



GOVERNANCE & FINANCING FRAMEWORK

Institutional readiness for the next National Social Security Strategy

# Governance Structures, Institutional Architecture, Coordination Mechanisms & Fiscal Sustainability for Social Protection Reform

An evidence-based assessment of the decision rights, coordination arrangements, accountability systems, and multi-year financing needed to convert a decade of reform into a coherent, accountable, and fiscally sustainable social protection system.

THE GOVERNANCE ARCHITECTURE

01 Strategic direction

02 Technical coordination

03 Thematic coordination

04 Implementation

05 Sub-national delivery

## **Governance Structures, Institutional Architecture, Coordination Mechanisms & Fiscal Sustainability for Social Protection Reform**

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## List of Abbreviations

a2i	Aspire to Innovate programme (formerly Access to Information)
ASP	Adaptive Social Protection
ADP	Annual Development Programme
APA	Annual Performance Agreement
BB	Bangladesh Bank
BBS	Bangladesh Bureau of Statistics
BDT	Bangladesh taka
CD	Cabinet Division
CMC	Central Management Committee
CODI	Core Diagnostic Instrument
COVID-19	Coronavirus disease 2019
DivMC	Divisional Management Committee
DMC	District Management Committee
DPE	Directorate of Primary Education
DSR	Dynamic Social Registry
DSS	Department of Social Services
EGPP	Employment Generation Programme for the Poorest
ERD	Economic Relations Division
FD / Fin. Div.	Finance Division
FID	Financial Institutions Division
FFP	Food Friendly Programme
FY	Fiscal Year
G2P	Government-to-Person
GDP	Gross Domestic Product
GED	General Economics Division
GoB	Government of Bangladesh
GO-NGO	Government–non-governmental organisation
GPMS	Government Performance Monitoring System
GR	Gratuitous Relief
GRS	Grievance Redress System
HIES	Household Income and Expenditure Survey
ICT	Information and Communication Technology
ICTD	Information and Communication Technology Division
iBAS++	Integrated Budget and Accounting System
IMED	Implementation Monitoring and Evaluation Division
LGD	Local Government Division
M&E	Monitoring and Evaluation
MCBP	Mother and Child Benefit Programme
MIS	Management Information System
MoA	Ministry of Agriculture
MoC	Ministry of Commerce
MoCA	Ministry of Cultural Affairs

MoCHTA	Ministry of Chittagong Hill Tracts Affairs
MoDMR	Ministry of Disaster Management and Relief
MoE	Ministry of Education
MoEFCC	Ministry of Environment, Forest and Climate Change
MoEWOE	Ministry of Expatriates' Welfare and Overseas Employment
MoF	Ministry of Finance
MoF&L / MoFL	Ministry of Fisheries and Livestock
MoFood	Ministry of Food
MoHFW	Ministry of Health and Family Welfare
Mol / MoInd	Ministry of Industries
MoL	Ministry of Land
MoLE	Ministry of Labour and Employment
MoLGRDC	Ministry of Local Government, Rural Development and Cooperatives
MoLWA	Ministry of Liberation War Affairs
MoP	Ministry of Planning
MoPME	Ministry of Primary and Mass Education
MoSW	Ministry of Social Welfare
MoWCA	Ministry of Women and Children Affairs
MoYS	Ministry of Youth and Sports
MTBF	Medium-Term Budget Framework
MTR	Mid-Term Review
NGO	Non-governmental organisation
NIC	National Identity Card
NPA	National Pension Authority
NSSS	National Social Security Strategy
OAA	Old-Age Allowance
OMS	Open Market Sales
PIC	Project Implementation Committee
PMO	Prime Minister's Office
RD&CD	Rural Development and Cooperatives Division
SHED	Secondary and Higher Education Division
SID	Statistics and Informatics Division
SPBMU	Social Protection Budget Management Unit
SPPS	Social Protection Policy Support
SSPS	Social Security Policy Support
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
TASSSR	Technical Assistance to Support Social Security Reforms
ToR / TOR	Terms of Reference
TR	Test Relief
TTT	Training and Technology Transfer
UH&FPO	Upazila Health and Family Planning Officer
UMC / UzMC	Upazila Management Committee
UNDP	United Nations Development Programme

UNO	Upazila Nirbahi Officer
UP	Union Parishad
UPC	Union Parishad Chairman
UPS	Universal Pension Scheme
UPSe	Union Parishad Secretary
USW	Union Social Worker
UzPC	Upazila Parishad Chairman
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
WEWB	Wage Earners' Welfare Board

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## Executive Summary

This report assesses the governance structures, institutional architecture, coordination mechanisms, accountability arrangements, and financing considerations that will shape the next phase of social protection reform in Bangladesh. It is intended to inform preparation of the next National Social Security Strategy (NSSS) and its associated implementation arrangements. The report examines how Government can strengthen the institutional conditions required to deliver a more coherent, inclusive, responsive, and financially sustainable social protection system.

The NSSS, adopted in 2015, established Bangladesh's first comprehensive framework for moving from a fragmented safety-net portfolio toward a lifecycle-based social protection system. It introduced a common policy direction, formal inter-ministerial coordination arrangements, thematic clusters, monitoring and evaluation structures, digital Government-to-Person payment reforms, grievance redress mechanisms, and work on beneficiary information systems. These reforms have created a stronger institutional base than existed before the NSSS.

However, implementation experience shows that formal mechanisms and system tools have advanced more rapidly than their consistent operational use. Social protection responsibilities remain distributed across a large number of ministries, divisions, departments, agencies, and local institutions. This reflects the multi-sectoral nature of the system, but it also creates challenges where reforms require joint decisions on programme design, beneficiary management, data-sharing, financing, and local delivery. The central issue for the next NSSS is therefore not the creation of a parallel governance structure. It is the more disciplined operation of the existing architecture.

The Cabinet Committee on Social Protection, Cabinet Division, Central Management Committee (CMC), thematic clusters, and implementing ministries each have distinct functions. The Cabinet Committee provides political direction on major policy and fiscal matters. The Cabinet Division and CMC provide senior civil-service coordination, action-plan oversight, and follow-up on cross-government issues. Thematic clusters provide a mechanism for coordination among institutions working in related areas. Implementing ministries and agencies retain responsibility for programme delivery, beneficiary management, expenditure, and operational reporting.

The analysis finds that this structure needs clearer decision rights, more predictable work cycles, and stronger escalation procedures. CMC and focal point processes continued during implementation of the NSSS, but meeting regularity and systematic follow-up weakened during Action Plan Phase II. Thematic clusters have supported coordination in several areas, but their operation has been uneven and documentation of lead roles and membership is not always consistent. The next NSSS should establish a current and formally approved cluster map, annual workplans, regular meeting schedules, standard reporting formats, and a common action tracker.

The report also identifies a need to clarify institutional roles and strengthen capacity. The Cabinet Division should remain the apex administrative coordinator for cross-government reform. Its Coordination and Reforms Wing should maintain permanent capacity for CMC secretariat functions, decision tracking, inter-ministerial follow-up, and management of matters requiring collective action. GED should retain responsibility for strategic analysis, integration of social protection within national planning, system diagnostics, and evidence synthesis. Finance Division should continue to lead budget

reporting, medium-term financing analysis, programme classification, expenditure monitoring, and development of the contributory social protection pillar.

MoSW and DSS occupy an important position as the current lead institutions for social allowances and major categorical social assistance programmes. The original NSSS envisaged a future leadership role for MoSW and DSS in core lifecycle programmes, but this transition has not yet been fully operationalised. The report recommends a phased transition plan rather than an immediate transfer of functions. Such a plan should define programme boundaries, policy and delivery roles, field-capacity needs, data and payment interfaces, and the continuing responsibilities of other ministries.

Sub-national capacity is a central system issue. Divisional, district, Upazila, and Union-level structures support beneficiary identification, verification, enrolment, grievance handling, communication, monitoring, and reporting. Yet these functions are delivered through a combination of general administration, local government bodies, and ministry field structures. The next NSSS should establish a minimum local operating model that defines responsibilities, information flows, local decision authority, referral arrangements, reporting requirements, and support for urban delivery.

Digital systems provide an important opportunity, but they must be used as management tools rather than treated only as technical platforms. Programme MISs, the Single Registry, proposed Dynamic Social Registry (DSR), Government-to-Person (G2P) systems, grievance mechanisms, monitoring dashboards, and administrative reporting should operate through common data-governance arrangements. Information should support a closed evidence-to-decision cycle in which institutions submit data, review findings, assign corrective actions, and report on completion.

Fiscal analysis confirms that reported social security expenditure has increased substantially in nominal terms. However, headline figures include expenditure categories with different policy purposes, including social assistance, public-sector pensions, and general subsidies. The report recommends clearer distinction between the overall social security budget and expenditure directed to poverty-focused social assistance, contributory social insurance, subsidies, system investments, and shock response. Programme rationalisation should focus on overlap, benefit adequacy, administrative efficiency, delivery arrangements, and results, rather than on programme numbers alone.

The next NSSS should be linked to a multi-year financing approach through the Medium-Term Budget Framework (MTMF). Major proposals for programme expansion, consolidation, or redesign should identify their policy rationale, expected beneficiaries, benefit assumptions, delivery requirements, fiscal implications, financing source, and relationship with existing schemes. Tax-financed assistance should remain the principal source of support for people unable to contribute regularly, while contributory mechanisms should expand progressively for risks that can reasonably be insured.

Finally, implementation should be sequenced. Immediate actions should improve governance processes, reporting, data use, programme mapping, beneficiary management, and local operating arrangements within the current administrative framework. Medium-term reforms should address institutional transitions, legal or administrative arrangements, programme redesign, financing priorities, and capacity expansion. Longer-term reforms should consolidate a lifecycle-based system

that can respond to demographic change, urbanisation, labour-market risks, climate shocks, and changing fiscal conditions.

The next NSSS offers an opportunity to convert a decade of policy development, institutional reform, and implementation learning into a more accountable and operationally coherent system. Its effectiveness will depend on clear institutional responsibility, realistic financing, disciplined implementation, and sustained attention to the experience of citizens who rely on social protection.

## **Introduction**

### **Background and Purpose of the Assignment**

Bangladesh's National Social Security Strategy (NSSS), adopted in 2015, established the country's first comprehensive framework for moving from a fragmented safety net portfolio toward a more coordinated, lifecycle-based, and inclusive social protection system. The strategy was grounded in Bangladesh's constitutional commitment to social security and reflected a broad national consensus that social protection is central to poverty reduction, vulnerability management, and equitable development. Since its adoption, the NSSS has become an important policy reference point across government, development partners, and civil society, with relevance that extends beyond a single political platform.

The original NSSS recognised that Bangladesh's social protection system had expanded significantly over time, but remained affected by fragmentation, low benefit adequacy, targeting weaknesses, limited coordination, and uneven monitoring. It proposed a broader understanding of social security that extended beyond safety nets to include lifecycle support, employment-related measures, and social insurance as Bangladesh moved toward middle-income status. The strategy also identified the need for stronger administrative arrangements, improved management information systems, Government-to-Person (G2P) payment systems, beneficiary selection processes, monitoring and evaluation, and grievance mechanisms.

As the current NSSS implementation period approaches completion in 2026, Bangladesh faces a timely opportunity to review how far the first-generation reform agenda has progressed and what governance arrangements are required for the next phase. This review is particularly important because social protection needs have continued to evolve. Demographic transition, urbanisation, labour market informality, climate-related shocks, inflationary pressures, and fiscal constraints are all increasing pressure on the social protection system. These changes require governance and financing arrangements that can support both continuity and adaptation.

The political and institutional context has also changed. Following the political issues of 2024, Bangladesh entered a transitional period under an interim government, followed by national elections in 2026 and the formation of a new elected government. This creates both challenges and opportunities for social protection reform. On one hand, changes in political leadership may affect policy priorities, administrative relationships, and the incentives of institutions that operated for many years under the previous administration. On the other hand, the transition creates an opportunity to strengthen public confidence, transparency, accountability, and institutional performance in areas that directly affect citizens' welfare.

Within this context, the Ministry of Social Welfare (MoSW) has an important role in the social protection system, both as an implementing ministry and as a potential institutional anchor for future reform directions. At the same time, effective social protection governance cannot depend on one institution alone. The next NSSS will require a governance framework that clarifies the roles of the Cabinet Division, MoSW, Ministry of Finance (MoF), line ministries, thematic clusters, and governing committees at the national and sub-national level. It will also need to define how these actors coordinate decisions, align programmes with budgets, strengthen accountability, and support implementation across administrative levels.

The purpose of this assignment is therefore to develop an evidence-based governance and financing framework to support the next phase of social protection reform in Bangladesh. The report will assess existing institutional arrangements, coordination mechanisms, capacity constraints, accountability systems, and fiscal sustainability considerations. It will identify gaps and options for strengthening governance, clarifying institutional roles, improving coordination between policy and financing decisions, and ensuring that future social protection reforms are implementable, accountable, and financially realistic.

## **Objectives and Scope of the Report**

### **Objective**

The objective of this report is to develop a governance, institutional, and financing framework and strategic recommendations to inform the design of the next phase of social protection reform in Bangladesh through the forthcoming National Social Security Strategy (NSSS). The report examines how institutional arrangements, coordination mechanisms, accountability systems, implementation capacities, and fiscal considerations can better support the delivery of an integrated, effective, and sustainable social protection system over the medium to long term.

Building on implementation experience under the current NSSS (2015 to 2026), the report aims to identify governance strengths, institutional gaps, and practical reform opportunities that can support continued progress while responding to Bangladesh's changing political, demographic, fiscal, and socio-economic context.

### **Scope of the Report**

The report focuses on governance and institutional dimensions of social protection reform rather than programme-level performance assessment. The analysis considers how the architecture of decision-making, financing, coordination, implementation, and accountability influences the effectiveness and sustainability of social protection outcomes in Bangladesh.

Specifically, the report will:

1. Review the existing governance architecture for social protection, including the institutional roles and mandates of central coordinating bodies, implementing ministries, and sub-national structures involved in policy development, financing, implementation, monitoring, and oversight.

2. Assess institutional coordination arrangements across government institutions responsible for social protection planning, budgeting, implementation, and data management, with attention to vertical and horizontal coordination challenges.
3. Examine fiscal sustainability and governance considerations, including institutional processes that influence prioritisation, budget allocation, expenditure management, programme rationalisation, and medium-term sustainability.
4. Assess institutional and implementation capacities at national and sub-national levels to support planning, delivery, monitoring, adaptive management, and continuous improvement.
5. Review transparency, accountability, and system stewardship mechanisms, including arrangements related to monitoring and evaluation, grievance redress, beneficiary accountability, data governance, reporting, and public trust.
6. Consider governance requirements for adaptive and future-oriented social protection, including the ability of institutions to respond to demographic change, labour market shifts, urbanisation, climate-related shocks, and evolving citizen expectations.
7. Develop practical governance recommendations and an analytical framework to support formulation of the next NSSS and guide implementation planning across institutions.

The report adopts a forward-looking perspective. While it draws lessons from implementation under the current NSSS, the primary purpose is not to evaluate past performance in isolation, but to generate actionable insights that strengthen institutional readiness, improve policy coherence, and support effective implementation of social protection reform in Bangladesh beyond 2026.

### **Methodology and Evidence Base**

This report adopts a qualitative, evidence-based analytical approach designed to assess governance arrangements, institutional architecture, coordination mechanisms, and fiscal sustainability considerations shaping social protection reform in Bangladesh. The methodology combines structured secondary document review, institutional analysis, policy synthesis, and comparative review of relevant international practice to generate practical recommendations for the next national strategy.

The analysis is grounded in review of existing Government of Bangladesh (GoB) policy and implementation evidence. Core reference documents include the NSSS and associated implementation materials, particularly the NSSS Mid-Term Review (MTR), NSSS Final Review, and NSSS Action Plans and associated progress reports. These sources provide historical context, assessment of implementation progress, institutional observations, and lessons relevant to governance and financing arrangements under the next phase of reform.

To understand institutional roles and operational arrangements, the report draws on governance and administrative materials where available, including committee terms of reference, institutional mandates, reporting structures, implementation guidance, and records of governance and coordination mechanisms. This includes documentation associated with the Central Management Committee (CMC), thematic clusters, inter-ministerial arrangements, and relevant sub-national coordination structures at divisional and district levels.

The financing and fiscal sustainability analysis draws on publicly available budget and planning materials produced by the MoF, social protection expenditure reporting, medium-term fiscal and

budget documentation, and other relevant public finance materials. The analysis considers expenditure trends, institutional financing arrangements, budget alignment, and broader fiscal conditions affecting the sustainability of social protection reform.

The report also incorporates national statistical and administrative evidence to understand implementation context and reform implications. This includes use of datasets and publications such as the Household Income and Expenditure Survey (HIES) 2022, Population and Housing Census 2022, administrative reporting systems, grievance redress system (GRS) information, and available monitoring and reporting related to social protection implementation.

To complement government evidence, the analysis includes review of relevant research, political economy analysis, academic literature, think tank publications, development partner assessments, public commentary, and selected media reporting to provide additional context on institutional performance, public expectations, and implementation realities. Relevant international evidence and comparative practice will also be reviewed selectively to identify governance and financing approaches that may provide lessons for Bangladesh while recognising differences in institutional context.

Evidence from these sources will be synthesised through an analytical framework, focusing on governance structures, institutional coordination, fiscal sustainability, institutional capacity, transparency and accountability, and adaptive management.

### **Structure of the Report**

The report is organised to move progressively from contextual analysis and institutional assessment toward development of practical governance and financing recommendations for the next national strategy.

Chapter 2 establishes the broader governance context for social protection in Bangladesh, including lessons emerging from implementation of the current NSSS and implications for future reform. Chapter 3 maps the institutional landscape and outlines the roles, mandates, and responsibilities of actors involved in governance, coordination, financing, and implementation across national and sub-national levels.

Chapters 4 to 9 present the core analytical findings of the report. These chapters examine governance structures and leadership arrangements, institutional coordination, institutional architecture and capacity, transparency and accountability, fiscal sustainability, and adaptive management. Analysis focuses on understanding how governance and financing arrangements influence implementation effectiveness, accountability, institutional performance, and long-term sustainability of social protection reform.

Building on these findings, Chapter 10 presents an integrated governance and financing framework that proposes institutional, coordination, accountability, and financing arrangements to support implementation of the next NSSS. Finally, Chapter 11 concludes the report by summarising key findings and presenting priority policy directions and implementation considerations for the next phase of social protection reform in Bangladesh.

## Social Protection Governance Context in Bangladesh

### Evolution of Social Protection Reform under the NSSS

The adoption of the NSSS in 2015 marked an important shift in Bangladesh's approach to social protection. Before the NSSS, the social protection system had expanded through a large number of schemes introduced in response to poverty, food insecurity, natural disasters, and the needs of specific groups. This expansion reflected sustained government commitment to supporting poor and vulnerable citizens. However, it also resulted in a portfolio characterised by fragmentation, uneven coverage, limited coordination across implementing institutions, and wide variation in benefit design and delivery arrangements.

The NSSS provided the first comprehensive national framework for addressing these constraints. It moved policy discussion beyond a narrow understanding of safety nets and proposed a lifecycle-based social security system that could address risks from pregnancy and early childhood through school age, working age, disability, old age, and exposure to covariate shocks. The strategy also recognised that social protection needed to support broader objectives of poverty reduction, human development, employment, resilience, and inclusive growth. It therefore proposed a longer-term transition toward a more coherent system that combined tax-financed social assistance with employment-related interventions and the gradual development of contributory social protection mechanisms.<sup>1</sup>

The reform agenda was structured around two linked areas. First, the NSSS proposed programmatic reforms to consolidate fragmented schemes, strengthen lifecycle coverage, improve inclusion of groups facing higher vulnerability, and increase the effectiveness of public expenditure. This included proposals for child benefits, strengthened education stipends, support for vulnerable women, a more comprehensive approach to old-age security, expanded disability support, improved urban social protection, consolidation of food-based programmes, and stronger responses to shocks and disasters. Second, the NSSS identified institutional reforms needed to make these programmatic ambitions feasible. These included a Central Management Committee (CMC)-led coordination structure, thematic clusters of implementing ministries, a Single Registry Management Information System (MIS), G2P payment systems, strengthened beneficiary selection procedures, a GRS, and a results-based monitoring and evaluation framework.<sup>2</sup>

The original strategy envisaged a phased approach. During the initial implementation period, the Cabinet Division and CMC were intended to provide system-wide coordination and oversight, supported by five thematic clusters covering social allowances; food security and disaster assistance; social insurance; labour and livelihoods interventions; and human development and social empowerment. The MoSW was expected to play a central role within this architecture, particularly in relation to social allowances, lifecycle programmes, and the longer-term institutional direction of the social protection system. The strategy also anticipated that institutional arrangements would evolve over time, with stronger delivery and coordination functions developing as systems and capacities matured.

Implementation was operationalised through successive action plans. The first NSSS Action Plan I (2016-2021) focused largely on establishing the foundations for reform, including coordination mechanisms, programme-level planning, early digitalisation initiatives, and arrangements for

monitoring implementation. The MTR found that progress during this period was mixed. It identified advances in selected areas, including expansion of several major lifecycle programmes and initial development of digital delivery systems. However, the review also found that programme consolidation, urban social protection, social insurance, beneficiary identification, and institutional coordination had progressed more slowly than envisaged. Only 30 per cent of assessed programmatic indicators were on track, while 43 per cent were assessed as seriously off track. Institutional reforms experienced comparable difficulties, with capacity constraints, staff turnover, unclear operational arrangements, and limited authority for coordination affecting implementation performance.<sup>3</sup>

The NSSS Action Plan Phase II (2021-2026) sought to build on these lessons and shift the reform agenda from initial design toward more operational implementation. The Phase II agenda placed greater emphasis on strengthening digital delivery systems, improving inter-ministerial coordination, integrating programme information, strengthening beneficiary verification, and improving monitoring of reform progress. The Cabinet Division continued to track implementation through the CMC, thematic clusters, focal point arrangements, and progress reporting by implementing institutions. Over this period, the social protection governance architecture became more active around major cross-cutting reforms, including the rollout of digital G2P payments, strengthening of grievance redress arrangements, development of monitoring dashboards, and continued work on single registry integration.

