



FINAL STRATEGIC REFORM CHAPTER

A second-generation strategy for social protection reform

# Strategic Framework of the National Social Security Strategy 2026–2035

A disciplined, sequenced and implementable reform pathway toward a coherent, inclusive and adaptive social protection system — more poverty-focused, lifecycle-oriented, shock-responsive, and fiscally credible than the decade before it.

THREE CORE PRINCIPLES

**I**

## Rights-based & inclusive

Protection as a legitimate entitlement, delivered fairly and progressively universalised

**II**

## Lifecycle & systems-based

Organised around risks across childhood, working life, disability and old age

**III**

## Resilience, adaptation & sustainability

Shock-responsive and climate-adaptive, on credible and disciplined financing

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# Strategic Framework of the NSSS 2026-2035

## I. Introduction

Bangladesh's social protection system has undergone important transformation since the adoption of the National Social Security Strategy (NSSS) in 2015. The NSSS introduced a lifecycle approach to social protection and sought to move the country away from a fragmented set of safety net programs towards a more coherent system organised around poverty, vulnerability and risks across the life course. As the implementation period of the first NSSS comes to a close in June 2026, Bangladesh now has an important opportunity to draw lessons from the past decade and develop a second-generation strategy that is more poverty-focused, lifecycle-oriented, shock-responsive, institutionally coherent and fiscally credible.

The need for a renewed social protection framework has become more urgent in light of Bangladesh's changing development context. The country is approaching LDC graduation in 2026 and continues to aspire to upper-middle-income status, while the social, economic and demographic conditions that shaped the first NSSS have changed substantially. Sustained inflation, slower real income growth, rapid urbanisation, demographic transition, labor-market informality, climate-related shocks and emerging external risks are placing new pressure on low-income and poor households. Many households remain clustered around the poverty line and have limited capacity to absorb shocks arising from food-price increases, illness, job loss, disability, old age, natural disasters or other forms of income disruption. In this context, social protection must provide predictable, adequate and timely support to people facing poverty, vulnerability and major risks across the lifecycle.

The implementation experience of the NSSS 2015 also points to a clear reform agenda for the next phase. Bangladesh has expanded several major allowances, advanced digital payments, initiated selected programme consolidation, and piloted elements of worker protection. However, major structural challenges remain. Genuine social protection spending is still low; resources remain spread across too many small and overlapping schemes; targeting errors and exclusion of poor and vulnerable households persist; benefit levels remain modest and are not systematically adjusted for inflation; urban social protection remains underdeveloped; adaptive and climate-responsive social protection has not yet been mainstreamed; and the development of contributory social insurance for workers remains substantially incomplete. These unfinished reforms underline the need for a strategy that goes beyond broad policy commitments and sets out a disciplined, sequenced and implementable reform pathway.

## II. Strategic Framework – Vision, Mission and Objectives

### 2.1 Alignment with the Government Election Manifesto

The government's election manifesto provides an important policy mandate for expanding Bangladesh's social protection system and aligning it more closely with poverty reduction, inclusion, lifecycle support and citizen-centred delivery. Its commitments to expanded coverage, transparent beneficiary selection, direct cash assistance, pension reform, support for

marginalised groups, disability-friendly services, women's financial inclusion, worker protection and employment-linked assistance are closely aligned with the reform direction of the NSSS 2026–2035. The proposed Family Card is particularly important because it can help establish a household-level instrument for supporting marginal, low-income and vulnerable families, especially if it is linked with clear eligibility rules, reliable data systems, digital delivery, grievance redress and complementary services.

The manifesto also broadens the social protection agenda beyond conventional cash transfers. Its commitments relating to women's education, childcare, safe workplaces, farmer support, worker protection, migrant welfare and disability inclusion point to the need for a more integrated system that connects income support with care, livelihoods, employment, social insurance and access to services. The strategic task for the NSSS 2026–2035 is therefore to translate these broad commitments into a fiscally realistic and institutionally feasible reform pathway, supported by stronger data systems, improved coordination, transparent delivery and progressive expansion within clearly defined categories of need and vulnerability.

## **2.2 Alignment with the Five-Year Strategic Framework for Reform and Development (FYSFRD) 2026–2030**

The Five-Year Strategic Framework for Reform and Development (FYSFRD) 2026–2030 provides the medium-term reform framework for this transition, while being anchored in a longer-term vision of building a progressively universal, lifecycle-based and shock-responsive social protection system. It translates the broader reform ambition into a five-year agenda focused on strengthening the foundations required for the NSSS 2026–2035. The NSSS 2026–2035 will build on the FYSFRD by extending this medium-term reform agenda into a decade-long strategic framework. The FYSFRD's priorities, progressive universalisation within defined categories, establishment of the Family Card as a household-level poverty and vulnerability instrument, strengthening of lifecycle programmes, development of social insurance-based worker protection, rationalisation of fragmented schemes, mainstreaming of adaptive and climate-responsive social protection, and improvement of delivery systems, provide the immediate platform for the next generation strategy. The NSSS 2026–2035 carries these priorities forward through a longer-term approach that combines immediate programmatic and institutional reforms with a credible pathway towards a more inclusive, adaptive and sustainable social protection system.

## **2.3 Core Principles of the NSSS 2026-2030**

The NSSS 2026–2035 is anchored in three core principles: rights-based and inclusive social protection; a lifecycle and systems-based approach; and resilience, adaptation and sustainability. These principles define the strategic orientation of the next decade of social protection reform. They move the system beyond programme expansion alone and establish the basis for a coherent, accountable and future-ready social protection architecture that protects people against poverty, vulnerability, lifecycle risks and shocks.

**A rights-based and inclusive approach** places citizens' access to essential social protection at the centre of the strategy. It frames social protection as a legitimate entitlement to be delivered in a fair, transparent and dignified manner, rather than as discretionary assistance. This principle supports progressive universalisation within clearly defined priority categories, beginning with

people facing the greatest poverty, vulnerability and exclusion. It also requires stronger beneficiary identification, accessible delivery channels, local validation, effective grievance redress and accountability mechanisms so that women, children, older persons, persons with disabilities, informal workers, urban poor communities, marginalised groups and shock-affected households are not left outside the system.

**A lifecycle and systems-based approach** provides the organising framework for programme design. Social protection under the NSSS 2026–2035 is organised around the risks people face across childhood, school age, working life, maternity, disability, old age and other stages of vulnerability. The Family Card serves as the household-level instrument for addressing poverty and vulnerability, while core lifecycle programmes address individual and categorical risks. Social insurance addresses protection gaps for workers, and programme consolidation reduces fragmentation, overlap and weak coordination across ministries and schemes. This approach strengthens the coherence of the system by linking household support, lifecycle benefits, social insurance, livelihood support and shock-responsive instruments.

**A resilience, adaptation and sustainability** approach positions social protection as a core instrument for protecting households before, during and after economic, employment, health, demographic and climate-related shocks. The strategy links social protection with disaster risk management, climate adaptation, employment protection, food-price vulnerability and health-related risks. This requires climate adaptation, dynamic beneficiary information, pre-arranged financing, scalable delivery mechanisms and stronger coordination across institutions. Sustainability also depends on credible financing, periodic benefit review, inflation adjustment, stronger administrative capacity and disciplined sequencing, so that expanded coverage is matched by adequacy, transparency and implementation capacity.

