beneficiaries and double dipping. However, stipend values remain low, inflation adjustment has not been systematically applied, and some operational problems remain in mobile payment

access, beneficiary communication, and targeting of poor students. The school meal reform also remains incomplete. A National School Meal Policy was adopted, but cooked meal implementation was paused and school feeding through fortified biscuits remains the main operational modality.

Working-age social protection remains one of the least developed lifecycle areas. The review identifies progress in skills training, technical training centres, migrant worker preparation, apprenticeships, and some entrepreneurship-related initiatives. However, the working-age population is still covered by a small share of the social protection budget relative to its size and risk exposure. Workfare programmes remain important for seasonal and disaster-related income support, but consolidation under a simpler structure has not fully occurred. Cash-based workfare has expanded, but food-based modalities continue where disaster or market conditions make them relevant. The review therefore supports a practical approach that recognises both cash and food support, depending on local conditions.

Contributory social insurance has advanced most clearly through the Employment Injury Scheme pilot, but the broader NSIS remains incomplete. The Employment Injury Scheme (EIS) was launched in 2022 and has tested a no-fault, insurance-based model in export-oriented sectors. It has generated useful experience in employer registration, claims processing, disability assessment, and survivor pensions. However, the pilot still relies on transitional financing from international brands and the Central Fund rather than a permanent statutory contribution system. Unemployment insurance has progressed through feasibility work and a roadmap, but no pilot has started. Maternity insurance remains preparatory, and sickness insurance is still largely conceptual. The review therefore shows that social insurance requires stronger legal, financial, and institutional foundations before it can become a national protection instrument for working-age people.

Support for vulnerable women has made incremental progress but remains incomplete. The VGD programme has been rebranded as the VWB programme, and some training and investment grant elements have been integrated. The Widow Allowance has expanded, transfer amounts have increased, and benefit review mechanisms are being introduced. However, the urban VWB component has not been rolled out due to budget constraints, and coverage remains below target. The review also points to deeper gender-related issues, including limited women's control over allowances, domestic violence risks, restricted agency, and the need to link cash support with livelihood capacity, childcare, financial inclusion, and safe complaint channels.

Old-age support is one of the stronger areas of implementation. The OAA now covers around 6.1 million beneficiaries, uses G2P payments, and has benefited from gradual transfer increases. A benefit review process has also been introduced through the Finance Division, including a decision to raise the benefit amount and introduce a higher allowance for persons aged 90 and above. However, the NSSS recommendation to align eligibility at age 60 for both men and women has not

been fully implemented, and benefits remain low relative to living and medical costs. The review also notes that the government service pension remains the largest pension-related expenditure, while the Universal Pension Scheme (UPS) has made an important institutional start but has very low enrolment compared with its long-term target.

Disability-related social protection shows stronger progress, but continued gaps in adequacy, access, and inclusive delivery. Disability allowance coverage has expanded and related programmes have been consolidated. However, the review highlights that persons with disabilities continue to face barriers in registration, service access, education, employment, and health care. Benefit adequacy remains limited, and the disability system requires better data, disability-sensitive eligibility, and accessible grievance and delivery mechanisms.

Urban social protection remains a central gap. The review finds that urban poor households remain under-covered relative to need, even though the urban poor and vulnerable population is increasing in absolute terms. OMS is the most visible form of urban consumption support, but more targeted urban livelihood, health, skills, and service-linked interventions remain small and fragmented. The urban agenda has moved beyond being entirely stalled, but the review shows that it is still not organised as a coherent national urban social protection package.

Institutional reforms show tangible progress but require deeper operational use. Cluster coordination has improved in some areas, but effectiveness varies across clusters and depends heavily on meeting regularity, focal point continuity, and clear mandates. The Single Registry MIS and programme MIS digitisation have advanced, but data remain fragmented across ministries and interoperability is still incomplete. G2P payment systems show strong progress, but full rollout across all cash transfer programmes and last-mile payment reliability remain unfinished. Beneficiary selection reforms remain constrained by delays in foundational databases, incomplete publication of beneficiary lists, and weak routine updating. The GRS has an established system architecture, but field-level complaint intake, awareness, and accessibility remain incomplete. M&E reforms have advanced through dashboards and structured reporting, but local-level resources and role clarity still need strengthening.

The political economy chapter is one of the most valuable parts of the Final Review because it explains why technically sound reforms have often progressed slowly. It identifies several recurring constraints: budget reporting that overstates genuine social protection spending; institutional incentives to retain fragmented programmes; programme designs that do not always align with poverty and vulnerability objectives; local discretion and patronage in beneficiary selection; unresolved debates over universal versus targeted approaches; delays in establishing a dynamic social registry; weak consensus on contributory social insurance; and underdeveloped urban social protection. The review also notes that development partner support has often been important but

can contribute to fragmentation when pilots and technical assistance are not fully aligned with national systems.

Lessons Relevant to Future Social Protection Reform

The Final Review provides a clear lesson that the next national social protection framework should build on the NSSS, but should not simply extend it in the same form. The NSSS established the right direction, especially through its lifecycle approach, institutional reform agenda, and focus on more coherent delivery systems. However, the implementation record shows that the next phase needs stronger political commitment, clearer mandates, better financing, more transparent accountability, and more realistic institutional delivery arrangements.

First, the next strategy or policy should define social protection more clearly and link budget reporting to that definition. The Final Review shows that headline social protection spending can overstate the resources available for poverty, vulnerability, and lifecycle support. A clearer budget classification would help distinguish core social protection from wider development expenditures and would allow government, Parliament, development partners, and citizens to assess whether resources are being directed to the intended groups. This is essential for future prioritisation and for credible public debate on financing.

Second, the next policy framework should increase resources for core lifecycle programmes while recognising fiscal limits. The review suggests that low coverage and low benefit levels are not only administrative problems, but also the result of constrained budgets. Expanding the OAA, Widow Allowance, MCBP, Disability Allowance, and a possible household income support programme will require additional fiscal space. The review points to the need for a phased approach, combined with improved targeting, reduced leakage, and alternative financing options. This means that the next framework should connect reform commitments to realistic financing plans.

Third, Bangladesh needs a core income support programme for poor and vulnerable households. The current system includes many categorical schemes, but it lacks a sustained income support instrument focused directly on households facing chronic poverty and vulnerability. The Final Review presents options such as graduation-style approaches, geographically targeted support, or simplified income transfers for poor households. The lesson is that lifecycle programmes are necessary, but they may not fully address household-level poverty unless complemented by an income support mechanism designed around poverty and vulnerability.

Fourth, consolidation and harmonisation should be treated as a central reform objective, not a secondary administrative exercise. The review shows that the number of programmes has declined and some consolidation has occurred, including MCBP, secondary stipend harmonisation, disability programme consolidation, and the new Underprivileged People's Livelihood Development

Programme (UPLDP).¹ However, many programmes remain fragmented and overlapping. Future consolidation will need high-level decisions, clear timelines, and safeguards so that eligible beneficiaries are not lost during transitions.

Fifth, targeting reform should be system-based rather than dependent on one instrument. The review's evidence on exclusion and inclusion errors shows that Bangladesh requires a more transparent, data-driven, and locally validated beneficiary identification system. A dynamic social registry, updated household data, transparent selection criteria, public validation, NGO or community verification where appropriate, and accessible appeal mechanisms should work together. The next strategy should avoid assuming that a database alone can solve targeting problems. Data systems need to be combined with accountable field processes.

Sixth, benefit adequacy and inflation adjustment should be institutionalised. The review repeatedly shows that many transfers are too low to provide meaningful protection, especially during periods of high inflation. The recent Finance Division working committee to review benefit levels is a useful step. The next framework should make periodic benefit review a system requirement for major cash-based programmes, with transparent criteria linked to inflation, poverty lines, fiscal space, and programme objectives.

Seventh, urban social protection must become a core pillar of the next strategy. Urban poverty is no longer a marginal concern, and urban exclusion from existing programmes is high. The next strategy should move beyond small urban projects and establish a coherent approach to urban social protection, including urban eligibility criteria, mechanisms to identify mobile and informal households, expanded urban coverage under core programmes, and links to housing, health, employment, food security, and municipal services.

Eighth, the next phase should make adaptive and shock-responsive social protection operational. The Final Review identifies climate risks, inflation, economic shocks, and disasters as major threats to household welfare. Some progress has occurred, such as anticipatory action pilots under the MCBP and continued use of food and cash support during crises. However, adaptive social protection requires pre-agreed triggers, financing arrangements, updated beneficiary databases, delivery systems capable of rapid scale-up, and coordination with disaster management systems.

Ninth, contributory social insurance needs a practical roadmap with institutional ownership. The Employment Injury Scheme pilot provides a foundation, but unemployment, sickness, and maternity insurance remain at early stages. The next framework should set out clear responsibilities, legal steps, contribution arrangements, pilot-to-scale pathways, and stakeholder

¹ The 'Underprivileged People's Livelihood Development Programme' combines support for tea garden workers, Bede communities, Hijra/transgender groups, and other disadvantaged groups into a single unified programme.

engagement processes involving government, employers, and workers. Without this, social insurance will remain a set of studies and pilots rather than a functioning pillar of worker protection.

Tenth, accountability systems need to be built into implementation. The review recommends stronger grievance redress, better M&E, public disclosure, implementation scorecards, ministry accountability, and independent or third-party reporting. This is important because many NSSS reforms were delayed without clear consequences. The next policy framework should include measurable commitments, annual progress reporting, and a requirement for responsible ministries to explain delays and submit remedial plans.

Finally, the next strategy should invest in institutional capacity and continuity. Frequent transfer of focal persons, weak institutional memory, uneven ministry capacity, limited technical skills, and field-level resource gaps have all affected implementation. The review recommends simple continuity tools for focal persons, structured capacity assessments, stronger capacity in MoSW and MoLE, and better coordination through the Cabinet Division. This lesson is central for the next NSSS: social protection reform will not be delivered by policy design alone. It will depend on the everyday capacity of ministries, departments, local officials, digital systems, and accountability mechanisms to convert policy commitments into predictable support for poor and vulnerable people.

SSPS Mid-Term Evaluation

Evidence Context

The Mid-Term Evaluation (MTE) of the Social Security Policy Support (SSPS) Programme was completed in August 2023 and assessed implementation progress for the period July 2021 to June 2023. The evaluation is relevant because SSPS has served as one of the main technical support mechanisms assisting the GoB in advancing the NSSS reform agenda. However, the evidence needs to be interpreted carefully. SSPS is not an implementing ministry and does not directly reform social protection programmes. Its role is to provide technical assistance, research, policy analysis, coordination support, capacity strengthening, and facilitation to government institutions, particularly the Cabinet Division and the GED. Formal responsibility for NSSS reforms, programme decisions, financing, and implementation rests with the Government of Bangladesh and relevant line ministries.

The evaluation assessed SSPS against criteria including relevance, project design, progress and effectiveness, efficiency, management arrangements, gender and disability inclusion, impact orientation, and sustainability. It used qualitative methods, including document review, review of SSPS outputs and annual reports, meetings with the project management team, and KIIs with policymakers, implementing officials, development partners, academics, and researchers. The timing of the evaluation is important. It was undertaken after the adoption of NSSS Action Plan Phase II (2021-2026), during a period when Bangladesh was still managing the social and economic

effects of COVID-19, inflationary pressures, and the need to accelerate delayed reforms from the first phase of NSSS implementation.

Key Findings

The evaluation found that SSPS remained highly relevant to Bangladesh's national policy environment and social protection reform priorities. It was aligned with the Constitution, the NSSS, the Perspective Plan 2021-2041, the 8th Five-Year Plan (8FYP), and the Sustainable Development Goals (SDGs). The evaluation also found that SSPS occupied a useful position within the national social protection architecture because it supported the Cabinet Division and GED while engaging with line ministries, development partners, non-governmental organizations (NGOs), and Organisations of Persons with Disabilities (OPDs). This position allowed SSPS to act as a technical bridge between national policy commitments and the practical coordination work required to sustain reform momentum.

A major finding was that SSPS had contributed to the development and continuation of evidence-based social protection policy dialogue. The evaluation highlighted the role of SSPS-supported studies and knowledge products in informing national planning and reform processes. This included analytical work that supported the preparation of the 8FYP, studies on COVID-19 social protection responses, work on urban social protection, and concept notes related to universal old age and disability allowances. These outputs helped keep the NSSS reform agenda visible and provided evidence that government and development partners could use in policy discussions. The evaluation therefore presents SSPS as an enabling project that helped sustain reform thinking, rather than as the actor directly delivering reforms.

The evaluation reported progress under the outcome related to inclusive social security systems, particularly old age allowance, disability allowance, and social insurance. It noted that OAA coverage increased by 29.5 percent by the end of 2022 against a target of 30 percent, while coverage for persons with disabilities increased by 11.55 percent against the same target. The lower progress on disability coverage was linked to identification challenges. The evaluation noted that the use of Washington Group indicators in national data systems could help improve identification and coverage of persons with disabilities over time. It also noted that SSPS had supported policy proposals and concept notes related to universal old age and disability allowances, with the MoSW responsible for future operationalisation.

On social insurance, the evaluation found that SSPS supported work on the NSIS, including review of earlier framework proposals and contribution to policy discussions. The Universal Pension Management Bill was passed in January 2023, which the evaluation treated as an important policy milestone. However, it also noted that further technical work would be required to make pension and social insurance systems operational. The evaluation also recognised that unemployment

insurance, employment injury insurance, and maternity insurance were at different stages of readiness, with employment injury insurance being piloted and other branches requiring additional design and stakeholder engagement. This finding is relevant for the future NSSS because it shows that contributory social protection was already a priority, but remained institutionally and technically demanding.

Under governance and coordination, the evaluation found that SSPS made an important contribution to the formulation of the NSSS Action Plan Phase II. It supported consultations and workshops with focal points from ministries and helped consolidate actions from 39 ministries and five thematic clusters. The evaluation also noted that social protection reform actions were incorporated into APAs, which created a link between reform commitments and government performance management systems. This is a significant implementation lesson because it shows that reform commitments require formal planning and accountability tools, not only high-level strategy documents.

The evaluation also identified progress in monitoring and evaluation, although with delays. SSPS supported technical work for a web-based M&E dashboard that was expected to mirror the NSSS Action Plan, allow ministries to update progress, upload evidence, and generate dynamic reports. However, the dashboard was delayed at the time of the evaluation. The evaluation stressed that a functional M&E system would require regular data collection, staff training, stronger roles for BBS and the Statistics and Information Division (SID), and practical tools for producing meaningful monitoring reports. The finding is directly relevant to the next NSSS because it shows that evidence-based decision-making depends on routine data systems and ministry capacity, not only dashboard software.

The evaluation found that SSPS had supported gender and disability inclusion through policy work, consultation, and knowledge generation. SSPS had contributed to the NSSS Gender Policy, Gender Strategy, and Action Plan, which fed into NSSS Action Plan Phase II. It also supported work with OPDs and disability-focused organisations to raise awareness and strengthen inclusion of persons with disabilities in social protection decision-making. However, the evaluation cautioned that gender-responsive social protection requires more than programme coverage for women. It requires disaggregated data, gender-focused indicators, awareness across line ministries, and attention to women's access, agency, and lifecycle risks.

The evaluation found that SSPS had generally efficient management arrangements, with oversight through the CMC, Project Steering Committee (PSC), Project Implementation Committee (PIC), and Project Management Unit (PMU). It also found that the project demonstrated value for money (VFM), supported by UNDP procurement systems, government-provided office space, and careful use of resources. However, it identified gaps in project design, especially the need for clearer results

terminology, more realistic intermediate outcomes, and better SMART indicators. It also noted that SSPS relied heavily on commissioned research and could benefit from stronger in-house technical and communication capacity to translate research findings into concise policy materials for senior officials and line ministries.

Lessons Relevant to Future Social Protection Reform

The SSPS MTE provides several lessons for the next NSSS. First, technical support projects can play an important role in sustaining reform momentum, but they need to be positioned clearly. The evidence shows that SSPS was useful because it supported government-led reform processes through analysis, coordination, and policy facilitation. The next strategy should continue to make space for technical support, while keeping ownership and implementation responsibility with government institutions.

Second, government ownership is central to reform progress. The evaluation repeatedly identifies the Cabinet Division and GED as critical anchors for SSPS support. This suggests that future reform arrangements should maintain high-level government leadership and avoid placing reform coordination only within project structures. Technical assistance can support the process, but it cannot substitute for government authority, decision-making, and accountability.

Third, reform planning needs realistic timelines and clearer prioritisation. The evaluation found that some SSPS-supported objectives, particularly around universalisation, NSIS, and M&E systems, were ambitious relative to institutional readiness. For the next NSSS, reforms should be sequenced according to capacity, financing, data readiness, and legal requirements. This is especially important for contributory social insurance, which requires consensus among government, employers, workers, and technical institutions.

Fourth, evidence systems need to be built into implementation. The evaluation shows that SSPS produced useful research, but also that monitoring data and dashboards were not yet fully functional. The next NSSS should include routine reporting, data standards, responsibility for updates, and capacity support for ministries and statistical institutions. A stronger evidence system would help government identify bottlenecks early and adjust programmes during implementation.