Progress during Phase II was uneven but more substantial in several institutional areas. G2P payment reforms, grievance redress arrangements, and monitoring systems had advanced, while digital information systems and coordination structures had become more established. At the same time, beneficiary selection reforms, interoperability of information systems, transparent publication and updating of beneficiary lists, and field-level implementation capacity remained incomplete. Many elements of the reformed system architecture were in place, but that consistent operational use across programmes and administrative levels remained a central challenge.<sup>4</sup>

The 2023 Core Diagnostic Instrument (CODI) assessment provides a further perspective on this evolution. CODI assesses system performance across ten dimensions, including governance and institutional capacity, fiscal sustainability, coherence and integration, responsiveness, and cost-effectiveness. The assessment reported an increase in Bangladesh's overall CODI score from 2.44 in 2018 to 3.4 in 2023. Gains were particularly notable in governance and institutional capacity, financial and fiscal sustainability, and coherence and integration. The largest proportional improvement was reported in coherence and integration, including stronger institutional arrangements for coordination and improved capacity to analyse social protection financing across government.<sup>5</sup> However, staff implementation capacity remained comparatively weak, particularly where local monitoring, analytical capacity, and consistent implementation were required.<sup>6</sup>

The evolution of the NSSS therefore demonstrates both the value and the limitations of a long-term national reform framework. The strategy established a common policy direction, introduced a lifecycle approach, created formal governance arrangements, and advanced several important administrative and digital reforms. It also generated implementation evidence that now provides a substantial basis for the next generation of social protection reforms. However, the experience confirms that formal structures alone are not sufficient. The next phase of reform will need to convert established policies,

committees, systems, and reporting mechanisms into more consistent institutional practice. This will require clearer accountability, stronger coordination between policy and financing processes, improved capacity at national and sub-national levels, and more systematic use of information for decision-making and public accountability.

### **Current Governance and Financing Context**

Bangladesh is preparing the next NSSS at a point of institutional and political transition. The change in government following the political events of 2024, the interim period, and the national election of February 2026 has created a new policy environment in which economic management, governance reform, public confidence, and service delivery are receiving renewed attention. Social protection is relevant to each of these priorities. It is both a visible instrument through which the State supports citizens facing poverty and vulnerability, and a system whose effectiveness depends on transparent administration,<sup>7</sup> credible targeting, coordinated decision-making, and reliable financing.<sup>8</sup>

The current governance architecture for social protection remains extensive. It includes high-level policy oversight through the Cabinet Committee on Social Security Programmes, national coordination through the Cabinet Division and CMC, operational follow-up through the CMC Sub-Committee and focal point arrangements, and thematic coordination across line ministries. The Finance Division, General Economics Division (GED), Implementation Monitoring and Evaluation Division (IMED), Statistics and Informatics Division (SID), and Local Government Division (LGD) also perform important cross-cutting functions related to financing, policy planning, monitoring, data management, and local coordination. At divisional, district, and Upazila levels, administrative authorities and committee structures are expected to support beneficiary management, local implementation, monitoring, and problem resolution.

This architecture has created a formal basis for coordination across a system involving a large number of programmes and implementing institutions. However, implementation experience indicates that the effectiveness of these arrangements depends on the regularity of committee processes, the authority of coordinating bodies to resolve issues, the availability of capable focal points, and the connection between national decisions and local implementation. The NSSS Final Review found that CMC and focal point meetings continued during Action Plan Phase II, but less consistently than during the first implementation period.<sup>9</sup> It also noted that the Annual Performance Agreement (APA) mechanism, which had incorporated social protection reform actions, was replaced by the Government Performance Monitoring System (GPMS) in August 2025.<sup>10</sup> These developments make it important for the next NSSS to establish clear reporting, accountability, and escalation arrangements that can operate consistently under the current public administration framework.

The role of the MoSW requires particular consideration in this context. Under the original NSSS, MoSW was designated as lead coordinator for the social allowance cluster during the initial reform phase. The strategy also proposed that, from 2026, a strengthened Department of Social Services (DSS) would progressively assume responsibility for delivering key lifecycle-based transfers, while the Cabinet Division, Finance Division, GED, and other institutions would retain their respective policy, financing, planning, monitoring, and coordination functions. This proposed institutional direction remains relevant because it recognises the need for a clearer operational anchor for core lifecycle

programmes. However, it will need to be assessed against current institutional mandates, delivery capacities, programme ownership, and the continuing responsibilities of other line ministries.

The governance context has also been shaped by progress in digital public administration and social protection delivery. G2P payment systems, digital beneficiary records, budget management systems, and electronic monitoring platforms have strengthened the capacity to track payments and reduce some administrative risks. The Finance Division's Social Protection Budget Management Unit (SPBMU) and related integration with iBAS++ have improved visibility of payment flows for major cash-transfer programmes. A proposed Dynamic Social Registry (DSR) may provide an important opportunity to strengthen beneficiary identification, interoperability, and system responsiveness.<sup>11</sup> Nevertheless, these systems remain at different stages of maturity across institutions, and their value will depend on sustained data quality, common protocols, institutional ownership, and practical use in programme decision-making.<sup>12</sup>

Fiscal conditions provide an equally important part of the current context. Social protection expenditure has increased substantially in nominal terms since the NSSS was adopted. However, fiscal pressures have constrained the pace at which programmes can expand, increase benefit values, or address new areas of vulnerability. The FY2025-26 Social Security Budget Report recorded an allocation of BDT 1,167.3 billion, equivalent to 14.8 per cent of the national budget and approximately 1.9 per cent of GDP.<sup>13</sup> These headline figures require careful interpretation because the social security budget includes several expenditures that are not directly focused on poverty and vulnerability reduction. The NSSS Final Review estimates that 39 programmes directly focused on poor and vulnerable populations account for only around 0.6 per cent of GDP. This distinction is important for assessing the actual resources available for core social protection reforms.<sup>14</sup>

Bangladesh's social protection system remains financed predominantly through general revenue, while contributory social protection mechanisms remain limited in scale. This reliance is significant because domestic revenue mobilisation remains comparatively low and public resources are also needed for debt service, infrastructure, health, education, climate adaptation, and other national priorities. Fiscal sustainability will therefore depend not only on the total level of expenditure, but also on the efficiency, composition, and targeting of spending. In FY2025-26, the reported social protection portfolio comprised 95 programmes administered by more than 30 ministries, divisions, and departments. A large share of resources was concentrated in a limited number of programmes, while many smaller schemes continued to receive modest allocations. This creates a continuing case for rationalisation, clearer prioritisation, and stronger links between strategic objectives, programme design, and budget decisions,<sup>15</sup> an on-going reform area deeply impacted by political economy considerations.

The current context therefore presents both opportunity and constraint. The next NSSS can build on established governance structures, increasing digital capability, and a decade of evidence on implementation. At the same time, it will need to respond to a changing government environment, evolving institutional relationships, constrained fiscal space, demographic change, urbanisation, climate risks, and persistent gaps in coverage and benefit adequacy. A credible governance and financing framework will need to clarify who is accountable for decisions, how institutions coordinate,

how priorities are reflected in budget processes, and how reforms are monitored and adjusted over time.

### **Key Lessons from NSSS Implementation Reviews**

The NSSS implementation reviews show that the NSSS established an important national reform direction and generated meaningful progress in selected areas. It provided a common framework for lifecycle-based social protection, introduced formal inter-ministerial coordination arrangements, and supported investments in digital delivery, grievance handling, monitoring, and reporting. However, the reviews also show that implementation did not progress evenly across the reform agenda. At the time of the MTR, a plurality of indicators were seriously off track. The Final Review indicated progress, however, did not fully resolve underlying constraints related to coordination, data integration, beneficiary selection, capacity, and programme fragmentation.

A central lesson is that the next NSSS should distinguish clearly between long-term policy ambition and time-bound institutional commitments. The first NSSS was appropriately ambitious in its aim to transform a fragmented programme portfolio into a more coordinated lifecycle system. Yet several reforms, including programme consolidation, urban social protection, social insurance, and integrated beneficiary identification, required changes in mandates, financing, administrative processes, and inter-ministerial incentives that could not be achieved through action plans alone. The next strategy will require a more focused sequence of priorities, with clear institutional ownership, realistic implementation milestones, and formal mechanisms for resolving constraints that cannot be addressed by individual ministries. It will also have to consider the political economy of how and why decisions are made, balancing between technical readiness and political feasible reforms.

Key lessons relevant to the next NSSS include:

- Coordination must result in decisions and follow-through. The CMC, focal point mechanisms, and thematic clusters created a platform for inter-ministerial engagement. However, the reviews indicate that the frequency of meetings and systematic follow-up on decisions declined during Phase II. Coordination arrangements should therefore include clear decision rights, documented actions, assigned responsibilities, deadlines, and escalation procedures.
- Digital reforms require operational integration, not only system development. Progress with G2P payments, Single Registry development, dashboards, and financial management systems demonstrates the value of digitalisation. However, uneven interoperability, incomplete access across ministries, and continued reliance on parallel systems limit their use for routine management. The next strategy should prioritise common data standards, practical interoperability, institutional ownership, and regular use of system information in planning and implementation.
- Targeting and transparency remain core governance issues. Beneficiary selection reforms made partial progress, but foundational data systems, updated beneficiary lists, and consistent verification arrangements remain incomplete. Improved targeting will require stronger data governance, transparent selection procedures, local validation mechanisms, regular updating, accessible grievance channels, and public reporting that strengthens confidence in programme decisions.
- National systems require stronger sub-national implementation capacity. The reviews show that formal rules, manuals, and reporting arrangements have advanced more rapidly than

staff capacity, local monitoring, and analytical functions. The next NSSS should define the responsibilities, staffing requirements, information flows, and support arrangements needed at division, district, Upazila, and local levels.

- Monitoring should support management and learning. Progress with dashboards and reporting systems provides a foundation for more systematic monitoring. However, the next phase should strengthen the link between evidence, management decisions, budget processes, and adjustment of programme design. Monitoring should assess not only completion of activities, but also coverage, adequacy, equity, implementation quality, and outcomes.
- Fiscal sustainability requires prioritisation and programme rationalisation. The reviews confirm that social protection financing has expanded, but resources remain distributed across a large and diverse portfolio. The next NSSS should strengthen alignment between strategic priorities, programme design, and budget allocations, while considering the appropriate balance between tax-financed support, contributory mechanisms, and expenditure rationalisation.

## **Institutional Mapping**

### **Overview of the Social Protection Institutional Landscape**

Bangladesh's social protection system is implemented through multi-tiered institutional architecture that links national policy direction with delivery at local level. The system encompasses approximately 39 implementing ministries and divisions, together with central coordinating institutions, thematic clusters, and sub-national administrative structures. It supports a large and diverse portfolio of programmes.

At the strategic level, direction is provided through the Cabinet, the Cabinet Committee on Social Protection, and the Prime Minister's Office. These bodies provide the authority for approval of national strategy, major policy decisions, inter-ministerial dispute resolution, and high-level decisions on institutional and fiscal priorities. This level is particularly important where reform requires decisions that extend beyond the mandate or budget of a single ministry.

Technical coordination is led by the Cabinet Division, particularly through its Coordination and Reforms Wing, and the CMC. Chaired by the Cabinet Secretary, the CMC provides the principal mechanism for coordinating ministries and divisions, overseeing implementation of the NSSS Action Plan, addressing cross-government constraints, and monitoring major system reforms. Its work is supported through specialised structures, including the Action Plan Sub-Committee, Monitoring and Evaluation Committee, Focal Point Committee, Government-NGO Committee, and sub-committees addressing the Single Registry, grievance redress, urban social protection, and gender.

A further level of sectoral coordination is provided through five thematic clusters. These are: Social Allowances, led by the MoSW; Food Security and Disaster Assistance, led by the Ministry of Food (MoFood) and the Ministry of Disaster Management and Relief (MoDMR); Social Insurance, led by the Finance Division; Labour and Livelihood Interventions, led by the Ministry of Labour and Employment (MoLE); and Human Development and Social Empowerment, led by the Ministry of Women and

Children Affairs (MoWCA). The clusters provide a practical mechanism for coordinating programme design, implementation issues, and reform priorities among institutions working in related areas.

At the implementation level, line ministries, divisions, departments, and agencies retain responsibility for programme design, financing, administration, beneficiary management, and reporting. This includes major delivery institutions such as the MoSW, MoWCA, MoDMR, MoFood, Ministry of Primary and Mass Education (MoPME), Ministry of Health and Family Welfare (MoHFW), MoLE, and LGD. It also includes cross-cutting institutions such as the Finance Division, GED, IMED, SID, BBS, ICT Division, ERD, DSS, Directorate of Primary Education (DPE), and National Pension Authority (NPA).

Delivery and oversight structures exist at the sub-national level. Divisional Management Committees (DivMC), chaired by Divisional Commissioners, provide oversight across eight divisions. District Management Committees (DMC), chaired by Deputy Commissioners, operate across 64 districts, while Upazila Management Committees (UMC), chaired by Upazila Nirbahi Officers (UNO), provide operational coordination across 500 Upazilas. At local level, Union Parishads (UPs) and Union Social Security Committees play a central role in beneficiary identification, enrolment, local monitoring, grievance handling, and communication with citizens across 4,599 UPs.

**Figure 1: Overview of Bangladesh's Social Protection Institutional Landscape**

### **Strategic Direction**

Prime Minister's Office (PMO)  
Cabinet  
Cabinet Committee on Social Protection  
(policy approval; inter-ministerial dispute resolution at the political level)

### **Technical Coordination**

Cabinet Division (Coordination & Reforms Wing)  
Central Management Committee (CMC) chaired by the Cabinet Secretary  
Action Plan Sub-Committee | M&E Committee | Focal Point Committee | GO-NGO Committee  
Single Registry / GRS / Urban / Gender Sub-Committees

### **Thematic Coordination**

Cluster 1 - Social Allowances (Led by MoSW)  
Cluster 2 - Food Security & Disaster Assistance (Led by MoF/MoDMR)  
Cluster 3 - Social Insurance (Led by Finance Division)  
Cluster 4 - Labour & Livelihood Interventions (Led by MoLE)  
Cluster 5 - Human Development & Social Empowerment (Led by MoWCA)

### **Implementation**

MoSW · MoWCA · MoF · MoDMR · MoFood · MoPME · MoHFW · MoLE · MoLGRDC · MoYS ·  
MoCHTA · LGD · ICTD · SID · ERD · GED · IMED · DPE · DSS · NPA · A21 · BBS  
(39 implementing ministries/divisions)

### **Delivery**

Divisional Management Committee (DivMC) - 8 divisions, chaired by Divisional Commissioner  
District Management Committee (DMC) - 64 districts, chaired by Deputy Commissioner  
Upazila Management Committee (UMC) - 500 upazilas, chaired by Upazila Nirbahi Officer  
Union Parishad - 4,599 unions, chaired by elected Chairman; Union Social Security Committees  
Beneficiaries

## Cabinet Committee on Social Protection

The Cabinet Committee on Social Protection, formally referred to in current government materials as the Cabinet Committee on Social Security Programmes, provides the political-executive tier of oversight for major social protection decisions. It operates within the wider Cabinet system and provides a forum for Ministers to consider issues that require cross-ministerial agreement, significant changes in programme design or coverage, major budget implications, or resolution of policy matters that cannot be settled through technical coordination alone.

The Committee should be understood as distinct from the CMC. The CMC is chaired by the Cabinet Secretary and brings together senior civil servants to coordinate implementation, monitor action plans, and address technical and administrative constraints. By contrast, the Cabinet Committee operates at ministerial level and can provide political direction on programme priorities, institutional arrangements, benefit levels, and allocation decisions. Matters requiring formal national policy approval, legislative action, or major fiscal commitments would then proceed through the Cabinet process under the authority of the Prime Minister and Cabinet.

The Committee has evolved over time. Earlier arrangements focused on oversight of a limited group of major social protection programmes and related budget allocations. In April 2026, the Committee was reconstituted with broader representation from ministries whose mandates affect social protection, including labour, agriculture, food systems, climate and environment, water resources, and religious affairs.<sup>16</sup> This expanded composition reflects recognition that social protection priorities increasingly intersect with employment, food security, climate risk, livelihoods, and human development.

## Cabinet Division

The Cabinet Division is the central administrative institution responsible for supporting Cabinet business and coordinating cross-government matters in Bangladesh. Within the social protection system, it serves as the principal coordinator for reforms that require action across ministries, divisions, and administrative levels. This role reflects the broad scope of social protection, which spans programmes and functions administered by approximately 39 implementing ministries and divisions.

The Cabinet Division's role in social protection is exercised principally through its Coordination and Reforms Wing. The Wing provides the administrative focal point for system-wide coordination, maintains links with the Cabinet and relevant Cabinet-level committees, and supports the resolution of issues that extend beyond the mandate of individual ministries. The Cabinet Secretary chairs the CMC, while the Additional Secretary, Coordination, serves as its member-secretary. The Secretary, Coordination and Reforms, provides senior administrative oversight of the portfolio and related coordination processes.

The Cabinet Division performs three connected functions within the institutional architecture. First, it provides the secretariat and coordination function for the CMC and related governance mechanisms. This includes supporting meetings, preparing and circulating agendas and decisions, monitoring follow-up action, and coordinating inputs from implementing ministries and divisions. It also supports the work of the Action Plan Sub-Committee, Monitoring and Evaluation Committee, Focal Point

Committee, Government-NGO Collaboration Platform, and relevant sub-committees on issues such as gender, urban social protection, grievance redress, and social protection information systems.

Second, the Cabinet Division is responsible for issuing and maintaining the executive orders, circulars, and administrative instructions that establish key elements of the social protection governance architecture. These include arrangements relating to the CMC, thematic clusters, sub-committees, and sub-national coordination structures. Through these instruments, it provides the formal administrative basis for inter-ministerial coordination and implementation follow-up under the NSSS and its action plans.

Third, the Cabinet Division works jointly with the GED in relation to technical support for social protection reform. The Social Security Policy Support (SSPS) programme has supported this partnership through policy analysis, coordination support, evidence generation, development of action plans and guidance, and support for major system reforms, including digital delivery, monitoring, and institutional coordination.<sup>17, 18</sup>

The Cabinet Division therefore links political-executive decision-making, senior civil-service coordination, and administrative follow-up across the social protection system. Its functions are distinct from those of line ministries, which retain direct responsibility for programme design, financing, implementation, and beneficiary management within their respective mandates.

## **Central Management Committee**

### **Composition and Mandate**

The CMC is the principal senior civil-service mechanism for coordinating social protection reform across government. It predates the NSSS and provided guidance during preparation of the strategy. Following adoption of the NSSS, the CMC became central to coordinating implementation of the strategy, its action plans, and related institutional reforms. While government documents have historically used the term “social security”, the Committee performs the core coordination function for the wider social protection system.

The CMC is chaired by the Cabinet Secretary. The Additional Secretary, Coordination, of the Cabinet Division serves as member-secretary. Its membership brings together Secretaries and senior representatives from the ministries and divisions that implement, finance, coordinate, or provide system support for social protection. These include the principal implementing ministries, together with the Finance Division, Financial Institutions Division (FID), GED, Planning Division, IMED, SID, Information and Communication Technology Division (ICTD), Economic Relations Division (ERD), LGD, and other institutions relevant to social protection policy and delivery.

The Committee’s broad membership reflects the fact that social protection responsibilities are distributed across approximately 39 implementing and coordinating ministries and divisions. It provides a forum through which programme, financing, planning, data, monitoring, and implementation issues can be considered collectively at Secretary level.

The CMC is responsible for coordinating implementation of social protection programmes in accordance with the NSSS; supporting the five thematic clusters; and providing guidance to address

inter-ministerial or inter-cluster issues. The Committee approves NSSS action and implementation plans, reviews implementation progress, and supports ministries and divisions to address budgetary, logistical, and administrative requirements related to reform delivery.<sup>19</sup>

The CMC also has responsibility for guiding alignment of existing programmes with the lifecycle framework; reviewing the activities and reports of sub-national social protection committees; and providing directions on key system reforms. These include establishment and use of an integrated MIS, digital G2P payment arrangements, monitoring and evaluation systems, grievance redress mechanisms, and beneficiary selection processes. The Committee may also review policy and implementation issues not otherwise covered by its Terms of Reference (TOR).

**Table 1: Terms of Reference, CMC<sup>20</sup>**

Area	Information
Chair	Cabinet Secretary, Government of Bangladesh
Member-Secretary	Additional Secretary (Coordination), Cabinet Division
Members	Secretaries of approximately 39 implementing and coordinating ministries / divisions, including: <ul style="list-style-type: none"> <li>• Ministry of Social Welfare</li> <li>• Ministry of Women and Children Affairs</li> <li>• Ministry of Finance (Finance Division)</li> <li>• Ministry of Disaster Management and Relief</li> <li>• Ministry of Food</li> <li>• Ministry of Primary and Mass Education</li> <li>• Ministry of Health and Family Welfare</li> <li>• Ministry of Labour and Employment</li> <li>• Local Government Division</li> <li>• Ministry of Youth and Sports</li> <li>• Ministry of Chittagong Hill Tracts Affairs</li> <li>• ICT Division</li> <li>• Statistics and Informatics Division</li> <li>• Economic Relations Division</li> <li>• General Economics Division</li> <li>• Implementation Monitoring and Evaluation Division</li> <li>• Department of Social Services</li> <li>• National Pension Authority</li> </ul>
Frequency	Biannual (target); twenty meetings convened to mid-2025
Responsibilities	<ol style="list-style-type: none"> <li>a. Coordinate implementation of social security programmes consistent with the NSSS</li> <li>b. Support the five thematic clusters; resolve inter-ministerial or inter-cluster disputes</li> <li>c. Approve action plans for NSSS implementation; monitor implementation progress</li> </ol>

	<ul style="list-style-type: none"> <li>d. Assist ministries in obtaining adequate budget allocation through the Medium-Term Budget Framework (MTBF) and Annual Development Programme (ADP) cycles</li> <li>e. Guide concerned ministries on the Single Registry MIS, G2P payment digitisation, GRS and M&amp;E</li> <li>f. Monitor the activities of divisional, district and upazila committees; review their reports</li> </ul>
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### **Operating Procedures and Decision-Making**

The CMC operates through formal meetings convened by the Cabinet Division. Its TOR require meetings at least twice each year, while allowing additional meetings where required. The Committee may co-opt members for particular issues and may determine its own working procedures. The Cabinet Division performs the secretariat function, including coordination of agendas, circulation of relevant documentation, recording of decisions, and communication of follow-up actions to responsible institutions.

CMC meetings have addressed major system-wide issues that require coordination across multiple institutions. During implementation of the NSSS Action Plan Phase II, the recorded agenda included finalisation and approval of the Action Plan, progress on thematic cluster activities, development of the Single Registry and related data systems, the NSSS monitoring dashboard, the CODI assessment, adaptive social protection arrangements, and establishment of the DSR. More recent meetings have also considered beneficiary verification, National Identity Card (NIC) requirements, prevention of duplicate enrolment, updating of beneficiary lists, and renewed cluster coordination.