**Figure 1: Core principles for the national social security strategy 2026-2035**



## 2.4 Vision, Mission, Objectives and Strategic Priorities

### *Vision*

Guided by the core principles, the vision of the NSSS 2026–2035 is:

**To establish a coherent, inclusive and adaptive social protection system that progressively extends protection to all who need it, safeguards citizens against poverty, vulnerability and**

**lifecycle risks, reduces inequality, and strengthens resilience to economic, employment, health, demographic and climate-related shocks.**

### *Mission*

To realise this vision, the mission of the NSSS 2026–2035 is:

**To provide a strategic roadmap for transforming Bangladesh’s social protection system into a coherent, inclusive and accountable national architecture that progressively expands protection across the lifecycle, strengthens support for poor and vulnerable households, and develops sustainable mechanisms for addressing labour-market, demographic, economic and climate-related risks.**

### *Objectives*

The objectives of the NSSS 2026–2035 are:

- Establish a nationally defined social protection floor that prioritises poor, vulnerable and socially excluded populations.
- Progressively expand coverage within clearly defined lifecycle, categorical and poverty-based priority groups.
- Increase genuine social protection spending progressively to 3 per cent of GDP, with resources directed towards programmes that address poverty, vulnerability, lifecycle risks and shocks.
- Strengthen the Family Card as a core household-level instrument for identifying and supporting poor and vulnerable families.
- Improve the coverage, adequacy and coherence of core lifecycle programmes for children, mothers, older persons, persons with disabilities and other vulnerable groups.
- Develop a phased social insurance system to protect workers against employment injury, maternity, sickness, unemployment and old-age income insecurity.
- Rationalise and consolidate fragmented programmes to improve coherence, scale, and administrative efficiency.
- Build an adaptive and shock-responsive social protection system linked to climate, disaster, health, employment and price-related risks.
- Strengthen targeting, beneficiary verification, digital payments, grievance redress, monitoring and evaluation, and overall institutional accountability.

### *Strategic Priorities*

The NSSS 2026–2035 will pursue a set of mutually reinforcing strategic priorities to translate its vision, mission and objectives into a coherent reform agenda. These priorities are intended to guide programme reform, institutional strengthening and phased implementation over the next decade, while leaving detailed operational planning to subsequent action plans.

- **SP1 – Transition towards universal and rights-based social protection:** Move from fragmented and discretionary programmes towards a gradual universal system that guarantees access to social protection as a right, beginning with poor and vulnerable households and progressively expanding coverage.

- **SP2 – Introduce and scale the Family Card system:** Establish the Family Card as a flagship social protection program, initially prioritising poor and vulnerable households and progressively expanding to all who need support, while promoting women’s economic empowerment by designating female household members as primary beneficiaries.
- **SP3 – Strengthen core life-cycle-based programs:** Expand and improve social protection for children, mothers, working-age people, older persons, persons with disabilities, vulnerable women, and socially excluded groups, with greater emphasis on benefit adequacy and inclusion.
- **SP4 – Develop social insurance for workers:** Develop and phase in social insurance mechanisms, beginning with the formal sector and gradually extending to informal workers, to protect against employment injury, sickness, maternity risks, unemployment, and old-age insecurity.
- **SP5 – Rationalize and consolidate programs:** Rationalise and consolidate overlapping and small schemes, harmonize benefits, reduce fragmentation, and align programs across the life cycle to improve efficiency, coherence, and impact.
- **SP6 – Build shock-responsive and climate-adaptive social protection:** Build a shock-responsive and climate-adaptive social protection system capable of scaling support during crises and protecting vulnerable populations from emerging risks.
- **SP7 – Strengthen delivery systems and accountability:** Develop integrated data platforms, improve beneficiary registration and verification, strengthen digital payments and grievance redress, and enhance administrative efficiency to reduce leakage and exclusion.

## 2.5 Strategic Architecture

The strategic architecture of the NSSS 2026–2035 is organised around two mutually reinforcing reform tracks: programmatic reform and institutional reform. Programmatic reform defines the forms of protection to be prioritised, the risks and population groups to be covered, and the core programmes through which support is delivered. Institutional reform establishes the systems through which these programmes are financed, coordinated, delivered, monitored and made accountable. Together, these two tracks provide the basis for transforming social protection from a large collection of fragmented schemes into a coherent national system.

The programmatic reform organises social protection around four core areas: household poverty and vulnerability; lifecycle and categorical risks; and covariate shocks and specific vulnerabilities. The Family Card serves as the central household-level instrument for supporting poor and vulnerable families and linking them with relevant benefits and complementary services. Core lifecycle programmes address individual and categorical risks faced by children, mothers, working-age people, older persons, persons with disabilities, vulnerable women and socially excluded groups. Social insurance provides the pathway for protecting workers against employment injury, maternity, sickness, unemployment. Adaptive and shock-responsive instruments address climate, disaster, food-price, health and other covariate risks, while specialised support responds to the needs of migrants, marginalised communities and urban poor households.

The institutional reform provides the delivery architecture required to make this programme framework effective. This includes credible financing arrangements, clearer budget classification, stronger central coordination, a Dynamic Social Registry, interoperable programme MISs, digital G2P payments, transparent beneficiary selection and verification, local validation, accessible grievance redress, and results-based monitoring and evaluation. These systems are essential for reducing duplication and leakage, improving targeting, preserving fiduciary control, strengthening accountability and enabling rapid response during shocks.

Through this architecture, the NSSS 2026–2035 can provide the basis for a more coherent, transparent and internationally comparable social protection system. Its success will depend not only on the adoption of new priorities, but on disciplined implementation, clear institutional responsibilities, and the capacity to translate broad reform commitments into operational systems.

### **III. Strategic Reform Framework and Direction of the NSSS 2026-2035**

#### **3.1 Social Protection Support for the Poor and Vulnerable through the Family Card**

The Family Card will be developed as a flagship instrument for building a poverty-focused, household-based and progressively universal social protection system in Bangladesh. It will address a major gap in the existing architecture, where most social protection programmes provide support through categorical eligibility, such as age, widowhood, disability, maternity, student status or occupational identity, rather than through a comprehensive assessment of household-level poverty and vulnerability. The Family Card will therefore create a predictable household-level transfer for poor and vulnerable families, while core lifecycle programmes will continue to provide individual and categorical support to groups facing specific risks.

The strategic importance of the Family Card rests on its benefit level, household-level design and potential poverty impact. With a monthly transfer of Tk. 2,500, the Family Card provides substantially higher support than most existing regular cash transfer programmes. Its poverty-reducing effect, however, depends critically on whether it reaches households with genuine need. Ex-ante assessment suggests that, if beneficiary selection is transparent, data-driven and well targeted, the Family Card can have a stronger poverty and vulnerability reduction effect than many existing schemes.<sup>1</sup> It therefore has the potential to become one of the core instruments of the NSSS 2026–2035 for reducing poverty, protecting vulnerable households and advancing the transition towards a more inclusive social protection system.

The Family Card will be expanded in a phased but ambitious manner. The ongoing pilot will be used to assess inclusion and exclusion errors, test beneficiary selection procedures, strengthen administrative systems and finalise the operational arrangements required for national rollout.

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<sup>1</sup> Simulation using HIES 2022 data indicates that providing this transfer to all poor and vulnerable households could reduce the national poverty rate from 18.7 per cent to 11.3 per cent and extreme poverty from 5.6 per cent to 2.2 per cent. The share of the vulnerable population could decline from 15.3 per cent to 5.9 per cent. In absolute terms, such coverage could lift around 12.3 million people out of poverty, reduce the number of extreme poor by about 5.6 million, and move 15.6 million people out of vulnerability. Source: Razzaque, M.A., and Rahman, J. (2026). The Family Card Initiative: A Potential Game Changer for Poverty and Vulnerability Reduction and Social Protection Reform in Bangladesh. Research and Policy Integration for Development.

From FY2026–27, the programme will be scaled nationally, initially prioritising extreme poor, poor and vulnerable households. Priority will also be given to female-headed households, households with persons with disabilities, households with high dependency burdens, urban poor households, climate-affected households and other groups facing overlapping vulnerabilities. Over the medium term, the Family Card will move towards broader coverage of all households requiring income support, subject to fiscal space, administrative capacity and the readiness of delivery systems. By 2029-30, around 2 crore households will be covered under the Family Card.