Fifth, capacity development should be treated as a continuing reform requirement. Frequent transfers of government officials, weak institutional memory, and limited technical capacity were identified as recurring constraints. Future support should include orientation materials, short issue briefs, training for focal points, and practical guidance for line ministries. Building in-house analytical and communication capacity within the technical support mechanism would also help translate complex research into usable policy messages.

Finally, the evaluation shows that inclusion agendas need practical delivery pathways. Gender, disability, urban poverty, and marginalised groups were recognised in SSPS work, but further operationalisation was needed. The next NSSS should convert inclusion principles into programme design, data systems, access procedures, grievance mechanisms, and monitoring indicators. Inclusion should therefore be treated not only as a policy commitment, but also as an implementation responsibility across ministries and delivery systems.

SSPS Final Evaluation

Evidence Context

The Final Evaluation of the SSPS Programme was completed in December 2025. It assessed the current programme phase from July 2021 to 2025, ahead of the planned project end in June 2026. This evaluation is especially useful for the present assignment because it provides a later-stage assessment of how the technical support project contributed to NSSS implementation, institutional strengthening, and preparations for the next national social protection strategy. As with the MTE, this source must be understood as an evaluation of a policy support programme, not an evaluation of direct government implementation.

The Final Evaluation used a qualitative approach suited to the complexity of policy reform. It drew on literature and document review, project monitoring data, KIIs with government, development partners, civil society and think tanks, and the evaluator's participation in the 2025 National Social Protection Conference. The evaluation assessed the programme against OECD-DAC criteria, including relevance, effectiveness, impact, efficiency, sustainability, and coherence, while also considering gender, disability, human rights, and Leave No One Behind (LNOB) principles. The evaluation also explicitly recognised attribution limits, noting that policy outcomes were shaped by many actors and factors, and that SSPS should be understood as a contributor rather than the sole cause of observed reforms.

Key Findings

The Final Evaluation found that SSPS remained highly relevant to Bangladesh's social protection reform agenda. It aligned with the NSSS, the 8FYP, UNDP's Country Programme, and DFAT's development priorities. Its relevance was strengthened by Bangladesh's changing development context, including COVID-19 impacts, urban poverty, climate vulnerability, disability inclusion, gender responsiveness, and the need to prepare NSSS 2026 and beyond. Compared with the MTE, the final evaluation shows a more mature project that had moved from generating policy inputs toward supporting visible policy decisions and system-level reform processes.

The evaluation identified several major policy results to which SSPS contributed. These included adoption of the UPS in 2023, expansion of the OAA, universalisation of the Disability Allowance, development of the NSIS roadmap process, preparation for the next generation social protection

strategy, and the launch of a web-based social protection dashboard. The evaluation reported that Disability Allowance coverage increased by 95 percent and OAA coverage by 38.6 percent between 2020-21 and 2025-26. It also noted that eight major lifecycle schemes covered 39.31 million people in FY2025-26, equivalent to 22.46 percent of the projected population. This was presented as evidence that Bangladesh had moved closer to the NSSS objective of expanding lifecycle-based social protection, although improved targeting would still be needed to ensure benefits reach deserving households.

The evaluation placed strong emphasis on disability inclusion. It found that SSPS played an important role in raising disability sensitivity among senior policymakers through advocacy, partnerships with disability-focused NGOs, workshops, national events, and policy products. The universalisation of the Disability Allowance was treated as a landmark step because it recognised persons with disabilities as entitled to support irrespective of poverty status, provided they hold the official disability card. However, the evaluation also highlighted a continuing challenge: underreporting of disability. Social stigma and low registration may prevent some persons with disabilities from receiving the Golden Citizen Card, limiting the practical reach of universalisation. This is an important lesson for the next NSSS because universal policy design still requires active outreach, accessible registration, and stigma reduction.

The evaluation found that gender responsiveness had become more visible across SSPS-supported work. SSPS contributed to the Gender Diagnostics, Policy, Strategy, and Action Plan, supported integration of gender commitments into NSSS Action Plan Phase II, promoted gender-disaggregated monitoring, and supported work on maternity insurance under the broader NSIS agenda. The evaluation also noted SSPS contributions to the Women's Affairs Reform Commission Report under the Interim Government. However, it found that gender-responsive delivery remains difficult. Women may face barriers related to enrolment, cash-out, digital literacy, grievance access, mobility, remote location, control over transfers, and social norms. The evaluation therefore shows that gender responsiveness needs to move beyond policy statements and become embedded in delivery systems.

On governance and coordination, the evaluation found that the Cabinet Division's leadership through the CMC had been critical to sustaining reform momentum. SSPS supported this leadership by providing secretarial assistance, agenda-setting, briefing notes, analytical inputs, and coordination support. The CMC made several important decisions during the period, including approval of Adaptive Social Protection Guidelines, formation of an adaptive social protection subcommittee, directions related to ghost beneficiaries and NID (national identification card)-linked accounts, endorsement of a proposal for a Dynamic Social Registry, and renewed discussion of NSIS. The evaluation therefore confirms a key institutional lesson: high-level convening authority matters in a system involving many ministries and programmes.

The evaluation also shows progress in evidence and monitoring systems. A web-based social protection dashboard was launched in 2024, providing information on 95 social protection programmes, including gender-disaggregated data. SSPS also supported two rounds of NSSS Action Plans and commissioned the end-term review of NSSS implementation. It supported use of the Core Diagnostic Instrument (CODI) as a periodic system assessment tool. However, the evaluation also found that the SSPS M&E system was stronger at tracking activities, outputs, and donor reporting than at documenting contribution to policy-level outcomes. It recommended more structured case studies to trace how specific SSPS activities influenced policy decisions, which is particularly important in complex reform environments where attribution is shared.

The Final Evaluation found that SSPS had contributed to emerging policy areas that were not fully anticipated in the original project design. Adaptive social protection (ASP) became a more significant agenda after COVID-19 and in response to climate vulnerability. SSPS prepared guidelines on ASP, which were approved by the CMC in December 2023 and are expected to inform the next generation social protections strategy. Urban social protection also became more prominent. SSPS had developed an Urban Social Protection Strategy and Action Plan in an earlier phase and commissioned further analysis in 2025 showing that the number of urban poor had increased while urban social protection remained limited. The 2025 National Social Protection Conference also prioritised urban poverty as a major policy issue.

The evaluation found that SSPS demonstrated strong coherence with government, UN agencies, development partners, and civil society. It supported the Local Consultative Group on Governance and Social Protection, development partner coordination meetings, consultation workshops, GO-NGO collaboration, and the National Social Protection Conference in 2025. The conference brought together more than 800 participants and helped generate policy discussion for NSSS 2026 and beyond. The evaluation also found that SSPS worked coherently within UNDP, for example by drawing lessons from the SWAPNO project to inform gender good practice work.

The evaluation also identified several continuing gaps. NSIS remained unfinished despite renewed progress. The evaluation noted that existing schemes such as EIS, unemployment benefit work, and Probashi Kormi Bima could be brought under a future NSIS framework, but that a dedicated technical institution with actuarial and administrative capacity would be needed. It also found conceptual confusion between single registry and social registry in policy discussions, which matters because a beneficiary registry and a social registry serve different purposes. It further identified migrant workers and their families as insufficiently covered in the social protection framework, partly because their vulnerability is not well captured by current selection systems.

Lessons Relevant to Future Social Protection Reform

The SSPS Final Evaluation provides several lessons for the next NSSS. First, technical support can be highly valuable when it is anchored in government leadership. SSPS was effective because it worked through the Cabinet Division and GED, supported CMC processes, and aligned its work with government strategy development. Future technical assistance should maintain this model of government-owned policy support.

Second, reform influence should be documented more systematically. The final evaluation acknowledges that SSPS contributed to major reforms, but that attribution is difficult. Future support should include case studies on specific policy changes, such as disability allowance universalisation, OAA expansion, adaptive social protection guidelines, or the dashboard. This would help government and development partners understand how policy change happens and what forms of support are most useful.

Third, inclusion requires outreach and delivery reform. Disability universalisation and gender strategies are important, but beneficiaries may still face stigma, digital barriers, mobility constraints, or limited awareness. The next NSSS should therefore combine universal or inclusive policy commitments with practical measures for registration, communication, grievance redress, and local support.

Fourth, the next NSSS should give more attention to groups that remain under-recognised, including migrant workers, informal workers, urban poor households, socially excluded communities, and women facing digital or social barriers. SSPS evidence shows that these groups require more explicit recognition in the future strategy, supported by better data and programme design.

Fifth, the Cabinet Division's leadership remains important while the system matures. The evaluation recommends that the Cabinet Division continue leading social protection through the CMC until the system is sufficiently mature. At the same time, it suggests strengthening MoSW and Finance Division engagement, given their roles in lifecycle programmes, financing, and delivery systems.

Sixth, the next NSSS should clarify system architecture, especially the relationship between single registry, social registry, G2P systems, GRS, and M&E. The final evaluation shows that conceptual clarity is not a minor technical issue. It affects targeting, monitoring, payment delivery, accountability, and coordination across ministries.

Finally, participatory strategy development remains essential. The evaluation notes that the original NSSS benefited from broad ownership created through consultation. For NSSS 2026 and beyond, a similarly participatory process involving government, development partners, NGOs,

academia, and grassroots actors can strengthen legitimacy, improve design quality, and support implementation.

Core Diagnostic Instrument Bangladesh Country Report

Evidence Context

The Core Diagnostic Instrument (CODI) Bangladesh Country Report is a 2023 system assessment of Bangladesh's social protection system, prepared by the Cabinet Division with support from the Technical Assistance to Support Social Security Reforms (TASSSR) programme. The report applies the ISPA CODI framework to assess the social protection system across ten performance criteria and 47 indicators, covering areas such as inclusiveness, adequacy, governance, fiscal sustainability, coherence, responsiveness, cost-effectiveness, and incentive compatibility. The report is useful because it provides a system-wide diagnostic of NSSS-related reform progress and identifies reform issues relevant to the development of the next NSSS from 2026 onward.

The evidence should be interpreted with some caution. The scoring component relied on a government-led technical workshop held in June 2023, during which government participants reviewed the analysis and scored indicators from 1 to 4. This scoring approach is useful for structured dialogue and broad comparison over time, but it is not a detailed evaluation method and does not fully explain scheme-level performance, duplication, targeting quality, or implementation gaps. The strongest value of the report lies in the written indicator analysis, which draws on secondary sources, programme data, ministry inputs, and author-led interpretation to identify system strengths, constraints, and policy implications.

Key Findings

The CODI report finds that Bangladesh's social protection system has made measurable progress since adoption of the NSSS in 2015. It notes that social protection budgets have increased, coverage has expanded, digital delivery systems have advanced, and the NSSS has helped orient the system toward a lifecycle approach. The report shows that the share of the population benefiting from at least one social protection programme increased from around one quarter in 2010 to approximately half in 2022. This finding indicates a major expansion in reach, although the report also makes clear that headline coverage does not necessarily mean that the poorest and most vulnerable households are adequately reached.

The report's overall scoring presents Bangladesh's system as performing relatively well, with an average CODI score of 3.4 out of 4 across 47 indicators. The strongest scoring areas are financial and fiscal sustainability, cost-effectiveness, coherence and integration, responsiveness, and appropriateness. The lowest scoring area is incentive compatibility, particularly incentives for scheme administrators. This broad scoring suggests system improvement over time, especially compared with earlier CODI assessments in 2017, 2019, and 2022. However, because the scoring is

broad and partly consensus-based, the score should be read as an indicative system-level view rather than as proof that implementation constraints have been resolved.

A central finding is that Bangladesh has developed a relatively strong policy and planning framework for social protection. The Constitution provides a basis for public assistance in cases of need, while the NSSS and two Action Plans have established a lifecycle-based policy direction. The report also recognises the role of the CMC, Cabinet Division, thematic clusters, GED, Finance Division, and other ministries in maintaining a national reform structure. This institutional architecture is an important achievement. At the same time, the report indicates that the existence of rules, committees, and plans does not automatically translate into consistent implementation at ministry or local level.

The report highlights persistent gaps in coverage and accessibility. Non-contributory programmes are more developed than contributory schemes, while social insurance remains relatively limited. Several programmes have high effective coverage, including primary stipends, disability allowances, OMS, and VGF. Others have much lower coverage relative to their intended populations, including the MCBP, VWB programme, programmes for transgender, Bede and disadvantaged communities, and support for unemployed workers in export-oriented sectors. The report also shows a continuing rural-urban divide, with urban households less likely to benefit from social protection than rural households.

Adequacy remains a significant concern. The CODI report recognises that many core benefits are regular and predictable, and that digital G2P payments have improved delivery for several cash transfer programmes. However, it also notes that benefit levels remain low and are not automatically indexed to inflation. As a result, the real value of benefits can decline during periods of rising prices. This is highly relevant for the next NSSS because future reform cannot focus only on coverage expansion. It must also address whether benefits are large enough to reduce poverty, protect consumption, and respond to lifecycle risks.

The report raises important questions about the composition of social protection expenditure. While Bangladesh's social protection budget is substantial in aggregate terms, the report notes that the budget includes large allocations that are not directly targeted to poor or vulnerable groups, including civil service pensions and other finance-related items. It also observes that old-age spending dominates lifecycle allocations, while early childhood and working-age support receive much smaller shares. This matters for future strategy design because the next NSSS will need to distinguish between broad budget categories and core poverty- and vulnerability-focused social protection.

On governance and institutional capacity, the report finds progress in defining roles, reporting mechanisms, implementation manuals, and coordination structures. However, staff implementation capacity is one of the weaker indicators. The report notes sub-national staffing gaps, uneven technical capacity, and limitations in monitoring and supervision. This points to a recurring implementation lesson: Bangladesh has made progress in designing the system, but everyday delivery capacity remains a constraint. Reform success depends on ministries, departments, district and upazila offices, and frontline systems being able to apply the rules in practice.

The report also identifies data and integration gaps. Programme MIS systems, G2P payments, the SPBMU MIS, beneficiary databases, and the planned single registry are all central to future social protection reform. However, the report shows that data systems remain uneven across programmes, and that single registry development requires greater clarity, coordination, and technical planning. The same applies to beneficiary selection. While many programmes have eligibility rules and selection manuals, targeting errors remain a concern and beneficiary selection continues to depend on local processes that need stronger transparency, verification, and grievance arrangements.

Lessons Relevant to Future Social Protection Reform

The CODI report provides several lessons for the next NSSS. First, future strategy development should use CODI as one input, not as the main evidence base. CODI is useful for high-level system diagnosis and for tracking broad change over time, but it should be combined with household survey analysis, programme evaluations, beneficiary feedback, administrative data, and independent review. This is especially important because broad scores can mask major differences between programmes, population groups, and locations.

Second, the next NSSS should be developed through an evidence-based and inclusive process. The report explicitly recommends using recent evidence such as the Population and Housing Census 2022 and HIES 2022, along with regular evaluations of existing programmes. It also recommends consultation with diverse stakeholders, including civil society, development partners, and marginalised groups. This is important because the next strategy must reflect changing poverty patterns, urbanisation, demographic ageing, disability inclusion, gendered risks, climate vulnerability, and economic shocks.

Third, benefit adequacy should be treated as a core reform issue. The report's findings on low benefit levels and lack of automatic indexation show that transfer values need regular review. The next NSSS should include a practical mechanism for periodic benefit adjustment, linked to inflation, poverty benchmarks, fiscal space, and programme objectives.

Fourth, the next NSSS should clarify the financing picture. Budget reporting should distinguish core social protection for poor and vulnerable groups from broader expenditure categories that do not directly serve poverty or vulnerability objectives. This would support better prioritisation and make it easier to assess whether spending is aligned with lifecycle risks.

Fifth, data systems and beneficiary selection need to be treated as national reform priorities. The report points to the importance of a functioning single registry, interoperable programme MIS systems, clear data-sharing arrangements, and transparent local verification. A database alone will not solve targeting errors. It needs to be paired with clear eligibility rules, routine updating, local validation, grievance mechanisms, and accountability for selection decisions.

Finally, the report shows that implementation capacity must be central to the next NSSS. Bangladesh has established many of the policies, committees, and reform directions needed for a modern social protection system. The next phase should focus more directly on operational capacity, sub-national delivery, staff training, monitoring, beneficiary communication, and institutional accountability. The main lesson from the CODI report is that Bangladesh's social protection system has moved in the right direction, but future reform will depend on translating system design into consistent, accessible, and adequately financed support for poor and vulnerable people.

NSSS Action Plan Progress Report

Evidence Context

The NSSS Action Plan Progress Report 2024 is a Government of Bangladesh publication prepared to track implementation of the NSSS Action Plan Phase II (2021-2026). It provides ministry-by-ministry reporting on budget allocations, programme coverage, beneficiary numbers, implementation activities, and the status of reform commitments across 39 ministries and divisions. For this assignment, the report is useful as an administrative progress-tracking document that shows how government actors report implementation against the Action Plan. However, because it is a government progress report, it has an incentive to present implementation positively. Its evidence is therefore strongest for identifying reported activities, budget trends, ministry responsibilities, and areas formally marked as completed or in progress, but weaker for assessing whether reforms have produced meaningful changes in coverage, targeting, accountability, or beneficiary outcomes.