The CMC is therefore distinct from the Cabinet Committee on Social Protection. The Cabinet Committee provides ministerial and political direction on major policy and fiscal matters. The CMC operates at senior administrative level, translating this direction into coordinated implementation, monitoring progress, identifying operational constraints, and recording actions for follow-up by relevant ministries and divisions. Matters requiring political approval, legislative action, or significant fiscal decisions may be escalated through the Cabinet Division to the appropriate Cabinet-level process.

Implementation reviews indicate that CMC and focal point meetings have been used to review follow-up on reform decisions. However, the regularity of CMC meetings and associated focal point processes varied during Action Plan Phase II. This underlines the importance of maintaining a predictable meeting schedule, documented decision tracking, and clear responsibility for follow-up under the next NSSS.

### **Sub-Committees and Supporting Structures**

The CMC is supported by a set of specialised committees, focal point arrangements, and technical coordination mechanisms. These structures enable more detailed work between formal CMC meetings and provide channels for ministries and divisions to prepare issues for senior-level consideration.

The Action Plan Implementation Sub-Committee supports preparation, coordination, and monitoring of NSSS action plans. It reviews ministry, division, and thematic cluster inputs; supports resolution of issues arising during implementation; and submits consolidated materials to the CMC for approval or direction. The Monitoring and Evaluation Committee supports development and review of the NSSS monitoring framework, indicators, progress reporting, and related analytical tools, including the CODI assessment process and monitoring dashboard.

Social protection focal point arrangements provide a working-level mechanism linking the Cabinet Division with designated representatives from implementing ministries and divisions. These arrangements support information exchange, follow-up on CMC decisions, preparation of meeting inputs, and coordination of implementation updates. Related focal point or technical mechanisms address specialised areas including gender, urban social protection, grievance redress, and data or registry-related reforms.

The CMC coordinates social protection implementation through five thematic clusters. The five thematic clusters are also integral to the CMC architecture. Each cluster brings together institutions working within a defined area of social protection and is responsible for supporting coordination, programme alignment, action plan implementation, and reporting on issues within its thematic remit. The cluster structure recognises that, while individual ministries and divisions retain responsibility for specific programmes, many social protection objectives require coordination among several institutions. Each cluster is led by a designated coordinating ministry or division and brings together relevant implementing and supporting institutions. The clusters provide a sectoral level of coordination between individual programme administration and CMC oversight. Their functions include preparation and implementation of cluster-related action plan activities, coordination of programme issues within the relevant thematic area, identification of matters requiring inter-cluster or CMC consideration, and reporting on implementation progress. The clusters also provide a mechanism for considering alignment of programme objectives, delivery arrangements, beneficiary management, and related system reforms within their respective areas.

The Government-NGO Collaboration Platform provides a further mechanism for engagement with non-state actors involved in social protection delivery, research, or community-level support. Project Steering Committee and Project Implementation Committee (PIC) arrangements linked to the SSPS programme provide separate project-governance mechanisms for technical assistance. These arrangements support the broader reform process but should be distinguished from the CMC's formal inter-ministerial coordination structure.

## **Thematic Clusters**

### **Cluster 1: Social Allowances**

The Social Allowances Cluster is coordinated by the MoSW. It covers the principal categorical cash transfer programmes administered through the Ministry and its DSS. These include the Old-Age Allowance (OAA), Allowance for Widowed, Deserted and Destitute Women, Allowance for Persons with Disabilities, Disability Education Stipend, and programmes supporting selected socially excluded groups, including Bede, Hijra, and other disadvantaged communities.

The Cluster brings together institutions with responsibilities relating to social allowances, disability inclusion, poverty reduction, local administration, beneficiary identification, payment delivery, and social service provision. Its work includes coordination of action plan commitments relevant to social allowances, programme delivery arrangements, use of beneficiary databases and digital payment systems, and issues affecting persons eligible for more than one programme.

### **Cluster 2: Food Security and Disaster Assistance**

The Food Security and Disaster Assistance Cluster is jointly coordinated by the MoFood and the MoDMR. It covers food-based assistance, disaster-related transfers, seasonal support, and emergency assistance for households affected by shocks.

Key programme areas include Vulnerable Group Feeding (VGF), Vulnerable Group Development (VGD), Test Relief (TR), Gratuitous Relief (GR), Open Market Sales (OMS), Food Friendly Programme (FFP), and related food security, public works, and emergency-response measures. The Cluster also addresses coordination between institutions responsible for food distribution, disaster response, local delivery systems, and beneficiary management. Relevant institutions include the MoFood, MoDMR, LGD, MoWCA, Ministry of Agriculture (MoA), and local administrative structures.

### **Cluster 3: Social Insurance**

The Social Insurance Cluster is coordinated by the Finance Division. It provides the institutional platform for policy development, coordination, and implementation of contributory social protection arrangements, including pensions, employment-related protection, and insurance mechanisms.

Its remit includes the Universal Pension Scheme (UPS) established under the Universal Pension Management Act 2023, public-sector pension arrangements, employment injury insurance initiatives, and prospective health insurance mechanisms, including the Shasthyo Suroksha Karmasuchi pilot. The Cluster brings together the Finance Division, FID, NPA, MoLE, MoHFW, Bangladesh Bank (BB), and other relevant institutions. It also provides a mechanism for considering the extension of contributory protection to workers outside formal employment.

### **Cluster 4: Labour and Livelihood Interventions**

The Labour and Livelihood Interventions Cluster is coordinated by the MoLE. It covers programmes intended to support employment, income generation, skills development, workfare, labour market participation, and livelihood recovery among working-age populations.

Relevant programme areas include public works and workfare interventions, including the Employment Generation Programme for the Poorest (EGPP); skills development and employment support; graduation-style livelihood programming; microenterprise support; self-employment initiatives; and other labour market measures. The Cluster includes institutions responsible for labour, youth development, local government, social welfare, industry, skills development, and related livelihood interventions. It includes the Ministry of Industries (MoInd) Its coordination role covers alignment of action plan activities, implementation information, and programme linkages affecting working-age households.

### Cluster 5: Human Development and Social Empowerment

The Human Development and Social Empowerment Cluster is coordinated by the MoWCA. It covers social protection interventions linked to women’s empowerment, pregnancy and early childhood, children and adolescents, education participation, human capital, and selected livelihood support for women.

Major programme areas include the Mother and Child Benefit Programme (MCBP), maternity support for poor pregnant and lactating women, primary and secondary education stipends, child protection services, support for orphans, disability-related education support, and women’s livelihood initiatives. The Cluster brings together MoWCA, MoPME, Secondary and Higher Education Division (SHED), MoHFW, MoSW, and other relevant institutions. Its role is to coordinate action plan activities and institutional inputs related to human development and social empowerment across these programme areas.

**Table 2: Summary of Five Thematic Clusters**

Cluster	Coordinating Ministry	Primary Social Safety Nets	Primary Members
1. Social Allowances	MoSW	<ul style="list-style-type: none"> <li>• Old-Age Allowance; Widow &amp; Deserted Women Allowance;</li> <li>• Allowance for Persons with Disabilities;</li> <li>• Disability Education Stipend; Bede &amp; Hijra allowances;</li> <li>• Allowances for the backward sections of society</li> </ul>	MoWCA Finance Division LGD MoCHTA
2. Food Security & Disaster Assistance	MoFood MoDMR	<ul style="list-style-type: none"> <li>• Vulnerable Group Feeding (VGF);</li> <li>• Vulnerable Group Development (VGD);</li> <li>• Test Relief; Gratuitous Relief;</li> <li>• Open Market Sales (OMS); Food Friendly Programme;</li> <li>• Cyclone-shelter management</li> </ul>	MoWCA LGD MoA Cabinet Division
3. Social Insurance	Finance Division	<ul style="list-style-type: none"> <li>• Universal Pension Scheme (Sarbojanin);</li> <li>• Employment Injury Insurance (pilot);</li> <li>• Public-sector pension and contributory schemes;</li> <li>• Health insurance schemes (Shasthyo Suroksha Karmasuchi)</li> </ul>	MoHFW MoLE NPA BB
4. Labour & Livelihood Interventions	MoLE	<ul style="list-style-type: none"> <li>• Employment Generation Programme for the Poorest (EGPP);</li> <li>• Skills training programmes;</li> </ul>	MoYS MoSW LGD

		<ul style="list-style-type: none"> <li>• Graduation-style livelihood programmes (e.g. SWAPNO);</li> <li>• Microenterprise and self-employment support</li> </ul>	MoInd
5. Human Development & Social Empowerment	MoWCA	<ul style="list-style-type: none"> <li>• Primary and secondary stipend programmes;</li> <li>• Mother and Child Benefit Programme;</li> <li>• Maternity Allowance for poor lactating mothers;</li> <li>• Child protection, sub-stipends for orphans;</li> <li>• Joyeeta Foundation; women's livelihood programmes</li> </ul>	MoPME MoHFW MoSW SHED

### General Economics Division

The GED of the Bangladesh Planning Commission serves as a principal policy planning and analytical institution within the social protection governance architecture. GED is located within the Ministry of Planning (MoP) and is responsible for supporting preparation of medium-term and long-term national development frameworks, including Five-Year Plans, perspective plans, Vision 2041, and related national policy documents.

GED played a central role in development of the NSSS. In 2012, the Cabinet assigned GED responsibility for preparing the strategy under the guidance of the then CMC. GED subsequently led the technical work supporting formulation of the NSSS, including background research, policy analysis, lifecycle-based reform options, and related costing exercises. The GED has therefore remained closely associated with the policy and analytical foundations of social protection reform.

Within the current institutional architecture, GED supports alignment between social protection priorities and broader national development planning. This includes integrating social protection objectives within national plans and strategies; contributing to policy analysis on poverty, vulnerability, demographics, labour markets, and fiscal conditions; and supporting development of strategic guidance for ministries and divisions. GED has also contributed to analytical work on priority themes including gender-responsive social protection, urban social protection, adaptive social protection, programme design, and monitoring of system performance.

GED is represented within the CMC and related technical processes. Its role connects social protection reform with national planning, evidence generation, and the wider economic and social development agenda. The SSPS programme has also operated as a joint Cabinet Division and GED initiative, providing technical support for policy analysis, coordination, action planning, and reform-related research.

The GED should therefore be understood primarily as the strategic planning and analytical actor within the social protection system. Its functions are complementary to the Cabinet Division's coordination role, the Finance Division's budget and fiscal role, and the implementation responsibilities of line ministries and agencies.

### **Finance Division**

The Finance Division, within the MoF, is the principal institution responsible for the public financing dimension of Bangladesh's social protection system. Its functions include preparation of the national budget, operation of the MTBF, approval and disbursement of public expenditure, and tracking of financial delivery across implementing ministries and divisions.

Within the NSSS architecture, the Finance Division is responsible for approving and disbursing public-financed social protection budgets and maintaining financial information on programme performance. It chairs the Social Insurance Cluster and therefore has a direct role in coordinating contributory pension, employment-related protection, and other emerging social insurance arrangements. It also works with the FID and NPA on financing and administration of contributory schemes.

The Finance Division is responsible for key financial delivery reforms, including G2P payment systems, integration with iBAS++, and the SPBMU MIS. These arrangements support payroll management, digital disbursement, tracking of payment status, and financial reporting across participating cash-transfer programmes.

The Finance Division has also expanded the public reporting of social protection expenditure. Its Social Security Budget Reports for FY2024-25, FY 2025-26, and FY 2026-27 present the budget portfolio by programme, lifecycle group, and functional category. These reports provide an important reference for analysing the composition of social protection expenditure, financing trends, budget allocations, and alignment between policy objectives and public resources.

### **Implementation Monitoring and Evaluation Division**

The IMED is a division of the Ministry of Planning responsible for monitoring, inspection, evaluation, and reporting on government development projects. Its primary institutional remit relates to projects financed through the ADP, including monitoring of physical and financial implementation progress and evaluation of completed projects.

Within the NSSS framework, IMED is assigned responsibility for monitoring and evaluating implementation of social protection projects and programmes, with findings intended to inform CMC review processes. It therefore provides an independent project-monitoring function alongside programme-level monitoring undertaken by implementing ministries and the wider results-based monitoring role assigned to GED.

In practice, IMED's role is most directly applicable to project-based social protection interventions financed through the ADP. Tax-financed and recurrent social protection programmes fall outside IMED's formal evaluation mandate.<sup>21</sup> Monitoring of these programmes remains the responsibility of the relevant implementing ministries and divisions, while GED coordinates the broader NSSS monitoring and evaluation framework.

IMED is represented within the national social protection governance architecture and contributes to relevant technical reviews, including monitoring and evaluation processes linked to implementation of the NSSS Action Plan. Its role connects social protection reform with the wider government system for development-project monitoring and evaluation.

## **Ministry of Social Welfare**

### **Original NSSS Vision**

The NSSS assigned the MoSW a prospective role in the transition toward a lifecycle-based social security system. The strategy envisaged that, following the initial reform phase, a strengthened and reformed DSS under MoSW would assume responsibility for delivering a defined group of core lifecycle programmes from 2026 onwards.

The proposed lifecycle portfolio included Child Benefits, including support for orphans; the Vulnerable Women's Benefits Programme; Disability Benefits; the Old Age Allowance; and the Freedom Fighters' Benefits Programme. MoSW was expected to develop a comprehensive implementation plan for these core programmes and to oversee their delivery through DSS.

This arrangement did not envisage that all social protection programmes would be transferred to MoSW. Food security and disaster assistance, labour and livelihood programmes, education-related support, and other specialised schemes were expected to remain under the responsibility of their respective ministries and divisions. The Cabinet Division was expected to retain governance and policy functions, while the Finance Division, GED, IMED, SID, LGD, and other cross-cutting institutions would continue to perform their respective financing, planning, monitoring, data, and local-government functions.

### **Coordination and Technical**

Within the current institutional architecture, MoSW coordinates Cluster 1, Social Allowances, under the CMC. Through DSS, the MoSW administers major categorical social assistance programmes for older persons, persons with disabilities, widowed, deserted and destitute women, and selected socially excluded groups. It also has responsibilities relating to disability inclusion, older persons, social welfare services, and selected child and rehabilitation programmes.

MoSW's role in the social protection system includes preparation and implementation of activities under the NSSS Action Plans, participation in CMC and cluster coordination processes, and coordination with other institutions on programme delivery, beneficiary management, digital payment arrangements, data systems, grievance redress, and monitoring. Through DSS, the MoSW is responsible for operational functions associated with programme administration, including development and application of implementation guidance, maintenance of beneficiary and payment information, management of relevant MISs, and oversight of service delivery arrangements.

The MoSW's technical role also includes contributing to policy development and programme design for social allowances and other core lifecycle transfers. This includes participation in development of

programme guidelines, consolidation of related schemes, and review of operational arrangements affecting eligibility, delivery, monitoring, and reporting.

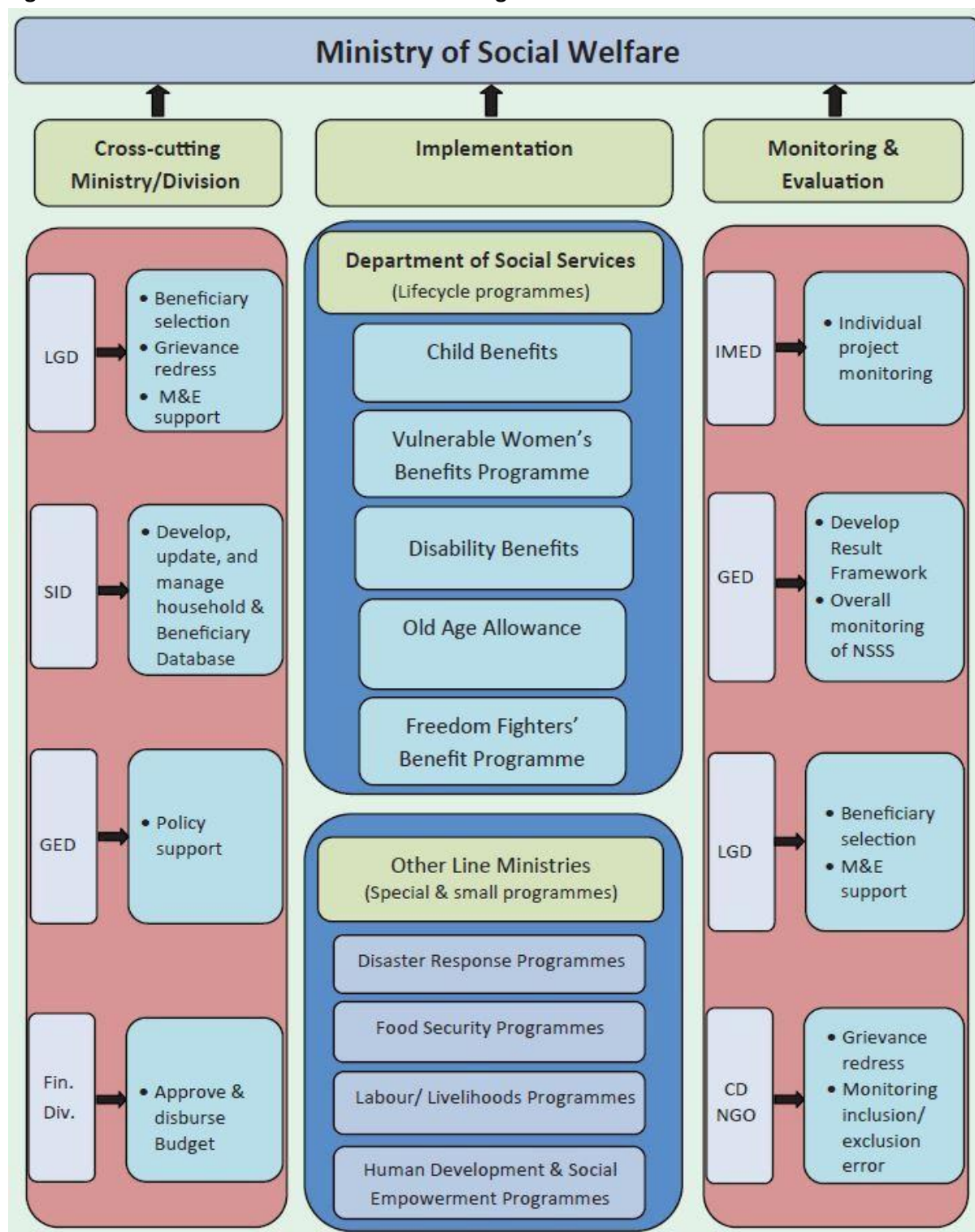
### **Future Role**

The original NSSS envisaged that MoSW would become the principal coordinator of a lifecycle-centric social security system after 2026, while delivery of core lifecycle programmes would be undertaken through a strengthened DSS. This represented an intended institutional transition within the original NSSS governance model rather than an immediate transfer of authority over the full social protection system.

As of 2026, this transition has not been fully operationalised. Programme ownership, financing responsibilities, policy functions, and delivery systems remain distributed across the Cabinet Division, Finance Division, GED, MoSW, MoWCA, MoDMR, MoFood, MoLE, education and health institutions, local government bodies, and other agencies.

For institutional mapping purposes, MoSW should therefore be understood in three related ways: as the current coordinating ministry for social allowances; as a major implementing ministry through DSS; and as the institution identified in the NSSS as a prospective lead for core lifecycle-based social protection. The precise scope, authority, sequencing, and institutional arrangements for this future role will require clarification through the next NSSS and associated implementation framework.

Figure 2: Intended Future Role of MoSW According to NSSS 2015<sup>22</sup>



### Other Implementing Line Ministries and Government Agencies

Beyond the Cabinet Division, CMC, GED, Finance Division, IMED, and MoSW, Bangladesh's social protection system depends on a wide group of implementing line ministries, departments, directorates, and government agencies. The original NSSS identified 145 programmes administered through 23 ministries and divisions in FY2014-15.<sup>23</sup> By the Phase II implementation period, NSSS-related activities involved approximately 39 ministries, divisions, and agencies. This reflects both the

expansion of the social protection portfolio and its links to food security, disaster response, education, health, labour, livelihoods, pensions, local governance, and support for specific population groups.

Several ministries have direct responsibility for large programme portfolios. The MoWCA administers programmes relating to maternity, early childhood, women's empowerment, and selected livelihood support. The MoFood and the MoDMR administer food assistance, relief, public works, seasonal support, and shock-response programmes. The MoPME, SHED, and related education agencies administer stipends and education-related support. The MoHFW contributes to health-related social protection, maternal and child support, and related service delivery arrangements.

Other ministries undertake functions connected to labour-market participation, livelihoods, and group-specific support. The MoLE leads labour policy, employment-related protection, and social insurance initiatives affecting workers. The MoYS supports youth skills development, entrepreneurship, and employment programmes. The MoEWOE and the Wage Earners' Welfare Board (WEWB) provide welfare support for migrant workers and their families. The MoA, Ministry of Fisheries and Livestock (MoFL), Ministry of Chittagong Hill Tracts Affairs (MoCHTA), Ministry of Liberation War Affairs (MoLWA), Ministry of Land (MoL), and other institutions administer programmes addressing sectoral, geographic, occupational, or group-specific vulnerabilities.

The LGD, within the Ministry of Local Government, Rural Development and Cooperatives (MoLGRDC), is a key institutional link between national programmes and local implementation. It provides the administrative connection to local government institutions, including Union Parishads, municipalities, and city corporations. These institutions support beneficiary identification, local verification, enrolment, grievance handling, communication with citizens, and implementation of selected food, cash, and service-linked programmes. The LGD also has a role in coordination of urban social protection arrangements.

A number of government agencies perform cross-cutting system functions. The SID and Bangladesh Bureau of Statistics (BBS) provide household, poverty, demographic, and statistical data used for planning, targeting, and system monitoring. The Information and Communication Technology Division (ICTD), together with relevant digital-government institutions, supports digital infrastructure for beneficiary databases, G2P payments, grievance redress, and information-sharing systems. The ERD coordinates development partner engagement and external financing related to social protection reforms. The FID and BB contribute to financial-sector, payment, and contributory social protection arrangements.

The NPA is a newer institution within this wider system. Established in connection with the UPS, it administers pension arrangements intended to extend contributory old-age income security beyond government employment. Its role complements the Finance Division's wider responsibilities for public pensions, fiscal planning, and social insurance policy.

Implementing ministries and agencies remain responsible for programme design, operational guidance, beneficiary management, financial administration, monitoring of their respective programmes, and reporting to the relevant thematic cluster and the CMC. Their functions are therefore central to translating national policy direction into programme delivery across Bangladesh.