The Family Card will operate as the main household-level poverty and vulnerability pillar. It will complement, rather than replace, core lifecycle-based and categorical programmes. The Family Card will address household poverty and vulnerability, while programmes such as the Old Age Allowance, Widow Allowance, Disability Allowance, Mother and Child Benefit Programme and education stipends will continue to address individual or categorical risks. Beneficiaries those will receive family card will be excluded from existing social protection programmes. This approach will preserve the lifecycle orientation of the NSSS while filling the existing gap in household-level protection.

The expansion of the Family Card will be supported by a targeted consolidation approach. Selected income- and food-support programmes with objectives that overlap substantially with the Family Card, including the Vulnerable Women Benefit, Livelihood Improvement Programme for Marginalised Groups and Food Friendly Programme, will be reviewed for possible consolidation. Beneficiaries of such programmes who meet poverty and vulnerability criteria will be brought under the Family Card, while non-poor and non-vulnerable households will be excluded from consolidated assistance. This will help reduce duplication, improve poverty targeting, release fiscal space and redirect resources towards households most in need. Consolidation will be selective and carefully sequenced so that support for groups with specific lifecycle or social vulnerabilities is not weakened.

Beneficiary selection for the Family Card will be transparent, verifiable and data-driven. Eligibility will be assessed using household income, per capita income, land and asset ownership, household composition, disability, female headship, urban deprivation and exposure to climate or disaster risks. Digital registration, poverty scoring, local verification, public accountability and grievance redress will be combined to reduce discretion, political interference and elite capture. The Family Card will also be linked with the Dynamic Social Registry, National ID, programme MISs and the Social Protection Budget Management Unit MIS to support beneficiary verification, reduce duplication and enable regular updating.

The Family Card will also promote women's economic empowerment by issuing the card in the name of the mother or female of the household as the primary beneficiary and transferring benefits directly to her bank or mobile financial service account. Over time, beneficiary households, especially those with working-age members, will be linked with livelihood support, skills training, childcare, employment services and microenterprise development. In this way, the Family Card will function not only as an income transfer, but also as an entry point to a wider package of social protection, economic inclusion and resilience-building support.

## 3.2 Lifecycle Framework

The lifecycle framework will remain the central organising principle of the NSSS 2026–2035. The strategy will strengthen social protection across key stages of life, while linking household-level poverty support, categorical benefits, social insurance, employment-linked support and care services into a more coherent national system. The focus will be on expanding coverage, improving benefit adequacy, addressing major protection gaps and ensuring that lifecycle programmes are better connected with risks across the life, from birth to death.

### 3.2.1 Child and Adolescent Social Protection

Child and adolescent social protection will be strengthened as an investment in nutrition, early childhood development, school readiness, school retention and intergenerational poverty reduction. The Mother and Child Benefit Programme (MCBP) will be expanded progressively to cover all eligible mothers and young children, beginning with poor and vulnerable households, climate-vulnerable areas and regions with high child poverty and malnutrition. Currently, the MCBP provides support to pregnant mothers and child for 36 months. The duration of benefit will be expanded to 48 months. In addition, the programme will be linked with antenatal and postnatal care, immunisation, nutrition counselling, birth registration, parenting support, early learning, childcare and referral to health and social services.

Education-linked social protection will continue to support enrolment, attendance and completion. The primary stipend programme will maintain universal coverage for students in government primary schools. The harmonised stipend programme for secondary and higher secondary education will be expanded, with priority given to poor households, girls, children with disabilities, and students in hard-to-reach, disaster-prone and climate-affected areas. In line with the commitment to girls' education and women's empowerment, girls' education will be supported through stipends, fee waivers, safe learning environments, menstrual health and hygiene facilities, and measures to prevent child marriage and early dropout. Girls's education will be made free until master's level. The school meals programme will also be expanded, beginning in poverty-prone and food-insecure areas and gradually moving towards coverage of all government primary schools.

Children without adequate family care will receive stronger protection. Support for orphans, abandoned children, street-connected children and children exposed to violence, abuse, exploitation or neglect will be improved through stronger care standards, staffing, financing and monitoring of Baby Homes, Shishu Poribar and other child protection facilities. Where needed, Baby Homes, child shelters and other care facilities will be constructed or upgraded, with integrated services covering nutrition, health care, psychosocial support, early learning, legal identity, family tracing, foster care or community reintegration, and protection from violence, abuse, exploitation and neglect.

### 3.2.2 Working-Age and Employment-Linked Protection

Working-age protection will be reoriented from scattered relief, workfare and livelihood schemes towards a more coherent employment-linked protection system. Existing programmes provide some income support to poor and vulnerable workers, but they do not adequately protect against unemployment, illness, employment injury, maternity-related income loss or informal labour-

market risks. The NSSS 2026–2035 will address these gaps through consolidated workfare support, labour-market-linked training, employment services, stronger protection for working-age women and gradual integration with social insurance.

Seasonal unemployment support will be strengthened through a consolidated workfare framework. Public works and food- or cash-for-work schemes, including EGPP, Food for Work, Work for Money and Test Relief, will be consolidated into a coherent workfare programme. This programme will provide timely income support during seasonal unemployment, climate-induced shocks, local economic downturns and disaster recovery. Public works under the consolidated workfare programme will be increasingly linked with climate-resilient local infrastructure, rural roads, drainage, embankment maintenance, water management and community assets, with payments delivered through digital systems.

Training and employment support will be strengthened to improve the transition from income assistance to productive participation in the economy. Existing skills, livelihood and employment programmes will be better aligned with labour-market demand, local economic opportunities and private-sector needs. Priority will be given to poor youth, women, persons with disabilities, urban informal workers, returnee migrants and climate-affected or displaced workers. Support will combine market-relevant skills, apprenticeships, job placement, entrepreneurship support, access to finance and follow-up assistance. The objective will be to strengthen pathways from income support to productive participation, especially for households with working-age members and labour capacity.

Programmes for working-age women will be treated as a distinct priority. The Widow Allowance will continue to support widowed, deserted and destitute women, including older women facing age-related vulnerability, and will be extended to City Corporation areas. The programme will move progressively towards universal coverage of eligible women, with attention to current exclusion errors. Women-focused social protection will also include childcare services in institutions with more than 40 female workers, maternity protection, safe workplace support, skills development, livelihood assistance, and linkages with employment and enterprise development.

### *3.2.3 Social Insurance and Labor Market Integration*

Social insurance is a core pillar of worker protection under the NSSS 2026–2035. Bangladesh's working-age population remains exposed to employment injury, sickness, maternity-related income interruption and involuntary unemployment, while existing support is fragmented across employer liability, welfare funds, tax-financed programmes and temporary assistance. The National Social Insurance Scheme (NSIS) will therefore be advanced as a contributory, rules-based and legally defined system covering employment injury, maternity, sickness and unemployment insurance. It will be financed primarily through employer and employee contributions, with government responsible for regulation, oversight and administrative foundations.

Implementation will follow a phased approach, following the NSIS roadmap for Bangladesh prepared by the Ministry of Labour and Employment (MoLE). Employment Injury Insurance will advance first, building on the operational experience of the EIS Pilot in governance, claims

administration, digital case management, direct benefit payments, actuarial analysis and tripartite oversight. Maternity, sickness, and unemployment insurance will proceed through legal, actuarial, financing, administrative, and pilot-development work before wider rollout.