Key Findings

The report confirms the scale and cross-government nature of NSSS Action Plan Phase II. The Action Plan is presented as a whole-of-government implementation framework, with actions distributed across ministries responsible for lifecycle programmes, food security, labour and livelihoods, social insurance, human development, social empowerment, disaster response, and delivery-system reform. This confirms that NSSS implementation is not located in one ministry alone, but depends

on coordination across many sectoral institutions with different mandates, capacities, budget envelopes, and implementation systems.

A major finding is that Bangladesh's social protection landscape remains broad and highly multi-sectoral. The report lists a wide range of programmes, from core cash allowances such as the OAA, Widow Allowance, Disability Allowance, MCBP, and VWB, to education stipends, food programmes, agricultural subsidies, disaster relief, pensions, housing, skills training, employment support, and climate-related interventions. This breadth demonstrates the GoB's continued commitment to social protection, but it also confirms the complexity of managing the system as a coherent lifecycle-based framework.

The report shows continued growth in social protection budgets across several major ministries. The MoSW's budget increased significantly over time, reaching Tk. 11,354.90 crore in 2024-25, while the MoWCA reached Tk. 4,254.60 crore. The Finance Division remains the largest budget holder because of pension-related expenditure and other large financial commitments. The MoDMR and the Ministry of Agriculture (MoA) also account for large numbers of beneficiaries, reflecting the continued importance of disaster response, food security, and rural livelihoods in Bangladesh's social protection system.

The evidence suggests clear progress in expanding core lifecycle programmes. The OAA, Widow Allowance, Disability Allowance, MCBP, and VWB programme remain central to the social allowance system. The MoSW reports progress on strengthening old age and disability benefits, including guidelines for disability identification, individual income criteria, periodic allowance increases, G2P rollout, beneficiary transparency, and MIS development. However, several activities remain marked as in progress, including universal coverage for eligible older persons, expansion of support for vulnerable women, MIS accessibility, single registry linkage, and results-based monitoring.

For women and children, the report shows progress but also unfinished reform. The MCBP has been introduced nationally through renaming and consolidation of earlier maternity and lactating mother allowances. The VWB programme has also progressed, with implementation planning completed and several components under development. However, many major commitments remain in progress, including scaling MCBP coverage, integrating MCBP MIS with health, family welfare and birth registration data, developing telehealth and nutrition counselling, rolling out urban VWB, strengthening GRS, improving beneficiary selection, and operationalising monitoring systems. This suggests that reform direction is clear, but delivery integration remains incomplete.

The report also shows that system modernisation is now a common reform requirement across ministries. Many ministries' action plans repeat commitments related to targeting reform, online publication of beneficiary lists, use of BBS or household data when available, grievance redress,

single registry MIS development, G2P payment digitisation, and results-based M&E. This repeated pattern is important because it shows that the NSSS reform agenda has been translated into common administrative expectations across government. At the same time, the repeated “in-progress” status suggests that these reforms are still not fully institutionalised.

The Cabinet Division section highlights the importance of central coordination. It reports completion of the Phase II Action Plan, activation of the dedicated CMC subcommittee, integration of social protection reform actions into Annual Performance Agreements, and continuing CMC and focal point coordination. It also identifies ongoing work on thematic cluster activation, sub-national committees, development partner and NGO engagement, single registry linkage, GRS rollout, and monitoring and evaluation. This confirms that the Cabinet Division remains central to coordination, but that much of the operational work depends on line ministry follow-through.

The thematic cluster section reinforces the importance of coordination across programmes and ministries. The clusters cover social allowance, food security, labour and livelihood, social insurance, and human development and social empowerment. Most cluster actions are marked as in progress, including programme consolidation, transition of beneficiaries between programmes, cross-cluster consultation, labour market linkages, childcare, social insurance development, and human development coordination. This indicates that the cluster framework exists on paper and is being reported against, but the report provides limited evidence on the quality, frequency, or effectiveness of cluster-based decision-making.

Lessons Relevant to Future Social Protection Reform

The Progress Report provides a useful lesson on the value of government-owned implementation tracking. The next NSSS should retain a structured action plan that assigns responsibilities, timelines, and indicators to ministries. Without such an instrument, strategy commitments risk remaining broad policy intentions. However, the next action plan should strengthen the quality of reporting by distinguishing more clearly between completed actions, partial progress, delayed actions, and actions that are continuing by design.

A second lesson is that ‘in progress’ is too broad to support strong policy management. Many activities across ministries are marked in progress even when target dates have passed or when implementation status is unclear. The next NSSS should use more precise progress categories, require short explanations for delayed actions, and identify remedial steps for activities that remain incomplete.

Third, the report shows that delivery-system reforms are central to future progress. Targeting, MIS, G2P, GRS, single registry, and M&E appear across nearly all ministries. These should be treated as national system priorities rather than separate ministry-level tasks. The next strategy should define

common standards, responsible lead agencies, data-sharing arrangements, and timelines for system integration.

Fourth, coordination remains a major implementation requirement. The Action Plan's multi-ministry structure reflects the reality of Bangladesh's social protection system, but it also creates risks of fragmentation. The next NSSS should strengthen the role of the Cabinet Division and thematic clusters, while requiring clearer evidence of coordination outcomes, not only meetings or reported activities.

Finally, the Progress Report should be used as an administrative source, not as a stand-alone assessment of reform performance. It provides important evidence on reported progress and government priorities, but it does not independently verify whether programmes are well targeted, benefits are adequate, grievance systems are accessible, or delivery reforms are improving outcomes. For the next NSSS, government progress reporting should be complemented by independent evaluation, beneficiary feedback, and analysis of household survey data.

Research Compendium

Evidence Context

The SSPS Compendium of Social Protection Researches brings together eight studies commissioned to inform the implementation of the NSSS and its Action Plans. For this assignment, the compendium is useful as a diagnostic evidence source on practical implementation barriers, targeting challenges, delivery constraints, programme harmonisation, demographic change, urban poverty, disability inclusion, workfare, livelihood programming, and the relative value of cash and food transfers. However, the evidence should be interpreted in context. Many of the studies draw on data from BIHS 2015, HIES 2016, and fieldwork undertaken before the second phase of the NSSS Action Plan. The compendium therefore does not provide the most current assessment of implementation progress, but it remains highly relevant for understanding recurring structural and operational issues that affected NSSS reform implementation.

The most relevant study for the present evidence review is "Barriers of Accessing Social Protection Programmes for the Poor and Marginalised." This study is particularly valuable because it examines social protection from the perspective of poor and marginalised people who experience exclusion from programmes. It combines household survey analysis, a primary field survey, KIs, FGDs, and case studies. It therefore complements the more administrative and policy-level reviews of NSSS implementation by providing evidence on how targeting, beneficiary selection, local power relations, documentation problems, awareness, and social stigma affect access at the household and community level.

Key Findings

The compendium confirms that the NSSS reform agenda was addressing real and persistent weaknesses in Bangladesh's social protection system. Across the studies, several common issues recur: high exclusion of eligible households, inclusion of non-eligible beneficiaries, weak beneficiary identification, uneven geographic allocation, low benefit levels, insufficient administrative resourcing, limited programme information, incomplete MIS development, fragmented small programmes, and weak adaptation to changing demographic and urban realities. These findings remain relevant to future NSSS design because they explain why formal policy commitments may not translate into predictable access for poor and vulnerable people.

The barriers study provides the strongest evidence on targeting and access. It finds that social protection coverage did not always match the geographic distribution of poverty and vulnerability. For example, the study reports that Rajshahi had a high proportion of poor and vulnerable rural households, but a lower proportion of social protection recipient households than would be expected. Conversely, Sylhet had much lower measured vulnerability, but a relatively high proportion of households receiving social protection benefits. This suggests that allocation and beneficiary selection were not consistently aligned with need. The study also finds that a significant share of beneficiaries came from better-off households, with 17 percent of SSP beneficiaries belonging to the top 20 percent expenditure group. This points to inclusion errors that reduce the resources available for poor and vulnerable households.

The study's treatment of exclusion and inclusion errors is useful for future policy because it clarifies the difference between coverage failure and targeting failure. Exclusion error refers to eligible people who do not receive benefits, while inclusion error refers to ineligible people who do receive benefits. The study argues that both matter, but that exclusion error is especially important for a system intended to protect poor, vulnerable, and marginalised groups. Using BIHS 2015 data, it identifies high exclusion in several areas and high inclusion in others. It also notes that, if ineligible recipients could be reduced, the same budget could cover more eligible households. This finding links targeting reform directly to fiscal efficiency and fairness.

The barriers study shows that exclusion is not caused by one problem alone. It identifies supply-side, demand-side, institutional, political economy, socio-cultural, and behavioural barriers. On the supply side, inadequate programme budgets mean that not all eligible people can be covered. This creates space for discretion in beneficiary selection. It also finds that allocation does not always reflect local variation in poverty, disaster exposure, or marginalisation. Areas with higher poverty or higher disaster risk may need higher allocations, but the system does not always adjust sufficiently to these differences. The study also highlights incorrect age documentation in National ID cards as a practical barrier for age-based programmes such as the OAA. When poor older people have incorrect birth dates recorded, they can be excluded despite being otherwise eligible.

At the local level, the study identifies beneficiary selection as one of the most serious implementation challenges. Union Parishads play a central role in preparing beneficiary lists, while local influential people can affect who is included or excluded. The field survey of non-beneficiaries found that 76 percent cited nepotism by local government representatives and influential people as a reason for not receiving support, 75 percent cited favouritism, 74 percent cited bribery, and 64 percent cited fund constraints. Other reported barriers included belonging to a minority group, lack of awareness, and lack of communication with local representatives. These findings are especially important because they show that access barriers are not only technical. They are also shaped by local power relations, information gaps, and the ability of poor people to make claims on the system.

The qualitative evidence adds further insight into why eligible households may not access support. Some poor and marginalised people do not attend ward meetings or public gatherings, either because they are socially excluded, lack information, or do not believe they can influence local decisions. Some people feel stigma associated with receiving social protection benefits. Others lack the confidence, literacy, documentation, or social connections needed to pursue enrolment. These demand-side barriers mean that even a well-designed programme can exclude people unless outreach, communication, grievance systems, and local accountability are built into delivery arrangements.

The barriers study recommends several practical solutions that remain directly relevant to the next NSSS. These include implementing NSSS reforms related to single registry MIS and G2P payments, increasing allocation where demand is high, reflecting local variations in programme allocation, building awareness of programme rules and grievance systems, supporting correction of NID errors, creating a better database of eligible households, finalising beneficiary lists through open local meetings, using simple and verifiable identification criteria, and strengthening local accountability. The important point for future strategy design is that beneficiary selection should not rely only on data systems or only on local committees. It requires a combination of reliable data, transparent local validation, accessible complaint channels, and stronger oversight.

The cost-benefit study adds a second important set of findings. It compares selected cash, conditional cash, and food transfer programmes, using administrative cost review, microsimulation, and Social Accounting Matrix analysis. The study finds that administrative costs are not well documented in Bangladesh and appear low relative to international benchmarks. It argues that low administrative cost is not necessarily positive if it reflects underinvestment in beneficiary selection, monitoring, MIS, and programme management. The study also finds that cash transfer programmes such as the OAA and allowances for widowed, deserted, and destitute women had higher benefit-cost ratios when poverty reduction was the outcome of interest. Food schemes

were more expensive to administer due to transport, storage, and handling costs. However, the study does not imply that all food support should be eliminated, since food-based assistance may remain relevant for disaster response and food price instability. Its main lesson is that transfer modality should be chosen based on objectives, context, costs, and delivery capacity.

The cost-benefit study also makes an important point about expansion. Simulations suggest that expanding coverage or increasing transfer size has much larger poverty impacts when beneficiary selection improves. Where targeting remains weak, higher transfer amounts or expanded coverage can increase leakage and reduce poverty impact. This finding directly supports a major lesson for the next NSSS: benefit adequacy and coverage expansion should move together with improvements in targeting, MIS, administrative capacity, and monitoring.

The demographic study provides forward-looking evidence on the need to adapt social protection to population change. It considers five age groups: children, school-age children, youth, working-age adults, and older persons. The study finds that Bangladesh is moving through a demographic transition that will reshape social protection demand. It projects a growing older population and highlights that demographic change will affect labour supply, internal migration, urbanisation, and demand for public services. It also finds that earlier coverage gaps were largest among youth, school-age groups, and working-age groups, while old-age schemes appeared to have relatively stronger coverage compared with estimated demand. This suggests that Bangladesh's lifecycle approach remains appropriate, but that future financing and programme design should respond more carefully to changing age structure and the growing need for working-age protection, youth support, and old-age security.

The harmonisation study is useful for understanding programme fragmentation. It identifies small programmes as those with less than 0.5 percent of the total social protection budget and proposes a pragmatic approach to consolidation. It finds that many small programmes have overlapping objectives, limited budgets, and weak information availability. Although these programmes account for a small share of total spending, they can create coordination burdens and dilute policy coherence. The study recommends using a cluster-based approach to bring similar interventions under larger umbrellas, while preserving special support where groups have distinct needs. It also recommends a formal mechanism for approving new social protection programmes, stronger MoSW capacity, and better public information on all schemes through a dedicated portal.

The urban poverty study is also important for future NSSS design. It finds that Bangladesh's social protection system has historically been more rural-oriented, while urban poverty has distinct drivers, including insecure housing, informal employment, lack of land tenure, weak access to basic services, low awareness of programmes, high mobility, and difficulties securing documentation. It recommends a more deliberate urban social protection approach, including urban-focused cash

support, single registry development, portability of benefits, direct cash transfers, urban employment schemes, social insurance options for the urban poor, and targeted awareness activities. Although the study is older, its findings are highly relevant because urban poverty and vulnerability have become more prominent since the NSSS was adopted.

The disability study reinforces the need to treat disability inclusion as more than a cash allowance issue. It highlights barriers faced by persons with disabilities in education, employment, marriage, health, mobility, social participation, and access to social protection. It also notes the difficulty of estimating disability prevalence due to varying definitions and data collection methods. The lesson for the next NSSS is that disability inclusion requires improved identification, accessible registration, better data, inclusive service delivery, and stronger links between allowances, education, health, employment, and disaster preparedness.

Lessons Relevant to Future Social Protection Reform

The compendium provides several practical lessons for the next NSSS. First, access barriers should be treated as a core strategy issue, not only as an implementation detail. The barriers study shows that poor and marginalised households can be excluded even when programmes formally target them. Future strategy design should therefore include specific measures on awareness, enrolment support, beneficiary communication, NID correction, grievance redress, and local accountability.

Second, targeting reform should combine data systems with transparent field processes. A social registry, MIS, and G2P payments can improve beneficiary identification and reduce leakage, but they will not resolve local exclusion on their own. The next NSSS should require open beneficiary list validation, public disclosure where appropriate, simple eligibility criteria, local grievance channels, and periodic verification.

Third, local political economy should be recognised directly. The evidence on nepotism, favouritism, bribery, and local influence shows that beneficiary selection is shaped by power relations. Future reforms should reduce discretionary selection where possible and increase accountability where discretion remains necessary.

Fourth, programme expansion should be linked to system improvement. The cost-benefit evidence suggests that increasing benefit levels or expanding coverage will have limited poverty impact if targeting remains weak. The next NSSS should therefore link coverage expansion, transfer adequacy, administrative financing, monitoring, and data reform in a single implementation logic.

Fifth, administrative capacity needs adequate financing. Low administrative spending can weaken targeting, monitoring, payment management, and grievance handling. Future budgeting should

include realistic administrative costs for major programmes, including staff, MIS, outreach, monitoring, and beneficiary support.

Sixth, demographic and urban changes should shape future priorities. Bangladesh's next strategy should plan for population ageing, youth and working-age risks, urban poverty, informal employment, and mobility. Lifecycle design remains relevant, but it needs updated financing, coverage, and delivery assumptions.

Finally, consolidation should be pursued carefully but seriously. The compendium shows that fragmented small programmes can reduce coherence and increase coordination burdens. The next NSSS should identify which programmes should be merged, which should be harmonised, and which should remain separate because they serve clearly defined vulnerable groups. The overall lesson from the compendium is that future social protection reform must move beyond policy design and address the practical conditions that determine whether poor and vulnerable people can actually access support.