## **Sub-National Governance**

The NSSS governance architecture extends from national coordination bodies to a sub-national structure covering eight divisions, 64 districts, 500 Upazilas, and 4,599 Union Parishads. These arrangements link national policy direction, programme administration, beneficiary management, monitoring, and grievance processes with local implementation. The system is organised around DivMCs, DMCs, UMCs, and UPs with associated social security structures.

### **Division**

At divisional level, the DivMC is chaired by the Divisional Commissioner. It brings together senior officials from the division-level offices of relevant ministries and agencies involved in social protection delivery and administration.

The DivMC provides an oversight and coordination function across districts within the division. Its responsibilities include reviewing district-level implementation progress, consolidating information submitted from district structures, considering issues that require coordination across districts or departments, and communicating relevant implementation matters to national authorities through the established governance system.

The divisional tier therefore links national social protection coordination arrangements with district-level administration. It also provides a forum for reviewing implementation of NSSS-related directives, programme coordination issues, and reporting from DMCs.

### **District**

At district level, the DMC is chaired by the Deputy Commissioner. Membership includes district-level representatives of relevant ministries, departments, and agencies, including institutions responsible for social welfare, women and children affairs, disaster management, food, education, health, labour, local government, and other programme areas.

The DMC coordinates social protection activities across departments, Upazilas, municipalities, and other local structures within the district. Its functions include reviewing programme implementation progress, considering beneficiary management and verification issues, coordinating departmental inputs, reviewing local reporting, and providing direction on matters requiring district-level action.

The DMC provides the principal district-level reporting and coordination link between Upazila structures and the divisional administration. It also supports implementation of national policy directions, NSSS Action Plan activities, beneficiary database management, local monitoring, and grievance-related processes.

### **Upazila**

At Upazila level, the UMC is chaired by the UNO. The elected Upazila Parishad Chairman (UzPC) participates in the local governance arrangement, alongside relevant Upazila-level officers responsible for social welfare, women and children affairs, youth development, education, health and family

planning, food, disaster management, and other programme areas. UP representatives may also participate in relevant coordination processes.

The UMC coordinates implementation across line departments, UPs, and other local institutions. Its functions include review and management of beneficiary information, coordination of programme delivery, facilitation of enrolment and payment arrangements, monitoring of implementation progress, and transmission of reports to the DMC.

The Upazila level also provides the principal administrative interface between UPs and the field offices of implementing ministries. Under earlier social security committee arrangements, the UMC was responsible for finalising and preserving beneficiary lists, monitoring delivery of benefits, and identifying possible duplicate enrolment. These functions remain relevant to local programme administration, particularly as beneficiary databases and digital payment systems are expanded.

### Union Parishad

The UP is the principal rural local government institution involved in social protection delivery. A UP is comprised nine wards. It is chaired by an elected Union Parishad Chairman (UPC) and includes elected members, including women members in reserved seats, supported by the Union Parishad Secretary (UPSe) and other local administrative personnel. Union Social Security Committees and related local arrangements may support programme-specific activities.

UPs provide the frontline institutional connection between social protection programmes and citizens. Their functions include supporting initial identification of potential beneficiaries, assisting with enrolment and documentation, communicating programme information and eligibility requirements, facilitating local verification processes, recording or referring grievances, and supporting coordination with Upazila-level authorities and implementing ministry field staff.

UPs also support the local implementation of food assistance, public works, cash-transfer, disability, old-age, women’s benefit, and other programmes according to their respective operational guidelines. Programme payments are increasingly made through G2P arrangements, banks, mobile financial services, or other authorised channels. Union-level structures therefore support beneficiary communication, local administrative processes, and referral to the relevant programme authorities rather than serving as the payment agency for all programmes.

**Table 3: Subnational Institutional Architecture**

Subnational Level	Chairperson	Membership	Core Duties
Division (8) Divisional Management Committee (DivMC)	Divisional Commissioner	<ul style="list-style-type: none"> <li>• Heads of division-level offices of implementing ministries</li> <li>• Civil society representatives</li> </ul>	<ul style="list-style-type: none"> <li>• Oversight of district performance</li> <li>• Resolution of inter-district issues</li> <li>• Reporting to CMC</li> </ul>
District (64)	Deputy Commissioner	<ul style="list-style-type: none"> <li>• District-level officials of implementing ministries</li> </ul>	<ul style="list-style-type: none"> <li>• Monitoring Upazila implementation</li> </ul>

District Management Committee (DMC)		<ul style="list-style-type: none"> <li>• Civil Surgeon</li> <li>• Superintendent of Police</li> <li>• District Social Services Officer</li> <li>• NGO and civil-society representatives</li> </ul>	<ul style="list-style-type: none"> <li>• Beneficiary list quality control</li> <li>• Grievance handling at the district level</li> <li>• Reporting to DivMC</li> </ul>
Upazila (500) Upazila Management Committee (UMC)	Upazila Nirbahi Officer (UNO) and Upazila Parishad Chairman (member)	<ul style="list-style-type: none"> <li>• Upazila Social Welfare Officer</li> <li>• Upazila Women Affairs Officer</li> <li>• Upazila Youth Development Officer</li> <li>• Upazila Education Officer</li> <li>• UH&amp;FPO</li> <li>• Union Parishad Chairmen of the Upazila</li> </ul>	<ul style="list-style-type: none"> <li>• Approval of beneficiary lists prepared by UPs</li> <li>• Oversight of programme implementation</li> <li>• First-level grievance handling</li> <li>• Reporting to DMC</li> </ul>
Union (4,599) Union Parishad; Union Social Security Committee	UP Chairman (elected)	<ul style="list-style-type: none"> <li>• UP members (12, including 3 reserved for women)</li> <li>• UP Secretary</li> <li>• School teacher</li> <li>• Male and female citizens</li> <li>• Vulnerable group representatives</li> </ul>	<ul style="list-style-type: none"> <li>• Initial beneficiary identification</li> <li>• Distribution of cards and enrolment</li> <li>• Distribution of cash and in-kind benefits</li> <li>• Recording of complaints</li> </ul>

## Governance and Coordination Arrangements Analysis

### Governance Architecture in Practice

Bangladesh's social protection institutions and formal responsibilities are generally defined through strategy and regulations. In practice, the governance architecture operates as a distributed system rather than through a single institution with authority over the full social protection portfolio. Political and executive direction is provided through the Cabinet and Cabinet Committee on Social Protection. The Cabinet Division and CMC provide senior civil-service coordination. The five thematic clusters provide sectoral coordination, while implementing ministries, departments, local government institutions, and sub-national committees retain responsibility for programme administration and delivery. This structure reflects the cross-government nature of social protection, which encompasses transfers, food assistance, disaster response, education support, labour-market interventions, social insurance, and services for specific population groups.<sup>24, 25</sup>

The Cabinet Division and the CMC are intended to connect these separate institutional responsibilities. The CMC is not an implementing agency and does not replace the statutory mandates of line ministries. Its role is to provide a forum for collective consideration of cross-cutting issues, approve and monitor action plans, support coordination between thematic clusters, and provide guidance on common system reforms. These include beneficiary information systems, G2P payment arrangements, grievance redress, monitoring and evaluation, and coordination with sub-national committees. The CMC is intended to meet at least twice each year, with additional meetings convened

where necessary.<sup>26</sup> Matters requiring political approval, legislative action, or major fiscal decisions are expected to proceed through the Cabinet Division to the relevant Cabinet-level process and, where applicable, through the Finance Division's budget process.

The governance architecture has supported progress in several areas during NSSS Action Plan Phase II. This includes advances in cluster coordination, digital payment systems, monitoring dashboards, grievance redress arrangements, and development of shared information systems.<sup>27</sup> These reforms have required cooperation between the Cabinet Division, Finance Division, GED, SID, ICT institutions, line ministries, and sub-national structures. There was also improvement in the institutional framework for coordination and in the ability to analyse social protection financing across government.<sup>28</sup> The current development of a DSR provides a further example of a reform that depends on coordination between institutions responsible for programme databases, identification systems, social assistance delivery, labour-market services, and public finance.<sup>29</sup>

Available evidence nevertheless indicates that the operation of the architecture has been uneven across functions and administrative levels. CODI scores for governance and institutional capacity increased from 2.33 in 2018 to 3.4 in 2023, while coherence and integration increased from 2.4 to 3.5. These results indicate that the NSSS and its action plans have strengthened formal roles, reporting arrangements, and coordination mechanisms. However, staff implementation capacity received a lower score of 2.9 in 2023, reflecting continuing constraints in monitoring, analytical capacity, and operational follow-up, particularly below national level. The evidence therefore suggests that formal governance arrangements and system-level procedures have advanced faster than the capacity required for consistent implementation across institutions and locations.<sup>30</sup>

The regularity of coordination processes is also relevant to how the architecture functions in practice. The CMC convened 15 meetings during Action Plan Phase I, compared with five meetings during Phase II. The lower meeting frequency during Phase II can partly be attributed to the COVID-19 pandemic, the national election, and political instability during July and August 2024. The Review also notes that focal point meetings were held less consistently during Phase II.<sup>31</sup> As the CMC and focal point mechanisms are the principal channels for reviewing decisions, resolving implementation issues, and tracking follow-up across ministries, irregularity in these processes can affect the continuity of reform management.

Finally, governance arrangements operate within a wider political and institutional environment. Social protection reforms affect the distribution of public resources, institutional mandates, programme visibility, beneficiary selection, and local implementation authority. Programme consolidation, development of shared registries, harmonisation of eligibility rules, and changes to budget classification can therefore involve interests that extend beyond technical design.<sup>32</sup> This does not reduce the relevance of the formal governance architecture. Rather, it means that the effectiveness of the next NSSS will depend on whether governance mechanisms can identify trade-offs, assign responsibility for decisions, manage disagreements between institutions, and translate national reform directions into routine administrative practice.

## Political Oversight and Senior Civil-Service Decision-Making

Social protection decisions in Bangladesh operate through linked political-executive and senior civil-service tiers. The political-executive tier includes the Cabinet, the Prime Minister's Office, and the Cabinet Committee on Social Protection. It provides direction on matters requiring ministerial agreement, significant fiscal commitments, changes to major programmes, or resolution of issues that cannot be settled through administrative coordination. The senior civil-service tier is centred on the Cabinet Division and the CMC, which translates policy direction into action plans, coordination processes, implementation follow-up, and recommendations for further decision-making.

The Cabinet Committee provides a structured forum for ministerial oversight of priority social protection programmes. The Committee was reconstituted in April 2026 under the chairmanship of the Finance Minister, with the MoSW providing secretariat support. Its current mandate covers 18 designated programmes, including Family Card, social allowances, disability support, maternity and child benefits, food assistance, employment support, farmer support, and selected support for vulnerable groups. The notification provides for regular quarterly meetings and a special annual meeting in March to review programme performance and consider budget priorities for the subsequent fiscal year.<sup>33</sup>

This arrangement gives political oversight a clearer connection to annual policy and budget decisions. However, the Cabinet Committee's current programme-specific remit does not cover all elements of the wider NSSS reform agenda. Cross-cutting reforms, including programme consolidation, development of social insurance, common beneficiary systems, institutional restructuring, and adoption of a new national strategy, require coordination across the full social protection architecture. Decisions with major fiscal, legal, or cross-government implications therefore require a defined pathway from technical preparation through the CMC and Cabinet Division to Cabinet-level consideration where necessary.<sup>34</sup>

The CMC provides the principal mechanism for senior civil-service decision-making across this broader system. Chaired by the Cabinet Secretary, it brings together Secretaries from implementing and cross-cutting institutions to coordinate NSSS implementation, approve and monitor action plans, support thematic clusters, and address inter-ministerial issues. It also maintains responsibilities relating to the lifecycle alignment of programmes, budget and logistical support, monitoring of sub-national committees, digital payment arrangements, integrated information systems, monitoring and evaluation, grievance redress, and beneficiary management.<sup>35</sup>

Records of CMC meetings during Action Plan Phase II show that the Committee has considered issues requiring coordinated administrative action, including approval of Action Plan II, Single Registry development, the DSR, cluster meeting arrangements, beneficiary verification, NIC requirements, duplicate-beneficiary checks, and updating of beneficiary lists. These matters illustrate the CMC's role in resolving implementation and system-design questions that involve several institutions but do not necessarily require a separate Cabinet decision.<sup>36</sup>

The relationship between political oversight and senior civil-service coordination is therefore central to the next NSSS. The formal architecture provides separate mechanisms for political direction, technical coordination, and programme implementation. In practice, their effectiveness depends on

clear decision thresholds, timely escalation of unresolved issues, documented follow-up, and alignment with the annual budget cycle. CMC meetings and focal point processes were less regular during Phase II than during Phase I, indicating that formal structures require predictable operational processes to maintain decision continuity.<sup>37</sup>

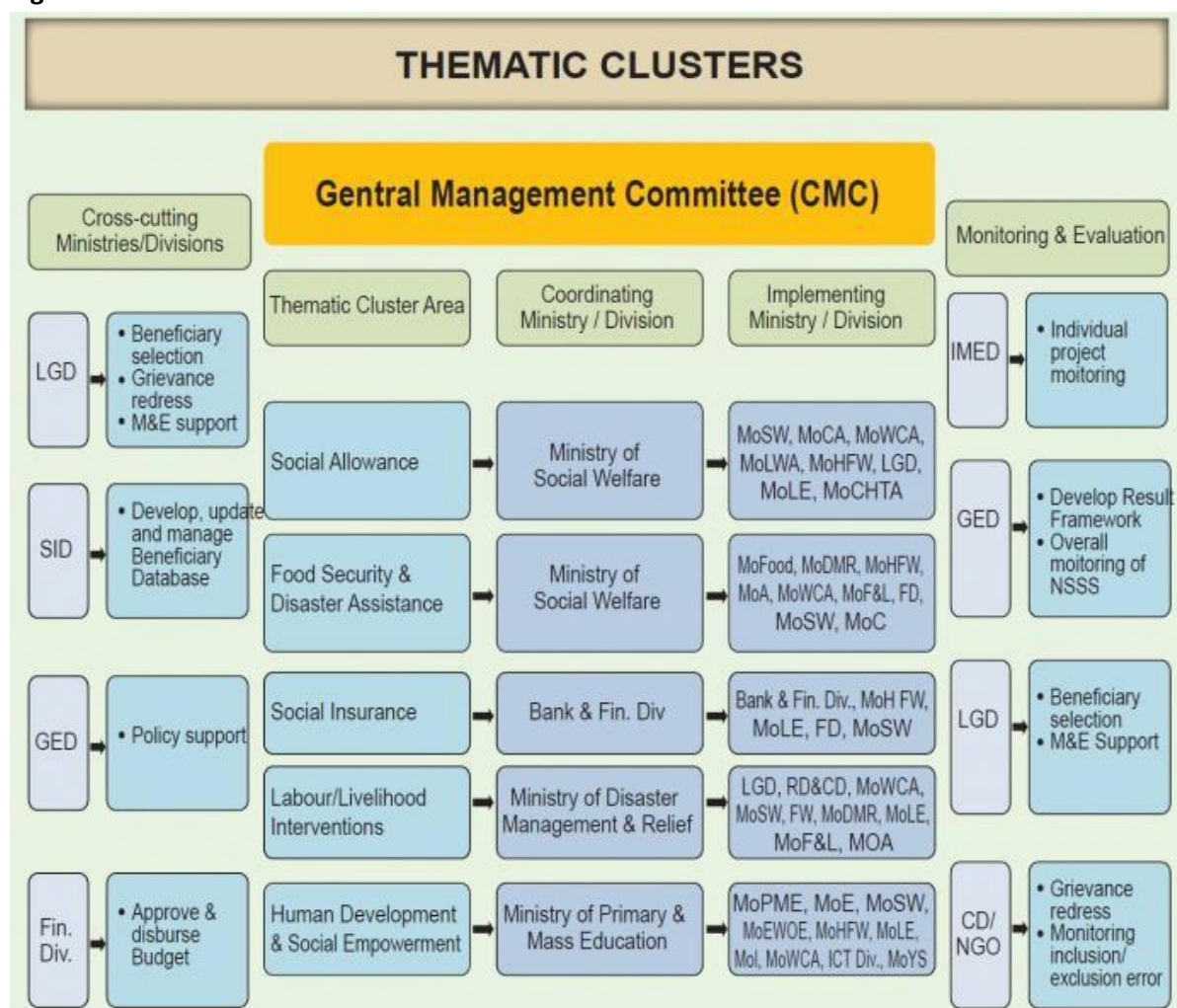
Political economy considerations reinforce this point. Reforms affecting programme consolidation, beneficiary selection, data-sharing arrangements, institutional mandates, and expenditure priorities can alter the distribution of authority and resources among institutions and local actors.<sup>38</sup> The next NSSS should therefore specify which issues are to be resolved by implementing ministries, thematic clusters, the CMC, the Cabinet Committee, or Cabinet itself. This would provide a clearer basis for managing technical issues, institutional disagreements, and policy choices that require political authorization.<sup>39</sup>

### **Inter-Ministerial Coordination and Thematic Clusters**

The NSSS established the thematic cluster structure as the main sectoral mechanism for inter-ministerial coordination. The five clusters were intended to group related programmes and institutions around shared reform objectives, while retaining the programme mandates of individual ministries and divisions. Cluster coordination was therefore expected to operate between two levels: implementing ministries would address programme-specific matters within their respective mandates, while the clusters would identify common issues, prepare action plan inputs, coordinate reforms within their thematic area, and refer cross-cluster matters to the CMC.<sup>40, 41</sup>

This structure was particularly relevant to the NSSS reform agenda because many priority issues extend beyond one ministry. Beneficiary identification, G2P payments, grievance redress, digital information systems, disability inclusion, urban social protection, labour-market support, and shock response all require action by several institutions. The CMC and its supporting focal point, action plan, monitoring, and specialist sub-committee arrangements were intended to provide mechanisms for resolving these cross-cutting issues.<sup>42</sup>

**Figure 3: Planned Architecture of Thematic Clusters**



Evidence from Action Plan Phase II indicates that cluster coordination has supported progress in several system-building areas. CMC decisions have been used to reinforce cluster meeting requirements, require submission of meeting minutes, and advance common reforms relating to G2P payments, beneficiary verification, the Single Registry, and the DSR. Overall cluster coordination was assessed as generally on track, particularly where clusters were linked to specific Action Plan activities and CMC follow-up processes.<sup>43</sup>

However, the operation of the cluster mechanism has not been uniform. In the six months preceding the November 2024 CMC meeting, the Labour and Livelihood cluster met twice, three clusters met once, and the Social Insurance cluster did not meet. The 20<sup>th</sup> CMC meeting subsequently reiterated the need to revitalise clusters and ensure regular submission of minutes. The available evidence suggests that the existence of a cluster structure does not by itself ensure regular coordination, sustained technical engagement, or follow-through on agreed actions.<sup>44</sup>

There is also evidence of ambiguity in the documented allocation of cluster leadership and membership. The original NSSS, later government materials, and secondary research do not fully align on the designated coordinating institutions for some clusters, particularly Labour and Livelihood Interventions and Human Development and Social Empowerment,<sup>45</sup> for example, whether MoWCA or

MoPME has the lead role.<sup>46</sup> This may reflect changes over time, differences between original strategy design and later operational arrangements, or incomplete updating of formal documentation. Regardless of the cause, the next NSSS should establish one current, formally approved cluster map that specifies the lead institution, membership, technical secretariat, responsibilities, reporting lines, and authority to refer unresolved issues to the CMC.

The principal limitation of the cluster mechanism is that coordinating ministries do not automatically control the programmes, budgets, personnel, or data systems of member institutions. Their ability to secure programme harmonisation or consolidation therefore depends on agreement among ministries, support from cross-cutting institutions, and escalation through the CMC where necessary. This is particularly relevant where reforms affect institutional mandates, programme visibility, beneficiary quotas, or budget allocations. Fragmentation has remained persistent partly because individual ministries retain strong incentives to maintain separate programmes and associated institutional authority.<sup>47</sup>

The next NSSS should retain the cluster mechanism but clarify its operating model. Clusters should be expected to address defined technical and implementation matters, while the CMC should resolve cross-cluster issues and refer political or major fiscal matters to the Cabinet Division and Cabinet-level processes. A regular meeting calendar, standard reporting format, documented action tracker, and clear escalation protocol would help distinguish clusters as functioning coordination mechanisms rather than periodic consultation forums.

### **Coordination of Policy, Programme, and Budget Decisions**

The NSSS envisaged a connected sequence between national policy, action planning, programme implementation, and public financing. GED was assigned responsibility for linking social protection policy with Five-Year Plans and other national strategies. The Cabinet Division, with technical support from GED, was expected to consolidate plans submitted by individual ministries and lead institutions into an overall implementation framework. The CMC was then assigned responsibility for approving action plans, coordinating implementation, reviewing performance, and assisting ministries and divisions to address budgetary and logistical requirements.<sup>48</sup>

In practice, these functions are distributed across several institutions with different authorities. Implementing ministries retain responsibility for programme design and delivery. GED provides policy and planning inputs. The Finance Division determines budget ceilings, approves allocations, disburses public funds, and tracks financial delivery. The CMC can review reform priorities and support ministries in obtaining required resources,<sup>49</sup> but it does not substitute for Finance Division authority over annual budget decisions.<sup>50</sup> This distinction is important. Coordination can identify priorities and resolve technical issues, but changes in programme scale, benefit levels, financing arrangements, or institutional structure require formal budget and administrative decisions through the relevant government processes.

Action Plan Phase II created a useful planning framework by combining national, ministry-specific, and cluster-level actions.<sup>51</sup> It provided a basis for identifying responsibilities, timelines, and reform milestones across a large number of institutions. However, available implementation evidence indicates that the connection between action plan commitments and medium-term financing has

remained incomplete.<sup>52</sup> The reviews identify progress in financial tracking, G2P systems, and publication of Social Security Budget Reports, but do not identify a binding multi-year social protection financing framework that links priority NSSS reforms, expected programme costs, budget ceilings, and financing sources across ministries.

This gap is significant because a number of major reform objectives require coordinated policy and budget decisions. Programme consolidation may require changes to ministerial appropriations, staffing, delivery systems, and beneficiary rules. Expansion of lifecycle programmes requires choices between coverage, benefit adequacy, and fiscal affordability. Development of social insurance requires decisions on contributions, regulation, administration, and the relationship between tax-financed and contributory schemes. These decisions cannot be managed through programme reporting alone.

The experience of programme consolidation illustrates this point. The social protection portfolio declined from around 140 programmes in FY2024-25 to 95 in FY2025-26. However, much of this reduction resulted from changes in budget classification rather than substantive programme merger, redesign, or functional integration.<sup>53</sup> The programme count therefore provides only a partial indication of progress. Effective rationalisation requires policy decisions on programme objectives, target groups, eligibility rules, benefit design, delivery arrangements, institutional ownership, and budget treatment.