For Employment Injury Insurance, the immediate priority will be to convert the EIS Pilot into a permanent statutory scheme before the pilot ends in 2027. An Employment Injury Insurance Act will be enacted by 2027, aligned with international standards and covering eligibility, contributions, benefits, claims procedures, disability assessment, rehabilitation, survivor benefits, governance, enforcement and phased sectoral extension. A national EIS authority with tripartite governance will also be established. Initial coverage will be consolidated in export-oriented RMG, leather and footwear, and export processing zones. During 2028–2030, coverage will be extended to additional high-risk sectors, including construction, ship recycling, transport and other sectors identified through occupational risk and actuarial analysis. Benefit expansion will proceed gradually, beginning with long-term disability and death benefits, followed by rehabilitation and return-to-work services, temporary disability compensation and medical care benefits as capacity improves.

The Central Fund and Bangladesh Labour Welfare Foundation will be aligned with the NSIS, but they will not substitute for it. They will remain supplementary worker-welfare mechanisms and may support selected transitional functions under standards set by the Social Security Unit (SSU) of the Ministry of Labour and Employment. Core insurance functions will be managed through branch-wise contributory funds, with financial separation, actuarial review, audit and legally defined entitlements.

Unemployment insurance will be developed as a contributory branch of the NSIS, while maintaining a clear distinction from the existing Unemployed Workers' Protection Programme. The Unemployed Workers' Protection Programme (UWPP) will remain a tax-financed unemployment assistance programme outside the contributory NSIS architecture. During 2026–2027, the government will complete policy design, legal review, actuarial assessment and stakeholder consultation on unemployment insurance. A pilot will be introduced during 2028–2029 for selected formal-sector workers and administratively traceable enterprises, followed by the start of payroll-based contributions for the formal sector during 2030–2031. Over time, unemployment insurance will be linked with public employment services, labour-market information systems, reskilling, job placement and active labour-market programmes.

Maternity insurance will be developed to protect women workers from income loss during maternity-related absence and to reduce exclusive reliance on employer liability. By 2027, the government will prepare the legal, actuarial and financing design of the maternity insurance branch, including contribution rules, eligibility, benefit design and links with maternal health services. During 2028–2030, maternity insurance will be piloted in selected formal-sector industries with large female employment, followed by formal-sector rollout during 2030–2031.

Sickness insurance will provide structured income replacement during temporary incapacity for work due to illness. Current sickness-related protection is scattered across paid leave, medical allowances, employer practices and welfare support, leaving many workers without predictable income protection. In 2027, the government will undertake legal, actuarial, medical certification and administrative design work for sickness insurance. Pilot arrangements will be developed

during 2028–2029, followed by limited operational expansion during 2030–2031. Wider expansion will continue in line with the NSIS roadmap.

By 2035, Bangladesh will have a properly integrated NSIS, integrating EIS, unemployment insurance, maternity and sickness insurance. It will comprehensively cover all formal sector workers by this time, with potential expansion for informal sector workers.

The Social Security Unit under the Ministry of Labour and Employment will be strengthened as the coordinating body for NSIS development. Its functions will include legal preparation, actuarial work, stakeholder consultation, pilot design, administrative standards, and coordination across ministries, employers and workers. A comprehensive NSIS Act will be prepared by 2030 to define the scope of the scheme, contribution principles, governance, branch-wise fund management, claims administration, grievance redress, audit, data systems, and the relationship between social insurance, labour-law obligations, welfare funds and tax-financed programmes. Over the longer term, the system will move towards a statutory National Social Insurance Authority with tripartite or tripartite-plus governance.

A national workers' database will be developed to support worker registration, employer registration, contribution tracking, portability of benefits and integration with labour-market information systems. It will be linked with NID, enterprise registration, labour inspection systems, payment systems, Labour Inspection Management Application (LIMA), Labour Information Management System (LIMS) and the EIS digital case-handling system. Initial coverage will focus on formal-sector workers and administratively traceable enterprises. Extension to small enterprises, self-employed workers, platform workers, domestic workers, transport workers, migrant workers and other informal workers will be gradual and based on adapted contribution mechanisms, registration capacity and administrative feasibility. Public communication will also be strengthened so that workers and employers understand contribution obligations, benefit entitlements, claims procedures and grievance mechanisms.

#### *3.2.4 Old Age and Elderly Protection*

Old-age protection will be strengthened in response to demographic transition and changing family structures. As the elderly population grows, traditional family-based support is being affected by urbanisation, migration, smaller households and changing labour-market patterns. The NSSF 2026–2035 will address old-age income insecurity, care dependency, disability and social isolation through a multi-tier system combining tax-financed allowances, employment-based pensions, contributory pension schemes and service-linked care support.

The Old Age Allowance will remain the main tax-financed instrument for poor and vulnerable older persons. Coverage will be expanded progressively towards all eligible elderly citizens, beginning with poor and vulnerable older persons, elderly women, people living alone, older persons with disabilities, and those in poverty-prone, urban poor and climate-vulnerable areas. A higher benefit will be introduced for persons aged 90 and above, recognising their greater care needs, limited earning capacity and heightened vulnerability. Benefit values will be reviewed periodically to preserve adequacy.

Pensions for retired government employees and their families will continue to provide income security for former public servants. Pension systems will also be introduced in state-owned

industries and institutions, financed by the concerned enterprises and institutions without creating additional pressure on the national budget.

The Universal Pension Scheme (UPS) will be expanded as a complementary pillar of old-age income security, particularly for informal workers, self-employed workers, migrant workers, women, and low-income earners with contributory capacity. Given the slow enrollment since its introduction, the UPS will be reviewed and reformed to make it a more attractive, sustainable, and credible old-age income security instrument. The Universal Pension Act and existing scheme packages, Samata, Surakha, Progoti, and Probash, will be reviewed through consultation with government, employers, workers, migrant representatives, and other stakeholders. The review will assess whether selected categories of workers, including private-sector workers, overseas workers, and administratively traceable informal workers, can be gradually brought under mandatory or quasi-mandatory participation, while retaining voluntary participation for other groups.

The UPS contribution and benefit structure will be revised based on actuarial analysis and affordability assessments. The UPS will also be aligned with social insurance principles, including solidarity-based contribution, transparent fund management, and tripartite or tripartite-plus oversight. The National Pension Authority (NPA) will be strengthened to improve administration, investment governance, public disclosure, grievance redress, and contributors' confidence. The NPA will also strengthen public awareness, enrollment support, financial literacy, and confidence in the scheme. Sound fund management, transparent investment governance, professional asset management, regular disclosure, and strong regulatory oversight will be ensured to protect contributors' savings and build public trust. The NSSS 2026-2035 targets to cover 5 million people under the UPS by 2030 and 20 million by 2035.

Old-age support will also be linked more systematically with care and social services. Priority will be given to elderly women, older persons living alone, older persons with disabilities, elderly people in urban informal settlements, and older persons in climate-affected areas. The Old Age Allowance will be linked, where feasible, with health care, disability support, assistive devices, community-based care and local government services. Old-age homes and community care facilities will be strengthened where family-based care is unavailable or insufficient.

### *3.2.5 Disability-inclusive Social Protection*

Disability-inclusive social protection will move beyond an allowance-centred approach towards a more comprehensive system combining cash support, services, accessibility and institutional coordination. Persons with disabilities face barriers related to income security, education, health care, mobility, skills, employment, accessibility and community participation. The NSSS 2026–2035 will therefore treat disability inclusion as both a lifecycle priority and a cross-cutting system requirement.

The Disability Benefit scheme<sup>2</sup> will be strengthened as the core income-support instrument for persons with disabilities and will move progressively towards coverage of all eligible persons.