Review of External Evidence

Lifecycle-based Social Protection Systems

External evidence strongly supports retaining a lifecycle-based structure as the organising framework for Bangladesh's next national social security strategy. The social protection floor approach, as described by ESCAP and linked to ILO Recommendation No. 202, defines minimum guarantees across the life course, including access to essential health care, income security for children, income security for working-age people unable to earn sufficient income, and income security for older persons. This framework aligns closely with the original NSSS lifecycle model and remains relevant for Bangladesh because it provides a clear way to connect poverty reduction, vulnerability protection, human capital development, and old-age security within one national system. ESCAP notes that building such a floor requires both sufficient "extent of coverage", meaning the number of people reached, and sufficient "level of coverage", meaning benefit adequacy relative to people's needs.²

The transferable lesson is that lifecycle systems work best when they are treated as integrated systems rather than collections of separate categorical programmes. The World Bank's Universal Social Protection framework emphasises that people and households face multiple risks at the same time, and that effective coverage requires a coordinated portfolio across social assistance, social insurance, labour and economic inclusion, and care services. This is especially relevant for Bangladesh, where poor and vulnerable households may include young children, school-age children, working-age adults in informal employment, persons with disabilities, older persons,

² Anderson et al. (2018a) *How to Design Inclusive Social Protection Systems*.

widows, and members exposed to climate or economic shocks. A lifecycle approach therefore should not mean that one household receives only one category of benefit. It should allow complementary support where different risks coexist.³

International evidence also shows that progress toward universal social protection is generally gradual and country-specific. Each country's pathway depends on income level, poverty profile, labour market structure, political economy, institutional context, fiscal space, and delivery capacity. This is important for Bangladesh because the next NSSS cannot simply copy universal systems from high-income settings. It should instead define a credible national pathway, beginning with the largest uncovered risks and the poorest and most vulnerable groups, while building the institutional and financing systems needed for broader coverage over time.⁴

A second transferable lesson is that universal or near-universal categorical schemes can reduce exclusion when they are feasible, but they must be balanced with affordability and adequacy. ESCAP's design guide argues that universal schemes available to everyone within a population category, such as an age group, are generally more inclusive and less prone to discrimination than narrowly poverty-targeted schemes. It notes that even comparatively strong targeted schemes in Asia and the Pacific can still have high exclusion errors, and that universal schemes are simpler to administer, less stigmatising, and less vulnerable to local manipulation. For Bangladesh, this supports continued consideration of broader categorical approaches for old age, disability, maternity and early childhood, while recognising that fiscal limitations may require phased expansion.⁵

At the same time, the external evidence cautions that universality alone is not enough. Benefits must be adequate enough to meet the purpose of each scheme. Governments must balance the number of people covered with the level of support provided, and that benefit values should reflect programme objectives, such as child wellbeing, school participation, or old-age income security. This is highly relevant for Bangladesh, where internal evidence has repeatedly shown that low transfer values limit poverty impact. The next NSSS should therefore avoid treating coverage expansion and benefit adequacy as separate issues.⁶

The ILO's global evidence reinforces the importance of comprehensive lifecycle protection. Its World Social Protection Report identifies nine main areas of social protection: child and family benefits, maternity protection, unemployment support, employment injury benefits, sickness benefits, health protection, old-age benefits, disability benefits, and survivors' benefits. It also notes

³ World Bank (2022) *Social Protection and Jobs Compass*.

⁴ World Bank (2022) *Social Protection and Jobs Compass*.

⁵ Anderson et al. (2018a) *How to Design Inclusive Social Protection Systems*.

⁶ Anderson et al. (2018a) *How to Design Inclusive Social Protection Systems*.

that systems usually combine contributory schemes and tax-financed benefits. For Bangladesh, this suggests that the next NSSS should continue beyond social assistance alone and more clearly define how tax-financed allowances, contributory social insurance, health protection, labour market support, and care-related services fit together across the lifecycle.⁷

The global coverage picture also shows why Bangladesh's lifecycle approach needs to be strengthened, not abandoned. ILO estimates show that while global coverage by at least one social protection benefit increased to 52.4 percent in 2023, major gaps remain across lifecycle functions, including children, mothers with newborns, persons with severe disabilities, unemployed persons, workers facing employment injury, and vulnerable persons receiving social assistance. Older persons have higher global pension coverage than many other groups, but even this masks large regional and gender gaps.⁸ Around 2 billion people in low- and middle-income countries remain uncovered or inadequately covered, including 1.6 billion without any access to social protection and around 400 million receiving benefits too small to meet needs.⁹

For Bangladesh, the strongest policy implication is that the next NSSS should move from lifecycle recognition to lifecycle prioritisation. The existing NSSS already introduced the right structure, but external evidence suggests that the next phase should make sharper decisions on which lifecycle gaps matter most, what minimum guarantee is intended for each group, how programmes interact within households, and how benefit levels will be reviewed. This could include clearer guarantees for pregnancy and early childhood, stronger child and school-age support, better protection for informal and working-age people, more coherent disability support, and a fiscally planned approach to old-age income security.

The contextual factors influencing reform outcomes are clear. Lifecycle-based systems require political commitment, fiscal planning, administrative simplicity, strong data systems, coordination across ministries, and delivery systems that can identify and reach eligible people. What has worked internationally is the gradual construction of nationally defined floors, often beginning with simpler categorical programmes and expanding over time. What has not worked is fragmented programming, overly narrow targeting that excludes many eligible people, low benefit levels that do not protect households, and reliance on employment-based social insurance in contexts where informality remains high. For Bangladesh's next NSSS, the key lesson is therefore not only to keep the lifecycle model, but to translate it into a practical reform pathway with clearer guarantees, better financing, stronger delivery arrangements, and explicit attention to the groups still left outside the system.

⁷ ILO (2024) *World Social Protection Report 2024-26*.

⁸ ILO (2024) *World Social Protection Report 2024-26*.

⁹ World Bank (2025) *State of Social Protection Report 2025*.

Integration of Inclusion Considerations, Including Gender and Disability

External evidence shows that inclusion needs to be built into the design and delivery of social protection systems, not treated as a separate cross-cutting commitment. For Bangladesh's next NSSS, this means that gender, disability, caste, ethnicity, location, migration status, and informal work should be considered across eligibility rules, registration, payments, grievance redress, communications, and monitoring. Guidance on disability-inclusive social protection stresses that persons with disabilities should have access to the same basic income security and health guarantees as others, while systems should also respect non-discrimination, gender equality, special needs, rights, and dignity. It also notes that combining contributory, non-contributory, cash, in-kind, and service-based support can help reach persons with disabilities regardless of employment status, poverty status, or contributory history.¹⁰

Gender-responsive social protection also needs to go beyond counting women beneficiaries. Time-use evidence shows that unpaid care and domestic work remain largely invisible in conventional economic data, although these activities are essential to household and social wellbeing. The same report notes that women's total work hours often equal or exceed men's when unpaid care and domestic work are included, and that women in Bangladesh, India, Sri Lanka, and Viet Nam face especially high "double responsibilities" when they combine employment with unpaid care work. For Bangladesh, this suggests that the next NSSS should consider childcare, maternity protection, care services, flexible programme requirements, and women's access to payments and complaints systems as part of gender-responsive design.¹¹

The external evidence also shows that disability inclusion requires attention to additional costs, accessibility, and labour market participation. Disability benefits linked strictly to inability to work can create barriers to employment, while examples from Brazil and Kyrgyzstan show approaches that allow persons with disabilities to receive support while participating in paid work. There is also the importance of assistive devices, rehabilitation, care and support services, accessible information, simplified registration, reduced travel requirements, in-person support where needed, and sensitivity training for staff across the delivery chain.¹²

Case-based evidence from Asia illustrates why these design issues matter in practice. For example, a Bangladesh case in which Dalit women in Khulna were unable to access maternity allowances despite applying, with delays, lack of explanation, and alleged discrimination at Union Parishad level. This points to a clear lesson for Bangladesh's next NSSS: inclusion will require not only wider

¹⁰ ILO (2024) *World Social Protection Report 2024-26*.

¹¹ ADB (2026) *It Is About Time: Measurement, Challenges, and Policies for Asia*.

¹² ILO (2024) *World Social Protection Report 2024-26*.

coverage, but also transparent local selection, outreach to marginalised groups, accessible appeal channels, and stronger accountability for discriminatory practice.¹³

Adaptive and Shock-responsive Social Protection

External evidence supports integrating adaptive and shock-responsive social protection into Bangladesh's next NSSS as a system-wide function, rather than as a separate emergency programme. The ILO distinguishes shock-responsive social protection as preparedness to respond to large shocks through continuity of services and rapid expansion of support, while adaptive social protection links social protection, disaster risk management, and climate adaptation to protect people from extreme events and strengthen longer-term adaptive capacity. Adaptive social protection should strengthen national systems rather than create parallel structures, since the main role of social protection is to reduce vulnerability before shocks occur through both contributory and non-contributory schemes.¹⁴

The strongest transferable lesson for Bangladesh is that shock response works better when regular social protection systems already have broad coverage, reliable beneficiary data, and delivery capacity. Where coverage and administrative capacity are high, governments can reach affected people through emergency extensions, advance payments, exceptional support, or top-up payments to existing beneficiaries. Where large populations remain uncovered, post-disaster expansion is harder to implement in an inclusive and timely way, and poverty-targeted schemes may carry existing exclusion errors into the emergency response.¹⁵

There are several practical building blocks for adaptive systems: early warning systems, predefined triggers, contingency planning, social registries, interoperable information systems, pre-planned risk financing, and payment systems that can deliver support quickly after a shock. It also notes that social protection programmes can scale vertically, by increasing support to existing beneficiaries, or horizontally, by reaching additional affected households. These lessons are directly relevant to Bangladesh given exposure to floods, cyclones, heat stress, food price shocks, and livelihood disruption.¹⁶

For the next NSSS, the practical implication is that adaptive social protection should be linked to regular lifecycle programmes, disaster management systems, climate risk data, local government, and financing arrangements. UNDP's adaptive social protection guidance also stresses flexibility in coverage, adequacy, and payment duration, supported by dynamic social registries, updated risk assessments, early warning triggers, contingency funds, and pre-arranged partnerships. It also

¹³ Faces of Inequality in Asia 2026 - GCAP - 2026

¹⁴ ILO (2024) *World Social Protection Report 2024-26*.

¹⁵ ILO (2024) *World Social Protection Report 2024-26*.

¹⁶ World Bank (2022) *Social Protection and Jobs Compass*.

highlights the need to include care needs in disaster preparedness, since crises can disrupt care services and increase unpaid care burdens for women and families.¹⁷

Labour Market Interventions

External evidence indicates that labour market interventions should be treated as part of the social protection system, not as a separate employment agenda. For example, the World Bank frames “opportunity” as one of the core goals of social protection, with labour market and economic inclusion programmes helping working-age people access better jobs, improve productivity, and build assets. Economic inclusion programmes often combine cash or in-kind transfers with skills training, coaching, access to finance, and market linkages, and that evidence from multi-country reviews shows stronger impacts when interventions are bundled rather than delivered as stand-alone activities.¹⁸

For Bangladesh, the transferable lesson is that skills training alone is unlikely to be enough. Labour market programmes are difficult to design well and depend on labour demand, sector conditions, and beneficiary constraints. A wider toolkit includes training, apprenticeships, public works, wage subsidies, entrepreneurship support, and employment intermediation. Better programme design may involve private sector participation in training, on-the-job learning, socio-emotional skills, mentoring, childcare support for women, and informal apprenticeship models, which are particularly relevant in South Asia.¹⁹

External evidence also cautions that labour market interventions remain small and fragmented in many low- and middle-income countries. Labour market programmes represent less than 5 percent of social protection spending and that no region spends more than 0.3 percent of GDP on them. Lower Income Countries (LICs) tend to focus on public works and entrepreneurship support, while Lower-Middle Income Countries (LMICs) begin to introduce more training programmes, and higher-income countries add employment services and wage subsidies. For Bangladesh, this suggests that the next NSSS should prioritise a realistic mix of economic inclusion, entrepreneurship, skills development, and employment services matched to national capacity and fiscal space.²⁰

Urban and informal employment evidence is especially relevant. More than 65 percent of urban workers in the region are in low-paid and insecure informal work, while domestic workers, street vendors, platform workers, migrants, and informal MSMEs often lack legal protection and income security. It points to practical measures such as dedicated vending zones, simplified registration,

¹⁷ Ortiz-Juarez, E. (2025) *Reflections on Adaptive Social Protection*.

¹⁸ World Bank (2022) *Social Protection and Jobs Compass*.

¹⁹ World Bank (2022) *Social Protection and Jobs Compass*.

²⁰ World Bank (2025) *State of Social Protection Report 2025*.

occupational safety protection, social protection for platform workers, and digital registries for informal workers.²¹

For the next NSSS, labour market interventions should therefore be linked to social assistance, social insurance, skills systems, urban policy, and private sector engagement. ILO evidence further supports integrating income security with active labour market policies, noting that public works can provide income and skills but have stronger long-term value when connected to employment services and wider labour market policies.²²

Social Insurance and Contributory Schemes

External evidence suggests that Bangladesh's next NSSS should continue developing social insurance and contributory schemes, but with realistic expectations about coverage, sequencing, and institutional readiness. Social protection floor guidance emphasises that sustainable systems generally combine non-contributory schemes, which provide minimum income security, with contributory schemes, which allow workers to secure higher income replacement in cases such as unemployment, disability, maternity, employment injury, or old age. This is relevant for Bangladesh because tax-financed allowances alone are unlikely to meet all lifecycle and working-age protection needs, especially as the population ages and fiscal pressure increases.²³

The main caution from international evidence is that contributory systems designed around formal employment often fail to reach informal workers. Contributory social insurance depends on regular employment and consistent contributions, which does not match the income patterns of many informal workers. Voluntary savings schemes, flexible contribution schedules, digital payment channels, behavioural incentives, and matching contributions act as possible ways to extend coverage to the “missed middle,” although many such schemes struggle to reach scale or provide adequate long-term protection.²⁴

Social insurance can support formalisation when contributions are linked to worker and enterprise registration, but coverage depends on legal inclusion, compliance capacity, contribution affordability, and administrative simplicity. Some countries have extended coverage to self-employed, temporary, or part-time workers through adapted mechanisms, showing that design choices matter.²⁵

For Bangladesh, the transferable lesson is to proceed in stages. The next NSSS should define a practical roadmap for contributory pensions, employment injury, unemployment, maternity, and

²¹ ADB and UNESCAP (2026) *Inclusive Urban Futures*.

²² ILO (2024) *World Social Protection Report 2024-26*.

²³ Anderson et al. (2018a) *How to Design Inclusive Social Protection Systems*.

²⁴ World Bank (2025) *State of Social Protection Report 2025*.

²⁵ ILO (2024) *World Social Protection Report 2024-26*.

sickness protection, with careful analysis of contributory capacity. Evidence from Bangladesh's CODI assessment already notes that the UPS uses different contribution packages for private employees, informal workers, low-income individuals, and migrants, while the EIS is expected to move from transitional financing toward contribution-based financing. These are useful foundations, but they require stronger actuarial analysis, tripartite engagement, legal clarity, and institutions capable of managing contributions, claims, compliance, and long-term liabilities.²⁶

Governance, Institutional Coordination, and System Consolidation

External evidence indicates that governance reform should focus less on creating additional coordination forums and more on clarifying mandates, incentives, decision rights, and delivery responsibilities. The ILO's governance module cautions that coordination is not an end in itself and that "good policies and strong institutions" remain necessary for social protection rights to be realised. Coordination should be assessed in terms of rationale, feasibility, added value, participating actors, and ways of working, rather than assumed to be beneficial in every context.²⁷

For Bangladesh's next NSSS, the transferable lesson is that coordination needs to operate at several levels. ILO distinguishes high-level policy coordination, which defines how the system fits together; mid-level operational coordination, which translates policy into tools such as registries, joint procedures, information exchange, and planning; and street-level coordination, where people actually access benefits and services. This is relevant for Bangladesh because national committees and thematic clusters may set direction, but implementation depends on whether ministries, local officials, payment providers, and service points can coordinate in practice.²⁸

System consolidation is also a governance issue, not only an efficiency exercise. The World Bank's Universal Social Protection framework recommends building strong foundational systems by developing a clear long-term vision, designing programmes that work together across the lifecycle and income spectrum, ensuring clear institutional arrangements, and using common digital delivery systems to support the wider system agenda. This suggests that the next NSSS should define which programmes should remain separate, which should be harmonised, and which should be consolidated under broader lifecycle or risk-based instruments.²⁹

Implementation evidence also shows that as social protection schemes grow, institutional arrangements need to be reviewed so that administrative processes remain fit for purpose. Fragmentation across multiple ministries can weaken implementation unless objectives,

²⁶ Cabinet Division (2023) *CODI Bangladesh Country Report*.

²⁷ ILO (2021) *Governance of social protection systems*.

²⁸ ILO (2021) *Governance of social protection systems*.

²⁹ World Bank (2022) *Social Protection and Jobs Compass*.

responsibilities, financial flows, MIS arrangements, communications, staffing, and accountability systems are clearly defined.³⁰

Many countries still face fragmentation rather than integration, and that stronger impacts can come from case management, one-stop shops, dynamic social registries, common governance structures, and cross-sectoral referral systems. For Bangladesh, the main lesson is that future consolidation should be linked to delivery reform, common data systems, field-level access, and clear authority to resolve overlaps across ministries.³¹

Digital Innovations and Delivery Systems

External evidence suggests that digital delivery can improve social protection efficiency, transparency, beneficiary convenience, and shock response capacity, but only when it is connected to inclusive administrative processes. Electronic instruments for cash transfers expanded rapidly in low- and middle-income countries between 2012 and 2018, and that well-designed digital payments can reduce administrative costs, improve transparency, and support financial inclusion. Bangladesh, India, and Zambia have moved toward giving beneficiaries greater choice of payment service providers, which can improve client experience when providers compete on cost and convenience.³²

For Bangladesh, this evidence is directly relevant because G2P payment reform has already advanced significantly. 22 of 30 cash-based social protection programmes are operating under the G2P system, reaching more than 35 million beneficiaries through NID-verified accounts linked to registered mobile numbers. However, there are operational problems, including SMS delays, phone number mismatches, reliance on intermediaries by some older and vulnerable beneficiaries, password protection issues, and uneven progress where ministry MIS systems or connectivity remain weak.³³

The main transferable lesson is that digitalisation should not be limited to payments. The World Bank argues that social protection systems need dynamic social registries, interoperable databases, digital payments, and case management systems that can identify needs in normal times and respond quickly during shocks. More than half of countries with available data still lack social registries or rely on non-interoperable databases.³⁴

For the next NSSF, Bangladesh should therefore treat digital delivery as a system reform agenda linking G2P, programme MIS platforms, a social registry, grievance redress, beneficiary

³⁰ Anderson et al. (2018b) *How to Implement Inclusive Social Protection Systems*.