The current architecture has nonetheless created several foundations for stronger policy-programme-budget coordination. The Finance Division's Social Security Budget Reports improve visibility of expenditure across programmes and lifecycle areas. The SPBMU and related G2P systems provide more reliable information on payment delivery. The CMC has created a forum through which ministries can raise budget, data, and implementation issues that require cross-government action. The next NSSS should build on these arrangements by introducing a more explicit decision process for major reforms.<sup>54</sup> This should require that proposals for new programmes, consolidation, expansion, or redesign identify the policy rationale, institutional lead, expected fiscal implications, financing source, implementation requirements, and relationship with existing programmes before consideration through the CMC and relevant budget processes.

A stronger policy-programme-budget link would not remove the political choices inherent in social protection reform. It would, however, make these choices more visible, evidence-based, and easier to track. This would support clearer prioritisation where resources are constrained and help ensure that strategic commitments in the next NSSS are reflected in implementable and financed decisions.

### **Central and Sub-National Coordination Linkages**

The NSSS established a vertical coordination structure intended to connect national policy direction with implementation at divisional, district, Upazila, and UP levels. In principle, the CMC provides national oversight, while DivMCs, DMCs, and UMCs coordinate implementation and reporting through the administrative hierarchy. UPs and related local committees provide the main interface with citizens through beneficiary identification, enrolment support, local verification, communication, and referral of grievances.<sup>55</sup>

In practice, vertical coordination operates through both the committee structure and the separate field chains of implementing ministries and departments. Ministry field officers retain responsibility for programme-specific delivery, while Divisional Commissioners, Deputy Commissioners, and UNOs coordinate across institutions within their respective administrative areas. UPs support delivery of multiple programmes but do not control all programme rules, quotas, budgets, payment systems, or grievance decisions. This creates a hybrid delivery model in which local coordination depends on interaction between geographic administration, local government, and programme-specific ministerial systems.<sup>56</sup>

The Upazila level is particularly important within this model. It provides the administrative link between UPs and ministry field offices and is commonly responsible for reviewing beneficiary information, coordinating local implementation, supporting enrolment and payment processes, and reporting to district authorities. The UzMC is the primary field-level platform for coordinating programme implementation across departments, Union Parishads, and local delivery structures.<sup>57</sup>

However, the evidence indicates that formal reporting chains do not always produce consistent feedback on implementation quality. CMC oversight responsibilities require review of reports from district and Upazila committees.<sup>58</sup> The broader institutional mapping also includes divisional committees as a tier between national and district structures. These sources do not fully clarify the current reporting route, reporting frequency, standard content of reports, or how field-level issues are escalated and resolved. The next NSSS should therefore establish one updated vertical coordination protocol covering reporting lines, meeting requirements, minimum reporting content, decision authority, and escalation procedures across all four tiers.

Beneficiary identification illustrates the practical importance of these linkages. For many programmes, Union-level committees prepare preliminary beneficiary lists, which are then reviewed through Upazila arrangements before finalisation. Local selection processes have often relied on criteria that are difficult to verify objectively and that preliminary lists were frequently approved with limited change at Upazila level.<sup>59</sup> Beneficiary selection reforms remain moderately off-track because foundational datasets, routine updating, and transparent publication of beneficiary lists remain incomplete.<sup>60</sup>

Digital reforms have improved some elements of the vertical chain, particularly payment delivery and monitoring. G2P systems can reduce the number of administrative steps between central fund release and beneficiaries. However, they do not replace the need for reliable local processes for registration, verification, grievance intake, and communication. The Single Registry, DSR, digital payments, and grievance systems will only improve local implementation where field officers, UPs, and local committees have clear procedures and access to timely, usable information.<sup>61</sup>

The vertical coordination challenge is therefore not the absence of institutions. Bangladesh has an established structure from the CMC to local delivery bodies. The issue is whether responsibilities across this structure are sufficiently clear, supported, and connected to a routine system for identifying problems, taking decisions, and reporting back on action taken.

## **Governance Gaps, Overlaps, and Coordination Bottlenecks**

The governance architecture has created formal mechanisms for political oversight, senior civil-service coordination, sectoral collaboration, and local delivery. However, the available implementation evidence identify several continuing bottlenecks that affect policy coherence, accountability, and implementation effectiveness.

### **Fragmented Programme Ownership and Authority**

Social protection responsibilities remain distributed across a large number of ministries, divisions, departments, and agencies. This reflects the multi-sectoral nature of the system, but it also means that no single institution controls the full set of policy, financing, data, delivery, and accountability functions. The CMC can coordinate and issue directions, but implementation depends on ministries retaining separate programme mandates, budget lines, administrative systems, and field structures. This can slow reforms that require programme consolidation, shared delivery arrangements, or harmonised eligibility rules.<sup>62, 63</sup>

### **Limited Follow-through on Collective Decisions**

Cluster coordination has generally continued, but follow-up on CMC decisions was assessed as only moderately on track. CMC meetings were less frequent during Action Plan Phase II than during Phase I, and focal point meetings were also held less consistently.<sup>64</sup> This indicates a gap between agreement at senior level and systematic execution by responsible institutions.

### **Incomplete Coordination Between National Direction and Field Implementation**

National bodies can issue policy guidance and monitor reform progress, but implementation depends on multiple local actors operating through different administrative and programme systems. Divisional, district, Upazila, and Union-level responsibilities overlap with the field structures of ministries and departments.<sup>65</sup> Without clear protocols on who verifies lists, resolves grievances, updates data, manages local exceptions, and reports implementation problems, accountability can become dispersed across institutions.

### **Beneficiary Selection and Local Verification Constraints**

The strongest evidence of a coordination weakness concerns beneficiary selection. Local committees play a formal role in identifying and validating beneficiaries across many programmes, while eligibility rules vary by programme. Where common data, verification procedures, and transparent review processes are incomplete, local selection remains dependent on programme-specific processes and discretionary judgement.<sup>66</sup> The political economy evidence suggests that reforms affecting beneficiary selection require attention to local incentives and informal practices, not only technical improvements to databases or payment systems.<sup>67</sup>

### **Information Silos and Uneven Operational Use of Digital Systems**

Significant progress has been made in G2P payments, monitoring dashboards, the Single Registry, and financial management systems. However, continuing gaps have been identified in interoperability, foundational datasets, beneficiary verification, consistent access across ministries, and use of systems for routine decision-making.<sup>68</sup> The resulting risk is that digital systems may improve individual programme processes without yet delivering a fully integrated basis for system-wide coordination.

### **Weak Linkage Between Reform Priorities and Resource Decisions**

The CMC can assist ministries to identify budgetary and logistical needs, but it does not replace the Finance Division's authority over budget ceilings and allocations. Major reforms therefore require coordination between policy objectives, programme design, institutional responsibilities, and the annual budget process. Available evidence indicates that this link has not yet been fully institutionalised through a common multi-year financing and implementation framework for priority NSSS reforms.

These bottlenecks are interrelated. Fragmented mandates make it harder to harmonise programme rules. Weak decision tracking reduces follow-through on coordination agreements. Incomplete data integration limits transparency and verification. Capacity constraints at local level affect reporting, targeting, and grievance management. The next NSSS should address these issues through a more explicit governance framework that identifies decision rights, reporting obligations, escalation routes, data responsibilities, and the financing implications of major reforms.

## **Institutional Architecture and Capacity Assessment**

### **Institutional Mandates and Capacity Requirements**

This section assesses whether social protection related Bangladesh's institutions have the authority, personnel, technical capability, systems, financial resources, and operating arrangements needed to fulfil their assigned functions. Institutional capacity should therefore be understood as more than staffing levels or training provision. It concerns the ability of an institution to take decisions, coordinate with other bodies, use evidence, manage information, administer resources, monitor implementation, and maintain continuity as officials and policy priorities change.

The social protection system requires several distinct but interdependent forms of institutional capacity. National governance institutions require authority to convene ministries, resolve cross-government issues, monitor decisions, and escalate matters requiring political or fiscal direction. Policy and analytical institutions require the capacity to assess poverty and vulnerability trends, develop policy options, review programme design, assess fiscal implications, and link social protection priorities with national planning. Financing institutions require systems for budget preparation, expenditure tracking, payment administration, and medium-term fiscal analysis. Implementing ministries require programme-management, field-administration, beneficiary-management, and reporting functions. Sub-national structures require the capacity to support enrolment, verification, communication, grievance handling, local coordination, and implementation monitoring.

These functions are distributed across institutions by design. The Cabinet Division and CMC provide coordination and oversight; GED provides planning and analytical functions; the Finance Division manages budget and financial-delivery functions; IMED monitors development projects; SID, BBS, and ICT institutions support data and digital systems; line ministries deliver programmes; and local authorities support implementation. No single institution controls the full policy-to-delivery chain. Effective implementation therefore depends on defined interfaces between institutions, including clear decision rights, reporting requirements, data-sharing arrangements, budget processes, and escalation mechanisms.

Often, there is a difference between formal mandates and operational capacity. Governance and institutional capacity improved between 2018 to 2023, in addition to clarity of reporting roles and responsibilities,<sup>69</sup> suggesting that the NSSS framework, implementation manuals, and public financial management arrangements have provided clearer formal guidance. However, staff implementation capacity has room for improvement.<sup>70</sup> This indicates that institutional rules and reporting structures have progressed more rapidly than the day-to-day capacity required to apply them consistently across programmes and locations.<sup>71</sup>

Although there has been progress in coordination structures, digital delivery systems, dashboards, and monitoring arrangements, there are continuing gaps in beneficiary selection, data integration, local monitoring, and consistent operational use of systems.<sup>72</sup> Capacity requirements for the next NSSS should therefore be linked to the specific reforms expected of each institution, rather than addressed through general or stand-alone training activities.

A further requirement is continuity of institutional knowledge. Social protection reform involves long-term changes to programme design, eligibility rules, financing, data systems, and administrative processes. These functions are affected by staff rotation, changes in focal points, and reliance on project-based technical support. Orientation and structured capacity-building for newly appointed focal points were limited during Action Plan Phase II.<sup>73</sup> The next NSSS should define core functions that require permanent institutional ownership, documented procedures, routine induction, and knowledge-management arrangements.

The capacity assessment in the following sections therefore considers three questions:

- Are institutional mandates sufficiently clear and aligned with the functions expected under the next NSSS?
- Do institutions have the authority, personnel, systems, and resources needed to carry out those functions?
- Are there effective arrangements to connect national policy, financing, programme administration, monitoring, and local implementation?

### **Capacity of National Governance, Coordination, and Analytical Institutions**

National social protection capacity is distributed across the Cabinet Division, CMC, GED, Finance Division, IMED, SID, BBS, ICT institutions, and other central agencies. These institutions perform different functions, but their effectiveness depends on their ability to work as a connected system. The evidence indicates that Bangladesh has developed stronger formal governance arrangements and several important analytical, financial, and digital tools under the NSSS. At the same time, national capacity remains uneven across coordination, policy analysis, monitoring, data integration, and follow-up on reform decisions.<sup>74, 75</sup>

The Cabinet Division, through the Coordination and Reforms Wing, provides the central administrative capacity for inter-ministerial coordination. It convenes the CMC and related committees, coordinates action-plan processes, tracks implementation progress, prepares or commissions reform reviews, and supports engagement with development partners. Its role is primarily to coordinate and oversee rather than directly administer social protection programmes. This distinction is appropriate to the

Cabinet Division's institutional position, but it requires access to sufficient technical analysis, reliable reporting from ministries, and mechanisms to follow up on CMC decisions. The evidence from Action Plan Phase II indicates that CMC and focal point processes continued, but that meetings and follow-up were less regular than during Phase I.<sup>76</sup>

Technical assistance has made a substantial contribution to these functions. The SSPS programme, implemented in partnership with the Cabinet Division and GED, has supported policy analysis, coordination, implementation planning, monitoring, research, and development of major system reforms, including the Single Registry, G2P payments, grievance redress, and results-based monitoring.<sup>77</sup> The Technical Assistance to Support Social Security Reforms (TASSSR) programme also supported the Cabinet Division, including through the CODI assessment process.<sup>78</sup> These arrangements have provided important specialised expertise. However, the next NSSS should specify which technical and coordination functions must be retained as permanent government responsibilities, with clear staffing, workplans, operating procedures, and knowledge-transfer arrangements.

GED remains the principal national institution for strategic planning and social protection analysis. It led preparation of the original NSSS and has contributed to lifecycle analysis, policy research, costing exercises, social protection reviews, and integration of social protection priorities into national planning instruments. GED is also assigned a central role in the results-based monitoring and evaluation framework. Its capacity requirements for the next NSSS include sustained policy analysis, use of poverty and demographic evidence, review of programme options, medium-term reform sequencing, and coordination of system-level learning with the Cabinet Division, Finance Division, BBS, and implementing ministries.

The Finance Division has developed stronger capacity for expenditure tracking and financial analysis through the SPBMU, iBAS++ integration, G2P payment arrangements, and publication of annual Social Security Budget Reports. The CODI assessment records progress in integrated analysis of social protection financing, supported by functional budget classification and related information systems. The Finance Division's future capacity requirements extend beyond annual budget preparation. They include assessment of the fiscal implications of strategic reforms, analysis of programme composition and benefit adequacy, medium-term expenditure planning, social insurance financing, and alignment of reform priorities with realistic budget ceilings.<sup>79</sup>

IMED provides an important but more limited monitoring and evaluation function. Its formal mandate covers development projects financed through the ADP. IMED monitors and evaluates project-based social protection interventions but does not evaluate tax-financed and recurrent social protection programmes.<sup>80</sup> This creates a gap because many of the largest social protection programmes are recurrent expenditures rather than development projects.<sup>81</sup> The next NSSS should clarify how programme performance, process quality, expenditure efficiency, and outcomes for recurrent schemes will be evaluated, and how these findings will be brought together with IMED project evaluations and the wider NSSS monitoring framework.

SID, BBS, and relevant ICT institutions provide the data and technical foundations for policy analysis, beneficiary identification, registry development, monitoring, and digital delivery. Their capacity is

relevant not only to system development but also to routine government decision-making. Progress in digital payments and monitoring platforms has been stronger than progress in data integration, beneficiary verification, and practical interoperability across ministries.<sup>82</sup> This suggests that the next NSSS should define common data standards, institutional responsibilities for data quality, secure data-sharing protocols, and arrangements for translating system information into policy and programme decisions.

Overall, national capacity has expanded most visibly in the development of formal coordination structures, budget-reporting tools, digital payment systems, and system diagnostics. The next phase should focus on embedding these capabilities in routine institutional practice. This will require clearer division of responsibilities between coordination, planning, financing, data, monitoring, and delivery institutions, together with practical mechanisms to ensure that evidence and implementation information inform decisions at the appropriate level.

### **Current Functions and Future Role of MoSW and DSS**

The MoSW and its DSS occupy a distinctive position within Bangladesh's social protection system. MoSW is the coordinating ministry for Cluster 1, Social Allowances, and DSS is a major operational agency for categorical social assistance. Through DSS, MoSW administers programmes for older persons, persons with disabilities, widowed, deserted and destitute women, and selected socially excluded groups. It also has responsibilities for disability inclusion, older persons, rehabilitation, social welfare services, and selected child-protection functions.

The original NSSS assigned MoSW a larger future role. From 2026 onwards, the strategy envisaged a strengthened and reformed DSS delivering a defined set of lifecycle programmes, including Child Benefits, Vulnerable Women's Benefits, Disability Benefits, the Old Age Allowance, and the Freedom Fighters' Benefits Programme. The NSSS further envisaged that MoSW would prepare a comprehensive implementation plan, establish national and local delivery structures, define service standards, maintain updated recipient lists, manage accurate payment records, and operate an MIS linked with other social protection systems.<sup>83</sup>

This transition has not been fully operationalised. As of 2026, programme ownership, financing, policy functions, delivery structures, and beneficiary-management arrangements remain distributed across a wide range of ministries and agencies. The MoSW has not yet been fully prepared or positioned to lead all lifecycle-based social protection functions, despite the original strategy's intended transition.<sup>84</sup> The future role envisaged for MoSW should therefore be treated as an unfinished institutional direction rather than as an established operational arrangement.

MoSW's current capacity combines three functions. First, it provides policy and coordination inputs through its leadership of the Social Allowances Cluster and participation in CMC processes. Second, it provides operational oversight of major social assistance programmes through DSS. Third, it contributes technical inputs to programme design, implementation guidance, beneficiary management, digital payments, monitoring, and grievance-related processes. These functions are interconnected, but they require different forms of capacity. Programme administration requires reliable field operations and beneficiary-management systems, while a broader lifecycle role would

require stronger policy analysis, programme design, inter-agency coordination, data use, and strategic planning functions.

DSS has an established field presence through divisional, district, and Upazila offices, alongside Union Social Workers (USWs) and related frontline arrangements.<sup>85</sup> This provides a significant operational base for social assistance delivery. However, available evidence indicates that field coverage and workloads are uneven. In some areas, a single USW may cover multiple unions<sup>86</sup> indicating a limited density of DSS staff relative to the delivery demands associated with a more comprehensive lifecycle system.

The institutional issue for the next NSSS is therefore not whether MoSW should replace the Cabinet Division, Finance Division, GED, or other implementing ministries. Those institutions retain distinct governance, financing, planning, monitoring, and sectoral delivery functions. Rather, the next strategy will need to clarify the scope of MoSW's technical and operational leadership over core lifecycle transfers, the role of DSS in delivery, and the relationship between these functions and Cabinet Division coordination. This will require an approved transition framework that specifies programme boundaries, delivery responsibilities, staffing and field arrangements, data and payment interfaces, and accountability for implementation.

#### **Capacity of Implementing Line Ministries and Government Agencies**

Bangladesh's social protection system depends on the capacity of a large and diverse group of implementing ministries, divisions, departments, and agencies. The original NSSS identified 145 programmes administered through 23 ministries and divisions. Action Plan Phase II subsequently assigned social protection reform activities to 34 implementing ministries, divisions, and agencies, while the current governance architecture engages approximately 39 implementing and coordinating institutions.<sup>87</sup> Capacity requirements therefore vary considerably across programme areas, institutional mandates, delivery systems, and administrative levels.

At a minimum, implementing institutions require the ability to design and revise programmes, prepare implementation guidance, manage beneficiary information, administer budgets and payments, coordinate with local authorities, monitor implementation, respond to grievances, report to thematic clusters and the CMC, and use evidence to improve programme performance. These functions are not always located within a single department or ministry. For example, beneficiary identification may involve local government institutions, digital payment arrangements may depend on the Finance Division and financial-service providers, and system monitoring may require inputs from GED, IMED, SID, BBS, and the Cabinet Division.<sup>88</sup>

Capacity constraints are not limited to technical systems or staffing numbers. Frequent transfer of focal points, limited internal information-sharing, and weak institutional memory have affected continuity of reform implementation.<sup>89</sup> Substitute representatives attending cluster or focal point meetings were sometimes less familiar with programme details and current reform issues.<sup>90</sup> Many officials were not fully aware of their own Action Plan responsibilities and that structured induction or refresher arrangements for new focal points were limited.<sup>91</sup>

Capacity also differs by institutional function. Ministries with large established programmes may have operational delivery systems but still require stronger systems for programme review, targeting, data integration, monitoring, and coordination with other institutions. Ministries responsible for food assistance and disaster response require capacity to coordinate emergency and seasonal support across field structures and local authorities. Education and health institutions require capacity to align stipends, service-linked transfers, and human-development interventions with broader social protection objectives. Labour and employment institutions require specialised technical functions for employment-related protection and social insurance, including contribution administration, benefit calculation, actuarial analysis, employer engagement, and digital case management.<sup>92</sup>

The LGD has an important cross-cutting role because local government institutions support beneficiary identification, verification, grievance handling, communication, and implementation of multiple programmes. However, the capacity of local structures cannot be treated as a substitute for clear programme responsibility by implementing ministries. Effective local delivery depends on agreed roles between programme agencies, field offices, Upazila administration, and Union Parishads, together with workable information flows and service standards.<sup>93</sup>

Digital reforms have increased the capacity of several institutions to manage payments, monitor delivery, and maintain programme information. However, the Final Review identifies continuing gaps in interoperability, beneficiary verification, access to shared systems, and routine use of data for decision-making. These constraints limit the extent to which programme-level systems can support integrated social protection management across institutions.<sup>94</sup>

The principal capacity issue is therefore one of institutional integration. Individual ministries may have functioning programmes and delivery structures, but system-level reform requires common capabilities that extend across programme boundaries. These include shared data standards, accountable focal-point arrangements, joint planning, coordinated targeting procedures, programme-review capacity, and clear mechanisms for escalating unresolved issues. An existing recommendation is to complete a comprehensive capacity assessment of line ministries to identify gaps in skills, systems, staffing, resources, and technology that affect delivery, reporting, and coordination.<sup>95</sup>

### **Sub-National Capacity for Delivery, Monitoring, and Accountability**

The NSSS assigns substantial responsibilities to sub-national institutions across divisional, district, Upazila, and UP levels. These responsibilities include beneficiary identification, local verification, enrolment support, programme coordination, grievance intake, monitoring, reporting, and communication with citizens. In practice, however, these functions are performed through a combination of local government bodies, general administration, and the separate field structures of implementing ministries. This creates a complex delivery environment in which local actors must coordinate multiple programmes with different eligibility rules, quotas, forms, payment arrangements, reporting requirements, and administrative instructions.

At divisional and district levels, Divisional Commissioners and Deputy Commissioners provide administrative oversight and coordination across programme agencies. Their role is important for reviewing implementation progress, resolving inter-departmental matters, and transmitting issues upward through the governance architecture. However, these bodies are not programme-

management units and do not generally possess dedicated social protection staff, unified local information systems, or direct control over the budgets and field personnel of implementing ministries. There has been substantial variation between districts in the quality of social protection administration, linked to the engagement of district leadership and the institutional practices of local offices.<sup>96</sup> This suggests that delivery quality can depend heavily on local administrative leadership rather than consistently applied national standards.