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<sup>2</sup> The Disability Benefit scheme has recently been introduced by consolidating the disability allowance and education stipends for students with disabilities into a single programme framework. It provides unconditional

Enrolment will be simplified for persons already certified through the Disability Information System, while beneficiary records will be linked with the Dynamic Social Registry, programme MISs and local verification systems to reduce exclusion, duplication and administrative barriers. Benefit adequacy will be reviewed periodically to better reflect the additional costs associated with disability, including costs related to care, mobility, assistive devices, health care and reduced earning capacity. Higher benefit levels will be introduced for persons with severe disabilities and persons with disabilities aged 70 years and above, recognising their greater care needs, limited income opportunities and heightened vulnerability.

Complementary services will be expanded for persons with different forms of disability, including neurodevelopmental, physical, sensory, intellectual and psychosocial disabilities. Priority services will include disability-inclusive education, technical and vocational scholarships, skills training, specialised health-care units at district hospitals, assistive devices, rehabilitation, accessible transport and public infrastructure, employment support and community-based care.

The legal and institutional foundation for disability inclusion will also be strengthened. Disability-related laws and policies will be updated, and institutional coordination will be improved through a dedicated disability-focused administrative arrangement. Disability inclusion will be reflected across programme design, targeting, delivery systems, monitoring and accountability, ensuring that persons with disabilities are supported through income protection, services, accessibility and pathways to social and economic participation.

### **3.3 Social Protection Support to Address Covariate Risks and Specific Vulnerabilities**

The NSSF 2026–2035 will strengthen social protection for groups facing specific vulnerabilities and for households exposed to covariate shocks. The focus will be on improving coverage, adequacy, coherence and service linkages, while ensuring that support for marginalised communities, urban poor and vulnerable households, food-insecure groups, disaster-affected populations, migrant workers and other vulnerable groups is integrated into the national social protection architecture.

#### *3.3.1 Support for Marginalized Communities*

Support for marginalised communities will be reorganised around poverty-focused household support and targeted measures to address social exclusion. Poor and vulnerable households from tea garden communities, Bede communities, transgender persons, ethnic minorities and other socially excluded groups will be covered under the Family Card where they meet poverty and vulnerability criteria.

Once eligible households are covered through the Family Card, allowance-type support under the Livelihood Improvement Programme for Marginalised Groups will be reviewed for phased consolidation. However, group-specific interventions will continue where they address barriers that household transfers alone cannot resolve. These will include education stipends, skills development, access to basic services, social inclusion measures and targeted assistance for communities facing persistent discrimination or exclusion.

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cash transfers to persons with disabilities who are not attending educational institutions and stipends to students with disabilities who are enrolled in education.

### *3.3.2 Urban Social Protection*

Urban social protection will be expanded and mainstreamed within the national system. The Family Card will cover poor and vulnerable urban households, including slum dwellers, informal workers, climate migrants, female-headed households and other low-income urban residents. Core lifecycle programmes, including the Old Age Allowance, Widow Allowance, Mother and Child Benefit Programme, disability benefits and education stipends, will be extended more systematically to urban areas. The Widow Allowance will also be introduced in City Corporation areas.

Urban social protection will be linked with services and support suited to the risks faced by low-income urban households. These will include childcare, affordable food support during price shocks, support for informal workers, health and nutrition services, shelter-related assistance, WASH services, and links with skills and employment programmes. Open Market Sales (OMS) and Trading Corporation of Bangladesh (TCB) Truck Sales will be harmonized to minimize duplication of efforts and double dipping problem. These instruments will be made more accessible through simpler enrolment, improved delivery arrangements and stronger coordination with other urban support systems.

### *3.3.3 Food-Support Social Protection Programmes*

Food-support programmes will be redesigned to improve coherence, reduce duplication and strengthen responses to food insecurity and price shocks. Programmes such as Open Market Sales, TCB sales, the Food Friendly Programme, VGF, VGD and Food for Work serve related objectives but operate through separate delivery systems and beneficiary arrangements. The NSSS 2026–2035 will therefore review and harmonise/consolidate major food-support programmes under a more coherent framework.

This reform will include better alignment of beneficiary identification, geographic targeting, product coverage, pricing policy, delivery channels and monitoring. Where multiple food-support programmes operate in the same areas, duplication will be reduced and delivery will be coordinated through common beneficiary or service-access mechanisms. During periods of high inflation or market disruption, food-support programmes will be linked with the Family Card to ensure timely and predictable support for poor and vulnerable households.

### *3.3.4 Support for Freedom Fighters, July Martyrs, and July-Injured Persons*

Support for freedom fighters and their families will continue as a special obligation of the state. Existing benefits will be consolidated under a unified Freedom Fighters' Benefit Programme to harmonise delivery, strengthen beneficiary verification, improve monitoring and ensure transparent and accountable support to eligible freedom fighters and their families.

The NSSS 2026–2035 will also design support to the families of July martyrs and persons injured in the July uprising. Support will include cash assistance, medical treatment, rehabilitation, psychosocial support, assistive devices where needed, and livelihood or education support for affected families.

### *3.3.5 Humanitarian Assistance and Other Covariate Risk Programs*

Humanitarian assistance will be consolidated to improve the timeliness, coherence and accountability of shock response. Disaster relief, emergency food support, cash assistance, housing-related emergency support and livelihood recovery interventions under the Ministry of Disaster Management and Relief will be reviewed for integration into a consolidated Humanitarian Assistance Programme.

This programme will support households affected by floods, cyclones, river erosion, drought, salinity intrusion, landslides, fire, displacement and other shocks. Food, cash, shelter and livelihood recovery support will be delivered through harmonised arrangements, with clear triggers for activation and scale-up. The programme will be linked with the Dynamic Social Registry to enable rapid support for existing poor and vulnerable households and temporary inclusion of newly affected households.

A Farmer's Card will also be introduced as a risk-protection and productive-support instrument for agricultural households. It will help eligible farmers access subsidised inputs, concessional credit, crop insurance and state-supported market access, with progressive extension to fish farmers, livestock rearers and small agro-entrepreneurs. The coverage of the Farmer's Card will be gradually expanded.

### *3.3.6 Adaptive and Shock-Responsive Social Protection*

Adaptive social protection will be mainstreamed across major programmes. Bangladesh has extensive experience with disaster relief and workfare support, but many interventions remain reactive, short-term and weakly linked to broader risk-management systems. The NSSS 2026–2035 will move towards anticipatory and shock-responsive support by linking social protection with disaster risk management, climate adaptation, early warning systems and contingency financing.

Major programmes will be enabled to expand vertically and horizontally during crises. Vertical expansion will provide temporary top-up support to existing beneficiaries affected by shocks, while horizontal expansion will temporarily include newly affected households. This will require updated registries, early warning triggers, scalable payment systems, contingency funds and stronger coordination among relevant ministries, local government institutions and climate adaptation agencies.

Programmes such as the Family Card, Old Age Allowance, Widow Allowance, Mother and Child Benefit Programme and consolidated Humanitarian Assistance Programme will be progressively adapted to respond to climate, health and economic shocks. Shock-responsive mechanisms will prioritise women, children, older persons, persons with disabilities, informal workers, urban poor households and communities in chars, haors, coastal, drought-prone, river erosion and climate-displaced areas. The objective is to move from narrow post-shock relief towards a system that anticipates risk, protects consumption, supports recovery and strengthens resilience.

### *3.3.7 Migrant Workers Protection Across the Migration Cycle*

Migrant worker protection will be redesigned around risks across the migration cycle. Before departure, support will include affordable migration finance, skills certification, language

training, financial literacy, contract verification, orientation on rights and risks, and insurance awareness. During overseas employment, support will focus on consular assistance, grievance redress, wage recovery, workplace injury and disability coverage, emergency medical care, legal aid and repatriation.

Upon return, migrant workers will be linked with reintegration assistance, recognition of skills, psychosocial services, entrepreneurship support and employment services. Migrant worker protection will be coordinated across the Ministry of Expatriates' Welfare and Overseas Employment, Wage Earners' Welfare Board (WEWB), Bureau of Manpower, Employment and Training (BMET), Ministry of Social Welfare, financial institutions and Bangladesh missions abroad.