³¹ World Bank (2025) *State of Social Protection Report 2025*.

³² World Bank (2022) *Social Protection and Jobs Compass*.

³³ RAPID (2026) *Final Review of the National Social Security Strategy*.

³⁴ World Bank (2025) *State of Social Protection Report 2025*.

communications, and data protection. Delivery systems must still remain accessible, simple, and barrier-free, with payment systems designed around the costs, mobility constraints, documentation barriers, and complaints needs of beneficiaries.³⁵

Fiscal Resourcing and Sustainability

External evidence indicates that fiscal resourcing should be treated as a central reform issue for Bangladesh's next NSSS, not only as a budget constraint to be managed after policy choices are made. Across low- and middle-income countries, the annual financing gap for achieving a social protection floor is about 3.3 percent of GDP, including 2.0 percent of GDP for essential health care and 1.3 percent for five core cash benefits, namely child, old-age, disability, unemployment, and maternity benefits. This global benchmark is useful for Bangladesh because it shows that even basic lifecycle protection requires medium-term financing plans rather than annual programme-by-programme adjustments.³⁶

Bangladesh faces this challenge from a constrained starting point. Bangladesh's tax-to-GDP ratio has been around 9 percent, low by global comparison, while the country has also faced recent macroeconomic pressure from external deficits, foreign exchange shortages, declining reserves, currency depreciation, high inflation, and weak revenue collection.³⁷ Social protection allocation in FY2025-26 was 1.9 percent of GDP and 14.8 percent of the national budget, but that genuine social protection spending may fall to around 0.9 percent of GDP after excluding schemes that are weakly related or unrelated to social protection objectives.³⁸ This means the next NSSS will need to address both the level of financing and the quality of classification and allocation.

The transferable lesson from international evidence is that sustainable expansion requires a mix of revenue mobilisation, expenditure efficiency, and sequencing. Limited fiscal space explains low coverage and adequacy in many countries, and that expanding tax revenue, reallocating expenditure, increasing social security contributions, reducing illicit financial flows, mobilising aid, managing debt, and using more flexible macroeconomic frameworks are all possible financing channels.³⁹ Broadly speaking, there are eight financing options, however, each option has behavioural and economic effects, including impacts on saving, consumption, informality, and tax avoidance.^{40, 41}

³⁵ Anderson et al. (2018b) *How to Implement Inclusive Social Protection Systems*.

³⁶ ILO (2024) *World Social Protection Report 2024-26*.

³⁷ Cabinet Division (2023) *CODI Bangladesh Country Report*.

³⁸ RAPID (2026) *Final Review of the National Social Security Strategy*.

³⁹ World Bank (2022) *Social Protection and Jobs Compass*.

⁴⁰ The eight options are: 1) expanding social security coverage and contributory revenues; 2) increasing tax revenues; 3) eliminating illicit financial flows; 4) improving efficiency and reallocating public expenditures from socially less desirable areas; 5) tapping into fiscal and foreign exchange reserves; 6) borrowing or restructuring debt; 7) adopting a more accommodative macroeconomic framework; and 8) increasing aid and transfers.

⁴¹ IOE (2023) *Sustainable Social Protection Systems*.

For Bangladesh, middle-income transition and Least Developed Country (LDC) graduation will make this agenda more important. As concessional financing becomes less available and expectations for more adequate protection rise, domestic financing will need to carry a larger share of the system. Around 95 percent of Bangladesh’s non-contributory social protection budget is already domestically financed, which is positive for ownership but also exposes the system to the limits of the tax base.⁴² External evidence suggests that countries can create fiscal space by repurposing poorly targeted subsidies, including energy subsidies, however, such reforms require social protection systems to cushion households from price effects and maintain public support.⁴³

The main implication for the next NSSS is that fiscal sustainability should not mean holding benefits low. It should mean setting a phased financing path that expands genuine social protection spending, improves benefit adequacy, protects priority lifecycle risks, develops contributory schemes where feasible, and strengthens expenditure efficiency through consolidation, better targeting of public resources, and clearer budget classification.

Monitoring, Evaluation, Accountability, and Learning

External evidence shows that monitoring, evaluation, accountability, and learning should be treated as core social protection infrastructure, not only as reporting functions. Evidence-based policymaking depends on better data from both administrative systems and household surveys, including information on beneficiaries, expenditures, programme participation, benefit levels, and disaggregated recipient profiles. Institutional fragmentation, unclear monitoring mandates, and many small or time-bound programmes often limit the availability and quality of social protection data.⁴⁴ For Bangladesh, this is directly relevant because the NSSS system already generates reports and programme MIS data, but these are not yet consistently integrated or used to assess coverage, adequacy, equity, outcomes, and reform performance.

Bangladesh has made important progress in establishing formal reporting arrangements. The NSSS Action Plan Phase II covers 688 objectives and targets across 39 ministries and agencies, and the 2024 progress report presents ministry-level implementation status using objectives, activities, performance indicators, timeframes, and status updates.⁴⁵ However, this structure still places more emphasis on whether actions are ‘in progress’ or completed than on whether reforms are changing beneficiary outcomes, reducing exclusion, improving adequacy, or strengthening accountability. The next NSSS should therefore shift from action tracking toward results-based monitoring that links activities to outputs, outcomes, and system-level performance.

⁴² Cabinet Division (2023) *CODI Bangladesh Country Report*.

⁴³ ILO (2024) *World Social Protection Report 2024-26*.

⁴⁴ World Bank (2025) *State of Social Protection Report 2025*.

⁴⁵ Cabinet Division (2024) *NSSS Action Plan Progress Report 2024*.

Bangladesh also has important building blocks that remain underused. Action Plan Phase II prioritises a Single Registry MIS, G2P payments, GRS, and results-based M&E framework, while GED actions include reviewing the existing M&E system, proposing an improved framework, and linking M&E with the Single Registry MIS.⁴⁶ Dashboards exist for programmes with MIS platforms and are reviewed for programme monitoring, while MoWCA has undertaken learning and evaluation activities related to VWB, MCBP, and nutrition-linked transfers.⁴⁷ The next step is to connect programme MISs, the Single Registry, HIES and other survey data, GRS, and budget information into an analytical system that informs Cabinet Division, GED, Finance Division, and line ministry decisions.

Accountability and learning also require beneficiary-facing feedback loops. There is real value in feedback mechanisms, real-time monitoring, and grievance systems that use multiple channels and log complaints into MIS platforms for tracking and resolution.⁴⁸ Bangladesh's GRS reforms are moving in this direction, including MoSW's online GRS window within its MIS, tracking IDs, time-bound workflows, and second-generation Cabinet Division GRS, but public awareness, field-level complaint recording, and integration across ministries remain uneven.⁴⁹ The next NSSS should therefore make MEAL a decision-making and accountability function, with public reporting, regular independent evaluations, accessible grievance data, and learning cycles that feed directly into programme design and budget allocation.

⁴⁶ Cabinet Division (2024) *NSSS Action Plan Progress Report 2024*.

⁴⁷ RAPID (2026) *Final Review of the National Social Security Strategy*.

⁴⁸ Ortiz-Juarez, E. (2025) *Reflections on Adaptive Social Protection*.

⁴⁹ RAPID (2026) *Final Review of the National Social Security Strategy*.

Key Findings and Lessons Learned

Internal Evidence

The internal evidence shows that the NSSS established a durable reform direction for Bangladesh's social protection system, but that implementation produced partial transformation rather than full system reform. Across the NSSS MTR, Final Review, SSPS evaluations, CODI assessment, Action Plan Progress Report, and SSPS research compendium, the central finding is consistent: Bangladesh moved from a fragmented safety net policy environment toward a more structured lifecycle-based social protection agenda, but many of the institutional, financing, targeting, coordination, and accountability reforms needed to make that agenda fully effective remain incomplete.

The original NSSS correctly identified the main weaknesses of the pre-reform system, including fragmentation, duplication, under-coverage, leakage, low benefit values, weak beneficiary selection, limited coordination, and weak monitoring. It also set out an ambitious reform package: lifecycle consolidation, expansion of core allowances, development of social insurance, improved targeting, a Single Registry, G2P payments, grievance redress, stronger M&E, and eventual institutional consolidation. The internal evidence reviewed in this report confirms that these priorities remain relevant. However, it also shows that the reform agenda was easier to articulate than to implement across a large and decentralised government system involving many ministries, programmes, databases, budgets, and local selection processes.

The implementation record is best understood as selective progress. Reforms advanced most where they could be implemented through existing programme structures, budget increases, administrative modernisation, or digitisation. This is visible in the expansion of the OAA, the Disability Allowance, the introduction and scaling of the MCBP, harmonisation of parts of the stipend system, continued food security programming, expansion of G2P payments, development of programme MIS platforms, and the incorporation of social protection actions into government reporting systems. The SSPS Final Evaluation also shows that technical support helped maintain policy momentum, supported disability and gender-related reforms, contributed to the UPS policy environment, and helped advance dashboard and adaptive social protection discussions.

At the same time, progress was slower where reforms required changes in authority, incentives, budget control, targeting rules, or coordination across institutions. The NSSS MTR showed that many programme and institutional reforms were off-track during the early implementation period. The Final Review presents a more positive picture by the end of Action Plan Phase II, but it also confirms that several foundational reforms remain unfinished. Programme consolidation has been uneven; social insurance remains at an early stage beyond the EIS pilot and the UPS; the Single Registry vision is still not fully operational; and the system continues to rely on multiple programme

MIS platforms that are not yet fully integrated. This suggests that action-plan implementation improved more quickly than system functionality.

Coverage has expanded, but the internal evidence does not support the conclusion that the system has become sufficiently poverty-focused or adequate. The Final Review shows that household coverage increased between 2016 and 2022, and CODI confirms a broader expansion in the population reached by at least one programme. However, the same evidence shows that many poor and vulnerable households remain excluded, while a large share of beneficiary households are neither poor nor vulnerable. The poverty impact of transfers remains modest, partly because of low benefit values, incomplete coverage of eligible groups, and targeting inefficiency. The Research Compendium reinforces this finding by showing that local selection can be affected by favouritism, nepotism, limited information, documentation barriers, social exclusion, and lack of confidence among poor and marginalised people to claim benefits.

Benefit adequacy is a recurring weakness across the internal evidence. The NSSS recognised the need for meaningful transfer levels and inflation adjustment, but the evidence shows that many benefits remain too low to provide strong protection against poverty, rising prices, health costs, disability-related costs, or lifecycle risks. The Final Review and CODI both indicate that benefit values have increased in several programmes, but not through a predictable and institutionalised adequacy framework. The lesson for the next NSSS is that coverage expansion and benefit adequacy cannot be treated separately. A programme may reach more people but still have limited welfare impact if transfers are too small, irregular, or not adjusted to economic conditions.

The lifecycle approach remains valid, but the internal evidence shows that it needs to be sharpened. Old-age and disability-related reforms show the clearest progress, while pregnancy, early childhood, school-age children, urban poor households, working-age people, informal workers, migrants, and people exposed to shocks remain less consistently protected. The MCBP represents an important move toward early childhood support, but coverage, duration, targeting, nutrition linkages, and integration with health and birth registration still require further development. Working-age protection remains particularly weak, with skills, workfare, labour market support, and contributory social insurance still not forming a coherent protection package. Urban social protection also remains underdeveloped despite strong evidence that urban poverty, mobility, informality, and cost-of-living pressures are increasing.

Digital delivery is one of the clearest areas of administrative progress, but digitalisation has not yet resolved deeper system issues. G2P payment systems now reach many beneficiaries, and programme MIS platforms have expanded across several ministries. These are important state-capacity gains. However, the internal evidence shows that digital systems remain uneven across programmes, the Single Registry has not yet become the main operating platform, and beneficiary

selection still depends partly on local processes that may not be transparent or regularly updated. The Final Review also identifies practical payment problems, including phone number mismatches, SMS delays, reliance on intermediaries by some older and vulnerable beneficiaries, and uneven connectivity. Digital systems therefore need to be treated as part of wider delivery reform, not as a substitute for better targeting, communication, grievance redress, and local accountability.

Governance and coordination remain central implementation constraints. The NSSS introduced the CMC and thematic cluster arrangements to improve whole-of-government coordination. The evidence shows that these arrangements helped keep the reform agenda visible, particularly through Cabinet Division leadership and SSPS support. However, coordination has often worked better as a reporting and consultation mechanism than as a tool for resolving overlaps, enforcing consolidation, or ensuring implementation across ministries. The Action Plan Progress Report confirms the breadth of government activity, with hundreds of objectives and targets across 39 ministries and agencies, but it also shows that reporting often tracks actions rather than outcomes. Future coordination will need clearer mandates, stronger follow-up, better use of performance information, and more direct links between policy decisions, budgets, and implementation responsibilities.

The internal evidence also shows that M&E and accountability systems remain underused. Bangladesh has developed Action Plans, progress reports, programme MISs, dashboards, GRS architecture, and evaluation processes. However, these systems are not yet fully connected or consistently used to guide decisions on programme design, budget allocation, targeting, adequacy, or corrective action. The Progress Report is useful for mapping government activity, but it is weaker on whether reforms changed beneficiary outcomes. The SSPS evaluations similarly show that technical support produced research and policy inputs, but that future reform support should document contribution to policy outcomes more systematically. The next NSSS should therefore move from action reporting to results-based learning, with better use of household survey data, administrative data, grievance data, evaluation findings, and public reporting.

A further lesson concerns the role of technical assistance. The SSPS Mid-Term and Final Evaluations show that technical support can help sustain reform momentum when it is anchored in government leadership. SSPS contributed to policy analysis, Action Plan preparation, disability and gender inclusion, dashboard development, social insurance discussions, adaptive social protection guidelines, and preparation for the next strategy. However, these evaluations also confirm that technical assistance cannot substitute for government ownership, legal decisions, financing, staffing, or routine implementation capacity. Future support should therefore focus on strengthening government systems, documenting policy influence, and translating evidence into short, usable inputs for decision makers and line ministries.

Overall, the internal evidence points to a clear conclusion for the next NSSS. Bangladesh should not abandon the NSSS reform direction, but it should move from broad reform intent to a more practical, prioritised, and accountable implementation framework. The next strategy should retain the lifecycle approach, but define clearer minimum guarantees, stronger poverty and vulnerability objectives, more realistic financing plans, better urban and working-age protection, and more explicit inclusion measures. It should prioritise the system reforms that affect multiple programmes, particularly social registry development, interoperable MISs, G2P reliability, grievance redress, M&E, benefit adequacy review, and transparent beneficiary selection. It should also recognise that reform success will depend less on the number of actions listed in an Action Plan and more on whether ministries, local administrations, data systems, payment channels, and accountability mechanisms can deliver predictable and adequate support to poor and vulnerable people.

External Evidence

The external evidence provides a comparative lens for interpreting Bangladesh's reform experience and identifying lessons for the next NSSS. It does not suggest that Bangladesh should copy any single international model. Rather, the evidence points to a set of design principles, implementation cautions, and reform choices that are relevant because Bangladesh is entering a more complex stage of social protection development. The country is moving toward middle-income status, preparing for LDC graduation, facing continued poverty and vulnerability, managing a low tax base and fiscal pressures, and responding to rapid urbanisation, high informality, demographic change, climate risks, and expectations for more inclusive public services.

The first major lesson from the external evidence is that lifecycle-based social protection remains a sound organising framework, but it must be translated into clearer minimum guarantees and stronger system integration. Global and regional evidence supports social protection floors that provide basic income security and access to essential services across childhood, working age, disability, maternity, unemployment, sickness, employment injury, and old age. This aligns with the original NSSS lifecycle model. However, the evidence also shows that lifecycle systems work best when benefits, services, social insurance, labour support, and care functions are designed as a connected system rather than as separate programmes. For Bangladesh, this means the next NSSS should not only retain lifecycle categories. It should clarify what level of protection is intended for each major group, how programmes interact within households, and how benefit adequacy will be reviewed over time.

A second lesson is that inclusion must be designed into delivery systems, not added only as a policy statement. External evidence on gender, disability, urban poverty, marginalised communities, informal workers, migrants, and people affected by discrimination shows that expansion in programme numbers or beneficiary counts does not automatically produce inclusion. People may

remain excluded because of documentation barriers, local selection practices, social stigma, digital access constraints, mobility limitations, lack of information, disability-related costs, care responsibilities, or weak complaint channels. For Bangladesh, this reinforces the need for the next NSSS to link inclusion with practical delivery reforms, including accessible registration, outreach, beneficiary communication, disability-sensitive processes, gender-responsive programme requirements, safe grievance channels, and disaggregated monitoring.