The Upazila level is the principal operational interface between programme agencies, Union Parishads, and citizens. UMCs are expected to review beneficiary lists, coordinate delivery, support enrolment and payment processes, monitor implementation, and report to DMCs. Yet these functions are carried out by a limited number of technical officers whose responsibilities extend across large populations and multiple programmes. Local programme officers and frontline staff were overstretched by parallel application, selection, documentation, and committee processes.<sup>97</sup> In addition, there is a structural capacity gap at Upazila level, particularly for officers responsible for social allowances, women and child benefits, and local programme coordination.<sup>98</sup>

UPs constitute the frontline point of contact between social protection programmes and citizens. They support preparation of initial beneficiary lists, local verification, enrolment, communication, card distribution, referral of complaints, and implementation of selected food, cash, and public works programmes. However, UPs are not resourced as dedicated social protection delivery units. UPs implement programmes on behalf of multiple line ministries, prepare beneficiary lists, and support delivery, but do not receive an administrative budget for these functions; local offices face capacity constraints, parallel programme committees, and overlapping selection processes that place substantial pressure on limited staff.<sup>99</sup>

Beneficiary selection remains the clearest illustration of this capacity and accountability gap. Formal criteria are established centrally, but local committees and elected representatives play a major role in identifying and recommending beneficiaries. Eligibility criteria across programmes were often difficult to verify objectively; preliminary lists prepared at Union level were subject to only limited review in some cases before approval at Upazila level.<sup>100</sup> Beneficiary-selection reforms remain moderately off-track due to incomplete foundational datasets, weak routine updating of beneficiary information, and incomplete publication of beneficiary lists.<sup>101</sup> These findings do not imply that all local committees apply rules inconsistently. They do, however, identify a continuing structural risk where local discretion operates without consistently available objective data, transparent procedures, or independent verification.

Monitoring and grievance systems face related limitations. Overall, the GRS has been assessed as almost on track, but identified with remaining weaknesses in field-level complaint intake, public awareness, and consistent responsiveness across programmes and locations.<sup>102</sup> Similarly, monitoring dashboards and digital reporting have advanced, but the provision of adequate human and technical resources for local-level monitoring remains off track.<sup>103</sup> The result is a system in which central monitoring tools are improving while the capacity to generate accurate local information, respond to complaints, and verify delivery remains uneven.

Digital delivery systems can reduce certain administrative burdens, particularly in payment processing. G2P payment arrangements reduce the need for local bodies to manage cash disbursement directly. However, digital payments do not resolve the earlier stages of delivery, including identification, registration, verification, replacement of inactive beneficiaries, communication with households, and referral of grievances. These functions continue to depend on local administrative capacity and clear coordination between Union Parishads, Upazila authorities, ministry field officers, banks, mobile financial-service providers, and digital-system operators.<sup>104</sup>

The sub-national governance model is also more developed for rural areas than for urban settings. In urban areas, responsibility is distributed among city corporations, municipalities, ward-level representatives, programme field offices, and central agencies. There has been only partial progress on urban social protection reforms and the LGD's coordinating role for urban social protection has not been fully operationalised.<sup>105</sup> The next NSSS will need to define more clearly how urban beneficiary identification, programme coordination, grievance handling, and reporting should operate across these institutions.

Sub-national capacity should therefore be treated as a central system-reform issue rather than a narrow training requirement. The next NSSS will need to establish a minimum operating model for local social protection administration, including defined functions at each tier, staffing and workload expectations, standard procedures, access to shared data, predictable administrative support, routine reporting, and clear escalation routes for issues that cannot be resolved locally.

#### **Priority Areas for Institutional Strengthening, Role Clarification, and System Consolidation**

The evidence indicates that institutional strengthening should focus on a limited set of functions that directly affect delivery quality, accountability, and coordination.

First, the next NSSS should clarify the local delivery chain. This should specify the respective responsibilities of implementing ministry field offices, UPs, UMCs, DMCs, and DivMCs for beneficiary selection, verification, approval, payment support, grievance handling, monitoring, and reporting.

Second, the strategy should establish a minimum operating model for Upazila and Union-level social protection administration. This should include staffing and workload standards, designated technical focal points, administrative support for local delivery tasks, standard operating procedures, and regular capacity development linked to actual programme functions.

Third, beneficiary selection should be progressively based on common and verifiable information. The Dynamic Social Registry and related data systems should support local decision-making and verification, while reducing reliance on separate programme lists and discretionary procedures. Local knowledge should remain relevant, but it should operate within transparent rules, documented review procedures, and auditable decisions.

Fourth, local monitoring and accountability arrangements should be strengthened through common reporting templates, integrated grievance channels, public information on eligibility and enrolment, and periodic verification of beneficiary lists and programme delivery. These mechanisms should

generate information that is reviewed by Upazila, district, and national bodies and leads to documented corrective action.

Finally, system consolidation should extend beyond reducing the number of programmes. It should include functional consolidation of local processes, including common beneficiary-management procedures, shared data standards, coordinated field monitoring, fewer parallel committees, and clearer reporting lines across programmes. This would reduce administrative duplication while improving consistency in how citizens access and experience social protection.

## Oversight, Accountability, Data, and Adaptive Governance

### Oversight, Reporting, and Accountability Arrangements

Bangladesh’s social protection system has a multi-layered oversight and accountability structure. Political oversight is exercised through the Cabinet and Cabinet Committee on Social Protection. Senior civil-service coordination is led by the Cabinet Division and CMC. Implementing ministries remain accountable for programme design, budget execution, delivery, beneficiary management, and reporting within their respective mandates. The thematic clusters, focal point arrangements, sub-committees, and sub-national committees provide additional mechanisms for coordination, reporting, and follow-up.

The CMC is the principal system-level oversight mechanism within this structure. Under the current NSSS, its had responsibility for coordinating implementation in line with the NSSS, approving and monitoring action plans, supporting thematic clusters, guiding common reforms, reviewing reports from district and Upazila committees, and taking decisions in response to implementation issues. The CMC can therefore identify cross-government constraints and provide administrative direction. However, it does not replace the statutory authority of line ministries over programmes, the Finance Division’s authority over budget decisions, or Cabinet-level authority over major policy, legal, and fiscal matters.

The formal reporting architecture combines several channels. Implementing ministries report on programme and action plan implementation through focal point, cluster, and CMC processes. The Cabinet Division consolidates NSSS monitoring information and prepares annual reports against the NSSS M&E Framework.<sup>106</sup> These reports are intended for consideration by the CMC and any relevant parliamentary standing committees, including information on action taken in response to identified findings. Programme operational manuals (niti-mala) also specify reporting responsibilities between local and central authorities, commonly including monthly reporting through Upazila and district administrative channels.

**Figure 4: Social Protection Oversight, Reporting, and Accountability Arrangements**

Function	Primary Accountable Institution	Supporting Institutions	Main Reporting / Accountability Instrument	Escalation and Corrective-action Route
Political oversight and	Cabinet Committee on	Cabinet Division, MoSW, Finance Division, relevant	Cabinet Committee agenda papers,	Matters requiring national policy approval, legislative

major policy direction	Social Protection	ministries and divisions	minutes, programme reviews, annual budget-related review	action, major fiscal commitments, or cross-government direction proceed to Cabinet
NSSS implementation and action-plan oversight	CMC	Cabinet Division, GED, implementing ministries, thematic clusters, CMC sub-committees and focal points	NSSS Action Plan, reform-tracking dashboard, cluster reports, CMC meeting papers, decision records, action tracker	CMC assigns corrective action to responsible institutions; unresolved cross-ministerial, legal, or fiscal matters are referred through the Cabinet Division to Cabinet-level processes
Thematic coordination and cross-ministerial implementation	Lead institution for each thematic cluster	Cluster-member ministries, Finance Division, GED, LGD, SID, ICTD, relevant departments and agencies	Cluster workplans, meeting minutes, implementation updates, issue papers, dashboard data	Cross-cluster matters and unresolved institutional issues are referred to the CMC for direction
Programme design, delivery, and beneficiary management	Relevant implementing ministry, division, department, or agency	Field offices, local government institutions, financial-service providers, programme committees, technical agencies	Programme guidelines, MIS records, beneficiary registers, payment records, routine implementation and financial reports	Programme-level corrective action is managed by the responsible institution; systemic, cross-programme, or policy issues are referred through the relevant cluster and CMC
Budget preparation, expenditure oversight, and financial delivery	Finance Division	Implementing ministries and divisions, SPBMU, FID, Bangladesh Bank, GED, CMC	MTBF submissions, annual budget documentation, iBAS++, Social Security Budget Reports, payment and expenditure reports	Budget and financing issues are addressed through Finance Division budget processes; major policy or cross-ministerial matters may be considered by the CMC and Cabinet-level mechanisms

NSSS results monitoring, evaluation, and evidence use	GED, working with the Cabinet Division	Implementing ministries, IMED, SID, BBS, Finance Division, thematic clusters	NSSS M&E Framework, dashboard, annual progress reports, CODI assessments, programme reviews, evaluations, thematic studies	Evidence on delayed reforms or system constraints is reviewed through the M&E Committee, thematic clusters, and CMC, with corrective actions assigned to responsible institutions
Data governance, registry development, and beneficiary verification	Programme-owning ministries and agencies, as data owners	Cabinet Division, SID, ICTD, Finance Division, SPBMU, BBS, National Identity Registration Wing, local authorities	Programme MISs, Single Registry, Dynamic Social Registry, data-sharing agreements, data-quality reports, duplicate checks and audit records	Data-quality, interoperability, and cross-programme beneficiary-management issues are addressed through technical mechanisms and referred to the CMC where policy direction or inter-agency agreement is required
Grievance redress and citizen feedback	Relevant implementing ministry or programme authority	Programme GRS focal points, field offices, Union Parishads, Upazila administration, service providers, Cabinet Division GRS arrangements	GRS platform, complaint registers, case-management records, resolution reports, beneficiary feedback data	Unresolved individual cases follow programme appeal procedures; recurring or systemic issues are reviewed by responsible ministries, clusters, and the CMC
Sub-national coordination, local monitoring, and accountability	DivMCs, DMCs, UMCs, and relevant ministry field offices	Union Parishads, municipalities, city corporations, programme committees, local service providers	Local beneficiary records, committee reports, field-monitoring records, grievance reports, programme MIS data	Issues move from Union to Upazila, district, divisional, and national levels according to defined reporting and escalation arrangements; unresolved system issues are referred to

				the relevant ministry, cluster, or CMC
Shock-responsive coordination and adaptive action	Food Security and Disaster Assistance Cluster, jointly led by MoFood and MoDMR	CMC, Finance Division, MoSW, LGD, local authorities, early-warning agencies, programme implementing institutions	Early-warning information, shock assessments, beneficiary and registry data, payment reports, post-shock implementation reviews	Activation, expansion, financing, and coordination issues are referred to the CMC and relevant Cabinet-level mechanisms where required

The institutional framework has become more developed over the NSSS period. CODI findings indicate improved clarity in formal reporting roles, administrative arrangements, and programme guidance. Programme implementation manuals generally define roles, reporting requirements, and beneficiary-management processes, however, many manuals have not been updated for more than a decade.<sup>107</sup> Formal guidance therefore does not always reflect current delivery systems, digital processes, revised programme arrangements, or emerging accountability requirements.

The principal accountability issue is not the absence of reporting mechanisms. Rather, the available evidence indicates that reporting, review, decision-making, and follow-up do not always operate as one continuous process. CMC, focal point, and cluster processes continued during Action Plan Phase II, but with uneven meeting regularity and variable follow-up.<sup>108</sup> This weakens the ability of the system to track whether decisions have been implemented, whether constraints have been resolved, and whether unresolved matters have been escalated to the appropriate authority.

Accountability is also dispersed across the system. The Cabinet Division and CMC oversee coordination and reform progress, while ministries remain responsible for programme performance. GED contributes to system-level analysis and monitoring, the Finance Division oversees budget and payment functions, and IMED monitors development projects. At sub-national level, general administration, local government bodies, and ministry field offices share responsibilities for delivery, reporting, verification, and grievance handling. This distribution of functions is appropriate to a multi-sectoral system, but it requires explicit agreement on who is answerable for each result, who has authority to correct problems, and where unresolved issues should be referred.<sup>109</sup>

The next NSSS may therefore consider establishing an accountability framework that links every major reform commitment with: a designated lead institution; supporting institutions; a defined reporting product and frequency; a review body; a decision-maker with authority to act; and an escalation route where implementation is delayed or disputed. This could be supported by an action tracker that records decisions, deadlines, responsible institutions, status, and corrective action. Such arrangements would strengthen the connection between formal oversight mechanisms and practical accountability for delivery.

## Monitoring, Evaluation, and Use of Implementation Evidence

The NSSS established an expectation that social protection reform would be managed through a results-based monitoring and evaluation system. This requires more than periodic reporting on activities. It requires institutions to generate reliable information on reform progress, programme delivery, coverage, beneficiary characteristics, benefit values, grievances, implementation constraints, and outcomes, and then use that information to take decisions. The monitoring system must therefore connect the work of implementing ministries, thematic clusters, the Cabinet Division, GED, Finance Division, CMC, and sub-national authorities.<sup>110</sup>

The NSSS Action Plan Phase II provided a structured basis for this approach. It included national, ministry-specific, and cluster-level actions across 39 ministries and government agencies, with defined objectives, activities, indicators, and timeframes. Progress reporting has been compiled through Cabinet Division-led processes and reviewed by the Action Plan Sub-Committee.<sup>111</sup> This has created a basis for tracking reform implementation. However, the scale of the Action Plan, the number of responsible institutions, and variable quality of reporting mean that periodic narrative progress reports alone are not sufficient for routine reform management.

The web-based NSSS M&E dashboard provides an important foundation for strengthening this function.<sup>112</sup> Its original design includes two linked components.<sup>113</sup> The first is an NSSS reform-tracking function that reproduces the Action Plan and enables tracking of objectives, activities, indicators, responsible institutions, deadlines, implementation status, comments, supporting evidence, ministry sign-off, and CMC verification. The second is a social protection programme-monitoring function that consolidates non-identifiable data from programme MISs to enable analysis by ministry, thematic cluster, programme, lifecycle group, beneficiary characteristics, benefit value, and geographic location. The next NSSS could build on this design and treat the dashboard as a formal management tool rather than only a reporting platform. All implementing ministries and agencies could have designated primary and alternative users with defined responsibilities for entering, updating, validating, and approving information relating to their assigned reforms. Ministries could then be required to upload supporting evidence for reported progress, identify implementation constraints, and propose actions where targets are delayed. The system could maintain an auditable record of updates, evidence submissions, review comments, decisions, and outstanding actions.

The dashboard could also support different levels of use. Implementing ministries should use it to monitor their own programme and reform commitments. Thematic clusters could use consolidated information to identify common issues, overlaps, and reforms requiring joint action. The M&E Committee would then review system-wide performance, data quality, and emerging implementation risks. The CMC could also use dashboard evidence to validate major reform-status assessments, assign corrective actions, and escalate issues requiring political, legal, or fiscal decisions. A defined review calendar would be able to link dashboard analysis to cluster meetings, CMC agendas, annual planning, and budget preparation.

The system should also strengthen the connection between national and sub-national implementation. Ministry and programme data should, where feasible, be disaggregated by division, district, Upazila, Union Parishad, rural and urban location, sex, age, disability status, and other relevant vulnerability characteristics. This would enable central and local institutions to identify geographic

disparities, implementation delays, gaps in coverage, and differences in beneficiary access. Sub-national committees should receive standard reports relevant to their area and should be required to report back on identified bottlenecks, corrective action, and unresolved issues requiring higher-level support.<sup>114</sup>

Improved data access should be accompanied by clear data-governance arrangements. The dashboard should not become an open repository of identifiable beneficiary information. It should draw on programme MIS data through approved data-sharing arrangements, common data standards, secure interoperability mechanisms, defined data owners, access controls, and audit functions. Aggregated, non-identifiable information should be available to authorised government users for planning, monitoring, and coordination. A public-facing layer could provide selected aggregate information on programme coverage, expenditure, reform progress, and geographic distribution, while protecting personal data and sensitive operational information.<sup>115</sup>

The use of programme MIS information is particularly important for thematic-cluster and lifecycle analysis. Current evidence indicates that programme data remain unevenly accessible and are often managed within separate institutional systems.<sup>116</sup> This limits the ability of clusters and national bodies to compare coverage, identify duplication, assess gaps, or examine how programmes collectively serve women, children, working-age populations, persons with disabilities, older persons, and shock-affected households. Linking approved programme data to common lifecycle, geographic, and inclusion categories would provide a stronger basis for coordinated planning and programme rationalisation.

Monitoring systems should not replace evaluation or field verification. The dashboard can show whether a reform has been reported as completed, whether payments have been processed, or whether beneficiary coverage has changed. It cannot on its own determine whether programme rules are implemented consistently, whether beneficiaries receive adequate support, whether local selection is fair, or whether reforms are improving outcomes. The next NSSS should therefore combine routine dashboard monitoring with periodic programme evaluations, independent verification, beneficiary feedback, field monitoring, CODI assessments, and thematic studies.<sup>117</sup> This is particularly important for recurrent tax-financed programmes that do not fall within IMED's project-based evaluation mandate.

The main institutional requirement is to establish a closed evidence-to-decision cycle. Data should be submitted by responsible institutions, checked for quality, reviewed at the relevant level, translated into specific decisions, and followed by documented action. The results of those actions should then be reported back through the same system.<sup>118</sup> Without this cycle, improved dashboards and reporting arrangements may increase the availability of information without materially improving accountability, coordination, or implementation performance.

### **Beneficiary Management, Data Governance, and Public Transparency**

Beneficiary management is a core accountability function within social protection. It includes how households are informed about programmes, apply or are identified, have their eligibility assessed, are enrolled, receive payments or services, update their information, appeal decisions, and exit programmes where circumstances change. These functions are currently distributed across

programme-specific MISs, local committees, ministry field offices, financial-service providers, the Single Registry, and national identification systems.<sup>119, 120</sup>

Bangladesh has made progress in creating common digital foundations. The SPBMU MIS and related G2P arrangements provide a central platform for payment processing and selected beneficiary data, while the Single Registry is intended to connect scheme-specific MISs with National ID, National Household Database (NHD), and other relevant administrative systems. However, these arrangements remain uneven across programmes. There are continuing gaps in interoperability, beneficiary verification, data updating, access to shared systems, and transparent publication of beneficiary information.<sup>121</sup>

The proposed DSR offers an opportunity to strengthen this architecture, but it should be understood as a governance reform rather than only a technical database. Its intended process combines self-registration or assisted registration, identity verification, use of administrative data, field-level verification, assessment of eligibility, local review, payment, appeal or rejection, and periodic updating of household circumstances.<sup>122</sup> A registry can support more accurate identification and reduce duplication, but it cannot by itself determine programme priorities, replace transparent eligibility rules, or remove the need for accountable local verification and appeal arrangements.

The next NSSS should establish a common beneficiary-management protocol across major programmes. This should define minimum standards for registration, verification, programme enrolment, review of eligibility, data correction, case closure, transition to other services, and appeals. Programme-specific rules may remain necessary, but they should operate within common requirements for identity verification, data quality, update frequency, duplicate detection, local validation, and documented decision-making. Data governance will be central to this approach. Each institution should have a defined role as data owner, data user, or data processor, supported by approved data-sharing agreements, common standards, access controls, audit logs, data-retention rules, and procedures for correcting inaccurate information.<sup>123</sup> Existing assessments of MIS readiness identified gaps in documentation, staffing, operational procedures, helpdesk functions, and institutional capacity. These issues should be addressed before wider integration is expected to support routine decision-making.

Public transparency should be strengthened without exposing personal data. Citizens should be able to access clear eligibility criteria, programme information, application channels, decision timelines, grievance procedures, and information on how to update personal records.<sup>124</sup> Public-facing portals and dashboards should provide aggregate information on programme coverage, budget allocations, geographic distribution, beneficiary characteristics, reform progress, and grievance performance. At individual level, beneficiaries should be able to check their own application or payment status securely and receive reasons for approval, rejection, suspension, or removal.

The CMC, thematic clusters, and implementing ministries should receive regular analysis of beneficiary-management data, including duplicates identified, inactive accounts, unresolved appeals, update rates, inclusion and exclusion risks, geographic disparities, and programme overlaps.<sup>125</sup> This would enable beneficiary data to inform programme design, budget planning, oversight, and corrective action rather than remaining primarily an administrative record.

## Grievance Redress and Citizen Feedback Mechanisms

The GRS is intended to provide beneficiaries and non-beneficiaries with a channel to raise concerns about programme access, eligibility, enrolment, payments, service quality, and other implementation issues.<sup>126</sup> It is therefore a core element of accountability, particularly where households are excluded from support, receive incomplete benefits, experience payment delays, or require correction of beneficiary information.

Available evidence indicates progress in establishing the GRS. The system has been functional for several years and that approximately 95 per cent of registered grievances were resolved in FY2022-23, with 91 per cent resolved within 30 days.<sup>127</sup> These indicators are useful, but they measure cases that have entered the system. They do not establish whether all citizens know how to lodge complaints, whether vulnerable groups can access the available channels, whether decisions are perceived as fair, or whether recurring complaints result in programme improvement.

However, there may also be uneven operational maturity across institutions. For example, GRS-related actions under the Palli Karma-Sahayak Foundation remained in progress, including establishment of physical and online complaint channels, formation and training of grievance committees, complaint recording, and governance and accountability action plan processes.<sup>128</sup> This illustrates that grievance arrangements have continued to develop through programme-specific systems rather than through a fully standardised citizen interface across the social protection portfolio.

The GRS has been assessed as almost on track, while continuing gaps have been identified in field-level complaint intake, public awareness, and consistent responsiveness across programmes and locations.<sup>129</sup> These concerns are significant because many social protection grievances arise where citizens interact with Union Parishads, Upazila offices, programme field staff, banks, mobile financial-service providers, and local committees. The next NSSS should define how complaints received at these points are registered, referred, resolved, escalated, and communicated back to complainants.

A common framework should set minimum standards for all major programmes. These should include multiple accessible channels, assisted complaint registration for persons unable to use digital systems, a unique case reference number, defined service standards, protection of personal information, clear appeal procedures, and routine communication on case status and outcomes. Arrangements should be accessible to women, older persons, persons with disabilities, ethnic minorities, migrants, and households in remote and urban areas.

Citizen feedback should also be used as implementation evidence. Implementing ministries should analyse complaint data by programme, location, issue type, complainant characteristics, resolution time, and outcome. Thematic clusters and the CMC should review recurring patterns, including exclusion errors, payment failures, local verification disputes, and data-correction needs, and assign corrective action where systemic problems are identified.<sup>130</sup>

## Adaptive Governance and Shock-Responsive Coordination

Adaptive governance concerns the capacity of the social protection system to prepare for, respond to, and learn from covariate shocks, including floods, cyclones, river erosion, food-price shocks, public-health emergencies, and economic disruption. It requires social protection, disaster management, climate adaptation, data systems, financing, and local delivery structures to operate as a connected system. The objective is not only to provide relief after a shock, but also to enable timely anticipatory action, temporary expansion of support, and recovery assistance for households whose circumstances have changed.<sup>131</sup>

Bangladesh has an important institutional and programmatic base for this function. The Food Security and Disaster Assistance Cluster, jointly led by the MoFood and MoDMR, brings together food distribution, relief, public works, seasonal support, and emergency-response programmes. Divisional, district, and Upazila social protection committees also provide an existing platform for coordination with local delivery structures. However, these arrangements do not yet amount to a routinely activated shock-responsive system with common triggers, defined decision rights, shared data, and predictable financing.