### **3.4 Cross-cutting Policy Themes**

The lifecycle framework provides the substantive architecture of the NSSS 2026–2035, but its effectiveness will depend on a set of cross-cutting reforms that apply across all programmes and beneficiary groups. These themes will not operate as separate programme areas. They will function as system-wide design requirements for improving inclusion, coherence, targeting, delivery, accountability, financing efficiency and resilience across the social protection system.

#### *3.4.1 Gender Equality and Social Inclusion*

Gender equality and social inclusion is embedded across the NSSS 2026–2035 as a core reform requirement. Women, girls, persons with disabilities, transgender persons, tea garden workers, Bede communities, ethnic minorities, urban poor groups and other socially excluded communities face barriers that cannot be addressed through cash transfers alone. These barriers include weak access to services, limited control over resources, restricted mobility, social stigma, exclusion from formal employment, exposure to violence and limited visibility in administrative systems. The NSSS 2026–2035 therefore integrates gender and inclusion into programme design, targeting, enrolment, payment systems, grievance redress, monitoring and accountability.

The NSSS 2026–2035 adopts a lifecycle-responsive approach to gender equality. For girls, social protection will be linked with nutrition, school retention, prevention of child marriage, adolescent health, safe mobility and transition to skills. For working-age women, transfers will be connected with childcare, maternity protection, skills development, employment services, financial inclusion, protection from violence and access to productive resources. For older women, particularly widows, single women, women living alone and women with disabilities, priority will be given to benefit adequacy, healthcare access, assistive support and care services.

The Family Card will be used as a major platform for strengthening women's access to household-level support. The mother or female member of the household are designated as the primary beneficiary, with payments transferred directly to her bank or mobile financial service account. This will be complemented by safeguards to ensure that women have effective control over benefits, including gender-sensitive grievance mechanisms, community awareness and linkages with childcare, skills development, financial inclusion and livelihood support. The Vulnerable Women Benefit will be strengthened as an economic inclusion pathway, combining income or food support with skills, livelihood assistance, access to finance and graduation support.

Maternity protection for informal workers will also be developed through phased design and piloting.

Social inclusion will be addressed through both household support and group-specific interventions. Poor and vulnerable households from marginalised communities will be covered through the Family Card where they meet poverty and vulnerability criteria. At the same time, targeted measures will continue where specific barriers remain, including education stipends, legal identity support, skills training, access to basic services, protection from discrimination and adapted outreach for communities with low administrative access. The Ministry of Women and Children Affairs, the Ministry of Social Welfare and implementing ministries will strengthen sex-, age-, disability- and group-disaggregated reporting so that inclusion outcomes are visible in monitoring, budgeting and programme review.

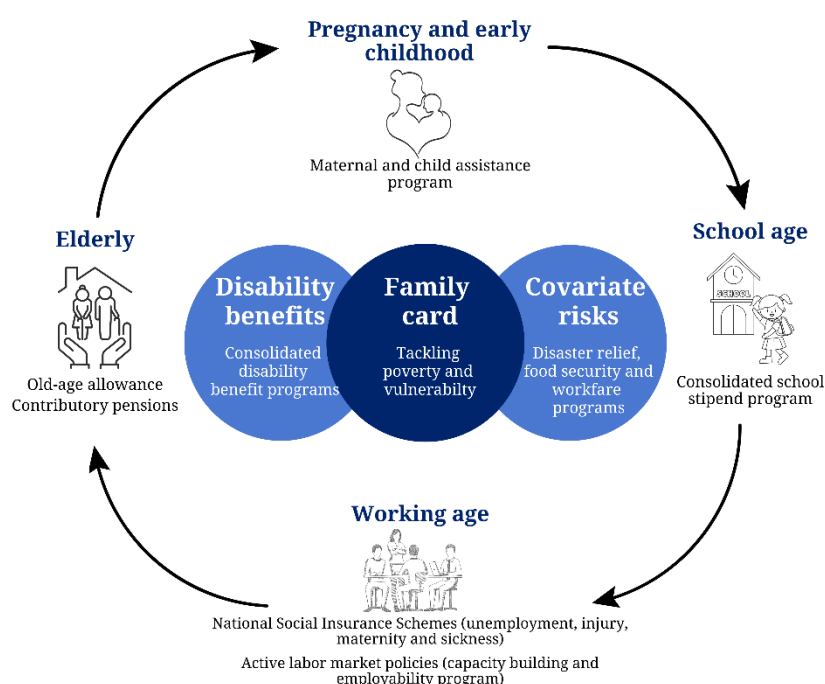
### *3.4.2 Consolidation and Rationalisation of Social Protection Programmes*

Programme rationalisation and consolidation will be pursued as a central reform priority of the NSSS 2026–2035. The first step will be to distinguish genuine social protection programmes from expenditures that do not directly address poverty, vulnerability, lifecycle risks, labour-market risks, social exclusion or covariate shocks. This will improve budget transparency, strengthen international comparability and create a credible basis for increasing genuine social protection spending.

The NSSS 2026–2035 will then consolidate programmes with overlapping objectives, beneficiary groups and delivery mechanisms. Income- and food-support programmes with similar poverty and vulnerability objectives will be reviewed for consolidation with the Family Card or a harmonised food-support framework. General allowance-type support for marginalised communities will be integrated with the Family Card where households meet poverty and vulnerability criteria. Disaster relief and emergency assistance will be brought under a consolidated Humanitarian Assistance Programme. Benefits for freedom fighters will be brought under a unified Freedom Fighters’ Benefit Programme. Workfare programmes providing temporary employment support during lean seasons will also be consolidated into one coherent workfare scheme. By 2030, the number of social protection programmes will be reduced to around 30 through budget rationalisation and targeted consolidation. By 2035, the system will move towards 15 to 20 core national programmes organised around the lifecycle and covariate-risk framework. This transition will be phased to avoid disruption for eligible beneficiaries and to allow ministries and agencies to adjust financing, administrative systems and delivery arrangements.

As shown in Figure 1 and Table 1, the social protection system will retain a limited number of core national programmes organised around key risks across the lifecycle and covariate shocks. It will include the Family Card to address household poverty; the Mother and Child Benefit Programme for pregnancy and early childhood; education-linked programmes for children; workfare, social insurance and vulnerable-women support for working-age people; old-age allowance and pension schemes for elderly protection; and Disability Benefit for PwDs, humanitarian assistance, food support, migrant workers, freedom fighters, July martyrs and July-injured persons under the covariate-risk and special-support category.

**Figure 1: Program consolidation around the lifecycle framework**



**Table 1: Programs to be continued under social protection system after consolidation**

Lifecycle stage	Programs
<b>Pregnancy and early childhood</b>	Mother and Child Benefit Program
<b>Children</b>	Primary School Stipend Program Harmonized Stipend Program Stipend for Technical and Madrasah Education School Meal Program
<b>Working-age people</b>	Unemployed Workers' Protection Program (UWPP) Consolidated Workfare Program National Social Insurance Scheme (NSIS) Vulnerable Women Benefit Widow Allowance (also supports elderly women)
<b>Old-age</b>	Old Age Allowance Universal Pension Scheme Pension for Retired Government Employees
<b>Covariate risk</b>	Family Card Disability Benefit Consolidated Freedom Fighters' Benefit and July Martyrs/Injured Support Consolidated Humanitarian Assistance Consolidated Food Support Program Migrant Worker Protection and Reintegration Program

### 3.4.3 Periodic Benefit Review and Inflation Indexation

Low and eroding benefit values will be addressed through a periodic benefit review mechanism for major cash-based programmes.<sup>3</sup> Benefit adequacy will be assessed against inflation,

<sup>3</sup> The Finance Division has formally initiated a Periodic Review of benefits under cash-based social security programs and established a Working Committee mandated to conduct annual inflation-based reviews of six selected programs. These

economic condition and fiscal space. A regular indexation mechanism will be introduced so that core transfers are adjusted in line with inflation. For inflation indexation, priority will be given to programs serving groups with limited coping capacity, including older persons, widows and deserted women, persons with disabilities, mothers and children, and poor households covered by the Family Card. The benefit review process will be linked with the annual budget cycle and medium-term budget framework. Such indexation will help preserve the protective value of transfers, improve poverty impact, and strengthen public trust in social protection.