A third lesson is that adaptive and shock-responsive social protection should be built through regular systems before crises occur. External evidence cautions against creating parallel emergency systems that are disconnected from routine programmes. The most effective shock response depends on broad regular coverage, reliable data, scalable payment systems, pre-agreed triggers, contingency financing, early warning links, and coordination with disaster risk management and climate adaptation systems. This is highly relevant for Bangladesh, where floods, cyclones, heat stress, price shocks, health shocks, and livelihood disruption repeatedly affect poor and near-poor households. The next NSSS should therefore treat adaptive social protection as a core system function, linked to lifecycle programmes, G2P payments, social registry development, local government, and disaster financing.

External evidence also shows that working-age protection needs more attention. Labour market interventions are most effective when they combine income support, skills, coaching, finance, employment services, entrepreneurship support, market linkages, childcare, and private sector engagement. Stand-alone training is often weak when it is not connected to labour demand or beneficiary constraints. This is particularly important for Bangladesh because the working-age population is large, informality is high, urban employment is growing, and many workers face unstable earnings without access to social insurance. The next NSSS should therefore connect social protection more directly with employment, livelihoods, skills systems, urban policy, and informal worker support.

The evidence on social insurance and contributory schemes is also directly relevant. International experience shows that sustainable systems usually combine tax-financed minimum guarantees with contributory arrangements that provide higher income replacement for workers. However, employment-based contributory systems often exclude informal workers unless contribution rules, registration, payment systems, subsidies, and incentives are adapted. For Bangladesh, the lesson is to proceed in stages. The Universal Pension Scheme and Employment Injury Scheme provide important foundations, but contributory pensions, employment injury, unemployment, maternity, and sickness protection will require actuarial analysis, legal clarity, administrative capacity, tripartite engagement, and careful assessment of contributory capacity among informal and low-income workers.

Governance and consolidation emerge as cross-cutting lessons across the external evidence. Coordination is useful only when mandates, decision rights, responsibilities, and incentives are clear. Adding coordination committees without authority, data, financing links, or follow-up systems rarely resolves fragmentation. For Bangladesh, this supports a more practical approach to consolidation in the next NSSS. The key issue is not only reducing the number of schemes. It is clarifying which programmes should remain separate, which should be harmonised, which should be consolidated, and how common systems for registration, payment, grievance redress, case referral, monitoring, and reporting can support the wider system.

Digital delivery is another area where external evidence provides both encouragement and caution. Digital payments, MIS platforms, social registries, dashboards, and grievance systems can improve efficiency and transparency, but they can also exclude people without phones, literacy, documentation, connectivity, trust, or support. This matches Bangladesh's current position: G2P payment reform and programme MIS development have advanced, but digital systems still need stronger interoperability, beneficiary support, data protection, and connection to grievance and monitoring systems. The next NSSS should treat digital reform as a user-centred delivery agenda, not only as a technology agenda.

Fiscal sustainability is one of the strongest messages from the external evidence. Universal or near-universal social protection requires sustained financing through domestic revenue mobilisation, expenditure prioritisation, contribution systems, better budget classification, and phased expansion. At the same time, sustainability should not mean keeping benefits too low to be meaningful. For Bangladesh, with a low tax-to-GDP ratio, fiscal pressures, LDC graduation, ageing, inflation, and demands for wider coverage, the next NSSS will need a financing strategy that links coverage, adequacy, prioritisation, and reform sequencing.

Finally, external evidence confirms that monitoring, evaluation, accountability, and learning should be treated as decision-making infrastructure. Effective systems use administrative data, household survey data, grievance information, dashboards, public reporting, and evaluations to adjust programmes and budgets. For Bangladesh, this means the next NSSS should move beyond action tracking toward learning systems that assess coverage, adequacy, equity, delivery quality, shock response, and beneficiary experience. The overall lesson from external evidence is that the next NSSS should be practical, phased, inclusive, and system-oriented, with stronger links between policy design, financing, delivery systems, accountability, and the changing risks faced by people and households.

Evidence Alignment

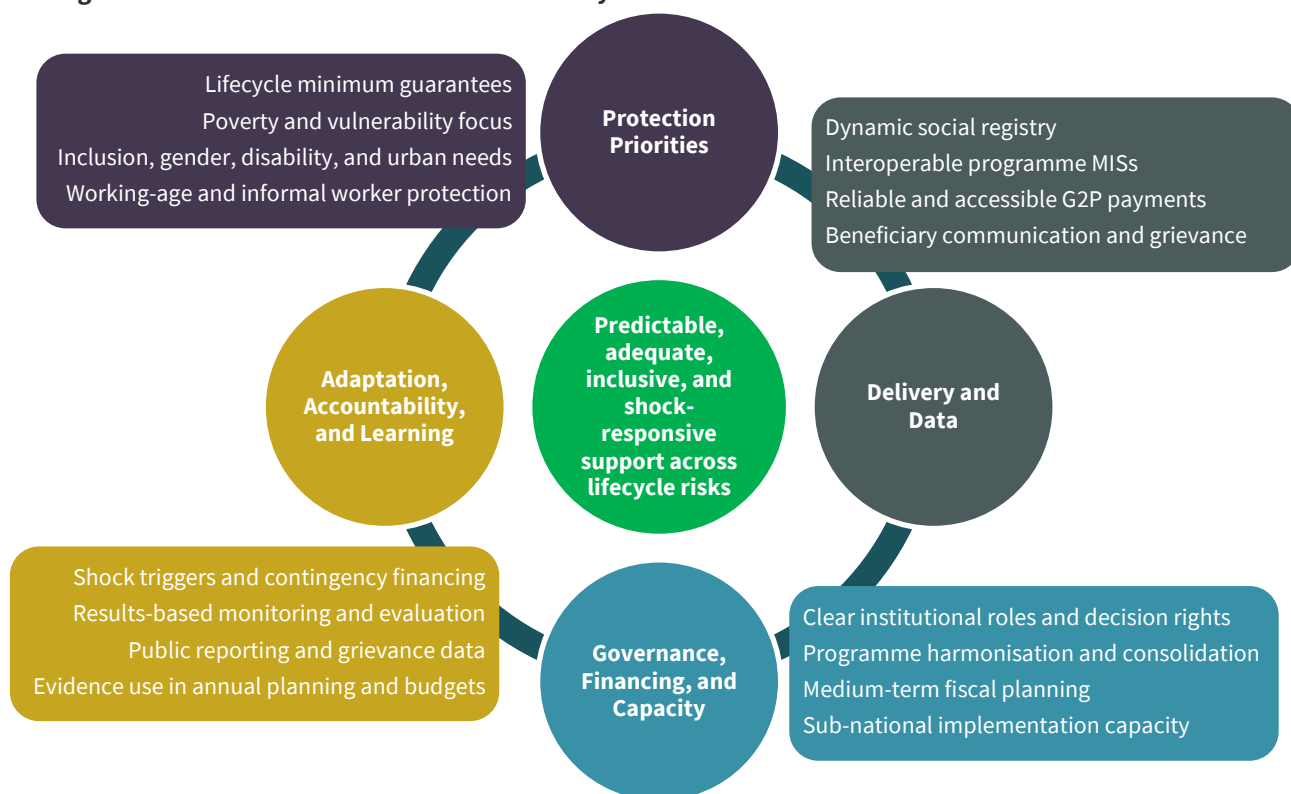
Convergence

The internal and external evidence converge strongly on the need for Bangladesh's next NSSS to remain system-oriented, lifecycle-based, and focused on implementation quality. Both evidence streams support the original direction of the NSSS, particularly its move away from fragmented safety nets toward a more coherent social protection system organised around lifecycle risks. The convergence is clearest in five areas. First, both internal and external evidence show that coverage expansion must be accompanied by benefit adequacy, better targeting, and stronger delivery systems. Second, both point to inclusion as a design and delivery issue, especially for women, persons with disabilities, urban poor households, informal workers, migrants, and socially excluded groups. Third, both confirm that adaptive and shock-responsive social protection should be built through regular systems, using reliable data, scalable payments, and links to disaster and climate risk management. Fourth, both show that digital delivery, G2P payments, MIS platforms, dashboards, and grievance systems can improve performance only when they are interoperable, accessible, and used for decision-making. Finally, both evidence streams stress that fiscal sustainability requires realistic sequencing, better budget classification, domestic financing, and more careful prioritisation. The overall convergence is therefore clear: the next NSSS should not abandon the NSSS reform model, but should make it more practical, better financed, more inclusive, and more accountable.

Divergence

The main divergence between internal and external evidence is not about the broad direction of reform, but about feasibility, sequencing, and the conditions required for success. External evidence often presents social protection reforms as coherent system models, including lifecycle guarantees, social registries, integrated delivery, contributory schemes, adaptive systems, and results-based accountability. Internal evidence shows that Bangladesh has adopted many of these ideas, but implementation has been constrained by fragmented mandates, uneven ministry capacity, weak local accountability, low benefit values, limited fiscal space, and incomplete data systems. A second divergence concerns universality and targeting. External evidence often highlights the value of universal or near-universal categorical schemes in reducing exclusion, while internal evidence shows that Bangladesh's fiscal constraints and high inclusion errors make prioritisation and targeting reform unavoidable in the near term. A third divergence concerns digitalisation. External evidence emphasises the potential of digital payments, registries, and dashboards, while internal evidence shows that digital progress can remain uneven when MIS platforms are not fully integrated and beneficiaries face access barriers. Finally, external evidence supports contributory social insurance as part of a mature system, but internal evidence shows that Bangladesh's high informality and limited administrative readiness require a cautious, phased approach. These divergences suggest that the next NSSS should translate international good practice into a sequenced national reform pathway rather than adopt it as a fixed model.

Figure 3 - From Reform Architecture to Delivery Performance: Foundations for Future NSSS



Key Lessons to Inform Future Social Protection Reform

The internal and external evidence point to a set of practical lessons for the next NSSS. These lessons do not suggest a change in the overall direction of reform. Rather, they indicate that the next strategy should translate the original NSSS vision into a more prioritised, financed, inclusive, and accountable implementation pathway.

Table 3 - Key Lessons to Inform Future Social Protection Reform

Topic Area	Key Lesson	Implication for Future NSSS
Overall reform direction	The NSSS reform direction remains valid, but implementation has shown that broad strategic ambition needs stronger sequencing, financing, institutional ownership, and accountability.	The next NSSS should build on the lifecycle and system reform agenda, while setting fewer, clearer priorities linked to responsible institutions, timelines, financing, and monitoring arrangements.

Topic Area	Key Lesson	Implication for Future NSSS
Lifecycle-based protection	The lifecycle approach is supported by both internal and external evidence, but it needs clearer guarantees and stronger prioritisation across age and risk groups.	The next NSSS should define minimum protection objectives for pregnancy, early childhood, school-age children, working-age people, persons with disabilities, older persons, and households facing shocks.
Poverty and vulnerability focus	Coverage has expanded, but many poor and vulnerable households remain excluded, while a substantial share of beneficiaries are neither poor nor vulnerable. This weakens the poverty-reducing effect and equity of public spending.	The next NSSS should define a clearer poverty and vulnerability focus for core programmes, strengthen identification and outreach to excluded households, and use regular evidence on coverage gaps to guide programme expansion and resource allocation.
Benefit adequacy	Low transfer values limit poverty impact and reduce the protective value of programmes during inflation, health costs, disability-related costs, and other shocks.	The next NSSS should include a periodic benefit review mechanism linked to programme objectives, poverty benchmarks, inflation, household needs, and fiscal space.
Targeting and social registry development	Targeting problems cannot be solved by a database alone. Reliable data must be combined with routine updating, local validation, transparency, and appeal systems.	The next NSSS should prioritise a dynamic social registry or equivalent data system, with clear governance, updating protocols, links to programme MISs, and safeguards against exclusion.
Inclusion, gender, and disability	Inclusion requires practical delivery measures, not only policy commitments. Women, persons with disabilities, marginalised groups, migrants, and informal workers face different barriers to access.	The next NSSS should embed gender-responsive and disability-inclusive design across registration, payments, communications, grievance redress, data disaggregation, outreach, and monitoring.

Topic Area	Key Lesson	Implication for Future NSSS
Urban social protection	Urban poverty and vulnerability are no longer marginal issues, but urban coverage remains low and programme models remain limited.	The next NSSS should include a clearer urban social protection approach, including identification of mobile and informal households, portability, urban livelihood support, and links to municipal services.
Working-age protection and labour market support	Working-age people remain weakly covered, and skills or livelihood programmes are less effective when disconnected from labour demand and social protection support.	The next NSSS should connect social assistance with skills, public works, entrepreneurship, employment services, childcare, informal worker support, and urban employment policy.
Social insurance and contributory schemes	Social insurance remains necessary for long-term system development, but high informality and limited administrative readiness require phased implementation.	The next NSSS should set a practical roadmap for pensions, employment injury, unemployment, maternity, and sickness protection, supported by actuarial analysis, legal clarity, tripartite engagement, and adapted contribution mechanisms.
Adaptive and shock-responsive social protection	Shock response works best when regular systems already have broad coverage, reliable data, scalable payments, and pre-agreed financing and triggers.	The next NSSS should make adaptive social protection a core system function linked to disaster management, climate risk data, G2P payments, social registry development, local government, and contingency financing.
Programme consolidation and harmonisation	Consolidation should not be limited to reducing the number of small schemes. It should improve coherence, reduce overlap, and protect beneficiaries during transitions.	The next NSSS should identify which programmes should remain separate, which should be harmonised, and which should be consolidated under broader lifecycle or risk-based instruments.
Governance and institutional coordination	Coordination arrangements are useful only when mandates, decision rights, incentives, and follow-up mechanisms are clear.	The next NSSS should strengthen Cabinet Division and cluster coordination roles, clarify lead ministry responsibilities, and connect coordination to budgets, performance reporting, and problem-solving.

Topic Area	Key Lesson	Implication for Future NSSS
Digital delivery systems	G2P payments and programme MISs are major achievements, but digitalisation has not yet resolved targeting, interoperability, access, or accountability issues.	The next NSSS should treat digital reform as a delivery-system agenda linking G2P, programme MISs, social registry development, dashboards, grievance redress, beneficiary communication, and data protection.
Grievance redress and beneficiary accountability	Formal GRS architecture has advanced, but access, awareness, field-level recording, and trust remain uneven.	The next NSSS should require accessible complaint channels, local support for filing complaints, tracking of resolution times, public reporting on grievance performance, and feedback loops into programme management.
Monitoring, evaluation, accountability, and learning	Reporting has focused heavily on actions and activities, while evidence on outcomes, adequacy, equity, beneficiary experience, and reform effects remains thinner.	The next NSSS should move from action tracking to results-based MEAL, using household survey data, administrative data, MIS dashboards, grievance data, evaluations, and public progress reporting.
Fiscal resourcing and budget classification	Fiscal sustainability should not mean holding benefits low. It should mean financing priority protection in a way that is credible, phased, and transparent.	The next NSSS should include a medium-term financing strategy, clearer classification of genuine social protection spending, better expenditure prioritisation, and a phased approach to expanding coverage and adequacy.
Local implementation capacity	Many reform constraints appear at local level, including beneficiary selection, documentation, awareness, complaint handling, and access for marginalised groups.	The next NSSS should include a sub-national delivery agenda covering staffing, training, local validation, field monitoring, beneficiary communication, and accountability for local selection processes.
Technical support and reform capacity	Technical assistance can sustain policy momentum, but it cannot replace government ownership, legal decisions, financing, staffing, or routine implementation capacity.	The next NSSS should define where technical support is needed, especially for data systems, social insurance, fiscal analysis, MEAL, inclusion, and evidence use, while keeping government institutions responsible for decisions and implementation.

Topic Area	Key Lesson	Implication for Future NSSS
Evidence use in decision-making	Bangladesh has generated substantial evidence, but it is not yet consistently used to adjust programme design, budget allocation, targeting, or implementation priorities.	The next NSSS should establish regular learning cycles where evidence from reviews, evaluations, dashboards, HIES, GRS, and programme MISs informs annual planning, budget discussions, and corrective actions.

Evidence Gaps and Future Analytical Needs

The review found that Bangladesh has generated a substantial body of evidence during the NSSS period, including implementation reviews, programme evaluations, expenditure analysis, household survey data, administrative reporting, and technical studies. This evidence has been sufficient to demonstrate broad reform progress and identify recurring implementation constraints. However, important gaps remain.

Many of the strongest findings in the review relate to what government has done, programme expansion, digitalisation, institutional reforms, and policy commitments, rather than what these reforms have changed for people. Evidence remains uneven across programmes, population groups, and geographic areas. National-level statistics and administrative reporting continue to dominate the evidence base, while local implementation realities, beneficiary experiences, political incentives, and distributional outcomes remain under-examined.

The next NSSS period presents an opportunity to move from reform monitoring toward a more strategic evidence agenda that supports continuous policy adjustment, implementation improvement, and accountability. Future analytical work should prioritise areas where evidence is currently weakest but most consequential for decision-making.