The GoB's own guidelines on adaptive social protection (ASP), approved by the CMC in December 2023, provide a relevant policy foundation. They propose a central adaptive social protection committee under the CMC, linked to field-level social protection management committees, with participation from the Cabinet Division, MoSW, MoDMR, the Ministry of Environment, Forest and Climate Change (MoEFCC), and the Finance Division.<sup>132</sup> The guidelines also emphasise shared information, joint planning, and coordination with development partners and NGOs.

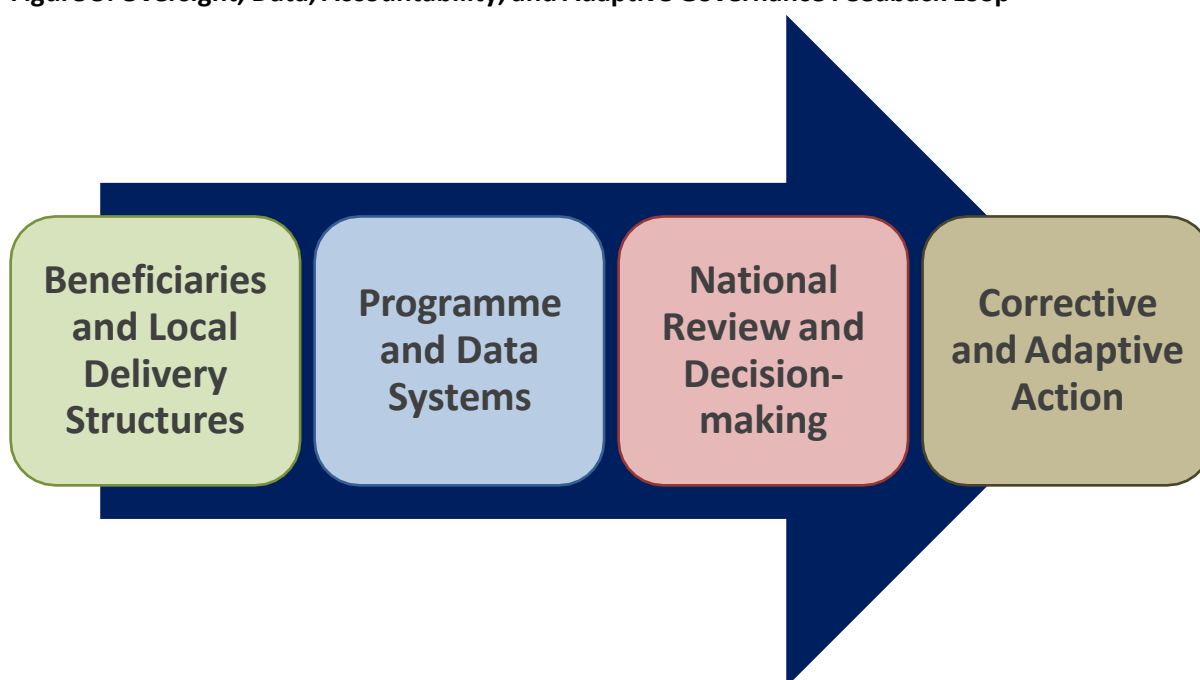
The principal operational constraint remains the ability to identify and reach affected households quickly. G2P systems provide a stronger mechanism for payment delivery, and the proposed DSR is intended to enable identification and support of new households affected by climate-related shocks. Yet this requires current household information, interoperable programme and administrative data, local verification capacity, and agreed arrangements for linking early-warning information with beneficiary-management systems. It is particularly important for urban poor households, mobile workers, climate migrants, and households affected by shocks who are not already enrolled in regular programmes.

The next NSSS should therefore establish a practical shock-response protocol. This should define the shocks and thresholds that require review; the authority to approve vertical expansion of existing benefits or horizontal expansion to newly affected households; the roles of the CMC, the Food Security and Disaster Assistance Cluster, disaster-management institutions, Finance Division, and local committees; the use of early-warning and registry data; and the reporting requirements after activation.<sup>133, 134</sup> Pre-agreed financing arrangements will also be required to avoid reliance on ad hoc reallocations during emergencies.

Adaptive governance should be integrated into routine social protection management rather than treated as a separate disaster-response function.<sup>135</sup> Regular simulation exercises, post-shock reviews, and reporting through the NSSS dashboard would enable institutions to assess readiness, identify bottlenecks, and revise procedures before the next crisis.

Beneficiary information, complaints, verification findings, local implementation evidence, and shock impacts should flow from beneficiaries and local delivery structures into programme and data systems, including programme MISs, the Single Registry, Dynamic Social Registry, G2P systems, the GRS, monitoring dashboards, and administrative reporting. These sources should inform review and decision-making by implementing ministries, thematic clusters, GED, Finance Division, Cabinet Division, the CMC, and Cabinet-level mechanisms. Decisions should then result in corrective and adaptive action, including programme adjustment, beneficiary-list updating, grievance resolution, budget reallocation, scale-up during shocks, and revision of operational guidance. Implementation results should subsequently feed back into the system for further review and adjustment.

**Figure 5: Oversight, Data, Accountability, and Adaptive Governance Feedback Loop**



## Financing and Fiscal Sustainability Analysis

### Social Protection Financing Trends and Budget Composition

Bangladesh’s reported social security allocation has increased substantially in nominal terms since adoption of the NSSS. The allocation rose from BDT 35,975 crore in FY2015-16 to BDT 116,731 crore in FY2025-26 and BDT 144,338 crore in FY2026-27. The FY2026-27 allocation represents approximately 15.4 percent of the national budget and 2.2 percent of GDP. This indicates continuing fiscal commitment to social protection, although nominal budget growth alone does not show whether benefit adequacy, coverage of poor and vulnerable households, or programme efficiency have improved at the same pace.<sup>136, 137</sup>

Headline expenditure trends also need to be interpreted carefully because budget classification and programme mapping have changed over time. The Finance Division Social Security Budget Reports in FY2024-25 have begun to progressively link programme classifications with iBAS++ operational and economic codes. The number of listed programmes declined from 140 in FY2024-25 to 95 in FY2025-26 and 90 in FY2026-27. These changes reflect a combination of programme consolidation,

reclassification, improved mapping of budget codes, and review of whether programmes contain a significant social security element. Year-to-year changes in the headline allocation should therefore not be interpreted as a fully like-for-like measure of changes in fiscal effort.

**Table 4: Selected Financing Trends**

Fiscal Year	Number of Programmes	Headline Allocation (BDT crore)	Share of National Budget	Share of GDP	Note
FY2015-16	n/a	35,975	13.6%	2.35%	NSSS adoption year
FY2024-25	140	136,026	17.1%	2.43%	First year of narrative report
FY2025-26	95	116,731	14.8%	1.87%	Revised programme mapping and consolidation
FY2026-27	90	144,338	15.4%	2.2%	Current budget year

**Table 5: FY2026-27 Social Security Budget by Functional Category**

Functional Category	Number of Programmes	Allocation (BDT crore)	Share of Total Allocation
Social assistance	41	66,750.7	46.3%
Social insurance	2	35,389.4	24.5%
General subsidies	3	34,972.7	24.2%
Labour market programmes	15	3,818.7	2.6%
Social care services	19	2,407.9	1.7%
Community development	8	796.7	0.6%
Technical assistance	2	202.1	0.1%
Total	90	144,338.2	100.0%

The current budget composition reinforces this point. In FY2026-27, social assistance accounts for BDT 66,750.7 crore, or 46.3 percent of the reported social security budget. Social insurance accounts for BDT 35,389.4 crore, or 24.5 percent, while general subsidies account for BDT 34,972.7 crore, or 24.2 percent. Labour market programmes, social care services, community development, and technical assistance together account for only about 5 percent of the total allocation.<sup>138</sup>

This composition means that the headline social security budget should not be treated as synonymous with expenditure directly targeted to poor and vulnerable households. The social insurance category includes pension expenditure for retired government employees and their families, while the general subsidies category includes major subsidy programmes. These expenditures can have important social and economic purposes, but their inclusion within the social security envelope complicates assessment of the resources available for core social assistance, lifecycle transfers, and poverty-focused programmes.

The Finance Division has begun to address this issue through more transparent categorisation and through identification of a separate set of pro-poor programmes. The FY2025-26 report identified 39

programmes assessed against criteria including targeting effectiveness, benefit adequacy, accessibility, affordability, participation, and sustainability.<sup>139</sup> This provides a useful basis for future reporting, but the classification should be further strengthened so that Government can distinguish consistently between the overall social security budget, poverty-focused social assistance, contributory social insurance, general subsidies, and development-oriented interventions.

Lifecycle composition provides a further perspective on budget priorities. In FY2026-27, allocations classified under household poverty account for 38.4 percent of the total social security budget, while elderly programmes account for 32.2 percent. By comparison, pregnancy and early childhood programmes account for 1.8 percent, persons with disabilities account for 3.4 percent, and working-age programmes account for 5.6 percent. These shares do not by themselves determine whether allocations are adequate or equitable, particularly because categories contain programmes with different objectives and beneficiary groups. They do, however, show the importance of linking future financing decisions to explicit lifecycle priorities, coverage objectives, and benefit-adequacy standards.

The financing trend is therefore positive in nominal terms, and recent budget reporting has improved transparency and classification. The main issue for the next NSSS is to ensure that expenditure reporting provides a clearer basis for policy choice. This requires a common framework that distinguishes overall expenditure from poverty-focused support, identifies the resources directed to each lifecycle risk, and links budget growth to measurable objectives for coverage, adequacy, inclusion, and resilience.

### **Programme Fragmentation, Consolidation, and Budget Efficiency**

Programme fragmentation has been a persistent feature of Bangladesh's social protection system.<sup>140</sup> It has emerged through the gradual addition of programmes responding to particular population groups, sectoral risks, food insecurity, disaster impacts, employment needs, and political priorities. This has enabled the GoB to address a wide range of vulnerabilities. However, it has also produced a portfolio in which programmes may have overlapping objectives, beneficiary groups, delivery arrangements, or institutional responsibilities.

The NSSS identified consolidation around lifecycle risks as a core reform objective. The Finance Division has subsequently taken steps to improve the mapping and classification of the portfolio. The number of reported social security programmes declined from 140 in FY2024-25 to 95 in FY2025-26 and 90 in FY2026-27. This reduction has been attributed in part to consolidation of similar operational codes, more systematic use of iBAS++, and review of whether programmes contain a significant social security element.<sup>141</sup> For example, several separate operational codes covering support for Hijra, Bede, disadvantaged communities, and tea labourers were consolidated within a single programme structure.

The reduction in programme numbers is an important administrative development, but it should not be interpreted as evidence of substantive consolidation in every case. Much of the reduction from 140 to 95 programmes resulted from budget classification changes rather than programme merger, redesign, or functional integration.<sup>142</sup> Reclassification can improve transparency and expenditure

tracking. It does not by itself reduce administrative duplication, harmonise eligibility rules, improve benefit adequacy, or create a common beneficiary-management process.

Budget efficiency should therefore be assessed through a wider set of questions:

1. Does a programme address a clearly defined risk or group that is not already adequately served by another intervention?
2. Are the benefit level, delivery mechanism, and administrative cost proportionate to the programme objective?
3. Can the programme use common systems for identification, payments, grievance redress, monitoring, and reporting?
4. Does it contribute to measurable improvements in household security, inclusion, resilience, or human development?

A smaller programme count is useful only where these questions are addressed.

The Finance Division's recent budget reports provide a stronger basis for this assessment. The reports classify programmes by lifecycle stage, functional category, intervention type, implementing institution, and budget code. They also identify a separate group of programmes considered pro-poor using criteria related to targeting, adequacy, accessibility, affordability, participation, cost-effectiveness, and sustainability. This creates an initial basis for moving beyond aggregate programme counts toward more systematic examination of policy relevance and resource use.

However, several limitations remain. Social protection reporting continues to focus primarily on budget allocations rather than actual expenditure, delivery performance, administrative cost, beneficiary experience, and outcomes. The inclusion of pensions, subsidies, and other expenditures within the reported social security portfolio also makes it difficult to assess how much funding is directed to programmes intended primarily to reduce poverty and vulnerability.<sup>143</sup> Classification reform is therefore necessary, but it should be accompanied by stronger evidence on who receives support, how much they receive, whether payments are delivered reliably, and whether programmes are achieving their intended purpose.

The next NSSS should establish a formal programme-review process before new programmes are introduced, existing programmes are expanded, or consolidation is proposed. Each proposal should assess the policy rationale, overlap with existing schemes, intended beneficiaries, expected fiscal implications, delivery arrangements, data and payment requirements, administrative capacity, and options for integration with existing programmes. Consolidation decisions should similarly consider whether programmes can share rules, systems, delivery channels, or institutional responsibility without reducing access for groups facing distinct forms of exclusion.

The objective should not be to reduce programme numbers for its own sake. It should be to create a more coherent portfolio in which public resources are concentrated on priority risks, programmes are easier for citizens to access and understand, and institutions can administer support through more consistent and accountable systems.

## Fiscal Space, Affordability, and Medium-Term Financing Constraints

Fiscal space for social protection should be assessed in relation to the GoB's overall revenue capacity, expenditure commitments, debt obligations, macroeconomic conditions, and ability to redirect resources toward priority programmes. It is not determined only by the reported size of the social security budget. Sustainable expansion requires a credible financing source that can be maintained through economic volatility, price shocks, disaster events, and changes in political priorities.<sup>144</sup>

Bangladesh's principal constraint is low domestic revenue mobilisation. Tax revenue declined from 7.4 percent of GDP in FY2023-24 to 6.9 percent in FY2024-25, while total revenue and grants were equivalent to 8.0 percent of GDP. The fiscal deficit remained contained in FY2024-25, but this was partly because under-execution of capital and social expenditure offset the revenue shortfall and higher subsidy costs.<sup>145</sup> A lower fiscal deficit achieved through delayed or reduced priority expenditure should not be interpreted as additional fiscal space for social protection expansion.

The medium-term outlook remains uncertain. The IMF projects economic growth of 4.7 percent in FY2025-26 and average inflation of 8.9 percent, while identifying weak revenue performance, banking-sector risks, exchange-rate pressures, and persistent inflation as major macroeconomic challenges. Its baseline assumes that tax reforms would increase revenue from 7.2 percent of GDP in FY2025-26 to 9.3 percent in FY2026-27 and 9.9 percent in FY2027-28. These projections indicate that future expenditure space will depend substantially on the implementation and effectiveness of revenue reforms rather than on automatic growth in public resources.<sup>146</sup>

Revenue mobilisation is therefore the most durable source of additional financing for social protection. Measures to broaden the tax base, reduce exemptions, improve compliance, strengthen tax administration, and improve collection from higher-income groups and profitable sectors can increase the resources available for priority social expenditure. However, new social protection commitments should not be financed against revenue gains that have not yet materialised. The next NSSS should distinguish between commitments that can be financed within existing budget ceilings and measures that require phased implementation as additional revenue becomes available.

Expenditure reprioritisation is a second potential source of fiscal space, but it requires careful policy design. Bangladesh's budget includes substantial expenditure on energy, fertilizer, and other subsidies, as well as expenditure categories that are reported within the social security envelope but do not directly constitute poverty-focused social assistance. Reclassification of these items can improve transparency, but it does not itself release resources for social protection. Fiscal savings arise only where underlying expenditure is reduced, better targeted, or financed differently.<sup>147, 148</sup> Any reform to broad subsidies should therefore be accompanied by measures that protect low-income households from adverse price effects.

Contributory financing can gradually reduce pressure on the consolidated fund for selected working-age risks, particularly pensions, employment injury protection, health-related risks, and other forms of social insurance. The Universal Pension Scheme provides an important institutional basis for this transition. However, contribution-based mechanisms are not a short-term substitute for tax-financed support for poor households, informal workers with limited contributory capacity, persons with disabilities, children, or older persons without adequate lifetime earnings. Their contribution to fiscal

sustainability will depend on coverage, affordability, compliance, employer participation, investment governance, and administrative performance.

Borrowing, external financing, reserves, and contingency arrangements can support temporary expansion during major shocks, but they should not finance permanent entitlements without a sustainable repayment or revenue plan.<sup>149</sup> This is particularly relevant for climate and disaster response. The next NSSS should establish a framework for identifying which costs are recurrent, which are temporary or shock-related, and which can be financed through contingency arrangements, disaster-response mechanisms, or time-bound external support.

The central implication is that affordability must be assessed through the MTBF rather than through annual allocation decisions alone. Proposals to introduce, expand, consolidate, or redesign major programmes should include a multi-year fiscal assessment covering expected coverage, benefit levels, administrative costs, financing source, implications for existing programmes, and sensitivity to inflation and economic shocks. This would provide a more disciplined basis for linking the next NSSS with realistic fiscal commitments and phased implementation.

#### **Alignment between Strategic Objectives, Programme Design, and Budget Allocations**

The next NSSS will require a more explicit link between strategic objectives, programme design, and budget decisions. Current social security budget reports provide improved information on expenditure by lifecycle category, programme type, function, and implementing institution. However, budget classification alone does not establish whether allocations are aligned with the relative scale of poverty, vulnerability, demographic change, labour-market risk, disability, or exposure to shocks.

Alignment requires that each major programme has a clearly defined policy objective, target population, benefit rationale, delivery model, institutional lead, and expected fiscal cost. Budget proposals should demonstrate how a programme contributes to agreed NSSS priorities and whether it complements, duplicates, or displaces existing support. This is particularly important where several institutions provide assistance to similar population groups through separate eligibility rules, benefit structures, and delivery arrangements.

The budget process should also distinguish between recurrent commitments and time-bound reforms. Core lifecycle transfers, social insurance obligations, and regular social care services require predictable medium-term financing. Pilot initiatives, digital-system investments, disaster response, and temporary expansion during shocks require different financing and implementation arrangements. This distinction would enable Government to assess affordability more accurately and avoid creating permanent commitments through short-term or project-based funding.

The CMC should provide a structured forum for reviewing whether proposed programme expansion, consolidation, or redesign is consistent with NSSS priorities before proposals enter the annual budget cycle. The Finance Division should then assess fiscal implications through the Medium-Term Budget Framework. This would strengthen the connection between policy ambition, programme design, and realistic public financing.

## Financing Mix, Fiscal Sustainability, and Strategic Prioritisation

Bangladesh's future social protection system will require a balanced financing model. Tax-financed programmes should remain the principal source of support for people whose risks cannot reasonably be insured through contributions, including poor households, children, persons with disabilities, older persons without adequate lifetime earnings, and households affected by shocks. These programmes are core public responsibilities and require predictable financing through the national budget.

Contribution-based programming should progressively complement this tax-financed foundation. The UPS, employment injury insurance initiatives, and prospective health-insurance arrangements provide opportunities to extend protection for workers and households with some capacity to contribute. Over time, these mechanisms can reduce exclusive reliance on the consolidated fund for selected working-age and old-age risks. However, contribution-based schemes will require affordable contribution structures, effective administration, employer and worker participation, secure payment systems, investment governance, and arrangements suited to informal and irregular workers. They should not be treated as a substitute for social assistance for people unable to contribute regularly.

Fiscal sustainability will depend on improving the composition and effectiveness of expenditure, not only increasing the total allocation. Recent budget reforms have improved programme mapping and reduced the reported programme count. The next step is to determine whether programmes address distinct risks, provide adequate support, use efficient delivery arrangements, and can share common systems for registration, payments, grievance redress, monitoring, and reporting. Rationalisation should therefore focus on functional overlap and administrative duplication, while protecting groups whose specific risks or barriers would not be adequately addressed through broader programmes.<sup>150</sup>

Future prioritisation should begin with a limited set of core commitments. These include support across key lifecycle risks, reliable assistance for households affected by poverty and vulnerability, more coherent provision for disability and old age, and arrangements that can expand rapidly during climate, disaster, or economic shocks. Expansion should be phased according to fiscal capacity, implementation readiness, and evidence on coverage gaps and benefit adequacy. New programmes should be introduced only where they address a demonstrated unmet need and cannot be more effectively delivered through adaptation, consolidation, or expansion of an existing scheme.

A credible financing framework should distinguish between four categories of expenditure: recurrent tax-financed commitments; contribution-based schemes; time-bound system investments, including data and payment infrastructure; and contingent financing for shocks.<sup>151</sup> Each major proposal should identify its financing source, medium-term cost implications, institutional lead, delivery requirements, and relationship with existing programmes. This would allow the Finance Division, CMC, and Cabinet-level mechanisms to assess affordability before commitments are made and to sequence reforms within realistic budget ceilings.

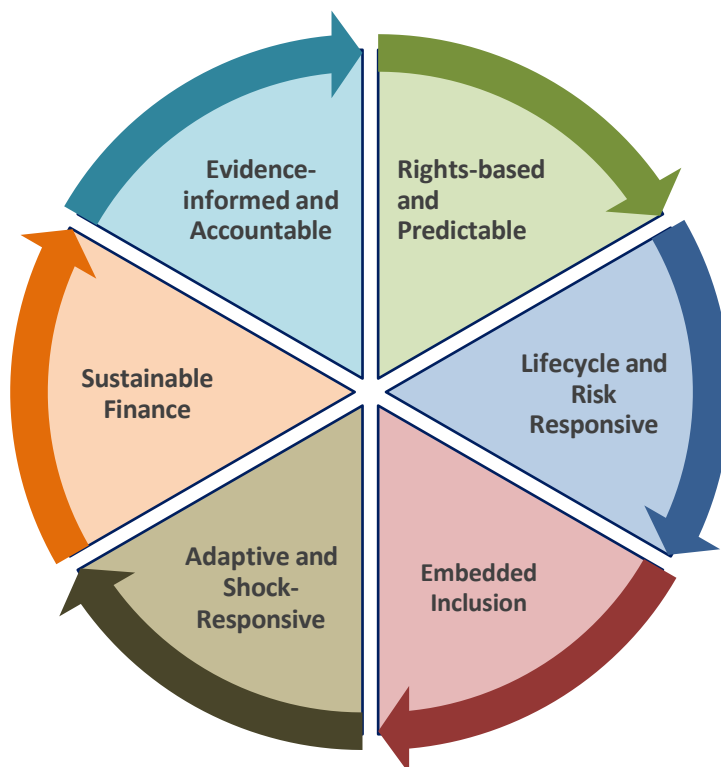
The priority is therefore not a single expenditure target. It is a more disciplined financing approach that directs public resources toward agreed social protection objectives, strengthens the contributory pillar where feasible, reduces avoidable fragmentation, and preserves fiscal capacity to respond to changing risks.