#### *3.4.4 Social Protection Graduation Approach across Life-cycle Programmes*

The NSSS 2026–2035 will introduce a structured graduation approach for households with working-age members and productive capacity. Many existing programmes provide cash, food, or allowance-based support without clear links to skills, livelihoods, employment services, enterprise development, financial inclusion, or social services. This limits their long-term impact. The graduation approach will therefore combine income support with pathways to sustainable livelihoods where households have working-age members and productive capacity.

The Family Card will serve as a major entry point for identifying poor and vulnerable households that can benefit from graduation support. Beneficiaries will be linked with skills training, microenterprise development, savings, access to finance, employment services, agricultural and non-farm livelihood support, and local market opportunities. Women cardholders will receive priority support for training, childcare, financial literacy, enterprise development, and labor-market participation.

Graduation support will also be embedded in relevant programs for vulnerable women, youth, and climate-affected households. Beneficiaries with productive capacity will be linked with income-generating activities. Long-term protection will continue for children, older persons, persons with severe disabilities, and households with limited labor capacity.

A graduation review system will be introduced. The Family Card and other life-cycle programme beneficiaries will be reassessed every three years, with at least one-third of enrolled households reviewed annually on a rolling basis. The review will assess income, employment, assets, land ownership, dependency ratio, and exposure to shocks. Households that cross the graduation threshold will be phased out gradually and linked with post-graduation support for at least one year, while households that remain poor or vulnerable will continue to receive support.

#### *3.4.5 Aligning Donor-supported Projects with the National Social Protection System*

Development partner support will be aligned with the national social protection architecture. Externally supported pilots and technical assistance will be assessed against scalability, fiscal implications, institutional ownership and compatibility with government systems. Support from development partners will focus on innovation, analytical work, actuarial analysis, MIS development, monitoring and evaluation, grievance redress, social insurance design, adaptive

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include 'Old Age Allowance', 'Allowance for Widow and Deserted Women', 'Disability Allowance and Education Stipend Program', and 'Livelihood Improvement Program for Underprivileged People' implemented by the Ministry of Social Welfare (MoSW); the 'Mother and Child Benefit Program' implemented by the Ministry of Women and Children Affairs (MoWCA); and the 'Employment Generation Program for the Poorest (EGPP)' implemented by the Ministry of Disaster Management and Relief (MoDMR).

social protection and capacity development. Implementation responsibility will remain with government agencies to ensure sustainability and national ownership.

#### *3.4.6 Targeting, and Beneficiary Verification*

High targeting errors remain a systematic weakness of Bangladesh's social protection system. Many poor and vulnerable households remain excluded, while non-eligible households continue to receive benefits. The failure to operationalise a reliable national household database and the absence of a fully functional dynamic registry have constrained evidence-based beneficiary selection. The NSSS 2026–2035 will therefore adopt a multifaceted, transparent, and data-driven approach to targeting and verification.

A Dynamic Social Registry will be developed as the backbone of beneficiary identification, linked with NID, household socio-economic data, program MISs, local verification, and grievance redress. Beneficiary selection will combine poverty scoring, categorical eligibility, geographic vulnerability, disability status, gender-related vulnerability, climate risk exposure, and community validation. Local-level participation will be strengthened, but final selection will be supported by transparent data systems and verifiable criteria to reduce discretion, nepotism, political influence, and elite capture.

Regular beneficiary verification will be institutionalised across major programs. Annual rolling verification will update household status, identify deceased or ineligible beneficiaries, remove duplication, and include newly eligible poor and vulnerable households. Public disclosure of beneficiary lists, grievance mechanisms, and third-party audits will improve accountability. Over time, targeting reform will help reduce both exclusion and inclusion errors and improve the poverty impact of public spending.

#### *3.4.7 Institutional and Administrative Capacity*

Institutional capacity will be strengthened at both national and local levels. The Cabinet Division, Finance Division, GED and key line ministries will require clearer mandates, stronger coordination and stronger technical capacity to implement the next generation of reforms. The Ministry of Social Welfare and Department of Social Services will require expanded capacity to manage the Family Card and major lifecycle programmes. The Ministry of Labour and Employment and Social Security Unit will require stronger institutional capacity to advance social insurance. The Ministry of Women and Children Affairs, Ministry of Disaster Management and Relief, Ministry of Food and other relevant ministries will also need strengthened programme management and monitoring capacity.

Local government institutions will support beneficiary verification, grievance redress, field monitoring and shock response, while beneficiary selection will remain guided by transparent criteria and data systems. Administrative reforms will include staff training, digital case management, grievance handling, data analysis and results-based monitoring. Capacity development will be linked with performance indicators so that institutional strengthening contributes directly to better coverage, adequacy, targeting, inclusion and accountability.

### *3.4.8 Digital Transformation, Data systems, and Single Registry*

Bangladesh has already made progress through the single registry MIS for major cash-based flagship programmes, with more than 80 per cent of cash-based programme beneficiaries reportedly integrated into the system. This has improved beneficiary management and reduced risks of duplication. The Social Protection Budget Management Unit MIS has also strengthened budget management and verification by linking national identification data with payment accounts. At the same time, the expansion of digital government-to-person payments, including mobile financial services, has reduced administrative burdens, lowered informal transaction costs, and improved access for many beneficiaries. The NSSS 2026–2035 will build on this progress by moving towards a more integrated, data-driven, and accountable social protection delivery system.

Digital transformation will be treated as a core enabler of the NSSS 2026–2035, not only as a payment reform. The social protection system will move from fragmented programme-level databases towards an integrated, interoperable and accountable social protection information architecture that supports beneficiary identification, verification, payment, monitoring, grievance redress, shock response and policy analysis. The existing single registry MIS and programme MISs will be strengthened, but the central reform priority will be to develop a Dynamic Social Registry that can support regular updating of household information, poverty and vulnerability assessment, beneficiary reassessment and rapid scale-up during shocks.

The Dynamic Social Registry will draw on National ID, household socio-economic data, civil registration, disability certification, programme MISs, local validation and grievance records. It will support the Family Card, core lifecycle programmes, disability benefits, humanitarian assistance and adaptive social protection. Programme MISs will be made interoperable so that beneficiary registration, eligibility assessment, payment, grievance redress, monitoring and reporting can operate through a more coherent national system. Clear protocols will be developed for data updating, data sharing, data quality assurance and protection of personal information.

The Single Registry and programme MISs will be made interoperable across ministries. All cash-based social protection programmes will be brought under a unified information architecture without exception, while programme-specific MISs will follow common data standards. The registry should generate sex-, age-, disability-, location- and programme-disaggregated data to support analysis of coverage, adequacy, targeting, gender outcomes, disability inclusion, urban coverage and distributional equity. Subject to data protection and privacy safeguards, selected non-personal and aggregate information should be made publicly accessible to strengthen transparency, independent analysis and accountability.