Table 4 - Priority Evidence Questions for Future NSSS Implementation

Topic Area	Key Lesson	Implication for Future NSSS
Political economy and governance	Political economy and governance	Political economy and governance
Targeting and access	How are households identified, selected, excluded, or removed in practice?	Studies of access pathways, transaction costs, local discretion, beneficiary awareness, documentation barriers, and appeals.

Topic Area	Key Lesson	Implication for Future NSSS
Local inclusion and exclusion errors	Where are coverage gaps and leakage concentrated geographically and across programmes?	District and upazila-level surveys, small-area estimation, validation studies, and analysis of programme overlap.
Benefit adequacy and household outcomes	Are transfers sufficient to meet programme objectives and improve household wellbeing?	Inflation-adjusted adequacy analysis, longitudinal outcome studies, and qualitative research on beneficiary experience.
Fiscal sustainability	What combination of coverage, benefit levels, and programme reforms is affordable over time?	Lifecycle costing, fiscal incidence analysis, medium-term expenditure modelling, and social insurance financing analysis.
Local delivery systems	What operational constraints affect registration, payment, monitoring, and grievance handling?	Delivery process mapping, local capacity assessments, time-and-motion studies, and user journey analysis.
Inclusion and equity	Which groups face systematic barriers or weaker outcomes?	Disaggregated and intersectional analysis of women, persons with disabilities, migrants, informal workers, minorities, urban poor households, and climate-affected populations.
Adaptive social protection	How can regular programmes scale quickly and fairly during shocks?	Analysis of triggers, financing, response timelines, climate-risk exposure, and household recovery after shocks.
Learning and evaluation	How can evidence more consistently influence policy and budget decisions?	A rolling national research agenda, linked administrative datasets, beneficiary experience surveys, evaluations, and annual evidence synthesis.

Strengthening Political Economy Analysis of Social Protection Reform

One of the clearest gaps identified through the review is the limited use of political economy analysis to understand how social protection decisions are actually made and implemented.

Most existing assessments focus on institutional mandates, programme design, or administrative performance. Much less is known about how incentives, power relations, political transitions, local governance dynamics, and informal decision-making shape programme outcomes.

This gap has become more important given changes in the national political context and the likelihood that future reforms will depend increasingly on implementation capacity, local accountability, and institutional coordination.

Future analytical work should include:

- A national political economy assessment of social protection reform to examine how political incentives, fiscal pressures, institutional interests, and governance arrangements influence programme expansion, consolidation, targeting, and financing decisions.
- Sub-national political economy research across different administrative and geographic contexts to understand how local actors influence beneficiary selection, programme access, grievance handling, and implementation quality.
- Analysis of the role of elected representatives, local administration, community structures, and informal networks in shaping access to social protection.
- Research on how decentralised implementation affects equity, accountability, and consistency across districts and local government areas.
- Comparative analysis of implementation performance across locations to identify institutional conditions associated with stronger outcomes.

This work should move beyond descriptive governance assessments and generate operational recommendations for improving accountability, transparency, and implementation incentives.

Understanding Targeting Decisions, Access Pathways, and the Real Costs of Exclusion

The review confirms that targeting remains one of the most debated and least understood dimensions of social protection reform.

Existing evidence identifies inclusion and exclusion concerns but provides limited understanding of how targeting decisions are made in practice, how households navigate access processes, and what social, economic, and political costs are created by current approaches.

The research on barriers to accessing social protection remains highly relevant but should be updated and expanded to reflect current delivery systems, digitalisation, local governance arrangements, and changing patterns of vulnerability.

Future analytical work should include:

- A new generation of access and decision-making studies examining how households become aware of programmes, apply, are selected, rejected, or removed.
- Research on the political economy of targeting, including how local discretion, social norms, administrative incentives, and informal influence affect beneficiary selection.

- Analysis of the transaction costs of accessing social protection, including documentation requirements, travel costs, waiting time, opportunity costs, and digital barriers.
- Studies examining whether targeting mechanisms systematically disadvantage women, persons with disabilities, migrants, minority populations, informal workers, and urban poor households.
- Research on beneficiary perceptions of fairness, transparency, and legitimacy in programme selection processes.
- Behavioural and qualitative studies to understand why eligible households do not enrol or remain disconnected from available programmes.

This evidence should directly inform future social registry development, targeting reform, grievance systems, and local accountability mechanisms.

Generating Local-Level Evidence on Inclusion and Exclusion Errors

National survey data provide useful aggregate estimates but reveal little about how social protection performs at local level.

There is currently very limited statistically robust evidence on inclusion and exclusion errors below national level, despite repeated concerns regarding local implementation quality.

Future analytical work should prioritise:

- District and upazila-level surveys measuring inclusion and exclusion errors across major lifecycle programmes.
- Small-area estimation approaches to identify geographic patterns of under-coverage and leakage.
- Local panel surveys to track changes in beneficiary status over time.
- Validation studies comparing administrative records with household-level realities.
- Research examining whether local validation processes improve targeting outcomes.
- Statistical analysis of programme overlap and cumulative household receipt across schemes.

These studies should generate practical evidence for improving beneficiary identification, local accountability, and programme harmonisation.

Measuring Benefit Adequacy and Real Impacts on Household Wellbeing

The review found relatively limited evidence on whether transfer values are sufficient to achieve programme objectives.

Most existing analysis focuses on nominal transfer amounts and coverage rather than actual effects on household welfare, purchasing power, resilience, or quality of life.

Future analytical work should include:

- Longitudinal studies assessing how lifecycle programmes affect household wellbeing over time.
- Research measuring impacts on consumption, food security, debt, savings, health access, education participation, labour decisions, and subjective wellbeing.
- Analysis of purchasing power erosion under inflation and changing household expenditure patterns.
- Studies examining whether transfers reduce vulnerability or simply offset immediate consumption pressures.
- Comparative analysis of outcomes across different transfer sizes and delivery models.
- Local qualitative research capturing beneficiary experiences and perceived programme value.

Particular attention should be given to understanding impacts among older persons, persons with disabilities, female-headed households, and households facing repeated shocks.

Building a Stronger Financing and Fiscal Evidence Base

The review identified persistent uncertainty regarding what level of financing would be required to deliver meaningful lifecycle protection while maintaining fiscal sustainability.

Future analytical work should move beyond expenditure tracking and include:

- Financing models for core lifecycle protection packages under different coverage and adequacy scenarios.
- Dynamic costing exercises that incorporate annual inflation adjustments and demographic change.
- Fiscal incidence analysis to assess distributional effects of social protection spending.
- Medium-term expenditure modelling linked to macroeconomic scenarios.
- Analysis of financing options for expanding social insurance and contributory schemes.
- Research on trade-offs between programme expansion, adequacy improvements, and fiscal constraints.

This work should support realistic prioritisation and strengthen links between policy ambition and budget planning.

Deepening Evidence on Local Delivery Systems and Implementation Capacity

Many implementation challenges identified in the review originate at local level, yet evidence on frontline delivery remains limited.

Future analytical work should include:

- Delivery process mapping from registration through payment and grievance resolution.
- Time-and-motion studies of local implementation burdens.
- Assessment of staffing, incentives, and administrative capacity at local level.
- Research on how digital systems interact with local administrative practices.
- Studies examining the effectiveness of local grievance mechanisms and beneficiary support.
- Comparative analysis of implementation models across ministries and programmes.

This evidence should inform future investments in local delivery systems and institutional strengthening.

Expanding Research on Inclusion, Equity, and Differential Outcomes

Although inclusion has become more visible in policy discussions, evidence remains fragmented regarding who benefits and who remains excluded.

Future analytical work should include:

- Dedicated studies on access and outcomes for persons with disabilities, women, ethnic and religious minorities, migrants, climate-affected populations, and informal workers.
- Intersectional analysis examining overlapping vulnerabilities.
- Urban social protection research focused on mobility, informality, rental housing, and service access.
- Gender analysis of control over transfers and intra-household outcomes.
- Research on digital exclusion and unequal access to G2P systems.

This work should support more inclusive programme design and stronger monitoring frameworks.

Strengthening Adaptive Social Protection and Shock Analytics

Evidence on shock response remains concentrated on emergency implementation rather than long-term system performance.

Future analytical work should include:

- Analysis of how regular programmes can scale during crises.
- Research linking climate vulnerability and social protection coverage.
- Evaluation of shock triggers, financing mechanisms, and response timelines.

- Household studies examining recovery trajectories aftershocks.
- Simulation modelling of future climate and disaster scenarios.

Creating a More Strategic Learning and Evaluation Architecture

Finally, the review suggests that Bangladesh would benefit from a more deliberate national learning agenda for social protection.

Future analytical work should not be commissioned as isolated studies but organised around policy questions linked to NSSS implementation.

Priority actions include:

- Establishing a rolling multi-year social protection research agenda.
- Creating mechanisms to connect evidence with annual planning and budget decisions.
- Expanding use of administrative data and linked datasets.
- Introducing periodic beneficiary experience surveys.
- Publishing regular synthesis reports that combine administrative, survey, and evaluation evidence.
- Strengthening partnerships between government, research institutions, universities, and development partners.

A stronger evidence architecture would allow the next NSSS to operate as an adaptive reform process, using evidence not only to report progress, but to continuously improve policy choices, implementation quality, and outcomes for people.

Conclusion

The evidence reviewed in this report shows that Bangladesh's NSSS has provided a lasting policy direction for social protection reform. It helped shift the national discussion away from fragmented safety net programming toward a more structured lifecycle-based system, supported by commitments to programme consolidation, improved targeting, digital payments, grievance redress, monitoring, and social insurance. This reform direction remains highly relevant. Bangladesh continues to face poverty and vulnerability, rapid urbanisation, high informality, demographic change, climate and economic shocks, and growing expectations for more inclusive and accountable public services.

At the same time, the implementation record shows that the next phase of reform cannot rely only on restating the original NSSS vision. Progress has been real but uneven. Core lifecycle programmes have expanded, G2P payments and programme MIS systems have advanced, disability and old-age support have strengthened, and technical support has helped sustain policy momentum. However, many foundational reforms remain incomplete. Targeting errors remain high, urban poor

households are under-covered, benefit levels are often too low, programme consolidation has been partial, social insurance remains early in development, and M&E systems are still used more for reporting actions than guiding decisions.

The comparative evidence reinforces this lesson. International and regional experience confirms that social protection systems work best when coverage, adequacy, financing, delivery, inclusion, and accountability are planned together. It also cautions that social registries, digital payments, coordination committees, and contributory schemes do not solve implementation problems on their own. Their value depends on clear mandates, reliable data, adequate financing, beneficiary access, institutional capacity, and regular use of evidence in decision-making.

The next NSSS should therefore be practical, phased, and system-oriented. It should retain the lifecycle approach, but translate it into clearer minimum guarantees, stronger poverty and vulnerability objectives, and more explicit protection for groups that remain under-served, including urban poor households, informal workers, migrants, women, persons with disabilities, children, older persons, and shock-affected households. It should also strengthen the links between policy commitments and implementation systems, especially social registry development, interoperable MISs, G2P reliability, grievance redress, adaptive social protection, benefit adequacy review, fiscal planning, and results-based learning.

Ultimately, the next generation NSSS should be understood not as a replacement of the original reform vision, but as its practical next stage. The priority is to move from reform architecture to delivery performance, from action tracking to outcome learning, and from fragmented programme expansion to a more coherent, inclusive, and accountable social protection system that can better support people through lifecycle risks, poverty, vulnerability, and shocks.

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Annex: Draft NSSS Chapters

Lessons Learned from NSSS Implementation

The National Social Security Strategy (NSSS) marked an important change in Bangladesh's approach to social protection. It established a national vision for moving beyond fragmented social safety net programmes towards a more coherent system organised around lifecycle risks, poverty and vulnerability, labour market transitions, and shocks. It also introduced a broad reform agenda covering programme consolidation, improved beneficiary identification, digital payments, a Single Registry, grievance redress, monitoring and evaluation, social insurance, and stronger coordination across government.

The implementation experience from 2015 to 2026 shows that this reform direction remains valid. Bangladesh has expanded several core programmes, strengthened support for older persons and persons with disabilities, introduced the Mother and Child Benefit Programme (MCBP), developed Government-to-Person (G2P) payment systems, expanded programme-level Management Information Systems (MISs), and established a more visible national architecture for social protection coordination and reporting. These gains provide a practical foundation for the next phase of reform.

At the same time, implementation has been partial and uneven. The experience of the first NSSS demonstrates that a clear strategy and broad reform architecture are necessary, but they are not sufficient on their own. Progress depends on whether policy commitments are matched by realistic sequencing, clear institutional responsibilities, adequate financing, usable data, local delivery capacity, and accountability for results. The following lessons arise from the implementation record.

Implementation Requires Prioritisation and Sequencing

The first NSSS provided Bangladesh with a common policy framework across a large and complex social protection system. It brought together programmes administered by multiple ministries and divisions, introduced a lifecycle approach, and placed issues such as targeting, programme overlap, digital delivery, and social insurance within a national reform agenda. This was an important achievement because it created a shared basis for coordination, policy dialogue, action planning, and reform support.

However, implementation showed that the strategy contained many reforms that depended on one another. For example, better targeting depended on reliable household information, regular updating, transparent local processes, and functional grievance arrangements. Digital payments depended on accurate beneficiary databases, programme MISs, beneficiary communication, and accessible payment channels. Results-based monitoring depended on agreed indicators, data

standards, institutional mandates, and systems capable of connecting programme information with household-level outcomes.

The lesson is that system reforms cannot be managed as separate technical activities. They require a clear sequence, with early attention to the policy decisions, legal provisions, administrative arrangements, staff capacity, data standards, and financing required for later reforms to function. Where these foundations were incomplete, progress was slower even when the policy direction was widely supported.

Stronger Programmatic Focus on Outcomes

Bangladesh expanded social protection coverage during the NSSS period. Household receipt of at least one social protection benefit increased between 2016 and 2022, while several major programmes reached larger numbers of people. Yet wider coverage did not consistently translate into effective protection for poor and vulnerable households. A significant proportion of poor and vulnerable households remained outside the system, while many beneficiary households were not poor or vulnerable according to available poverty and vulnerability measures.

This experience demonstrates that programme coverage, beneficiary numbers, and budget allocations should not be treated as sufficient measures of success. The effectiveness of social protection depends on whether support reaches people facing the intended risks, whether benefits are sufficient to serve their stated purpose, and whether assistance is available when households need it. The measured poverty impact of transfers remained modest because low benefit levels, incomplete coverage, and targeting inefficiencies limited the effect of public expenditure on household wellbeing.

Benefit adequacy is particularly important. Transfer values increased in several programmes during the NSSS period, but these adjustments were not consistently guided by a common framework linking benefit levels to inflation, poverty thresholds, household needs, disability-related costs, food prices, or programme objectives. This meant that the real value of support could weaken during periods of high inflation or rising living costs. The experience confirms that coverage and adequacy are interdependent. Expanding a programme with benefits that are too low may increase formal coverage without providing meaningful protection against poverty, illness, disability-related costs, food insecurity, or other risks.

Uneven Lifecycle Progress

The lifecycle approach remains one of the strongest features of the NSSS. It recognised that risks change from pregnancy and early childhood through school age, working life, disability, old age, and periods of household or community shock. It also provided a framework for considering how

social assistance, services, labour market support, and social insurance could work together rather than operate as isolated interventions.

Implementation showed, however, that progress was not evenly distributed across the lifecycle. Support for older persons and persons with disabilities expanded substantially, and these areas became more visible within the national policy agenda. The MCBP also represented an important step towards more structured support during pregnancy, infancy, and early childhood. At the same time, programme coverage, duration, benefit levels, linkages with health and nutrition services, and beneficiary awareness remained incomplete.

Working-age protection remained one of the weakest areas of the system. Skills development, public works, entrepreneurship support, migration-related preparation, and livelihood programmes continued, but they did not yet form a coherent package of income security and employment support for people facing unstable earnings, informal work, unemployment, or livelihood shocks. Social insurance also remained at an early stage beyond the Employment Injury Scheme pilot and the initial development of the Universal Pension Scheme.

The experience also highlighted the importance of urban social protection. Urban households had lower access to social protection than rural households, despite rising urban poverty, high informality, insecure housing, mobility, and increasing living costs. This shows that the lifecycle approach must be applied alongside a clear understanding of location, labour market status, household composition, disability, gender, and exposure to shocks. Risks do not occur only at particular ages, and households may face several risks at the same time.

Strengthening Local Level Delivery Arrangements

The NSSS period generated stronger national attention to gender equality, disability inclusion, marginalised populations, and the needs of people facing multiple forms of disadvantage. However, implementation evidence shows that inclusion cannot be secured through policy commitments alone. Women, persons with disabilities, migrants, informal workers, minority populations, older persons, and urban poor households can face barriers at every stage of the delivery process, including information, documentation, registration, verification, payment collection, complaints, and access to complementary services.