## Integrated Governance and Financing Framework

### Framework Purpose and Design Principles

The integrated governance and financing framework translates the findings of this report into a practical basis for implementation of the next NSSS. It is intended to align policy direction, institutional roles, decision-making, financing, accountability, data, and implementation arrangements across the social protection system. The framework does not propose a new parallel institution. Rather, it sets out how existing institutions and mechanisms should work together more consistently to support a coherent, accountable, inclusive, and financially sustainable system. The framework is guided by six design principles.

**Figure 6: Next NSSS Design Principles**



#### **Rights-based and Predictable Protection**

The next NSSS should build on Bangladesh’s constitutional commitment to social security and establish a clearer basis for predictable support across priority risks. Where programmes are intended to create durable public entitlements, the strategy should identify the appropriate legal, policy, or regulatory basis, rather than relying only on discretionary annual measures. This would strengthen continuity, clarify institutional responsibility, and provide citizens with a clearer basis for understanding eligibility and access.

#### **Lifecycle and Risk Responsiveness**

The system should organise support around risks that arise from pregnancy and early childhood through school age, working age, disability, old age, and exposure to covariate shocks. This does not require all risks to be addressed through a single programme or institution. It requires programmes, financing, and delivery arrangements to work as a connected system, with clear attention to gaps

between lifecycle stages and the changing needs associated with demographic transition, urbanisation, informality, and climate exposure.

#### **Inclusion Embedded in Programme Design.**

Inclusion should be treated as a core design requirement for major lifecycle programmes, not only as a set of small programmes for particular groups. Programme rules, communication, registration processes, payment arrangements, grievance channels, and local delivery systems should be accessible to rural and urban poor households, persons with disabilities, women facing specific barriers, ethnic minorities, migrants, gender-diverse people, and other groups at risk of exclusion. Tailored arrangements will remain necessary where mainstream programmes cannot address specific structural barriers.

#### **Adaptive and Shock-responsive Capability**

The system should be able to respond to climate-related, economic, health, and other covariate shocks through anticipatory action, temporary expansion of benefits, rapid inclusion of newly affected households, and recovery support. This requires agreed decision rights, links between early-warning and beneficiary data, scalable delivery systems, and pre-arranged financing options. Adaptive social protection should therefore be integrated into routine governance and budget processes, rather than managed only through ad hoc emergency arrangements.

#### **Fiscal Sustainability and a Balanced Financing Mix**

Tax-financed programmes should remain the principal instrument for people unable to contribute regularly, while contributory mechanisms should expand progressively for risks that can reasonably be covered through worker, employer, or voluntary contributions. Financing decisions should be guided by realistic medium-term revenue prospects, expenditure priorities, benefit adequacy, administrative capacity, and the need to preserve fiscal room for shocks. Classification reform and programme rationalisation should improve transparency and efficiency, but should not reduce protection for groups with distinct needs.

#### **Evidence-informed and Accountable Governance**

The framework should link routine reporting, programme data, evaluations, beneficiary feedback, fiscal analysis, and implementation evidence to decision-making. GED, the Cabinet Division, Finance Division, IMED, SID, BBS, implementing ministries, and sub-national authorities should have defined responsibilities for generating, reviewing, and acting on evidence. The CMC and thematic clusters should use this information to identify constraints, assign corrective action, and escalate issues requiring higher-level decisions.

#### **Governance and Decision-Making Arrangements**

The framework should retain the existing multi-tier governance architecture while making its decision processes more predictable and accountable. The Cabinet Committee on Social Protection should provide political direction on major policy changes, reforms with significant fiscal implications, and issues that cannot be resolved through administrative coordination. The Cabinet Division and the CMC should remain responsible for translating this direction into coordinated implementation, monitoring progress, and referring unresolved matters to the appropriate political or budget decision process.

The next NSSS should define decision rights clearly. Implementing ministries should resolve programme-specific operational matters. Thematic clusters should address technical issues involving multiple institutions within their area of responsibility. The CMC should resolve cross-cluster issues, approve implementation arrangements, and assign corrective action. Matters involving major fiscal commitments, legal change, institutional restructuring, or unresolved ministerial disagreement should be escalated through the Cabinet Division to the Cabinet Committee or Cabinet, as appropriate.<sup>152</sup>

The five thematic clusters should remain the main mechanism for technical coordination. Each should operate to an agreed annual workplan, maintain a regular meeting cycle, submit periodic progress reports, and use a common action tracker. The coordinating ministry should provide a small secretariat function to prepare meetings, follow up agreed actions, consolidate evidence, and refer unresolved issues to the CMC. This would strengthen the substantive role of clusters without creating new parallel institutions.

The next NSSS should also determine whether the CMC, its supporting structures, and sub-national coordination arrangements require a strengthened legal or administrative basis. This should be informed by legal review and should clarify mandates, reporting obligations, decision authority, and the status of directions issued through the coordination structure.

### **Institutional Roles, Accountability Lines, and Capacity Priorities**

The Cabinet Division should remain the apex inter-ministerial coordinator for social protection reform. Its Coordination and Reforms Wing should maintain a permanent capacity for CMC secretariat functions, action-plan coordination, decision tracking, policy support, and management of cross-government issues. These functions should be progressively embedded within GoB systems as technical assistance arrangements evolve.

MoSW and DSS should be progressively strengthened as the technical and operational anchor for core lifecycle social assistance programmes. This should be undertaken through an approved transition plan, rather than an immediate transfer of all social protection responsibilities. The plan should clarify the respective roles of MoSW, DSS, MoWCA, Cabinet Division, Finance Division, and other implementing institutions; identify priority programmes; and define necessary policy, planning, data, delivery, and field-capacity requirements.

GED should retain responsibility for strategic policy analysis, integration of social protection within national planning, system diagnostics, and evidence synthesis. The Finance Division should lead medium-term financing analysis, annual social security budget reporting, programme classification, expenditure monitoring, and actuarial analysis of contributory schemes. IMED, SID, BBS, ICT institutions, and implementing agencies should retain their respective monitoring, data, digital-system, and delivery responsibilities.<sup>153</sup>

An institutional accountability matrix should accompany the next NSSS Action Plan. For each reform commitment, it should identify a lead institution, supporting institutions, reporting product, review body, decision-maker, timeframe, and escalation route. Primary and alternative focal points should be appointed by each institution and receive structured induction when responsibilities change.

### **Central and Sub-National Implementation Arrangements**

The framework should establish a minimum operating model for implementation from national to local levels. This should clarify the distinct responsibilities of implementing ministry field offices, DivMCs, DMCs, UMCs, Union Parishads, municipalities, and city corporations for beneficiary identification, verification, enrolment, payment support, grievance handling, monitoring, reporting, and referral of unresolved issues.

Sub-national committees should use common reporting formats, regular meeting schedules, and standard escalation procedures. Local bodies should receive area-specific information from programme MISs, registries, GRS data, and monitoring dashboards, while reporting implementation constraints and corrective action upward through the same system. This would help convert formal committee structures into functioning mechanisms for local problem-solving and accountability.

Capacity support should be based on workload and delivery functions. Priority areas include Upazila-level coordination, Union-level beneficiary-management support, accessible grievance intake, data verification, communication with households, and urban delivery arrangements. The framework should also consider administrative support for local institutions where social protection caseloads create substantial additional responsibilities. Membership of local coordination arrangements should include representation of women, persons with disabilities, and other groups facing barriers to access.

### **Oversight, Data, Accountability, and Adaptive Governance Arrangements**

The next NSSS should link oversight arrangements with routine use of evidence. Implementation commitments should be incorporated into the GPMS<sup>154</sup> and supported through the NSSS reform-tracking dashboard. Implementing institutions should update progress, upload supporting evidence, identify constraints, and record proposed actions. Thematic clusters should review shared issues, while the CMC should validate progress, assign corrective measures, and monitor completion of agreed decisions.<sup>155</sup>

Programme MISs, the Single Registry, proposed DSR, G2P systems, GRS, and administrative reporting should operate within a common data-governance framework. This should define data ownership, access permissions, interoperability standards, quality assurance, audit arrangements, and secure sharing of non-identifiable data for planning and oversight. A public-facing dashboard should publish aggregate information on programme coverage, expenditure, reform progress, and grievance performance, while protecting personal information.

Adaptive governance should be integrated within these arrangements. Early-warning information, shock assessments, registry data, local implementation evidence, and payment-system readiness should inform predefined decisions on temporary benefit expansion, inclusion of newly affected households, operational adjustments, and financing requests. A costed contingency-financing mechanism, supported by agreed triggers and standard operating procedures, should be developed jointly by the Cabinet Division, Finance Division, MoDMR, MoFood, MoSW, and relevant delivery institutions.<sup>156</sup>

## Implementation Sequencing and Key Policy Decisions

Implementation of the integrated governance and financing framework should be sequenced to distinguish actions that can be undertaken within the current administrative and fiscal framework from reforms requiring legal change, additional institutional capacity, or sustained financing. The next NSSS should therefore establish short-term, medium-term, and longer-term implementation horizons, supported by an Action Plan that identifies responsible institutions, decision points, resource requirements, and review arrangements.

The short-term period should focus on actions that improve the operation of the existing system. These include approval of the next NSSS and Action Plan; confirmation of governance roles and escalation arrangements; regularisation of CMC and thematic-cluster workplans; strengthening of action tracking and implementation reporting; refinement of budget classification and programme mapping; and phased operationalisation of beneficiary-management, payment, grievance, and monitoring systems. Early reforms should prioritise improvements that can reduce exclusion, duplication, payment delays, and weak accountability without creating unfunded recurrent commitments.

**Table 6: Indicative Sequencing and Decision Points for Future NSSS Governance Arrangements**

Domain	Short-term, FY2026-27 to FY2027-28	Medium-term, FY2028-29 to FY2030-31	Longer-term, FY2031-32 to FY2040-41	Key Policy Decisions and Conditions
Governance and decision-making	Confirm roles, meeting cycles, reporting requirements, and escalation arrangements for the Cabinet Committee, CMC, thematic clusters, and sub-national committees. Establish common action tracking.	Complete any approved legal or administrative reforms to strengthen mandates, reporting obligations, and decision authority.	Review the effectiveness of the governance architecture and adjust arrangements as the programme portfolio and institutional responsibilities evolve.	Whether legal or administrative instruments are required; which decisions require Cabinet Committee, CMC, or ministerial approval.
Institutional roles and capacity	Confirm institutional accountability matrix; strengthen Cabinet Division secretariat functions; identify priority capacity gaps in MoSW, DSS, GED, Finance Division, IMED, SID, BBS, and implementing institutions.	Implement an approved transition plan for strengthened MoSW and DSS leadership of core lifecycle social assistance functions; expand policy, planning, analytical, and delivery capacity where required.	Consolidate institutional arrangements based on implementation evidence, changing risks, and the maturity of social insurance and digital systems.	Scope and timing of MoSW/DSS transition; institutional mandates; staffing, systems, and budget requirements.
Programme portfolio and delivery arrangements	Review overlap, coverage gaps, delivery feasibility, and benefit adequacy across major programmes. Prioritise operational consolidation,	Phase programme redesign, expansion, or consolidation based on approved priorities, fiscal assessment, and delivery readiness.	Maintain a coherent lifecycle-based portfolio, with periodic review of relevance, adequacy, and inclusion.	Which lifecycle risks and groups receive priority; whether new needs can be met through existing programmes; conditions for

	harmonisation of rules, and improved beneficiary access.			programme expansion or closure.
Data, payments, and accountability systems	Strengthen programme MISs, GRS, payment monitoring, dashboard use, and beneficiary-data quality. Advance interoperability and operational use of the Single Registry and Dynamic Social Registry.	Establish more consistent data-sharing, interoperability, audit, and beneficiary-management arrangements across priority programmes.	Progress toward integrated and routinely updated systems that support planning, delivery, oversight, and shock response.	Minimum data-governance standards; access and data-sharing arrangements; requirements before programme expansion.
Central and sub-national implementation	Define a minimum operating model for national, divisional, district, Upazila, Union, municipal, and city-corporation roles. Strengthen local reporting, grievance intake, verification, and referral arrangements.	Expand capacity support where caseloads and delivery responsibilities justify it; formalise effective local operating arrangements following review.	Embed social protection functions more consistently within local administrative and service-delivery systems.	Local institutional roles; administrative-support requirements; inclusion of groups facing barriers in local coordination and feedback mechanisms.
Financing and budget alignment	Refine social security budget classification; institutionalise annual budget reporting; distinguish recurrent commitments, system investments, contributory financing, and shock-response costs.	Integrate approved NSSS priorities into medium-term budgeting; phase expenditure changes in line with revenue performance, fiscal conditions, and programme readiness.	Maintain a sustainable balance between tax-financed social assistance, contribution-based protection, and fiscal capacity for shocks.	Medium-term financing approach; criteria for prioritisation; financing source for new or expanded commitments.
Adaptive governance and shock response	Develop standard operating procedures for use of early-warning, registry, payment, and local implementation data during shocks. Test coordination and reporting arrangements.	Establish costed and approved contingency-financing and programme-expansion arrangements, subject to fiscal assessment and Government approval.	Integrate adaptive social protection into routine planning, budgeting, and local delivery systems.	Shock triggers; activation authority; temporary benefit expansion and enrolment procedures; financing and accountability arrangements.

The medium-term period should focus on structural reforms that require sustained political direction and budget preparation. This includes determining whether the CMC and sub-national coordination arrangements require a stronger legal or administrative basis; implementing an approved transition plan for the future role of MoSW and DSS in lifecycle social assistance; strengthening the analytical and financing functions of GED and Finance Division; and developing a more consistent operating model for local delivery and oversight. Programme consolidation and expansion should proceed only after review of coverage gaps, benefit adequacy, delivery capacity, and medium-term fiscal implications.

The longer-term period should aim to consolidate a more coherent lifecycle-based system, with improved interoperability between data systems, stronger local implementation arrangements, and a progressively larger contribution-based pillar for risks that can reasonably be insured. Progress should be reviewed periodically against changes in poverty, demographic structure, labour markets, climate exposure, and fiscal capacity. The pace of reform should remain responsive to macroeconomic conditions and the availability of reliable public revenue.

Four policy decisions require early GoB direction. First, the next NSSS should clarify which reforms require Cabinet-level approval, which can be authorised through the CMC, and which remain within the mandate of implementing institutions. Second, Government should identify the priority lifecycle risks and population groups for phased expansion or redesign, based on evidence of unmet need and delivery feasibility. Third, Finance Division should determine the medium-term financing approach, including the balance between tax-financed programmes, contribution-based schemes, system investments, and contingent shock-response financing. Fourth, Cabinet Division and implementing institutions should agree on the minimum data, payment, grievance, and local operating arrangements required before major programme expansion.

Sequencing should be reviewed annually through the NSSS implementation-reporting process. This will allow Government to adjust priorities where evidence shows that reforms are not operationally ready, fiscal conditions have changed, or shocks require temporary reallocation of resources.

### **Financing and Budget Alignment Arrangements**

The framework should link the next NSSS to the MTBF through a published, multi-year financing approach. This should indicate the expected direction of the social protection envelope, major recurrent commitments, planned system investments, and financing required for temporary shock response. Annual budget decisions should be assessed against this medium-term direction, with material deviations explained through the relevant budget and implementation reporting processes.

The Finance Division should institutionalise annual social security budget reporting and refine the underlying classification methodology. Reports should distinguish between the comprehensive social security budget and an adjusted social protection allocation that identifies resources directed to poverty-focused assistance, contributory social insurance, general subsidies, and other related expenditure. They should also distinguish tax-financed expenditure from contributions to the UPS and other contributory mechanisms as these develop.

All major proposals to introduce, expand, consolidate, or redesign programmes should include a standard financing assessment. This should identify the policy objective, intended beneficiaries, coverage and benefit assumptions, delivery and administrative requirements, medium-term cost, financing source, relationship with existing schemes, and implications for fiscal sustainability.<sup>157</sup> The CMC should review whether proposals are consistent with NSSS priorities and existing programme arrangements before they enter the annual budget process. Finance Division should then assess affordability through the MTBF.

The framework should also distinguish recurrent commitments from time-bound system investments and contingent shock-response costs. This would support more disciplined budget decisions, reduce reliance on ad hoc funding arrangements, and preserve the capacity to respond when climate, disaster, or economic shocks affect vulnerable households.

## **Conclusions and Priority Policy Directions**

### **Summary of Main Findings**

The NSSS established an important foundation for social protection reform in Bangladesh. It introduced a lifecycle-based policy framework, created formal mechanisms for inter-ministerial coordination, and supported progress in digital payments, budget reporting, monitoring, grievance redress, and beneficiary-management reforms. The system is therefore better placed than it was in 2015 to manage social protection as a connected national policy agenda rather than as a collection of separate safety-net programmes.

However, the assessment finds that formal structures and system tools have advanced more rapidly than their consistent operational use. Responsibilities remain dispersed across institutions with separate mandates, programmes, budgets, field structures, and information systems. The Cabinet Division, CMC, thematic clusters, Finance Division, GED, MoSW, DSS, implementing ministries, and sub-national bodies each perform necessary functions, but their interfaces are not always sufficiently clear or consistently applied. The principal requirement for the next NSSS is therefore not to create a parallel governance architecture. It is to make the existing architecture more disciplined, accountable, and connected to programme, financing, and delivery decisions.

The next NSSS should adopt a focused implementation approach. It should identify a limited number of priority reforms, assign clear institutional responsibility, define decision rights and escalation routes, link reforms to realistic medium-term financing, and monitor results through a common accountability framework. Reform sequencing should distinguish between actions that can be implemented under existing authority and budget arrangements, and reforms that require legal, institutional, fiscal, or capacity preparation.

### **Priority Governance and Coordination Directions**

First, the next NSSS should clarify the respective roles of political oversight, senior civil-service coordination, thematic coordination, and programme management. The Cabinet Committee on Social Protection should provide political direction on major policy choices, significant fiscal commitments, and unresolved cross-ministerial matters. The Cabinet Division and CMC should coordinate implementation, monitor action-plan delivery, assign corrective action, and refer issues requiring higher-level decisions through defined escalation procedures.

Second, the CMC and thematic clusters should operate through predictable work cycles. This should include agreed annual workplans, scheduled meetings, standard reporting formats, documented decisions, and a common action tracker. The CMC should focus on issues that cannot be resolved by individual implementing institutions, including cross-cluster reforms, data-sharing arrangements, programme overlap, beneficiary-management issues, and implementation constraints with budget implications.

Third, the next NSSS should establish a current and formally approved cluster map. This should identify the lead institution, members, technical responsibilities, reporting line, secretariat function, and escalation route for each cluster. The purpose is to ensure that clusters function as practical mechanisms for resolving shared technical issues rather than as periodic consultation arrangements.

Fourth, vertical coordination should be strengthened through one updated protocol covering national, divisional, district, Upazila, Union, municipal, and city-corporation roles. This should define minimum reporting requirements, local decision authority, referral arrangements, and procedures for escalating unresolved implementation issues.

### **Priority Institutional and Accountability Directions**

The Cabinet Division should retain its role as the apex administrative coordinator for social protection reform. Its Coordination and Reforms Wing should maintain a permanent capacity for CMC secretariat functions, action tracking, inter-ministerial follow-up, and management of issues requiring collective government action. Functions currently supported through technical assistance should be progressively embedded within government systems.

MoSW and DSS should be strengthened through a phased transition plan for core lifecycle social assistance functions. This should not involve an immediate transfer of all social protection responsibilities. Rather, it should clarify which programmes may progressively fall within MoSW and DSS leadership; the role of other implementing ministries; the required policy, planning, data, delivery, and field-capacity functions; and the sequencing of institutional change.

GED, Finance Division, IMED, SID, BBS, ICT institutions, and implementing ministries should retain distinct but connected responsibilities. GED should lead strategic policy analysis and integration with national planning. Finance Division should lead fiscal analysis, budget classification, expenditure reporting, and medium-term financing assessment. IMED and implementing institutions should strengthen arrangements for evaluating recurrent as well as project-based programmes. Data, registry, payment, and monitoring functions should operate through agreed institutional responsibilities and common standards.

An accountability matrix should accompany the next NSSS Action Plan. Each major reform should identify a lead institution, supporting institutions, expected output, reporting frequency, review body, decision-maker, deadline, and escalation route. This should be supported by designated primary and alternative focal points, structured induction, and documented handover arrangements.

### **Priority Financing Directions**

The next NSSS should be linked to a multi-year financing approach through the Medium-Term Budget Framework. This should distinguish between recurrent tax-financed commitments, contribution-based schemes, time-bound system investments, and contingent financing for shock response. New or expanded programmes should be introduced only where their policy rationale, delivery requirements, fiscal implications, and relationship with existing programmes have been assessed.

Finance Division should continue to strengthen Social Security Budget Reports. These should distinguish clearly between the comprehensive social security budget and adjusted expenditure directed to poverty-focused social assistance, contributory social insurance, subsidies, and related interventions. This would provide a clearer basis for assessing how resources are allocated across lifecycle risks, population groups, and programme functions.

Programme rationalisation should focus on substantive efficiency rather than programme numbers alone. Review processes should assess overlap, coverage gaps, benefit adequacy, administrative cost, delivery arrangements, data requirements, and the potential for common systems. Consolidation should reduce avoidable duplication while preserving support for groups whose needs cannot be adequately addressed through broader programmes.

Tax-financed social assistance should remain the principal source of protection for people unable to contribute regularly. Contribution-based mechanisms should expand progressively for risks that can reasonably be insured, including selected working-age and old-age risks. This approach should not shift responsibility away from tax-financed support for poor households, children, persons with disabilities, older persons without adequate income security, and households affected by shocks.

Finally, adaptive social protection should be reflected in routine financing arrangements. Government should develop costed and approved procedures for temporary expansion of support during climate, disaster, health, and economic shocks. These procedures should define activation authority, financing arrangements, payment readiness, beneficiary identification, reporting requirements, and post-shock review. This would help preserve fiscal discipline while ensuring that social protection can respond when households face sudden and widespread risks.

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IN CLOSING

*Coherent institutions and credible financing are what turn strategy into delivery.*

Clear decision rights, accountable coordination, and a disciplined multi-year financing plan are the backbone of a sustainable social protection system.

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