The National Social Insurance Scheme will require a separate workers' database linked with employment histories, employer registration, contribution records, wage information, benefit entitlements and portability. This database will be connected, where feasible, with NID, enterprise registration, labour inspection systems, LIMA, LIMS and G2P payment systems. Disability-related data will also be strengthened by improving information on disability prevalence, type, severity, location and associated vulnerabilities, so that disability-inclusive social protection can be better targeted and monitored.

G2P payment systems will be expanded to all cash-based programmes, but digital delivery will be accompanied by stronger last-mile safeguards. Payment dates and benefit amounts will be communicated clearly to beneficiaries. Financial literacy will be strengthened through SMS, community meetings and media campaigns. Payment systems will routinely track delayed transfers, bounced payments, unexplained deductions and complaints against agents, with rapid corrective action.

Grievance redress will be integrated with the MIS and designed around how people actually complain. Each major programme will provide visible complaint options at union and ward levels, including local complaint registers, designated officials, phone-based channels and periodic in-person complaint days. These local entry points will be linked to the central grievance redress system and programme MISs so that complaints can be logged, tracked and resolved within defined timelines. Complaint data will be analysed regularly to identify recurring targeting disputes, payment problems, exclusion patterns and delivery failures.

#### *3.4.9 Governance, Transparency, and Accountability*

The NSSS 2026–2035 will require a stronger whole-of-government governance framework, anchored in the CMC-led cluster coordination approach. The Cabinet Division will retain the central coordinating role for social protection reforms, with the Central Management Committee (CMC), chaired by the Cabinet Secretary, serving as the principal national platform for policy coordination, inter-ministerial problem-solving, performance review, and crisis mitigation. The Cabinet Committee on Social Security Programs will provide high-level policy direction, review major program adjustments, and guide budgetary priorities. This arrangement will provide a clear institutional basis for approving reform priorities, coordinating implementation, reviewing program performance, and resolving inter-ministerial bottlenecks.

Line ministries will remain responsible for programme implementation, but their roles will be aligned with the consolidated programme architecture. The Ministry of Social Welfare and Department of Social Services will lead major social allowance and lifecycle programmes, including the Family Card, Old Age Allowance and Disability Allowance. The Ministry of Women and Children Affairs will lead women- and child-focused programmes, including the Mother and Child Benefit Programme and care-related support. The Ministry of Labour and Employment will lead social insurance and worker protection. The Ministry of Disaster Management and Relief will lead humanitarian assistance and workfare-related support. The Ministry of Food and Ministry of Commerce will coordinate food-support measures, while the Ministry of Expatriates' Welfare and Overseas Employment will lead migrant worker protection, and the Ministry of Liberation War Affairs will lead consolidated support for freedom fighters and related special benefits.

The Finance Division will lead social protection budget classification, financing strategy, fiscal space assessment, and integration of beneficiary payments with iBAS++ and the Social Protection Budget Management Unit MIS. GED will ensure alignment of social protection priorities with national planning and prepare system-level performance reports for review by the CMC and Cabinet Committee. BBS will support Finance Division and MoSW in developing the Dynamic Social Registry, data standards, also support survey-based assessment of coverage, targeting, poverty impact, and vulnerability. IMED will strengthen evaluation of development-budget-supported social protection programs, while a mechanism will be developed to extend systematic

evaluation to tax-financed programs that currently fall outside IMED's mandate. Local government institutions, including Divisional Commissioners, Deputy Commissioners, UNOs, and Union Parishads, will support local coordination, beneficiary verification, grievance redress, and field-level monitoring.

Development-partner coordination will be led by ERD in collaboration with Cabinet Division, Finance Division, GED, and relevant cluster leads. Donor-supported programs will be required to align with NSSS priorities, use government systems where feasible, and avoid creating parallel structures and fragmentation. External support will be prioritized for system strengthening, including Dynamic Social Registry, actuarial work for NSIS, digital payments, grievance redress, monitoring and evaluation, adaptive social protection, and capacity development.

Monitoring and evaluation will be strengthened to ensure that reforms move beyond policy commitments. A results-based M&E framework will define indicators, baselines, annual targets, responsible agencies, reporting timelines and data sources. Based on the M&E framework, annual monitoring and evaluation will be undertaken by independent experts to ensure transparency and credibility. In addition, independent program performance evaluations will be conducted every three years to assess the effectiveness of major programs in reducing poverty and vulnerability, using administrative data, targeted field surveys, beneficiary assessments, and impact-oriented analysis. Findings will be submitted to the CMC and the Cabinet Committee on Social Security Programs and used to guide course correction, budget decisions, program redesign, consolidation, and scaling-up.

A digital M&E dashboard will be developed under the Cabinet Division and GED, linked with Finance Division, DSS, BBS, and key line ministry MISs. The dashboard will track implementation of strategic priorities, including Family Card rollout, program consolidation, benefit indexation, Dynamic Social Registry development, G2P expansion, NSIS milestones, urban coverage, adaptive social protection, and grievance redress.

The NSSS 2026–2035 will also be accompanied by a time-bound implementation plan, costing framework, financing strategy, and institutional arrangement. This will clarify responsibilities across ministries, sequencing of reforms, financing requirements and accountability mechanisms. Stronger governance will be essential for transforming social protection from a collection of fragmented schemes into a coherent, transparent and accountable national system.

#### **IV. Conclusion**

The NSSS 2026–2035 marks Bangladesh's transition from first-generation social protection reform towards a more coherent, rights-based and system-oriented framework. The 2015 NSSS established the lifecycle approach and created an important foundation for programme reform, digital delivery, institutional coordination and social insurance. However, implementation experience shows that strategic intent was not always matched by adequate financing, benefit adequacy, administrative capacity, targeting discipline or accountability.

The strategic direction places the Family Card at the centre of household-level poverty and vulnerability support, while retaining lifecycle-based programmes for children, mothers, working-age people, older persons, persons with disabilities and other vulnerable groups. Social insurance

will be developed as a core pillar for worker protection, beginning with employment injury and gradually extending to maternity, sickness and unemployment risks. At the same time, urban social protection, food support, humanitarian assistance, migrant worker protection and adaptive social protection will be better integrated into the national system.

The success of the NSSS 2026–2035 will depend on several system-wide reforms. Programme consolidation and budget rationalisation will reduce fragmentation and direct resources towards genuine social protection. Periodic benefit review and inflation-sensitive adjustment will be essential to preserve the real value of transfers. Gender equality, disability inclusion and support for marginalised communities will be embedded across programme design, delivery and monitoring. Digital transformation will move beyond payments to support beneficiary identification, verification, grievance redress, monitoring and shock response through a Dynamic Social Registry and interoperable MISs.

The NSSS 2026–2035 requires disciplined sequencing, predictable financing and stronger institutional accountability. Immediate priorities will include expanding the Family Card, strengthening core lifecycle programmes, developing the Dynamic Social Registry, improving G2P delivery, consolidating overlapping schemes, and preparing the legal and institutional foundations for social insurance. Over the medium term, Bangladesh should move towards a smaller number of stronger programmes, better urban and shock-responsive coverage, and more credible monitoring and evaluation.

Ultimately, the successful implementation of the NSSS 2026–2035 will help Bangladesh from nominal coverage to meaningful social protection. This means reaching poor and vulnerable households more reliably, preserving benefit adequacy, reducing exclusion and inclusion errors, protecting workers against labour-market risks, and ensuring that women, children, older persons, persons with disabilities, informal workers, migrants, urban poor households and climate-affected communities are not left outside the system. With sustained political commitment and institutional discipline, the NSSS 2026–2035 provides the foundation for a more inclusive, adaptive and accountable social protection system suited to Bangladesh's next stage of development.



IN CLOSING

*A strategy is only as strong as its discipline to sequence, finance, and deliver what it promises.*

The NSSS 2026–2035 sets out a disciplined, sequenced pathway toward a coherent, inclusive and adaptive social protection system.

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