Evidence from Bangladesh shows that local selection processes may be influenced by limited information, documentation problems, discretion, favouritism, social exclusion, and weak awareness of programme rules. Some eligible households do not apply because they lack confidence, information, mobility, literacy, social connections, or trust in local processes. Others face practical barriers such as incorrect age information in identity documents, inaccessible service points, difficulties using digital services, or the cost of travelling to register or receive payments.

The lesson is that inclusion is a delivery obligation. It depends on clear eligibility criteria, accessible communication, outreach to groups who may not be reached through ordinary processes, reasonable documentation requirements, local support for registration, accessible payments, and grievance channels that people can use safely and confidently. It also requires disaggregated data and regular monitoring of who is reached, who is excluded, and why.

Full Circle Digital Delivery

Digitalisation was one of the clearest areas of progress during the NSSS period. G2P payment systems expanded across cash transfer programmes, programme-level MISs were developed or strengthened, and dashboards and digital reporting mechanisms became more common. These changes have improved the potential for transparency, efficiency, payment traceability, and timely response.

However, the experience also showed that digital systems do not resolve deeper delivery problems on their own. Payment systems depend on accurate beneficiary data, reliable identity verification, functioning programme databases, accessible financial service providers, beneficiary understanding, and support for people who cannot use digital systems independently. Older persons, persons with disabilities, women with limited control over mobile phones or accounts, people living in remote areas, and households with weak connectivity may require additional assistance. Operational issues such as phone number mismatches, delayed messages, reliance on intermediaries, password problems, and incomplete connectivity can affect whether a nominally digital payment reaches the intended person.

The development of multiple programme MISs also demonstrated the need for common standards and interoperability. The future value of digital reform lies not only in digitising individual programmes, but in building a connected delivery environment that links beneficiary information, social registry functions, payments, grievance redress, case management, monitoring, and programme planning. The distinction between programme beneficiary lists and a broader social registry is especially important. Each serves a different function and requires clear governance, updating arrangements, privacy safeguards, and institutional accountability.

Coordination and Consolidation Authority and Incentives

The NSSS created a national coordination architecture through the Central Management Committee (CMC), thematic clusters, Action Plans, focal points, and reporting arrangements. This helped maintain social protection as a cross-government policy issue and provided a mechanism for bringing together ministries with different mandates and programmes. The Cabinet Division's convening role was particularly important in sustaining reform momentum.

At the same time, coordination often functioned more effectively as a mechanism for consultation and reporting than for resolving institutional overlaps, enforcing decisions, or driving programme consolidation. Meetings, focal points, and action plans are necessary, but they do not automatically create authority, incentives, or shared accountability. Frequent transfer of officials, uneven technical capacity, and unclear follow-up arrangements also weakened institutional continuity.

Programme consolidation followed a similar pattern. Some important reforms were achieved, including the consolidation of maternity and lactating mother allowances into the MCBP, harmonisation of parts of the stipend system, and consolidation of selected disability-related programmes. However, wider fragmentation remained. The experience showed that consolidation is not simply a matter of reducing the number of programmes. It requires decisions about programme objectives, beneficiary groups, financing, delivery arrangements, staff responsibilities, data systems, and safeguards to ensure that people do not lose access during transitions.

Fiscal Sustainability, Social insurance, and Shock Response

The NSSS period demonstrated that social protection reform is closely tied to fiscal policy. Bangladesh has expanded social protection programmes, but fiscal space remains constrained and public expenditure includes items that do not directly provide poverty, vulnerability, or lifecycle protection. This complicates assessment of how much is being spent on core social protection and whether resources are aligned with population needs.

The lesson is that fiscal sustainability must be understood in relation to both coverage and adequacy. It is not only a question of containing costs. It also concerns whether available resources are directed towards priority risks, whether benefits provide meaningful protection, whether programme overlap is reduced, and whether medium-term financing plans reflect demographic change, inflation, urbanisation, and the evolving structure of the labour market.

The experience of social insurance reinforces the importance of phased preparation. The Employment Injury Scheme (EIS) pilot generated valuable operational learning, while the Universal Pension Scheme (UPS) created an institutional starting point for contributory old-age protection. However, unemployment, maternity, sickness, and wider contributory protection require legal clarity, actuarial analysis, employer and worker engagement, collection and compliance systems, claims management, and institutions capable of managing long-term liabilities. These elements cannot be created quickly through policy statements alone.

Similarly, adaptive and shock-responsive social protection requires preparation before a crisis occurs. Bangladesh has experience with disaster response, food security programmes, cash assistance, and pilot anticipatory approaches. However, effective shock response depends on clear triggers, early warning links, contingency financing, updated data, scalable payments, and

operational coordination between social protection, disaster management, climate adaptation, and local government systems.

Decision-making and Accountability

The NSSS period produced Action Plans, progress reports, dashboards, programme MISs, grievance redress arrangements, research studies, evaluations, and system diagnostics. These are important foundations for accountability and learning. Yet the evidence shows that monitoring has often focused on whether activities were completed rather than whether programmes improved coverage, adequacy, equity, access, beneficiary experience, or resilience.

The lesson is that monitoring, evaluation, accountability, and learning must be treated as part of the delivery system. Government needs information that can identify where eligible households are excluded, whether transfer values remain adequate, whether payments are received on time, whether complaints are resolved fairly, and whether programme reforms are improving outcomes. This requires stronger links between administrative data, household surveys, budget information, grievance records, programme evaluations, and regular public reporting.

Finally, the NSSS implementation experience confirms that technical assistance can support reform, but cannot replace government ownership and routine institutional capacity. Technical support helped sustain policy dialogue, prepare Action Plans, develop evidence, strengthen inclusion, support digital reforms, and inform emerging agendas such as adaptive social protection and social insurance. However, durable reform depends on the capacity of government institutions, line ministries, local administrations, and delivery agencies to make decisions, manage systems, maintain staff continuity, and respond to evidence.

Taken together, these lessons show that Bangladesh has established a meaningful foundation for the next phase of social protection reform. The central task is not to replace the original NSSS vision. It is to make that vision more practical, more balanced across population groups and locations, more firmly linked to delivery capacity and financing, and more accountable for the outcomes experienced by people and households.

Evidence-informed Implications for Future Reform Directions

The next NSSS should build on the direction established by the first NSSS while responding to the changing risks, constraints, and opportunities facing Bangladesh. The evidence does not support abandoning the lifecycle-based approach or the wider objective of developing a more coherent national social protection system. Rather, it indicates that the next phase should translate this approach into a more focused and realistic reform pathway, with clearer priorities, stronger links between policy commitments and implementation systems, and greater attention to whether support reaches people who need it.

Bangladesh enters this next phase with important foundations already in place. Core social assistance programmes have expanded, digital G2P payment systems are increasingly established, programme-level MISs have developed, and national coordination arrangements have kept social protection reform visible across government. At the same time, poverty and vulnerability remain significant; urbanisation, informality, demographic ageing, climate risks, inflation, and labour market change are increasing the diversity and complexity of household risks. The next NSSS should therefore serve as a practical framework for managing these interconnected challenges over time.

Focused Lifecycle Approach with Core Objectives

The lifecycle approach should remain the central organising framework of the next NSSS. It provides a useful basis for aligning public support with predictable risks faced during pregnancy, early childhood, school age, working life, disability, old age, and periods of shock. However, the next strategy should move beyond broad lifecycle categories and define clearer protection objectives for each stage of life.

This does not require immediate universal coverage or identical programme models for all groups. Rather, it requires clarity on the forms of risk the system is expected to address, the groups to be prioritised, the intended role of social assistance, social insurance, services, and labour market support, and the standards against which progress will be assessed. For example, the strategy should clarify the intended protection offered during pregnancy and early childhood; the role of education-linked support for children and adolescents; the type of income and employment support available to working-age people; the protection available to persons with disabilities; and the long-term approach to income security in old age.

A clearer lifecycle framework should also recognise that risks overlap within households. A poor household may include a young child, an older person, a person with a disability, and working-age adults with insecure employment. The next NSSS should therefore support complementary assistance where justified by household circumstances, rather than treating programmes as isolated categories with no connection to one another.

Strengthening the Poverty and Vulnerability Focus of Core Programmes

The next strategy should place stronger emphasis on effective coverage, meaning whether poor, vulnerable, and at-risk households receive support that is relevant to their circumstances. The evidence shows that Bangladesh has expanded the number of beneficiaries across several programmes, but many poor and vulnerable households remain outside the system. At the same time, a substantial share of beneficiaries are not poor or vulnerable according to available measures.

The next NSSS should therefore distinguish clearly between broad population coverage and the protection of people facing poverty, vulnerability, or specific lifecycle risks. This will require a clearer framework for identifying priority households and groups, while recognising that poverty is not static. Households may move into or out of vulnerability because of price increases, illness, disability, job loss, migration, crop failure, disasters, or changing care responsibilities.

A stronger poverty and vulnerability focus should not rely on a single targeting tool. It should combine household data, programme eligibility rules, local validation, regular updating, transparent procedures, accessible appeal mechanisms, and evidence on who remains excluded. The strategy should also recognise that categorical and poverty-based approaches may be appropriate for different purposes. Categorical programmes may reduce exclusion for some groups, while household-level approaches may be needed to address chronic poverty, multiple vulnerabilities, and changing economic circumstances.

Benefit Adequacy and Predictability

The next NSSS should treat benefit adequacy as a central policy issue. Programmes cannot meet their objectives if transfer values are too low to protect consumption, reduce poverty, support nutrition, offset disability-related costs, or help households manage periods of economic stress. Benefit adequacy should therefore be considered alongside coverage, targeting, and fiscal sustainability.

The strategy should establish a common approach for reviewing benefits in major cash-based programmes. This should consider programme objectives, inflation, poverty benchmarks, household expenditure patterns, disability-related costs, food prices, and available fiscal space. The objective is not to apply a uniform transfer amount across all programmes, since different risks and target groups require different forms of support. It is to ensure that benefit values are reviewed through a predictable process rather than adjusted only through ad hoc decisions.

Predictability is also important. Households need to know when support will be available, how much they will receive, and how they can seek help if payments are delayed or incorrect. Reliable payment schedules, clear communication, accessible support channels, and responsive grievance arrangements should therefore be treated as part of benefit adequacy and programme quality.

Addressing Urbanisation, Informality, and Working-age Risks

The next NSSS should recognise urban social protection and working-age protection as central strategic issues. Bangladesh's social protection system developed in a context where rural poverty, food insecurity, and disaster exposure were dominant concerns. These remain important. However, urban poverty, insecure informal work, mobility, rental housing, high living costs, and limited access to community-based support are becoming increasingly important features of vulnerability.

Urban households may face different barriers to programme access, including weak documentation, frequent movement, insecure tenure, limited local connections, and low awareness of available support. The next strategy should therefore set out a clearer national approach to urban social protection. This should include mechanisms for identifying mobile and informal households, improving portability of support where appropriate, strengthening access to core lifecycle programmes in urban areas, and linking social protection with employment, skills, health, food security, housing, and municipal services.

Working-age people also require greater attention. Many people rely on informal, insecure, seasonal, or low-paid work without access to meaningful income protection. The next NSSS should strengthen the connection between social assistance, public works, skills development, employment services, entrepreneurship support, childcare, and labour market policies. The aim should not be to treat all working-age people as beneficiaries of the same programme. It should be to provide more coherent support for people facing barriers to productive employment, unstable incomes, care responsibilities, disability, unemployment, or livelihood shocks.

Mainstreaming Gender Equality, Disability and Social Inclusion

The next NSSS should treat gender equality, disability inclusion, and the needs of marginalised groups as practical requirements for all parts of the system. Inclusion should be reflected in programme design, eligibility rules, outreach, registration, communication, payment delivery, grievance redress, monitoring, and evaluation.

Women may face barriers related to unpaid care responsibilities, mobility, control over mobile phones and financial accounts, social norms, and safety concerns. Persons with disabilities may face additional costs, inaccessible offices, limited transport, documentation barriers, and exclusion from employment or services. Migrants, ethnic and religious minorities, informal workers, socially excluded communities, and people living in remote or climate-affected areas may also face barriers that are not adequately captured by standard programme processes.

The next strategy should therefore require accessible and inclusive delivery arrangements. These should include targeted communication and outreach, support with registration and documentation, accessible service points, disability-sensitive procedures, safe and confidential complaint channels, and data disaggregated by sex, age, disability, location, and other relevant characteristics. Inclusion should also be reflected in programme monitoring, so that government can identify whether groups are being reached fairly and whether their experience of the system differs from that of other beneficiaries.

Building Connected Delivery Systems Around People and Households

The next NSSS should build on progress in digital delivery while recognising that digitalisation is not an end in itself. The future objective should be a connected delivery system that supports accurate identification, accessible enrolment, reliable payment, grievance redress, monitoring, and policy planning across programmes.

This will require clearer alignment between programme MISs, G2P payments, social registry development, beneficiary databases, dashboards, grievance systems, and data protection arrangements. Programme systems should retain the information needed to manage particular benefits, while shared systems should help government understand household circumstances, programme overlap, coverage gaps, and changing vulnerabilities.

A dynamic social registry or equivalent national data system should be designed as part of a wider delivery process. It should be regularly updated, governed through clear institutional arrangements, linked to transparent eligibility rules, and supported by local validation and appeal mechanisms. It should not be treated as a technical solution that replaces human judgement, local accountability, or beneficiary communication.

Digital delivery must also remain accessible to people who face barriers to using phones, accounts, mobile financial services, or online systems. The next NSSS should therefore combine digital improvements with practical beneficiary support, including local assistance, accessible communications, options for people unable to transact independently, and procedures to address common payment or identification problems.

Establishing Adaptive Social Protection as a Core System Function

Bangladesh's exposure to floods, cyclones, river erosion, heat stress, food price increases, health emergencies, and economic disruption means that shock response should be an integral part of the next NSSS. Adaptive social protection should not be treated only as a disaster-response programme or a set of pilots. It should be developed as a core function of the wider social protection system.

This requires regular programmes that already reach vulnerable people, reliable data that can be used during crises, payment mechanisms that can scale quickly, and clear institutional arrangements linking social protection with disaster management, climate adaptation, local government, and financial planning. The next strategy should set out how programmes may respond vertically, through temporary increases or advance payments to existing beneficiaries, and horizontally, through time-bound support to newly affected households.

The strategy should also recognise that shocks affect people differently. Women may face increased unpaid care burdens; persons with disabilities and older persons may face greater mobility and

access constraints; informal workers may experience immediate loss of income; and urban households may be vulnerable to price shocks even where they are not directly affected by disasters. Adaptive social protection arrangements should therefore be designed around the different forms of risk faced by people and households.

Developing Social Insurance Through a Phased and Realistic Pathway

The next NSSS should continue the development of social insurance as a complementary pillar of the national social protection system. Tax-financed social assistance will remain necessary for people with low incomes, limited assets, disabilities, care responsibilities, and other forms of vulnerability. However, social insurance can play an increasingly important role in providing income protection for workers in cases of employment injury, old age, unemployment, maternity, sickness, disability, and survivor risks.

The experience of the EIS and the UPS shows that progress is possible, but that contributory schemes require sustained institutional preparation. The next NSSS should provide a phased pathway that identifies priority branches of social insurance, responsible institutions, legal and regulatory requirements, contribution arrangements, actuarial analysis, administrative systems, compliance mechanisms, and engagement with employers and workers.

Special attention will be needed for informal workers, self-employed people, migrants, low-income workers, and others with irregular earnings. The strategy should not assume that conventional formal-sector contribution models will reach these groups. It should consider flexible contribution arrangements, simplified registration, digital payment options, appropriate incentives, and carefully designed public support where justified.

Linking Governance, Financing, Accountability, and Learning

The next NSSS should be implemented through a governance and financing framework that supports practical decision-making. National coordination remains necessary because social protection involves many ministries, divisions, agencies, and local institutions. However, coordination arrangements should be linked to clear mandates, decision rights, financing responsibilities, performance expectations, and follow-up mechanisms.

The strategy should clarify which institutions lead policy coordination, programme implementation, financing, data systems, monitoring, and local delivery. It should also identify how programme consolidation and harmonisation decisions will be made, how implementation bottlenecks will be escalated, and how ministries will be held accountable for delayed or incomplete commitments.

Fiscal planning should be integrated from the outset. The next NSSS should link its major objectives to medium-term financing scenarios, benefit review processes, programme prioritisation, expenditure classification, and options for expanding contributory financing where feasible. This will help ensure that policy commitments are credible and that the strategy can guide annual planning and budget decisions.

Finally, the next NSSS should establish a stronger monitoring, evaluation, accountability, and learning framework. This should move beyond reporting activities and focus on coverage, adequacy, equity, delivery quality, payment reliability, grievance performance, shock response, and beneficiary experience. Administrative data, household surveys, programme evaluations, grievance records, fiscal information, and beneficiary feedback should be used together to support annual review and corrective action.

The next NSSS should therefore be understood as a practical reform framework for strengthening the relationship between national policy and people's lived experience. Its success will depend on whether Bangladesh can make support more predictable, adequate, inclusive, and responsive across lifecycle risks, poverty, vulnerability, and shocks.



IN CLOSING

*Evidence and experience, held together, are what turn a decade of learning into **the next generation of reform.***

This synthesis traces the path from a fragmented safety-net system toward a coherent, lifecycle-based social protection model.

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